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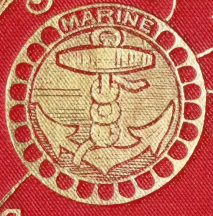

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1924-1925

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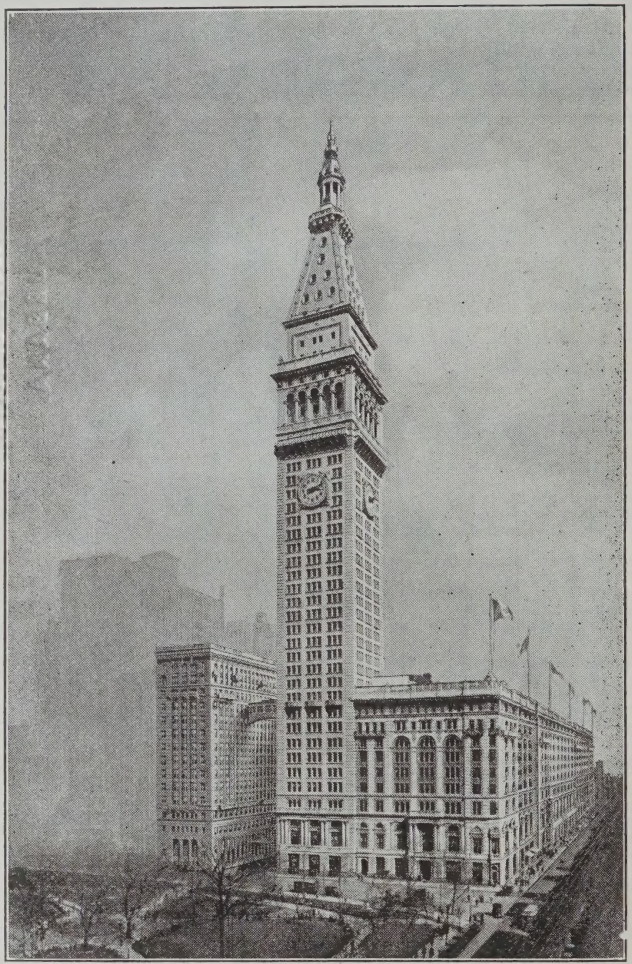

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Peoria Life Insurance Company

Peoria, Illinois

Big enough to be equipped with every facility for rendering complete service to Policyholders and Agency Force—

small enough for personal friendly contact between its officers and every agent in the field.

Old enough to have an established reputation for giving back just a little more than it takes: to enjoy an unusual degree of confidence, the result of years of conscientious, dependable service—

young enough to look to the future rather than the past, to be constantly opening new territory and developing new opportunities for the benefit of its Agency Force.

Conservative enough to conduct its business according to the most approved practices of legal reserve life insurance—

progressive enough to offer to its policyholders the most up-to-date policy features; and the most liberal cooperation to its agents.

Publishers' Announcement

During the last fifty-one years The Insurance Year Book has been published annually, and has increased in size with the expansion of the insurance business, new features having been added to its mass of information as the conditions demanded. The publishers therefore take pleasure in presenting the fifty-second annual edition, and in acknowledging the widespread recognition that has been accorded this publication, both in this country and abroad.

The 1924 edition of the Year Book is issued in three volumes, one being devoted to Life Insurance, one to Casualty, Surety and Miscellaneous Insurance, and the other to Fire and Marine Insurance. Each volume contains the standard statistics regarding companies and their transactions that are necessary to perfect their history from year to year. These statistics are brought forward to include their transactions to December 31, 1923. Some of the principal features of this volume are briefly summarized as follows:

FIRE AND MARINE VOLUME

The section entitled "Reports of Fire Insurance Companies" presents information more or less exhaustive concerning nearly 1,000 fire and marine insurance organizations (including unlicensed companies).

The importance of the fire and marine insurance transactions in the United States is indicated by the grand totals for 1923 here exhibited, taken from the Recapitulation Tables of the Fire and Marine Volume of the Insurance Year Book:

Number of companies	879	Total income	$1,040,006,632
Capital paid up (U. S. cos.)	$211,164,696	Losses paid	519,603,258
Assets	1,828,367,552	Dividends (am. cos. incl. mut.)	84,983,874
Surplus	588,571,143	Expenses	392,011,136
Net premiums	914,622,222	Total expenditures	996,598,268

Fire Departments and Water Supply is the title of a department in which is given extensive information as to the fire protection of 3,585 cities and towns in the United States and Canada. This department occupies 306 pages.

The Directory of Insurance Agents occupies about 200 pages, 4 columns to the page, and includes about 50,000 names (30,000 of whom write fire insurance), being the most comprehensive list of its kind extant.

A list of Independent Fire Adjusters embraces about 2,500 names.

The list of Attorneys and Counsellors specializing in insurance occupies about 40 pages and includes about 4,000 names.

Universities, Colleges and Insurance Societies conducting Insurance Classes are also listed.

The list of Companies Failed or Retired contains about 3,300 names.

Data are presented as to insurance companies in about 95 Foreign Countries.

The officers of over 400 Underwriters' Organizations are given.

A list of Rating Bureaus is presented.

The Premium Receipts of individual companies are tabulated for 12 cities.

Notable Conflagrations in the World's History comprise over 400 such events from B. C. 1897 to A. D. 1924.

The list of Large Fires in the United States and Canada embraces about 250 fires occurring in the last 200 years, each causing a considerable loss.

In addition to the foregoing, there is much other useful information presented regarding various features of the insurance business, each adding its quota to the value of this volume, which contains over 1,200 pages. The Life volume also embraces about 1,400 pages, and the Casualty, Surety and Miscellaneous volume about 1,200 pages, comprehensively covering their peculiar fields.

Our thanks are due to the heads of Insurance Departments of the various States and to officers of companies for their courtesy and promptness in furnishing us with desired information.

New York, September 2, 1924. THE SPECTATOR COMPANY.

AGENCY OPPORTUNITIES IN 47 STATES

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NORTH AMERICAN ACCIDENT INSURANCE CO. CHICAGO
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Personal Accident and Health —Compensation — Automobile —Group—All forms of Public and General Liability Insurance—Burglary and Plate Glass Insurance and all forms of Fidelity and Surety Bonds.

A Pioneer Fire Insurance Company of America

American Central Insurance Co.

Organized 1853

STATEMENT JAN. 1, 1924

Cash Capital	$1,000,000.00
Total Assets	8,181,693.31
Net Surplus	1,815,106.97
Surplus to Policy-Holders	2,815,106.97

Home Office
Planters Bldg., St. Louis, Mo.

B. G. Chapman, President
D. E. Monroe, Vice-Pres.
Harold M. Hess, Secretary

Grow With a Growing Company

THE INTERNATIONAL LIFE

Closed the year of 1923 with $162,000,000 of Insurance in force, and expects to close 1924 with

$250,000,000

The Loyalty of Our Agency Force makes us confident that we will reach our expectations for 1924. They appreciate the co-operation afforded by the Home Office organization and the Management fully appreciates the value of its field force. This group of high class Life men form the foundation for the steady growth of the International Life.

Policy Contracts That Appeal to the Insuring Public make them desirable and a real pleasure to sell. We have recently revised all policy contracts issued by this Company and made a complete revision of the rate book. The features of the New Triple Option and Special Combination policies mark them as up-to-the-minute life insurance contracts covering every contingency of life.

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Desirable territory in practically any state for the progressive agent who wants to grow with a growing Company.

Prompt Service on Standard and Sub-Standard Business

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United States Fidelity and Guaranty Company

R. HOWARD BLAND, *President*

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BURGLARY CASUALTY

Home Office at BALTIMORE, MARYLAND

Atlas

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1808

New York Branch
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Insurance Exchange

Ronald H. Martin, U. S. Mgr.

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LOWEST PREMIUM RATES
LIBERAL DIVIDENDS

Assets..... over $10,000,000

FIVE YEARS' PROGRESS:
Insurance in Force Dec. 31, 1918 $24,044,612
Insurance in Force Dec. 31, 1923 152,190,700

This remarkable increase of over 500% in five years (put on with a small Field Force) is without parallel in life insurance history. Prospective agents need no further proof of the fact that Acacia Agents are writing business and making money. The Acacia's agency contract providing liberal commissions—Continuous Renewals—Real Home Office co-operation—is unsurpassed.

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Homer Building Washington, D. C.

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FIRE INSURANCE SOCIETY, Ltd.

Established, A. D., 1797

Hart Darlington, *Manager* J. F. Van Riper, *Branch Secretary*

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COMPANY OF NEW YORK

Incorporated 1806

Hart Darlington, *President* J. F. Van Riper, *Secretary*

The oldest New York State Insurance Company

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Fire, Tornado, Automobile, Sprinkler Leakage, Use and Occupancy, Tourist Baggage, Explosion, Riot and Civil Commotion, Rents, Golfers.

1894-1924

Assets Dec. 31, 1923	$6,466,765.90
Reserves	5,699,885.88
Surplus to policy holders	548,748.51

Operating in twenty-two states.

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William A. Watts, President
DES MOINES, IOWA

HOME LIFE INSURANCE CO.

of NEW YORK

ETHELBERT IDE LOW, President

The 64th Annual Report shows:

Premiums received during the year 1923	$7,686,855
Payments to Policyholders and their beneficiaries in Death Claims, Endowments, Dividends, etc	5,871,544
Increase in Assets	2,401,507
Actual mortality experience 56% of the amount expected.	
Insurance in Force	247,373,210
Admitted Assets	48,655,222

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Surplus to Policy Holders, Over $1,360,000
Losses Paid Since Organization, Over $8,200,000

Agents wanted who appreciate the best possible service to their assureds.

INCORPORATED 1852

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The real strength of an insurance company is in the conservatism of its management, and the management of THE HANOVER is an absolute assurance of the security of its policy.

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F. E. SAMMONS, Assistant Secretary.
A. E. GILBERT, Assistant Secretary.

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NEW YORK

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General Agents, Metropolitan District
81 John Street NEW YORK CITY

INTER-OCEAN REINSURANCE COMPANY

CEDAR RAPIDS IOWA

Condition December 31, 1923

Cash Capital	$ 500,000.00
Reserve for Losses	206,986.14
Net Unearned Premiums	1,117,147.91
Reserve for Taxes	6,976.21
Miscellaneous Liabilities	9,553.70
Surplus over all Liabilities	434.325.87
Admitted assets	$2,274.989.83

FIRE AND ALLIED LINES
REINSURANCE ONLY

Automobile and Teams Insurance.

Accident and Health Insurance.

THE Commonwealth Casualty Company specializes on two lines of casualty insurance. The service that it is able to give on these important lines is not surpassed by any company. The Commonwealth has enjoyed a long and prosperous career and is the oldest company of its kind in Philadelphia.

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E. W. COOK, 1st Vice Pres. and Gen'l Mgr. E. S. COOK, Secretary

COMMONWEALTH CASUALTY COMPANY

PHILADELPHIA PENNSYLVANIA

NATIONAL
Fire Insurance Company
OF HARTFORD, CONN.

STATEMENT, JANUARY 1, 1924

Capital Stock all Cash	$ 2,000,000.00*
Unearned Premium Reserve	17,528,331.18
Unsettled Losses and other Liabilities	3,071,046.59
Contingent Reserve Fund	500,000.00*
Net Surplus over Capital and Liabilities	9,101,570.58*
Total Assets, January 1st, 1924	$32,200,948.35

*Surplus to Policy Holders, $11,601,570.58

H. A. SMITH, President
F. D. LAYTON, Vice-President
S. T. MAXWELL, Secretary
C. B. ROULET, Assistant Secretary
G. F. COWEE, Assistant Secretary
R. M. ANDERSON, Assistant Secretary
F. B. SEYMOUR, Treasurer

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INSURANCE CO. OF NEW YORK

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BURGLARY CASUALTY

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Home Office: 55 Fifth Ave., N. Y. C.

ORIENT
Insurance Company
HARTFORD, CONN.

Capital . . $1,000,000.00
Assets . . 6,369,114.59
Net Surplus . 2,001,130.82

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HENRY W. GRAY, JR., Vice-Pres.
A. H. MURPHY, Secretary

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PITTSBURGH, PA.

Casualty Insurance

Fidelity and Surety Bonds

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of New York

LINCOLN FIRE INSURANCE COMPANY

of New York

RE-INSURANCE

Hartford, Conn.

THE FIDELITY MUTUAL LIFE
INSURANCE COMPANY, PHILADELPHIA

Walter LeMar Talbot, ***President***

ORIGINATOR of the Disability provision in modern life insurance.

ORIGINATOR of the Double Benefit feature providing double death benefits and double disability benefits in event of accidental cause.

ORIGINATOR of the "Income for Life" plan, providing insurance protection for dependents and a life income for retirement.

Fidelity agents have the advantage of genuine agency cooperation. They interview interested prospects—people who have written the Head Office for information.

Operating in 40 states. Full level net premium reserve basis. Over $275,000,000 insurance in force. Faithfully serving insurers since 1878.

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Telephone Canal 0315

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ROYAL UNION LIFE INSURANCE CO.

Are Essentially The Force Behind The Company's Progressive And Successful Agency Organization.

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Guaranteed Coupons, 20 Payment Life policy—If coupons are left to accumulate at interest may be surrendered for paid up participating policy at end of 13 to 14 years; or, guarantees back more at end of 20 years than total premiums paid. May be surrendered for participating paid-up life or endowment policy, or life annuity.

2. ORDINARY LIFE COUPON (O. G. S.)

Last word in thrift and savings coupled with life insurance. By coupons may be made a paid-up policy in 11 to 22 years, or endowment in 25 years. In event of death gives protection at ordinary life rates and returns coupons at compound interest.

3. ANNAUAL INCOME CONTRACT

Guarantees the beneficiary in event of insured's death before 65, $1,000 annually for 20 years and then a lump sum of $10,000, making $30,000 in all; or when insured reaches 65 pays $1,000 annually as long as he lives, (guaranteed for 20 years.)

4. ENDOWMENT AT AGE 60, 65 OR 70

An excellent policy for men of all ages, and especially attractive to the young and middle aged. Insurance at low cost and matures at a proper age. On both Continuous Premiums and 20 Payment plans. Participating and Non-Participating.

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Paid for with one payment, no lapses on this one. Maturity dates in 10 to 30 years. Gives insured advantages of survivorship. Participating.

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Straight long term endowment, next to Whole Life—Matures at age 85 for face amount. Low cost. Both participating and non-participating.

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Benefits of the continuous premium but paid up in 10, 15 or 20 years. Both participating and non-participating.

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Not only insurance but endowment to the insured himself at end of a definite number of years, 10-40. Both participating and non-participating. Enjoy both thrift and protection.

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5-10-15 or 20-year term protection with privilege of converting to more substantial forms of life or endowment insurance.

10. MONTHLY INCOME

Both Ordinary and 20 Payment. Guarantees Monthly income for 20 years and as long thereafter as payee shall live. Guarantees that the proceeds of your life insurance shall go to those for whom you intended it. Not subject to bad investment.

11. GUARANTEED ALLOTMENT

Annual dividend with guaranteed coupons on Ordinary and 20 Pay forms. Good returns for premium expended.

12. SELECT RISK

On Ordinary and 20 Payment Life form. The low cost premium down to bed rock, issued on select lives only—a winner for the agent.

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Provides an educational fund for children ready for use in 10, 15 or 20 years.

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Insurance in Force—Over $112,000,000.00

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Disability Benefits of $15.00 per $1,000.00 Waiver of Premium.

Broader Double Indemnity Clause.

Loans at end of 2nd year.

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of New York

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Our record is a demonstration of our progressiveness.

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RICHMOND, VA.

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Same Rates for Males and Females.

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B. R. NUESKE, President

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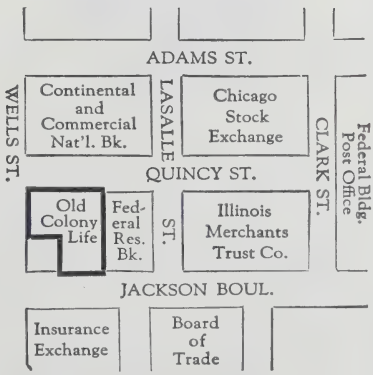

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DETROIT, MICHIGAN

Workmen's Compensation; Automobile; Property Damage; Collision; Plate Glass; Residence Burglary and Theft; Teams; Elevator; Public Liability; Owner, Landlord and Tenants; Personal Accident and Health; Fidelity and Surety.

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INCORPORATED 1871

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Home Office - - - - Richmond, Va.

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A. S. HURT, Vice-President — I. T. TOWNSEND, Ass't. Secretary

GROWTH IN FIVE YEAR PERIODS

Year	Gross Income for the Year	Assets at End of Year	Number of Policies in Force at End of Year	Outstanding Insurance at End of Year
1903	$1,570,359.51	$1,565,414.33	338,906	$39,717,431.00
1908	2,650,011.46	4,444,711.62	492,191	63,309,202.00
1913	3,842,070.34	9,746,273.87	637,973	94,668,092.00
1918	6,267,654.51	18,362,862.75	828,903	149,170,320.00
1923	10,802,249.09	36,916,613,75	1,090,029	255,168,568.00

FINANCIAL CONDITION, DECEMBER 31, 1923

Total Admitted Assets		$36,916,613.75
Total Liabilities		32,373,207.24
Capital Stock	$2,000,000.00	
Surplus	2,543,406.51	
Surplus of Assets over Liabilities		$4,543,406.51

STATEMENT OF OPERATIONS DURING 1923

Gross Income	$10,802,249.09
Increase in Gross Income	1,300,339.56
Increase in Assets	4,282,680.70
Increase in Insurance Reserve	3,351,845.00
Insurance in Force	$255,168,568.00
Increase in Insurance in Force	24,846,405.00
Total Number of Policies in Force	1,090,029
Increase in Number of Policies in Force	74,092
Death Claims, etc., Paid to Policyholders	$2,696,034.43
Total Payments to Policyholders since Organization	$32,747,895.35

Provident Mutual
Life Insurance Company
of Philadelphia
PENNSYLVANIA

The Provident has emphasized the greater advantage to the insured of Old Age Protection policies. The advantage, however, is not only to the insured. Provident agents profit greatly from the active co-operation of living policyholders who are eager to testify their satisfaction with the form of policy which protects their old age.

A new feature is the Retirement Life Income Contract, particularly suited to men or women without dependents who are seeking an income in old age, and for which a medical examination is not required unless it is desired to add the Total and Permanent Disability Feature.

The Fidelity and Casualty Company of New York

—1876— ROBERT J. HILLAS, Pres. —1924—

Total Assets.....**Over Thirty-one Million Dollars**
Total Reserves.....**Over Twenty-one Million Dollars**
Surplus to Policyholders...**Over Nine Million Dollars**
Losses Paid to June 30, 1924 **Over One Hundred and Seven Million Dollars**

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ACCIDENT
HEALTH
LIABILITY
COMPENSATION
AUTOMOBILE
BURGLARY
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Issued its first policy February 1, 1843

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The Young Man
The Man of Means
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The Woman of Means
The Middle Aged Couple
Partnerships
Corporations
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S. A. for N. J., E. Pa., Md., D. C.
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Philadelphia, Pa.

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Burglary
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Personal Effects
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Parcel Post
Registered Mail
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Fidelity & Surety Bonds

ÆTNA LIFE INSURANCE CO.

MORGAN B. BRAINARD, President

Capital	$10,000,000.00
Assets, January 1, 1924	224,647,296.06
Liabilities (except capital), January 1, 1924	196,863,406.92
Surplus to Policyholders, January 1, 1924	17,783,889.14

ÆTNA CASUALTY & SURETY CO.

MORGAN B. BRAINARD, President

Capital	$ 2,000,000.00
Assets, January 1, 1924	18,999,653.13
Liabilities (except capital), January 1, 1924	12,684,414.75
Surplus to Policyholders, January 1, 1924	4,315,238.38

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONN.

MORGAN B. BRAINARD, President

Capital	$2,000,000.00
Assets, January 1, 1924	16,505,486.30
Liabilities (except capital), January 1, 1924	11,978,738.89
Surplus to Policyholders, January 1, 1924	2,526,747.41

FINANCIAL RATINGS

OF AND

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TO

FIRE AND MARINE INSURANCE COMPANIES

AMERICAN STOCK COMPANIES

SYMBOLS USED IN RATINGS

	Capital	Net Surplus	
A	$10,000,000 or more		1
B	5,000,000 and below	$10,000,000	2
C	2,000,000 " "	5,000,000	3
D	1,000,000 " "	2,000,000	4
E	500,000 " "	1,000,000	5
F	200,000 " "	500,000	6
G	100,000 " "	200,000	7
H	Less than $100,000		8

FOREIGN COMPANIES' UNITED STATES BRANCHES

SYMBOLS USED IN RATINGS

	Policyholders' Surplus	
A	$20,000,000 or more	
B	10,000,000 and below	$20,000,000
C	4,000,000 " "	10,000,000
D	2,000,000 " "	4,000,000
E	1,000,000 " "	2,000,000
F	400,000 " "	1,000,000
G	200,000 " "	400,000
H	Less than $200,000	

AMERICAN MUTUAL COMPANIES

SYMBOLS USED IN RATINGS

	Policyholders' Surplus	
A	$1,000,000 or more	
B	800,000 and below	$1,000,000
C	600,000 " "	800,000
D	400,000 " "	600,000
E	300,000 " "	400,000
F	200,000 " "	300,000
G	100,000 " "	200,000
H	Less than $100,000	

LIST OF ABBREVIATIONS

USED IN THE FOLLOWING PAGES:

Ala., Alabama.
Alas., Alaska.
Amer., American.
Ariz., Arizona.
Ark., Arkansas.
Assn., Association.

Bs., bonds.
Bk., bank.
Bkg., banking.
Blg., building.

Cal., California.
Can., Canada.
Co., company or county.
Col., collateral.
Colo., Colorado.
Com., common.
Conn., Connecticut.
Cp., Corporate.
Cs., consolidated.
Ctf., certificate.
Cy., City.

Del., Delaware.
Dep., deposit.
D. C., Dist. of Columbia.
Div., division.
Dis., District.

E., east or eastern.
Ex., Exchange.

Fla., Florida.

G., gold.
Ga., Georgia.
Gn., general.
Gt., great.
Gr., guaranteed.

Haw., Hawaii.

Ida., Idaho.
Ill., Illinois.
Imp., improvement.
Inc., income.
Ind., Indiana.
Inv., investment.
Ia., Iowa.
Int., International.

Kan., Kansas.
Ky., Kentucky.

La., Louisiana.
Lt., light.
Ltd., limited.
Ltg., lighting.
Ln., Lien.

Mass., Massachusetts.
Md., Maryland.
Me., Maine.
Mfg., manufacturing.
Mich., Michigan.
Minn., Minnesota.
Miss., Mississippi.
Mo., Missouri.
Mont., Montana.
Mtn., mountain.
M., mortgage.

Nat., national.
Neb., Nebraska.
Nev., Nevada.
N. H., New Hampshire.
N. J., New Jersey.
N. M., New Mexico.
N. Y., New York.
N. C., North Carolina.
N. D., North Dakota.
No., north or northern.
Nwn., northwestern.

O., Ohio.
Okla., Oklahoma.
Ore., Oregon.

Pa., Pennsylvania.
Pac., Pacific.
P.R., Porto Rico.
P., preferred.

R., Refunding.
R. E., Real Estate.
Reg., registered.
R. I., Rhode Island.
R. R., railroad.
Ry., railway.

Sav., savings.
S. C., South Carolina.
S. D., South Dakota.
Sc., school.
So., south or southern
St., street.
Stk., stock.

Tenn., Tennessee.
Ter., Territory.
Tex., Texas.
Tr., Trust.
Tc., traction.

U. S., United States.

Va., Virginia.
Val., valley.
Vt., Vermont.

W., west or western.
Wat., water.
Wash., Washington.
W. Va., West Virginia.
Wis., Wisconsin.
Wyo., Wyoming.

Reports of Fire Insurance Companies

INTRODUCTION

It is frequently the case that the financial or credit men of mercantile and manufacturing establishments are obliged to pass upon the strength and desirability of various fire insurance companies, for the protection of their trade interests, and are thus made to realize the importance of obtaining their insurance from safe and strong companies. Sometimes they find it very difficult to secure an adequate volume of good insurance to cover their large properties. The conditions which had existed prior to the great San Francisco conflagration of April 18-21, 1906, not having been fully met by the legally authorized fire insurance companies, had led to the formation of numerous companies and Lloyds associations, and, later, to the organization of many inter-insurance associations, some of which had not gone through the formality of securing licenses from the State insurance officials of their respective States, and had also tempted a considerable number of foreign companies to write "surplus line" risks without making any deposit of cash or securities in this country or securing a license from any State Insurance Department. Following the conflagration, because of a greater scarcity of insurance, numerous new companies were organized—in fact, there are new ones every year—and business houses, requiring considerable lines of insurance find themselves dependent, to some extent, upon such companies, many of which have ample assets to conduct business along reasonable lines, although several have already gone out of business.

An outgrowth of these conditions, in conjunction with the desire of most insurance agents and business men to have at hand some authority on the standing of the fire insurance companies, both licensed and unlicensed, with which they deal from time to time, has been a realization of the desirability of not only having all such information embraced within a single volume, instead of scattered through numerous different State reports and loose documents, but of having, equally available, sufficient details as to assets, liabilities, etc., to enable those interested in any particular company to judge as to its actual standing. The conditions which have prevailed since the war have also engendered greater interest in the standing of marine insurance companies. To meet these requirements, this section of The Insurance Year Book has been prepared. We trust that it will be found serviceable in giving subscribers correct information as to the standing of concerns whose policies they may be offered, and in saving them from dealing with unreliable companies. In this connection we suggest that subscribers read carefully the remarks at the head of each of the respective groups of organizations.

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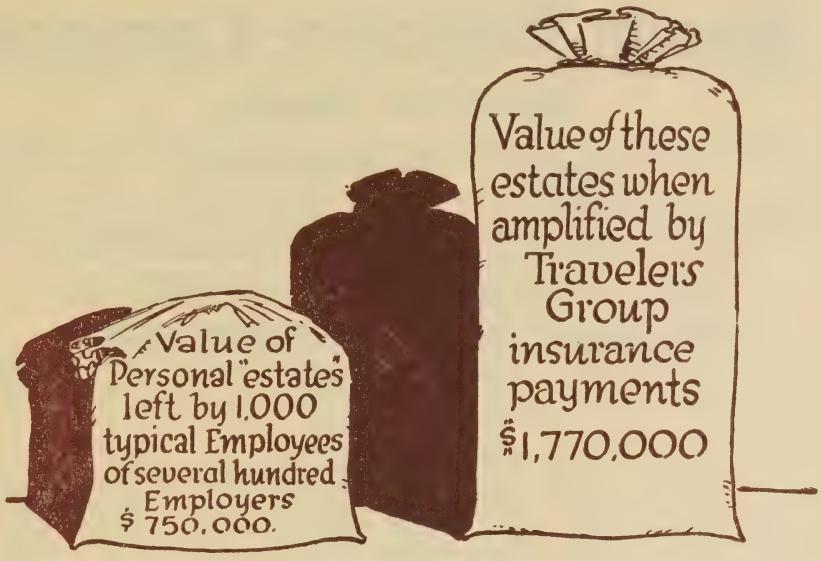
Value of Personal estates left by 1,000 typical Employees of several hundred Employers $750,000.
Value of these estates when amplified by Travelers Group insurance payments $1,770,000

Do Wage-Earners Need Group Insurance?

And, will the $500, $1,000, or $2,000 paid to them under a Group Policy amount to enough to be of any value?

These are two questions that an employer asks before buying Travelers Group Insurance for his employees. The answers to these questions are contained in the following statistics based on a study of 1,000 consecutive death claims under Travelers Group Policies:

346 left no estate in the form of quick assets,
300 left less than $500 each,
139 left from $500 to $999,
127 left from $1,000 to $1,999,
62 left from $2,000 to $4,999,
26 left $5,000 and over.

The total personal estates of the thousand group certificate-holders was about $750,000, an average of $750 each. The total amount paid to their families under their Travelers Group Policies was approximately $1,020,000, an average of $1,020 each. *Thus Group Insurance increased the average estate of these workers 136 per cent.*

Such an increase meant, in many cases, that mortgages could be paid off and homes kept in the family, that children could remain in school, that bills could be paid and the bereaved family could start square with the world instead of overburdened with debt. As long as they live, members of these 1,000 families will appreciate the generosity of the donors of this Group Insurance.

THE TRAVELERS INSURANCE COMPANY THE TRAVELERS INDEMNITY COMPANY

Hartford L. F. BUTLER, PRESIDENT Connecticut

THE TRAVELERS

ACCIDENT, LIFE, LIABILITY, HEALTH, AUTOMOBILE, STEAM BOILER, COMPENSATION, GROUP, BURGLARY, PLATE GLASS, AIRCRAFT, MACHINERY

Boston Insurance Company

BOSTON, MASS.

Capital $1,000,000.

Fire, Marine, Automobile, Tornado,
Yacht, Tourist Baggage, Explosion Insurance,
Riot and Civil Commotion, Sprinkler Leakage
Parcel Post

HOME OFFICE:
Company's Building
87 Kilby Street, Boston, Mass.

NEW YORK OFFICE:
66 Beaver Street.

BALTIMORE OFFICE:
Chamber of Commerce Building.

WESTERN DEPARTMENT:
Rawlings & Hewett, Managers,
Lansing, Michigan.

PACIFIC COAST DEPARTMENT:
H. J. Knowles, Manager (Marine)
C. A. Colvin, Manager (Fire and Automobile)
San Francisco, Cal.

TEXAS DEPARTMENT:
G. M. Easley & Co., General Agents,
Dallas, Texas.

LOUISIANA DEPARTMENT:
J. D. Kitchen & Brother, General Agents,
New Orleans, La.

FLORIDA DEPARTMENT:
J. H. Norton & Co., General Agents
Jacksonville, Florida.

GEORGIA & ALABAMA DEPARTMENT:
Charles M. Jerome, Manager,
Atlanta, Georgia

VIRGINIA & CAROLINA DEPT.:
Louis E. English, Manager,
Richmond, Va.

COLORADO DEPARTMENT:
Lyons & Johnson, General Agents,
Denver, Col.

WESTERN CANADA DEPARTMENT:
C. C. Wansbrough, Manager,
Calgary, Alberta.

BRITISH COLUMBIA DEPARTMENT:
Terminal Agency, Ltd., General Agents
Vancouver, B. C.

PROVINCE OF QUEBEC:
Joseph Rowat, Chief Agent,
Montreal.

REPORTS OF FIRE INSURANCE COMPANIES

American Stock Fire and Marine Insurance Companies

The following pages contain abstracts of the official statements covering the year 1923, of all regularly licensed joint stock fire and marine insurance companies now domiciled and operating in the United States, together with summaries of their condition and business for each of the last five years. See also departments of Year Book; Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

NOTE.—The Net Premiums given in the following tables, represent the gross premiums written less amounts of reinsurance, rebate, abatement and return premiums applying to business written in each year, respectively. Total income excludes deposits received on perpetual policies, premiums of previous year received, and other extraneous items. Expenses exclude deposits returned on perpetual policies and other items which cannot properly be classed as expenses.

ÆTNA INSURANCE COMPANY, Hartford, Conn. ‡

Chairman of Board, Wm. B. Clark; President, Ralph B. Ives; Vice-President, E. J. Sloan; Vice-President and Secretary, Guy E. Beardsley; Secretary, W. R. McCain; Treasurer, Geo. L. Burnham; Assistant Secretaries, J. R. Stewart, W. C. Roach, S. W. Cornwell, P. W. D. Jones, J. M. Waller; Marine Secretary, R. E. Stronach; Marine Assistant Secretary, M. W. Morron. Organized, 1819.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$41,931,880	$22,404,413	$10,930,381	$24,106,861	$25,910,825	$12,644,285	$1,200,000	$9,704,133	$23,548,418	$12,168,044
1922	40,375,941	19,701,319	11,502,634	21,251,465	22,893,657	12,812,767	1,200,000	8,611,759	22,624,526	12,659,282
1921	38,894,699	20,296,063	9,067,090	21,909,465	23,589,080	14,798,733	1,200,000	9,096,137	25,094,870	14,736,216
1920	40,872,542	21,173,155	10,214,910	26,945,654	27,866,942	12,344,945	1,200,000	10,242,054	23,786,999	13,277,414
1919	37,114,626	17,457,502	10,705,995	22,032,989	23,393,267	8,876,116	1,250,000	8,027,787	18,153,903	8,945,526

Unearned premiums include amounts reclaimable on perpetual policies. ‡Connecticut basis.

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Real estate	$410,000	Losses unpaid	$2,642,086
Bonds and stocks	32,984,406	Unearned prems	22,326,536
Cash	4,002,822	Perp. dep. recl	77,877
Agents' balances	4,084,745	Other liabilities	955,000
Interest and rents	225,630		
Other assets	224,277	Total liabilities	$26,001,499
		Capital paid up	5,000,000
		Net surplus	10,930,381
Total adm. assets	$41,931,880	Total	$41,931,880

See Deapartments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,305,176,772, $33,586,462; ocean marine, $167,583 $2,055; motor vehicle, $174,743,932, $1,872,514; inland navigation and transportation, $33,922,541, $457,506; tornado, $525,917,200, $2,809,933; sprinkler leakage, $18,510,927, $45,024; riot, civil commotion and explosion, $53,757,922, $105,377; perpetual, $3,854,178, $86,530; unclassified, effective prior to January 1, 1921, $274,779,377, $3,585,568.

BUSINESS SINCE ORGANIZATION: Premiums received, $456,456,789; losses paid, $236,180,660; dividends declared, cash, $46,151,365, stock, $2,805,000.

REAL ESTATE OWNED: Consists of the company's home Office building, 662–680 Main Street, Hartford, and a dwelling at 45 Prospect Street, Hartford, which together cost $627,208 and are carried at $410,000. Total rents received last year, $40,300, taxes and expenses on same, $21,655.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $13,250,808; State, County and Municipal bonds, $2,674,300; other bonds ,$11,294,370; stocks, $5,764,927; total, $32,984,406.

DIRECTORS: Atwood Collins, William B. Clark, Charles E. Gross, Charles P. Cooley, Arthur L. Shipman, Chas. A. Goodwin, A. N. Williams, J. P. Morgan, Horace B. Cheney, John L. Way, E. J. Sloan, Chas. G. Woodward, Morgan B. Brainard, Ralph B. Ives, Geo. H. Sage.

FIELD MEN AND TERRITORY COVERED: Special jurisdiction of the Home Office extends over the New England, Middle and South Atlantic States, La., Tex., Ark., Okla., the Dominion of Canada and Cuba. Special agents at Home Office, W. F. Mitchell, Portland, Me., for Me.; J. W. Armstrong, Manchester, N. H., for N. H and Vt.; W. H. Boutell and Richard K. Ives, Boston, Mass., for Mass. and R. I.; Walter S. Comstock, service engineer, Hartford, Conn.; Thos. F. Buchanan, Hartford, Conn., for western Mass. and Conn.; Joseph W. Russell, resident attorney, New York City; J. M. Biggert, New York, N. Y., for New York City and N. J.; Arthur Horton, New York, N. Y., for Long Island and New York Suburban District; R. E. Hartshorn, New York, N. Y., for N. J.; M. B. Seymour and Robert S. Garvie, Rochester, N. Y.; B. B. Gracey, Syracuse, N. Y., H. B. Nugent, Albany, N. Y. for New York State; C. J. Irvin, Philadelphia, Pa., for eastern Pa., Del., Md. and D. C.; A. S. Poffenberger, Sunbury, Pa., for central Pa.; H. O. Kline and R. W. Gillespie, Pittsburgh, Pa., for western Pa.; B. L. Gregory and E. W. Champion, Charleston, W. Va. for W. Va.; R. H. Sclater and G. G. Long, Richmond, Va., for Va.; R. H. Breese, Earl K. Whitney, Raleigh, N. C. for N. C.; W. F. Prioleau, Columbia, S. C., for S. C.; C. L. Ruse, C. A. Thornton and K. M. Sweeney, Atlanta, Ga., for Ga.; F. J. Malone and R. E. Currier, Jacksonville, Fla., for Fla.; R. T. Caldwell and J. P. Garlington, Birmingham, Ala., for Ala.; C. J. Wykoff, New Orleans, La., for La.; Edw. Wright, J. A. Brackney, Harman Flanagan and A. J.Bolles, Dallas, Tex., for Tex.; J. K. Shepherd and J. F. Warren Little Rock, Ark., for Ark.; F. C. Clarke and M. S. Runyan, Oklahoma City, Okla., for Okla.; R. Long, Vancouver, B. C., R. H. Leckey, Toronto, Ont., C. J. Malcolm, Calgary, Alta., A. M. Walker, Regina, Sask., for Canada; John M. Thomas, manager, J. E. Davies, general agent, and W. F. Watson, assistant general agent, L. H. Wolff and W. N. Achenbach, assistant general agents, W. G. Bayliss, superintendent special risk department, Chicago, Ill., for Western Department, comprising Colo., Kans., Mo., Ohio, Wyo., Ill., Ky., Neb., S. D., Ind., Mich., N. D., Tenn., Ia., Minn., N. M., Wis.; L. O. Kohtz, general agent, Cook County and Marine Department, Chicago, Ill. Field Men—Western Department: Arthur Lohmeyer, Geo. H. Thomas, Alvin E. Bulau and W. B. Stoner, Columbus, Ohio, for Ohio; Clinton L. Allen, state agent, Detroit, Mich., for Mich.; Henry A. Yates, Springfield, Ill., Harry M. Callahan, St. Louis, Mo.; R. E. Minner, and C. A. Houston, Goreville, Ill., Bert Buckley, Springfield, Ill., farm special agents for Ill.; E. R. Shoemaker, Indianapolis, Ind., Forrest E. Dukes, Indianapolis, Ind., Elbert W. Hoover, Indianapolis, Ind., for Ind.; Harry H. Hughes, Indianapolis, Ind., Raymond Pruitt, Indianapolis, Ind., Walter S. Havens, Indianapolis, Ind., farm special agents for Ind.,; Paul E. Rudd, Milwaukee, Wis., C. R. James, Milwaukee, Wis., for Wis.; E. C. Knoop and Geo. L. Frank, Louisville, Ky., for Ky.; James K. Polk, N. B. Berry and Grant C. Bissell, Nashville, Tenn., for Tenn.; J. L. Thorburn and H. W. Lindquist, Omaha, Neb., for Neb.; W. A. Bucklin, Hastings, Neb., for Neb.; C. H. O'Neill and J. A. Thomas, Kansas City, Mo., and J. A. Reed, Pratt, Kans., for Kans.; C. F.

Collins, Kansas City, Mo., Raymond W. Smith, St. Louis, Mo.; W. C. Downs, farm special agent, Kansas City, Mo., for Mo.; J. C. Stuart, Des Moines, Ia., Arthur E. Holt, Des Moines, Ia. for Ia.; W. J. Tippery, Minneapolis, Minn., E. B. Barrows, Minneapolis, Minn., Gilbert W. McClure, Minneapolis, Minn., for Minn.; W. J. Tippery, Minneapolis, Minn., Harry B. Lucky, Fargo, N. D., for N. D.; Chas. S. Hoyt, Sioux Falls, S. D., for S. D.; B. M. McDonald, Denver, Colo., for Colo.; A. E. Van Deventer, Denver, Colo., for N. M.; Gene Veldran, farm department, Denver, Colo., for Wyo. Pacific Department: 221 Sansome Street, San Francisco, Cal.; F. H. Rhoads, manager, H. F. Mills, assistant manager, P. Tomlinson, agency superintendent; G. S. Mariner, superintendent Loss Department. Special agents: L. C. Abbott, San Francisco, Cal. for Bay Counties, Cal.; S. R. Aitken, San Francisco, Cal. for special service department; L. N. Brainerd, Portland, Ore., for Ore.; W. F. Fotheringham, San Francisco, Cal., for San Francisco; B. M. Grove, Los Angeles, Cal., for Ariz. and southern Cal.; G. A. Kingman, Los Angeles, Cal., for southern Cal.; C. M. Marshall, Sacramento, Cal., for northern Cal. and western Nev.: C. C. Morris, Great Falls, Mont., for Mont.; W. P. Porep, Seattle, Wash., for western Wash.; Marshall Rankin, Salt Lake, Utah., for Utah; southern and eastern Idaho, and eastern Nevada; B. B. Smith, Fresno, Cal., for San Joaquin Valley, Cal.; C. D. Wentworth, Spokane, Wash., for eastern Wash.; northern Idaho. The company operates in all the U. S., except Miss., P. I., P. R., and operates in Canada and Cuba.

HISTORICAL DATA

This company was organized and began business in Connecticut in 1819, with a capital stock, $150,000, of which $15,000 was paid in at once. By 1864, the capital had been increased to $2,250,000 by means of $180,000 paid in, and $2,055,000 of stock dividends, increases having been made as follows: To $200,000 in 1822; to $250,000 in 1846; to $300,000 in 1849; to $500,000 in 1854; to $1,000,000 in 1857; to $1,500,000 in 1859; to $2,250,000 in 1864. In 1866, increase was made to $3,000,000 by stock dividend. Capital was reduced, 1871, to $1,500,000, and increased again to $3,000,000 by stockholders' payment of $1,500,000. Capital increased, 1881, to $4,000,000 by stock sale, and in 1910 to $5,000,000, the $1,000,000 of new stock, par value $100, selling at $200 per share, thereby adding $1,000,000 to surplus.

To the original capital another $150,000 was added in 1820 and the company was authorized to write life insurance and grant annuities, the new capital being pledged to protect this business. Not until 1850 was use made of the privilege to write life insurance and grant annuities. The annuity business became considerable and in 1853 the company charter was amended to make from the annuity department a separate corporation with the title Aetna Life Insurance Company, the present corporation of that name. Inland marine risks were authorized to be included in coverage written, by charter amendment of 1839. Stock, par value, $100 per share; book value, December 31, 1923, $318.60; latest sale 525%.

Conflagration losses: New York, 1845, $120,000; St. Louis, 1849, $125,000; Chillicothe, Ohio, 1852, $104,000; Montreal, 1852, $105,000; Portland, Me., 1866, $170,000; Vicksburg, 1867, $110,000; Chicago, 1871, $3,782,000; Boston, 1872, $1,635,000; St. John, N. B., 1878, $262,000; Ottawa, Can., 1900, $198,000; Jacksonville, Fla., 1901, $168,000; Baltimore, 1904, $727,000; Toronto, 1904, $181,000; San Francisco, 1906, $2,910,893.

Special Deposits: Can., $613,866; Ga., $9,700; Va., $110,760; N. M., $9,800; N. C., $24,250; Cuba, $73,500.

ADMINISTRATION AND REPUTE: The company's underwriting policy is conservative and very successful. Among the leaders in the business, the Aetna has always been progressive, and its administration capable and highly esteemed by property owners and agents. It has paid substantial dividends, and in general, has steadily increased its surplus and shown a growing premium income. Recent underwriting and investment results: 1923, underwriting loss, $613,953; investment profit, $1,241,700; 1922, underwriting profit, $483,290; investment profit, $3,312,959; 1921, underwriting loss, $904,605; investment gain, $1,251,432; 1920, underwriting loss, $302,377; investment gain, $772,161; 1919, underwriting profit, $1,934,756, investment gain, $1,055,055.

This company guarantees policies issued under the title Aetna Fire Underwriters Agency.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, Western Insurance Bureau, Rocky Mountain Underwriters Association, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, marine, automobile, tornado, registered mail, tourists' baggage, explosion, sprinkler leakage, war risk insurance, hail, rain, riot and civil commotion, parcel post and inland transportation.

AGRICULTURAL INSURANCE COMPANY, Watertown, N. Y.

President, W. H. Stevens; Vice-Presidents, J. Q. Adams, S. A. Upham; Vice-President and Secretary, P. H. Wilmott; Treasurer, H. R. Waite; Assistant Secretaries, H. F. Waterman, R. A. Parkinson, F. P. Stoddard. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$8,296,360	$4,128,565	$2,033,297	$4,763,524	$5,148,295	$2,613,357	$220,000	$1,932,401	$4,765,758	$2,577,422
1922	8,036,901	3,741,626	2,081,662	4,274,796	4,713,949	2,539,916	200,000	1,738,392	4,478,308	2,364,909
1921	7,518,599	3,618,030	1,640,912	4,190,221	4,577,309	2,562,408	200,000	1,758,035	4,520,443	2,660,171
1920	7,482,210	3,688,555	1,614,093	4,823,848	5,187,641	2,300,540	a200,000	1,875,146	4,375,686	2,547,966
1919	6,712,930	3,207,044	2,011,600	3,803,376	4,112,761	1,855,061	200,000	1,493,215	3,548,276	1,896,41

a Excl. stock dividend, $500,000.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Real estate	$313,800	Losses unpaid	$667,953
Mortgage loans	379,815	Unearned prems.	4,128,565
Collateral loans	521,000	Contingency reserve	300,000
Bonds and stocks	5,540,688	Other liabilities	166,545
Cash	730,209		
Agents' balances	719,589	Total liabilities	5,263,063
Interest	68,120	Capital paid up	1,000,000
Other assets	23,139	Net surplus	2,033,297
Total adm. assets	$8,296,360	Total	$8,296,360

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $733,587,200, $6,360,430; ocean marine, $7,160,500, $75,198; motor vehicle, $40,780,200, $482,076, inland navigation and transportation, $2,047,200, $18,034; tornado, $70,389,400, $267,162; sprinkler leakage, $6,970,100, $12,874; riot, civil commotion and explosion, $2,580,800, $4,482; earthquake, $492,500, $673; unclassified, effective prior to January 1, 1921, $44,824,800, $499,957.

BUSINESS SINCE ORGANIZATION: Premiums received, $77,457,173; losses paid, $39,034,617; dividends declared, cash, $3,725,000, stock, $900,000.

REAL ESTATE OWNED: Consists of the company's home office building, the book value of which is $51,207 and which is carried at $45,000 and a new office building in process of construction, carried at $268,799.

MORTGAGE LOANS: There are 84 loans, aggregating $379,815, which are secured by properties (principally located in Watertown and other New York cities, with a few in other States), valued at $1,239,140, the company holding $568,335 of insurance on the mortgaged buildings. Most of the loans are small, and there was $600 past due interest on December 31, last.

COLLATERAL LOANS: There are 13 loans on stocks and bonds valued at $723,765. The total amount loaned was $521,000. These loans range from $1,000 to $150,000. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S., Can. and Mex. Gov't bonds, $170,275; State, County and Municipal bonds, $261,150; railroad bonds $1,112,767; other bonds, $1,381,885; stocks, $2,614,611; total, $5,540,688.

DIRECTORS: W. H. Stevens, F. L. Carlisle, D. M. Anderson, E. B. Sterling, S. A. Upham, J. Q. Adams, D. C. Middleton, R. J. Buck, P. H. Willmott, J. C. Stebbins, C. F. Peck, H. E. Machold, H. R. Waite.

FIELD MEN AND TERRITORY COVERED: Pacific Department: General Agents, Edward Brown & Sons, 150 San-

some Street, San Francisco; specia. agents, W. B. Westlake and Marshall W. Paxton, for Nev., central Cal.; H. G. Doyle, for northern Cal.; E. W. Harrison and A. G. Wallace, for central Cal.; Chas. Van Valkenburg and Ray F. Ott, for southern Cal. and Ariz.; Chas. A. Wendler for western Wash.; Dan L. Weaver for eastern Wash., Idaho, Wyo. and Mont.; F. O. Vincent for Ore., and southern Idaho; W. H. Braniff, for Colo.; Utah, Wyo. and N. Mex.; E. J. Dickey for Ga., Fla., Ala., Tenn.; W. F. Ciscel Wise, J. D. LaTeer, Ill.; F. G. Herman, Ind. and Ky.; E. S. Freeman, Ia., Neb.; O. T. Price and C. W. Sherwin, Mo., Kans., and Okla.; E. A. Morrell, middle department; Stuart Morgan, Mich.; E. W. Pepper, Minn.; George Shaw and H. H. Landon, New England; F. F. Buell, H. H. Porter, E. J. Parmalee, F. F. Gould, for New York; J. J. Garland, northern N. J.; W. P. Phillips, New York Suburban; N. T. Julian and W. A. Seaver, R. E. Eisert, Ohio; Clark N. Hunt, western Penn.; General Agents: Cashman & Evans, Denver, for Colo. and N. Mex.; Alfred Paul & Son, Wheeling, for W. Va.; Cummings & English, Richmond, for Va., N. C. and S. C.; Gross R. Scruggs & Co., Dallas, for Texas and Ark.; T. D. Bradbury, for southern Cal.; J. S. Ogle, for Okla. The company operates in all the states of the United States except N. D.; also operates in Canada and Mexico.

HISTORICAL DATA

Company began business as a farmers' mutual company in 1853; became a stock broker in 1863, with paid-in Capital of $50,000, and surplus, $21,847, taken over from mutual company. Increases in capital have been: To $100,000 in 1865, new stock issue for cash; to $200,000, 1872, stock dividend; to $300,000, 1880, stock dividend; to $500,000, 1883, by stock dividend of $200,000, and to $1,000,000, 1920, by transfer of $500,000 from surplus, par value of shares being at same time reduced to present rate of $50 per share; book value, Dec. 31, 1923, 303.32%. Conflagration losses: Baltimore, 1904, $239,984, net; San Francisco, 1906, $864,848, net.

Deposits with States, etc.: Virginia, $29,700, Georgia, $10,200; New Mexico, $11,200; North Carolina, $21,000; Canada, $125,250; Florida, $20,700; Mexico, $20,525. Largest amount insured in one hazard, gross, $300,000; net, $100,000.

ADMINISTRATION AND REPUTE: This company is progressive and has almost steadily increased its volume of business at the same time paying reasonable dividends. Its directors, mostly prominent local business men, in 1923, owned $185,750, par value, of the $1,000,000 capital stock. It has good reputation for loss payments, and is generally in excellent repute. Underwriting and investment results in last five years: 1923, underwriting loss, $95,524, investment gain, $267,160; 1922, underwriting profit, $33,095, investment gain, $707,656; 1921, underwriting loss, $168,082, investment gain, $394,901; 1920, underwriting loss, $113,754, investment gain, $317,507; 1919, underwriting profit, $62,262, investment gain, $275,366.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Eastern Union, Western Insurance Bureau, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Mainland Board of Fire Underwriters, National Automobile Underwriters Conference (and sectional conferences).

CLASSES OF INSURANCE WRITTEN: Fire, marine, explosion and riot, automobile, tourists' baggage, registered mail, parcel post, sprinkler leakage, earthquake and tornado.

ALBANY INSURANCE COMPANY, Albany, N. Y.

President, Oswald G. Boyle; Vice-Presidents, Chas. H. Hahn, Herbert H. Ray, R. T. Butler; Secretary, G. C. Wallingford; Assistant Secretary, Irving L. Isdell. Organized, 1811.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,659,188	$637,649	$681,229	$595,137	$677,275	$332,142	$60,000	$302,466	$694,608	$333,939
1922	1,686,841	625,105	729,123	587,357	666,695	267,786	20,000	259,676	547,462	276,172
1921	1,488,362	538,118	630,741	462,212	539,326	219,817	30,000	225,492	475,309	216,378
1920	1,398,734	553,727	533,840	540,015	609,306	243,472	30,000	243,793	517,265	246,475
1919	1,335,558	486,404	541,331	498,731	560,206	182,832	30,000	225,162	437,994	170,277

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$110,000	Losses unpaid	$70,242
Mortgage loans	191,600	Unearned prems	637,649
Bonds and stocks	1,186,225	Other liabilities	17,068
Cash	46,278		
Agents balances	70,290	Total liabilities	724,959
Interest	10,133	Capital paid up	250,000
Other assets	44,662	Net surplus	684,229
Total adm. assets	$1,659,188	Total	$1,659,188

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $132,279,199, $1,070,633; motor vehicle, $279,945, $6,595; tornado, $2,637,454, $10,153; sprinkler leakage, $476,975, $317; riot, civil commotion and explosion, $46,083, $88; earthquake, $20,750, $143; unclassified, effective prior to January 1, 1921, $9,317,332, $117,145.

BUSINESS SINCE REORGANIZATION: Premiums received, $9,664,120; losses paid, $4,852,505; dividends declared, cash, $1,012,500, stock, $50,000.

REAL ESTATE OWNED: Consists of the company s home office building at 93 State Street and 32-34 Lodge Street, Albany, N. Y., a five-story brick, stone and iron building which cost $80,000.

MORTGAGE LOANS: There are 47 loans, ranging in amount from $300 to $50,000, upon properties in Albany and nearby cities and towns except 1 loan of $13,000 on 236 W. 74th Street, New York City. The securities are valued at $476,550 and the company holds $264,539 of insurance on the mortgaged premises. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov t bonds, $355,600; railroad bonds, $435,275; other bonds, $293,930; stocks, $101,420; total, $1,186,225.

DIRECTORS: Charles E. McElroy, Chas. H. Hahn, Edward W. Rankin, Frank Lock, O. G. Boyle, G. C. Wallingford, Herbert H. Ray, J. Edward Poole, John G. Hilliard, DeLancey M. Ellis, C. H. Falloon, F. W. McEwan, H. C. Brummel.

FIELD MEN AND TERRITORY COVERED: Special agents: J. F. Driscoll for Mass., R. I., and Conn.; H. J. Ide Agency. general agent for eastern Mass.; W. D. Wilson, W. T. Bessant, F. Peters, R. E. Harper for N. Y.; C. M. Gallagher and I. W. Gorham for Pa.; L. A. Burnett Co., general agents for Pittsburgh, Pa.; H. W. Puschel for N. J.; J. M. Neuberger, O. F. Gibbs, J. F. Roberts, C. E. Bahr for Ohio; A. H. Green, M. B. Yager, for Ill.; H. F. Gamble for Ky.; A. S. Hall for Wis. The company operates in Ariz., Cal., Colo., Conn., Ill., Ky., Mass., Mont., N. J., N. Y., Ohio, Ore., Pa., R. I., Utah, Wash., Wis. and Wyo.

HISTORICAL DATA

Incorporated n New York, this company began business in 1811 with $500,000 capital. This was reduced in 1829 to $300,000, in 1851 to $100,000, and increased in 1857 to $125,000, in 1859 to $150,000, in 1872 to $200,000, and in 1889 to $250,000, where it now stands. Its conflagration losses have been: Albany, 1848, $369,775; Boston, 1872, $20,000. Par value of stock is $50 per share; book value, December 31, 1923, $373.69%; latest sale, 530%. Largest amount insured in one hazard, gross, $60,000; net, $20,000.

ADMINISTRATION AND REPUTE: The company in 1922 came under the same control as the Atlas of London. The underwriting policy has been conservative and the company has been managed by men of long experience. Good dividends have been paid with regularity. The company has an excellent loss paying record. Prominent business and financial men compose the directorate, which in 1923, held $6,500, par value of the $250,000 capital stock. Underwriting and investment results in the last five years: 1923, underwriting loss, $50,852; investment gain, $65,958; 1922, underwriting loss, $40,721, investment gain, $159,103; 1921, underwriting profit, $23,633, investment gain, $103,268; 1920, underwriting loss, $15,548, investment gain, $38,057; 1919, underwriting profit, $25,602, investment gain, $26,491.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, motor vehicle, sprinkler leakage, riot and civil commotion, earthquake, explosion use and occupancy.

ALLEMANNIA FIRE INSURANCE COMPANY, of Pittsburgh, Pa.

President, Wm. Steinmeyer; Vice-President, Wm. A. Steinmeyer; Secretary and Treasurer, Chas. B. Reiter; Assistant Secretary, G. W. Unversagt. Organized, 1868.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,592,347	$1,808,140	$1,030,908	$1,806,933	$1,994,899	$802,726	$80,000	$813,055	$1,695,781	$758,864
1922	3,307,831	1,537,897	1,003,602	1,489,357	1,688,790	815,307	50,000	748,111	1,613,418	836,551
1921	3,180,487	1,480,302	938,590	1,431,359	1,605,050	685,531	50,000	732,278	1,467,809	722,977
1920	2,975,862	1,444,484	812,003	1,604,930	1,741,029	659,221	x44,000	768,613	1,471,834	675,821
1919	2,717,798	1,205,171	1,085,872	1,324,752	1,434,679	449,378	40,000	620,127	1,109,505	487,328

x Excl. $300,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$163,751	Losses unpaid	$ 202,222
Mortgage loans	1,059,600	Unearned prems	1,808,140
Loan on Cit. Sav. Bk. stock	7,200	Other liabilities	51,077
Bonds and stocks	1,703,738	Total liabilities	2,061,439
Cash	310,770	Capital paid up	500,000
Agents balances	295,136	Net surplus	1,030,908
Interest and rents	44,135		
Other assets	18,017		
Total adm. assets	$3,592,347	Total	$3,592,347

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $321,770,232, $3,110,356; tornado, $7,728,234, $33,860; sprinkler leakage, $81,250, $343; riot, civil commotion and explosion, $105,000, $146; unclassified, effective prior to January 1, 1921, $18,008,264, 213,864.

BUSINESS SINCE ORGANIZATION: Premiums received, $27,006,559; losses paid, $12,701,912; dividends declared, cash, $1,080,600, stock, $350,000.

REAL ESTATE OWNED: Consists of an undivided half interest in the 7-story fireproof building at Wood and Water Streets, Pittsburgh, occupied in part by the company as its home office. This is carried at cost, $163,751.

MORTGAGE LOANS: There are 180 loans, averaging about $5,800 each, and only 23 are larger than $10,000. All are secured by property located in Pittsburgh and neighboring (Pa.) towns, and the total value of the mortgaged properties is estimated at $2,692,995, or about 2½ times the amount loaned. No interest was overdue on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. and Swiss Gov t bonds, $60,900; Municipal bonds, $104,807; railroad bonds, $266,860; other bonds, $1,067,760; stocks, $193,411; total, $1,693,738.

DIRECTORS: George Sheppard, Wm. Steinmeyer, W. A. Steinmeyer, J. H. Hillman, Jr., O. H. Babcock, Chas. B. Reiter, L. E. Sands, H. J. Wyatt, Thos. Patterson, R. G. Jennings, Edw. Snodgrass, Jr., Norman F. Brown.

FIELD MEN AND TERRITORY COVERED: F. M. Yelton, Grand Rapids, Mich., special agent for Mich.; Thos. H. Smith, Dayton, O., state agent for O.; W. P. Ray, Indianapolis, Ind., manager for Ind. and Ill.; W. L. Stone, special agent for Pa.; Crum & Forster, New York City, general agents for Metropolitan district; G. S. Rosencrants, Boston, Mass., general agent for Mass. and Conn.; Cashman & Evans, Denver, Colo., State agents for Colo.; Ashton-Jenkins Co., Salt Lake City, State agents for Utah; W. H. Wagner, Philadelphia, Pa., special agent for eastern Pa. and N. J.; Clarence de Veuve, general agent, San Francisco, Cal., for Cal., Ore., Wash.; Fish & Schulkamp, Madison, Wis., general agents for Wis.; Hines Bros., managers, Fla., Ga., La., Tex., Ala. and S. C.; Fred M. Gund, manager, Okla.; R. I. Read, manager, Cook Co., Ill.; W. L. Timmerman, general agent, Memphis, Tenn., for Tenn.; The company operates in Cal., Colo., Conn., Fla., Ga., Ill., Ind., La., Md., Mass., Mich., N. J., N. Y., Ohio, Okla., Ore., Pa., Tenn., Tex., Utah, Wash and Wis.

HISTORICAL DATA

This company was organized in Pennsylvania in 1868, with a paid-in capital of $150,000; par value of shares, $50; book value, December 31, 1923, 306.18% latest sale 290%. Increases in capital have been: To $200,000, 1872, by stock dividend of $50,000; to $500,000, June, 1920, by stock dividend of $300,000. Conflagration losses have been: Baltimore, 1904, $62,283; Salem, Mass., 1914, $81,072. Value of special deposit in Ga., $10,000. Largest amount insured in one hazard, gross, $100,000; net, $50,000. Underwriters agencies policies guaranteed: Pittsburgh Underwriters Agency (with other companies); Allemannia Underwriters (solely).

ADMINISTRATION AND REPUTE: High grade local interests stand back of this company, which is enterprising and has made good progress and has gained a satisfactory loss-paying record. Good dividends have been paid in recent years. The directors owned, in 1923, $272,200, par value, of the capital stock. The company's underwriting and investment results in the last five years have been: 1923, underwriting loss, $59,250, investment gain, $168,365; 1922, underwriting loss, $135,413; investment gain $244,613; 1921, underwriting loss, $65,424, investment gain, $241,197; 1920, underwriting loss, $50,115, investment gain, $125,110; 1919, underwriting profit, $77,443, investment gain, $100,393.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, rent, use and occupancy, explosion, sprinkler leakage and tornado.

THE ALLIANCE INSURANCE COMPANY, Philadelphia, Pa.

President, Benjamin Rush; Vice-President, John O. Platt; Second Vice-President, Sheldon Catlin; Third Vice-President, Galloway C. Morris; Secretary, John Kremer; Treasurer and Assistant Secretary, John J. Connor; Marine Secretary, T. Leaming Smith. Organized, 1904.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$6,214,860	$2,396,265	$2,048,560	$3,079,318	$3,333,402	$1,456,969	$175,000	$1,242,134	$2,874,103	$1,405,248
1922	5,844,299	1,965,317	2,097,836	2,444,161	2,691,070	1,259,722	150,000	949,332	2,359,054	1,234,036
1921	5,268,441	1,852,325	1,638,428	2,146,678	2,393,272	1,658,798	150,000	878,704	2,687,502	1,444,912
1920	5,415,356	2,330,649	1,122,746	3,420,253	e3,764,397	1,626,597	131,250	1,239,135	2,996,982	1,881,950
1919	4,496,862	1,574,209	1,511,276	2,490,580	2,663,578	940,813	90,000	875,359	1,906,172	1,007,496

Unearned premiums include amounts reclaimable on perpetual policies. e Includes $125,000 surp. pd. in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$4,932,329	Losses unpaid	$632,800
Cash	623,596	Unearned prems	2,365,294
Agents' balances	588,513	Perp. dep. recl	30,971
Interest	64,326	Amount payable for taxes	106,000
Other assets	6,096	Other liabilities	31,235
		Total liabilities	3,166,300
		Capital paid up	1,000,000
		Net surplus	2,048,560
Total adm. assets	$6,214,860	Total	$6,214,860

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $391,451,334, $3,456,410; ocean marine, $4,045,605, $103,186; motor vehicle, $11,509,161, $224,310; inland navigation and transportation, $6,171,772, $86,538; tornado, $25,953,955, $119,867; sprinkler leakage, $3,219,201, $11,301; riot, civil commotion and explosion, $5,869,362, $17,389; miscellaneous, $8,578,965, $50,369; unclassified, effective prior to January 1, 1921, $30,210,560, $316,680.

BUSINESS SINCE ORGANIZATION: Premiums received, $28,214,876; losses paid, $15,069,387; dividends declared, cash, $1,311,250.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $991,750; State, County and Municipal bonds, $489,550; other bonds, $2,883,020; stocks, $568,009; total, $4,932,329.

DIRECTORS: Arthur W. Sewall, Chas. S. W. Packard, John Gribbel, Bayard Henry, C. Hartman Kuhn, Benjamin Rush, W. P. Gest, S. M. Curwen, Clarence M. Brown.

FIELD MEN AND TERRITORY COVERED: F. W. Kentner, agent and manager of the Brokerage and Service Departments; Andrew J. Corsa & Son, Brooklyn, N. Y., special jurisdiction for home office: N. Y., N. J., Pa., Md., Del. and Va.; D. W. Chatterley, Baltimore, for Del., Md. and D. C.; John Forrestal, manager, Philadelphia; W. O. Chapman, Peapack, N. J., except Camden, Gloucester and Burlington Co.; B. Harrison Hegner, Syracuse, for N. Y. State; J. F. Jarvis, N. Y. suburban; W. P. Woodroffe, special agent for Pa.; Victor de La Cova, for suburban department, N. J.; D. P. Malone, Richmond, for Va.; Geo. E. Macomber, special agent, Augusta, Me.; W. H. Winkley, special agent, Boston, for N. H., eastern Mass. and R. I.; Lewis H. Small, special agent, Hartford, Conn., for Vt., western Mass. and Conn.; W. C. Rader, special agent, Birmingham, for Ala.; M. J. Lafon, special agent, Little Rock, for Ark.; Harry E. Parker, special agent, Jacksonville, for Fla.; R. N. Clark, state agent and Jas. E. Coleman, special agent, Atlanta, for Ga.; Alonzo Church, special agent, New Orleans, for La.; C. K. Knox, special agent, Jackson, for Miss.; A. C. Johnson, special agent, Charlotte, for N. C.; Robert H. McDowell, special agent, Columbia, for S. C.; M. R. Ferguson, special agent, Dallas, for northern Tex.; Henry C. George, special agent, Dallas, for eastern Tex.; A. C. McDavid, San Antonio, for southern Tex.; Pacific Coast Department: McClure Kelly, manager, McKee Shreeard, assistant manager, G. Kirkham Smith, general agent, marine department, San Francisco, Cal.; comprises Cal., Ore., Wash, Mont., Nev., Ida., Ariz., Alaska, Utah, B. C. and Hawaii. J. Hunter Harrison, general agent, Vancouver, B. C., for Alaska and B. C.; Irwin W. Elwell, special agent, Seattle, Wash., for western Wash.; Arthur B. Sayers, superintendent Pacific Northwest marine branch, Seattle, Wash.; Edward W. Porep, special agent, Spokane, Wash., for eastern Wash. and northern Ida.; Walter E. Bliss, state agent, Portland, Ore., for Ore.; Harry H. Bobb, special agent, Portland, Ore., for Ore.; Chas. F. Carlisle, special agent, Salt Lake City, Utah, for Utah and southern Ida.; Milton S. Williams, special agent, Butte, Mont., for Mont.; John B. Mallom, state agent, San Francisco, Cal., for northern Cal.; Wm. F. Kuhl, superintendent agencies, Los Angeles, Cal., Joseph J. Ward, special agent, C. Arnold, auto. special agent, Los Angeles, Cal., for southern Cal. and Ariz.; John L. Whelan, superintendent metropolitan department, San Francisco, Cal.; Thos. J. Craig, agency superintendent, San Francisco, Cal.; Jas. S. Evans, agency superintendent, San Francisco, Cal.; C. R. Tuttle, general manager, W. F. Robertson, manager, L. J. Braddock, W. B. Flickinger, W. S. Foster, W. H. Riker, H. A. Miller, assistant managers, Chicago, Ill., for western department, O., W. Va., Ind., Mich., Ill., Wis., Ky., Tenn., Mo., Ia., Kan., Neb., Okla., Minn., Colo.; Western Department state and special agents: L. J. Bonar, state agent Emeritus, Mansfield, O., for O.; W. J. Gilsdorf, state agent, Columbus, O., for O.; F. C. Brown, special agent, Cleveland, O., for northeastern O.; Paul F. Baughman, special agent, Columbus, O., for O.; Homer L. Rubrecht, special agent, Columbus, O., for O.; Ross E. Coffin, state agent, Wheeling, W. Va., for W. Va.; Geo. M. Graham, state agent, La Grange, Ind., for Ind. and Mich.; Nelson Reid, Wayne Co. manager, Detroit, Mich.; Thos. A. Barbee, Chicago, Ill., state agent for Ill. and Wis.; J. Hunter Harrison, general agent, Vancouver, B. C., for B. C. and Alaska; Irvin W. Elwell, special agent, Spokane, Wash., for eastern Wash. and northern Ida.; W. Burt Barr, auto special agent, Los Angeles, Cal., for southern Cal. and Ariz.; Milton S. Williams, special agent, Butte, Mont., for Mont.; John L. Coleman, state agent, Mt. Sterling, Ky., for Ky.; Caesar Thomas, state agent, Nashville, Tenn., for Tenn.; E. S. Phelps, state agent, Burlington, Ia., for Ia.; Geo. A. Holbrook, state agent, Des Moines, Ia., for Ia.; A. I. Doling, state agent, Topeka, Kans., for Kans.; Will S. Eberle, state agent, Oklahoma City, Okla., for Okla.; Hatler Smith, special agent, Oklahoma City, Okla., for Okla.; Frank M. Pond, state agent, Omaha, Neb., for Neb.; Arthur Eliason, state agent, Minneapolis, Minn., for Minn.; Hollister, Duke & Hollister Sioux Falls, general agents for S. D.; Standant and Main, Denver, general agents for Colo.. Wyo and N. M.; E. P. Cosgriff, Fargo, general agent for N. D.; Robt. N. Hughs, manager, Ben I. Simpson, assistant manager, Ashby E. Hill, assistant manager; F. E. McLeon, agency superintendent, Atlanta, Ga., for Southern Department; W. C. Rader, state agent; W. P. Willis, special agent, Birmingham for Ala.; Tom P. Williams, special agent, Little Rock for Ark.; Glen Evins, special agent, Jacksonville, for Fla.; Chas. H. Wood, special agent, Atlanta, for Ga.; Alonzo Church, state agent and M. O. Tupper, special agent, New Orleans, for La.; Thos. L. Spengler, special agent, Jackson, for Miss.; J. K. Shannon, special agent, Charlotte for N. C.; Jas. K. Blakeney, special agent, Camden, for S. C.; Geo. C. Young, special agent, Dallas, for north Texas; L. F. Dakin, special agent, San Antonio, for south Tex.; Glenn T. Herndon, special agent, Dallas, for east Tex.; Southern Farm Department: Wm. L. Sisk, superintendent, Atlanta, Ga.; D. E. McMullen, special agent, Little Rock, for Ark. and La.; A. W. Henry, special agent, Montgomery, for Ala. and Fla.; T. D. Hughes, special agent, Atlanta, for Ga.; V. N. Blankenship, special agent, Jackson for Miss.; T. L. Hearn, special agent, Charlotte, for N. C.; J. J. B. Johnsonius, Columbia, for S. C.; L. E. Frederick, special agent, Dallas, for north Tex.; M. A. Tucker, special agent, San Antonio for south Tex. The company is licensed in all the states and territories of the United States except Cuba.

HISTORICAL DATA

This company was organized in Pa., December 5, 1904, and began business January 1, 1905, with a paid-in capital of $500,000 and an initial cash surplus of $500,000. Capital was increased in 1911 to $750,000, and in 1920 to $1,000,000, by subscription of 25,000 new stock shares; $125,000 was also contributed to surplus at this time. Par value of stock is $10 a share; book value, December 31, 1923, 304.85%; latest sale, 340%. On account of its San Francisco conflagration loss of $1,032,785 in 1906 the company had to recoup its exhausted capital and surplus with assessment paid in by stockholders $733,786 in 1906 and $3,562 in 1907. Special deposits with States, etc.: Ga., $9,400; N. C., $18,400; Va., $51,940; Can., $210,550; N. M., $10,000. Largest amount insured in one hazard, gross, $100,000; net, $50,000.

ADMINISTRATION AND REPUTE: Notable business and insurance men of Philadelphia stand behind the Alliance, which thrives under the same management as the Insurance Company of North America. The directors hold but a small part of the company's stock, owning in 1923 but $14,920, par value, of the $1,000,000 stock. The company's general reputation is excellent in all respects. Its underwriting and investment results in the last five years have been: 1923, underwriting loss, $78,661; investment profit, $152,016; 1922, underwriting profit, $129,793; investment gain, $479,567; 1921, underwriting profit, $287,031, investment gain, $377,764; 1920, underwriting loss, $499,132; investment gain, $100,452; 1919, underwriting profit, $199,280, investment gain, $79,253.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, marine, tornado, tourists' baggage, sprinkler leakage, earthquake, expolsion, war risk, riot and civil commotion and motor vehicle.

ALLIED FIRE INSURANCE COMPANY OF UTICA, Utica, N. Y.

President, D. DeW. Smyth; Vice-Presidents, F. S. Kellogg, F. E. Barbour, Merwin K. Hart; Secretary-Treasurer, John L. Train. Organized, 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$343,633	$20,375	$117,379	$38,925	*$147,934	$1,464	.....	$6,278	$7,742	$4,125

* Includes $100,000 surplus paid in.

Assets, Dec 31, 1923.		Liabilities, Dec 31, 1923.	
Bonds	$297,100	Losses unpaid	$2,661
Cash	36,849	Unearned prems	20,375
Agents balances	5,996	Other liabilities	3,218
Interest	3,495		
Other assets	193	Total liabilities	26,254
		Capital paid up	200,000
		Net surplus	117,379
Total adm assets.	$343,633	Total	$343,633

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,594,479, $19,946; use and occupancy, $18,500, $173; auto theft, $1,461,275, $16,850.

BUSINESS SINCE ORGANIZATION: Premiums received, $38,925; losses paid, $1,464.

BONDS OWNED (Market Values): U. S. Gov't bonds, $286,700; State and Municipal bonds, $10,400; total, $297,100.

DIRECTORS: J. F. Amos, F. E. Barbour, Wm. M. Bristol, L. R. Cooper, Bradford H. Divine, R. S. Eaton, Wm. B. Foster, Oscar W. Gridley, Norman J. Griffith, Merwin K. Hart, J. Lin Hughes, Frederick S. Kellogg, Frederick W. Kincaid, F. S. Munger, Charles W. Smith, D. DeW. Smyth, John L. Train, A. G. Senior.

TERRITORY COVERED: Licensed in New York only.

HISTORICAL DATA

The Allied Fire Insurance Company, of Utica, N. Y., was incorporated February 28, 1923, with $200,000 capital stock and $100,000 surplus, and organized by interests connected with the Utica Mutual. Par value of stock, $100 per share (sold at $150); book value, December 31, 1923, $158.68. Largest amount insured in one hazard, gross, $40,000, net, $8,000. Stock owned by directors, $91,700. Underwriting profit in 1923, $6,801; investment gain, $10,579.

CLASSES OF INSURANCE WRITTEN: Automobile fire and theft, use and occupancy.

AMERICAN INSURANCE COMPANY, Newark, N. J.

President, C. Weston Bailey; Vice-Presidents, Chas. E. Sheldon, Wm. E. Stewart, Paul B. Sommers; Vice-President and Counsel John O. H. Pitney; Secretary, F. Hoadley; Assistant Secretaries, Roy C. Vanderhoof .Frank K. Mitchell; Treasurer .A. C. Cyphers. Organized, 1846.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$20,912,008	$11,764,586	$3,782,635	$12,387,786	$13,198,202	$6,031,622	$550,000	$4,939,653	$11,521,275	$6,174,195
1922	19,036,743	10,101,628	†4,266,829	9,768,071	10,547,375	5,372,049	500,000	3,930,669	9,802,718	5,356,288
1921	17,836,502	9,601,822	†3,611,471	8,958,032	9,705,148	5,259,173	425,000	3,850,780	9,534,953	5,557,566
1920	16,424,415	9,723,538	†2,906,181	9,557,957	10,231,507	3,964,907	400,000	3,961,493	8,326,400	4,177,276
1919	14,845,138	8,036,882	†3,189,533	7,543,174	8,127,610	2,847,180	400,000	2,985,836	6,233,016	2,982,436

† Excluding special reserve, $300,000.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$512,100	Losses unpaid	$1,598,205
Mortgage loans	986,220	Unearned prems	11,764,586
Bonds and stocks	15,231,980	Special reserve	300,000
Cash	1,620,030	Other liabilities	466,582
Agents' balances	1,739,790		
Interest	158,558	Total liabilities	14,129,373
Other assets	663,330	Capital paid up	3,000,000
		Net surplus	3,782,635
Total adm. assets.	$20,912,008	Total	$20,912,008

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,538,872,903, $15,028,154; ocean marine, $12,096,082, $59,070; motor vehicle, $168,865,360, $2,357,079; inland navigation and transportation, $17,991,638, $156,372; tornado, $362,712,268, $1,949,440; hail, $17,911,930, $40,405; sprinkler leakage, $7,304,295, $10,357; riot, civil commotion and explosion, $7,582,293, $12,638; unclassified, effective prior to January 1, 1921, $207,330,646, $2,612,641.

BUSINESS SINCE ORGANIZATION: Premiums received, $123,725,195; losses paid, $58,542,227; dividends declared, cash, $8,253,058, stock, $1,600,000.

REAL ESTATE OWNED: The company's largest property is its home office building at 68–72 Park Place, Newark, the book value of which is $383,900 (cost, $430,841). It is a 3-story stone and steel structure, standing on a lot 73 x 166 x 104 x 199 feet. Another property is the company's office building at Main and Peach Streets, Rockford, Ill. It is a 2-story brick structure, and is carried at $107,200. There is also a 3-story brick dwelling at 9 East Park Street, Newark, carried at cost $21,000. There is no incumbrances on any of the properties. The net income from real estate (over expenses) was $15,839 in 1916; $16,656 in 1917; $15,086 in 1918 and 1919; $15,759 in 1920; $15,443 in 1921; $18,144 in 1922; $13,812 in 1923.

MORTGAGE LOANS: There are 172 mortgage loans, which range in amount between $250 and $225,000, few exceeding $6,000. Most of the loans are upon property in Newark or neighboring cities and towns, and loans amounting to $986,220 are secured by properties valued in the aggregate at $2,296,415, upon which the company holds $1,337,000 of fire insurance. Past due interest amounted to $106 on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $6,875,600; State, County and Municipal bonds, $1,006,650; railroad bonds, $1,469,840; other bonds, $2,158,410 stocks, $3,721,480; total, $15,231,980.

DIRECTORS: John O. H. Pitney, J. William Clark, Samue S. Denis, Benjamin Atha, Wm. E. Stewart, John R. Hardin, Wynant D. Vanderpool, C. Weston Bailey, Charles L. Farrel, Chas. E. Sheldon, Edward D. Duffield, Allison Dodd.

FIELD MEN AND TERRITORY COVERED: New England department: Covering Me., N. H., Mass. and Conn. Henry J. Ide, general agent, Boston; Ralph G. Hinkley, associate general agent; Eastern department: William A. Lester, Providence, state agent for Rhode Island; W. H. Bryant, Syracuse, special agent, Wm .E. Hamilton, Syracuse, special agent for N. Y. state, excepting suburban counties and metropolitan district; Alfred Paull & Son, Wheeling, state agent for W. Va.; W. G. Shannon, Easton, O., state agent, L. E. Kietzman, special agent, for southwestern Ohio; L. E. Falls, Cleveland, O., special agent for northeastern Ohio; H. L. Denny, Newark, special agent for N. J.; S. H. Reiter, Newark, N. J., special agent for N. J.; F. N. Smith, special agent, N. Y. suburban territory; F. W. Doremus, Philadelphia, special agent for eastern Pa.; Md., Del., D. C.; John J. Hanlon, special agent for middle Pa.; Fred D. Blessmyer, Pittsburgh, Pa., special agent for western Pa. Western department: Rockford, Ill., covering Colo., Ill., Ind., Ia., Kan., Mich., Minn., Mo., Neb., N. M., N. D., Okla., S. D., Wis. and Wyo.; Chas. E. Sheldon, manager; Chas. T. Sackett, Chas. N. Gorham, H. B. Elmers, assistant managers; W. T. Christopher, state agent, Colorado Springs, Colo., for Colo., N. M. and Wyo.; Fred D. Hess, state agent, Peoria, Ill., for Ill.; John B. Tetlow, assistant state agent, Rockford, Ill., for Ill.; Robert D. Hood, special agent, Sparta, Ill., for Ill.; Orrin D. Cox, special agent, Peoria, Ill., for Ill.; F. Chadwick, special agent, Rockford, Ill., for Ill.; Leon Tritle, special agent, Peoria, Ill., for Ill.; J. B. Fuller, special agent, Rockford, Ill., for Ill.; A. W. Cummings, executive special agent, farm department, Rockford, Ill., for Ill.; H. S. Monk, special agent, farm department, Urbana, Ill., for Ill.; H. P. Smith, adjuster, Alma, Ill., for Ill.; Jas. A. Bawden, state agent, Indianapolis, Ind., for Ind.; Chas. J. Richman, state agent, Tipton, Ind., for Ind.; Lon D. McConnell, state agent, farm department, Indianapolis, Ind., for Ind.; A. B. Merchant, special agent, farm department, Fort Wayne, Ind., for Ind.; Fred Miller, special agent, farm department, La Porte, Ind., for Ind.; A. M. O'Connell, special agent, mercantile department, Indianapolis, Ind.; R. V. McCormick, state agent, Davenport, Ia., for Ia.; W. C. Kirchheck, special agent, Cedar Rapids, Ia., for Ia.; M. E. Hutson, special agent, Waterloo, Ia., for Ia.; J. O. Jertson, special agent, Wallingford, Ia.; J. S. Olund, state agent, Leavenworth, Kan., for Kan.; Jas. W. Price, supervisor and adjuster, Detroit, Mich., for Mich.; H. L. Rideнour, state agent, Detroit

Mich., for Mich.; Chas. H. Ruggles, special agent, Whitehall, Mich., for Mich.; Karl P. Theimer, state agent, Owatonna, Minn. for Minn.; H. E. Doering, special agent, New Ulm, Minn.; Kit Wilson, stat eagent Kansas City, Mo.; for Mo.; John A. Melton, state agent, farm department, Kansas City, Mo., for Mo.; John H. Eggert, state agent, St. Louis Co., St. Louis, Mo., for Mo.; E. R. Perfect, state agent, Omaha, Neb., for Neb.; Jos. F. Gillham, special agent, Omaha, Neb., for Neb.; H. E. Whitchurch, state agent, Sioux Falls, S. D., for N. Dak., S. Dak.; Fred C. Haupt, state agent, Oklahoma City, Okla., for Okla.; Harry S. Norton, state agent, Rockford, Ill., for Wis.; G. A. Strasen, special agent, Oshkosh, Wis, for Wis.; Ed. A. Boll, special agent, Milwaukee, Wis., for Wis.; R. W. Scobie, special agent, Eau Claire, Wis., for Wis.; H. R. Sackett, special agent, Rockford, Ill., for Wis. Southern department: James W. Shirley, superintendent of agencies, Newark, N. J., special agents, De Witt Duskin, Columbus, Ga., special agent for northern Ga. and Ala.; W. L. Reynolds, Jacksonville, Fla., for southern Ga. and Fla.; R. M. Henry, Memphis, Tenn., manager southern farm department; E. L. Drinkard, assistant manager; D. E. Mordy, special agent, Onenota, Ala.; T. E. Weir, special agent, Coxey, Ala.; H. R. Bush, Greensboro, N. C., manager, N. C., S. C. and Va. department; Clint A. Prescott, Shreveport, La., special agent for Ark. and La.; Lafon Riker, Lexington, Ky., special agent for Ky. and Tenn.; Carl M. Hunt, Dallas, state agent for Tex. Pacific department: San Francisco, Cal., covering Ariz., Cal., Ida., Mont., Nev., Ore., Utah and Wash. and the territory of Alaska; Balfour, Guthrie & Co., general agents, Geo. O. Hoadley, manager, F. J. Root, assistant manager, Fire Insurance department, Pacific department; H. B. Mariner, superintendent of agencies; Frank J. Grube, San Francisco, special agent entire Pacific Coast territory for special risk department; J. W. Davis, San Francisco, special agent, north and south California Coast and Bay counties; A. W. Percival, Fresno, Cal., special agent, San Joaquin Valley, including Stockton, Cal.; Owen W. Parker, Sacramento, Cal., special agent, all Sacramento Valley, including Sacramento, and state of Nev.; Mark B. Harris, Los Angeles, Cal., special agent southern Cal. and state of Ariz.; R. A. MacFarlane, Los Angeles, Cal., special agent, assisting in southern Cal. and Ariz.; Neil Stewart, Portland, Ore., special agent, Ore., southern Ida., west of American Falls, Vancouver and Goldendale, Wash.; John D. Owen, Seattle, Wash., special agent, Wash. west of Cascade Mountains, British Columbia west of Kamlooks; Robert S. Aiken, Spokane, Wash., special agent, Wash. east of Cascade Mountains, Ida., British Columbia, east of Kamlooks, west of Cranbrook, including both towns: F. W. Merigold, Kalispel, Mont., special agent, Mont., Utah, Ida., along Ore. Short Line R. R., British Columbia, east of Cranbrook. Insurance and General Agency, Ltd., C. S. Riley, managers. Western Canadian department: Winnipeg, Man., covering the provinces of Alas., Man. and Sask., Can.: C. S. Riley, manager, Winnipeg; Murphy, Love, Hamilton & Bascomb, Toronto, Ont., provincial agents for Ontario and Quebec. The company operates in all the states except Miss. and Vt.

HISTORICAL DATA

This company began business in New Jersey in 1846 as the American Mutual Fire and Marine Insurance Co. After organization, the capital, in the form of scrip, was gradually increased by dividends from profits until in 1872 it stood at $600,000, and in addition the company had $291,907, surplus. Reorganization, 1872, put company on stock basis with $600,000 scrip as capital. No assessment has ever been levied upon stockholders, but they paid in $150,000 new capital and $300,295 surplus in 1907, and $250,000 new capital in 1909. In 1917, $1,000,000 was transferred from surplus to capital and in 1921, $500,000 was added to capital by new stock sale at 200% or $10 per share. Capital increased in 1923 by $500,000, to $3,000,000 by sale at par. Company has $300,000 special reserve not included in its stated surplus. In 1889 the business of the company was largely increased by its reinsuring the risks of the Rockford Insurance Company of Rockford, Ill. The American of Newark controls stock of the Columbia of Dayton. Stock, par value is $5 per share; book value, December 31, 1923, 226.08%; latest sale, 380%. Conflagration losses: Chicago, 1871, $510; Paterson, 1902, $90,298; Baltimore, 1904, $244,072; San Francisco, 1906, $1,109,836; Bangor, Me., 1911, $21,269; Salem, Mass., 1914, $63,667. Deposits with states, etc.: Ga, $10,000; N. M., $9,800; Va., $62,060; N. C., $20,450; Can., $60,590. Underwriters agency policies guaranteed: The Jersey Fire Underwriters Agency.

Largest amount insured in one hazard, gross, $979,000, net, $250,000.

ADMINISTRATION AND REPUTE: The American is one of the oldest and best known companies in this country, operating very successfully, with a large volume of business and an excellent reputation. The company is well backed, under capable management and has a directorate of prominent business men and financiers who owned, 1923, but $233,730, par value, of the $3,000,000, capital stock. It discontinued writing marine business in 1855, and began again in 1917. The company s premium income has shown almost steady advances and for many years dividends paid to stockholders have been very liberal. Underwriting and investment results in the last five years have been: 1923, underwriting loss, $436,656; investment gain, $526,307; 1922, underwriting loss, $55,736; investment gain, $1,211,094; 1921, underwriting loss, $357,657, investment gain, $1,010,217; 1920, underwriting loss, $242,398, investment gain, $359,046; 1919, underwriting profit, $545,792, investment gain, $339,079.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Insurance Bureau, South Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, American Foreign Insurance Association.

CLASSES OF INSURANCE WRITTEN: Fire, marine, tornado, hail, sprinkler leakage, explosion, use and occupancy auto mobile and riot and civil commotion

AMERICAN ALLIANCE INSURANCE COMPANY, New York, N. Y.

President, Charles G. Smith; Vice-President, Jesse E. White; Vice-President and Secretary, Edwin M. Cragin; Vice-Presidents, A. R. Phillips, W. H. Koop; Charles R. Street; Secretary, Geo. E. Krech. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurre
1923	$4,844,356	$1,587,958	$2,036,340	$1,622,730	$1,861,196	$715,371	$200,000	$606,418	$1,521,789	$695,226
1922	4,601,735	1,371,309	2,005,107	1,378,026	1,585,523	645,962	200,000	485,048	1,331,010	614,729
1921	3,808,438	1,319,484	1,255,224	1,367,731	1,553,526	561,864	200,000	489,996	1,251,860	572,444
1920	3,456,177	1,284,896	959,547	1,494,007	1,669,242	604,210	200,000	560,034	1,364,244	638,939
1919	3,297,554	1,080,880	1,048,346	1,314,943	1,466,577	401,127	195,000	486,412	1,082,539	420,018

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$4,519,771	Losses unpaid	$164,058
Cash	81,993	Unearned prems	1,587,958
Agents' balances	196,969	Other liabilities	56,000
Interest	45,623	Total liabilities	1,808,016
		Capital paid up	1,000,000
		Net surplus	2,036,340
Total adm. assets	$4,844,356	Total	$4,844,356

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31 1923: Fire, $323,596,085, $2,610,956; motor vehicle, $210,143, $3,093; inland navigation and transportation, $12,500, $260; tornado, $19,515,867, $84,560; sprinkler leakage, $1,822,086, $4,916; riot, civil commotion and explosion, $3,488,708, $6,913; earthquake, $344,883, $1,120; unclassified, effective prior to January 1, 1921. $14,217,792, $154,879.

BUSINESS SINCE ORGANIZATION: Premiums received, $18,645,755; losses paid, $9,125,707; dividends declared, cash, $1,990,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,473,180; State, County and Municipal bonds, $540,650; railroad bonds, $1,187,530; other bonds, $329,370; stocks, $989,041; total, $4,519,771.

DIRECTORS: Arthur O. Choate, Ralph L. Cutter, Otto L. Dommerich, Eustis L. Hopkins, Julius A. Strusberg, William Wood, Chas. G. Smith, Samuel McRoberts, H. C. Fleitmann, Howard C. Smith, E. D. Babst, J. A. Garver, Phillip Stockton, J. E. Reynolds.

FIELD MEN AND TERRITORY COVERED: Specia agents: Philip G. De Huff, Harrisburg, for Pa.; Ben Barker, Portland for Me. and N. H.; C. O. Beckham, Lakeland, for Fla.;

Paul J. Clarke, 1 Libery Street, New York, for N. Y. suburban; Kirby S. Ducayet, Boston, Mass., for Mass. (except agencies in Mr. Hill's field), Providence, Newport and Westerly, R. I.; G. D. Gregory, Asbury Park, N. J., for south Jersey; Herbert J. Hill, Hartford, Conn., for Conn. and Mass.; M. G. Jarreau, Dallas, Tex., for El Paso, Tex.; H. C. Jones, Dallas, Tex., except El Paso; S. T. Skirrow, 1 Liberty Street, New York City, N. Y. suburban; Worthington Smith, Boston, Mass., assistant to K. S. Ducayet; H. K. McCormac, Columbia, S. C., for S. C.; Wm. O. McLelland, Syracuse, N. Y., for N. Y. (except suburban); Harry E. Parker, Atlanta, Ga., for Ga.; J. A. Parrish, Birmingham, Ala., for Ala.; Chas. H. Philbrick, Providence, R. I., for R. I. (except Providence, Newport and Westerly); Edward A. Rachal, New Orleans, La., for La.; Wm. B. Ragsdale, Parkersburg, W. Va., for W. Va.; Chas. Reynolds, Paterson, N. J., for north Jersey; E. F. Scott, Louisville, Ky., for Ky. and Tenn.; C. A. Ludlum, Pittsburgh, Pa., assistant to special agent Wilson; C. M. Smith, Philadelphia, Pa., assistant to J. M. Woodroffe; John E. Smith, Baltimore, Md., for Md., D. C. and Del.; Philip F. Turner, Portland, Me., same as special agent Barker; Smith M. Wilson, Pittsburgh, Pa.; J. M. Woodroffe, Philadelphia, Pa.; Alexander Webb, general agent for Raleigh, N. C. and Va.; Charles R. Street, general manager, W. L. Lerch, manager, Geo. B. Sedgwick, assistant manager, E. O. Basse, second assistant manager, Chicago, Ill., for the Western department; Robert J. Jordan, Minneapolis, Minn., state agent and D. I. Bergwin, special agent for Minn.; Eugene F. McAdow, Milwaukee, Wis., state agent for Wis.; A. L. Boudric, Marshfield, Wis., special agent for Wis.; William F. Bembow, Aberdeen, S. D., state agent for S. D.; W. D. Whitehurst, Oklahoma City, Okla., state agent and H. F. Watson, special agent for Okla.; Geo. A. Feindt, Chicago, Ill., state agent for Ill.; Chas. T. Wright, Chicago, and Geo. G. Kluher, Springfield, Ill., special agents for Ill.; Chas. H. Hermann, Chicago Ill., special agent for Cook Co., Ill.; M. C. Buckingham, Indianapolis, Ind., state agent, and E. C. Sauley and R. C. Walker, special agents for Ind.; E. F. Richards, Ann Arbor, Mich., state agent for Mich.; R. S. Hastings, special agent for Mich.; P. H. Kinghton, Hannibal, Mo., state agent for Mo.; Guy E. Dixon and Howard B. Henry, Kansas City, Mo., special agents for Mo.; N. K. Nelson, Topeka, Kan., state agent and M. D. Garlington, special agent for Kan.; R. T. Huggard, Columbus, O., state agent for O.; J. L. Lindsay, L. C. Heller, J. P. Hershberger, Columbus, O., special agents for O.; Alvin L. Jessup, Denver, Colo., state agent, and J. W. Loftus, assistant state agent for Colo., N. M. and Wyo.; Charles V. Wilson, Fargo, N. D., state agent for N. D.; E. E. Dewar, Great Falls, Mont., state agent for Mont.; Sam C. Henderson, Omaha, Neb., state agent for Neb.; J. C. Bauch, Des Moines, Ia., state agent, and C. M. Hathorn, special agent for Ia. Pacific department, San Francisco, Geo. H. Tyson, general agent; Clifford Conly and Harry Benner, assistant general agents: Jay C. Wickler, superintendent of agents: J. B. Hatcher, F. A. Zeile, Stanford C. Olsen, R. G. Partridge, K. D. Mallette, San Francisco, special agents covering San Francisco and Bay counties: W. B. Floyd, Sacramento, Cal., special agent for Sacramento Valley, northern Cal. and Nev. R. C. Malm, Fresno, Cal., for San Joaquin Valley; C. C. Adams, W. H. Wright and W. C. Hiney, Los Angeles, special agents for southern Cal.; E. D. Petrie, Salt Lake City, Utah, special agent for Utah and southern Ida.; C. H. Sigglin, Portland, Ore., special agent for Ore.; W. T. Burwell, Seattle, Wash., special agent for western Wash.; W. H. Maloy, Spokane, Wash., special agent for eastern Wash. and eastern Ida.; Chas. V. Wakely, Vancouver, B. C., special agent for B. C.; Stephen C. Fletcher, Butte, Mont., special agent for Mont. The company operates in all states but Miss. and Vt. Also operates in Canada.

HISTORICAL DATA

Company began business in New York, 1897, as German Alliance Insurance Company; paid-up capital, $200,000, and surplus, $100,000. Present title taken, 1917. Capital increases: To $400,000 in 1898, with $100,000 additional surplus paid in; to $1,000,000 in 1917, with $150,000 additional surplus paid in. Par value of stock is $100; book value, December 31, 1923, $303.63; latest sale, 375%. It is allied with the Great American Insurance Company and with that company guarantees underwriters' policies under the name American Alliance Insurance Association. Conflagration losses have been: Baltimore, 1904, $65,471; San Francisco, 1906, $256,537. Deposits with States, etc.: Ga., $14,700, N. M., $14,700; N. C., $24,500; Va., $58,800; Can., $31,500. Largest amount insured in one hazard, gross, $1,000,000; net, $100,000. December 31, 1923, directors owned, $99,000 of stock.

ADMINISTRATION AND REPUTE: The company has an excellent record of progress due to able management. It has substantial backing. Nationally known business men and financiers form the directorate. Its underwriting and investment results in the last five years have been: 1923, underwriting profit, $94,528; investment gain, $136,706; 1922, underwriting profit, $208,217; investment gain, $741,665; 1921, underwriting profit, $263,774, investment gain, $231,903; 1920 underwriting profit, $86,660, investment gain, $24,542; 1919, underwriting profit, $158,666, investment gain $82,476.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, riot and civil commotion, war risk, explosion, sprinkler leakage, tourists' baggage, registered mail, marine, bail, earthquake, tornado, automobile, use and occupancy.

AMERICAN AUTOMOBILE INSURANCE COMPANY, St. Louis, Mo.

President, Chas. W. Disbrow; Vice-President, E. J. Mauntel; Vice-President and Treasurer, L. A. Harris; Secretary, P. R. Ryan.
Organized 1911

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,669,757	$1,973,524	$728,326	$4,017,480	$4,171,510	$1,887,342	60,000	$1,299,471	$3,246,813	$1,806,988
1922	3,841,218	1,613,469	601,328	3,279,813	3,435,142	1,765,793	60,000	1,107,875	2,933,668	1,556,180
1921	3,258,419	1,513,905	315,000	3,103,254	a3,424,186	1,910,367	.....	1,101,745	3,012,112	1,718,542
1920	2,815,551	1,257,446	271,289	2,918,535	a3,219,981	1,807,480	12,000	1,006,245	2,825,725	1,573,845
1919	2,457,038	1,145,261	150,839	2,566,855	2,645,852	1,512,152	48,000	923,857	2,484,009	1,250,698

a Includes $225,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$3,026,636	Losses unpaid	$1,261,201
Cash	505,560	Unearned prems	1,973,524
Agents' balances	1,062,631	Other liabilities	406,706
Interest	37,982		
Other assets	36,948	Total liabilities	3,641,431
		Capital paid up	300,000
		Net surplus	728,326
Total adm. assets.	$4,669,757	Total	$4,669,757

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $3,947,048.

BUSINESS SINCE ORGANIZATION: Premiums received, $24,072,138; losses paid, $10,273,610; dividends declared, cash, $305,250.

BONDS OWNED (Market Values): U. S. Gov't bonds, $247,816; State, County and Municipal bonds, $431,450; other bonds, $2,347,370; total, $3,026,636.

DIRECTORS: Paul Brown, P. Taylor Bryan, Wm. R. Compton, Chas. W. Disbrow, D. M. Forgan, Isaac H. Orr, H. J. Pettengill, A. L. Shapleigh, W. K. Standard, J. O. Heyworth, H. C. Olcott, L. A. Harris, R. H. Goddard.

TERRITORY COVERED: The company operates in Ariz., Ark., Cal., Colo., Del., D. C., Fla., Ga., Ill., Ind., Ia., Kan., Ky., La., Md., Mass., Mich., Minn., Miss., Mo., Neb., N. J., N. Mex., N. C., O., Ore., Pa., Tenn., Tex., Utah., Va., Wis., Wash. and Canada.

HISTORICAL DATA

This company was incorporated December 15, 1911, in Missouri, with a charter broad in scope, especially to write all kinds of automobile policies. It began business, January 1, 1912, with $200.000 capital and $50,000 surplus. In December, 1912, by unanimous vote of stockholders, capital was increased to $300,000 and paid in, in cash, at $150 per share, $50,000 at the same time going to surplus. Capital reduced, 1913, to $225,000; $75,000 being added to surplus. Capital increased, 1916, to $300,000 by sale of stock at par. In 1920, stockholders voluntarily contributed $225,000 to surplus account to carry unearned premium reserve due to increased volume of business. In 1921, $225,000 was

contributed to surplus; stock, par value, is $100; book value, December 31, 1923, $342.77.

ADMINISTRATION AND REPUTE: This company is capably and efficiently managed. A steadily growing premium income has resulted from aggressive business measures. Its investments have been well selected. Its reputation for settling loss claims is good. Its directors are local men of high standing in business and finance. The company's underwriting and investment results in the last five years have been: 1923, underwriting profit, $128,931; investment profit, $58,067; 1922, underwriting profit, $141,129; investment profit, $205,198; 1921, underwriting loss, $309,506; investment profit, $128,217; 1920, underwriting loss, $145,892; investment profit, $53,342; 1919, underwriting loss, $16,697; investment profit, $48,104.

CLASSES OF INSURANCE WRITTEN: Exclusively on automobiles, including fire, theft, collision, property damage, liability, etc.

AMERICAN CENTRAL INSURANCE COMPANY, St. Louis, Mo.

President, B. G. Chapman, Jr.; Vice-President, D. E. Monroe; Secretary, Harold M. Hess; Assistant Secretaries, Conrad Roeder, Roy W. Smith, Henry J. Rieman. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$8,181,693	$4,504,695	$1,815,107	$5,026,993	$5,359,129	$2,567,612	$100,000	$2,246,838	$4,914,450	$2,465,936
1922	7 855,244	4,191,919	1,803,481	4,493,942	4,812,956	2,495,333	.....	1,996,941	4,492,274	2,345,805
1921	7,300,450	4,044 471	1,184,042	4,640,027	4,923,381	2,531,750	.....	2,070,821	4,602,571	2,776,331
1920	6,793,755	3,948,339	1,020,813	5,366,763	5,581,631	1,654,375	.....	2,067,955	3,722,330	1,914,550
1919	4,986,532	1,987,999	1,517,005	2,177,453	2,354,722	950,833	.....	922,090	1,872,923	981,297

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$15,000	Losses unpaid.....	$564,956
Bonds and stocks....	6,524,874	Unearned prems....	4,504,695
Cash.....	564,265	Other liabilities....	296,935
Agents' Balances....	968,793		
Interest.....	101,962	Total liabilities..	5,366,586
Other assets.....	6,799	Capital paid up....	1,000,000
		Net surplus.....	1,815,107
Total adm. assets.	$8,181,693	Total.....	$8,181,693

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $746,449,512, $6,851,582; motor vehicle, $68,423,994, $801,591; tornado, $100,183,166, $450,326; sprinkler leakage, $4,071,795, $395; riot, civil commotion and explosion, $2,464,960, $4,109; unclassified, effective prior to Jan. 1, 1921, $34,611,772, $419,316.

BUSINESS SINCE ORGANIZATION: Premiums received, $83,937,214; losses paid, $45,433,628; dividends declared, cash, $4,117,931.

MORTGAGE LOAN: A loan of $15,000 is secured by part of lots 4 and 5, Graham's sub-division of the Sulphur Springs tract, city of St. Louis, valued at $60,000.

BONDS AND STOCKS OWNED (Market Values): U. S. and Can. Gov't bonds, $428,757; State, Province, County and Municipal bonds, $830,870; railroad bonds, $4,343,315; other bonds, $628,217; stocks, $293,715; total, $6,524,874.

DIRECTORS: John F. Lee, A. H. Reller, R. McK. Jones B. G. Chapman, Jr., A. H. Wray, Whitney Palache, W. A. Layman, D. E. Monroe, F. O. Watts

FIELD MEN AND TERRITORY COVERED: W. H. Taylor, state agent., Utica, N. Y., for N. Y.; A. N. Stiglitz, Utica, N. Y., special agent, for N. Y.; Sam B. Ridgway, Centralia, Ill. special agent, for southern Ill.; Sam. La Rose, state agent, Peoria, Ill., state agent, for Ill.; Jas. M. Belwood, Marshall, Mo., special agent, for western Mo.; J. W. Crist, Huntsville, Mo., special agent, for eastern Mo.; C. F. Crist, L. I. Harris, Huntsville, Mo., farm department; Edw. J. Meagher, Columbus O., state agent, for O.; F. Goldthrop, special agent, Milwaukee, Wis. for Wis., Chas. F. Butts, state agent, Minneapolis, Minn., for Minn. and N. D.; C. B. Sheppard, Detroit, Mich., special agent, for Mich.; Wm. G. Hodge, Des Moines, Ia., special agent, for Ia.; J. V. Bowman, Louisville, Ky., special agent, for Ky. and Tenn.; Geo. B. Campbell, Lincoln, Neb., special agent, for Neb., S. D., and Wyo.; D. D. Fitzgerald, Indianapolis, special agent, for Ind.; Wm. B. Hammond, general agent, and G. P. Hammond, special agent, Harrisburg, Pa., for eastern Pa., N. J., eastern Md., D. C., Del.; Howard B. White, special agent, Pittsburg, Pa., for western Pa., western Md., and W. Va.; W. H. Frazier, Newark, N. J., special agent, for N. J.; A. H. Bailey, St. Louis, Mo., superintendent automobile department; Arthur Stevens, Chicago, Ill., special agent, for Cook Co.; Sam. M. Woolward, state agent, Wichita, for Kans. and Colo.; H. C. Seitz, Oklahoma City, Okla., state agent, for Okla. and N. Mex.; J. H. Holland, Oklahoma City special agent, for Okla. and N. Mex.; W. P. Fess and Harry H. Smith, Winnipeg, Can., general agents, for Canada; Jones & Proctor Bros., Ltd., Toronto, resident agents, for Ontario; C. H. Hanson & Co., Ltd., Montreal, general agents, for Quebec; Southeastern Department: A. H. Turner, manager, Hurt Bldg. Atlanta, Ga.; Louis T. Miller, general agent, Atlanta, Ga., for Ala., Ga., Fla., N. C., S. C., Va.; I. M. Callaway, special agent, Orlando, Fla., for Fla.; W. A. Bennie, special agent, Birmingham, Ala., for Ala.; C. L. Ledsinger, special agent, Atlanta, Ga., for Ga.; Edward Huntt special agent, Richmond, Va., for Va.; J. G. Hilliard, 55 John Street, New York City, Met. department. Pacific Coast Department: B. Goodwin manager, W. A. Frazier, Earl R. Holland, assistant managers, San Francisco, Cal., for Cal., Wash., Ore., Ariz., Utah., Mont., Idaho, Nev., Hawaii, Alaska; R. Delappe, general adjuster, San Francisco, Cal , for northern and central Cal.; Geo. T. Gray, Berkeley, Cal., for northern Cal., and central Cal., and coast and Bay counties; Geo. W. Madison, Berkeley, Cal., Sacramento Valley, Mountain district to the east and state of Nev.; H. A. Baker, Los Angeles, Cal., for southern Cal., Ariz.; L. B. Stackpole, Los Angeles, Cal.; Burt Thurston, Seattle, Wash., for western Wash.; W. G. Frazier, Spokane, Wash., for eastern Wash., northern Ida., and western Mont.; Fred Tebben, and J. P. Thompkins, Portland, Ore., for Ore.; Wendell H. Payne, Salt Lake City, for southern Ida., and Utah; Walter I. McCallum, Great Falls, Mont. for eastern and central Mont.; J. L. Whelan, San Francisco, Cal., for San Joaquin Valley, Cal.; New England Department: Simpson Campbell & Co., managers, 111 Milk Street, Boston Mass.; Hugh T. Campbell, general agent, Boston, Mass., for Conn., R. I., Mass., Me., N. H., Vt., K. T. Cookingham, special agent, for Me.; W. H. Raymond, Norwalk, Conn , special agent, for Conn., Vt.; H. A. Fletcher, Pawtucket, R. I., special agent, for R. I.; E. T. Campbell, Jr., H. L. Havens, and E. J. Lovett, special agents, Boston, Mass., for Mass.; F. L. Powers, Boston, Mass., special agent, for N. H., Mass.; C. S. Turpin, manager, and J. J. Walsh, special agent automobile department fire, for New England. Texas Department: Cravens, Dargan & Roberts, managers, Houston, Tex., for Tex.; special agents, for Tex: W. E. Grahan, for central Tex.; B. Hull, for central north Tex.; L. G. Spilman for San Antonio and Austin; F. L. Naugle for Dallas, Ft. Worth and Waco; F. H. Bagby, Jr., for the Panhandle; M. P. Conley for El Paso, Tex.: E. J. Martin for northeast Tex.; Theo M. Webb for Galveston, Beaumont and Pt. Arthur; Jack Wray for southeast Tex.: W. J. Hughes for farm insurance Company operates in all states of the U. S., except Miss. and in western provinces of Canada, Ontario and Quebec.

HISTORICAL DATA

Company incorporated and began business as a mutual (Atlantic Mutaul Insurance Company), 1853. in Missouri. Became stock company under name Atlantic Insurance Company, 1869, with $300,000 authorized capital. In 1870, present title was adopted, and paid-in capital was $143,719. Three subsequent payments made capital paid up entire $300,000 in 1876. Capital was increased: 1881, to $600,000; 1901, to $1,000,000; 1906, to $2,000,000. Stockholders contributed $949,670 to surplus in 1906. In 1914, capital was reduced to $1,000,000, thus adding $1,000,000 to surplus par value of stock being reduced from $100 to $50 per share. Reinsurance effected: Mercantile Fire and Marine Insurance Company, of Boston, 1912. Company guarantees policies of Mercantile Fire & Marine Underwriters Stock control of company, 19,250 of entire 20 000 shares purchased. 1916, by Commercial Union Assurance Company, Ltd., of England, which since 1914 had held a contract to reinsure one-half of all business written. Contract terminated December 31, 1919; thereafter company retained all its net writings. Conflagration losses: Chicago, 1871, $300,000; Boston, 1872, $20,000; Baltimore, 1904

$172,405; San Francisco, 1906, $1,610,803. Deposits with States, etc.: Ga, $10,100; Va., $57,810; N. C., $20,000; N. M., $10,000, Can., $309,820. Stock, par value, $50; book value, December 31; 1923, 281.51%; latest sale, 400%.

ADMINISTRATION AND REPUTE: Company is capably managed, has an excellent reputation, selects its investments well, underwrites with care, operates in a wide territory, and is in good repute as to its loss settlements. Its underwriting and investment results in the last five years have been: 1923, underwriting loss, $59,478; investment gain, $223,591; 1922, underwriting profit, $77,541, investment gain, $541,785; 1921, underwriting loss, $280,344, investment gain, $466,323; 1920, underwriting loss, $657,802, investment gain, $163,503; 1919, underwriting profit, $181,268, investment gain, $115,469.

Largest amount insured in one hazard, gross, $150,000; net, $50,000. December 31, 1923, directors owned only $450 par value of the $1,000,000 capital.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, marine, automobile, sprinkler leakage, tornado, riot and explosion.

AMERICAN DRUGGISTS FIRE INSURANCE COMPANY, Cincinnati, O.

President, Charles H. Avery; Vice-President ,L. G. Heinritz; Secretary, Frank H. Freericks; Treasurer, Walter Rothwell. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,101,676	$173,593	$593,286	$326,874	$370,721	$128,450	$36,000	$119,030	$283,480	$118,508
1922	1,024,357	159,571	521,101	300,581	339,028	85,997	36,000	116,975	238,972	93,086
1921	911,757	149,568	415,465	284,500	320,139	81,433	30,000	111,357	222,790	76,600
1920	796,757	136,710	327,637	258,699	‡294,566	91,393	20,000	107,949	219,342	91,109
1919	628,180	115,694	277,708	220,611	245,074	45,398	20,000	91,159	156.557	42,670

‡ Includes $5,000 premium on stock sold.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$46,785	Losses unpaid	$9,557
Bonds and stocks	976,970	Unearned prems	173,593
Cash	19,716	Other liabilities	25,240
Agents' balances	47,693		
Interest	9,910	Total liabilities	208,390
Other assets	602	Capital paid up	300,000
		Net surplus	593,286
Total adm. assets	$1,101,676	Total	$1,101,676

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $33,893,008, $341,885; unclassified, effective prior to January 1, 1921, $111,200, $1,883.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,630,046; losses paid, $798,094; dividends declared, cash, $302,000.

REAL ESTATE OWNED: Consists of lots and 2 buildings at Walnut and Canal Streets., intended for company's use in the future.

DIRECTORS: Chas. H. Avery, L. G. Heinritz, James H. Beal, Wm. C. Anderson, G. O. Young, Lewis C. Hopp, Walter Rothwell, E. H. Theising, M. S. Kahn, E. B. Heimstreet, Frank H. Freericks, John D. Muir, E. W. Stucky, S. C. Davis, Edward Voss, Jr.

FIELD MEN AND TERRITORY COVERED: State agents, Ala., J. M. Newton, Mobile; Conn., Herbert M. Lerou, Norwich; Ga., Chas. D. Jordan, Monticello; Ida., T. M. Starrk, Boise; Ill., Chas. H. Avery, Chicago; Ind., B. M. Leene, Indianapolis; Kans., R. R. Shoaf, Topeka; Ky., C. E. Pfau, Louisville; Mass., L. G. Heinritz, Holyoke; Mich., Grant W. Stevens, Detroit; Minn., Chas. H. Huhn, Minneapolis; Mo., B. C. Huger, St. Louis; N. J., Chas. M. Butcher, Haddon Heights; N. Y., Dr. Wm. C. Anderson, New York City; Ohio, A. D. Wells, Cincinnati; Pa., Walter Rothwell, Hatboro; R. I., Jos. Fratantuono; S. C., A. A. Coleman, Greenwood; Tenn., Saml. C. Davis, Nashville; Tex., W. J. Grothans, San Antonio; Vt., Welcome B. Eastman, St. Johnsbury; Wash., C. R. Redding, Seattle; W. Va., G. O. Young, Buckhannon; Wis., E. B. Heimstreet, Lake Mills; Cal., A. O. Rosser, Los Angeles; Me., H. E. Ring, Yarmouth; N. H., E. L. Putnam, Concord; Colo., Lincoln Wilson, Denver; Ia., J. H. Axt, Ft. Madison; Neb., J. G. McBride, University Place; N. D., E. D. Holmes, Havana; Del., Albert Dougherty, Wilmington; Dist. of Col., Chas. J. Fuhrmann, Washington; La., A. E. Breslin, New Orleans; Md., P. Schindel, Hagerstown; Ore., F. S. Ward, Portland; Frank Schachleiter, Little Rock, Ark.; J. H. Haughton, Palatka, Fla.; Okla., Walter R. Jarrett, Oklahoma City; Miss., C. E. Anding, Florida. The company operates in Ala., Ark., Cal., Colo., Conn., Del., D. C., Fla., Ga., Ida., Ill., Ind., Ia., Kan., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., Neb., N. H., N. J., N. Y., N. D., Ohio, Okla., Ore., Pa., R. I., S. C., Tenn., Tex., Vt., Va., Wash., W. Va. and Wis.

HISTORICAL DATA

Company organized in Ohio, 1906; began business, 1907, with $100,000 capital paid in; increased capital, 1908, to $150,000, and in 1909, to $200,000 by cash payments. In 1908, $100,000 was realized as premium on new stock sold, and in 1909, $25,000. Capital was increased $100,000 in 1920 and $5,000 surplus paid in. Par value of stock, $25 a share; book value, December 31, 1923, 297.76%. Deposits in States: Ga., $9,900; S. C., $9,800; Va., $14,700.

ADMINISTRATION AND REPUTE: This company, comparatively small insuring drug stores only, is in good repute and has a good record. It is carefully managed, and pays losses with promptness. Stock is owned by druggists; the directors held, December 31, 1923, $40,237 par value of total $300,000 capital. Company's underwriting and investment results in last five years have been: 1923, underwriting profit, $78,357; investment gain, $29,828; 1922, underwriting profit, $87,181, investment profit, $54,455; 1921, underwriting profit, $73,645, investment gain, $44,184; 1920, underwriting profit, $44,264, investment gain, $20,664; 1919, underwriting profit, $57 147, investment gain, $3,611. Largest amount insured in one hazard, gross, $10,000; net $5,000.

CLASS OF INSURANCE WRITTEN: Fire.

AMERICAN EAGLE FIRE INSURANCE COMPANY, New York, N. Y.

Chairman of Board, Henry Evans; President, J. A. Swinnerton; Vice-President and Secretary, Ernest Sturn; Vice-Presidents, H. E. Maxson, C. W. Pierce; Secretary and Counsel, Lamar Hill; Secretaries, F. R. Millard, E. A. Henne, A. L. Merritt, J. W. Clarke, Wm. E. Lamm, Jr.; Assistant Secretaries, M. E. Moriarty, C. Nordeng, V. L. Gallagher, C. V. McCarthy, H. W. Grindal; Auditor, Charles E. Swan; Assistant Auditors, Wm. H. Emes, Bert W. Jones. Organized, 1915.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$7,472,266	$4,039,096	$1,807,576	$4,335,984	$4,672,294	$2,042,804	$140,000	$1,542,455	$3,725,259	$2,027,360
1922	6,579,666	3,219,829	1,780,663	3,477,129	3,760,504	1,632,644	140,000	1,154,131	2,926,775	1,576,042
1921	5,439,108	2,618,075	1,282,187	3,255,867	3,531,524	1,541,020	140,000	1,022,707	2,703,727	1,507,539
1920	4,279,176	1,865,717	918,527	2,693,229	2,887,770	1,159,761	140,000	844,822	2,144,583	1,247,080
1919	3,878,089	1,436,973	1,060,772	2,309,511	2,458,830	857,726	140,000	685,360	1,683,086	942,138

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$5,917,016	Losses unpaid.....	$444,011
Cash.....	483,848	Unearned prems....	4,039,096
Agents' balances....	1,034,986	Other liabilities.....	181,583
Interest.....	29,230		
Other assets.....	7,186	Total liabilities...	4,664,690
		Capital paid up....	1,000,000
		Net surplus.....	1,807,576
Total adm. assets.	$7,472,266	Total.....	$7,472,266

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $640,340,821, $6 092,722; ocean marine, $2,391,987, $48,174; motor vehicle, $11,043,601, $264,039; inland navigation and transportation, $31,847,393, $53,857; tornado, $95,664,385, $520,936; sprinkler leakage, $4,291,306, $13,480; riot, civil commotion and explosion, $6,811,712, $15,648; unclassified, effective prior to January 1, 1921, $14,951,382, $160,690.

BUSINESS SINCE ORGANIZATION: Premiums received, $18,650,564; losses paid, $7,774,250; dividends declared, cash, $1,100,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,261,439; State, Province, County and Municipal bonds, $458,370; railroad bonds, $265,510; other bonds, $247,060; stocks, $3,684,637; total, $5,917,016.

DIRECTORS: Frank Altschul, Sumner Ballard, J. A. Branch, Henry Evans, W. R. Herrick, J. E. Lopez, F. R. Millard, J. J. Riker, N. T. Robertson, David Rumsey, Ernest Sturm, J. A. Swinnerton, George D. Proost.

MANAGING UNDERWRITERS, FIELD MEN AND TERRITORY COVERED: Home Office, 80 Maiden Lane; Eastern Department, H. E. Maxson, vice-president; Southern Department, John W. Clarke, secretary; Special Agents: H. C. Craig, Philadelphia, Pa., for east Pa.; Wm. Bonnar, Pittsburgh, Pa., for west Pa.; H. E. Bross, Rochester, N. Y., for west N. Y.; A. E. Davis, Albany, N. Y., for middle N. Y.; F. W. Stine, Yonkers, N. Y., for east N. Y.; R. P. Burke, Portland, Me., for Me., N. H. and Vt.; D. W. Cavert, Boston, Mass., for east Mass. and R. I.; John M. Van Buren, Hartford, Conn., for Conn. and west Mass.; J. D. Hobson, Baltimore, Md., for Del., D. of C. and Md.; W. V. A. Keeler, Newark, N. J., for north N. J.; Geo. H. Sutterley, Jr., Camden, N. J., for south N. J.; H. V. P. Vreeland, Greensboro, N. C., for N. C. and S. C.; Scott Winans, Richmond Hill, Long Island, for Long Island and Staten Island; F. E. Minter, Richmond, Va., for Va.; R. C. Wicker, Atlanta, Ga., for Ga.; Wm. G. Candlish, New Orleans, La. for La. and Ala.; H. Mensmen Dallas, Tex., for Tex.; Roy I. Bounds, San Antonio, Tex., for Tex.; A. C. Trammel, Charleston, W. Va., for W. Va.; R. W. Turner Jacksonville, Fla., for Fla., F. E. MacKnight, engineer, 1206 Atlantic Trust Bldg., Atlanta, Ga. Western Department: E. A. Henne, secretary; Olaf Nordeng, assistant secretary, Chicago, Ill; Special Agents: John S. Tudor, Topeka, Kans., for Kans.; O. L. Danek, Minneapolis, Minn., for Minn.; Chas. T. Carpenter, Denver, Colo., for Colo. and Wyo.; G. W. Funk, Columbus, O., for O.; W. S. Ayers, St. Louis, Mo. for Mo.; A. G. Gabrielsen, 844 Rush Street, Chicago, Ill., for Ill.; John W. Hull, Des Moines, Ia., for Ia.; H. G. Karow, Madison, Wis., for Wis. and northern Mich.; Carl V. Nipp, Indianapolis, Ind., for Ind.; A. J. Lehwaldt, Detroit, Mich., for Mich., except northern Pa.; W. P. Swope, Louisville, Ky., for Ky.; Jonathan Gore, Omaha, Neb., for Neb.; J. H. Wooley, Highmore, S. D., for N. D and S. D.; W. H. Williamson, Nashville, Tenn., for Tenn.; Pacific Coast Department: A. L. Merritt, secretary, C. V. McCarthy, assistant secretary, San Francisco, Cal.; special agents, H. R. Vogel, Spokane, Wash., for eastern Wash., eastern Ore., Panhandle of Ida.; L. E. Colprn, Salt Lake City, Utah, for state of Utah and Ida., except Panhandle; H. L. Melick, Great Falls, Mont., for state of Mont.; F. J. Whittlesey, Portland, Ore., for western Ore. and southwestern Wash.; C. C. Mills, Los Angeles, Cal., for southern Cal. and Ariz.; Wm. G. McLeod, San Francisco, Cal., for Cal. Bay counties; T. A. Bisby, San Francisco, Cal., special agent for central Cal.; A. V. Holman, Seattle, Wash., special agent for western Wash., except southwest and Alaska; C. W. Lord, San Francisco, Cal., special agent for southern Cal. and Nev. The company operates in all the United States except Alaska, Hawaii, N. M., P. I., P. R., Canada and Cuba.

HISTORICAL DATA

Company incorporated and began business, 1915, in New York with $1,000,000 capital and $1,000,000 surplus, paid-in. Organized to take over United States business of Fidelity Underwriters, whose policies the Continental and Fidelity-Phenix of New York guaranteed. Par value of stock, $100 a share; book value, December 31, 1923, $280.76. Deposits in States: Ga., $9,300; N. C., $20,000; Va., $55,469. Other companies under same control: Continental, New York, Fidelity-Phenix, New York, and Farmers, of Cedar Rapids, Ia. Largest amount insured in one hazard, gross, $1,500,000; net, $370,000. December 31, 1923, directors owned $6,000 of stock.

ADMINISTRATION AND REPUTE: Being one of the group known as the America Fore, names given above, this company is under the very able management which has made them all large and progressive institutions. American Eagle stock, except for directors qualifying shares, is entirely owned by the American Eagle Investing Company, Inc., in New York. Liberal cash dividends have been paid. Underwriting and investment results in the last five years have been: 1919, underwriting profit, $190,732, investment profit, $109,419; 1920, underwriting profit, $147,062, investment loss, $149,258; 1921, underwriting loss, $105,953, investment profit, $609,613; 1922, underwriting profit, $71,834, investment profit, $588,642; 1923, underwriting loss, $117,619; investment gain, $284,532.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Union, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Eastern Automobile Underwriters Conference, National Automobile Underwriters Conference, New England Automobile Underwriters Conference, Eastern Tornado Insurance Association, Southern Tornado Insurance Association, Pacific Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, marine, motor vehicle, aircraft, lightning, ocean marine, tourists' baggage, tornado, hail, use and occupancy, explosion, registered mail, riot and civil commotion, sprinkler leakage and war risk.

AMERICAN EQUITABLE ASSURANCE COMPANY, New York, N. Y.

President, R. A. Corroon; Vice-President and Secretary, P. A. Cosgrove; Vice-Presidents, J. A. Campbell, H. O. McLain; Assistant Secretaries, W. J. Reynolds, G. D. Vail. Began business in April, 1918.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,034,180	$663,966	$603,278	$858,288	$934,850	$606,145	.....	$364,829	$970,974	$444,024
1922	1,997,210	624,627	508,936	868,063	983,365	911,236	39,000	420,573	1,370,809	805,591
1921	2,395,839	914,132	505,752	1,190,243	1,306,165	1,076,972	123,500	627,002	1,827,474	902,415
1920	2,904,675	1,178,085	637,715	2,197,831	r2,616,574	1,276,135	108,000	899,935	2,284,070	1,412,734
1919	1,980,218	845,536	401,177	1,266,101	1,339,911	732,080	70,000	451,911	1,253,991	615,362

r Includes $300,000 transferred from capital to surplus.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$41,500	Losses unpaid.....	$221,829
Bonds and stocks...	1,485,136	Unearned prems....	663,966
Cash.....	242,378	Other liabilities.....	45,107
Agents' balances....	136,045		
Interest.....	10,994	Total liabilities...	930,902
Other assets.....	118,127	Capital paid up....	500,000
		Net surplus.....	603,278
Total adm. assets.	$2,034,180	Total.....	$2,034,180

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $138,876,793, $1,272,069; tornado, $329,00?, $1,195; sprinkler leakage, $2,633,865, $19,361; riot, civil commotion and explosion, $93,988, $201; unclassified, effective prior to January 1, 1921, $7,520,578, $87,290.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,761,102; losses paid, $4,944,305; dividends declared, cash, $340,500.

MORTGAGE LOANS: Comprise 8 guaranteed mortgages on properties in Kings and Queens counties, N. Y.

BONDS AND STOCKS OWNED (Market Values): U. S. and Can. Gov't bonds, $274,000; County and Municipal bonds $47,370; railroad bonds, $280,500; other bonds, $45,600; stocks, $837,666; total $1,485,136.

DIRECTORS: J. A. Campbell, Antonin Chapal, R. A. Corroon, J. F. Corroon, J. F. Cullman, Jr., P. C. Donner, H. V. Falk, Sigsbee Graham, John Heist, E. J. Loughman, H. O. McLain, A. O. McLain, C. L. Morgan, Aaron Naumburg, H. J. O'Toole, F. W. Pilsbry, S. P. Stevenson, Robert Van Iderstine, William Wick.

FIELD MEN AND TERRITORY COVERED: Eastern states: P. S. Cosgrove superintendent of agencies; Pacific Coast Department: T. H. Williams, manager, Dominion of Canada; J. E. Clement, manager. The company is licensed in Cal., Colo., Conn., Del., Fla., Ida., Ill., Ind., Ia., La., Me., Md., Mass., Mich., Mont, N. H., N. J., N. Y., N. C., O., Ore., Pa., R. I., Tenn., Tex., Utah, Wash., W. Va., and Canada.

HISTORICAL DATA

Company organized and began business in New York, 1918, with $400,000 capital and $600,000 surplus paid in. No organization expenses. December, 1920, Manufacturers Ins. Co., Chicago, Ill., was merged with American Equitable; combined capital was $800,000, of which $300,000 was transferred to surplus, leaving decreased capital, $500,000, as of December 27, 1920. Stockholders of American Equitable were allotted 60% stock of merged company, 40% going to the stockholders of the manufacturers. Par value of stock is $5; book value, December 31, 1923, 220.65%. This company guarantees policies of the Metropolitan Assurance Underwriters. Deposit in Canada, $125,000 Largest amount insured in one hazard, gross, $100,000; net, $50,000. December 31, 1923, directors owned $86,895 of stock.

ADMINISTRATION AND REPUTE: The same interests control this company and the Knickerbocker Ins. Co., New York. It has discontinued writing marine insurance, formerly handled by Columbia Underwriting Agency, Inc., and motor vehicle insurance. Direct fire business is handled by The Central Fire Office, Inc., New York, general agent. Company writes full volume of business, is capably managed and has excellent reputation. Its underwriting and investment results in the last five years have been: 1919, underwriting profit, $65,897, investment profit, $27,512; 1920, underwriting loss, $247,967; investment profit, $115,924; 1921, underwriting loss, $74,555, investment profit, $78,545; 1922, underwriting loss, $79,172, investment profit, $125,054; 1923, underwriting loss, $32,772, investment gain, $139,013.

BOARD MEMBERSHIPS: Board of Fire Underwriters of the Pacific, Explosion Conference, National Board of Fire Underwriters, Rocky Mountain Fire Underwriters Association, Southern Tornado Insurance Association, Sprinkler Leakage Conference, Indiana Inspection Bureau, Indiana Audit Bureau, Michigan Inspection Bureau, Michigan Audit Bureau, Penna.-Unders. of Middle Dept., Penna.-Undrs. of Allegheny Co., Penna.-Undrs. of Phila. Suburban Undrs., New England—Insurance Exchange, New York—Rating Organization, Ohio Audit Bureau, Ohio Inspection Bureau, New Jersey Fire Actuarial Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, explosion, earthquake, inland marine, tornado, civil commotion and riot, and reinsurance in fire and hail lines.

AMERICAN AND FOREIGN INSURANCE COMPANY, New York, N. Y.

President, W. L. H. Simpson; Vice-President, W. A. W. Burnett; Secretary, John E. Hoffman. Organized, 1896.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,123,019	$128,984	$2,073,682	$742,475	$872,639	$219,150	$125,000	$196,107	$540,257	$318,039
1922	2,847,649	85,410	1,941,247	595,005	756,291	94,186	*m*75,000	143,530	312,716	140,558
1921	2,317,117	121,770	1,687,384	609,879	739,274	613,773	75,000	221,171	909,944	678,559
1920	2,506,309	148,982	1,812,981	834,526	952,314	397,257	60,000	172,629	629,886	354,825
1919	2,242,682	98,568	1,619,233	555,011	661,396	289,549	60,000	375,304	724,853	305,314

m Excluding $200,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real Estate	$160,000	Losses unpaid	$369,263
Bonds and stocks	2,840,067	Unearned prems	128,984
Cash	196,613	Other liabilities	51,090
Agents' balances	—102,700		
Interest	28,530	Total liabilities	549,337
Other assets	509	Capital paid up	500,000
		Net surplus	2,073,682
Total adm. assets.	$3,123,019	Total	$3,123,019

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $14,130,060, $148,709; motor vehicle, $887,084, $19,183; inland navigation and transportation, $47,775, 156, $38,669.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,803,978; losses paid, $2,999,646; dividends declared, cash, $801,000, stock, $200,000.

REAL ESTATE OWNED: The company owns a building, No. 13–15 South William Street, New York City, acquired in 1921 at a cost of $160,000 and is carried at cost; net income last year, $3,084.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $1,274,595; State, County and Municipal bonds, $475,326; railroad bonds, $505,170; other bonds, $166,480; stocks, $418,495; total, $2,840,067.

DIRECTORS: W. A. W. Burnett, J. A. Topping, F. B. Kellam, John E. Hoffman, Frank Gair Macomber, Charles E. Mather, James H. Post, W. L. H. Simpson, A. G. Thacher, W. A. Jamison, Walter B. Pollock, Walter Carter, W. Mackintosh.

TERRITORY COVERED: The company operates in Cal., Hawaii, N. J., N. Y. and Canada.

HISTORICAL DATA

Company organized in 1896; began business, February. 1897 with $200,000 capital, which was increased, 1910, to $300,000, and in 1922 to $500,000 by stock dividend of $200,000. Controlled by British & Foreign Marine, which is owned by Royal of Liverpool. Conflagration losses: Baltimore, 1904, $1,250. Special deposit in Canada, $26,260. Par value of stock, $100; book value, December 31, 1923, $514.73. Largest net amount insured in one hazard, $60,000, December 31, 1923, directors owned $6,500 of stock. Deposit in Canada, $26,520.

ADMINISTRATION AND REPUTE: Under capable administration this company has been progressive and generally successful in its operations. Its underwriting and investment results in the last five years have been: 1919, underwriting loss, $23,910, investment profit, $52,870; 1920, underwriting profit, $208 682, investment profit, $45,065; 1921, underwriting loss, $200,049, investment profit, $149,452; 1922, underwriting profit $346,030, investment profit, $182,834; 1923, underwriting profit, $194,634; investment gain, $97,377.

Its president is United States manager of British & Foreign Marine, Reliance Marine and Ocean Marine, of England. Formerly the American & Foreign Marine Inc. Co. Name changed to American & Foreign Ins. Co., February 15, 1924.

CLASSES OF INSURANCE WRITTEN: Marine, registered mail, tourists' baggage and automobile.

AMERICAN FIRE INSURANCE CORPORATION, New York, N. Y.

President, C. F. Sturhahn; Vice-President, B. N. Carvalho; Vice-President and Treasurer, T. B. Boss; Secretary, A. T. Tamblyn; Assistant Secretary, T. B. McDermott; assistant Secretary and Assistant Treasurer, G. E. Jones. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,869,933	$1,121,212	$285,147	$1,438,463	$1,520,044	$847,306	$39,000	$494,549	$1,380,855	$840,616
1922	1,749,416	898,154	398,894	1,362,217	1,424,655	727,456	15,000	470,157	1,212,613	733,957
1921	1,475,438	658,423	379,487	896,654	a1,052,880	586,279	.....	311,939	898,218	584,767
1920	1,181,262	651,108	204,140	1,216,830	1,254,624	455,986	.....	417,462	873,448	542,308
1919	795,409	266,147	295,785	467,726	979,141	23,739	.....	161,408	185,147	56,263

a Includes $100,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,383,659	Losses unpaid.....	$161,274
Cash.....	266,190	Unearned prems....	1,121,212
Agents' balances....	188,086	Other liabilities....	2,300
Interest.....	16,902		
Other assets.....	15,096	Total liabilities...	1,284,786
		Capital paid up....	300,000
		Net surplus.....	285,147
Total adm. assets.	$1,869,933	Total.....	$1,869,933

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $195,178,643, $1,861,867; motor vehicle, $315,647, $5,004; tornado, $9,737,723, $41,541; sprinkler leakage, $1,299,519, $4,696; riot, civil commotion and explosion, $1,678,903, $3,388; unclassified, effective prior to January 1, 1921, $4,729,466, $62,799.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,381,892; losses paid, $2,596,637; dividends declared, cash, $54,000.

BONDS AND STOCKS OWNED (Market Values): U. S. and Can. Gov't bonds, $394,394; Municipal bonds, $13,800; railroad bonds, $529,570; other bonds, $314,545; stocks, $131,350; total, $1,383,659.

DIRECTORS: R. E. Jones, J. T. Cosby, Bernard Spycket, Edwin G. Seibels, William B. Ellison, C. F. Sturhahn, T. B. Boss, B. N. Carvalho, Harral S. Tenney, B. H. Fancher, E. P. Earle, A. T. Tamblyn, A. Terry Post, J. W. Cochran, J. A. Kelsey, V. Russell Leavitt, T. L. Robinson.

TERRITORY COVERED: The company is licensed in Ark., Colo., Conn., Del., Ill., Ind., Ia., La., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., O., Tex., Utah, W. Va. and Canada.

HISTORICAL DATA

Company began business, 1919, in New York, with $200,000 capital paid in, and $300,000 surplus provided by sale of stock, par value $100, at $250 per share. Capital increased, 1921, to $300,000. and $100,000 additional surplus paid in. J. S. Frelinghuysen and associates organized the company some time before it began business, but ownership and control are now in other hands. Par value of stock, $25; book value, December 31, 1923, 195.04%; latest sale 300%. Transacts fire reinsurance only. Deposit in Canada, $115,000. Largest amount insured in one hazard, gross, $15,000; net, $10,000. December 31, 1923 directors owned $10,250 of stock.

ADMINISTRATION AND REPUTE: Company is affiliated in management and interests with the Rossia of America and the Fire Reassurance of New York, thus assuring additional financial stability. The directors are prominent men in banking, law and insurance. Underwriting and investment results since beginning business have been: 1919, underwriting loss, $16,732, investment profit, $12,516; 1920, underwriting loss, $133,430, investment profit, $42,396; 1921, underwriting loss, $19,316, investment profit, $94,662; 1922, underwriting loss, $88,578, investment profit, $122,985; 1923, underwriting loss, $135,942; investment gain, $61,195.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire reinsurance only.

THE AMERICAN FIRE INSURANCE COMPANY OF D. C. Washington, D. C.

President, Chas. Schafer; Vice-President, F. A. Blundon; Secretary, H. H. Bergmann. Organized, 1873.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$436,081	$54,377	$276,936	$37,327	$61,940	$7,220	$19,000	$28,317	$54,537	$8,159
1922	427,128	50,948	273,053	38,499	63,145	4,248	18,000	23,736	45,984	3,862
1921	410,358	44,121	262,343	30,987	53,991	5,822	21,000	23,718	50,540	5,731
1920	406,679	41,748	255,725	31,731	53,916	5,246	18,000	19,290	42,536	3,129
1919	394,498	35,535	246,998	29,226	51,136	6,607	18,000	18,376	42,983	8,102

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$75,974	Losses unpaid.....	$1,111
Mortgage loans.....	326,175	Unearned prems....	54,377
U. S. Lib bonds....	20,000	Other liabilities	3,657
Cash.....	7,427		
Agents' balances...	844	Total liabilities...	59,145
Interest and rents...	4,661	Capital paid up....	100,000
Other assets.....	1,000	Net surplus.....	276,936
Total adm. assets.	$436,081	Total.....	$436,081

See Department of Year Book: Fire Insurance Stocks and Dividends.

REAL ESTATE OWNED: Consists of company's home office building, book value, $64,174, carried at market value, $75,974.

MORTGAGE LOANS: These aggregate $326,175 and are protected by improved real estate in the District of Columbia valued at about $650,000. Total interest past due on December 31, last, $153. Rents received last year, $4,700; real estate taxes and expenses, $2,033.

TRUSTEES: Julius A. Maedel, Charles Schafer, H. H. Bergmann, F. A. Blundon, E. L. Schmidt, W. E. Edmonston, Herman E. Gasch, G. M. Emmerich, A. F. Jorss.

TERRITORY COVERED: Company operates only in D. C.

HISTORICAL DATA

Company began business as The German American Fire Insurance Company, 1873, in the District of Columbia, with $100,000 capital paid in. Present title adopted, 1918. Par value of stock is $100; book value, December 31, 1923, $376.93. Conflagration loss: Baltimore, 1914, $10,000.

ADMINISTRATION AND REPUTE: This small company has an excellent reputation locally where it confines its business which has been very profitable through able management and low ratio of losses. Underwriting and investment results in recent years have been: 1921, underwriting profit, $3,046; investment profit, $18,754; 1922, underwriting profit, $8,414; investment profit, $20,295; 1923, underwriting profit, $2,085; investment profit, $19,798.

CLASS OF INSURANCE WRITTEN: Fire only.

AMERICAN FIRE AND MARINE INSURANCE COMPANY

Galveston, Tex.

This company was chartered in 1924, to have a capital of $100,000 and an initial surplus of $100,000. Among the incorporators are: J. F. Seinsheimer, H. Econimidy, C. S. Kuhn.

AMERICAN FOUNDERS FIRE INSURANCE COMPANY, Milwaukee, Wis.

A company of above name was, in 1923, reported to be in process of organization at Milwaukee, Wis., by Rupert F. Fry, president of the Old Line Bankers Life Insurance Company; E. B. Marshall, E. L. Arnold, and Ellis B. Usher. Formerly the American Standard Fire Insurance Company.

AMERICAN GENERAL INSURANCE COMPANY, Chicago, Ill.

President, L. W. Mack; Vice-President, Dr. E. B. Bradford; Secretary, B. N. Anderson; Managing Underwriter, C. A. Farwell. Organized, 1921. Capital, $200,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$546,621	$35,785	$39,228	$124,643	$125,621	$46,574	.....	$36,528	$83,102	$56,915
1922	344,108	50,007	70,704	101,433	207,879	30,248	.....	95,969	126,217	11,306

DIRECTORS: J. E. Burchard, L. W. Mack, E. B. Bradford, M.D., Philip Binzel, John Lynch, R. M. Wilbur, B. N. Anderson.

FIELD MEN AND TERRITORY COVERED: Shelby S. Steele, Greenwood, Miss., general agent for Miss.; L. S. Cochran, Mt. Carmel, Ill., special agent for Ill.; C. A. Farwell, state agent, Chicago, Ill. The company operates in Ill., Md., Minn. and Miss. (1923 report.)

HISTORICAL DATA

Company incorporated in Illinois in 1920, received its license in 1921. Capital is $200,000, paid in, stock, per share par value being $10. Authorized expense of organization was 15%. This company was under control of Zenith Cos., Inc., of Minneapolis, Minn., whose interests also extended to the Merchants Life and Casualty Co., Minneapolis; Union Insurance Co., Winnipeg, Can· and Merchants Casualty Co., of Winnipeg. Stock, par value, $10; book value, December 31, 1923, 119.61%; latest sale, 250%. Illinois State Insurance Department examination of company applying for license disclosed that a considerable portion of assets, at that time, $244,185, was in shares of the Zenith Cos., Inc., and another part, $119,365, in notes secured by stock, around 25% having been paid.

ADMINISTRATION AND REPUTE: Underwriting was formerly in charge of H. J. Woessner, secretary, who had previously been connected with Marquette National Fire, and Columbian National Fire. Underwriting and investment results: 1922, underwriting loss, $90,789; investment gain, $40,067.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, tornado, automobile and all allied lines that go with fire

AMERICAN MERCHANT MARINE INS. CO., New York, N. Y.

Vice-President and Treasurer, John R. Van Horne; Secretary, C. H. Gardner. Organized, 1915. Capital, $600,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,052,201	.....	—$175,958	—$9,108	$46,245	$221,505	.....	$130,874	$352,379	.....
1922	1,402,662	.....	19,949	—9,893	117,798	403,386	.....	108,074	511,460	— $450,303
1921	2,218,900	.....	—174,064	—76,611	144,744	1,232,102	.....	182,011	1,414,113	—923,600
1920	4,041,115	$35,778	.....	460,983	§998,359	1,328,240	.....	699,690	2,027,930	1,807,475
1919	5,607,791	1,667,952	.....	1,753,506	*3,817,593	1,154,522	*a*$150,000	600,461	1,904,983	2,244,198

* Includes $400,000 surplus paid in 1918, and $600,000 in 1919.

§ Includes $950,817 from reinsurance cos. on unpaid losses; $137,483 from reins. cos. account excess tax on premiums, and $134,454, refund of commissions account of Wade Robinson & Co.

a Includes $100,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$966,969	Losses unpaid.....	$557,095
Cash.....	1,724	Perp. dep. recl 33B.	55,814
Interest.....	8,959	Other liabilities....	15,250
Other assets.....	74,549		
		Total liabilities...	628,159
		Capital paid up....	600,000
		Net surplus.....	—175,958
Total adm. assets	$1,052,201	Total.....	$1,052,201

See Department of Year Book: Classification of Premiums and Losses.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,187,774; losses paid, $5,237,726; dividends declared, cash, $50,000, stock, $100,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $591,400; other bonds, $117,295; stocks, $258,274; total, $966,969.

DIRECTORS: Harris Livermore, S. L. M. Barlow, Edward S. Benfield, Sydney W. Bowser, Amos D. Carver, Charles H. Gardner, George A. Gaston, Frank B. Hall, Jr., Wilfrid D. Keeson, R. H. Lee Martin, Cecil P. Stewart, Charles H. Stoll and John R. Van Horne.

HISTORICAL DATA

Company organized in New York, December, 1915, with initial capital, $200,000 paid in, and $100,000 surplus; began business March 1, 1916. Stock par value, $100 per share, had been sold at $150 and there had been no organization expenses. Surplus was increased, 1917, by contribution of $300,000. Capital increases: 1918 to $300,000, entire new issue taken at $500 per share thereby adding $400,000 to surplus; 1919 to $400,000 by stock dividend, and to $600,000 by sale of new stock at 400%, thus adding $600,000 to surplus. January 1, 1919, company reinsured outstanding fire risks of the U. S. Branch of the Prussian National Fire of Stettin, Germany, involving unearned premiums of about $350,000. July, 1920, company ceased writing fire business, reinsuring its risks in the present Inter-Ocean Reinsurance Co., Cedar Rapids, Ia. The company liquidated its marine loss account, its fire business having been reinsured and the company retired from a number of states with the exception of New York state.

AMERICAN NATIONAL FIRE INSURANCE, CO., Columbus, Ohio

President, Charles G. Smith; Vice-Presidents, Jesse E. White, John A. Dodd; Secretaries, George F. Krech, John A. Dodd. Incorporated, 1914.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$994,256	$184,747	$217,095	$144,168	$207,727	$446,612	.....	$141,088	$587,700	$422,604
1922	1,387,753	626,529	152,925	738,655	796,086	430,012	.....	348,213	778,225	417,679
1921	1,346,769	558,430	179,316	659,684	718,371	348,945	.....	341,243	690,188	379,000
1920	1,282,710	456,715	260,391	651,571	703,244	222,676	.....	292,522	515,198	238,067
1919	,422	249,455	299,349	393,601	425,039	90,157	.....	177,757	267,914	103,062

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$25,500	Losses unpaid.....	$81,525
Bonds and stocks...	999,609	Unearned prems....	184,747
Cash.....	51,318	Other liabilities.....	10,889
Agents' balances....	—97,931		
Interest.....	7,563	Total liabilities...	277,161
Other assets.....	8,197	Capital paid up....	500,000
		Net surplus.....	217,095
Total adm. assets.	$994,256	Total.....	$994,256

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $34,934,432, $321,652; motor vehicle, $152,260, $1,917; tornado, $2,926,961, $12,742; sprinkler leakage, $18,335, $12; riot, civil commotion and explosion, $206,727, $336; unclassified, effective prior to January 1, 1921, $772,080, $10,027.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,758,240; losses paid, $1,548,579; dividends declared, none.

MORTGAGE LOANS: The company holds 3 mortgage loans on first class Ohio properties, two in Cleveland and one in Canton. The amount loaned is $25,500, and the value of the mortgaged property is $60,325. The company holds $39,500 insurance on the mortgaged buildings. There was no interest past due on December 31 last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $775,664; County bonds, $525; railroad bonds, $27,500; stocks, $195,920; total, $999,609.

DIRECTORS: E. D. Babst, C. B. Baker, H. Z. Bostwick, A. O. Choate, J. A. Dodd, O. L. Dommerich, Judson Harmon, R. T. Huggard, F. R. Huntington, C. S. M. Krumm, Samuel McRoberts, Frank Rausbottom, J. E. Reynolds, O. A. Schenck, C. G. Smith, Andrew Squire, J. E. White.

FIELD MEN AND TERRITORY COVERED: Special agents: W. O. McLelland, Rochester, N. Y., for western N. Y.; A. Raunick, Albany, N. Y., for eastern N. Y.; G. F. Kinbach, Syracuse, N. Y., for central N. Y.; R. H. Colhoun, Philadelphia, Pa., for eastern Pa.; S. M. Wilson, Pittsburgh, Pa., for western Pa.; F. A. Crawford, Houston, Tex., for southern Tex.; M. G. Jarreau, Dallas, Tex., for northern Tex.; G. D. Gregory, Asbury Park, N. J., for southern N. J.; K. S. Ducayet, Boston, Mass., for Mass. (except agencies in Mr. Hill's field and Westerly and Newport, R. I., and Pawatuck, Conn.); H. J. Hill, Hartford, Conn., for Conn. (except Pawcatuck); C. H. Philbrick, Providence, R. I., for R. I. (except Westerly and Newport); J. M. Woodroffe, Philadelphia, Pa., for Philadelphia and Camden, N. J.; H. G. Spaulding for Del., Md. and D. C.; W. B. Ragsdale, Parkersburg, W. Va., for W. Va.; C. V. Munier, Louisville, Ky., for Ky.; E. A. Rachal, New Orleans, for La. Special agents for Ohio; H. M. Huntsberger, Columbus, Ohio; Boyd D. Bonar, Fredericktown, Ohio, C. M. Brann, Wilmington, Ohio; E. J. Miller, general agent for Colo., Wyo., and Kans.; Main & Hobbins, general agent for Wis. and Minn.; Chas. E. Wickham, general agent for N. Y. The company is licensed in Cal., Colo., Conn., D. C., Del., Ill., Ind., Iowa, Kans., Ky., La., Md., Mass., Mich., Minn., Mont., Nev., N. H., N. J., N. Y., Ohio, Ore., Pa., R. I., Tex., Wash., W. Va., Wis. and Wyo.

HISTORICAL DATA

Company organized in Ohio, Oct. 1914 chiefly by John W. Zuber, its first president; began business during 1916 with paid in capital of $350,000 and a subscribed surplus of like amount, $10 shares selling at $20. During 1916, $83,738 was realized as premium on stock sold, and in 1917, $86,582, completing payment. Capital increased, 1919, to $500,000, and $150,000 added to surplus by selling $10 shares at $20. Stock, par value, $10; book value, Dec. 31, 1923, 143.41%. Largest amount insured in one hazard, gross, $320,000; net, $25,000; December 31, 1923, directors owned $1,190 of stock.

ADMINISTRATION AND REPUTE: The company is under experienced management and has an excellent reputation in dealing with its agents and policyholders. Its investments are well selected; underwriting progressive and loss payment record good. Interests identified with the Great American Insurance Company have acquired a substantial majority holding of the stock, 46,487 shares being owned by the Eclectic Securities Corporation, of New York. Underwriting and investment results: 1919, underwriting loss, $77,707; investment profit, $12,493; 1920 underwriting loss, $91,769; investment profit, $52,811; 1921, underwriting loss, $173,603; investment profit, $92,528; 1922, underwriting loss, $114,146; investment profit, $78,738; 1923, underwriting profit, $17,960; investment gain, $46,211.

BOARD MEMBERSHIPS: Western Union, Eastern Union, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, sprinkler leakage, riot and civil commotion.

AMERICAN UNION INSURANCE COMPANY OF NEW YORK
New York. Administrative Offices: Hartford, Conn.

President, J. H. Vreeland; Vice-president, J. H. McCormick; Secretary, A. Caruth. Organized, 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,289,876	$72,524	$708,925	$86,123	*$806,732	$3,533	.....	$41,175	$44,708	$7,034

* Includes $700,000 premium on capital stock.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,213,770	Losses unpaid.....	$5,537
Cash.....	25,827	Unearned prems....	72,524
Agents' balances....	32,854	Other liabiliti s....	2,890
Interest.....	17,275		
Other assets.....	150	Total liabilities...	80,951
		Capital paid up....	500,000
		Net surplus.....	708,925
Total adm. assets.	$1,289,876	Total.....	$1,289,876

See Departments of Year Book: Classification of Premiums and Losses: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $12,409,703, $84,467; tornado, $278,556, $933; sprinkler leakage, $22,212, $2; riot, civil commotion and explosion, $86,575, $74.

BUSINESS SINCE ORGANIZATION: Premiums received, $86,123; losses paid, $1,497.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $615,000; State, County and Municipal bonds, $158,750; railroad bonds, $195,960; other bonds, $244,060; total $1,213,770.

DIRECTORS: J. A. Cook, John H. Vreeland, M. H. Whaples, M. B. Brainard, Louis E. Zacher, J. H. McCormick, J. G. Hilliard,

C. W. Allen, C. C. Fisher, K. C. Johnson, W. F. Goodwin, R. M. Underwood, C. M. Valentine.

TERRITORY COVERED: The company is licensed in Cal.' Colo., Conn., D. C., Fla., Idaho, Ill., Ind., La., Md., Mass., Mich., Minn., Mo., N. J., N. Y., O., Ore., Pa., R. I., Wash., Wis. and Wyo.

HISTORICAL DATA

This company was organized in the early part of 1923, in New York by interests identified with the Scottish Union and National Insurance Company in this country. This new company has a capital stock of $500,000 paid in and had an initial net surplus of $700,000. Control of the company is held by the interests which control the Scottish Union and National. The similarity in names has been retained and the management of the American Union is under the direction of J. H. Vreeland, of Hartford, Conn., who is United States manager for the Scottish Union.

ADMINISTRATION AND REPUTE: The advent of the American Union was made under favorable auspices and a successful experience is anticipated, with operations materially assisted by the reputation of the Scottish Union during the last 44 years. The American Union began with a definite schedule of expansion and is licensed in 22 states and the District of Columbia for the writing of fire insurance. Its investments are very well secured. Administrative offices, Hartford, Conn. Largest amount insured in one hazard, gross, $200,000, net, $7,500. Stock owned by directors, $6,500. Underwriting loss in 1923, $38,187; investment gain, $47,113. Stock, par value, $100 per share, book value, December 31, 1923, $241.78.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern and Western Union. National Automobile Underwriters Conference, South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, explosion, earthquake, hail, lightning, sprinkler leakage, tornado, riot and civil commotion, war risk, use and occupancy.

ANCHOR INSURANCE COMPANY, New York

President, Robert Van Iderstine; Vice-President, W. P. Barker; Secretary, Paul W. Loder. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,657,441	$450,456	$426,670	$565,565	*a*$870,051	$373,548	$30,000	$292,984	*b*$696,532	$340,163
1922	1,984,294	396,670	592,777	1,290,692	*l*2,100,976	250,210	28,800	635,611	914,621	397,866

a Includes $212,500 from Alien Property Custodian.
b Excludes $230,000 paid holders of preferred stock on cancellation.
l Includes $730,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities' Dec. 31, 1923.	
Bonds	$1,527,630	Losses unpaid	$142,226
Cash	98,252	Unearned prems	450,456
Agents' balances	8,392	Other liabilities	138,089
Interest	23,167		
		Total liabilities	730,771
		Capital paid up	500,000
		Net surplus	426,670
Total adm. assets	$1,657,441	Total	$1,657,441

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $81,372,070, $756,249; motor vehicle, $85,215, $918; tornado, $4,409,808, $16,222; sprinkler leakage, $850,270; $1,335; riot, civil commotion and explosion, $1,053,344, $2,098; unclassified effective prior to January 1, 1921, $3,569,468, $60,626.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,856,258; losses paid, $1,148,258; dividends declared, cash, $58,800

BONDS OWNED (Market Values): U. S. Gov't bonds, $397,000; County and Municipal bonds, $1,033,240; railroad bonds, $98,390; total, $1,527,630.

DIRECTORS: Robert Van Iderstine, Wendell P Barker, L. B. Donahue, Ira L. Anderson, A. L. Whist, Charles W. Small, C. W. Gould, Robert Van Iderstine, Jr, Paul W. Loder, Claude G. Bryan, Warren Bigelow, Lester J. Moller, J. E. Worthington.

TERRITORY COVERED: The company is licensed in Ark., Colo., Del., Ill., Ind., Ia., La., Mass., Mich., Mont., Nev., N. H., N. J., N. Y, N. C., O., Pa., Tex., Utah and W. Va.

HISTORICAL DATA

This company was organized 1920, in New York, for the purpose of writing fire reinsurance. It began business in 1922, after purchasing and taking over the United States Branch assets and business of the Jakor Insurance Company of Moscow, effective January 1, 1922. Preferred capital stock to the amount of $230,000 was redeemed and cancelled on March 10, 1923. Capital stock is now $500,000. Stock, par value, is $20 a share; book value, December 31, 1923, 185.33%. Largest amount insured in one hazard, gross, $20,000; net, $6,000. December 31, 1923, directors owned $6,500 of capital stock, the remainder being owned by the Jakor of Moscow

ADMINISTRATION AND REPUTE: Under the careful management of experienced insurance executives, the net premium income of this company's first year of operation was very substantial and with fairly reasonable operating expenses and no excessive losses and the payment of a liberal dividend to stockholders is indicative of progress and an aggressive disposition on the part of the management. There was, however, in 1922, an underwriting loss only in part offset by good profits from excellent investments. The initial underwriting loss was caused mostly by the necessity for building up required reserves. The ratio of earned premium to premium income was very low in 1922, but it was due to the fact that by far the greater portion of this premium income (75%) was derived from the portfolio of unearned premiums of the Jakor Insurance Company, the major portion of which in turn was one year business which expired during the preceding year. The usual averages were further disturbed by the fact that the Anchor retroceded 50% of its business on the date of assumption of the Jakor business, January 1, 1922, and another 25% of its business September 30, 1922. What is true of the premium reserve is equally true of the outstanding losses. Underwriting and investment results: 1923, underwriting loss, $170,220 investment gain $51,614; 1922: underwriting loss, $256,647; investment profit, $148,224.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, hail, tornado, lightning, sprinkler leakage, riot and civil commotion, earthquake and explosion.

ASSURANCE COMPANY OF AMERICA, New York, N. Y.

President, R. Bleecker Rathbone; Vice-President, Charles S. Conklin; Secretary, Rathbone Williams. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,600,067	$423,367	535,739	$524,720	$591,249	$315,273	*a* $35,000	$177,940	$528.213	$307,950
1922	1,434,942	426,468	680,915	580,307	645,550	376,845	30,000	212,841	619,686	338,869
1921	1,327,233	422,509	550,094	581,598	642,870	270,847	30,000	221,306	522,153	295,783
1920	1,205,905	382,747	500,905	522,564	575,980	225,829	30,000	185,200	441,029	248,332
1919	1,116,503	338,849	490,581	473,847	513,087	154,623	30,000	173,418	358,041	172,152

a Excl. $200,000 stock div.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$28,000	Losses unpaid	$104,988
Bonds and stocks	1,387,000	Unearned prems	423,367
Cash	135,765	Other liabilities	35,973
Agents' balances	32,726		
Interest	16,576	Total liabilities	564,328
		Capital paid up	500,000
		Net surplus	535,739
Total adm. assets.	$1,600,067	Total	$1,600,067

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $65,828,964, $602,948; motor vehicle, $9,886,114, $208,118; unclassified effective prior to January 1, 1921, $2,138,000, $17 157.

BUSINESS SINCE ORGANIZATION: Premiums received $10,910,582; losses paid $6,432,107; dividends declared, cash, $542,456, stock, $200,000.

MORTGAGE LOANS: There is a loan of $28,000 on 502–4 W. 170th Street. New York, valued at $55,000. The mortgage is guaranteed by the Lawyers Mortgage Co.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,176,350; railroad bonds, $47,300; other bonds, $10,400; stocks, $152,950; total, $1,387,000.

DIRECTORS: Kimball C. Atwood, Charles S. Conklin, Fred H. Pouch, R. Bleecker Rathbone, Joseph S. Maxwell, G. G. Ackerson, Edward E. Hall, R. Williams, Jose M. Diaz, W. Edward Foster, E. K. Cherrill and H. I. Brown.

TERRITORY COVERED: The company operates in all states of the U. S. except Alaska, Hawaii and P. I.

HISTORICAL DATA

Company organized and began business, 1897, in New York, with $200,000 capital and $200,000 surplus. Capital increased to $400,000 in 1902. Absorptions: National Standard Insurance Co., New York, in 1903 and Assurance Lloyds of America, previously. Conflagration losses: Baltimore, 1904, $183,309 and San Francisco, 1906, $455,109, the former considerably reducing surplus and the latter causing reduction of capital in 1906 to $200,000 by transferring $200,000 to surplus. On February 14, 1907, the company reinsured all its outstanding risks in the National Fire of Hartford. It resumed writing January 1, 1908, and has been successful and made steady progress. On June 30, 1923, the capital was increased from $200,000 to $500,000, made up of a stock dividend of 100% together with $100,000 new capital paid in. Stock, par value, is $100; book value, December 31, 1923, was $207.14; latest sale, 125%. Largest amount insured in one hazard, gross, $100,000; net, $50,000. December 31, 1923, directors owned $242,900 of stock.

ADMINISTRATION AND REPUTE: Management has ably operated company with success and profit, especially in recent years as indicated by payment of regular, substantial dividends while also adding considerably to surplus. Other companies whose underwriting departments are under same management: British General, of London; Century, of Edinburgh, and Independence, of Philadelphia. Underwriting and investment results in last five years have been: 1919: underwriting profit, $42,239, investment profit, $27,430; 1920, underwriting profit, $33,712, investment profit, $15,513; 1921, underwriting profit, $18,708, investment profit, $60,481; 1922, underwriting profit, $15,624, investment profit, $145,836; 1923, underwriting profit, $22,560, investment gains, $66,624.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, explosion and earthquake and other allied lines.

ATLANTIC CITY FIRE INSURANCE COMPANY, Atlantic City, N. J.

President, William Riddle; Vice-Presidents, Richard Bew, A. C. Arata; Vice-President and Treasurer, J. T. Bew; Secretary, John F. O'Neill. Organized, 1902.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$722,496	$86,454	$119,557	$88,481	$124,414	$19,999	$74,000	$49,680	$143,679	$10,223
1922	624,423	82,574	319,413	80,208	112,887	28,721	24,000	44,338	97,059	28,444
1921	550,994	103,917	228,865	115,232	137,533	36,157	21,000	57,267	114,424	32,070
1920	528,384	96,408	217,460	127,031	149,106	56,031	21,000	56,106	133,137	58,025
1919	504,831	82,982	208,901	140,380	167,540	91,419	20,000	56,512	167,931	77,278

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Real estate	$250,000	Losses unpaid	$1,722
Mortgage loans	14,450	Unearned prems	86,454
Bonds and stocks	367,490	Other liabilities	14,763
Cash	24,410		
Agents' balances	12,356	Total liabilities	102,939
Interest	11,125	Capital paid up	200,000
Other assets	42,665	Net surplus	419,557
Total adm. assets.	$722,496	Total	$722,496

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $10,151,106, $148,493; unclassified, effective prior to January 1, 1921, $926,663, $12,329.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,194,688; losses paid, $331,153; dividends declared, cash, $373,800.

REAL ESTATE OWNED: S. E. corner Tennessee and Atlantic Avenues, Atlantic City, occupied by the company, which cost $125,912 and is carried at $250,000; net income in 1923, $8,923.

MORTGAGE LOANS: There are 5 loans aggregating $14,450 on first mortgages on improved dwelling property in residential sections of Atlantic City, Linwood and Ventnor, valued at $26,900, upon which the company holds $15,100 fire insurance. There was no interest past due on December 31, last. Interest accrued was $234.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $98,525; Municipal bonds, $45,915; other bonds, $41,750; stocks, $181,300; total, $367,490.

DIRECTORS: Richard Bew, W. Riddle, S. Shoemaker, M. Risley, H. T. Sickler, J. T. Bew, A. M. Ruffu, Jr., M. Woodruff, Wm. Gordon, E. L. Johnson, John F. O'Neill, F. M. Riddle, W. H. Burkard, R. W. Bartlett, W. Beaumont, F. Curran, S. L. Doughty, M. Gorson, M. E. Keffer, L. Kuehle, H. Hemphill, Hugh Riddle.

TERRITORY COVERED: The company operates in Mass., N. J., N. Y. and Pa.

HISTORICAL DATA

Company organized July, 1902, in N. J.; began business, January, 1903, with $100,000 paid-in capital and no surplus. Capital increased to $200,000 in 1918, by sale of new stock at 125%, $25,000 going to surplus. Par value of stock is $100; book value, December 31, 1923, was $309.77; latest sale, 300%. Conflagration loss: Baltimore, 1904, $2,500. Deposit in N. J., $100,000. Largest amount insured in one hazard, gross, $80,000; net, $50,000. December 31, 1923, directors owned $57,000 of stock.

ADMINISTRATION AND REPUTE: This company writes a conservative volume of business, has ample surplus and has been paying substantial dividends with regularity. Its local business written on hotels and other properties is subject to conflagration loss, but so far it has been very profitable. Company writes legitimate surplus and sprinklered business throughout the United States Underwriting and investment results in the last five years have been: 1919 underwriting loss, $119, investment profit, $27 386; 1920, underwriting profit, $179, investment profit, $27,592; 1921, underwriting profit, $9,746, investment profit, $28,521; 1922, underwriting profit, $25,947 investment profit, $86,947; 1923 underwriting profit, $22,214; investment gain, $151,929.

CLASS OF INSURANCE WRITTEN: Fire

ATLANTIC FIRE INSURANCE COMPANY, Raleigh, N. C.

President, Joseph G. Brown; Secretary and Treasurer, R. S. Busbee. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$480,127	$135,037	$80,361	$151,554	$186,433	$53,786	$19,934	$64,303	$138,023	$60,407
1922	435,225	125,628	55,488	140,574	155,976	70,540	69,984	48,702	189,226	55,765
1921	418,765	121,488	84,316	125,746	142,159	89,798	19,979	54,321	164,098	86,423
1920	443,474	132,016	87,999	147,463	163,802	44,688	21,971	57,046	123,705	53,174
1919	403,703	119,780	79,173	142,875	156,818	39,056	19,862	62,498	121,416	38,106

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$70,120	Losses unpaid	$5,981
Collateral loans	5,500	Unearned prems	135,037
Bonds and stocks	260,610	Other liabilities	8,748
Cash	65,295		
Agents' balances	64,877	Total liabilities	149,766
Other assets	13,725	Capital paid up	250,000
		Net surplus	80,361
Total adm. assets	$480,127	Total	$480,127

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $27,145,413, $447,993; motor vehicle, $103,201, $2,049.

BUSINESS SINCE ORGANIZATION: Premiums received $1,795,632; losses paid, $781,093; dividends declared, cash, $225,480, stock, $125,000.

MORTGAGE LOANS: There are 27 loans aggregating $70,120 protected by real estate not exceeding one-half value of property. The company holds $89,200 of insurance on the mortgaged buildings. There was $266 of interest past due on December 31 last.

COLLATERAL LOANS are as follows: (Securities): Bank of Maxton stock, market value, $12,000; amount loaned, $5,500.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $166,311; State, County and Municipal bonds, $18,275; other bonds, $40,700; stocks, $35,324; total $260,610.

DIRECTORS: Chas. E. Johnson, A. B. Andrews, E. C. Hillyer, H. T. Hicks, Joseph G. Brown, Ivan M. Procter, N. A. Dunn, C. B. Edwards, C. W. Horne, Wm. M. Sanders, W. B. Barrow D. H. Hill, W. N. Jones, S. B. Shepherd R. S. Busbee, W. J. Young, C. K. Durfey, R. E. Royall, Graham H. Andrews, Chas. B. Park, W. G. Wilson, G. S. Tucker.

FIELD MEN AND TERRITORY COVERED: James W. Chesire and James W. Bailey, special agents, Raleigh, N. C. The company operates in N. C. only.

HISTORICAL DATA

Company organized December, 1905, in N. C., with subscribed capital of $125,000; began business, February 1, 1906, with full amount of capital paid in, and later in year stockholders paid in $25,000 surplus. Among those interested in organization were: Charles E. Johnson and H. W. Jackson of Raleigh, and F. A. Woodard of Wilson. Capital increases: 1917, to $150,000 by $25,000 stock dividend; 1919, to $200,000, by $50,000 stock dividend; in 1922, to $250,000 by $50,000 stock dividend. Par value of stock is $100; book value, December 31, 1923, was $132.14.

ADMINISTRATION AND REPUTE: This company, while relatively small, is progressive, with an adequate volume of business, has conducted its underwriting profitably, has paid substantial dividends, and has established an estimable loss paying record. The management is capable. Recent underwriting and investment results: 1920, underwriting profit, $23,839, investment profit, $16 351; 1921, underwriting profit, $9,746, investment profit, $28,521; 1922, underwriting profit, $30,616 investment profit, $15,681.

BOARD MEMBERSHIP: South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, automobile, use and occupancy

ATWOOD FIRE INSURANCE COMPANY, New York.

President, Kimball C. Atwood; Vice-President, P. C. Lounsbury; Secretary, Wilfrid C. Potter; Treasurer, George H. Ackerman Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$840,452	$75,382	$441,518	$85,805	$123,975	$38,946	.....	$41,798	$80,744	$42,951
1922	825,133	58,946	440,359	81,357	116,774	26,152	.....	40,804	66,956	28,060
1921	744,996	38,735	384,377	61,306	95,100	48,112	.....	45,928	94,040	46,910
1920	711,876	55,189	322,749	91,094	a410,333	3,101	.....	19,519	22,620	13,993
1919	603,180	1,515	301,270	.....	.....	.....	.....	.....	.....	.....

a Includes $300,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$749,240	Losses unpaid	$17,803
Cash	53,321	Unearned prems	75,382
Agents' balances	13,611	Other liabilities	5,750
Interest	11,430		
Other assets	12,850	Total liabilities	98,935
		Capital paid up	300,000
		Net surplus	441,517
Total adm. assets	$840,452	Total	$840,452

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,944,804, $106,268; motor vehicle, $634,039, $12,234; tornado, $141,886, $859; unclassified, effective prior to January 1, 1921, $93,640, $1,612

BUSINESS SINCE ORGANIZATION: Premiums received, $319,562; losses paid, $114,051.

BONDS OWNED (Market Values): U. S. Gov't bonds, $184,990; State bonds, $111,000; railroad bonds, $428,500; other bonds, $24,750; total, $749,240.

DIRECTORS: Kimball C. Atwood, Hon. P. C. Lounsbury. E. K. Cherrill, Gilbert H. Johnson, George H. Ackerman, Wilfrid C. Potter, William E. Young, Charles H. Spencer, Kimball C. Atwood, Jr., Lorenzo Benedict, Arthur E. Whitney, L. H. Biglow, Robert R. Heywood.

TERRITORY COVERED: A. C. Boyd. 175 W. Jacksou Blvd.. Chicago. Ill., special agent for Ind. and Ill.; F. A. Place, Akron, O., special agent for O., western Pa. and Ky.; balance of territory by R. S. Britton, managing underwriter. The company operates in Conn., Ill. Ind. Ky., Me., Mass., N. J., N. Y., O., Pa. and R. I.

HISTORICAL DATA

Company organized, December 26, 1919, in New York; began business February, 1920, with $300,000 paid-in capital, and a surplus of $300,000 supplied by sale of stock, par value, $50, at $100. There was no promotional expense. K. C. Atwood was principal organizer. Stock, par value, $50; book value of stock, December 31, 1923, was 247.17%; latest sale, 200%. Largest amount insured in one hazard, gross, $100,000, net, $25,000. December 31, 1923, directors owned $58,825 of stock.

ADMINISTRATION AND REPUTE: The company has very sound backing, substantially the same as that behind the Preferred Accident Insurance Co., of New York whose official management and directorate serve both companies. It has a rather small volume of business, ample surplus, and the outlook is good for steady growth. Underwriting and investment results since organization have been: 1920, underwriting loss, $20,523; investment profit, $43,272; 1921, underwriting loss, $3,721; investment profit, $60,349; 1922 underwriting loss, $9,144; investment profit, $63,627; 1923 underwriting loss, $8,022; investment gain, $15,681.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, fire and theft sprinkler leakage, tornado, golf, property damage and collision.

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, Conn. *a*

President, M. B. Brainard; Vice-Presidents, C. H. Remington, R. W. Myers, W. L. Mooney, C. B. Morcom; Secretaries, J. C. Barden and W. Elwood Jones; Treasurer, M. G. Bulkeley, Jr.; Auditor, W. E. A. Bulkeley; Secretary, N. Y. Branch, John S. Turn; Secretary, Marine, C. R. Ebert; Secretary, Fire, G. R. Fulton; Assistant Secretaries, H. J. Parker, R. R. Stone, C. G. Hallowell, E. J. Perrin, Jr. T. D. Olmsted, L. C. Shaul, A. G. Poller (Marine); L. K. Babcock (Casualty Claim). Commenced business, 1913.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$16,505,486	$9,701,916	$2,526,747	$18,983,098	$19,323,407	$8,878,368	$200,000	$6,332,805	$15,411,173	$8,813,697
1922	12,639,188	6,365,653	2,267,985	10,988,473	11,386,411	6,399,365	200,000	3,947,716	10,547,081	6,017,007
1921	12,016,943	5,669,568	1,896,390	10,777,928	11,081,465	6,745,072	200,000	3,991,693	10,936,765	6,750,426
1920	11,896,417	5,934,192	1,724,512	11,266,801	11,763,743	6,330,577	200,000	4,734,661	11,265,238	5,327,567
1919	11,017,207	4,235,799	2,050,551	8,753,994	9,057,516	3,794,238	200,000	3,272,824	7,267,062	4,154,439

a Conn. standard.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$831,200	Losses unpaid	$1,716,872
Collateral loans	305,800	Unearned prems.	9,701,916
Bonds and stocks	6,339,292	Other liabilities	559,951
Cash	2,854,652		
Agents' balances	5,348,664	Total liabilities	11,978,739
Interest	113,740	Capital paid up	2,000,000
Other assets	712,138	Net surplus	2,526,747
Total adm. assets	$16,505,486	Total	$16,505,486

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,298,172,140, $12,170,988; ocean marine, $112,246,867, $1,652,029; motor vehicle, $149,196,300, $2,062,991; aircraft, $112,500, $157; inland navigation and transportation, $134,094,676, $850,188; tornado, $98,305,933, $401,791; sprinkler leakage, $17,960,260, $130,886; riot, civil commotion and explosion, $53,487,793, $65,845; unclassified, effective prior to January 1, 1921, $45,611,166, $581,873.

BUSINESS SINCE ORGANIZATION: Premiums received, $76,481,389; losses paid, $36,932,621; dividends declared, cash, $1,478,000.

MORTGAGE LOANS: The 106 loans aggregate $831,200 and are secured by Conn., Ill., Ia., Minn., Neb., Okla., S D. and Tex. properties valued at more than double amount loaned. There are but 35 loans in excess of $10,000 each, the largest being one of $60,000 on land in Texas valued at $164,170. On December 31 last there was $717 of interest past due.

COLLATERAL LOANS are as follows:

Securities.	Market Value	Amount Loaned
Colt's Pat. Fire Arms Mfg. Co.	$663	
Standard Screw Co. of N. J. (Com.)	14,600	$25,000
U. S. Second Liberty Loan, 4¼% 1942	19,600	
Colt's Pat. Fire Arms Mfg. Co.	76,500	
Travelers Ins. Co.	64,000	
Niles-Bement-Pond Co.	2,625	
R. R.	3,187	
Norfolk & Western R. R. Co.	5,150	100,000
Russell Mfg. Co.	935	
First Liberty Loan, 3½%, 1947	3,577	
Second Liberty Loan, 4¼%, 1942	13,230	
Third Liberty Loan, 4¼%, 1928	49	
Fourth Liberty Loan, 4¼%, 1933	1,078	
Colt's Pat. Fire Arms Mfg. Co.	10,200	59,500
Scovill Mfg. Co.	61,500	
Aetna Casualty & Surety Co.	29,900	
Aetna Life Ins. Co.	54,600	50,000
Cert. of Deposit	3,000	
Aetna Life Ins. Co.	73,255	
Colonial National Bank	1,000	
Standard Screw Co. of N. J.	4,380	
Hartford Fire Ins. Co.	2,080	71,300
Niles-Bement-Pond Co.	70	
Travelers Ins. Co.	5,120	
Landers, Frary & Clark	3,118	
Seth Thomas Clock Co.	959	
Aetna Cas. & Surety Co.	2,300	
Totals	$456,668	$305,800

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $2,720,400; State, County and Municipal bonds, $2,041,210; other bonds, $1,313,120; stocks, $264,562; total, $6,339,292.

DIRECTORS: J. O. Enders, M. B. Brainard, J. L. English, S. G. Dunham, W. E. A. Bulkeley, M. G. Bulkeley, Jr, C. H. Remington, D. N. Barney, M. S. Little, C. F. T. Seaverns.

FIELD MEN AND TERRITORY COVERED: Alabama: Birmingham, Ala., John G. Smith & Co., general agents, 212 North 21st Street; Arkansas: Little Rock, Ark., G. H. Campbell & Co., general agents, Bankers Trust Bldg.; California: Los Angeles, Cal., Los Angeles Branch Office, W. R. Briggs, manager, I. N. Van Nuys Bldg.; San Francisco, Cal., Western Branch Office, J. R. Molony, manager, 333 Pine Street; Colorado: Denver, Colo., Denver Branch Office, F. E. Breisch, manager, Equitable Bldg.; Connecticut: Hartford, Conn., R. C. Knox, general agent, 114 Pearl Street; Delaware: Wilmington, Del., Gilpin, Van Trump & Montgomery, Inc., general agents, DuPont Bldg.; District of Columbia: Washington, D. C., Washington Branch Office, J. T. Jones, manager, Woodward Bldg.; Florida: Jacksonville, Fla., W. M. McCrory Co., general agents, 56 W. Bay Street; Georgia: Atlanta Ga., Atlanta Branch Office, Clifford L. Ochridge, manager, 35-37 Poplar Street; Idaho: Boise, Idaho, Perrault Insurance Agency, general agents, Overland Bldg.; Wallace, Idaho, Rossi Insurance & Investment Co., general agents; Illinois: Chicago, Ill., Chicago Branch Office, George Tramel, manager, 175 W. Jackson Blvd; Indiana: Indianapolis, Ind., Indianapolis Branch Office, R. C. Griswold, manager, Traction Terminal Bldg.; Iowa: Des Moines, Ia., Des Moines Branch Office, J. G. Little, manager, Hubbell Bldg.; Kentucky: Louisville, Ky., Louisville Branch Office, J. R. Falconer, manager, Louisville National Bank Bldg; Louisiana: New Orleans, La., New Orleans Branch office, R. B. Reese, Manager, Whitney Central Bank Bldg.; Maine: Waterville, Me., Boothby & Bartlett, general agents, 176 Main Street; Maryland: Baltimore, Me., W. T. Shackelford & Co., general agents, 15–17 Commerce Street; Massachusetts: Boston, Mass., Arthur W. Burke, general agent, 45 Kilby Street, Springfield, Mass., Springfield Branch Office, Harry A Sawyer, manager, Worthington Bldg; Michigan: Detroit, Mich., T. J. Bosquett, district manager, Real Estate Exchange Bldg., 17 Cadillac Square;

Grand Rapids, Mich., Grand Rapids Branch, J. F. Horton, manager, Federal Square Bldg.; Minnesota: Duluth, Minn., Dunning-How-Dunning Co., general agents, Alworth Bldg. Minneapolis, Minn., Minneapolis Branch Office, C. V. Hunsaker, manager, Metropolitan Life Bldg., St. Paul, Minn., St. Pau] Branch Office, Theo. A. Engstrom, manager, Pioneer Bldg.; Missouri: Kansas City, Mo., Kansas City Branch Office, C A. Bissett, manager, Gates Bldg., St. Louis, Mo., St. Louis Branch Office, Frank Mead, manager, Pierce Bldg.; Montana: Butte, Mont., Wolcott & Co., general agents, 49 E. Broadway, Great Falls, Mont., Huntsberger-Givens Company, general agents, First National Bank Bldg.; Nebraska: Omaha Neb., John Dale & Son, general agents, Karbach Block; New Jersey: Newark, N. J., Newark Branch Office, W. N. Heard, manager, Essex Bldg.; New York: Albany, N.Y., Albany Branch Office, George A. Mills, manager, Arkay Bldg., Brooklyn, N. Y., Brooklyn Branch Office, G. H. Reaney, manager, 176 Montague Street, Buffalo, N. Y., Buffalo Branch Office, W. T. Gouert, manager, 120-122 Pearl Street, Hornell, N. Y., R. E. Page, general agent, Jamestown, N. Y. E. J. Ashwell & Co., Inc., general agents, Allen Square Bldg., New York, N. Y., New York Branch Office, John S. Turn, secretary, 100 William Street, Forty-second Street Branch Office, H. D. Wright, manager, Bowery Savings Bank Bldg., 110 E. 42nd Street, Automobile Insurance Company (Marine Dept.), C. R. Ebert, secretary, 82 Beaver Street, Niagara Falls, N. Y., Niagara Falls Fire Office, general agents, Gluck Bldg., Olean, N. Y., Raymond T. Mallery, general agent, First National Bank Bldg., Rochester, N. Y., Rochester Branch Office, J. F. Long, manager, Aetna Bldg., 23–25 Exchange Street, Syracuse, N. Y., Central & Eastern New York Agency, Inc., Wadsworth & Olmstead, managers, Union Bldg.; North Carolina: Greensboro, N. C., Merrimon Insurance Agency, general agents, Dixie Bldg.; Ohio: Cincinnati, O., Perkins & Goeghegan, district managers, First National Bank Bldg., Cleveland, O., W. G. Wilson, manager, Leader-News Bldg.; Oklahoma: Tulsa, Okla., Pearce, Porter & Martin, general agents, Exchange National Bank Bldg.; Oregon: Portland, Ore., McCargar Bates & Lively, general agents, Yeon Bldg.; Pennsylvania: Harrisburg, Pa., Harrisburg Branch, J. J. Heelan, manager, Union Trust Bldg., Philadelphia, Pa., Philadelphia Branch Office, H. K. Remington, manager, 407–409 Walnut Street, Pittsburgh, Pa., J. W. Henry, manager and adjuster, Chamber of Commerce Bldg., Reading, Pa., Essick & Barr, general agents, 539 Court Street, Scranton, Pa., Roscoe H. Keffer, general agent, Ætna Floor, Union, Wilkes-Barre, Pa., William B. Robinson, general agent, Coal Exchange Bldg.; Rhode Island: Providence, R. I., Providence Branch Office, E. L. Coman, manager Turks Head Bldg.; South Carolina: Chester, S. C., C. C. Edwards, general agent; Tennessee: Bristol, Va.-Tenn., J. B. Lyon, district agent, Chattanooga, Tenn., Spencer-Dowler Co., Inc., general agents, James Bldg., Knoxville, Tenn., M. F. Flenniken & Co., Inc., general agents, Burwell Bldg., Memphis, Tenn., Morrison, Wallace & Co., general agents, Goodwyn Inst. Bldg., Nashville, Tenn., Hall & Benedict, general agents, Nashville Trust Bldg.; Texas: Dallas, Tex., Dallas Branch Office, A. L. Penner, acting manager, Kirby Bldg., Houston, Tex., Langham & Maillot, general agents, Gulf Bldg., San Antonio, Tex., Burnett & Gosling, general agents, Chandler Bldg.; Utah: Salt Lake City, Utah, Ed. D. Smith & Sons, general agents, Main at First South; Virginia: Bristol, Va.-Tenn., J. B. Lyon, district agent, Norfolk, Va., Barry, Parks & Roper, Inc., general agents, 133 Tazewell Street, Richmond, Va., Richmond Branch Office, F. W. Clintsman, manager, American National Bank Bldg.; Washington: Seattle, Wash., George W. Rourke Insurance Agency, Dexter Horton Bldg., Spokane, Wash., Elmendorf & Pope, Inc., general agents, Columbia Bldg., Neil Flenner, agent, Hutton Bldg., Tacoma, Wash., R. E. Anderson & Co., general agents, W. R. Rust Bldg.; West Virginia: Wheeling, W. Va., Wheeling Branch Office, M. T. Slade, manager, Wheeling Steel Corp. Bldg.; Wisconsin: Milwaukee, Wis., Milwaukee Branch Office, C. A. Bonner, manager, Trust Company Bldg.; Frank O. Beitel, supt. fire dept., Philadelphia Branch Office, 407 Walnut Street, Philadelphia, Pa., for Counties of Philadelphia, Delaware, Chester, Montgomery, Bucks—application writing agents; James E. Bright, state agent, 306 Hubbell Bldg., Des Moines, Ia., for Ia. and Neb.; Frank W. Broome, special agent, Defiance, O., for state of O; assistant to state agent Fipp; Henry E. Burkle, special agent, 1027 Kirby Bldg., Dallas, Tex., for state of Tex. assistant to S. A. Kelly; Edwin J. Carter, state agent, 16th Floor Real Estate Bldg., Detroit, Mich. for state of Mich; John G. Currie, special agent, Ætna Bldg., 25 Exchange Street, Rochester, N. Y., for Counties in N. Y.—Allegany, Cattaraugus, Chatauqua, Erie, Monroe, Niagara, Orleans, Wyoming, Genesee, Livingston and city of Hornell; James F. Dissell, special agent, 518 Union Bldg., Syracuse, N. Y., for Counties in N. Y.—Broome, Cayuga, Chemung, Chenango, Cortland, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Ontario, Oswego, Schuyler, Seneca, Steuben, St. Lawrence, Tompkins, Tioga, Wayne, Yates; Stephen R. Dixon, assistant special agent, Woodward Bldg., Washington, D. C., assistant to state agent Warfield; Frederic W. Dodd, special agent, Arkay Bldg., Albany, N. Y., for Counties in N. Y.—Albany, Clinton, Fulton, Columbia, Delaware, Essex, Greene, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington, Orange, Sullivan, Dutchess, Ulster; Thomas H. Dooley, manager, Eastern New England Division, Boston Insurance Exchange, 40 Broad Street, Boston, Mass., for states of Maine, Rhode Island, and part of Mass. and N H.; August B. Fipp, state agent, Defiance, O., for state of O.; Franklin C. Gieb, special agent, Essex Bldg., Newark, N. J., assistant to state agent Moller; Arthur F. Gronbach, special agent, 100 William Street, New York, N. Y., assistant to supt. Wissemann; S. W. Haight, special agent, Dexter Horton Bldg., Seattle, Wash. assistant to state agent Hosford; E. W. Hosford, state agent, Dexter Horton Bldg., Seattle, Wash., states of Wash., Mont. Idaho and Utah, for both companies and Ore. for the Fire and Marine; James Hutchison, supt. fire dept., Providence Branch Office, Providence, R. I., state of R. I., assistant to manager Dooley; Charles H. Judd, special agent insurance Exchange, Chicago, Ill., Lake County in Ind. and Cook County in Ill.; Louis H. Kashner, state agent Pierce Bldg. St. Louis Mo. Territory, state of Mo.; James E. Kelly, state agent, 1027 Kirby Bldg., Dallas, Tex., state of Tex.; Simon Koontz, Jr., state agent 704 Traction Terminal Bldg., Indianapolis, Ind., for state of Ind.; Earl E. Leyda, state agent, 208–9 Citizens Savings Bank Bldg., Pittsburgh, Pa. Counties in Pa.—Armstrong, Beaver, Butler, Clarion Crawford, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, Mercer Warren, Washington, Westmoreland, Venango; Wm. F. Long, special agent, 4th Floor Union Trust Bldg., Harrisburg, Pa., Counties in Pa.—Adams, Blair, Bradford, Cambria, Cameron, Center, Clinton, Cumberland, Dauphin, Franklin, Huntington, Juniata, Lycoming Mifflin, Northumberland, Perry, Tioga, Union, York. Snyder, Fulton, Bedford, Somerset, Potter, Elk, McKean, Clearfield; E. L. Maltby, state agent, Equitable Bldg., Denver, Colo., for Colo and Wyo ; Herbert W. Masters, special agent, 407 Walnut Street, Philadelphia, Pa., Counties in Pa.—Berks, Carbon, Columbia, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Monroe, Montour, North Hampton, Pike, Schuylkill, Sullivan, Susequehanna, Wayne, Wyoming, Cities of Mt. Carmeland Shamokin; Charles E. McClure, state agent, 1303 Pioneer Bldg., St. Paul, Minn., state of Minn.; Anton J. Meyer, state agent, Ins. Exch. Chicago, Ill., state of Ill., excluding Cook County; Richard B. Miller, state agent, Gilchrest-Walker Bldg., Wellsburg, W. Va., state of W. Va.; Munroe E. Mitchell, special agent, 49 Pearl Street, Hartford, Conn., entire state of Conn.; Christen Moller, state agent, Essex Bldg. Newark, N. J., entire state of N. J. with the exception of the following Counties—Burlington, Gloucester, Atlantic, Salem, Cumberland, Cape May and Camden; Dan M. Murchison, state agent, 410 Mercantile Bldg., Oklahoma City, Okla., state of Okla.; J. S. Murdy, special agent, c/o Springfield Branch Office, Worthington Bldg., 289 Main Street, Springfield, Mass., state of Vt., western N. H. and western Mass.; Harold E Reed, state agent, Aberdeen, S. D., N. D. and S. D.; J. W. Robertson, manager, Western Div., 614 Ins. Exch., Chicago, Ill., Supervision of the following states—Ill. (excluding Cook County), Ind. (excluding Lake County), Minn., Iowa, N. D., Wis., Kans., Mo., Mich., Neb., S. D.; Eno M. Schimmels, state agent, Trust Company Bldg., Milwaukee, Wis., state of Wis.; Jas. Silhanek, manager farm dept., 607 Ins. Exch., Chicago, Ill., Middle West states, representing Farm Dept.; Robert M. Simpson, special agent, 1st Nat'l Bank Bldg., Cincinnati, O., state of Ky. for automobile and fire and marine, state of Ohio for fire and marine Underwriters. Southern Department, E. N. O'Beirne, manager, Poplar Street. Atlanta, Ga., for Ga., Fla., La., Miss., N. C., S. C ; Louis H. Schweer, state agent, First Nat'l Bank Bldg., Cincinnati, O., for state of Ky., automobile and fire and marine, state of O., fire and marine only; C. J. Tichenor, state agent, 5th Floor Gates Bldg., Kansas City, Mo., for state of Kans.; Fred A. Ulam special agent, Rooms 208–9 Citizens Savings Bank Bldg., Pittsburg, Pa., assistant to state agent Leyda; Harry C. Wagstaff, special agent 407 Walnut Street, Philadelphia Pa., Counties in Pa.—Chester, Delaware, Bucks, Montgomery—policy writing agents in Philadelphia suburban territory, Counties in N. J.—Burlington, Gloucester, Atlantic, Salem, Cumberland, Cape May and direct reporting agents in Camden County; Allen A. Warfield, state agent, Woodward Bldg., Washington, D. C., for D. C., Md., Del., Va.; H. G. Whitney, special agent, 193 Middle Street, Portland, Me., assistant to manager Dooley; F. G. Wissemann, supt., 100 William Street, New York, N. Y., for Counties in N. Y.—Suffolk, Nassau, Queens, Kings, Richmond, Bronx, Westchester, Rockland, Putnam; Bates, Lively & Pearson, general agents, Yeon Bldg., Portland, Ore., for state of Ore.; Geo. M. Easley & Company, general agent Dallas, Tex., for state of Tex.; Hall & Benedict, state agents, Nashville Trust Bldg., Nashville, Tenn., for Tenn., with the exception of Chattanooga—Spencer-Dowler Co. and Bristol, Va.-Tenn.; Hedwall-Sundberg Co., general agents, Metropolitan Bank Bldg., Minneapolis, Minn., for Hail Department; Johnson & Levy, general agents, 212 No. 21st Street, Birmingham, Ala., for state of Alabama—under O'Beirne; L. B. Leigh & Co., general agents, Little Rock, Ark., for state of Ark.; Merrimon Insurance Agency, general agents, Dixie Bldg. Greensboro, N. C., for state of N. C.—under O'Beirne; Walter H. Young, supt. fire dept., San Francisco Branch Office, 333 Pine Street, San Francisco, Cal., for Cal and Ariz. The company operates in all the states except Alaska, N. M. and P. I. Operates also in Porto Rico, Honduras, British Honduras, Guatemala, Santo Domingo.

HISTORICAL DATA

This company was organized as the Manufacturers Fire and Marine Insurance Co., June 13, 1907, in Connecticut. Authorized

capital was $2,000,000. It did not begin business, however, until 1913, after its charter was secured the previous year by the interests of the Aetna Life Insurance Co. Initial capital paid in was $300,000 with a surplus of like amount. Stock, par value, $100 a share, was paid in at $200. As one of the Aetna group its present name was adopted in 1913. Increases in capital have been: July, 1915, to $500,000 and $200,000 added to surplus; Dec., 1915, to $1,000,000 and $500,000 added to surplus; 1917, to $2,000,000 and $1,000,000 paid in to surplus. Majority of the stock is owned by the Aetna Life Insurance Co. Figures, Conn. standard. Deposits with states, etc.: Ga., $10,000; N. C., $19,800; Va., $147,000; Conn., $400,000; Cuba, $100,000; Bank of England, London, Eng., $150,000. Other companies under same control: Aetna Life, Hartford, and Aetna Casualty & Surety. Underwriters' agencies' policies guaranteed: Fire and Marine Underwriters Agency and Protective Fire Underwriters Agency. Stock, par value, $100; book value, Dec. 31, 1923, $226.34; latest sale, 310%.

ADMINISTRATION AND REPUTE: The Automobile. of Hartford, is one of the largest American companies writing a general fire and marine business. The management is capable and efficient as denoted to a large degree by the progress and success of the company in its operations. Its underwriting and investment results in the last five years have been as follows: 1919, underwriting profit, $53,893, investment profit, $275,079; 1920, underwriting loss, $513,660; 1921, underwriting profit, $105,746; investment profit, $219,691; 1922, underwriting profit, $135,454; investment profit, $477,081; 1923, underwriting profit, $86,364; investment profit, $377,899.

The company's premium income has shown large advances, steadily, except for moderate falling off in 1921. Dividends paid to stockholders have been very liberal. Company has an estimable loss-paying reputation.

BOARD MEMBERSHIPS: The Automobile is represented in the following organizations: Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, National Board of Fire Underwriters, National Automobile Underwriters Conference and Sectional Conferences.

CLASSES OF INSURANCE WRITTEN: Fire, ocean and inland marine lines, tornado, explosion, hail, parcel post, air craft, jewelry, fine arts, registered mail, sprinkler leakage and tourists' baggage; also fire, theft, collision and loss of use on automobiles, crop and rain.

BALTIMORE AMERICAN INSURANCE COMPANY, Baltimore, Md.

President, John C. Distler, Jr.; Vice-President, G. A. Hax; Secretary, Edward J. Cook; Assistant Secretary, F. L. C. Wehrenberg, Jr.

Organized, 1880.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,792,354	$405,031	$847,992	$334,269	$428,076	$139,986	$60,000	$153,752	353,738	$125,955
1922	1,707,856	370,036	789,289	306,018	392,768	155,272	60,000	146,210	361,482	150,486
1921	1,635,842	355,037	732,870	294,440	376,021	149,405	60,000	140,223	349,628	145,400
1920	1,614,099	358,508	705,236	331,712	412,384	141,654	60,000	150,394	352,048	136,130
1919	1,553,585	316,261	690,530	304,839	379,393	97,128	55,000	138,412	290,540	105,679

Unearned premiums include amount reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$57,638	Losses unpaid	$12,631
Mortgage loans	823,699	Unearned prems	404,926
Collateral loans	31,550	Other liabilities	26,805
Bonds and stocks	707,857		
Cash	88,522	Total liabilities	444,362
Agents' balances	64,279	Capital paid up	500,000
Interest and rents	18,609	Net surplus	847,992
Other assets	200		
Total adm. assets	$1,792,354	Total	$1,792,354

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $88,934,589, $670,696; tornado, $1,125,361, $3,131; hail, $498,480, $763; unclassified, effective prior to January 1, 1921, $9,079,463, $82,118.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,956,301; losses paid, $2,953,461; dividends declared, cash, $1,010,080.

REAL ESTATE OWNED: Comprises 411 E. Baltimore Street (occupied by the company), carried at $40,000, and 21 ground rents in Baltimore.

MORTGAGE LOANS: There are 404 loans, ranging in amount from $150 to $25,000, and aggregating $823,699. They are all upon property in or near Baltimore, and are in few instances for as much as 50% of the estimated value of the security. There was no interest overdue on December 31, last.

COLLATERAL LOANS: These loans aggregate $31,550 on securities valued at $54,062. On December 31, last, there was no interest past due.

BONDS AND STOCKS OWNED (Market Value): U. S. Gov't bonds, $55,134; County and Municipal bonds, $291,515; railroad bonds, $91,010; other bonds, $25,860; stocks, $244,338; total, $707,857.

DIRECTORS: George A. Hax, Arthur Wallenhorst, John C. Distler, Jr., Henry G. Von Heine, Rudolph Sommerwerck, F. W. Kakel, Lewis J. Lederer, H. J. Herzmyer, F. C. Busch, C. M. Distler, G. E. Muhly, F. Schlutler.

FIELD MEN AND TERRITORY COVERED: Clyde E. Culp, Baltimore, general agent; Secor Cunningham, Chicago, Ill., general agent for Cook County, Ill. Wakefield, Morley & Co., Hartford, Conn., general agents for Conn.; Bierce & Sage Co., Wayne County, Mich. The company operates in Conn., D. C., Ill., Md., Mich., Mass., N. J., N. Y., O. and Pa.

HISTORICAL DATA

Company began business, 1880, in Maryland as the German American Insurance Co., with capital of $215,000, which in the year following, was reduced to $200,000. Present name was taken in 1918. Conflagration loss of $330,562 in Baltimore, 1904, was severe test, reducing capital to $50,000, but company survived nicely by stockholders' prompt payment of $150,000 to capital, and maintenance of adequate surplus. Capital was increased in 1911 to $500,000, and $180,000 was added to surplus. Par value of stock is $25; book value, Dec. 31, 1923, 269.59%; latest sale, 360%. Largest amount insured in one hazard, gross, $75,000; net, $25,000. December 31, 1923, directors owned $74,056 of stock.

ADMINISTRATION AND REPUTE: This company has shown a progressive disposition though writing a conservative volume of business. Sound financial interests are behind it. Premium income has shown substantial advances and liberal dividends have been paid regularly. The company's general reputation is good. The directors are mostly prominent local business men. Underwriting and investment results in the last five years have been: 1919, underwriting profit, $33,672; investment profit, $74,337; 1920, underwriting profit, $10,955; investment profit, $73,337; 1921, underwriting profit, $3,721; investment profit, $60,349; 1922, underwriting loss, $5,536; investment profit, $132,889; 1923, underwriting profit, $19,656; investment gain, $99,048.

BOARD MEMBERSHIPS: Western Insurance Bureau, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire and tornado

BANKERS AND MERCHANTS FIRE INSURANCE COMPANY, Jackson, Miss.

President, R. E. Kennington; Secretary and Managing Underwriter, W. G. Sours. Organized, 1922.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$708 663	$140,921	$252,818	$176,182	*a*$236,775	$62,342	.....	$78,406	$140,748	$63,605
1922	630,972	101,849	191,892	145,648	416,844	13,259	.....	61,569	74,828	16,516

a Includes $218,649 contributed to surplus from stock sales in 1922 and $29.166 in 1923.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$1,200	Losses unpaid.....	$6,599
Bonds and stocks...	630,372	Unearned prems....	140,921
Cash.....	21,289	Other liabilities.....	1,275
Agents' balances....	31,409		
Interest and rents...	9,992	Total liabilities...	148,795
Other assets.....	14,401	Capital paid up....	307,050
		Net surplus.....	252,818
Total adm. assets.	$708,663	Total.....	$708,663

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: fire, $10,804,723, $184,226; motor vehicle, $226,036, $6,203; tornado, $7,858,653, $42,888; sprinkler leakage, $50,250, $352.

BUSINESS SINCE ORGANIZATION: Premiums received, $321,830; losses paid, $73,682.

MORTGAGE LOAN: There is one loan for $1,200 valued at about $5,000. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): State, County and Municipal bonds, $548,422; stocks, $81,950; total, $630,372.

FIELD MEN AND TERRITORY COVERED: Special agents: J. M. Harrington, Jackson, Miss. The company is licensed in Miss. and N. C.; doing only a reinsurance business in the latter state.

HISTORICAL DATA

Company organized January 17, 1922, in Mississippi, and began business February 27 of that year with a paid-in capital and surplus of $100,000 each. Authorized capital is $1,000,000. George D. Reynolds was the principal organizer. He also organized the Mississippi Fire Insurance Co. Stock, par value, $10 a share, was sold at double par, with promotional expenses limited to 15 % of the selling price. By the end of 1922, paid-in capital amounted to $278,160, and $218,649 had been contributed to surplus from stock sale. Promotion cost to company was about 10¼ %. Capital increased $28,890 during year 1923, by paid-in stock subscriptions. January 17, 1923, it was decided to discontinue selling stock. Stock, par value, $10; book value, December 31, 1923, 182.33 %; latest sale, 250 %.

ADMINISTRATION AND REPUTE: The company's management is capable and experienced by reason of former insurance and banking connections of considerable prominence. R. E. Kennington, president, is also well-known as a mercantile business man and financier. The company's executive management is in good repute. Operating surplus is ample and the company's general disposition is progressive, although underwriting results of the first year's business showed a loss of $39,411, which, however, in part, was offset by a profit of $12,655 from its well-secured investments. It does a substantial volume of business. Underwriting loss in 1923, $1,038; investment profit, $32,797.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, tornado, automobile, sprinkler leakage, use and occupancy, profits.

BANKERS AND SHIPPERS INSURANCE COMPANY, New York, N. Y.

President, C. V. Meserole; Vice-President, L. R. Bowden; Vice-President, and Secretary, H. B. Lamy, Jr.; Secretary, L. P. Tremaine Assistant Secretaries. R. Cholmeley-Jones, S. G. Amerman, R. S. Oellers, W. C. Smith, A. E. Heacock. Organized, 1918.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,266,649	$1,733,984	$815,471	$2,754,059	$2,933,017	$1,607,794	.....	$990,124	$2,597,918	$1,444,593
1922	3,955,331	1,438,426	700,923	2,371,409	2,536,545	1,371,164	.....	806,315	2,177,479	1,236,978
1921	3,554,615	1,152,734	461,239	1,826,537	1,974,292	1,470,533	.....	728,883	2,199,416	1,349,037
1920	4,138,612	1,095,765	974,154	1,950,858	2,084,481	1,130,259	.....	713,377	1,843,636	1,051,132
1919	3,507,586	560,322	1,000,000	1,156,887	1,236,520	93,641	.....	297,113	390,754	635,755

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$3,477,680	Losses unpaid.....	$671,980
Cash.....	183,735	Unearned prems....	1,733,684
Agents' balances....	466,015	Other liabilities.....	45,214
Interest.....	51,486		
Reins. in losses paid.	87,733	Total liabilities...	2,451,178
		Capital paid up.....	1,000,000
		Net surplus.....	815,471
Total adm. assets.	$4,266,649	Total.....	$4,266,649

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $202,672,770, $1,980,193; ocean marine, $3,950,141, $72,632; motor vehicle, $39,677,268, $1,034,869; frost, $126,441, $10,067; tornado, $11,642,541, $66,578; sprinkler leakage, $1,843,-657, $7,527; riot, civil commotion and explosion, $1,953,914, $4,226; unclassified, effective prior to January 1, 1921, $4,915,368, $64,266.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,059,750; losses paid, $5,453,903.

BONDS OWNED (Market Values): U. S. Gov't bonds, $2,121,410; railroad bonds, $548,500; other bonds, $807,770; total, $3,477,680.

DIRECTORS: C. A. Austin, E. J. Barber, James Barber, Howard Bayne, L. R. Bowden, W. S. Carpenter, C. G. Du Bois, P. H. Harwood, Oswald Kitkby, C. V. Meserole, E. Palmer, C. E. Peck, J. A. Spoor, E. V. R. Thayer (chairman), Elisha Walker, H. B. Lamy, Jr., Oakley Wood.

FIELD MEN AND TERRITORY COVERED: Pacific Coast department: Dixwill Davenport, manager; E. Ulrich, special agent for N. Y.; C. V. Kane, manager Pa. department, for Pa. and Md.; general agencies: Ala., Johnson & Levy, Fla. and Ga., J. F. Lewis & Co.; Ind., G. W. Pangborn, Minn., G. V. B. Hill; Tenn., W. L. Nelson & Co.; Tex., Olin L. Pattello; Wis. Chris Schroeder & Sons Co.; Arthur Charnock, Inc., state agent for S. D.; E. D. McCall, state agent for Neb. and Ia.; S. C., Sewell & Gantt; N. C., Jones & Peacock; La., H. S. Kaufman; Ohio, Thos. A. Hites; N. J., John F. Luehs, East Orange. The company operates in Ala., Ark., Cal., Conn., Del., D. C., Fla., Ga., Ida., Ill., Ind., Ia., Kan., Ky., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. Y., N. C., O., Ore., Pa., R. I., S. C. S. D.; Tenn., Tex., Utah, Wash. and Wis.

HISTORICAL DATA

Company organized December 23, 1918, in New York; began business in February, 1919, with initial capital of $1,000,000 paid in, a cash surplus of $1,000,000 and a cash. special reserve of $500,000, and no promotional expenses. Stock, par value, $100, was sold at $250. Stock, book value, December 31, 1923, was

$181.54; latest sale, 180%. Largest amount insured in one hazard gross, $100,000; net, $25,000. December 31, 1923, directors owned $38,400 of stock.

ADMINISTRATION AND REPUTE: The company's present management, active over all business since September, 1920, is capable and bears an excellent reputation in dealing with its agents and policyholders. Its officers are thoroughly experienced in the business. C. V. Meserole, president, is also president of the Pacific Fire and vice-president of the New Jersey Insurance Co. of Newark. Fire underwriting is directly under the supervision of the president. Marine losses on business written by the former management accounted largely for the underwriting loss of 1921. It is now writing a large volume of business. Its loss paying record is good. Deposit in Ga., $9,900; N. C., $19,800.

Underwriting and investment results since beginning business have been: 1919, underwriting loss, $207,075, investment profit, $88,917; 1920, underwriting loss, $372,845, investment profit, $155,113; 1921, underwriting loss, $352,967, investment profit, $225,452; 1922, underwriting loss, $32,908, investment profit, $205,018; 1923, underwriting loss, $66,360; investment gain, $136,186.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, marine, riot and civil commotion, automobile, tornado, sprinkler leakage, ocean marine, use and occupancy and explosion.

BANKERS FIRE INSURANCE COMPANY, Durham, N. C.

President, W. G. Pearson; Secretary-Manager, W. Gomez; Treasurer, J. M. Avery. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$317,830	$74,179	$34,980	$77,861	$108,218	$30,661	.....	$56,411	$87,072	$28,470
1922	294,181	49,934	—23,293	63,894	*106,775	38,225	.....	a56,486	94,711	43,444
1921	147,005	16,163	16,582	21,717	*69,315	3,784	.....	a17.530	21,314	3,728

* Includes $38,456 surplus contributed through sale of capital stock in 1921, and $28,115 in 1922.
a Excludes $15,255 promotion and organization expenses in 1921, and $10,350 in 1922.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$199,355	Losses unpaid.....	$4,371
Collateral loans.....	11,495	Unearned prems....	74,179
Bonds.....	27,000	Other liabilities....	3,500
Cash.....	9,431		
Agents' balances....	17,529	Total liabilities...	82,050
Interest.....	4,814	Capital paid up....	200,800
Accts. receivable....	4.359	Net surplus.....	34,980
Other assets.....	43,847		
Total adm. assets.	$317,830	Total.....	$317,830

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $7,797,642, $127,174.

BUSINESS SINCE ORGANIZATION: Premiums received, $163,468; losses paid, $71,271.

MORTGAGE LOANS: There are 34 loans aggregating $135,675 on improved properties, city and farm, in Va., N. C. and S. C., valued at $556,500. On December 31, last, there was $1,986 of interest past due.

BONDS OWNED (Market Values): U. S. Gov't bonds, $16,000; State, County and Municipal bonds, $11,000; total, $27,000.

DIRECTORS: W. G. Pearson, C. C. Spaulding, Ira T. Bryant, J. M. Avery, W. Gomez, J. A. Tinsley, M. A. Goins, A. M. Moore, E. W. Smith, E. R. Merrick, R. L. McDougald, J. H. Ridley, A. J. Strong, J. C. Scarborough, M. C. Clark, J. G. Banton, J. S. Thompson, J. E. Nail, G. A. Edwards, W. M. Rich, L. E. Williams, W. C. Thomas.

TERRITORY COVERED: The company is licensed in D. C. Ga., Md., N. C., Tenn. and Va.

HISTORICAL DATA

This company was incorporated July 22, 1920, under the laws of the state of N. C. Licensed February 1, 1921, it began business on February 4. Its authorized capital is $500,000. When it began business its paid in capital amounted to $99,100, and there had been contributed to surplus, $24,775. During the year 1921, $47,905 additional capital and $13,681 surplus was paid in. In 1922 the capital was further increased by $105,615 by the sale of stock which contributed $28,116 in surplus.

ADMINISTRATION AND REPUTE: The directorate of this company is made up of a number of bankers and several men interested in the North Carolina Mutual Life Insurance Company, but men of standing and worth in their various lines. The secretary-manager, W. Gomez, has had considerable experience in the insurance business. In 1922 the Great Southern Fire Insurance Company of Atlanta, Ga., merged with this company. Underwriting and investment results: 1923, underwriting loss, $20,729, investment profit, $26,086; 1922, underwriting loss, $59,982, investment gain, $6,352.

BOARD MEMBERSHIP: Southeastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire.

BIRMINGHAM FIRE INSURANCE COMPANY, Pittsburg, Pa.

President, William Henning; Secretary, A. J. Henning; Assistant Secretary, A. G. Kaufmann. Organized, 1871.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$581,102	$163,764	$204,394	$154,608	$208,697	$71,226	$24,000	$92,345	$187,571	$65,828
1922	559,483	143,164	199,755	130,690	177,040	73,282	24,000	78,023	175,305	77,804
1921	556,362	141,376	204,598	117,068	163,230	69,401	28,000	72,885	170,286	59,318
1920	567,152	161,383	187,225	150,424	198,259	73,964	28,000	93,992	195,956	83,670
1919	565,396	154,281	200,367	146,251	190,967	58,667	32,000	84,780	175,447	59,994

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$17,500	Losses unpaid.....	$12,944
Mortgage loans.....	247,800	Unearned prems....	163,764
Bonds and stocks...	259,734		
Cash.....	16,711	Total liabilities...	176,708
Agents' balances....	31,916	Capital paid up....	200 000
Interest and rents...	7,441	Net surplus.....	204,394
Total adm. assets.	$581,102	Total.....	$581,102

See Department of Year Book: Fire Insurance Stocks and Dividends.

MORTGAGE LOANS: There are loans aggregating $247,800 on Allegheny Co. property valued at considerably more than double the amount loaned. There was $170 of interest past due and $7,272 accrued on December 31, last. The company holds ample fire insurance on the mortgaged buildings.

DIRECTORS: Leonhard Kaufman, Chas. W. Wiegel, William Henning, George L. Sutter, John Sieferth, Louis Kuehneisen, Jr.,

John C. Rudolph, John A. Bleichner, Louis G. Knoepp, Alex. Hahn, Wm. H. McCombs, George Schwartzel.

TERRITORY COVERED: Operates in Ill. and Pa.

HISTORICAL DATA

Company organized and began business, 1871, in Pa., with $100 000 paid-in capital. Capital increased gradually to $148,000 and in 1879 to $171,410; in 1880 to $200,000. Stock par value, is $50 per share; book value December 31, 1923, was 202.19 %; latest sale 170 %.

ADMINISTRATION AND REPUTE: Management of this company is capable and efficient as denoted by its progress through conservative operation and sound, though small volume of business. An experienced insurance executive heads the company. The stock control is not closely held. Company has paid reasonable dividends; has selected investments well; is in good repute for loss paying and has good general reputaion Recent underwriting and investment results: 1923, underwriting profits, $5,560, investment profit, $23,079; 1922, underwriting loss, $4,014, investment profit, $23,171; 1919, underwriting profit, $18,320, investment profit, $21,366.

CLASS OF INSURANCE WRITTEN: Fire

BOSTON INSURANCE COMPANY, Boston, Mass.

President, Wm. R. Hedge; Vice-President, E. Winchester; Secretary, Freeman Nickerson. Organized, 1873.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923[1]	$13,304,105	$5,499,422	$4,195,623	$6,646,162	$7,424,259	$3,659,815	$280,000	$2,832,867	$6,772,682	$3,170,398
1922[1]	12,876,825	5,103,875	4,158,369	6,181,521	6,864,798	4,056,428	280,000	2,813,506	7,149,934	3,443,566
1921[1]	12,765,476	5,346,322	3,338,834	6,256,097	6,792,367	4,352,926	280,000	2,862,165	7,495,091	4,230,719
1920[1]	13,695,108	5,795,178	3,484,924	8,295,791	8,835,542	4,187,572	280,000	3,232,326	7,699,898	4,868,890
1919[1]	12,570,081	5,014,193	4,043,760	7,444,526	7,937,433	3,445,877	240,000	2,707,894	6.393.771	3.591,742

[1] Mass. standard.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$466,200	Losses unpaid.....	$2,145,335
Mortgage loans.....	212,600	Unearned prems....	5,499,422
Bonds and stocks...	10,607,202	Other liabilities.....	463,725
Cash.....	814,439		
Agents' balances....	1,008,271	Total liabilities...	8,108,482
Interest and rents...	62,390	Capital paid up....	1,000,000
Other assets.....	133,003	Net surplus.....	4,195,623
Total adm. assets	$13,304,105	Total.....	$13,304,105

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $835,011,400, $7,747,226; ocean marine, $21,426,076, $477,141; motor vehicle, $67,990 441, $960,775; inland navigation and transportation, $7,637 010, $110,450; tornado, $71,492,789, $280 482; hail, $518,676, $1,147; sprinkler leakage, $7,892,604, $13,940; riot, civil commotion and explosion, $3,977,282, $9,522; earthquake, $79,500, $336; unclassified, effective prior to January 1, 1921, $63,741,234, $745,575.

BUSINESS SINCE ORGANIZATION: Premiums received, $117,640,123; losses paid, $67,644,208; dividends declared, cash, $7,390,000.

REAL ESTATE OWNED: Consists of home office at Milk, and Kilby Streets, valued at $466,200. Rents received last year $43,459, taxes and expenses, $30,205.

MORTGAGE LOANS: There are 26 loans, of which 8 are for $10,000 or more each. They are secured by Mass. property, chiefly located in Boston and its suburbs with the exception of 6 aggregating $50,000 located in Cook County, Ill. The total amount of loans ($213,600), is about one-third of the estimated value of the securities ($590,070). The company holds $360,500 of fire insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $5,305,648; State, County and Municipal bonds, $39,400; other bonds, $643,591; stocks, $4,618,562; total, $10,-607,202.

DIRECTORS: Wm. H. Lincoln, Frank B. Dole, Israel E. Decrow, Calvin Austin, Herbert Fuller, Frank B. McQueston, William R. Hedge, Edward E. Blodgett, Donald M. Hill, Henry R. Hedge, Edgar W. J. Hearty.

FIELD MEN AND TERRITORY COVERED: Edmund Winchester, vice-president, I. Lloyd Greene, vice-president, Boston, Mass.; Frank O. Channel, Rochester and John B. Dacey, Albany, special agents for N. Y. state; W. S. Quinterro, Poughkeepsie, N. Y., special agent for N. Y. and N. J.; Edwin J. Fager, Jr., Harrisburg, Pa., for East Pa., Del., Md., and D. C.; F. W. Sippell, Pittsburgh, Pa., special agent for west Pa.; R. M. August, Charleston, W. Va., special agent for W. Va.; Alfred H. Mills and H. G. Braithwaite, Boston, Mass., special agents for New England, except Conn.; James W. Hemingway, New Haven, Conn., special agent for Conn.; manager, Pacific Coast department, San Francisco, Cal.; C. A. Colvin manager; special agents, F. A. Stahl, for central Cal., Edward Gilbert, Los Angeles, for southern Cal., and Ariz.; C. P. Taylor, Los Angeles, for southern Cal.; W. C. Hackmeier for northern Cal.; Harrison Latham, Seattle, for Wash., northern Idaho and Mont.; L. R. Centero, Portland, for Ore. and southern Idaho; C. P. Taylor, for southern Cal. Managers of Western Department: Rawlings and Hewett, Lansing, Mich.; special agents, W. A. Baumann, Winona, Minn., for Minnesota, N. D. and S. D.; W. H. Zingg, 1205 Plymouth Bldg., Minneapolis, Minn , N. D. and S. D.; F. F. Gordon, 405 Mitchell Bldg., Milwaukee, Wis., for Wis.; R. A. Hutchinson, Weyauwega, Wis., for Wis.; Frank M. Else, 1st National Bank Bldg., Lincoln, Neb.; for Neb.; W. E. Jowien 511 Peoria Life Bldg., Peoria, Ill., special agent for Ill.; Charles B. Allen, Box 1065, Kansas City, Mo., for Missouri, Kans., and Neb.; H. L. Wood, 615 Hartmann Bldg., Columbus, O., for O.; George C. Russell, 920 Commonwealth Bldg., Des Moines, Ia., for Ia.; George R. Snyder, state agent, Mount Sterling, Ky., for Ky and Tenn.; W. H. McClain, state agent, 501 Tradesmens National Bank Bldg., Okla City, Okla., B. Goff Snyder, 817 Hume-Mansur Bldg., Indianapolis, Ind., for Ind.; R. G. Hine, state agent, Mich., care of Boston Ins. Co., Lansing, Mich.; Geo. M Easely, Dallas, Tex , general agents for Tex.; J. D. Kitchen & Bro , general agents, New Orleans, La., for La.; J. H. Norton & Co. Jacksonville, Fla , general agents for Fla ; Louis E. English, Richmond, Va., general agents for Va., N. C. and S. C.; Charles M. Jerome, Atlanta, Ga., general agents for Ga. and Ala.; Lyons and Johnson, general agents for Colo.; Canadian Department: C. C. Wansbrough, chief agent, Winnipeg, Man., for Canada; Joseph Rowat, Montreal, P. Q., chief agent for Province of Quebec; Terminal Agencies, Ltd., Vancouver, B. C., managers for B. C. The company operates in Canada and all the states of the United States except Ariz., Hawaii, Miss., and N. M.

HISTORICAL DATA

This company was organized, 1873, in Massachusetts as the Boston Marine Insurance Co., with $300,000 authorized capital, and began business January 20, 1874, writing marine insurance exclusively. Expansion of business, since 1886, to include other lines, brought adoption of present title in 1898, after actually beginning to write fire in 1896. Capital increases: 1876 to $500,000; 1881 to $1,000,000 where it now stands. Stock, par value, is $100; book value, December 31, 1923, was $519.56; latest sale, 650%. Conflagration losses: Baltimore, 1904, $258,235; San Francisco, 1906, $24,260 (marine only). Deposits with states, etc.: Ga. $10,000; Va., $53,000; N. C., $20,000; Can., $80,000. Company owns $939,200, par value, stock of Old Colony Insurance Co., valued at $1,977,016. Company guarantees policies written by Michigan Commercial Underwriters.

ADMINISTRATION AND REPUTE: The Boston was one of the pioneer New England companies writing marine insurance, and is still among the leaders in that line. Its numerous additional lines, handled with aggressive methods by the adequate facilities of an able and experienced management, have contributed largely to the general progress and success of the company which has become one of the largest in this country. Its administration of automobile insurance has been especially skillful. Its premium income has shown large advances; its dividend payments have been substantial in amount and regular; it has an estimable loss paying reputation; it has built up a large surplus and is backed by large and sound interests. Prominent local business men compose the directorate. Underwriting and investment results in the last five years have been: 1919, underwriting profit, $782,365; invest-

ment profit, $331,469; 1920, underwriting loss, $580,309; investment profit, $460,274; 1921, underwriting loss, $469,417; investment profit, $445,605; 1922, underwriting profit, $107,150; investment profit, $834,482; 1923, underwriting profit, $227,466; investment profit, $435,994.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Eastern Union, Western Insurance Bureau, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, British Columbia Board of Fire Underwriters, Eastern Automobile Underwriters Conference, National Automobile Underwriters Conference, N. E. Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference, Southern Automobile Underwriters Conference and Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, marine and inland, riot and civil commotion, earthquake, tornado, sprinkler leakage, automobile, explosion, tourists' baggage, windstorm, registered mail, hail, war risk, transit, use and occupancy.

BUCKEYE NATIONAL FIRE INSURANCE COMPANY, Toledo, O.

President, Chas. Feilbach; Secretary, H. S. Basset; Managing Underwriter, Chas. H. Harraden. Organized, 1912.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$181,609	$50,008	$25,319	$53,634	$61,127	$25,237	$25	$28,839	$54,101	$23,084
1922	174,877	45,668	20,314	39,354	49,555	62,113	.....	24,742	86,855	47,669
1921	213,270	66,388	26,430	81,909	91,272	56,966	.....	37,518	94,484	62,002
1920	215,673	71,882	29,450	100,291	112,068	63,872	4,918	44,275	113,066	67,783
1919	222,154	59,869	54,681	90,860	100,295	53,259	.....	40,007	93,266	50,351

Assets, Dec 31, 1923		Liabilities, Dec 31, 1923	
Mortgage loans.....	$59,975	Losses unpaid.....	$3,787
Bonds and stocks ..	91,113	Unearned prems ...	50,008
Cash.....	15,137	Other liabilities	1,025
Agents' balances ...	13,114		
Interest.....	2,270	Total liabilities ..	54,820
		Capital paid up....	101,470
		Net surplus.....	25,319
Total adm. assets.	$181,609	Total.....	$181,609

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,745,954, $90,972; tornado, $590,675, $2,511

BUSINESS SINCE ORGANIZATION: Premiums received $719,756; losses paid, $441,752; dividends declared, cash, $5,000

MORTGAGE LOANS: There are 18 loans, aggregating $59,975, principally on farm property, located in Lucas, Definance, and Wood Counties, O., also Toledo, O. The total value of the mortgaged property is $120,455 The company holds $43,350 insurance on the mortgaged buildings on December 31 last, there was $49 of interest past due

DIRECTORS: Chas. Feilbach, C. H. Voegele, A. R. Chandler, G. H. Nettleman, Chas. S. Turner, W. J. Lisiakowski, U. G. Denman, Wm. R. Medaris, O. D. Tiffany, F. A. Lutz, F. P. Clark, Geo. Altenburger, H. S. Bassett, C. B. Johnson, C. L. Barnett.

FIELD MEN AND TERRITORY COVERED: Chas. H. Harraden is managing underwriter, with jurisdiction over the entire states of O., Ill. and Mich

HISTORICAL DATA

Company organized, 1912, in Ohio, as the People's National Fire Insurance Co.; present title adopted January, 1914; company licensed, September 24, 1914 and began business October, 1914, with $100,000 paid in capital and $48,097, surplus. C. F. Scuder of the Walbridge agency, Cleveland, was the principal organizer. Organization costs were high being 25% of the stock sale proceeds. Stock, par value $10, was sold at $20 a share. Capital increase to $100,000 was authorized in 1920; $1,470 was paid in and $1,176 added to surplus when selling of new issue was stopped. Stock, par value, $10 per share; book value of stock, December 31, 1923, was 124.95%. Ceased writing marine business February 1, 1919.

ADMINISTRATION AND REPUTE: Company management is in capable hands, the underwriting department being under the direct supervision of C. H. Harraden, for nearly forty years in the insurance business. H. S Bassett, secretary, was for nine years connected with the Ohio State Insurance Department. Company does moderate volume of business; is in good repute for loss payments, and has a good general reputation Recent underwriting and investment results have been: 1919, underwriting loss, $3,306, investment profit, $8,488; 1921, underwriting loss, $11,595, investment profit, $8,575; 1922, underwriting loss, $13,852, investment profit, $7,737; 1923, underwriting loss, $1,219; investment profit, $6,225.

BOARD MEMBERSHIPS: Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire and tornado.

BUFFALO INSURANCE COMPANY, Buffalo, N. Y.

President, John G. Wickser; Vice-Presidents, E. B. Eggert, Philip J. Wickser; Secretary, Chas. A. Georger; Assistant Secretaries, L. W. Fisher and H. M. Miller. Organized, 1867.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,489,292	$1,346,126	$1,868,373	$1,187,476	$1,367,252	$577,820	$109,989	$527.130	$1,214,939	$537,366
1922	3,881,608	1,165,215	1,495,182	1,004,167	1,195,667	555,799	$100,000	459,678	1,115,477	561,700
1921	3,790,545	1,103,202	2,108,676	954,282	1,120,087	493,640	100,000	468,677	1,062,317	463,477
1920	3,693,158	1,076,393	2,026,823	1,012,292	1,152,100	458,155	100,000	485,511	1,043,666	480,311
1919	3,614,885	959,866	2,073,291	911,275	1,048,864	333,523	100,000	412,290	845,813	324,468

* Excludes $600,000 stock dividend.

Assets, Dec. 31, 1923		Liabilities, Dec. 31, 1923	
Real estate.....	$1,000,000	Losses unpaid.....	$74,793
Mortgage loans.....	621,400	Unearned prems....	1,346,126
Collateral loans.....	25,000	Res. for conting....	145,000
Bonds.....	2,278,797	Other liabilities.....	55,000
Cash.....	302,431		
Agents' balances....	232,235	Total liabilities...	1,620,919
Interest and rents...	29,330	Capital paid up....	1,000,000
Other assets.....	99	Net surplus.....	1,868,373
Total adm. assets.	$4,489,292	Total.....	$4,489,292

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $245,119,746, $2,197,938; tornado, $12,647,456, $55,653; unclassified, effective prior to January 1, 1921, $17,967,890 $221,442. .

BUSINESS SINCE ORGANIZATION: Premiums received, $30,381,732; losses paid, $15,419,775; dividends declared, cash, $3,278,914, stock, $600,000.

REAL ESTATE OWNED: Consists of a 5-story iron building at Main Street and Broadway, Buffalo, N. Y., carried at book value $1,000,000, and which cost $320,000 in 1871. Net income in 1921, $24,288; in 1922, $32,261; in 1923, $33,171.

MORTGAGE LOANS: There are 212 loans, all but one of which are on Buffalo properties, and only 8 of the whole number

equal or exceed $10,000 in amount. The average amount is about $2,900, and on the entire number there was no overdue interest. Loans aggregating $621,400 are secured by properties valued at $1,616,291. The largest single loans are one of $15,500 on a factory at S. E. cor. Broadway and Walnut Street, valued at $39,970, and one of $40,000 on an office building at 468 Delaware Avenue valued at $62,500.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Am. Agl. Chem. p.	$470	
West. Un. Telg. Stk.	5,450	$5,000
Un Pac. R. R. Stk.	1,310	
Am. Sm. & Ref. Stk.	590	
Livingston-Niag. Pw. bds.	14,250	10,000
Buf. Gen. Elec. Stk.	12,000	10,000
Niag. F. Pw. Com. Stk.	4,720	
Totals	$38,790	$25,000

BONDS OWNED (Market Values): U. S. Gov't bonds, $910,090; State, County and Municipal bonds, $992,057; railroad bonds-$277,750; other bonds, $98,900; total, $2,278,797.

DIRECTORS: Geo. E. Houck, Edwin B. Eggert, George Urban, Jr., John G. Wickser, Arthur Groben, William J. Beyer, George W. Schmidt, S. B. Eagan, L. P. Adolff, Jr., J. M. Mesmer, W. H. Daniels, Jacob C. Dold, John Benstead, Wm. G. Houck, E. L. Koons, Oliver J. Beyer, A. A. Berrick, F. L. Goetz, C. A. Georger, Philip J. Wickser, G. F. Miller.

FIELD MEN AND TERRITORY COVERED: C. W. Kimmel, state agent for O., Ky., W. Va. and Mich.; special agents: C. C. Bowersox, for Mo. and southern Ill.; C. W. Truncer, for N. Y. and N. J.; C. P. Philippi, for Minn, Ia. and Neb.; H. J. Lambin, for N. Ill. and Wis.; I. F. Brigham, for Pa., Md. and D. C, Jos A Curtin, for Mass, Conn. and R. I. The company operates in Conn., D. C., Ill., Ind., Ia., Ky., Md., Mass., Mich., Minn, Mo., Neb., N. J., N. Y., N. D., O., Pa., R. I., W. Va. and Wis.

HISTORICAL DATA

Company organized and began business, 1867, in New York, as the Buffalo German Insurance Co, with $100,000, paid-in capital. Capital increased, 1871, to $200,000 by cash payments. In April, 1914, company absorbed the Buffalo Commercial, capitalized at $200,000, thereby increasing its capital to $400,000. In 1922, increased to $1,000,000 by $600,000 stock dividend. In 1918, changed to present name. Stock, par value, is $100 a share; book value, December 31, 1923, was $286.83; latest sale, 275%. Company maintains deposit with New York Ins. Dept. $500,000, special reserve fund, and $500,000, guaranty surplus fund. Conflagration losses: Chicago, 1871, $5,000; San Francisco, 1906, $275,000, net; Chelsea, 1908, $65,430. Largest amount insured in one hazard, gross, $250,000; net, $100,000. December 31, 1923, directors owned $164,300 of stock.

ADMINISTRATION AND REPUTE: The Buffalo has been progressive and generally successful in its operations, being under capable administration and in high esteem among property owners and agents. Prominent local men of business and finance compose the directorate. It writes a medium volume of conservative business, owns securities of sound value, has accumulated a large surplus, has paid substantial dividends regularly, has an estimable loss paying record, and in general has a good reputation. Its underwriting and investment results in the last five years have been: 1919, underwriting profit, $76,808, investment profit, $106,966; 1920, underwriting loss, $61,468, investment profit, $103,259; 1921, underwriting loss, $14,899, investment profit, $196,752; 1922, underwriting loss, $105,280, investment profit, $190,656; 1923, underwriting loss, $70,186; investment gain, $628,367.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, lightning and tornado.

CALEDONIAN-AMERICAN INSURANCE COMPANY, New York, N. Y.

President, Chas. H. Post; Vice-President, R. C. Christopher; Secretary, H. E. Franck; Assistant Secretary, W. L. Brown.
Organized, 1898.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$846,848	$336,959	$266,881	$337,020	$371,807	$161,217	$20,000	$133,902	$315,119	$153,424
1922	802,263	300 852	256,405	301,760	347,619	142,809	20,000	126,386	289,195	150,978
1921	747,571	243,343	272,588	269,421	298,658	85,653	20,000	117,156	222,809	87,774
1920	649,431	162,096	261,188	235,829	e263,147	31,289	20,000	95,739	147,028	44,713
1919	540,639	17,078	316,276	19,125	301,027	6,732	8,000	6,671	21,403	6,331

e Includes $275,000 surplus paid in.

Assets, Dec 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$721,925	Losses unpaid	$28,508
Cash	37,982	Unearned prems	336,959
Agents' balances	68,512	Other liabilities	14,500
Interest	10,624		
Other assets	7,805	Total liabilities	379,967
		Capital paid up	200,000
		Net surplus	266,881
Total adm. assets.	$846,848	Total	$846,848

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $65,650,411, $602,514; tornado, $1,573,971, $6,926; sprinkler leakage, $81,987, $247; riot, civil commotion and explosion, $137,900, $251; unclassified, effective prior to January 1, 1921, $1,453,044, $20,270.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,719,687; losses paid, $888,748; dividends declared, cash, $212,000.

BONDS AND STOCKS OWNED (Market Values): U. S. and Can. Gov't bonds, $315,575; Municipal bonds, $129,000; railroad bonds, $266,550; other bonds, $5,000; stocks, $5,800; total, $721,925.

DIRECTORS: Harry A. Kahler, N. A. McNeil, Chas. H. Post, R. C. Christopher, E. J. Patterson, Lewis L Clarke, J. J. C. Humbert, O B. Bridgman, Geo. T. Mortimer.

TERRITORY COVERED: The company is licensed in Cal., Colo., Conn., D. C., Fla., Hawaii, Ill., Ind., Kans., Ky., Me., Md., Mass., Mich., N. H., N. J., N. Y., O., Okla., Ore., Pa., R. I., Tenn., Utah., Wash., W. Va., Wis., Wyo. and in Canada.

HISTORICAL DATA

Company organized, December, 1897, and began business March, 1898, in New York with $200,000 paid-in capital. Majority of stock owned by Caledonian of Edinburgh, which reinsured most of the small business transacted prior to 1919, when it contributed a surplus of $275,000 to the Caledonian-American, which thenceforth began branching out independently. Stock, par value, $100; book value, December 31, 1923, was $233.44; latest sale 150¾. Company guarantees polcies written under name of Caledonian-American Underwriters.

ADMINISTRATION AND REPUTE: United States branch of the Caledonian of Edinburgh also ably manages the Caledonian-American. Premium income advanced considerably on large increase in writings on several new lines in 1920, and has since steadily increased yearly. Company's general reputation is good in all respects. Underwriting and investment results in last five years have been: 1919, underwriting profit, $6,839, investment profit, $4,489; 1920, underwriting loss, $54,659, investment profit, $19,571; 1921, underwriting loss, $19,187, investment profit, $50,587; 1922, underwriting loss, $39,667, investment gain, $43,483. 1923, underwriting profit, $8,478; investment gain, $21,999. Largest amount insured in one hazard, gross, $100,000; net, $25,000. Deposit in Canada, $71,400.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, riot and civil commotion, sprinkler leakage, tornado and explosion.

CALIFORNIA INSURANCE COMPANY, San Francisco, Cal.

President, George W. Brooks; Vice-President, J. K. Moffitt; Secretary, B. A. Sifford, Treasurer, C. H. Jones; Asst. Secretary, H. C. R. Buswell; General Agent, A. N. Lindsay. Organized, 1861.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,408,298	$1,692,405	$430,231	$1,888,224	$2,032,667	$977,319	.....	$796,988	$1,774,307	$885,781
1922	3,143,827	1,465,479	394,217	1,595,367	1,723,591	1,037,137	.....	682,878	1,720,015	1,014,886
1921	3,143,528	1,404,858	456,394	1,754,908	1,882,906	1,269,160	.....	841,031	2,110,191	1,220,605
1920	3,402,313	1,498,313	619,216	2,175,987	2,272,176	859,742	.....	875,247	1,734,989	922,254
1919	2,273,253	1,012,191	693,658	1,462,441	1,556,880	529,540	.....	603,698	1,133,238	515,857

Assets, Dec 31 1923		Liabilities, Dec 31, 1923	
Real estate.....	$750,677	Losses unpaid.....	$161,433
Mortgage loans.....	350,957	Unearned prems ...	1,692,405
Bonds and stocks...	1,515,975	Other liabilities.....	124,229
Cash.....	369,000		
Agents' balances....	380,083	Total liabilities...	1,978,067
Interest and rents...	33,784	Capital paid up....	1,000,000
Other assets.....	7,822	Net surplus.....	430,231
Total adm. assets.	$3,408,298	Total.....	$3,408,298

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Fire, $279,524,363, $2,880,820; motor vehicle, $1,470,779, $34,251; flood, $46,919, $854; inland navigation and transportation, $71,661, $849; tornado, $11,091,055, $49,722; hail, $6,250 $32; sprinkler leakage, $2,212,813, $3,158; riot, civil commotion and explosion, $2,229,008, $2,906; earthquake, $1,603,600, $6,496; unclassified, effective prior to January 1, 1921, $7,347,368, $84,935.

BUSINESS SINCE ORGANIZATION: Premiums received, $16,552,314; losses paid, $9,267,733; dividends declared, cash, $325,000.

REAL ESTATE OWNED: The principal item is a quarter nterest in the 17-story building in course of construction at N. W. cor. Pine and Montgomery Streets, San Francisco, which cost the company $750,646, and is carried at $745,771; also acreage valued at $4,905.

MORTGAGE LOANS: There are 19 mortgage loans aggregating $350,957, protected by real estate in and near San Francisco; Huntington Park, Sacramento, Cal.; San Jose, Cal., Oakland, Cal.; Medford, Ore.; Phoenix, Ariz.; Portland, Ore.; Seattle and San Diego with properties in Kan. and Ariz, valued at well above amounts loaned. The company holds over $600,000 of fire insurance in the buildings. There was $16,359 interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $599,572; State, Province, County and Municipal bonds, $356,317; railroad bonds, $128,730; other bonds, $329,595; stocks, $101,760; total, $1,515,975.

DIRECTORS: W. W. Morrow, C. W. Haas, Wm. Thomas Chas. H. Jones, Jas. K. Moffit, S. C. Buckbee B. P. Oliver, Whitney Palache, G. W. Brooks, D. Ghirardelli, J. C. Griffiths Jr.

FIELD MEN AND TERRITORY COVERED: Whitney Palache, manager, Eastern Department, 114 Fifth Avenue, New York City; Simpson Campbell & Co., managers, New England department, 111 Milk Street, Boston, Mass.; W. Hugh Hunter, Dallas, Tex.; Western Department, 164 W. Jackson Blvd., Chicago, Ill.: Fred A. Rye, manager; A. M. Nelson, assistant manager; T. E. Mathews, agency superintendent; S. A. Goodman, superintendent improved risk department; C. A. Henninger, superintendent brokerage and service department; George Groth, chief accountant; C. H. Worthington, office superintendent; G. R. Poole, general agent in charge of states of: Colo., Kans., N. D., S. D., Neb., N. M., Okla. and Wyo; N. A. McNamara, general agent in charge of states of: Ill. (except Cook County), Mo., Minn, Ky., Tenn., and Wis.; Robert D. Flinn, general agent in charge of states of: O., Mich., Ia., and Ind.; George T. Mielke, Chicago, Ill. and John B. Price, St. Louis, Mo., special agents for Ill.; Albert E. Perry, Detroit, Mich. and H. M. Johnson and C. B. Lovett, Jackson, Mich., special agents for Mich.; Chas. F. Ruprecht, W. R. Hunter, S. B. Wright, Milwaukee, Wis., special agents for Wis.; John E. Forbes and Ethan Willman, Des Moines, Ia., special agents for Ia.; Donald D. Henry and W. E. Steffy, St. Louis, Mo., special agents for Mo.; George B. Gray and George H. Manners, Minneapolis, Minn., special agents for Minnesota; W. H. Herman, Cleveland, O., and W. E. Fitzgerald, F. A. Dickerson, Jos. D. Keating, Columbus, O., special agents for O.; O. C. Gleiser, W. J. Henshaw, and V. D. Wenger, Indianapolis, Ind., special agents for Ind.; Bennett B. Bean, Louisville, Ky., special agent for Ky.; R. W. Davis, Nashville, Tenn, special agent for Tenn ; H. C. Runyan, Fargo, N. D., special agent for N. D.; McKinney & Allen, Sioux Falls, S. D., supervising agents for S. D., Chas. E. Meeker, Omaha, Neb., special agent for Neb.; Addison I. Doling, T. C. Pollard, Gerald J. Courtney, Topeka, Kans., special agents for Kans.; H. E. Pate and R. L. Maxwell, Oklahoma City, Okla., special agents for Okla.; C. H. Hardin Smith, Denver, Colo., special agent for Colo., Wyo. and N. M. General Agencies and Departments: Rocky Mountain Department, Gerald L. Schuyler, Gus. E. Hartung, general agents; Herbert C. Hart, special agent; Southern Department: Dowdell Brown manager, E. M. Ransom, assistant manager, Hurt Bldg., Atlanta, Ga.; Fla., J. H. Norton & Co., general agents, Jacksonville; Ga., John C. Whitner & Co., general agents, Atlanta; La., L. Monrose & Sons, general agents, New Orleans; Ala., Thames & Batre, general agents, Mobile; special agents: E. J. Sullivan, New Orleans, La., for Miss.; Merrell Ewing, Columbia, S. C., for S. C.; Roy Spaulding, Asheville, N. C., for N. C.; J. N. Jacobs, Richmond, Va., for Va.; Texas Department, W. Hugh Hunter, manager, A. B. Prescott, assistant manager, Mercantile Bank Bldg., Dallas; R. E. L. Leiper, San Antonio, Tex.; Ford C. Benham, Dallas, Tex.; C. M. Gladson, Dallas, Tex.; Douglass Bodenhamer, Dallas, Tex.; special agents for Tex.; State of Nev., Robert Carlson general agent, Reno; Canada: British Columbia, Alberta and Yukon territory: John Anderson, chief agent and manager, Vancouver, B. C.; Manitoba and Saskatchewan John Holroyde, manager, Winnipeg, Ontario: George R. Hargraft & Co., general agents, Toronto; Rocky Mguntain Department, Denver, Colo.; special agents: Hugh S. Coburn, Salt Lake City, Utah, and Southern Ida.; B. A. Sifford, San Francisco, for S. F. Bay District and Sacramento Valley east of River; Alfred Peterson for northern Cal. and Sacramento Valley west of River; Ralph McCurdy, San Jose, for Coast towns and San Joaquin Valley; Phillips Beck, general agent, Portland, Ore., for Ore.; H. H. Jones, Seattle, Wash., for Wash., Alaska, Mont. and northern Ida.; Sam Sutherland, Los Angeles, for southern Cal. and Ariz.; Robert Carlson, Reno, general agent for Nev. The company operates in all States and in Canada, except Ark., N. D., P. I., P. R., S. D., and Cuba.

HISTORICAL DATA

Company incorporated, 1861, in California; reinsured, 1892, in Firemans Fund of San Francisco, the Home of New York and the Peoples of Manchester; was reorganized and resumed business June 15, 1905, with $240,000 capital and a net cash surplus of $150,000. San Francisco conflagration loss to company, 1906, was $1,776,764, causing 1906 assessment of stock holders aggregating $1,830,000, paid in. In 1907, stockholders paid in additional surplus of $860,000 and $160,000 additional capital. Stock, par value, is $40; book value, December 31 ,1923, was 143.02 %. Reinsured its Eastern Department in American Union, Philadelphia, in 1912; its Western and Middle East Departments in the Commerical Union, London, in 1913, Commercial Union, same year, purchasing controlling interest in company. A majority of the stock is owned by the Commercial Union of London. In February 1920 capital was increased to $1,000,000 by 15,000, shares, stock issue; subsequently business was expanded to include new lines. Underwriters' agencies' policies guaranteed (with the Commonwealth Insurance Company of New York): New York-California Underwriters (only in Cal.); California Underwriters Agency (only in Cal., Mont., Wash.); (two-thirds risk) California-Hawaiian Underwriters; (one-half risk) Pacific Underwriters (only in Cal., Nev., Ida.). Largest amount insured in one hazard, gross, $275,000; net $60,000. Value of deposits in Canada, $93,554, Ga., $9,800, N. C., $19,600; Va., $49,000; N. M., $9,800.

ADMINISTRATION AND REPUTE: Marked progress in recent years has been effected by conservative management. Company is substantially backed and has ample surplus. Its writings since 1920 have increased. Its directors held $2,000, par value of $1,000,000 stock, in 1923. Its loss paying record is estimable, its investments good and general reputation excellent. Underwriting and investment results in the last five years have been: 1919, underwriting profit, $52,583; investment profit, $49,822; 1920, underwriting loss, $177,289, investment profit, $99,081; 1921, underwriting loss, $292,346; investment profit, $133,226; 1922, underwriting loss, $196,335; investment profit, $135,157; 1923, underwriting loss, $60,574; investment gain, $143,818.

BOARD MEMBERSHIPS: Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, Eastern Automobile Underwriters Conference, National Automobile Underwriters Conference, N. E. Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, marine, boiler and machinery, team and vehicle, sprinkler leakage, earthquake, hail, tourists' baggage tornado and automobile.

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

President, J. Lyon Truscott; Vice-President and Treasurer, Joseph K. Sharp; Vice-President, J. F. Gilliams; Secretary, Barry Truscott; Assistant Secretaries, Millwood Truscott, Norman B. Stinson, Elwood S. Thompson. Organized, 1841.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$8,285,436	$3,955,187	$2,006,430	$4,464,993	$4,824,973	$2,331,972	$4,183,917	$1,825,721	$4,341,610	$2,077,070
1922	7,353,746	3,559,654	1,590,120	3,846,436	4,204,292	2,548,144	174,976	1,621,013	4,344,133	2,406,426
1921	7,213,735	3,751,160	1,157,152	4,185,442	4,543,008	2,752,545	157,476	1,738,233	4,648,254	2,644,981
1920	7,346,652	3,937,456	1,013,447	5,197,774	a5,495,021	2,446,293	x144,910	2,055,409	4,646,612	2,725,568
1919	6,113,626	3,132,299	1,118,329	4,032,762	4,285,951	1,740,598	117,977	1,571,601	3,430,176	1,797,428

Unearned premiums include amounts reclaimable on perpetual policies.
a Excludes new capital and surplus paid in.
x Incl. $4,935 interest on new cap. and surp. in 1920 and $8,941 in 1923.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$153,000	Losses unpaid	$657,242
Mortgage loans	915,167	Unearned prems	3,928,246
Collateral loans	11,500	Perp. dep. recl	26,941
Bonds and stocks	6,174,086	Other liabilities	136,577
Cash	229,732		
Agents' balances	657,298	Total labilities	4,779,006
Interest and rents	88,166	Capital piaid up	1,500,000
Other assets	56,487	Net surplus	2,006,430
Total adm. assets	$8,285,436	Total	$8,285,436

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $641,066,893, $6,123,252; ocean marine, $5,688,809, $82,516; motor vehicle, $18,525,987, $213,078; inland navigation and transportation, $4,538,654, $79,815; tornado, $72,640,713, $366,575; sprinkler leakage, $3,124,530, $11,771; riot, civil commotion and explosion, $3,303,430, $5,411; earthquake, $50,000, $175; unclassified, effective prior to January 1, 1921, $45,506,916, $498,613.

BUSINESS SINCE ORGANIZATION: Premiums received, $47,304,890; losses paid, $24,542,060; dividends declared, cash, $1,962,728. stock, $52,865.

REAL ESTATE OWNED: Consists of the company's office building, and annex to office at S. W. cor 5th and Federal Streets (company occupies both buildings), Camden, valued at $130,000 (cost $133,605), a store at 424-426 Federal Street (valued at $23,000), bought for erection of additional office building for company's use.

MORTGAGE LOANS: There are 111 loans, relatively few of which exceed $4,000. They are chiefly secured by properties in Camden, Atlantic City and nearby towns. There are several loans of $10,000 to $25,000 secured by Camden and Atlantic City properties valued much higher. There was $1,362 of overdue interest December 31, last.

COLLATERAL LOAN is as follows: Securities.	Market Value.	Amount Loaned.
Camden Horse R. R. Stk	$27,000	$11,500

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $349,040; State, County and Municipal bonds, $557,425; other bonds, $3,599,600; stocks, $1,668,020; total, $6,174,085.

DIRECTORS: Frank J. Burr, David Baird, John F. Harned, Wm. C. Jones, Chas. A. Reynolds, Frank C. Somers, Wm. J. Sewell, Jr., J. Lynn Truscott, Wm. T. Read, F. Morse Archer, Albert C. Middleton, Ephraim Tomlinson.

FIELD MEN AND TERRITORY COVERED: Harry O Huth, state agent for N. J. and N. Y. suburban; Clayton M. Fussell, special agent for southern N. J. and eastern Pa; A. Y. Findlay, special agent for western Pa.; L. H. Treleaven, state agent for Ohio; Alden Truscott and Stanley W. Mohr, special agents for Camden County, N. J.; William N. Rearden, state agent for Minn. and Ill. and St. Louis, Mo.; E. T. Lawrence, state agent for Ky. and Tenn.; Herbert Pahlgren, special agent for W. Va.; Wallace Reid & Co., Inc., general agents for Suburb, District, New York City; A. J. Woodworth & Co., Syracuse, N. Y. managers for N. Y. (excluding New York City and Suburban), special agent, E O. Yackel, Jr.; Edmund Winchester, Boston, Mass., manager for New England States (Camden); Henry J. Ide, general agent; Ralph G. Hinkley, associate general agent for New England States, for eastern Underwriters; special agent, Russell Harrington; Loren H. Green & Co., Jacksonville, Fla., general agents for Fla.; Charles M. Jerome, Atlanta, Ga., manager for Ga, Ala., N. C., S. C., Va.; Special Agents: Wallace Cowan, Ga.; Ralph S. Cartledge, Ala. and S. C.; Lawrence Courtney, N. C. and Va.; Cravens, Dargan & Co, Houston, Tex., general agents for Tex. (Camden); special agents, D. L Anderson. F. H. Bagby F. L. Naugle. L. G. Spilman, A. P. Hundley, M. P. Conley, Roy I. Bounds, D. P. Atlee, W. J Rice; Gross R. Scruggs & Co., Dallas, Tex., general agents for Camden and Eastern Underwriters for Okla. and Eastern Underwriters for Tex.; special agents: E. A. Davis, for Okla.; Wm. H. Grice, A. E. Barrett, H. C. Crim, F. E. Squires, J. L. Loyd for Tex.; Balfour, Guthrie & Co., San Francisco, Cal., general agents, Pacific Department (Camden); special agents; C. W. Davis, H. B. Mariner, Mark B. Harris, A. W. Percival, for Cal.; F. W. Merigold for Mont.; Neil Stewart for Ore.; A. H. Jackson, Homer F. Mordoff for Wash.; W. W. and E G. Potter, San Francisco, Cal., managers, Pacific Department for the Eastern Underwriters; special agents: C. H. Gatchel, Roy H. Davis for Cal.; F. S. Torrey for Ore.; Henry W. Barrager for Wash.; Cashman & Evans, Denver, Colo., general agents for Colo., N. M. and Wyo.; special agent: G. W. King; Morrison and Company, Omaha, Neb., general agents for Kan., Neb., S. D. and Ia.; special agents: D. H. Manley for Ia.; J. R. Jones for Kan.; Harry G. Young, R. E. Caldwell for Neb.; Kingsbery & Garrett and Swain-Peters Company for S. D.; J. E. Vieno for Wyo; Charles N. Roe, general agent for Ind. and Mich.; state agent: Fred W. Sullivan, Fish and Schulkamp, general agents for Wis.; Hail Department: Cravens, Dargan & Co., general agents for Camden in Tex.; Marine Department: Wm. H. McGee & Co., general agents, New York City. This association operates in all the states of the United States except Ariz., Del., Miss. and Vt.; operates also in Central America.

HISTORICAL DATA

Company organized, mutual basis, and began business, 1841, in N. J. Capitalized, 1870, with $105,730 taken from surplus, policyholders becoming stockholders. Business continued, almost wholly local, until stimulated expansion began in 1900 when capital was increased to $200,000, and further increased: 1903, to $300,000; 1904, to $400,000; 1909, to $500,000; 1912, to $600,000; 1914, to $700,000; 1916, to $800,000; 1918, to $1,000,000, and 1920, to $1,250,000, $250,000 being also paid in to surplus to which $100,000 had been added in each of the aforementioned years excepting in 1918. In 1923 capital increased to $1,500,000 and $250,000 added to surplus. Stock, par value, is $5 a share; book value, December 31, 1923, 233.76%; latest sale, 235%. Conflagration losses: Baltimore, 1904, $40,000; San Francisco, 1906, $365,000, net. Deposits with states: Va., $54,905; Ga., $10,600; N. C., $20,330; N. M., $9,800 Underwriters' Agency policies guaranteed: Eastern Underwriters' Agency Largest amount insured in one hazard gross $592,500; net, $150,000.

ADMINISTRATION AND REPUTE: Management of this company is capable and efficient as denoted, especially in recent

years, by its progress and steady development through conservative and sound operation. It now does a wide spread business of large volume in proportion to its net resources. The stock control is not closely held, the directors in 1923 owning but $181,220 of the $1,500,000 capital. Substantial dividends have been paid. Company's investments are high grade and its reputation, both in the matter of loss settlements and in general, is excellent. Its underwriting and investment results in the last five years have been: 1919, underwriting profit, $182,857, investment profit, $114,752; 1920, underwriting loss, $455,879; investment profit, $204,260; 1921, underwriting loss, $72,411, investment profit, $373,617; 1922, underwriting loss, $5,846, investment profit, $613,813; 1923, underwriting profit, $69,509; investment profit, $280,743.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South Eastern Tornado Association. Explosion. Conference Rain Insurance Association, Sprinkler Leakage Conference, Eastern Union, Western Insurance Bureau, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Eastern Automobile Underwriters Conference, National Automobile Underwriters Conference, N. E. Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, marine, automobile, hail, explosion, sprinkler leakage, tornado, earthquake, riot and civil commotion, rain and parcel post.

CAPITAL FIRE INSURANCE COMPANY of Concord, N. H. *a*

President, Chas. L. Jackman; Vice-Pres., Edward G. Leach; Secretary, A. R. Kendall; Asst. Secretary, F. T. Jackman. Organized, 188

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,296,195	$513,246	$314,051	$528,788	$600,410	$302,250	$22,400	$249,274	$573,924	$281,752
1922	1,293,194	468,855	339,369	434,487	509,155	323,742	22,400	208,403	554,545	307,117
1921	1,301,982	480,439	332,598	489,934	563,123	296,060	22,400	237,842	556,302	310,349
1920	1,280,039	464,489	349,518	529,499	589,806	222,438	22,400	231,759	476,597	238,954
1919	1,227,896	397,822	350,244	457,746	508,462	184,174	22,400	188,616	395,190	187,910

a N. H. std.

Assets, Dec. 31, 1923.		Liabilities, Dec 31, 1923.	
Real estate	$75,000	Losses unpaid	$77,951
Mortgage loans	45,210	Unearned prems	513,246
Collateral loans	1,300	Other liabilities	90,947
Bonds and stocks	1,034,211		
Cash	67,922		
Agents' balances	56,865	Total liabilities	682,144
Interest and rents	8,623	Capital paid up	300,000
Other assets	7,064	Net surplus	314,051
Total adm. assets	$1,296,195	Total	$1,296,195

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $97,590,142, $879,791; tornado, $841,078, $2,350; sprinkler leakage, $339,360, $664; riot, civil commotion and explosion, $404,416, $793; unclassified, effective prior to January 1, 1921, $8,136,125, $93,761.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,510,105; losses paid, $5,372,071; dividends declared, cash, $479,794.

REAL ESTATE OWNED: Consists of a brick block on School Street, Concord, the book value of which is $61,000 and which is carried at $75,000. Net income last year, $2,716.

MORTGAGE LOANS: There are 8 loans amounting to $45,210 and secured by improved real estate in Concord, and Manchester, N. H.; valued at $178,600. The company holds $96,750 insurance on the buildings. No interest past due December 31, last. Most of the loans are small, the largest being one of $33,000 on 4-story brick mercantile block, and brick dwelling, Concord, N. H.

COLLATERAL LOANS: There is one loan of $1,300 on National State Capital Bank, N. H. stock, the market value of which is $1,500.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $123,977; State, County and Municipal bonds, $45,920; other bonds, $276,632; stocks, $587,682; total, $1,034,211.

DIRECTORS: Charles L. Jackman, Josiah E. Fernald, Fred N. Ladd, I. M. Savage, F. T. Jackman, Edward G. Leach, J. D. Mills, Willis D. Thompson, A. H. Britton, Benjamin C. White, A. R. Kendall.

FIELD MEN AND TERRITORY COVERED: Special agents, F. T. Jackman, Concord, N. H. for N. H.; John W. Gailey, Bedford, Pa., special agent for western Pa.; Mills & Honness, managers for Metropolitan and suburban district, New York; Percy B. Dutton, Rochester, N. Y., general agent, for N. Y. State outside of district covered by Mills & Honness; M. J. O'Malley & Co., Scranton, Pa., general agents for eastern Pa. Chas. H. Gordon, special agent for New England; Geo. M. M'Coy, Jr., special agent for Vt., Mass., R. I. and Conn. The company operates in Colo., Conn., Ill., Ind., Ia., La., Mass , Mich., Mont., Nev., N. H., N. J., N. Y., O., Pa., R. I., Tex , Vt., W. Va.

HISTORICAL DATA

Company organized and began business, 1886, in New Hampshire, with $1,500 capital and no surplus. Capital increased by cash payments, as follows: 1886, to $25,000; 1887, to $50,000; 1889, to $100,000; 1891, to $200,000; 1915, to $300,000, $110,000 of which is common stock and $190,000, 6% preferred. In 1909, $90,000, common stock was retired and $90,000, 6% preferred stock issued to stockholders not content with current dividends paid. Beginning 1912 company paid 10% common stock dividend annually and 6% on preferred. Company's surplus, $314,051, has been wholly built up out of earnings. Stock, par value, is $100; book value, December 31, 1923, was $204.68; latest sale, 190%. Other companies under practically the same management: Phenix Mutual, Manufacturers and Merchants Mutual, New England Mutual Fire, Concord Mutual Fire, N. H. Mutual Liability Co., and the Underwriters Fire Insurance Co., all of Concord. Company guarantees the policies of the New England Underwriters Agency. Conflagration losses: Chelsea, 1908, $32,619; Salem, 1914, $45,736.

ADMINISTRATION AND REPUTE: Under capable administration this company has been progressive and, especially in the last decade, steadily successful in its operations, gaining for itself an excellent reputation. It does a conservative volume of business, carefully observing the conflagration hazard by nicely selecting its writings in larger cities. Its directors, December 31, 1923, held $29,900, par value, of the $300,000 capital. Its investments are high grade, and its loss paying record is good. Its underwritings and investment results in the last five years have been, 1919, underwriting loss, $12,344; investment profit, $63,489: 1920, underwriting loss, $37,655, investment profit, $30,309; 1921; underwriting loss, $68,801; investment profit, $78,272; 1922, underwriting loss, $71,813; investment profit, $100,985; 1923, underwriting loss, $44,093; investment profit, $41,175.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, riot and civil commotion, explosion, sprinkler leakage and tornado

CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA

Sacramento, Cal.

President, Rolla V. Watt, San Francisco; Secretary, Fred H. Farr. Organized, 1911.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$255,413	.....	$54,265	.....	$17,734	.....	$4,500	$8,494	$12,994	$140
1922	250,807	.....	50,097	.....	22,299	7,539	.....	3,469	11,008	.....
1921	273,950	.....	37,074	b$71,809	a$43,604	$109,891	.....	$39,017	$148,908	.....
1920	395,304	91,258	23,946	245,166	262,888	194,158	.....	129,714	323,872	167,006
1919	429,706	113,841	41,935	208,663	a293,648	184,854	.....	133,310	318,164	177,522

a Includes $67,500 surplus paid in in 1919 and $101,250 in 1921. *b* All risks, reinsured in Globe and Rutgers and Royal; future writings being reinsured in Royal.

ASSETS, DECEMBER 31, 1923: Real estate, $28,853; mortgage loans, $79,512; real estate sold under contract, $88,202; bonds and stocks, $11,493; cash, $13,829; interest and rents, $398; bills receivable, $29,676; other assets, $3,450; total adm. assets, $255,413. LIABILITIES: Losses unpaid, $630; other liabilities, $518; total liabilities, $1,14 8; capital paid up, $200,000; net surplus, $54,265; total, $255,413.

BUSINESS SINCE ORGANIZATION: Dividends declared, cash, $4,500.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $10,850; stocks, $643; total, $11,493.

DIRECTORS: J. D. Meredith, D. L. Stewart, H. R. Burke, W. Gordon Selwood, H. L. Williamson, H. C. Huddox, J. L. Gattman, J. B. Landis.

MISCELLANEOUS: During 1916, the capital stock was decreased $25,000 to $225,000 and in 1922, to $200,000. In 1921. reinsured all business in the Globe & Rutgers and the Royal of Liverpool, and continued business under the control of the Royal all subsequent writings being automatically reinsured in the Royal 1923, underwriting loss, $4,307, investment profit, $12,976.

THE CAROLINA INSURANCE COMPANY, Wilmington, N. C.

President, E. G. Snow; Secretary, M. S. Willard. Organized, 1887.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$183,760	$35,978	$90,511	$34,251	$43,897	$22,675	$7,000	$25,100	$54,775	$18,816
1922	188,823	38,517	81,035	35,607	57,560	27,740	6,000	17,703	51,443	29,765
1921	183,004	38,473	80,971	32,126	54,823	11,174	6,000	23,146	40,320	13,446
1920	162,501	38,331	70,544	35,328	43,255	15,120	6,000	20,584	41,704	12,531
1919	160,949	36,927	68,062	37,027	43,491	9,231	5,000	15,700	29,931	11,827

Assets Dec. 31 1923.		Liabilities Dec. 31 1923.	
Mortgage loans.....	$93,900	Losses unpaid.....	$3,270
U. S. Gov't bonds..	68,568	Unearned prems....	35,978
Cash.....	5,639	Borrowed money...	3,000
Agents' balances....	11,687	Other liabilities.....	1,000
Interest.....	1,713		
Due from cos.....	2,253	Total liabilities...	43,248
		Capital paid up....	50,000
		Net surplus.....	90,511
Total adm. assets.	$183,760	Total.....	$183,760

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Fire $4,030,247, $68,653.

BUSINESS SINCE ORGANIZATION: Premiums received, $746,490; losses paid, $373,854; dividends, declared cash, $121,710.

MORTGAGE LOANS: There are 35 loans on improved property, aggregating $93,900, in Wilmington, N. C., valued at more than $200,000. In most cases the loan does not exceed 50% of the value of the mortgaged property, and in no case does it exceed 66⅔% of the estimated market value. Company holds $130,000 of fire insurance on the mortgaged buildings.

DIRECTORS: Sol. Sternberger, Donald MacRae, H. C. McQueen, R. A. Parsley, M. S. Willard, J. D. Bellamy, Jr., E. M. Beery.

FIELD MEN AND TERRITORY COVERED: M. S. Willard, general agent and secretary; E. M. Beery, special agent. The company operates in Ky., N. Y. and N. C.

HISTORICAL DATA

Company organized, 1887. in N. C. with $50,000, authorized capital, and began business, 1889, with $31,270 capital paid in, which was increased, 1890, to the full $50,000 where it remains. Stock, par value, is $10 a share; book value, December 31, 1923, was 281.02%; latest sale, 250%.

ADMINISTRATION AND REPUTE: As a strictly local company, business until recently confined to N. C., it has built up a conservative volume of substantial business and established for itself a good name and a growing reputation. Strong local interests are back of it. Stockholders have received good dividends and the company has at the same time steadily built up its surplus. Underwriting and investment results for recent years have been: 1919:, underwriting profit, $6,862; investment profit $5,794; 1920, underwriting profit, $5,738; investment profit, $2,743; 1921, underwriting loss, $4,270; investment profit, $20,696. Company's loss paying reputation is excellent.

CLASSES OF INSURANCE WRITTEN: Fire and allied lines

CENTRAL FEDERAL FIRE INSURANCE COMPANY, Davenport, Ia.

President, Charles Shuler; First Vice-President and General Manager, W. L. Taylor; Vice-President, George E. Decker; Secretary and Treasurer, Frank B. Yetter; Assistant Secretary and Manager, W. L. Pettibone; Assistant Secretary and Assistant Treasurer, Herman Staak, General Counsel, Charles Grilk. Organized, 1924.

Preparatory to commencing business, this company was examined by the Iowa Insurance Department as of May 10, 1924. The financial statement as of that date was as follows: Cash, $195,917; government bonds, $23,100; real estate farm mortgages, $70,000; accrued interest, $651; total assets, $289,668; cash capital, $200,000; net surplus, $89,668.

HISTORICAL DATA

This company was organized early in 1924 and licensed in May by the Iowa Insurance Department. The stockholders paid in $200,000 capital and $100,000 surplus. There was no commission for sale of the stock, and about $11,000 of the surplus was used in getting the company ready for operation, including the making

of agents' registers, printing policies and necessary supplies, the purchase of furniture, fixtures, maps, map cases, etc. Up to the time of beginning business no salary or compensation was paid to any director or officers, except the salary of the underwriting manager, who was getting the company in shape to begin business. The company was expected to begin business in other states as soon as arrangements could be made therefor, the primary object being to serve the agents of the Federal Surety Company throughout the twenty-two States in which that company operates.

ADMINISTRATION AND REPUTE: This company was organized by those interested in the Federal Surety Company, and has the same officers and directors as that company, except Mr. Pettibone, who will devote all his time to the fire company. The general management and policies of the company will be in charge of W. L. Taylor, general manager of the Federal Surety. The agents will be under the supervision of the same agency department as those of the Federal Surety Company, but the field supervision for the fire company will be under the direction of Clyde C. Smith, executive special agent, who was formerly with the National Liberty Insurance Company. Mr. Pettibone has had a long experience in the insurance business, having for many years been in the western field, and later manager of the reinsurance department of the Great American of New York. The Central Federal Fire Insurance Company will write all the lines usually written by a fire company, and has an automatic treaty with the United States Fire Insurance Company of New York which will enable the Central Federal to write large lines.

BOARD MEMBERSHIP: Western Insurance Bureau.

CENTRAL FIRE INSURANCE COMPANY, Baltimore, Md.

President, John P. Lauber; Vice-President, August Weber; Secretary, Chas. H. Roloson, Jr. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,466,388	$732,355	$1,192,050	$551,842	$674,863	$148,523	$60,000	$261,997	$470,520	$145,499
1922	2,278,416	577,064	1,159,225	375,321	497,262	127,685	60,000	179,945	367,630	129,456
1921	2,082,678	526,979	1,034,288	313,581	412,570	109,572	60,000	152,104	321,676	103,951
1920	2,022,613	512,280	1,000,446	334,815	440,107	122,061	55,000	158,127	335,188	112,498
1919	1,961,187	459,980	988,887	361,496	449,436	97,875	50,000	161,365	309,240	88,904

Unearned premiums include amounts reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Real estate	$100,000	Losses unpaid	$23,716
Mortgage loans	86,870	Unearned prems	728,394
Bonds and stocks	2,022,652	Perp. dep. recl	3,961
Cash	103,449	Other liabilities	18,267
Agents' balances	97,781		
Interest and rents	21,057	Total liabilities	774,338
Other assets	34,579	Capital paid up	500,000
		Net surplus	1,192,050
Total adm. assets.	$2,466,388	Total	$2,466,388

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31. 1923: Fire, $130,088,904, $1,031,409; tornado, $6,391,124, $16,834; hail, $5,920,833, $9,719; unclassified, effective prior to January 1, 1921, $29,168,603, $263,602.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,542,382; losses paid, $4,425,701; dividends declared, cash, $2,308,000, stock, $440,000.

REAL ESTATE OWNED: Consists of one-half interest in buildings at Baltimore and Holliday Streets, 308-310 E. Baltimore Street, and 8 N. Holliday Street, Baltimore, Md. Carried at its book value, $100,000.

MORTGAGE LOANS: There are 16 loans aggregating $86,870, which are protected by dwellings located in Baltimore city and county valued at about $227,000. There was $637 interest past due on December 31 last. The company holds $143,700 insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $293,500; State, County and Municipal bonds, $243,265; other bonds, $681,765; stocks, $804,122; total, $2,022,652.

DIRECTORS: G. F. M. Hauck, August Wehr, John P. Lauber, A Weber, Frank J. Roll, Frank Novak, George F. Lang, Lewis H. Uhrig, George Lang, W. A. Eisenbrandt, Chas. H. Roloson, Jr., C. C. Rabbe.

FIELD MEN AND TERRITORY COVERED: R. B. McFalls & Co., Inc., New York, general agents, New York suburban field, Westchester, Rockland, Putnam, Nassau and Suffolk Counties; Arthur J. Middleton, Syracuse, special agent, N. Y. state; H. M. Benjamin, Philadelphia, special agent for eastern Pa. and N. J.; Wm. T. Bode, Pittsburg, special agent for western Pa.; Lealis T. Law, Richmond, Va., special agent for Md., Va. and D. C. The company is licensed in Md., D. C., N. J., N. Y., Pa. and Va.

HISTORICAL DATA

Company organized, March 17, 1865, in Md., as the German Fire Insurance Company, and began business at once, with $60,000 capital paid in. Capital increased: 1871, to $300,000, and 1878, to $500,000, both by stock dividend. Conflagration loss: Baltimore, 1904, $924,497. Company paid losses out of surplus and had a satisfactory working balance left. Stock, par value, is $10 a share; book value, December 31, 1923, was 338.40% latest sale, 280%. Company adopted its present name in 1918. Deposit in Va., $29,775

ADMINISTRATION AND REPUTE: Company has always shown a progressive disposition within the bounds of prudent expansion. Its capable and conservative management has produced a steady and moderate volume of business, a steadily increasing surplus and an excellent reputation for the company in general. Moreover, it has the backing of strong interests. Prominent local men make up the directorate which on December 31, 1923, held only $40,440 of the $500,000 capital stock. Company has excellent investments and is in good repute for paying loss claims. Largest amount insured in one hazard, gross, $179,697; net, $22,500. Its underwriting and investment results in the last five years have been: 1919, underwriting profit, $8,538, investment profit, $69,334; 1920, underwriting profit, $5,657, investment profit, $60,896; 1921, underwriting profit, $26,142, investment profit, $67,701; 1922, underwriting profit, $7,271, investment profit, $159,499; 1923, underwriting loss $21,523; investment profit, $133,866.

BOARD MEMBERSHIPS: Eastern Union and Southeastern Underwriters Association.

BOARD MEMBERSHIPS: Eastern Union and South-Eastern and sprinkler leakage.

CENTRAL STATES FIRE INSURANCE COMPANY, Wichita, Kan.

President, Roy E. Eblen; Vice-President, L. C. Kelly; Secretary and Treasurer, Dan F. Callahan; Assistant Secretary, C. L. Tullis. Incorporated, 1915.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$373,250	.....	$110,329	—$97,167	—$81,580	$18,963	.....	—$26,176	—$7,212	$13,707
1922	446,444	97,167	80,108	124,936	144,517	130,947	.....	129,632	260,579	106,472
1921	521,031	126,286	109,202	254,733	282,225	159,867	15,000	127,134	302,001	169,964
1920	597,608	123,332	156,248	281,851	343,960	109,755	14,388	164,276	288,410	114,980
1919	500,372	61,823	180,298	260,775	298,765	64,657	.....	102,217	166,874	68,197

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$16,000	Losses unpaid	$2,000
Bonds	221,060	Other liabilities	10,921
Cash	125,979		
Interest	3,575	Total liabilities	12,921
Other assets	6,635	Capital paid up	250,000
		Net surplus	110,328
Total adm. assets	$373,249	Total	$373,249

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: None.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,006,760; losses paid, $518,742; dividends declared, cash, $29,388.

MORTGAGE LOANS: There are 3 loans aggregating $16,000, on properties valued at $39,000, of which $12,500 is on Wichita lots, and $3,500 on city property in Oklahoma City, Okla. The company holds $22,200 of fire insurance on the mortgaged buildings, and on December 31, last, there was no interest past due.

BONDS OWNED (Market Values): U. S. Gov't bonds $59,912; County and Municipal bonds, $151,148; other bonds, $10,000; total, $221,060.

DIRECTORS: S. B. Amidon, Dan F. Callahan, Edward Milligan, Geo. M. Lovejoy, T. C. Temple, Roy E. Eblen, F. A. Russell, F. W. Bowers, L. C. Kelley, F. L. Dunn.

FIELD MEN AND TERRITORY COVERED: L. A. Haeger, Oklahoma City, Okla., state agent for Okla.; C. A. Bolster, E. B. Keeling, general agents, Dallas, Tex., for Tex.; Clem. W. Greene, State agent, Kansas City, Mo., for Mo. The company operates in Colo., Conn., Del., Ill., Ind., Ia., Kans., Ky., La., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. Y., O., Okla., Pa., S. D., Tenn., Tex., W. Va., Wis. and Wyo.

HISTORICAL DATA

Company organized, February 2, 1915, in Kansas, with authorized capital of $250,000. H. C. Whalen was first president and B. B. DeMasters, of Kansas City, was in charge of selling stock, $100, par value, at $250 a share, 25% of which was assigned to cover organization expenses. Business began May 1, 1916, with $132,250 capital subscribed, $100,000 capital paid in, and $14,852 net surplus. Capital increased: 1917, to $226,300 subscribed, $138,050 paid up, with $62,442 surplus; 1918, to $151 550 paid in, with $73,558 surplus; 1919, to $205,600 paid in, with $180,298 surplus; 1920, to full authorized $250,000 paid in, and $31,785 to surplus. Deposit in Kansas, $100,515. Stock, par value, $100; book value, December 31, 1923, $144.13. Parties interested in the Phoenix of Hartford, have been in control of company since November 1, 1921. Largest amount insured in one hazard, gross, $323,100; net, none. December 31, 1923, directors owned $1,200 of stock.

ADMINISTRATION AND REPUTE: Company is under same general management as Phoenix of Hartford and its associated companies, the affairs of all being administered capably and with success. Roy E. Eblen, president, was formerly Mo. state agent for the Phoenix. Company does conservative volume of business. Underwriting and investment results, in recent years, have been: 1919, underwriting profit, $55,905, investment loss, $15,987; 1921, underwriting loss, $57,147, investment profit, $20,150; 1922, underwriting loss, $51,142; investment profit, $22,048; 1923, underwriting profit, $19,830; investment gain, $10,390. Company has a good record in payment of loss claims and, in general, bears a good reputation.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Union, Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, marine, tornado, hail, automobile, explosion, sprinkler leakage, riot and civil commotion.

CHARLESTON INSURANCE AND TRUST COMPANY, Charleston, S. C.

President, R. G. Rhett; Secretary, J. F. Brenner. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$412,954	$2.125	$50 054	$2,938	$14,664	$4,545	.....	$10 391	$14,936	.....
1922	$427,545	$2,963	$58,884	$4,156	$19,830	3,170	$6,318	$15,353	$24,841	$9,425
1921	523,964	2,773	80,016	11,251	123,178	1,754	14,742	37,010	53,506	1,716
1920	461,379	3,127	18,745	5,628	33,031	501	14,742	32,914	48,157	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$56,765	Unearned prems	$2,125
Mortgage loans	7,737	Other liabilities	150,175
Bonds and stocks	342,086		
Cash	467	Total liabilities	152,300
Agents' balances	1,470	Capital paid up	210,600
Other assets	4,429	Net surplus	50,054
Total adm. assets	$412,954	Total	$412,954

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $311,992, $4,447.

BUSINESS SINCE ORGANIZATION: Premiums received, $18,346; losses paid, $9,534; dividends declared, cash, $35,802.

REAL ESTATE OWNED: The company owns 4 parcels of real estate in Charleston and vicinity, valued at $20,000, $9,265, $17,500 and $10,000, respectively. The total asking price of these properties amounts to $102,000. Last year the taxes and expenses amounted to $1,812 and the rents received were $2,430. The total incumbrances were $30,000.

MORTGAGE LOANS: There are 2 loans aggregating $7,737 on well secured Charleston property.

BONDS AND STOCKS OWNED (Market Values): Bonds, $78,300; stocks, $263,786; total, $342,086.

DIRECTORS: R. G. Rhett, W. D. Middleton, T. T. Hyde A. R. Rugheimer, G. B. Buell, W. H. Mixson, I. Pinkussohn. Dunbar Robb, T. S. Wilbur.

TERRITORY COVERED: S. C. only.

HISTORICAL DATA

Company organized, late in 1919, in S. C., as the Charleston Trust & Guarantee Company with paid-in capital, $210,600, authorized capital being $300,000. The Charleston Trust & Guarantee Company organized, 1910, to do a general guarantee and trust business, changed its name when licensed, September 30, 1919, to transact fire insurance. Company began business January 1, 1920. Stock, par value, is $100; book value, December 31, 1923, $123.76.

ADMINISTRATION AND REPUTE: Company has strong local backing and its affairs are capably administered by officials of large business experience, namely: R. G. Rhett, president, also president of Peoples National Bank, of Charleston; T. T. Hyde, vice-president, real estate and insurance interests; and W. D. Middleton, agent of Globe & Rutgers, is the general manager. Company does small volume of business, as yet confined to South Carolina. Underwriting and investment results: 1922, underwriting profit, $3,448, investment loss, $12,873; 1923, underwriting loss, $3,451; investment loss, $5,379. Company bears good reputation.

CLASSES OF INSURANCE WRITTEN: Fire only.

CHICAGO FIRE AND MARINE INSURANCE COMPANY, Chicago, Ill.

President, Harold M. O'Brien; Vice-President and Secretary, Frederick O'Brien; Treasurer, Thos. O. McClure; Assistant Secretary, R. M. Nevins. Incorporated February 14, 1922.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,408,582	$661,327	$636,012	$882,649	$989,754	$304,190	$80,000	$496,219	$880,409	$317,278
1922	2,044,493	335,475	595,271	449,192	*1,620,152	43,637	.....	239,891	283,528	84,419

* Includes net surplus paid in on sale of stock, $1,080,917.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$156,075	Losses unpaid	$66,243
Bonds and stocks	1,975,871	Unearned prems	661,327
Cash	111,927	Other liabilities	45,000
Agents' balances	133,878		
Interest	30,631	Total liabilities	772,570
Other assets	200	Capital paid up	1,000,000
		Net surplus	636,012
Total adm. assets	$2,408,582	Total	$2,408,582

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $83,955,825, $780,869; motor vehicle, $16,191,029, $203,560; tornado, $10,495,336, $50,602; sprinkler leakage, $4,094,566, $28,623; riot, civil commotion and explosion, $2,941,867, $3,562.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,331,842; losses paid, $336,955; dividends declared, cash, $80,000.

MORTGAGE LOANS: There are 30 loans, 28 of them amounting to $144,955 on Chicago properties valued at $508,075 and 2 amounting to $11,120 on Eau Claire, Wis. properties valued at $26,050. There was no interest past due on December 31 last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $729,200; State, County and Municipal bonds, $388,661; other bonds, $852,010; stocks, $6,000; total, $1,975,871.

DIRECTORS: Harold M. O'Brien Frederick O'Brien, George M. Willetts, Alexander J. McKay, George L. Avery, Kenneth F. MacLellan, John J. Geddes, Cyrus L. Garnett, Robert N. Wolf, Maurice H. Robinson, Prof. E. C. Heidrich, Jr., P. M. Conkey, W. E. Babler.

FIELD MEN AND TERRITORY COVERED: Chas. H. Abrams, state agent, 110 S. 4th Street, Philadelphia, Pa., for Pa. and Md.; Miles A. Bradshaw, special agent, City National Bank Bldg., Herrin, Ill., for southern Ill.; George H. Eymann, state agent, 806 Odd Fellow Bldg., Indianapolis, Ind., for Ind.; John J. Kennedy, state agent, 49 Pearl Street, Hartford, Conn., for Conn.; Geo. J. Leonhard, Jr., special agent, Marshfield, Wis., for western Wis.; H. M. Rose, state agent, Rialto Bldg., Kansas City, Mo., for Ia., Kan., Mo. and Neb.; A. W. Ross, state agent, 214 Hartman Bldg., Columbus, Ohio, for Ohio; Walter L. Southgate, state agent 1214 Southwestern Life Bldg., Dallas, Tex., for Tex.; Harry A. Switzer, special agent, 112 W. Adams Street, Chicago, Ill., for northern Ill.; B. B. Winkler, special agent, 490 Broadway, Milwaukee, Wis., for eastern Wis. The company is licensed in Colo., Conn., D. C., Ida., Ill., Ind., Ia., Kan., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., Ohio, Pa., Tex., W. Va. and Wis.

HISTORICAL DATA

This company was chartered and sale of its stock started in late November, 1920. It was licensed by the Illinois Insurance Department, February 15, 1922 and began business at once with an authorized capital of $1,000,000 fully paid in and a paid in surplus of $573,344, and $507,573 additional surplus was paid in during 1922. Stock was sold for the most part in small lots and at one price, $25 a share. Members of the O'Brien Insurance Agency of Chicago, were prominently identified with the company's organization and are among the principal factors in its operation. Promotional expenses were limited to 15%. The company guarantees policies in Ill. issued under the name Chicago Underwriters Agency Department. Stock, par value, $10; book value, December 31, 1923, 163.50%. The company owns 80 shares of the Glens Falls Ins. Co.

ADMINISTRATION AND REPUTE: The company did a substantial amount of business in its initial full year of operation. It has strong financial backing and the management is capable, conservative and is in good standing in insurance circles. For so young a company, it has a particularly large and valuable group of agents. The 1922 and 1923 underwriting operations resulted in a loss, due for the most part to the necessity for establishing required reserves. Profits from investments have been very satisfactory. The company has broadened its activities and has a definite schedule of further expansion. The directors, all substantial insurance and business men, on December 31, 1923, owned $49,820 of stock. Largest amount insured in one hazard, gross, $100,000, net, $25,000. Underwriting and investment results in 1923, underwriting loss, $288,413, investment profit, $76,628, 1922: Underwriting loss, $228,296; investment profit, $34,375.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler leakage, riot and civil commotion, explosion, lightning, use and occupancy.

CITIZENS INSURANCE COMPANY OF MISSOURI, St. Louis, Mo.

President, Charles E. Chase; Vice-Presidents, R. M. Bissell, F. C. White, Jas. Wyper, A. G. Dugan; Secretary, J. E. Tenner; Assistant Secretaries, Geo. Gordon, Thos. H. Scotland and W. C. Boorn. Organized, 1837.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,218,168	$600,795	$162,503	$571,836	$608,091	$347,681	$16,000	$228,538	$592,219	$335,675
1922	1,191,644	598,236	150,133	799,099	830,889	279,563	16,000	330,799	626,362	326,649
1921	1,078,884	288,948	288,948	214,508	249,682	269,615	16,000	120,537	406,152	212,192
1920	1,174,872	406,742	259,228	627,826	659,271	237,804	26,000	227,989	491,793	296,495
1919	1,061,616	236,332	332,047	348,356	379,846	202,604	16,000	127,265	345,869	191,970

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$539,187	Losses unpaid	$73,426
Cash	389,724	Unearned prems	600,795
Agents' balances	264,496	Funds held under	
Interest	9,029	reins. treaties	176,444
Due from reins. cos.	15,775	Other liabilities	5,000
		Total liabilities	855,665
		Capital paid up	200,000
		Net surplus	162,503
Total adm. assets	$1,218,168	Total	$1,218,168

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $97,827,103, $955,263; motor vehicle, $15,877,396, $189,066; tornado, $13,674,506, $62,200; sprinkler leakage, $761,668, $2,568; riot, civil commotion and explosion, $1,190,022; rain and flood, $24,524, $292.

BUSINESS SINCE ORGANIZATION: Premiums received, $16,409,073; losses paid, $9,485,009; dividends declared, cash, $1,399,798, stock, $165,000.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $148,487; State, County and Municipal bonds, $168,460; other bonds, $220,590; stocks, $1,650; total, $539,187.

DIRECTORS: Chas. E. Chase, T. H. Whitehill, R. M. Bissell, Geo. Gordon, F. C. Case, J. E. Tenner, W. R. Prescott, T. H. Whitehill, A. G. Dugan, Chas. E. White.

FIELD MEN AND TERRITORY COVERED: Eastern Department: Thos. H. Scotland, general agent, Hartford, Conn.; Southern Department: W. R. Prescott, general agent, and H. J. Hopkins, assistant general agent, 801 Trust Co., of Georgia Bldg., Atlanta, Ga.; Albert Clower, Casper W. Whitner, and C. A. Woolford, Jr., agency superintendents, 801 Trust Co. of Georgia Bldg., Atlanta, Ga.; C. H. McKibben office manager, 801 Trust Co. of Georgia Bldg., Atlanta, Ga.; R. L. Bailey, special agent, Columbia, S. C., for S. C.; J. Y. Brame, special agent, Montgomery, Ala. for Ala.; W. P. D. Brush, special agent, Charlotte, N. C., for N. C.; R. D. Fitts, special agent, Vicksburg, Miss. for Miss.; F. S. Hereford, special agent, Dallas, Tex. for northwestern Tex.; H. M. Holland, special agent, Shreveport, La. for northern La.; W. E. Horton, Jr., special agent, Houston, Tex. for southeastern Tex.; M. G. Hunter, special agent, Charlotte, N. C. for N. C.; E. H. Jones, special agent, Richmond, Va. for Va.; Arthur Lane, special agent, DeLand, Fla. for Fla.; John H. Ledbetter, special agent, New Orleans, La. for southern La.; R. P. Luther, special agent, Vicksburg, Miss. for Miss.; Mitchell C. Moore, special agent, Dallas, Tex. for northwestern Tex.; H. J. Morris, special agent Montgomery, Ala. for Ala.; P. L. McIntosh, special agent, San Antonio, Tex. for southwestern Tex.; F. A. Powell, Jr., special agent, Richmond, Va. for Va.; C. H. Prescott, special agent, Atlanta, Ga., assistant to special agents Roberts and Snow;

W. W. Roberts, special agent, Atlanta, Ga. for eastern Ga.; C. C. Snow, special agent, Atlanta, Ga. for western Ga.; R. H. Wilson, Jr., special agent, Vicksburg, Miss. for Miss. Special Risk Department: D. T. Hubbard, engineer, Trust Co. of Georgia Bldg., Atlanta, Ga.; J. F. Chapman, engineer, 1000 Realty Bldg., Charlotte, N. C. for Va., N. C. and S. C.; L. W. Pierce, engineer, Canal-Commercial Bldg., New Orleans, La. for La., Ala., western Fla., and supervision of Tex.; T. T. Talley, engineer, Fisher Bldg., DeLand, Fla. for Fla.; Greeg Black, engineer, First Natl. Bank Bldg., Vicksburg, Miss. for Miss.; L. G. Smith, engineer, Realty Bldg., Charlotte, N. C. for Va., N. C. and S. C.; E. L. Beasley, engineer, Insurance Bldg., Dallas, Tex. for Tex.; S. W. Miller, engineer, Trust Co. of Georgia Bldg., Atlanta, Ga. for Ga.; R. N. Greathead, engineer, Trust Co. of Georgia Bldg., Atlanta, Ga. for Ga. Farm Department: L. M. Morris, superintendent, farm department, 801 Trust Co. of Georgia Bldg., Atlanta, Ga.; E. B. Hanks, special agent, Richmond, Va. for Va.; W. T. Price, special agent, Montgomery, Ala. for west Fla.; W. H. LeFevre, special agent, San Antonio, Tex. for southern Tex.; J. Howard Wells, special agent, Atlanta, Ga. for Ga. and east Fla.; H. R. Norman, special agent, Vicksburg, Miss. for Miss.; L. T. Moorman, special agent, Columbia, S. C. for S. C.; Chas. B. Hatfield, special agent, Vicksburg, Miss. for Miss.; A. A. Orrender, special agent, Atlanta, Ga. for all states; F. A. Ball, special agent, Montgomery, Ala. for Ala. and west Fla.; John M. Mathias, special agent, Amarillo, Tex., for northwestern Tex.; R. M. Hicks, special agent, Atlanta, Ga. for Ga. and eastern Fla.; Claude C. Dupree, special agent, Shreveport, La. for La.; W. G. Smith, special agent, Charlotte, N. C. for N. C.; H. D. Maddox, special agent, Vicksburg, Miss. for Miss.; Gordon Rice, special agent, Dallas, Tex. for northeastern Tex. Rain, Flood and Crop Department: S. M. Thomson, manager, 801 Trust Co. of Georgia Bldg., Atlanta, Ga.; H. R. Cates, special agent, Atlanta, Ga. for S. C., Ga. and Fla.; B. E. Shields, special agent, Charlotte, N. C. for Va. and S. C.; H. T. Maddux, special agent, Atlanta, Ga. for Ga., Ala., and S. C.; O. B. Roberts, special agent, Dallas, Tex. for Tex.; M. Stockton, special agent, DeLand, Fla. for Fla.; R. O. Brinkman, special agent, Richmond, Va. for Va. and N. C.; H. G. Brooks, special agent, New Orleans, La for Miss. and La. Pacific Department: C. C. Kinney, manager, San Francisco, Cal.; John H. Ray, Brooklyn, N. Y. Special agents reporting to Eastern Department: Geo. E. Hill, Boston, for Mass. Conn., R. I. and Me.; Jos. P. Fisher, Pittsburgh, Pa. for western Pa.; C. W. Phelps, Syracuse, N. Y., for N. Y. State; Pomeroy Lee, 75 Maiden Lane, New York, for suburban N. Y.; Ed W. McComb, 75 Maiden Lane, New York, for northern N. J.; John M. Hughes, 75 Maiden Lane, New York. Service Department: H. C. Youman, 75 Maiden Lane, New York. Brokerage Department: Paul Turner, Jr., 308 Walnut Street, Philadelphia, Pa., for southern N. J., Del., Md., D. C.; Robert H. M. Stuart, 308 Walnut Street, Philadelphia, Pa , for eastern Pa. Western Department: Chicago, Ill., A. G. Dugan, general agent, 39 S. LaSalle Street, Chicago, Ill.; W. C. Boorn, C. E. Wheeler, J D. Vail, assistant general agents, 39 S. LaSalle Street; W. L. Bennett, manager, 39 S. LaSalle Street, Chicago, Ill. for Cook County Department. Special Agents: F. N. Anderson, Chicago, Ill. for northern Ill., R. B. Apperson, Indianapolis, Ind. for Ind.; F. R. Bissell, Chicago, Ill. for Cook County; Sanford F. Bissell, Milwaukee, Wis. for south Wis.; W. L. Braerton, Denver, Colo. for Colo. and Wyo.; C. O. Bray, Indianapolis, Ind. for Ind.; Stanley R. Bruce, Oklahoma City for Okla.; O. D. Butcher, Topeka, Kans. for southern Kans.; John M. Cogley, Sioux Falls, S. Dak. for S. Dak.; Geo. M. Dallas, Kansas City, Mo. for Mo.; M. S. Davidson, superintendent Chicago Office, 39 S LaSalle Street, inspector western department, R. E. DeHaven, Louisville, Ky. for Ky ; S. W. DeWaard, Minneapolis, Minn. for northern Minn.; Paul A. Dow, Nashville, Tenn., for Tenn.; A. E. Englund, Peoria, Ill. for central Ill.; G. W. Fischer, Shelbyville, Ill., for southern Ill.; Donald M. Forsyth, Denver, Colo. for Colo and Wyo.; T. F. Gafford, Oklahoma City, Okla. for Okla.; Jos. H. Gauer, Chicago, Ill., for Brokerage Department; J. Leonard Gockel, Indianapolis, Ind. for Ind.; George Gordon, St. Louis, Mo. for Mo ; Gilbert E. Grimm, Moundsville, W. Va, for W. Va.; F. K. Guck, Calumet, Mich. for northern peninsula of Mich.; Chas. F. Hardy, Topeka, Kans. for Kans.; Roy G. Harris, Denver, Colo. for Colo and Wyo.; C. C. Hatcher, Jr., Chicago, Ill. for Cook County, Ill.; W. J. Henneman, rain department, Chicago, Ill. for Ill.; L. E. Hildreth, Chicago, Ill. for western department; B. T. Hough, adj. Des Moines, Ia. for Ia.; Arthur B. Johnson, Minneapolis, Minn. for northern Minn.; Geo. P. Kessberger, Detroit, Mich. for Mich.; Thos. Larkins, Milwaukee, Wis. for southern Wis.; D. F. Lewis, Des Moines, Ia. for Ia.; John S. Little, Omaha, Neb. for Neb. south of Platt River; N. Martinson, superintendent, Omaha, Neb., special agent for northern Neb.; Jas. S. McHugh, special agent, Des Moines, Ia for Ia.; Thos. S. McQueen, Milwaukee, Wis. for northern Wis.; Marshall, Mellor, Nashville, Tenn. for Tenn.; John L. Mosher, Moundsville, W. Va. for W. Va.; Earl V. Neuberger, Fargo, N. D. for north half of N. D.; A. E. Schierholtz, Minneapolis, Minn. for southern Minn.; L. L. Seiler, Louisville, Ky. for Ky.; Fred B. Simpson, Albuquerque, N. M. for N. M.; Fred I. Sipp, Topeka, Kans. for northern Kans.; L. C. Storey, adj., Omaha, Neb.; Fred. W. Sundlof, special agent, Chicago, Ill. for northern Ill.; J. E. Tenner, manager, St. Louis, Mo. for St. Louis; R. F. Thompson, special agent, Fargo, N. D. for south half of N. D.; W. B. Tobis, special agent, Peoria, Ill. for central Ill.; Geo. E. Wyatt, Oklahoma City, Okla. for Okla. Farm Department: Wallace Rogers, superintendent, Chicago, Ill. for western department; D. E. Babbitt, special agent, Topeka, Kans. for northern Kans.; Shelby E. Beers, Sun Prairie, Wis. for Wis.; G. S. Castleberry, Nashville, Tenn. for Tenn.; B. D. Clopton, Bowling Green, Ky. for Ky.; M. V. Coolidge, Jackson, Mich. for Mich. Farm.; John L. Dugan, Louisville, Ky. for Ky.; Jas. P. Fellows, Des Moines, Ia. for Ia.; L. L. Gaines, Sedalia, Mo. for Mo.; E. G. Green, Omaha, Neb. for Neb.; Van B. Higbee, Oklahoma City, for Okla.; J. C. Hupp, Peoria, Ill. for Ill.; H. V. Hyatt, Indianapolis, Ind.; F. W. Karren, Topeka, Kans. for Kans.; W. F. Matchett, Pierceton, Ind.; A. G. Nuessle, Springfield, Minn for Minn ; A. B. Potts, Sedalia, Mo. for Mo.; H. C. Rogers, Peoria, Ill. for Ill.; C. J. Schroeder, Milwaukee, Wis. for Wis., Farm & Live Stock; Ben. S. Street, Louisville, Ky. for Ky.; John O. Street, Nashville, Tenn. for Tenn.; Fred H. Streeter, Aberdee, S. D. for S. D.; J. C. Whisler, Indianapolis, Ind. The company operates in all the states and territories except P. I., P. R., Vt. and Cuba

HISTORICAL DATA

Company incorporated and began business, 1837, in Missouri Since 1899, it has been under virtual control of and same management as the Hartford Fire, Hartford, Conn. Paid-up capital is $200,000. Stock, par value, is $100 a share; book value, December 31, 1923, $181.25. In 1902 and 1903 stockholders paid in $50,000 to surplus; in 1904, $25,000; and in 1906, $35,000. Majority of stock is owned by Northern Investment & Realty Company. Conflagration losses: Baltimore, 1904, $76,531; San Francisco. 1906, $231,813. Special deposits with states, etc.: Ga., $9,800; Va., $14,200; N. C., $9,600; Can., $39,800; N. M., $9,800. Largest amount insured in one hazard, gross, $20,000; net, $7,500. December 31, 1923, directors owned $1,000 of stock. Company reinsures all marine writings and the greater part of its other business with the Hartford Fire. This condition has prevailed since 1914

ADMINISTRATION AND REPUTE: Men of high integrity and ability manager the company, which has an excellent reputation among both agents and policyholders, as is also the case with its large and successful affiliate, the Hartford Fire Insurance Company. Operating expenses have been low; its loss-paying record good, and its reputation generally excellent. Underwriting and investment results, for the last five years, have been: 1919, underwriting profit, $46,654, investment profit, $17,333; 1920, underwriting loss, $66,358, investment profit, $19,539; 1921, underwriting profit, $2,291, investment profit, $39,538; 1922, underwriting loss, $166,868, investment profit, $48,819; 1923, under writing profit, $5,752; investment profit, $21,743

BOARD MEMBERSHIP: National Board of Fire Underwriters, Eastern Union, Western Union, South-eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association

CLASSES OF INSURANCE WRITTEN: Fire, marine, automobile, riot and civil commotion, sprinkler leakage and tornado.

CITY OF NEW YORK INSURANCE COMPANY, New York, N. Y.

President, E. G. Snow, Vice-Presidents, F. C. Buswell, C. A. Ludlum, F. E. Burke; Vice-President and Treasurer, C. L. Tyner; Vice-President and Secretary, Wilfred Kurth; Assistant Secretaries, V. P. Wyatt and F. Ermisch. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,203,909	$1,764,724	$725,518	$2,503,357	$2,692,721	$1,376,853	$120,000	$791,605	$2,288,458	$1,346,611
1922	3,960,574	1,513,279	624,626	2,107,284	2,273,688	1,291,913	100,000	676,798	2,068,711	1,277 161
1921	3,536,764	1,146,696	686,397	1,625,924	1,813,985	853,883	50,000	574,493	1,478,376	951,163
1920	2,938,138	823,995	716,001	588,878	†1,095,050	571,373	100,000	329,434	1,000,807	579,938
1919	2,371,271	1,110,578	279,223	1,363,567	1,446.629	510,903	36,000	539,880	1,086,783	619,804

† Includes $400,000 surp. paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$85,700	Losses unpaid	$317,567
Bonds and stocks	3,213,645	Unearned prems	1,764,724
Cash	361,655	Other liabilities	396,100
Agents' balances	447,483		
Interest	36,516	Total liabilities	2,478,391
Other assets	58,910	Capital paid up	1,000,000
		Net surplus	725,518
Total adm. assets	$4,203,909	Total	$4,203,909

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $275,040,063, $2,605,936; motor vehicle, $23,972,113, $594,842; tornado, $19,945,255, $83,037; sprinkler leakage, $4,121,483, $23,149; riot, civil commotion and explosion, $3,623,185, $8,094; unclassified, effective prior to January 1, 1921, $3,849,003, $46,147.

BUSINESS SINCE ORGANIZATION: Premiums received, $15,902,529; losses paid, $8,137,705; dividends declared, cash, $713,320, stock, $16,800

MORTGAGE LOANS: There are 14 loans, secured by New York City, Okla., Tex. and N. M. properties.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $751,000; State, County and Municipal bonds, $496,000; railroad bonds, $686,690; other bonds, $373,840; stocks, $906,115; total, $3,213,645

DIRECTORS: J. Romaine Brown, Wm. P. Dixon, Cornelius N. Bliss, Elbridge G. Snow, Frederic C. Buswell, Clarence A. Ludlum, Charles L. Tyner, Frank E. Burke, Wilfred Kurth, Thomas B. Kent, Clarence H. Kelsey, William Ives Washburn, John Claflin, Chas. G. Meyer, Lucien C. Warner.

FIELD MEN AND TERRITORY COVERED: Groover, Evans & Hoffman, general agents, 121 Laura Street, Jacksonville, Fla., for Ala. and Fla.; L. B. Leigh & Co., general agents, Little Rock, Ark., for Ark.; Ray Decker, general agent, 451 California Street, San Francisco, Cal., for northern Cal.; Quitzow & Suydam, state agents, Los Angeles, Cal., for southern Cal.; Harold Rogers, state agent, Denver, Colo., for Colo.; Henry C. Seydel, state agent, C. H. Bissell, special agent, New Haven, Conn., for Conn.; Chas. F. Roberts, manager, Washington, D. C., for D. C., Prince George Montgomery Counties, Md., Arlington and Fairfax Counties, Va.; Carl M. Ramspeck, state agent, Trust Company of Georgia Bldg., Atlanta, Ga., for Ga.; C. L. Larson, special agent, Salt Lake City, Utah, for Idaho; H. M. Zimmer, state agent for Ill.; O. J. Davis, state agent for Ia.; J. W. O'Brien, state agent for Mich.; G. U. Hendrickson, state agent for Neb.; H. G. Buswell, manager, John Knaus, special agent, 1743 Insurance Exchange, Chicago, Ill., for Ill. (Cook County); C. D. Lasher, state agent, Indianapolis, Ind., for Ind.; John H. Walsh, state agent, Kansas City, Mo., for Mo.; G. W. Fort, state agent, Kansas City, Mo., for Kans.; R. W. Bates, state agent, Oklahoma City, Okla., for Okla.; H. H. Chittenden, state agent, Louisville, Ky. for Ky.; E. H. Addington, state agent, New Orleans, La., Jas. H. Turner, special agent, for La.; Norman Wilkins, state agent, D. G. Carr, special agent, Waterville, Me., for Me.; A. G. Hancock, general agent, C. L. Wood, special agent, Baltimore, Md., for Md.; S. Thomas Pippin, special agent, Millington, Md., for Md.; F. A. Wetherbee, state agent, eastern Mass., H. H. Worthington, state agent, western Mass.; C. D. Smith, special agent, Boston, Mass., for Mass.; Wm. D. Lowry, general agent, Jay A. Weeks, special agent, Minneapolis, Minn., J. E. Jackson, special agent, for Minn.; Elmer B. Bailey, state agent, Frederic M. Bell, special agent, Burlington, Vt., for N. H.; R. W. Simons, state agent, H. E. Sutton, special agent, Newark, N. J., for northern N. J.; W. J. Christie, state agent, Philadelphia, Pa., J. D. Brady, special agent, Newark, N. J., for southern N. J.; R. F. Van Vranken, state agent, C. W. Inglehart, special agent, Arkay Bldg, Albany, N. Y., for eastern N. Y.; Homer L. Staley, state agent, J. F. Suydam, special agent, Utica, N. Y., for central N. Y.; Frank B. Decker, state agent, Rochester, N. Y.; R. V. S. Richmond, special agent, Buffalo, N. Y., for western N. Y.; J. V. N. Simonson, state agent, R. Toepfer, special agent, F. W. Axt, special agent, 59 Pennsylvania Avenue, Brooklyn, N. Y., for New York suburban; Ben J. Smith, general agent, J. A. Carruth, special agent, Charlotte, N. C.; Godfrey Cheshire, special agent, Raleigh, N. C.; D. S. Ackerman, special agent, c/o Gaillard & Withers, Columbia, S. C., for N. C. and S. C.; C. T. Deatrick, state agent, C. O. Wood, R. W. Nelson, R. S. Deatrick, F. W. Larkin and O. L. Lacy, special agents, J. H. Clinton, special agent and adjuster, Columbus, O., for O.; McCarger, Bates & Lively, general agents, Portland, Ore., for Ore.; Thompson Derr & Bro., general agents, E. A. Innes, special agent, M. J. Richards, special agent, Alfred E. Duncan, special agent, Altoona, Pa., Miners Bank Bldg., Wilkes-Barre, Pa., C. M. Tyler, special agent, Pittsburgh, Pa., for Pennsylvania (except Allegheny and Erie Counties., Philadelphia, Pa., suburban); Paul W. Brown, state agent, Frederick R. Paine, W. A. Rattleman, special agents, Pittsburgh, Pa., for (Allegheny and Erie Counties), Pa.; H. V. Smith, manager, Philadelphia, Pa., for Pa., Philadelphia suburban; E. H. Sherley, state agent, Nashville, Tenn., for Tenn.; Denny D. McLarry, general agent, Dallas, Tex., J. C. Evans, W. S. Cunningham, M. L. Canfield, V. D. Hoffmaster, J. L. Cummings, R. E. Alstead, special agents, for Tex.; Frank J. McCarthy, state agent, Richmond, Va., for Va.; Miss Helen Donally, cashier, Geo. E. Harris, special agent, Portland, Ore., for Wash.; F. I. Mosher, state agent, A. F. Herman, special agent, Parkersburg, W. Va., A. M. Sullivan, special agent, Baltimore, Md., for W. Va; Willet E. Main Insurance Agency Inc., general agents, Frank W. Starkweather, special agent, Madison Wis., for Wis. The company operates in Ala., Ark., Cal., Colo., Conn., D. C., Fla., Ga., Ill., Ind., Ia., Kans., Ky., La., Me., Md., Mass., Mich., Minn, Mo., Mont., Neb., Nev., N. C., N H., N. J., N. M., N. Y., N. C., O, Okla., Ore., Pa., R. I., S. C., S. D., Tenn., Tex., Utah, Vt., Va., Wash., W. Va., and Wis.

HISTORICAL DATA

Company incorporated in New York and began business, April 12, 1905, with $200,000 capital paid in and $300,000 surplus. Capital increased: 1909, to $500,000, and $300,000 added to surplus; 1913, to $580,000 and $80,000 added to surplus; 1914, capital and surplus increased $3,200 each; 1918, to $600,000; 1920, to $1,000,000 and $400,000 added to surplus. Stock, par value, $100 was sold at $200 per share. The last stock increase, March, 1920, was effected by sale of 4,000 shares to interests allied with the Home Insurance Company of New York, which thereby obtained control of the company and has brought it under the same official supervision although the two companies are separately operated. Deposits in States: Ga., $10,000; N. C., $10,000; Va., $34,400. Stock, par value, $100 a share; book value, December 31, 1923, $172.55; market price, about 225%.

ADMINISTRATION AND REPUTE: Company is strongly and soundly backed and managed. It is under the same able administration that has made the Home Insurance Company the largest and one of the most successful companies. Company's operating expenses were at one time high, but recently have been made quite moderate. It writes conservative but increasing volume of business. Its investments are high grade. Underwriting and investment results, in the last five years, have been: 1919, underwriting profit, $9,238, investment profit, $58,127; 1920, underwriting loss, $98,970, investment profit, $62,378; 1921, underwriting loss, $223,231, investment profit, $184,372; 1922, underwriting loss, $232,400, investment gain, $314,013; 1923, underwriting profit, $116,531; investment gain, $120,211. Prominent men form the directorate which held, December 31, 1923, $40,200, par value, of the $1,000,000 capital stock. Largest amount insured in one hazard, gross, $100,000, net, $25,000.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Eastern Automobile Underwriters Conference, National Auto Underwriters Conference, N. E. Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference, Southern Automobile Underwriters Conference, and Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, tornado, hail, sprinkler leakage, earthquake, explosion, ocean and inland marine parcels post, registered mail, tourists' baggage, use and occupancy, riot and civil commotion and war risk.

CITY INSURANCE COMPANY OF PENNSYLVANIA, Sunbury, Pa.*

President, J. Harris Lenker; Vice-President, P. H. Fuhrmann; Secretary and Underwriting Manager, A. F. O'Daniel. Organized, 1870

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,252,716	$422,123	$145,773	$483,921	$552,780	$350,197	$12,000	$227,256	$589,452	$295,242
1922	1,336,017	400,885	170,378	522,422	590,748	390,810	12,000	250,251	653,061	364,558
1921	1,343,898	390,734	185,986	528,269	589,582	378,403	.....	274,823	653,226	300,275
1920	1,452,730	326,177	179,415	.....	.....	.....	.....	.....	.....	.....

* Pa. std.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$40,072	Losses unpaid	$75,620
Mortgage loans	311,822	Unearned prems	422,123
Bonds and stocks	729,501	Other liabilities	9,200
Cash	62,766		
Agents' balances	77,700	Total liabilities	506,943
Interest and rents	23,898	Capital paid up	600,000
Other assets	6,957	Net surplus	145,773
Total adm. assets	$1,252,716	Total	$1,252,716

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $66,186,650, $747,962; motor vehicle, $11,673, $125; tornado, $885,979, $4,180; sprinkler leakage, $173,139, $621; riot, civil commotion and explosion, $276,543, $551; unclassified, effective prior to January 1, 1921, $1,813,645, $24,327.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,075,179; losses paid, $2,046,168; dividends declared, cash, $49,000.

REAL ESTATE OWNED: Consists of 284 acres of land in Shrewsbury Township, Sullivan County, Pa., 3 dwellings and 4 barns valued at $11,600. S. E. ¼ sec. 7, lying south of gr. and river and N. E. ¼ sec. 18, all in township 42, Range 30, Bates County, Mo., containing 304 acres. Total rents received last year, $522.

MORTGAGE LOANS: There are 41 loans, aggregating $311,822, are mainly upon Allegheny and Northumberland Counties, Pa., real estate, valued at $431,100. They are mostly of relatively small amounts, but 6 being as large as or larger than $20,000. The company holds $383,236 of fire insurance on the property and on December 31, last, there was $4,070 of interest past due. Loans in foreclosure, $45,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $180,392; State, County and Municipal bonds, $10,600; other bonds, $530,783; stocks, $7,726; total, $729,501.

DIRECTORS: W. L. Barclay, J. W. Curtin, J. H. Lenker, M. F. Quinn, A. F. O'Daniel, J. J. Sankey, Russel C. Shipman, I. Rockefeller, A. W. Pontius, P. H. Fuhrmann, A. P. Hull, Ambrose Persing, G. E. Deppen, Chas. E. Fisher, F. M. Machmer.

FIELD MEN AND TERRITORY COVERED: Labry and Harris and Watson, Los Angeles, Cal., general agents for Cal. and Ore.; Gardener General Agency Company, Denver, Colo., general agents for Colo.; Hornberger Beckmann & Co., San Antonio, Tex., general agents for Tex. The company operates in Cal., Col, Del., D. C., Ill., Ia., La., Md., Mass., Mich., Minn., Miss., Mont. Nev., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., Tex. and W. Va.

HISTORICAL DATA

Company organized, November 24, 1920, in Pa., by consolidation of the North Branch Fire, Sunbury, Pa. (organized in 1911), and the City Insurance Company, Pittsburgh, Pa. (organized in 1870), into the City Insurance Company of Pennsylvania, Sunbury, Pa., the merger being approved by the Insurance Commissioner of Pennsylvania December 29, 1920. Combined capitals of merging companies totaled $750,000, of which $600,000 was fixed as capital of new company formed, the balance, $150,000. being transferred to surplus. Stock, par value, $20 a share; book value, December 31, 1923, 124.29%. In 1915, North Branch Fire Insurance Company purchased control of the City Insurance Company, of Pittsburgh. Subsequent increase of the two companies' business volumes was not successful, and, late in 1920, their manager resigned. Company guarantees policies issued under title of Pennsylvania Underwriters.

ADMINISTRATION AND REPUTE: Company is managed by A. F. O'Daniel, secretary, of good repute, and over twenty-five years' insurance experience. The directorate is composed of prominent local business and professional men. Loss paying records of both the merged companies were good. Underwriting and investment results since organization: 1920, underwriting loss, $123,636, investment profit, $62,758; 1921, underwriting loss, $57,601; investment profit, $63,678; 1922, underwriting loss, $90,639, investment profit, $87,029; 1923, underwriting loss, $56,143; investment profit, $43,541.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, hail, riot, civil commotion and explosion, use and occupancy, sprinkler leakage and automobile.

COLUMBIA INSURANCE COMPANY, Dayton, Ohio.

President, O. I. Gunckel; Secretary, Herman Rice. Organized 1881. Capital, $150,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,113,593	$153,906	$648,423	$129,218	$178,769	$48,041	‡$176,250	$63.580	$287.872	$50,392
1922	1,104,021	140,275	803,802	119,459	167,974	30,894	33,750	62,525	127,169	27,138
1921	1,036,299	134,004	735,807	107,976	155,202	35,206	30,000	58,300	123,506	31,108
1920	1,015,992	139,284	714,989	119,962	165,537	58,215	22,500	56,988	137,703	59,107
1919	987,506	135,350	692,066	122,816	165,316	25,134	30,000	54,444	109,578	30,440

‡ Includes $150,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$60,000	Losses unpaid	$8,031
Mortgage loans	6,000	Unearned prems	153,906
Bonds and stocks	1,001,857	Other liabilities	3,233
Cash	19,125		
Agents' balances	17,704	Total liabilities	165,170
Interest and rents	8,907	Capital paid up	300,000
		Net surplus	648,423
Total adm. assets	$1,113,593	Total	$1,113,593

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $35,140,392, $285,319; tornado, $868,105, $3,377.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,989,939; losses paid, $1,531,239; dividends declared, cash, $634,500, stock, $150,000.

REAL ESTATE OWNED: Consists of part of lot 88 Dayton, O., 34 x 102 ft., three story brick building thereon, occupied in part by company as home office, valued at $60,000. Rents received during last year, $5,200; real estate taxes and expenses, $2,776.

MORTGAGE LOANS: There are 2 loans aggregating $6,000 on properties valued at $25,000, in Dayton, O., on which the company holds $2,500 of fire insurance.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $349,050; State, County and Municipal bonds, $479,470; stocks, $173,337; total, $1,001,857.

DIRECTORS: O. I. Gunckel, F. P. Beaver, Torrence Huffman, A. D. Black, Charles Wuichet.

FIELD MEN AND TERRITORY COVERED: E. W. Clinton, Norwood O. for O., Mich. and Ind. The company operates in Ind., O. and Mich.

HISTORICAL DATA

Company organized, 1881, in O., with $150,000 capital paid-in and $50,000 surplus. On April 1, 1923, capital stock increased from $150,000 to $300,000 by the payment of stock dividend from surplus. O. I. Gunckel, president, was principal organizer. Company began business January 2, 1882. Stock, par value, is $100 per share; book value, December 31, 1923, $316.14.

ADMINISTRATION AND REPUTE: Company's business has been managed capably and with an efficient conservatism which has resulted in steady progress. It is locally backed by strong interests and has an excellent reputation. The American of Newark controls stocks of the Columbia of Dayton. Underwriting and investment results in recent years: 1919, underwriting profit, $27,220; investment profit, $37,720; 1920, underwriting profit, $2,636; investment profit, $42,787; 1922, underwriting profit, $29,300; investment profit, $72,446; 1923, underwriting profit, $7,461; investment profit, $13,411. Company has ample surplus, has paid substantial dividends, has substantially increased annual showing on premium income, has strong investments, has excellent record for settling loss claims and is generally in high repute.

BOARD MEMBERSHIP: Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire and tornado only.

COLUMBIA INSURANCE COMPANY, Jersey City, N. J.

President, Percival Beresford; Vice-President, Herbert W. Ellis; Vice-President and Marine Manager, Frank H. Cauty; Secretary and Treasurer, Howard Terhune; Assistant Secretary, Frank J. Goodwin. Organized, 1901.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,178,085	$858,527	$789,855	$1,090,927	$1 176,077	$574,979	$40,000	$495,473	$1,110,452	$532,720
1922	2,124,423	739,817	832,085	872,621	961,254	636,614	40,000	474,000	1,150,614	500,994
1921	2,203,062	918,737	614,413	1,405,207	a1,892,213	1,131,406	.....	659,101	1,790,507	994,088
1920	2,109,194	788,753	542,706	1,702,024	1,776,402	726,722	50,000	677,933	1,454,655	945,037
1919	1,796,955	390,134	813,394	960,285	1,024,735	346,269	.....	354,354	700,623	404,161

a Includes $388,426 stockholders' sub. to surplus.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,772,751	Losses unpaid.....	$99,703
Cash.....	80,708	Unearned prems....	858,527
Agents' balances....	301,346	Other liabilities.....	30,000
Interest.....	17,694		
Other assets.....	5,586	Total liabilities...	988,230
		Capital paid up....	400,000
		Net surplus.....	789,855
Total adm. assets.	$2,178,085	Total.....	$2,178,085

See Departments of Year Book: Classification of Premiums and Losses; Fire Insruance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $168,979,643, $1,343,615; motor vehicle, $5,807,620, $113,075; tornado, $10,908,090, $38,956; sprinkler leakage, $2,286,330, $7,725; riot, civil commotion and explosion, $2,210,226, $5,986; unclassified, effective prior to January 1, 1921, $7,256,001, $54,734.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,802,593; losses paid, $6,262,906; dividends declared, cash, $192,000.

BONDS AND STOCKS OWNED (Market Values): U. S. and Can. Gov't bonds, $529,854; State, County and Municipal bonds, $313,187; railroad bonds, $567,210; other bonds, $47,500; stocks, $315,000; total, $1,772,751.

DIRECTORS: George F. Crane, Chairman, Percival Beresford, Herbert W. Ellis, Frank H. Cauty, George D. Hallock, Archibald G. Thacher, W. G. Falconer.

FIELD MEN AND TERRITORY COVERED: G. F. Kern, general agent, Automobile Department; C. Hoyt, general agent, Metropolitan Department; H. von der Lieth, general agent, Eastern Department; J. T. Tabler, general agent, Southern Department; W. L. Maillot, general agent, Western Department; G. von der Lieth, superintendent, Improved Risks Department, 100 William Street, New York, N. Y.; E. C. F. Knowles, general agent, Pacific Coast Department, San Francisco, Cal.; W. A. Ellis, special agent, Montpelier, Vt., for N. H. and Vt.; H. F. Still, special agent, Boston, Mass., for eastern Mass. and R. I.; A. M. Burke, special agent, Portland, Me., for Me.; A. A. Handel, special agent, Albany, N. Y., for eastern N. Y.; A. J. Hughes, special agent, Rochester, N. Y., for western N. Y.; P. L. Thompson state agent, Newark, N. J., for northern N. J.; G. H. Buckingham, special agent, Philadelphia, Pa., for southern N. J.; P. J. Mullen, state agent, Pittsburgh, Pa., for western Pa. and western Md.; C. D. Hubbard, state agent, Philadelphia, Pa., for eastern Pa. and western Md., Del. and D. C.; J. G. Hardie, special agent, Philadelphia, Pa., for eastern Pa. and western Md., Del., and D. C.; . A. Roberts, special agent, Hartford, Conn., for western Mass. and Conn.; W. A. Page, special agent, Weehawken Heights, N. J., for suburban New York; A. C. Word, state agent, Richmond, Va., for Va.; J. S. Manning, Jr., state agent, Raleigh, N. C., for N. C. and S. C.; F. O. Hawkins, state agent, Montgomery, Ala., for Ala. and Ga.; Chas. Cotnam, state agent, Houston, Tex., for southern Tex. and La.; M. D. Kinney, state agent, Dallas, Tex., for northern Tex.; J. N. Jones, state agent, Little Rock, Ark., for Ark. and Okla.; Strickland & Travis, general agents, Jacksonville, Fla., for Fla.; J. F. Paull & Co., general agents, Wheeling, W. Va., for W. Va.; B. E. Marsh, state agent, Topeka, Kans., for Kans.; J. R. Hall, state agent, Minneapolis, Minn., for Minn., N. D. and S. D.; T. F. Hagan, state agent, Milwaukee, Wis., for Wis.; J. H. Kemper, state agent, Lexington, Ky., for Ky. and Tenn.; A. C. McCabe, state agent, Cleveland, O., for northeastern O.; H. W. Smith, special agent, Columbus, O., for O., except northeastern portion; R. B. Howd, state agent, St. Louis, Mo., for Mo.; H. D. Bartlett, state agent, Denver, Colo., for Colo. and Wyo.; G. A. Richardson, state agent, Omaha, Nebr., for Ia. and Nebr.; W. R. Scaff, state agent, Indianapolis, Ind., for Ind.; J. E. Mattimore, state agent, Chicago, Ill., for Ill.; O. D. Wiche, state agent, Detroit, Mich., for Mich.; J. F. Moriarty, automobile state agent, Chicago, Ill., for western States; H. J. Vallentyne, special agent, Seattle, Wash., for Wash. and northern Ida.; S. G. Purdy, special agent, Los Angeles, Cal., for southern Cal.; R. M. Carr, special agent, San Francisco, Cal., for central Cal.; V. Flashman, special agent, San Francisco, Cal. for northern Cal. and Nev.; B. J. Kellner, special agent, Los Angeles, Cal., for southern Cal. and Ariz.; W. K. Chetwood, automobile state agent, Los Angeles, Cal., for southern Cal. and Ariz.; O. Rankin, special agent, Portland, Ore., for Ore. and southern Ida.; G. C. Newlon, special agent, Helena, Mont., for Mont. and part of Ida. The company operates in Ala., Ariz., Ark., Cal., Colo., Conn., Del., D. C., Fla., Ga., Ida., Ill., Ind., Ia., Kan., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., N. M., N. C., N. D., O., Okla., Ore., Pa., R. I., S. C., S. D., Tenn., Tex., Utah, Vt., Va., Wash., W. Va. Wis., Wyo. and in Canada.

HISTORICAL DATA

Company incorporated and began business 1901, with $250,000 capital paid-in and $50,000 surplus. Capital increased, 1902, to $400,000 and $30,000 added to surplus, followed by $50,000 additional to surplus in 1906. Home office of Phoenix Assurance Co. of London owns majority of Columbia's stock. Company began general fire business in 1919. In 1921 stock holders paid in to surplus $338,426. Conflagration losses: Baltimore, 1904, $3,734; San Francisco, 1906, $7,273, net. Deposits in States, etc.: Ga., $10,700; N. M., $11,760; N. J., $100,000; N. C., $10,400; Va., $24,490; Can., $190,137. Stock, par value, is $100 per share; book value, December 31, 1923 was $297.46. Largest amount insured in one hazard, gross, $100,000; net, $50,000, December 31, 1923, directors owned $700 of stock.

ADMINISTRATION AND REPUTE: This company is capably and conservatively managed under the direction of Percival Beresford, president, who is also U. S. manager and attorney of the Phoenix Assurance Company, Limited, of London, and Swiss Reinsurance Company of Zurich, Switzerland, and president of the Imperial Assurance Company of New York and the United Firemen's Insurance Company of Philadelphia. Frank H. Cauty is in charge of the Marine Department. In its fire business company follows policy laid down by Phoenix of London and good results have accrued. Company has satisfactory surplus, paid substantial dividends in 1920, 1922 and 1923, does a fair volume of business, holds strong investment securities, and in loss paying and generally has excellent reputation. Underwriting and investment results, for the last five years, have been: 1919, underwriting profit, $27,220, investment profit, $37,720; underwriting loss, $266,814; investment profit, $35,070; 1921 underwriting loss, $311,019; investment profit, $12,566; 1922, underwriting profit, $108,624; investment profit, $148,008; 1923, underwriting loss, $73,449; investment gain, $71,220.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Eastern Automobile Underwriters Conference, New England Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, ocean and inland marine, motor vehicle, tornado, sprinkler leakage, riot.

COLUMBIAN NATIONAL FIRE INSURANCE COMPANY, Lansing, Mich.

President, James J. Carey; Vice-Presidents Joseph Gerson, M. F. Gill S. C. Helzlsouer; Secretary and Treasurer, E. T. Lyons. Organized, 1911.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,887 629	$793.973	$282,493	$724,076	$823,760	$573,576	$65,000	$436,514	$1,075,090	$462,554
1922	2,083,726	778,779	317,654	896,834	1,593,498	852,347	5	491,716	1,344,068	765,945
1921	1,942,089	735,708	60,885	809,450	904,547	489,940	48,834	408,207	946,981	507,627
1920	1,981,272	682,151	190,743	843,330	938,108	439,908	.....	373,602	813,510	453,865
1919	1,849,303	619,935	146,833	832,902	922,636	413,888	.....	389,665	803,553	412,161

* Includes $567,748 surplus from reduction of par value of stock.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$199,532	Losses unpaid.....	$126,163
Mortgage loans.....	1,062,063	Unearned prems....	793,973
Bonds and stocks...	281,098	Other liabilities.....	35,000
Cash.....	122,499		
Agents' balances....	152,140	Total liabilities...	955,136
Interest and rents...	33,707	Capital paid up....	650,000
Other assets.....	36,590	Net surplus.....	282,493
Total adm. assets.	$1,887,629	Total.....	$1,887,629

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $139,154,280, $1,322,126; motor vehicle, $35,022, $375; tornado, $13,598,201, $60,909; sprinkler leakage, $522,045. $1,864; riot, civil commotion and explosion, $819,186, $1,647; unclassified, effective prior to January 1, 1921, $5,159,744, $60,793.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,356,757; losses paid, $4,759,506; dividends declared, cash, $203,459.

REAL ESTATE OWNED: The chief item is the company's home office building, bought in 1920 at a cost of $36,000, and enlarged in 1923 at an additional cost of $18,292. It is carried at $70,000. There is also acreage in Tuscola Co., Mich., valued at $31,645, and a brick building on Alabama Street, Indianapolis, valued at $96,887 over a mortgage of $32,000.

MORTGAGE LOANS: The company has 134 loans amounting to $1,062,063 on properties valued generally at more than double the amount loaned. There are but 30 loans as large as $10,000 each. There was $8,830 of interest past due December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $20,000; State, County and Municipal bonds, $143,548; other bonds, $117,350; stocks, $200; total, $281,098.

DIRECTORS: F. E. Bushman, J. J. Carey, F. B. Drolet, Thos. A. Lawler, J. Gerson, Arthur N. De Wacle, W. D. Lawrence, H. P. Orr, E. C. Shields, M. F. Gartland, Henry Landsenkamp, Jacob Buennagel, J. J. Blackwell, A. C. Feeney, E. T. Lyons, Charles Fox, M. F. Gill, S. C. Helzlsouer, T. A. Lavelle, J. B. Simon.

FIELD MEN AND TERRITORY COVERED: State agents: Francis J. Sebastian, Ill., Ind. and Wis.; Wm. A. Maher, O. and W. Va.; Guy E. Stirling, Mich.; W. F. Bushnell, N. Y., Pa. and Md. The company is licensed in Ark., Cal., Colo., Del., D. C., Fla., Ind., Ill., Ia., Kan., La,, Md., Mass., Mich., Minn., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., O., Okla., Ore , Pa., Tenn., Tex., W. Va. and Wis.

HISTORICAL DATA

Company organized, May, 1911, in Michigan, with $500,000 authorized capital, which in April, 1913, was increased to $1,000-000. Began business February 27, 1913, with cash capital of $500,000 and net surplus, $217,738. Capital increased: 1913, by payment on subscription, to $963,675; 1917, to $964,175; and 1918, to $976,675; reduced in 1922 to $650,000. Principal promoters were John G. Ewing and Sherman Steele, professors at Notre Dame and St. Louis Universities, respectively, and M. W. Welsh. Stock was sold largely to prominent members of the Knights of Columbus. Promotional expense was high, stock being sold on contract, for commission of 27½% on first $500,000 and 25% on second $500,000. Stock, par value $25 per share, was sold at $50 a share, method of subscription payment being 40% initially in cash, 40% at end of three months, and 20% six months later. J. G. Ewing and M. W. Welsh resigned April 10, 1915, and were succeeded by T. A. Lawler, as president, and H. P. Orr, secretary. Home office was moved from Detroit to Lansing, January 26, 1920. June 23, 1922, stockholders authorized reduction of capital to $488,337 and absorption of Columbian, of Indianapolis. Treasury stock was issued in exchange for that of the Columbian, Indianapolis, thus increasing the outstanding capital stock. Stock, par value, $25; book value, December 31, 1923, 143.46%. Largest amount insured in one hazard, gross, $225,000; net, $50,000. December 31, 1923, directors owned $88,030 of capital stock.

ADMINISTRATION AND REPUTE: Stockholders of the company, in 1921, disagreed as to soundness and efficiency of the company's management, some proposing a change. But at a special meeting, June 24, 1921, management in the hands of T. A. Lawler, president, was sustained. J. E. Murphy, secretary and treasurer, resigned and was succeeded by W. D. Lawrence. Other changes, to present officers, were made in 1923. Underwriting and investment results for recent years: 1919, underwriting loss, $47,699, investment profit, $84,081; 1920, underwriting loss, $52,929, investment profit, $97,538; 1921, underwriting loss, $172,828, investment profit, $103,020; 1922, underwriting loss, $324,072, investment profit, $64,502; 1923, underwriting loss, $119,334, investment gain, $191,027.

The business volume is moderate. Its investments and loss paying reputation are good. It paid cash dividend of $48,834 in 1921, and $65,000 in 1923.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Western Ins., Bureau and Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Fire and tornado.

COMMERCE INSURANCE COMPANY, Glens Falls, N. Y.

President, E. W. West; Vice-President, H. N. Dickinson; Secretaries, C. R. Whitehead, F. L. Cowles, H. W. Knight, J. A. Mavon; Treasurer, R. C. Carter; Assistant Secretary, F. W. Stein. Organized, 1859.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,392,803	$534,602	$416,159	$493,467	$566,011	$157,488	$18,000	$256,736	$432,224	$160,352
1922	1,272,13	342,833	487,463	312,321	381,728	128,290	$24,000	155,568	307,858	119,562
1921	1,065,949	320,345	501,220	287,382	340,214	120,117	20,000	144,232	284,349	122,714
1920	1,002,82	313,682	444,879	326,934	376,543	125,753	20,000	152,441	298,194	130,648
1919	923,15	277,542	409,386	280,548	323,434	92,974	20,000	123,466	236,440	100,207

a Excludes $200,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$65,000	Losses unpaid	$30,041
Mortgage loans	51,000	Unearned prems	534,602
Bonds and stocks	1,066,950	Other liabilities	12,001
Cash	33,651		
Agents' balances	163,547	Total liabilities	576,644
Interest and rents	6,477	Capital paid up	400,000
Other assets	5,878	Net surplus	416,159
Total adm. assets	$1,392,803	Total	$1,392,803

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $113,475,980, $947,345; motor vehicle, $72,800, $725; tourist baggage, $1,300, $57; unclassified, effective prior to January 1, 1921, $4,864,985, $57,659.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,752,958; losses paid, $6,477,358; dividends declared, cash $1,358,000, stock, $200,000.

REAL ESTATE OWNED: The company owns a 3-story brick and stone building at Lodge and Howard Streets, a portion of which is used by the company as its head office. This cost $40,000 in 1920, and is carried at $65,000.

MORTGAGE LOANS: There are 9 loans, all of which (aggregating $51,000) are upon Albany real estate, and seem well secured by properties valued at $106,600. There was no interest overdue on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $83,550; State, County and Municipal bonds, $122,300; railroad and other bonds, $346,570; stocks, $514,530; total, $1,066,950.

DIRECTORS: E. Darwin Jenison, Frank Van Benthuysen, John A. Becker, Harold J. Hinman, C. Royden Whitehead, John L. Cunningham, Byron Lapham, Mark L. Shelden, Louis M. Brown, Egbert W. West, Cutler J. De Long, Maurice Hoopes, Arthur W. Sherman, Horace W. Dickinson, Frank M. Smalley, Robert C. Carter.

FIELD MEN AND TERRITORY COVERED: R. H. Griffith, manager Pacific Coast branch office; Jno. Hoxie, for Conn. and western Mass.; A. E. Scrymgeour, for D. C.; L. G. Carpenter, for Ill.; A. B. Whittemore for Ind.; R. D. Voss, for Ia. S. T. Douglass for La.; Chas. Hoxie, for Me., Mass., and R. I.; Chas Hesketh, for Mich.; M. W. White, for Minn.; R. G. Clarke, for northern N. J.; A. O. Denzel, for southern N. J. and Pa.; Jno. J. Beattie, for N. Y.; H. W. Cowles, for N. Y. suburban; G. P. Crawford, for Vt. and N. Y.; S. L. Porter, for N. Y.; H. L. Parks, C. B. Patterson, and Floyd Coward, for O.; R. W. Crow, for Okla.; J. S. Akers, for Pa.; W. H. Grice for, Tex.; R. C. Rice, for Va.; F. E. Vaugham, for W. Va.; Wm. A. Taylor, for Wis. The company operates in Cal., Colo., Conn., D. C., Ill., Ind., Ia., La., Me., Md., Mass., Mich., Minn., Mont., Nev., N. J., N. Y., O., Okla., Pa., R. I., Tex., Va., Wash., W. Va. and Wis.

HISTORICAL DATA

Company incorporated and began business, 1859, in New York, with authorized capital, $200,000. Chicago conflagration, 1871, reduced capital from $400,000 to $100,000 and par shares from $100 to $25. Stockholders then paid in an additional $100,000, bringing capital to $200,000. This assessment was returned to stockholders in 1889 by payment of 50% dividend. In 1922, a stock dividend of 100%, paid from surplus, increased the capital from $200,000 to $400,000. Conflagration losses: Chicago, 1871, $400,000; Boston, 1872, $70,000; Lynn, 1889, $26,000; Salem, 1914, $34,000. Stock, par value, $25; book value, December 31, 1923, 204.03%. Largest amount insured in one hazard, gross, $100,000; net, $20,000.

ADMINISTRATION AND REPUTE: Company has sound backing and shows progressive disposition under capable and efficient management. Underwriting and investment results in the last five years: 1919, underwriting profit, $24,140, investment profit, $26,907; 1920, underwriting profit, $7,288, investment profit, $18,205; 1921, underwriting profit, $17,737, investment profit, $58,603; 1922, underwriting profit, $9,748, investment profit, $200,495; 1923, underwriting loss, $114,103, investment gain, $58,763. Company operates with ample surplus, has paid regular 10% dividend for many years; has built premium income with regularity on sound and conservative volume of business; has high grade investments; settles loss claims promptly, and in every respect has an excellent reputation. Majority of stock owned by the Glens Falls Ins. Co.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Eastern Union and Western Union.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, marine, lightning, registered mail, sprinkler leakage, tornado, tourist baggage, use and occupancy.

COMMERCIAL UNION FIRE INSURANCE COMPANY, New York, N. Y.

President, Whitney Palache; Vice-Presidents, F. W. Koeckert, Wm. M. Ballard; Secretary, James Gaukrodger. Organized, 1890.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,552,364	$1,608,400	$501,453	$1,824,380	$1,919,374	$901,369	$20,000	$626,751	$1,548,120	$854,547
1922	2,209,777	1,388,738	355,026	1,568,018	1,634,294	865,303	20,000	543,290	1,428,593	774,236
1921	1,968,090	1,282,032	170,448	1,437,129	1,509,888	919,091	20,000	672,089	1,611,180	982,720
1920	2,041,214	1,311,326	310,706	1,568,744	1,632,320	695,398	20,000	619,685	1,335,083	738,427
1919	1,822,483	1,048,813	421,517	1,245,270	1,305,183	517,837	20,000	480,613	1,018,450	511,511

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,915,516	Losses unpaid	$191,201
Cash	290,991	Unearned prems	1,608,400
Agents' balances	307,565	Other liabilities	51,310
Interest	27,063		
Other assets	11,229	Total liabilities	1,850,911
		Capital paid up	200,000
		Net surplus	501,453
Total adm. assets	$2,552,364	Total	$2,552,364

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $280,226,438, $2,503,626; motor vehicle, $10,026,393, $177,976; inland navigation and transportation, $172,336, $2,556; tornado, $20,554,967, $94,860; sprinkler leakage, $1,914,009, $9,019; riot, civil commotion and explosion, $2,085,201, $5,377; earthquake, $482,219, $1,936; flood, $94,837, $1,774; unclassified, effective prior to January 1, 1921, $17,869,654, $197,215.

BUSINESS SINCE ORGANIZATION: Premiums received, $15,748,067; losses paid, $7,687,457; dividends declared, cash, $441,225.

BONDS AND STOCKS OWNED (Market Values): U. S. Govt bonds, $425,076; State and Municipal bonds, $232,280; railroad bonds, $940,560; other bonds, $184,100; stocks, $133,500; total, $1,915,516.

DIRECTORS: A. H. Wray, Whitney Palache, Wm. M. Ballard, John Claflin, Fredk. B. Campbell, A. E. Marling Walte, P. Bliss, J. G. Hilliard, H. Walton, T. H. Banks, F. W. Koeckert, J. Gaukrodger, B. G. Chapman, Jr., Fred. A. Rye.

FIELD MEN AND TERRITORY COVERED: F. A. Rye, Chicago, Ill., manager, Western Department; C. J. Holman, San Francisco, manager for Pacific Coast; J. F. Edmonds, manager, Northwestern Department, Denver, Colo.; Dowdell Brown, Atlanta, manager, Southern Department; W. H. Hunter, Dallas, manager, Texas Department. The company operates in Ala., Ariz., Ark., Cal., Colo., Conn., Del., D. C., Fla., Ga., Ill., Ind., Ia., Kan., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., Mont., Neb., N. H., N. J., N. Y., N. C., N. D., O., Okla., Ore., Pa., R. I., S. D., Tenn., Tex., Utah, Vt., Va., Wash., W. Va., Wis.; also in B. C.

HISTORICAL DATA

Company incorporated, 1890, in N. Y., and began business April 1, 1891, with $200,000 authorized capital. Controlling interest is held by the Commerical Union, of London, parent of the companies which form the Commercial Union Group, one of the strongest aggregations for insurance coverage in the world. Stock, par value is $100; book value, December 31, 1923, $350.72. Conflagration losses, Baltimore, 1904, $25,898; Rochester, 1904, $4,916; San Francisco, 1916, $115,186, net. Deposits in States: N. C., $13,950; Va., $10,780; Ga., $10,230; Can., $19,800.

ADMINISTRATION AND REPUTE: As one of the Commercial Union Group, this company is particularly strong, and has been successful from the start. Its officers are experienced

insurance men who have very ably managed its business. Underwriting and investment results in the last five years: 1919, underwriting profit, $89,662, investment profit, $26,076; 1920, underwriting loss, $79,009, investment loss, $7,001; 1921, underwriting loss, $225,035, investment profit, $105,027; 1922, underwriting profit, $109,755, investment profit, $94,573; 1923, underwriting profit, $103,147; investment gain, $6,328. Largest amount insured in one hazard, gross, $30,000; net, $20,000. Directorate composed mostly of prominent insurance men, held, December 31, 1923, only $6,500 of the $200,000 capital stock. Premium income has grown steadily to large proportions; investments are high grade; dividends paid: 5%, 1899 to 1905; 7%, 1906 to 1908; 10%, 1909 to 1923. Reputation for loss claim payments is excellent.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Board of Fire Underwriters of the Pacific, Southeastern Underwriters Association, Rocky Mountain Underwriters Association, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, tornado, riot and civil commotion, explosion, sprinkler leakage, transportation, use and occupancy, tourists' baggage, rent and rental value, builders' risk, marine, earthquake, flood and hail.

COMMONWEALTH INSURANCE COMPANY OF NEW YORK, New York, N. Y.

President, Cecil F. Shallcross; Vice-Presidents, C. E. Case, W. S. Alley, C. R. Perkins, G. H. Batchelder, R. P. Barbour; Secretary, Robert Newboult. Organized, 1886.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$5 210,595	$2,709,667	$1,488,034	$3,020,366	$3,230,358	$1,472 814	$50 000	$1,269,477	$2,792,291	$1,544,201
1922	4,886,703	2,398,841	1,565,759	2.769,236	3,015,444	1,432,506	50,000	1,169,424	2,651,930	1,459,355
1921	4,421,467	2,154,076	1,376,446	2,310,400	2,500,839	1,385,723	50,000	1,068,853	2,504,576	1,386,368
1920	4,365,131	2,204,692	1,272,055	2,699,539	2,860,288	1,028'526	50,000	1,038,060	2,116,586	1,102,612
1919	3,712,325	1,675,658	1,227,064	2'030,902	2,177,515	970,436	.....	792,996	1,763,432	906,354

Assets, Dec. 31, 1923.		Liabilities, Dec. 31,1923.	
Mortgage loans.....	$154,800	Losses unpaid.....	$394,585
Bonds and stocks...	4,139,080	Unearned prems....	2,709,667
Cash.....	301,782	Other liabilities.....	118,309
Agents' balances....	558,665		
Interest.....	50,776	Total liabilities...	3,222,561
Other assets.....	5,490	Capital paid up....	500,000
		Net surplus.....	1,488,034
Total adm. assets.	$5,210,595	Total.....	$5,210,595

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: fire, $475,334,768, $4,046,168; ocean marine, $5,003,809, $24,-297; motor vehicle, $16,318,460, $376,956; inland navigation and transportation, $6,573,266, $39,562; tornado, $35,222,100, $149,143; sprinkler leakage, $6,887,045, $38,402; riot, civil commotion and explosion, $4,414,925, $6,969; miscellaneous, $317,345, $5,460; unclassified, effective prior to January 1, 1921, $34,407,659, $269,419.

BUSINESS SINCE ORGANIZATION: Premiums received, $29,926,875; losses paid, $14,200,214; dividends declared, cash, $1,496,000.

REAL ESTATE OWNED: Consists of a brick building at 304 Cherry Street, New York City.

MORTGAGE LOANS: There are 12 loans, all on improved New York City property. These range in amount from $3,250 to $21,950 each, and all appear to be well secured. There was no interest overdue on December 31, last. The properties securing $154,800 of loans are estimated worth $321,500.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,340,280; State and Municipal bonds, $715,610; railroad bonds, $1,484,590; other bonds, $142,550; stocks, $456,050, total $4,139,080.

DIRECTORS: G. Palen Snow, Wm. C. Demorest, Stuart Duncan, Lawrence B. Elliman, M. M. Belding, Dean Sage, Wm. A. W. Stewart, James E. R. Carpenter, Wm. B. Franklin, J. Y. G. Walker, F. J. Horne, R. E. Jones, Cecil F. Shallcross.

FIELD MEN AND TERRITORY COVERED: New England Department: J. W. Chapman, general inspector, 137 Milk Street, Boston, Mass., for New England; Chas. S. Coxe, special agent, 137 Milk Street, Boston, Mass., for eastern Mass. and R. I.; Irving A. Brown, special agent, 36 Pearl Street, Hartford, Conn., for western Mass. and Conn.; Geo. H. Power, automobile special agent, 137 Milk Street, Boston, Mass., for Mass. and R. I.; Wm. A. Sturgis, special agent, Portland, Me., for Me.; W. E. Wormwood, special agent, Manchester, N. H., for N. H. and Vt.; Middle Department: J. H. Bonney, special agent, Baltimore, Md., for Md., Del., D. C. and three counties in W. Va.; C. N. Fraser, agent, Pittsburgh, Pa., for W. Va. except three counties; Harry A. Carl, special agent, 508–10 Walnut Street, Philadelphia, Pa., for Philadelphia Suburban; C. B. Cleaves, special agent, Newark, N. J., for south N. J.; Sylvester Howard, special agent, Glen Rock, N. J., for north N. J. and north Hudson Co.; N. N. Huested, special agent, 316 Fourth Avenue, Pittsburgh, Pa., for Pa.; B. L. Linkfield, special agent, Bayside, N. Y., for South Suburban; Ernest A. Merkl, special agent, 76 William Street, New York City, for Hudson River and North Suburban; C. H. Ebbets, special agent, Newark, N. J., for Essex and So. Co.; Geo. Duxbury, special agent, Albany, N. Y., for East N. Y. and Hudson River; Geo. P. Peck, special agent, Syracuse, N. Y., for West. N. Y.; Southern Department: H. M. Sawyer, engineer, 430 Trust Co. of Georgia Bldg., Atlanta, Ga., for South; Jesse W. Atkinson, special agent, New Orleans, La., for La.; J. R. Bickerstaff, special agent, Atlanta, Ga., for Ga.; T. H. De Graffenreid, special agent, Richmond, Va. for Va.; R. E. Minard, special agent, Richmond, Va., for Va.; C. D. Grover, special agent, Charlotte, N. C., for N. C.; W. W. Graves, special agent, Montgomery, Ala., for Ala. and Fla.; E. A. Staiber, special agent, Jacksonville, Fla., for Fla.; Wirt Leake, state agent, Dallas, Tex., for north Tex.; J. W. Harras, special agent, Dallas, Tex. for north Tex.; E. K. McDowell, special agent, Atlanta, Ga., for Ga.; A. H. Talmage, special agent, Houston, Tex., for south Tex.; Pacific Department: Thos. S. Heath, special agent, Denver, Colo., for Colo., N. M. and Wyo.; Fred H. Brown, automobile special agent, Los Angeles, Cal., for south Cal. and Ariz.; H. G. Burton, special agent, Butte, Mont., for Mont.; W. M. Coubrough, special agent, San Francisco, Cal., for north Cal.; W. A. Connors, special agent, Salt Lake City, Utah, for Utah and south Ida.; J. A. Gallagher, general inspector, San Francisco; P. W. Gedney, special agent, Los Angeles, Cal., for south Cal.; Benj. A. Ludlow, automobile special agent, Seattle, Wash., for Ore. and Wash.; A. C. McConnell, special agent, Los Angeles, Cal., for Ariz.; H. C. Rowles, special agent, Spokane, Wash., for east Wash., north Ida. and east Ore.; F. J. Shoeneman, special agent, 244 Pine Street, San Francisco, Cal., for S. F. Bay counties: L. H. Bovee, special agent, San Francisco, Cal., for central Cal.; H. E. Smith, special agent, Portland, Ore., for west Ore.; E. J. Young, supt. of agencies, Seattle, Wash., for west Wash.; Geo. E. Young, special agent, Seattle, Wash., for west Wash.; Thos. B. Thompson ,special agent, Denver, for Colo., Wyo. and N. M.; P. R. Howard, special agent, for central Cal.; S. L. Simpson, general inspector, Seattle, Wash., for Ore., Wash. and Ida.; Central Department: C. A. Dafoe, Detroit, Mich., state agent, for Mich.; C. C. Blieffert, state agent, Indianapolis, Ind., for Ind.; W. T. Eaton, manager farm department, Columbus, O., for O. and Ind.; John G. Galloway, state agent, Bowling Green, Ky., for Ky.; J. W. Kercher, inspector, Dayton, O., for Central West; P. J. Moriarty, manager, Detroit, Mich., for Wayne County; H. J. Spinning, special agent, Detroit, Mich., for Wayne County; Robert L. Mouk, state agent, Dayton, O., for O.; H. P. Vincent, state agent, Nashville, Tenn., for Tenn., E. O. Thompson, engineer, Columbus, O., for O., Tenn., and Ky.; A. G. Barker, engineer, Detroit, Mich., for Mich. and Ind.; Geo. G. Wright, state agent, Milwaukee, Wis., for Wis.; Western Department: C. A. Emery, engineer, 1437 Insurance Exchange, Chicago, Ill., for Ill., Wis., Minn., Ia. and Neb.; Oliver A. Clibborn, special agent, Chicago, Ill., for Cook county; Kenneth S. Ogilvie special agent, Kansas City, Mo., for Mo.; J. H. Riggs, special agent, Omaha, Neb., for Neb.; J. W. Kercher, inspector, Dayton, O., for Central and West; E. O. Tulley, farm supervisor, Omaha, Neb. for Western Department; W. S. Hutchins, manager, 1437 Insurance Exchange, Chicago, Ill.. for Cook county; Maurice R. Benedict, state agent, Topeka, Kan., for Kan.; Frank G. Cargill, state agent, Chicago, Ill., for Ill., except Cook county; Arthur B. Davis, state agent, Minneapolis, Minn., for Minn.; E. A. Davis, state agent, Oklahoma City, Okla., for Okla.; J. R. McLaughlin

state agent, Omaha, Neb., for Neb.; Hardin F. Morris, state agent, Fargo, N. D., for N. D.; William I. Rowe, state agent, Aberdeen, S. D., for S. D.; V. H. Warfield, state agent, Des Moines, Ia., for Ia.; W. F. Sweazea, state agent, Kansas City, Mo. for Mo. The company operates in all the states and territories except Alaska, Ark., Miss., Nev., N. M., P. I., P. R., Wyo., Canada and Cuba.

HISTORICAL DATA

Company incorporated July, 1886; began business, September, 1886, with $300,000 paid-in capital, which was increased, January, 1887, to $500,000. Company was only moderately successful until early in 1907 when control was purchased and operative direction began by the North British and Mercantile, of London, thus bringing the Commonwealth into the strong aggregation of companies called the North British Group. Conflagration losses:, Baltimore, 1914, $45,000; San Francisco, 1906, $13,610; Black Tom Island, N. J., 1916, $88,994. Deposits in States: Va., $29,400; Ga. $9,800; N. C., $11,760. Stock par value is $100 per share; book value, December 31, 1923, was $397.60.

ADMINISTRATION AND REPUTE: Company is under the very capable and efficient management of the United States branch of the North British and Mercantile. It has acquired, since absorption into the North British Group, great strength both of assets and management, thus becoming one of thestrongest and most progressive companies in America. Its president, Cecil F. Shallcross, is also United States manager of the North British and Mercantile. Conservatively managed, it does a moderate, but increasing volume of business with success. Underwriting and investment results in the last five years: 1919, underwriting profit, $189,983, investment profit, $56,051; 1920, underwriting profit, $18,781, investment profit, $81,790; 1921, underwriting loss, $103,071, investment profit, $251,753; 1922, underwriting loss $107,170, investment gain, $353,653; 1923, underwriting loss, $123,526; investment gain, $89,654. Largest amount insured in one hazard, gross, $200,000; net, $37,500. Premium income has steadily increased. Company has built up large surplus, has paid 10% dividends in recent years, has very high grade investments, has good loss paying record and is, in general, highly regarded. December 31, 1923, directors owned $6,500 of stock.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Board of Fire Underwriters of the Pacific Southeastern Underwriters Association, Rocky Mountain Underwriters Association, National Automobile Underwriters Conference, and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, ocean and inland marine, explosion, lightning, windstorm, earthquake, hail, weather, sprinkler leakage, riot, and civil commotion, invasion, aircraft, water damage, crops.

COMMONWEALTH FIRE AND MARINE INSURANCE COMPANY,

Kansas City, Kansas.

President, Frank L. Travis; Secretary, F. K. Ferguson

The Commonwealth Fire and Marine Insurance Company was in process of organization early in 1924. The president was formerly Superintendent of Insurance of Kansas.

CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE,

Milwaukee, Wis.

President, William E. Wollaeger; Vice-Presidents, A. J. Luedke, G. P. Mayer; Secretary and Treasurer, R. E Brandenburg; Third Vice-President, Herman Ambos; Assistant Secretaries, A. C. Melker and Robert H. Moore; Agency Superintendents, H. W. Ashby and M. L. Zitzelsberger. Organized 1870.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$5,691,394	$3,519 825	$805,058	$3,280,591	$3,623,257	$1,531,912	$105,000	$1,448,307	$3,085,219	$1,393,706
1922	4,928,796	2,924,869	830,230	2,783,606	3,000,660	1,592,974	90,000	1,216,981	2,899,955	1,484,827
1921	4,709,880	2,696,749	785,032	2,694,554	2,911,319	1,550,305	75,000	1,230,747	2,856,052	1,578,126
1920	4,637,225	2,823,624	604,627	3,181,142	3,364,320	1,327,549	93,750	1,351,587	2,772,886	1,382,282
1919	4,056,844	2,271,953	701,843	2,483,699	2,635,296	833,648	90,000	1,021,195	1,944,843	870,202

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$1,573,300	Losses unpaid.....	$276,511
Bonds and stocks...	3,120,240	Unearned prems....	3,519,825
Cash.....	271,249	Other liabilities....	90,000
Agents' balances....	600,476		
Interest.....	63,796	Total liabilities...	3,886,336
Due from other cos..	62,333	Capital paid up....	1,000,000
		Net surplus.....	805,058
Total adm. assets.	$5,691,394	Total.....	$5,691,394

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $573,714,600, $5,548,730; tornado, $56,787,404, $272,540; sprinkler leakage, $325,042, $2,316; riot, civil commotion and explosion, $1,410,333, $2,327; unclassified, effective prior to January 1, 1921, $40,695,098, $491.922.

BUSINESS SINCE ORGANIZATION: Premiums received, $40,252,509; losses paid, $20,089,293; dividends declared, cash, $1,389,550.

MORTGAGE LOANS: There are mortgage loans aggregating $1,573,300, the securities being valued at $4,192,680. The mortgages are mostly for small amounts. The company holds policies covering the property amounting to $2,141,050. No interest was past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Govt. bonds, $422,150; State, County and Municipal bonds, $1,140,320; other bonds, $1,322,420; stocks, $235,350; total, $3,120,240.

DIRECTORS: F. F. Luedke, Geo. F. Brumder, Fred T. Goll, Aug. J. Luedke, Fred C. Pritzlaff. Franz Wollaeger, John G. Wollaeger, Geo. P. Mayer, R. J. Kieckhafer, W. E. Wollaeger, Fred Vogel, Jr., Walter A. Zinn, Wm. C. Brumder, Richard E. Brandenburg, Arthur R. Munkwitz.

FIELD MEN AND TERRITORY COVERED: L. W. Snider, Milwaukee, Wis., state agent for Wis., Minn.; J. F. Hamilton, Des Moines, Ia., state agent for Ia. and Neb.; Delbert C. James, general agent for Detroit, Mich.; C. W. Parmelee, Detroit, Mich., special agent for lower Mich.; John E. Knapp, Jacksonville, Ill., state agent for Ill.; F. E. Hoffman, Jr., Sedalia, Mo., state agent for Mo. and Kan.; Lockwood Bros., New York City, general agents, Metropolitan district; M. W. Booth, state agent for N. Y.; J. R. Gardner, general agent for Colo., Ida., Mont., Utah and Wyo.; Allen Mehle, New Orleans, La., general agent for La.; Labry & Harris & Watson, Los Angeles, Cal., general agents for Cal.; Chas. B. DeMille, Seattle, Wash., general agent for Wash. and Ore.; H. A. Schluter, Dallas, Tex.. state agent for Tex.; Joe B. Lowrey, Dallas, Tex., special agent for Tex.; Hurt and Quin, Atlanta, Ga., state agents for Ga., Fla., S. C. and Ala.; Hay Bros. & Reynolds, Raleigh, N. C., general agents for N. C. and Va.; E. C. Gilman, Worcester, Mass., state agent for Mass., Conn., and R. I.; Geo. L. Mager, Newark, N. J., state agent for N J.; S. R. Dilbert, Hollidaysburg, Pa., state agent for

Pa.; D. C., Md. and Del.; A. C. Hackenberger, Mifflintown, Pa., special agent, D. C., Md., Del. and Pa.; T. E. Braniff Co., Oklahoma City, Okla., general agents for Okla.; Ross A. Moore, Indianapolis, Ind., state agent for Ind. and Ky.; William F. Castle, Columbus, O., state agent for O., and W. Va.; C. G. Redd, state agent, Albuquerque, N. M., for N. M., and Ariz. The company does business in all the states of the United States except in Ark., Me., Miss., Nev., P. I., P. R., S. D., Alaska, Hawaii, Vt., Canada and Cuba.

HISTORICAL DATA

Company incorporated and began business, 1870, as the Concordia Mutual Fire, joint stock and mutual, with $50.000 subscribed capital. Paid-in capital increased: 1879, from $27,790 to $35,730; 1880, to $43,670; 1881, to $59,550; 1882, to $200,000; 1906, to $300,000 (and $50,000 added to surplus); 1912, to $600,000; 1917, to $750,000, by new stock sale of 1,500 shares at $150 each, which also added $75,000 to surplus; 1923, capital increased to $1,000,000, 2,500 shares being issued at $150 each, $250,000 to capital and $125,000 to surplus. Stock, par value, is $100 a share; book value, December 31, 1923, $180.50; latest sale, 171%. Largest amount insured in one hazard gross, $50,000; net, $25,000, December 31, 1923, directors owned $177,600 of stock. Conflagration loss: San Francisco, 1906, $195,237, net. Deposits in States: Ga., $10,000; N. C., $21,400; N. M., $10,000; Va., $44,000 Underwriters' agencies policies guaranteed: Wisconsin Underwriters Agency.

ADMINISTRATION AND REPUTE: Company is backed by men of large local business interests, and, under capable and conservative management, has met with considerable success. Underwriting and investments results in the last five years: 1919, underwriting profit, $178.347, investment profit, $109,358; 1920, underwriting loss, $127,088, investment profit, $128,907; 1921, underwriting loss, $22,612, investment profit, $278,653; 1922. underwriting loss, $179,850, investment gain, $312,923; 1923, underwriting loss, $199,669, investment profit, $151,471. Directorate is composed of prominent local business and insurance men. Company has ample operating surplus, has paid substantial dividends with regularity, writes a large volume of business in proportion to net resources, has high grade investments, stands high as respects treatment of loss claims and is generally in very good repute.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, Rocky Mountain Underwriters Association, Southeastern Underwriters Association

CLASSES OF INSURANCE WRITTEN: Fire, tornado, windstorm, lightning, hail, sprinkler leakage, use and occupancy explosion, riot and civil commotion, profits and rents.

CONNECTICUT FIRE INSURANCE COMPANY, Hartford, Conn.

President, Edward Milligan; Vice-President, George M. Lovejoy; Vice-President and Secretary, John A. Cosmus; Vice-Presidents, Fred W. Bowers, George C. Long, Jr.; Secretaries Henry P. Whitman; Edward V. Chaplin; Assistant Secretaries, F. Minot Blake, Lee R. Ross. Organized, 1850.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Tota Expend tures	Losses Incurred
1923	$13,794,538	$7,341,177	$4,019,866	$7,850,211	$8,509,728	$4,223,543	$250,000	$3,372,895	$7,846,438	$4,129,106
1922	13,457,694	6,731,561	4,379,875	7,073,262	7,657,143	3,708,397	250,000	3,046,362	7,004,759	3,558,137
1921	12,421,018	6,493,371	3,585,192	6,339,930	6,883,443	3,805,741	250,000	2,793,882	6,849,623	3,898,926
1920	12,142,182	6,679,061	3,266,587	7,646,826	8,116,325	3,285,929	250,000	3,236,525	6,771,554	3,245,899
1919	10,958,790	5,854,790	3,032,205	6,634,685	7,043,707	2,599,734	250,000	2,624,877	5,474,611	2,600,969

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$485,250	Losses unpaid	$1,048,344
Loan on Trav. Ins. stock	10,000	Unearned prems	7,341,177
Bonds and stocks	11,303,701	Other liabilities	385,151
Cash	696,355	Total liabilities	8,774,672
Agents' balances	1,029,558	Capital paid up	1,000,000
Interest	146,975	Net surplus	4,019,866
Other assets	122,699		
Total adm. assets	$13,794,538	Total	$13,794,538

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,158,926,866, $10,803,125; ocean marine, $6,780,338, $64,888; motor vehicle, $26,773,760, $300,807; inland navigation and transportation, $4,149,437, $44,678; tornado, $264,013,978, $1,326,457; hail, $9,980,873, $20,006; sprinkler leakage, $10,877,562, $25,739; riot, civil commotion and explosion, $5,872,989, $11,223; earthquake, $1,393,824, $4,127; unclassified, effective prior to January 1, 1921, $104,065,796, $1,239,266.

BUSINESS SINCE ORGANIZATION: Premiums received, $130,960,517; losses paid, $69,332,055; dividends declared, cash, $7,215,000.

MORTGAGE LOANS: There are 69 loans, amounting to $485,250, mostly upon Conn. properties, with a few in N. Y., Ga., Ill., Mich., Ia. and Colo. The largest loans are one of $38,500 on a block in Central Row, and two of $30,000 each on stores at 195-215 Pearl Street and 520-538 Asylum Street, Hartford, Conn. The aggregate valuation of mortgaged properties is $1,345,530, and the company holds $848,150 of insurance on the buildings. No interest was overdue on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S., Can., French, Belgian and Swiss Gov't bonds, $4,483,449; State, County and Municipal bonds, $1,498,400; railroad bonds, $2,671,-030; other bonds, $1,455,090; stocks, $1,195,732; total, $11,303,701.

DIRECTORS: Franklin G. Whitmore, Lucius F. Robinson, Francis R. Cooley, Edward Milligan, William T. Howe, John A. Cosmus, George M. Lovejoy, Thomas C. Temple, John B. Knox, Henry K. W. Welch, Thomas W. Russell.

FIELD MEN AND TERRITORY COVERED: Dick & Simpson, managers, Pacific Department, San Francisco, Cal.; James McKeen Lewis, special agent, Philadelphia, Pa.; Wm. G. Mockett, special agent, Pittsburgh, Pa.; T. W. Langstroth, special agent, New York City; Wm. B. Neal, special agent, Eastern New England, Boston, Mass.; Chas. W. Page, Jr., special agent, Hartford, Conn.; Strickland & Travis, general agents, Jacksonville, Fla.; Jules J. Elder, special agent for Va., N. C. and S. C., Richmond, Va.; E. B. Keeling, general agent, Dallas, Tex.; D. L. Anderson, S. M. Bertrand, Ryan Speegle, V. B. Wright, special agents, Dallas, Tex.; Milton B. Elbert, special agent, Little Rock, Ark.; Philip E. Miller, special agent, Philadelphia, Pa.; Thomas E. Tupper, special agent for Ga. and Ala., Atlanta, Ga.; J. B. Ross, manager for La., New Orleans, La.; J. W. DeMott & Son, general agents, Brooklyn, N. Y.; J. M. Carothers, general agent, Syracuse, N. Y.; F. C. Masoner, special agent, Rochester, N. Y.; Leighton E. Halsey, binding agent, New York City; R. M. Carothers, special agent, Syracuse, N. Y.; J. M. Robertson, special agent, Augusta, Ga; J. W. Tatley, manager, Montreal, Ca., Knowlton Gilchrist, general agent, St. Johns, N. B.; Western Department: A. I. Ullmann, manager, 175 W. Jackson Blvd., Chicago, Ill.; B. T. Wollam, assistant manager, 175 W. Jackson Blvd., Chicago, Ill.; Cushman Abbott, general inspector, Chicago, Ill.; S. W. Atkinson state agent, Lawrence, Kan.; C. R. Bogart, state agent, St. Louis, Mo.; G. J. Daske, special agent, Indianapolis, Ind.; Trimble P. Davis, state agent, Fargo, N. D.; Thos. O. Dye, special agent, Columbus, O.; Webb M. Elliott, manager Farm Department, 175 W. Jackson Blvd., Chicago, Ill.; Henry H. Folkman, state agent, Decatur, Ill.; S. Herdegen, manager, Milwaukee, Wis.; W. H. Haynes, special agent, Milwaukee, Wis.; Albert J. Knaak, state agent, Detroit, Mich.; A. M. McClain, state agent, Nashville, Tenn.; Wm. H. McGee Co., Inc., E. D. Lawson, manager, Marine Department, Insurance Exchange, Chicago, Ill.; C. A. Merritt, state agent, Minneapolis, Minn.; Frank B. Phillips special agent, Des Moines, Ia.; Robt. L. Raynolds, state agent, Columbus, O.; J. V. Richards, assistant manager, Farm Department, 175 W. Jackson Bldv., Chicago, Ill.; C. D. Rushmore, state agent, Oklahoma City, Okla.; The Gerald L. Schuyler Gen. Agency, Denver, Colo.; H. W. Schawartz, special agent, Huron, S. D.; Stanley Spragens, district manager, Cincinnati, O.; Allen L. Wells, special agent, St. Louis, Mo.; S. S. Welpton, state agent, Omaha, Neb.; Central National Department: Ralph A Elliott, manager, Des Moines, Ia.; A. W. Jennett, special agent, south west Ia.; John Fagan, special agent, northern Ia.; H. H. Warner, special agent, south east Ia.; C. B. Woodward, adjuster; W. W. Woodward, special agent for Neb.; Thos. L. Dye, special agent, Columbus, O.; Allen L. Wells, special agent, St. Louis, Mo.; Charles E. Arnold, special agent, Minneapolis, Minn.; C. R. Bothwell, special agent, Sedalia, Mo., J. E. Drehmer, special agent, Lawrence, Kans.; J. W. Kwech special agent, Chicago, Ill.;

B. K. Olinger, special agent, Maxwell, Ia.; J. S. Reed, Portland, Ore., special agent, western Ore. and Wash.; Z. M. Boyer, special agent, Helena, Mont., for Utah, eastern Ida. and Mont.; L. P. Stephens, special agent, Los Angeles, Cal., for southern Cal.; Frank W. Cardwell, general agent, Los Angeles, Cal., for southern Cal. and Ariz.; Chas. Von Tagen, special agent, San Francisco, Cal., for central Cal. and Nev.; Chas. H. Davis, special agent, San Francisco, Cal., for northern Cal.; E. M. Northrop, special agent, Spokane, Wash., for eastern Ore., Wash., B. C. and western Ida. The company operates throughout the United States and Canada, except Miss. and P. I.

HISTORICAL DATA

Company insorporated and began business, 1850, in Conn., with $200,000 authorized capital, shares, par value, $100 each. Capital was increased in 1876 from $500,000 to $1,000,000 by cash payment; it was reduced, in 1906, from $1,000,000 to $500,000 and immediately restored to $1,000,000, fully paid-up. $500,000 going to surplus; 1907, authorized capital increased to $3,000,000. December 31, 1923, 9,989 shares out of 10,000 were owned by the Phoenix Securities Company, a holding company for the Phoenix, of Hatford. Other companies under the same control. The Equitable F. & M., Providence, Phoenix, Hartford and Central National, Des Moines, Ia. Conflagration losses: Boston, 1872, $132,600; Baltimore, 1904, $290,057; San Francisco, 1906, $2,378,428, net. Deposits in States, etc.: Ga., $10,000; N. C., $20,400; N. Mex., $9,640; Va., $54,900; Can., $279,540. Stock, par value, $100; book value, December 31, 1923, $501.98.

ADMINISTRATION AND REPUTE: Company is capably and conservatively managed, and has made good progress as one of America's largest companies and as a member of the strong affiliation known as the Phoenix (Hartford) Group. Underwriting and investment results in the last five years: 1919, underwriting profit, $888,637, investment profit, $326,118; 1920, underwriting profit, $259,059, investment profit, $253,824; 1921, underwriting loss, $180,901, investment profit, $778,505; 1922, underwriting profit, $135,323, investment gain, $946,861; 1923, underwriting loss, $422,563, investment gains, $422,705. Largest amount insured in one hazard, gross, $250,000; net, $100,000. Company's premium income has shown large and steady advances except in 1921. Dividends paid to stockholders have been very liberal, having been 25% per annum for last six years. It writes full volume of business, with liability widely distributed. Prominent business men and financiers form the directorate which held, December 31, 1923, only $1,100 of the $1,000,000 capital stock. Its investments are of the best; it has an estimable loss paying record and its general reputation is excellent. Largest amount on a single hazard, gross, $250,000; net, $100,000.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Eastern Union, Western Union, Western Insurance Bureau, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, South-Eastern Underwriters Association, Canadian Fire Underwriters Association, Western Canadian Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, Eastern Tornado Association, Southern Tornado Association, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, marine, lightning, hail, tornado, earthquake, explosion, riot and civil commotion, sprinkler leakage, registered mail, tourists' baggage war risks and automobile.

CONTINENTAL INSURANCE COMPANY, New York, N. Y.

Chairman, H. Evans; President, N. T. Robertson; Vice-President and Secretary, Ernest Sturm; Vice-Presidents, P. L. Haid, J. R. Wilbur C. W. Pierce, L. Hill and W. Quaid; Secretaries, F. R. Millard, G. A. Clarke, J. P. Breeden, O. F. Grover, W. F. Dooley, Wm. E. Lamm, Jr.; Assistant Secretaries, M. E. Moriarty, Wm. E. Kirkland, W. W. Grove, Vincent L. Gallagher, E. W. Hotchkin; Auditor, Charles E. Swan; Assistant Auditors, W. H. Emes, B. W. Jones. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$51,988,628	$21,011 451	$16,270,390	$22 278 561	$24,771,709	$10,868,266	$2 400,040	$8 845,617	$22 113,923	$10 817,790
1922	49,770,190	18,135,544	17,071 150	18,376,109	21,363,036	9,430,616	a2,200,000	7,378,904	19,009,510	9,057 417
1921	43,389,862	17,364,727	12,139,299	16,302,444	18,749,891	9,442,768	2,000,000	7,332,628	18,775,396	9,319,597
1920	40,857,878	17,928,707	9,047,272	18,789,498	20,914,706	7,587,067	a2,000,105	7,537,409	17,124,582	7,915,979
1919	39,624,376	14,854,828	11,364,824	15,591,354	17,492,454	5,715,883	a2,000,000	6,365,043	14,080,086	5,835,685

a Includes payments to scripholders.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$1,637,167	Losses unpaid	$2,337,105
Mortgage loans	1,149,690	Unearned prems	21,011,451
Bonds and stocks	43,333,217	Contingency reserve	400,000
Cash	2,485,241	Dividends	1,200,000
Agents' balances	2,864,066	Other liabilities	769,682
Interest and rents	228,710		
Other assets	290,537	Total liabilities	25,718,238
		Capital paid up	10,000.000
		Net surplus	16.270,390
Total adm. assets	$51,988,628	Total	$51,988,628

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,241,384 293, $30,696,485; ocean marine, $21,887,063, $448 165; motor vehicle, $55,218,004, $1,320,197; inland navigation and transportation, $169,347,379, $422,021; tornado, $478,321,926, $2,604,681; sprinkler leakage, $21,456,530, $67,400; riot, civil commotion and explosion, $34,058,564, $78,242; unclassified, effective prior to January 1, 1921, $257,703,189, $3,213,256.

BUSINESS SINCE ORGANIZATION: Premiums received $309,362,502; losses paid, $152,883,710; dividends declared, cash, $31,214,357, stock, $8,000,000.

REAL ESTATE OWNED: Consists of a lot and building at 158 Montague Street, Brooklyn, valued at $30,000 (cost $76,092); a half interest in a 12-story office building at Chestnut, Rush, Cass and E. Pearson Streets, Chicago, carried at cost, $1,217,127; and a half interest in a 7-story office building at Bush and Sansome Streets, San Francisco, carried at cost, $390,040. There are no incumbrances.

MORTGAGE LOANS: There are 6 loans on New York City property as follows: $2,700 on No. 230 Mount Hope Place, Bronx; $95,000 on 90 Maiden Lane, Manhattan; $5,500 on 126 ss. Broadway, Brooklyn; $788,750 on 42-48 Cedar Street, Manhattan; $245,240 on 12-16 Court Street, Brooklyn; and $12,500 on 32 W. 94th Street, Manhattan. The company holds $890,000 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): U. S., Can., Cuba and P. R. Gov't bonds, $7,859,868; State, County and Municipal bonds, $2,000,327; railroad bonds, $2,075,590; other bonds. $2,771,765; stocks, $28,625,666; total, $43,333,216.

DIRECTORS: George Blumenthal, John Kerr Branch, George W. Davison, Henry Evans, Marshall Field, C. M. Leonard, William J. Matheson, George M. Reynolds, Samuel Riker, Jr., Norman T. Robertson, Jas. N. Wallace, William Woodward, Carl J. Schmidlapp, Ridley Watts, Buford Scott.

OFFICERS, FIELD MEN AND TERRITORY COVERED: Home office, 80 Maiden Lane, New York City, special agents reporting to home office and their territories: M. F. Ramsay, eastern Mass. and R. I.; A. J. Halsey, western N. Y.; J. A. Jordan, middle N. Y.; L. T. Brown, eastern N. Y.; G. O. Kinney, Long Island; E. O'Brien, N. Y. suburban territory; J. T. Horan, western Mass. and Conn.; Wm. J. Hutchins, N. H. and Vt.; C. J. Benson and N. Gildersleeve, inspectors, N. Y. and New England; J. H. McClure, Me.; C. H. Carpenter, southern N. J.; R. F. Riedor, northern N. J., A. W. Mueller, special agent, northwestern Pa.; F. J. Haarde, east Pa.; M. E. Moyer, middle Pa.; W. A. Bell, western Pa., H. MacBain, inspector, middle Pa.; H. D. Rogers, Md., Del., and D. C.; H. R. Schulz, northern Tex.; J. F. Gregg, southern Tex.; T. B. Sellers, southwest Tex.; G. H. Folger, inspector, Ga., survey; H. A. Polak, northern Ga.; W. J. Aldred, southern Ga.; Q. Adams, Fla.; F. W. Brundick, Jr., W. Va.; W. R. Kelsey, inspector, W. Va.; E. S. Harris, Ala.; W. T. Nentwig, Ark.; M. B. Warren, Va.; H. W. Saunders, inspector, Va.; J. P. Des Marais, La.; J. C. Stanton, N. C.; R. S. Cartledge, special agent: S. C.; E. S. Kean, Miss.; J. G. Hedgepeth, inspector, Miss., Engineers: J. Mottet and P. C. Noll, Pa.; L. J. Bickelhaupt,

L. K. Davis, D. F. MacKenzie, J. C. Milliken, E. I. Smith, W. J. Gaughan, N. Y.; C. N. Hagar, N. J.; J. R. Hinton, N. C.; H. W. Jackson, Wm. R. Prettyman, N. J. V. Kurbywelt, Pa., P. B. Dorphley, Pa., Del. and D. C.; F. E. MacKnight, Ga.; John S. Morton, New England; P. A. Schanbacher, Parker Spaulding, New England; Engineers: W. D. Chandler, Mass.; N. A. Campbell, G. F. Rutzler, N. C.; D. R. Eastman, Ga. Underwriting men in charge, J. R. Wilbur, vice-president; Wm. C. Kirkland, assistant secretary; E. W. Hotchkin, assistant secretary. Field men reported to Chicago office and their territories: Colo., Wm. D. Phoenix. Denver, state agent; special agent, K. D. Potter, Denver; N. D., J. G. Johnson, special agent, S. D.; R. G. Vincent, state agent, Sioux Falls; Ill. state agent, T. C. Underwood, Chicago; special agents, E. E. Hess, Harold J. Hansen, R. L. Wallace, J. J. Lanous, H. E. Soward, engineer; J. C. Hull, engineer; C. P. Noble, special adjuster; J. J. Rolofson, special adjuster; Indiana special agents, C. E. Hayne, E. R. Phillips, L. F. Summers, O. B. Brown, H. G. Bellamy, H. E. Frost, C. A. Dillon, Geo. Lyster, adjuster; Ia., special agents Harry J. Hunter, A. R. Miller, C. E. Daniels, A. L. Lucas; Kans., T. E. Griffith, special adjuster; special agents, C. W. Bean, A. C. Dow, Barrie Curran; Ky., H. H. King, state agent; special agents, Cad P. Thurman, N. H. Wells, H. V. Parrish, J. B. Taber, Geo. W. Harbison; Mich., Don F. Goss, state agent, special agents, J. E. De Spelder, F. H. Pierson; Minn., T. J. Lilly, state agent, special agents, W. A. Yoder, F. J. Domka, N. Dekker; Mo., special agents, F. L. Stingle, F. Meriwether; Neb., special agents, Otto E. Deal, Frank A. Sucha; Ohio, E. B. Leighton, state agent; special agents, E. H. Yost, R. F. Anderson; Okla., S. F. McGill, state agent, special agents, Phil R. Brooks, H. P. Winter, A. D. Sills; Tenn., special agents, A. B. Paschall, F. A. Henry, Jr., W.P. Davis, F. C. Ellis; Wis., R. T. Miller, state agent, special agents, J. N. Brushingham, J. W. Lewis. Pacific Coast Department, 60 Sansome Street, San Francisco, Cal.; underwriting manager in charge, John P. Breedon, secretary; W. W. Grove, assistant secretary; Field Men reporting to this office and their territories: O. D. Baldwin, Fresno, Cal., for central Cal.; J. T. Brocksieper, Los Angeles, Cal., for southern Cal. and Ariz.; F. M. Burnside, Los Angeles, Cal., automobile special agent for southern Cal.; J. E. Campbell, Great Falls, Mont., for state of Mont.; T. E. Ford, Salt Lake City, Utah, for state of Utah and eastern Ida.; G. L. Godell, Portland, Ore., for Ore. except extreme eastern Ore. and southwestern Wash.; F. G. Maas, Los Angeles, for Los Angeles and Orange counties, Cal.; D. B. Scrimgeour, Seattle, Wash., for western Wash.; L. V. Sears, Spokane, Wash., eastern Wash., eastern Ore., and Panhandle and southern Ida.; Kenneth C. Smith, San Francisco, Cal. Bay counties, Cal.; W. E. Tracy, Sacramento, Cal., for northern Cal. and state of Nev.; field engineer, Jos. I Thomas, San Francisco, Cal. Canadian office, 17 St. John Street, Montreal, manager in charge: W. E. Baldwin, manager; agency superintendent, F. K. Ridge; Quebec superintendent, Joseph Beaumont; special agents reporting to this office and their territories: R. B. Leigh, special agent, British Columbia; R. T. Burlingam, special agent, Manitoba; O. Rheaume, special agent, Saskatchewan; H. H. Buchanan, special agent, Alberta; D. B. Street, Toronto, Ont., general adjuster, Ont. and Eastern Provinces. The company is licensed in every state and territory of the United States, except Guam, Hawaii, P. I. and P. R. It also operates throughout Canada, Cuba, and Centra America.

HISTORICAL DATA

This company was organized and began business, 1853, in New York, with a paid-in capital of $500,000; stock, par value, $100 per share. Capital increased: January, 1872, to $1,000,000 by sale of new stock; March, 1910, to $2,000,000 by a $1,000,000 stock dividend; January, 1916, to $10,000,000 by $7,000,000 transferred from surplus and $1,000.000 new stock issued at par. Number and value of shares changed from 20,000, par $100 each, to 400,000, par $25 each. Stockholders were privileged to subscribe for two shares of the new stock for each one of the old held. Stock par value $25; book value December 31, 1923, 262.70% latest sale, 364%. Conflagration losses: Chicago, 1871, $1,485,888; Baltimore. 1904, $924,519; San Francisco, 1906, $1,749,925, net. Deposits in States, etc.: Ga., $10,000; Va., $99,000; N. C., $25,000; N. M., $9,400; Can., $586,804; Cuba, $68,250. Other companies under same control: Fidelity-Phenix and American Eagle, both of New York, and the Farmers, Cedar Rapids, Ia., Continental, together with Fidelity-Phenix, guarantees policies issued in Canada under title Fidelity Underwriters.

ADMINISTRATION AND REPUTE: The Continental ranks fourth in size, and as one of the leading American companies, and has made steady progress under a sound underwriting policy and able management. It has backing of the strongest kind, and added security in being a member of the powerful body known as the America Fore Group. It writes a fair size volume of business, carefully observing the conflagration hazard. Under writing and investment results in the last five years: 1919, underwriting profit, $1,629,602, investment profit, $1,520,090; 1920, underwriting profit, $89,452, investment loss, $407,005; 1921, underwriting profit, $51,012, investment profit, $5,040,925; 1922, underwriting profit, $648,754, investment gain, $6,983,097; 1923, underwriting loss, $419,616, investment gain, $2,018,856. Largest amount insured in one hazard, gross, $1,591,000; net, $676,000. Prominent business men, financiers and insurance executives make up the directorate which, December 31, 1923, held $1,080,950, par value, of $10,000,000 capital stock. Company has large surplus; has paid liberal dividends; has large and rapidly growing premium income; has high grade investments; stands high as respects treatment of loss claims, and has, in general an excellent reputation. Marine business is conducted through the Marine Office of America, 53 Beaver Street, New York City.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Union, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, Canadian Fire Underwriters Association, Western Canadian Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, hail, inland and ocean marine, explosion, riot and civil commotion, use and occupancy, sprinkler leakage, registered mail, war risks and automobile.

CORCORAN FIRE INSURANCE COMPANY, Washington, D. C.

President ,William E. Edmonston; Secretary, L. R. Peak. Organized, 1873.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$366,392	$33,229	$229,413	$22,806	$47,549	$6,327	$15,000	$21,780	$43,107	$6,602
1922	361,942	33,750	224,196	22,216	47,768	4,468	10,000	21,360	35,828	4,961
1921	347,840	.....	209,513	22,377	45,959	3,271	10,000	19,349	32,620	3,271
1920	336,395	31,820	202,090	22,425	44,509	2,005	10,000	19,258	31,263	2,059
1919	322,578	28,463	191,499	20,077	40,376	4,088	10,000	18,484	32,572	4,08 5

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$68,967	Losses unpaid.....	$275
Mortgage loans.....	262,725	Unearned prems....	33,229
U. S. Gov't bonds..	18,000	Other liabilities....	3,475
Cash.....	10,689		
Agents' balances....	1,039	Total liabilities...	36,979
Interest and rents...	4,972	Capital paid up....	100,000
		Net surplus.....	229,413
Total adm. assets.	$366,392	Total.....	$366,392

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire $13,369,200, $66,015; unclassified, effective prior to January 1, 1921, $559,367, $4,186.

REAL ESTATE OWNED: Consists of property at 604—11th Street N. W., valued at $33,140 and 606—11th Street N. W. valued at $35,827. Total rents received last year, $8,932. Real estate taxes and expenses, $967.

MORTGAGE LOANS: There are 119 loans, upon improved properties located in D. C., aggregating $262,725. On December 31, last, there was $1,264 of interest past due.

DIRECTORS: W. F. Clark, A. T. Coambe, W. E. Edmonston, B. L. Jackson, Frank McClelland, Albert F. March, Louis R. Peak, Rank W. Reeside, Robert W. Weaver.

TERRITORY COVERED: The company operates only in D. C.

HISTORICAL DATA

Company organized 1873, in D. C., with authorized capital of $100,000. Business is confined to D. C. Stock, par value, is

$50 per share; book value, December 31, 1923, 329.41%; latest sale, 250%

ADMINISTRATION AND REPUTE: Company writes comparatively small volume of business, mostly on private homes, apartments and their contents, and has an excellent record in its loss payments. It has paid annual dividends of 10% in recent years, the rate having been raised to 15% in 1923. Its investments are high grade and it has in general an excellent reputation. The company had an underwriting loss of $3,598 and an investment profit of $23,815 in 1923.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASS OF INSURANCE WRITTEN: Fire.

COTTON MARINE INSURANCE COMPANY, Philadelphia, Pa.

President, Walter S. Thomson; Vice-President, Charles E. Mather; Secretary, William A. Raleigh. Organized, 1922.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$353,553	$4,704	$124,586	$17,273	$31,065	$100	.....	$4,343	$4,443	$2,145
1922	328,658	2,956	102,826	26,601	*126,613	.....	.....	2,464	2,464	410

*Includes $100,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds..	$299,062	Losses unpaid.....	$2,456
Cash.....	38,276	Unearned prems....	4,704
Agents' balances....	12,496	Other liabilities.....	21,807
Interest.....	3,719		
		Total liabilities...	28,967
		Capital paid up....	200,000
		Net surplus.....	124,586
Total adm. assets.	$353,553	Total.....	$353,553

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean Marine, $4,091,585, $4,704.

BUSINESS SINCE ORGANIZATION: Premiums received, $23,881; losses paid. $100.

DIRECTORS: W. S. Thomson, G. S. Patterson, B. McFadden, W. A. Raleigh, C. E. Mather, V. C. Mather, G. Mather, J. A. O'Brien, H. F. Clark.

FIELD MEN AND TERRITORY COVERED: General agents: Mather & Co., 226 Walnut Street, Philadelphia, Pa. The company operates in Pa. only.

HISTORICAL DATA

This company was organized, August 23, 1922, in Pa., to write marine insurance only, with operations confined to that State. It began business September 1, 1922, with paid-in capital of $200,000 and a paid in surplus of $100,000, and on December 31 of that year reported a net surplus of $102,826. Stock, par value, $100 per share; book value, December 31, 1923, $162.29.

ADMINISTRATION AND REPUTE: Mather & Company are attorneys and managers of the company and the office quarters of the two firms are together at 226 Walnut Street, Philadelphia, Pa. The management shows a progressive disposition, as evidenced in an underwriting profit of $931 in the short period of 1922 operation. The company's investments, largely Government bonds, in that period also yielded a profit, $1,896, Underwriting profit in 1923, $7,070; investment profit, $14,689.

CLASSES OF INSURANCE WRITTEN: Ocean and inland marine.

COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.

President, F. W. Sargeant; Treasurer, N. P. Hunt; Secretaries, F. E. Martin, W. B. Burpee, Geo. A. French, Chas. E. Chase. Assistant Secretaries, G. McAllaster, V. E. Stevens, G. W. Swallow. Organized, 1832.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,834,359	$778 207	$440,624	$764,749	$845,553	$430,421	$40,000	$336,891	$807,312	$409,639
1922	1 878,165	667,683	579,922	736,388	820 948	258,401	40,000	302,144	600,545	321,162
1921	1,604,990	408,407	629,844	980,524	a1,355,305	489,966	25,030	351,443	866,439	527,738
1920	1,087,025	405,467	228,242	1,060,474	1,110,751	359,662	19,970	371,492	751,124	377,996
1919	1,063,401	352,107	255,756	767,991	827,445	334,937	20,000	267,018	621,955	303,459

Unearned premiums include amounts reclaimable on perpetual policies.
a Includes $300,000 premium on new stock.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$48,000	Losses unpaid.....	$83,198
Mortgage loans.....	7,000	Unearned prems....	669,922
Bonds and stocks...	1,532,383	Perp. dep. recl.....	108,285
Cash.....	101,959	Other liabilities.....	32,330
Agents' balances....	121,837		
Interest.....	12,920	Total liabilities...	893,735
Other assets.....	10,260	Capital paid up....	500,000
		Net surplus.....	440,624
Total adm. assets.	$1,834,359	Total.....	$1,834,359

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $119,245,759, $1,110,965; motor vehicle, $1,004,872, $20,581; tornado, $4,149,645, $17,721; sprinkler leakage, $53,534, $208; perpetual, $5,144,372, $118,115; unclassified, effective prior to January 1, 1921, $3,163,714, $38,407.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,823,148; losses paid, $6,015,966; dividends declared, cash, $1,533,408.

REAL ESTATE OWNED: The property consists of the 4-story stone and brick building on Fourth Street, 129 feet south of Chestnut Street, Philadelphia, the book value of which is $30,208, and which is carried at $48,000. There is no incumbrance.

MORTGAGE LOANS: There are two ground rents, secured by properties in Philadelphia. Loans to the amount of $7,000 are protected by properties estimated to be worth $12,000, and no interest was overdue on December 31, last. The largest loan is one of $4,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $447,550; County and Municipal bonds, $248,430; railroad bonds, $249,950; other bonds, $23,200; stocks, $563,253; total, $1,532,383.

DIRECTORS: J. Burns Allen, W. G. Creighton, F. H. Burpee, E. S. Joseph, F. W. Sargeant, N. P. Hunt, J. S. Alexander, W. M.

Parker, F. P. Carpenter, A. M. Heard, C. R. Wannemacher, Wm. H. Clerke, Jr.

FIELD MEN AND TERRITORY COVERED: Special agents, W. H. Clerke, Jr., 226 Walnut Street, Philadelphia, for eastern and southern N. J.; I. R. Clements, Indiana, Pa., for western Pa.; W. G. Creighton, Lock Haven, Pa. for W. Va.; J. J. Mahoney, Syracuse, N. Y.; for N. Y. State; W. E. Cooper, Newark, N. J., for northern N. J.; E. S. Adams, Harrisburg, Pa., for Md., John J. McKay, of Macon, Ga., manager for Ala., Ga., Fla. and S. C.; D. E. Witt, Lynchburg, Va., for Va. and N. C.; Thos. L. Swanson, Chicago, Ill., for Ill.; except Chicago; F. R. Macpherson, Louisville, Ky., for Ky.; Paul Breen, Nashville, Tenn., for Tenn.; B. J. Moore, Indianapolis, Ind., for Ind.; J. D. Smart, Home Office, Manchester, N. H., for N. H. and Me.; J. N. Marsh, Boston, Mass., for eastern Mass. and R. I.; L. W. Thompson and H. McAllister, New Haven, Conn., for western Mass. and Conn.; R. F. Zimmerman, Milwaukee, Wis., 217 W. Water Street, for Wis.; J. G. Gosnell, 1126 McKnight Bldg., Minneapolis, Minn., for Minn.; Hull Ins. Agency, general agents, Fargo, N. D., for N. D.; W. G. Shipe, 900 Sharp Bldg., Kansas City, Mo., for Mo. and Kan.; E. F. Carnes, Columbus, O., for O., C. A. Lyons, 647 Griswold Street, Detroit, Mich., for Mich., R. W. Miller, Webster City, Ia., for Ia.; F. L. Swanson, Lincoln Neb., for Neb.; F. J. Sauter, Chicago, Ill., for Cook County; Leslie C. Stire, Denver, Colo., for Colo. and Wyo.; C. A. Colvin, manager, 230 Sansome Street, San Francisco, Cal., for Cal.; Utah and Mont.: John A. Whalley & Co., Seattle, Wash., state agents for Wash.; Southwestern Department: Trezevant & Cochran, general agents, Dallas, Tex., for La., Okla. and Tex. The company operates in all states of the United States except Ala., Alaska, Ariz., Ark., Del., Hawaii, Ida., Miss., Nev., N. M., Ore., P. I., P. R., S. C., S. D., Vt., Canada and Cuba.

HISTORICAL DATA

Company incorporated, May 31, 1832, in Pa. as the Fire Insurance Company of the County of Philadelphia, with $400,000 authorized capital; began business, 1833, with paid-in capital $100,000. Capital increased: 1880, to $200,000; 1883, to $400,000 both by cash payments: 1921, to $500,000, where it remains, and $300,000 contributed to surplus. Changed to present name in 1905. In March, 1914, controlling interest in company was bought by the New Hampshire Securities Company, holding concern for the New Hampshire Fire, of Manchester, which proceeded to reinsure all of the County Fire's liability as of June 30, 1915, and has continued to reinsure a large part of all the County's business. The new controlling interests filled eight vacancies in the directorate due to resignations, and also placed company under new management with Charles R. Peck, president. Subsequently the president of the New Hampshire became president of the County. Deposits in States: Ga., $10,000; N. C., $10,200; Va., $26,350. Stock, par value, is $100 per share; book value, December 31, 1923, $188.12. Other companies under same control: New Hampshire, Manchester, and Granite State, Portsmouth.

ADMINISTRATION AND REPUTE: Company manager ment is capable and efficient. Underwriting and investment-results in the last five years: 1919, underwriting profit, $44,147, investment profit, $15,657; 1920, underwriting loss, $18,709, investment profit, $21,045; 1921, underwriting loss, $2,926, investment profit, $129,527; 1922, underwriting loss, $144,504, investment profit, $134,583; 1923, underwriting loss, $86,158, investment loss, $13,140. Largest amount insured in one hazard, gross, $100,000; net, $25,000. Company has ample surplus, does a conservative volume of business, has paid regular dividends, has high grade investments, an excellent reputation for loss claim payments, and fine affiliations. December 31, 1923, directors owned $2,900, par value, of stock

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, automobile and sprinkler leakage.

DELAWARE INSURANCE COMPANY, New York

President, Otto E. Schaefer; Secretary, C. B. G. Gaillard. Organized, 1924.

HISTORICAL DATA

The Delaware Insurace Company was licensed by the New York Insurance Department, April 1, 1924, with a capital of $500,000 and a net surplus of $500,000. The stockholders also contributed a special reserve of $200,000. It was organized by parties identified with the Westchester Fire of New York and will gradually take over the plant and business of the Delaware Underwriters Department of the Westchester Fire, and will be managed by the same officers as conduct that company's affairs. This company is a member of the National Board of Fire Underwriters.

The company is licensed in Colo., Conn., Fla., Ga., Ill., Kans., Ky., La., Md., Mass., Mich., Minn., N. J., N. Y., N. C., N. D., O., Pa., S. D., Tex., Tenn., Va. It has also applied for admission in Cal., Ind., Ore., Wash. and Wis.

DETROIT FIRE AND MARINE INSURANCE COMPANY, Detroit, Mich.

President, Edward H. Butler; Vice-Presidents, A. H. McDonell, W. V. Moore; Secretary, Chas. A. Reekie; Assistant Secretaries, George H. Ball, Joseph F. Curtin. Organized, 1866.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,370,113	$1,277,583	$1,114,751	$1,275,438	$1,428,697	$654,927	a$88,000	$565,971	$1,308,898	$643,060
1922	3,273,676	1,093,349	1,480,206	1,014,314	1,179,408	667,644	75,000	458,443	1,201,087	646,024
1921	3,296,238	1,254,308	1,355,536	1,196,667	1,332,655	714,180	70,000	558,353	1,342,533	688,050
1920	3,264,653	1,280,935	1,297,996	1,366,312	1,498,378	604,902	70,000	576,676	1,251,578	634,930
1919	3,036,001	1,130,912	1,249,270	1,214,659	1,341,213	520,202	70,000	516,3 3	1,106,535	514,403

a Excluding $300,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$145,813	Losses unpaid	$136,779
Mortgage loans	975,400	Unearned prems	1,277,583
Collateral loans	1,750	Other liabilities	41,000
Bonds	1,872,982		
Cash	118,485	Total liabilities	1,455,362
Agents' balances	218,755	Capital paid up	800,000
Interest and rents	36,928	Net surplus	1,114,751
Total adm. assets	$3,370,113	Total	$3,370,113

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $225,972,177, $2,142,821; tornado, $11,198,420, $51,212; sprinkler leakage, $303,236, $716; riot, civil commotion and explosion, $58,491, $126; unclassified, effective prior to January 1, 1921 $12,886,654, $159,714.

BUSINESS SINCE ORGANIZATION: Premiums received, $24,944,948; losses paid, $12,674,135; dividends declared, cash, $2,461,500, stock, $650,000.

REAL ESTATE OWNED: Comprises the company's home office building at 95 Shelby Street, acquired in 1911 at a cost of $144'963, and which is carried at cost; and a property sold under contract, carried at the balance due.

MORTGAGE LOANS: There are loans aggregating $975,400, secured by Detroit and other Michigan properties, valued at $3,081,246. The company holds insurance amounting to $1,361,-380, and on December 31, last, the past due interest amounted to $9,181. The loans are mostly less than $5,000 each, and but 25 exceed $10,000 each.

COLLATERAL LOANS: There is one loan outstanding of $1,750 on Liberty Bonds with a market value December 31, last, of $2,548.

BONDS OWNED (Market Values): Gov't bonds, $158,414; State, County and Municipal bonds, $1,689,568; other bonds, $25,000; total, $1,872,982.

DIRECTORS: Charles A. Reekie, Edward H. Butler, Edward C. Van Husan, Chas. A. Ducharme, Junius E. Beal, Chas. R. Wells, D. E. Heineman, R. McC. Brady, Albert L. Stephens, Chas. A. Dean, A. H. McDonell, William V. Moore, Sidney T. Miller, L. K. Butler, S. T. Douglas, J. P. Hemmeter, Wm. T. Barbour, Jos. G. Standart,

FIELD MEN AND TERRITORY COVERED: Special agents, H. B. Finch, Jackson, Mich., for Mich.; E. A. Keeler, Sandusky, Ohio, for Ohio and Ind.; John A. Philbin, Chicago, Ill., for Ill.; Geo. F. Murphy, Syracuse, N. Y., for N. Y., and Pa.; George A. Roberts, St. Paul, Minn., for Minn. and Wis.; Cravens, Dargan & Co., general agents, Houston, Tex., for Tex.; Simpson, Campbell & Co., general agents, Boston, Mass., for Mass., Conn., R. I. and Me.; Cobb, Miller and Stebbins, Denver, Colo., general agents for Colo. and Kans.; D. Cliffe Stone, Nashville, Tenn., for Tenn., Ky. and Ark.; Godchaux & Mayer, Inc., New Orleans, La., for La.; Ellis & Holland Co., Des Moines, Ia., general agents for Ia. The company operates in all the States of the United States except Ala., Alaska, Del., D. C., Fla., Ga., Hawaii, Miss., N. M., N. C., N. D., Okla., P. I., P. R., S. C., S. D., Va., Wyo., Canada and Cuba.

HISTORICAL DATA

Company incorporated, January, 1866, in Mich., with authorized capital, $500,000, stock shares, par value $50 each. Began business, March 14, 1866, with capital paid in, $100,000. Capital increased: 1868, to $150,000; 1877, to $250,000; 1881, to $300,000; 1887, to $350,000; 1891, to $400,000; 1897, to $500,000; 1923, to $800,000 by stock dividend; total stock dividends from organization to December 31, 1923, $650,000. Conflagration loss: Chicago, 1871, $190,000. Company, with Niagraa, of New York, and Michigan F. & M., of Detroit, formerly guaranteed policies under title of Niagara-Detroit Underwriters. Stock, par value, $80 per share, and book value, December 31, 1923, 239.34%; latest sale, 175%, on $80, par.

ADMINISTRATION AND REPUTE: Company has strong backing and by capable, efficient and soundly conservative management has in recent years made good progress and built an excellent reputation. Underwriting and investment results in the last five years: 1919, underwriting profit, $62,422, investment profit, $101,927; 1920, underwriting loss, $9,476, investment profit, $118,573; 1921, underwriting loss, $37,766, investment profit, $64,986; 1922, underwriting profit, $48,844 investment profit $139,027; 1923, underwriting loss, $97,964, investment profit, $131,864. Largest amount insured in one hazard, gross, $115,000; net, $50,000. Company's progress is especially noticeable in large advances of premium income and its regular payment of liberal dividends for many years. Control is well distributed. Directors, December 31, 1923, held $186,960, par value, of $800,000 capital stock. Company has ample surplus and writes a conservative volume of business; has high grade and remunerative investments, and in treatment of loss claims is in excellent repute. The company was examined by the insurance department of Mich. in 1923.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Rocky Mountain Underwriters Association and Board of Fire Underwriters of the Pacific

CLASSES OF INSURANCE WRITTEN: Fire, tornado, lightning, reinsurance, rent, use and occupancy.

DETROIT NATIONAL FIRE INSURANCE COMPANY, Detroit, Mich.

President and General Manager, Geo. K. March; Vice-Presidents, A. A. Templeton, F. J. Haynes; Treasurer, J. M. Teahen; Counsel and Assistant Treasurer, F. C. Cook; Secretary, W. C. Gerow; Assistant Secretaries, M. E. Black, R. R. Bucknell. Organized, 1911.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$539,630	$105,495	$208,525	$137,441	$166,367	$87,811	$8,000	$69,843	$165,654	$86,755
1922	533,647	99,324	208,502	132,359	160,466	66,184	12,000	69,766	147,950	67,873
1921	519,212	78,931	216,378	112,517	178,522	54,329	8,000	90,397	152,726	52,713
1920	493,497	58,469	214,817	84,463	126,339	64,651	.....	63,252	127,903	49,554
1919	491,154	44,144	205,947	—38,641	*b*—50	141,336	.....	55,557	197,393	118,628

b Includes $300 surplus from sale of stock in 1918 and $3,030 in 1919.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Real estate	$10,178	Losses unpaid	$20,863
Mortgage loans	370,647	Unearned prems	105,495
Bonds and stocks	78,192	Other liabilities	4,747
Cash	63,754		
Agents' balances	719	Total liabilities	131,105
Interest	9,298	Capital paid up	200,000
Other assets	6,842	Net surplus	208,525
Total adm. assets	$539,630	Total	$539,630

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $21,444,198, $187,600; tornado, $890,020, $3,032; sprinkler leakage, $179,414, $344; riot, civil commotion and explosion, $190,051, $351; unclassified, effective prior to January 1, 1921, $390,017, $5,295.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,730,542; losses paid, $1,098,518; dividends declared, cash, $44,696.

REAL ESTATE OWNED: Comprises farm properties in Mich.

MORTGAGE LOANS: There are 53 loans, amounting to $370,647, all upon Mich. properties, usually valued at more than double the amount loaned. Interest past due on December 31, last, aggregated, $3,794.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $942; other bonds, $77,000; stocks, $250; total, $78,192.

DIRECTORS: Philip Breitmeyer, Adolphus Fixel, F. C. Cook, F. J. Haynes, T. F. Lee, G. K. March, J. A. Mercier, F. J. Sullivan, J. M. Teahen, A. A. Templeton, C. D. Hastings.

FIELD MEN AND TERRITORY COVERED: Special agents in Mich.: Allen J. Beach, Ed. R. Marshall, H. B. Moulton, L. J. Girardot. The company is licensed in eighteen states, but it is not the intention to do any agency business for the time being, at least, except in Mich., Ohio, Ind., Ill., and Wis. and agencies will not be established in any of these states, outside of Mich., until conditions warrant. The company is entered in a number of states on account of re-insurance connections. Licensed in Colo., Ill., Ind., Ia., La., Md., Mich., Minn., Mont., Nev., N. H., N. J., N. Y., O., Pa., R. I., Tex. and W. Va.

HISTORICAL DATA

Company organized, 1911, in Mich., and began business 1912, with authorized capital, $100,000, increased to $500,000, divided into 10,000 shares, par value $50, each, and with paid up capital of $140,250 and initial net surplus, $66,918. Capital increased: 1912, to $280,550 and $139,550 paid to surplus; 1913, to $370,700 and $88,775 to surplus; 1914, to $388,850 and $18,150 to surplus; 1915, to $389,350 and $500 to surplus. On January 1, 1919, surplus was only $13,234. December 1919 par value reduced from $50 to $25 and capital decreased from $400,000 to $200,000, the latter amount being transferred to surplus. Promotional expense was 25% of stock shares sold at $100 each. Paul Turner, initially a vice-president was the company's first underwriter, and M. L. Rowland and H. J. Guthard were respectively first president and secretary. Complete reorganization, 1919. Philip Breitmeyer succeeding Paul Turner as president. Company reinsured all outstanding agency liability in The Hartford Fire but retained a major portion of its agency plant in Mich. Reinsurance by Hartford Fire did not include any insurance of other companies which

the Detroit National had written direct. Stock, par value, is $25; book value, December 31, 1923, 204.26%. Largest amount insured in one hazard, gross, $443,500 net; $10,000.

ADMINISTRATION AND REPUTE: Since reorganization, 1919, George K. March, president and general manager, by dint of his wide experience as an underwriter in excellent repute, has successfully administered affairs of company with care and conservation. Reorganized directorate is composed of prominent local business men. They held, December 31, 1923, only $38,675, par value, of $200,000 capital stock which is not at all closely held. Underwriting and investment results in the last five years have been: 1919, underwriting loss, $89,928; investment profit, $16,154; 1920, underwriting loss, $22,285; investment profit, $31,154; 1921, underwriting loss, $22,473; investment profit, $32,035; 1922, underwriting loss, $23,925, investment profit, $28,049; 1923, underwriting loss, $26,222, investment gain, $28,631. Company's investments are high grade, premium income is on the increase; it has a good loss paying record and is in good repute.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, explosion, sprinkler leakage, riot and civil commotion.

DIXIE FIRE INSURANCE COMPANY, Greensboro, N. C.‡

President, H. R. Bush; First Vice-President, Dr. L. S. Blades; Second Vice-President, George Hackney; Secretary, E. G. Michaels. Treasurer, William G. Davis. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,335,619	$154,070	$522,676	$1,158,423	$1,284,306	$378,894	$30,057	$353,756	$762,707	$298,311
1922	1,786,561	771,712	350,932	$1,228,723	1,314,571	723,900	29,949	491,613	1,245,462	645,269
1921	1,700,027	585,852	378,163	804,629	886,804	562,220	29,949	346,008	938,177	568,510
1920	1,737,569	658,192	343,090	1,103,928	168,716	367,305	29,949	401,588	798,842	444,433
1919	1,369,388	430,390	311,680	676,267	1,740,785	246,639	29,994	242,345	518,978	275,087

‡ Prior to 1920 statement North Carolina standard.

Assets Dec. 31, 1923.		Liabilities, Dec 31, 1923	
Real estate	$214,666	Losses unpaid	$79,861
Mortgage loans	420,000	Unearned prems	154,070
Bonds and stocks	464,075	Other liabilities	79,012
Cash	74,953		
Agents' balances	132,206	Total liabilities	312,943
Interest and rents	19,365	Capital paid up	500,000
Other assets	10,354	Net surplus	522,676
Total adm. assets.	$1,335,619	Total	$1,335,619

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $20,024,323, $214,307; ocean marine, $371,656, $1,222; motor vehicle, $2,448,413, $49,345; inland navigation and transportation, $424,677, $4,018; tornado $373,497, $2,036; sprinkler leakage, $19,349, $58; riot, civil commotion and explosion, $32,065, $283; unclassified, effective prior to January 1, 1921, $388,166, $4,928.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,057,112; losses paid, $6,155,898; dividends declared, cash, $340,000.

REAL ESTATE OWNED: Consists of 6 story and basement building and lot, at So. Elm and Sycamore Streets, Greensboro, book value, $209,871. Rents received last year, $32,020 taxes and expenses, $17,265. The company also owns a 1 story frame house in Ellerbe, N. C., the book value of which is $4,796.

MORTGAGE LOANS: There are 65 loans which aggregate $420,000, and are secured by properties valued at $1,356,965. The loans ranged from $40,000 down to $500. There was $6,585 of interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $9,900; State, County and Municipal bonds, $111,100; other bonds, $200,320; stocks, $142,755; total, $464,075.

DIRECTORS: Geo. Hackney, L. Hopkins, W. B. Blades, Jr., Jno. F. McNair, Dr. L. S. Blades, C. D. Benbow, J. E. Latham, H. R. Bush, Al L. Brooks, Julian H. Little, C. O. Robinson, L. C. Blades.

FIELD MEN AND TERRITORY COVERED: General agents, H. W. Brown & Co., managers, 110 William Street, New York City, for N. Y. and Mass.; R. G. Coughanour, general agent, Dallas, Tex., for state of Tex. Special agents: M. F. Jones, Richmond, Va., for Va.; Clyde A. Holt and T. H. Tate, Greensboro, N. C., for N. C.; F. M. Garner, Greensboro, N. C., for S. C.; W. H. McLarty, Atlanta, Ga., for Ga. and Fla. This company operates in Cal., Colo., Fla., Ga., Ill., Ia., La., Mass., Mich., Miss., Mont., Nev., N. H., N. Y., N. C., Ohio, Pa., S. C., Tex., Va. and W. Va.

HISTORICAL DATA

Company incorporated and began business, 1906, in N. C., with $500,000 paid up capital and $250,000 initial surplus. R. M. Miller, Jr., president American Cotton Manufacturers Association, was largely interested in organization. In 1909, it absorbed North State Fire, of Greensboro, N. C. Company limited field of operation to local business only, by reinsuring, 1911–1915, practically all business in other states, Pacific coast business going to Globe & Rutgers. In 1920, company began expansion again into wider territory. Stock, par value, $50 per share; book value, December 31, 1923, 204.53%; latest sale, 200%. Deposits in states: N. Y., $9,400; Va., $28,200; Mass., $9,400; Ga., $10,000. Largest amount insured in one hazard, gross, $50,000; net, $20,000. December 31, 1923, directors owned $210,450 of stock. The report of examination as of December 31, 1923, in Va., N. C. and S. C. gives the company total admitted assets amounting to $1,335,619 and a net surplus of $522,676.

ADMINISTRATION AND REPUTE: Reorganization changes in 1916 determined a new basis of operation, sound and conservative, which has enabled the company to make progress. It has ample surplus substantially advancing premium income and has paid good dividends. Underwriting and investment results in the last five years: 1919, underwriting profit, $50,545, investment profit, $38,260; 1920, underwriting profit, $1,139, investment profit, $62,157; 1921, underwriting loss, $33,902, investment profit, $98,975; 1922, underwriting loss, $101,452, investment profit, $107,303; 1923, underwriting profit, $128,443, investment profit, $73,301. H. R. Bush, president, in charge of underwriting, also manages Va., N. C. and S. C. business of the American, Newark; the Yorksh,re, of York, Eng.; the Caledonian, of Edinburgh, Scot.; and the California, San Francisco Prominent local business men and financiers form the directorate. Early in 1923, a contract was made whereby the Hartford Fire agreed to assume 90% of the Dixie's outstanding business, and 90% of its writings during the following 5 years. The Blades-Robinson interests were opposed to this contract, but the controversy was terminated in June, 1924, by the purchase of the Blades-Robinson stock holdings by supporters of President Bush. Dividends paid, 1914–1923, 6%; total since organization, $340,000. Investments are high grade. It has estimable loss-paying record.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, automobile, sprinkler leakage, riot and civil commotion explosion, hail, inland and ocean marine, lightning, war risk, profits, rain, rent, use and occupancy

DUBUQUE FIRE AND MARINE INSURANCE COMPANY, Dubuque, Ia.

Chairman, N. J. Schrup; President, C. J. Schrup; Vice-President, John Palen; Secretary, S. F. Weiser; Treasurer, O. G. Schrup. Organized, 1883.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,681,929	$2,125,321	$823,064	$1,690,676	$1,871,666	$833,334	$100,000	$789,362	$1,722,696	$ 715,069
1922	3,507,212	1,971,129	709,565	1,699,670	1,896,982	886,654	80,000	788,086	1,754,740	943,837
1921	3,240,353	1,904,597	607,544	1,474,616	1,639,207	721,321	70,000	690,528	1,481,849	731,576
1920	3,080,755	1,924,704	481,786	1,713,632	1,857,923	677,035	b60,000	758,711	1,495,746	691,467
1919	2,733,557	1,673,820	664,669	1,533,655	1,660,790	565,021	60,000	673,417	1,298,438	541,005

b Excluding $300,000 transferred from surplus to capital.

ASSETS, DEC. 31, 1923.

Real estate	$3,150
Mortgage loans	649,502
Bonds and stocks	2,390,707
Cash	263,244
Agents' balances	337,780
Interest and rents	37,546
Total adm. assets	$3,681,929

LIABILITIES, DEC. 31, 1923.

Losses unpaid	$143,043
Unearned prems.	2,125,321
Other liabilities	90,500
Total liabilities	2,358,864
Capital paid up	500,000
Net surplus	823,064
Total	$3,681,929

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $341,670,818, $3,359,706; tornado, $36,279,848, $155,176; unclassified, effective prior to January 1, 1921, $39,207,015, $447,782.

BUSINESS SINCE ORGANIZATION: Premiums received, $20,579,301; losses paid, $8,969,590; dividends declared, cash, $1,113,000, stock, $400,000.

REAL ESTATE OWNED: Comprises 1 dwelling carried at $3,150.

MORTGAGE LOANS: There are loans amounting to $649,502, and secured by properties valued at nearly three times as much; $3,292 interest was overdue. Most of the mortgages are upon Ill. and Iowa property, but there are also a number in S. D. and Okla. The loans are mostly for small amounts, but 12 being as large as $10,000.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $84,130; State, County and Municipal bonds, $25,200; other bonds, $1,715,440; stocks, $565,937; total $2,390,707.

DIRECTORS: S. F. Weiser, Henry Gehrig, N. J. Schrup John Palen C. J. Schrup.

FIELD MEN AND TERRITORY COVERED: F. M. Sheehan, state agent, N. Y.; E. I. Crocket, state agent, Colo. and Wyo.; J. H. Harbeck, state agent, Wis. and Minn.; George N. Schrup, state agent, Ia. and Neb.; R. Wilson Hoffman, state agent, Pa., Md. and D. C.; J. Ross Hall, New York City, N. Y. suburban and Mass.; Roy L. Pitman, special agent, Harrisburg, Pa., for Md. and Pa.; E. J. Weinfurth, state agent, Mo. and Okla.; J. H. Reed, state agent for Ind. and Ohio; T. M. Hogan, state agent for Ill. and Mich.; H. A. Woods, special agent Ill. and Mich.; G. A. Mavon, Chicago, Ill., special agent for Cook county; Shevlin Agency, Inc., general agents, New York City; Clarence de Veuve, general agent, Cal., Ore., and Wash. The company operates in Alaska, Cal., Colo., D. C., Ida., Ill., Ind., Ia., Kans., Md., Mass., Mich., Minn., Mo., Neb., N. Y., O., Okla., Ore., Pa., Utah, Wash., Wis. and Wyo.

HISTORICAL DATA

Company organized and began business July 18, 1883, in Iowa with $25,000 authorized and paid-up capital. Capital increased, 1891, to $100,000; 1905, by stock dividend, to $200,000; 1920, to $500,000, by transferring $300,000 from surplus to capital. Conflagration loss: Salem, 1914, $91,572. Stock, par value, $100 per share; book value December 31, 1923, $264.61. Largest amount insured in one hazard gross, $50,000; net, $50,000. The company was examined by the insurance department of Iowa in 1923.

ADMINISTRATION AND REPUTE: Company is capably and efficiently managed as denoted to a large degree by its progress. It has ample surplus, has paid substantial dividends, and has in the last five years underwriting and investment results as follows: 1919, underwriting profit, $61,998, investment profit, $91,184; 1920, underwriting profit, $73,552, investment profit, $107,155; 1921, underwriting loss, $1,473, investment profit, $21,455; 1922, underwriting loss, $143,339, investment profit, $310,850; 1923, underwriting profit, $31,738; investment profit, $181,762. Control is rather closely held, directors, December 31, 1923, owning $175,000, par value, of the $500,000 capital stock. Company holds strong investments; does rather large volume of business; figures unearned premiums on customary basis, higher than the 40% basis permitted in Iowa. Its record of paying loss claims is estimable and its general reputation excellent.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, lightning and tornado.

EAGLE FIRE INSURANCE COMPANY, Newark, N. J

President, E. M. Waldron; Vice-Presidents, Paul Guenther, J. R. Hall; Secretary, F. W. Fort; Associate Manager, Thos. B. Donaldson; Treasurer, L. V. Aronson; Assistant Secretary, James Y. Milne. Organized, 1913.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,876,992	$863,055	$303,084	$1,206,399	$1,317,857	$623,011	$64,000	$349,239	$1,036,250	$638,491
1922	1,628,903	582,137	375,010	818,356	933,833	564,333	60,000	267,403	891,736	565,851
1921 l	1,501,510	536,815	324,048	729,413	819,766	506,918	60,000	231,832	798,750	549,934
1920	1,453,530	514,764	421,023	773,322	848,566	314,016	60,000	229,329	603,345	363,960
1919	1,200,398	308 038	430,147	437,965	*682,008	232,198	36,250	161,340	429,788	200,113

*Includes $187,500 surplus paid in. l New Jersey standard.

ASSETS, DEC. 31, 1923.

Real estate	$100,000
Mortgage loans	119,750
Bonds and stocks	1,486,897
Cash	66,853
Agents' balances	79,575
Interest and rents	19,727
Other assets	4,190
Total adm. assets	$1,876,992

LIABILITIES, DEC. 31, 1923.

Losses unpaid	$209,475
Unearned prems	863,055
Funds held for reins. treaties	97,377
Other liabilities	4,000
Total liabilities	1,173,908
Capital paid up	400,000
Net surplus	303,084
Total	$1,876,992

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $150,249,158, $1,490,111; motor vehicle, $90,477, $969; tornado, $6,516,207, $31,071; sprinkler leakage, $1,338,663, $4,800; riot, civil commotion and explosion, $2,137,684, $4,264; unclassified, effective prior to January 1, 1921, $4,218,254, $59,896.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,318,627; losses paid, $2,838,654; dividends declared, cash $330,375.

REAL ESTATE OWNED: Consists of properties at 16–18 Washington Place, corner Halsey Street, Newark, carried at below cost.

MORTGAGE LOANS: There are 22 loans aggregating $119,750 on property valued at about $250,000, the largest loan being $15,000. The company holds $177,000 of insurance on the mortgaged buildings. There was $579 interest past due December 31, last.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $119,701; Alberta, Can. bonds $10 000; other bonds $719,750; stocks $637,446; total, $1,486,897.

DIRECTORS: Jacob R. Hall, Paul Guenther, Edward M. Waldron, Albert E. Howe Victor E. Downer. Louis V. Aronson. Franklin W. Fort, James Y. Milne, W. F. Birch, J. Birkenhauer. T. J. O'Neil, E. Sergeant, John Howe, F. C. Stumpf, P. S, Van Kirk, Thomas B. Donaldson.

TERRITORY COVERED: The company operates in Colo., Del., Ill., Ia., La., Mass., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was organized February 27, 1912, in N. J., with an authorized capital stock of $100,000, divided into 4,000 shares, par value, $25 each and on December 1, 1913, the authorized capital was increased to $200,000 and subsequently to $400,000. Business began in May, 1913, with a paid-in capital of $100,000 and $72,000 surplus; it was further increased in November, 1913, to $200,000 and $72,000 surplus added by cash subscriptions. At the time this company was organized, the New Jersey and Eagle Assurance Company was also incorporated, but subsequently s stockholders exchanged their stock for shares of the Eagle Fire and the New Jersey & Eagle authorized capital stock was reduced to $2,000. Capital of the Eagle Fire was increased to $250,000 in April, 1917, with $40,000 added surplus. In June, 1918, par value of stock was reduced from $25 to $20, thereby transferring $50,000 from capital to surplus. At the same time, $50,000 capital and $62,500 surplus were paid in, thereby maintaining capital at $250,000. In April, 1919, capital was increased to $400,000 by a $150,000 payment with $187,500 paid to surplus. Deposit in N. J., $60,000. Stock, par value, $20; book value, December 31, 1923, 175.77%; latest sale, 215%. Largest amount insured in one hazard, gross, $75,000; net $18,750. The company was examined by the insurance department of N. J. in 1923.

ADMINISTRATION AND REPUTE: This company's management is capable and in excellent standing. It transacts a reinsurance business by treaty only throughout the United States. The Eagle has contracts with a number of companies whereby it retrocedes a portion of its reinsurance to them. The Eagle has well secured investments which have been remunerative. Underwriting and investment results in last five years: 1923, underwriting loss, $52,010, investment profits, $57,488; 1922 underwriting loss, $17,316; investment profit, $141,553; 1921, underwriting loss, $26,381; investment profit, $60,103; 1920, underwriting loss, $25,199; investment profit, $76,074; 1919, underwriting profit, $52,849; investment profit, $40,902. December 31 1923, directors owned $235,320 of capital stock.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler leakage, riot and civil commotion and explosion reinsurance.

EAGLE FIRE COMPANY OF NEW YORK, New York City

President, Hart Darlington; Vice-President and Manager, J. L. Fuller; Secretary, J. F. Van Riper. Incorporated, 1806.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,143,582	$133,482	$485 216	$210,298	*$833.773	$20,198	$60	$102,253	$122,511	$29,805

*Includes $599,179 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,053,450	Losses unpaid.....	$15,183
Cash.....	68,843	Unearned prems....	133,482
Agents' balances....	67,573	Other liabilities....	9,701
Interest and rents...	8,450		
Deduction made by N. Y. Ins. Dept...	—59,495	Total liabilities...	158,366
		Capital paid up....	500,000
Other assets.....	4,761	Net surplus.....	485,216
Total adm. assets.	$1,143,582	Total.....	$1,143,582

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $22,873,481, $186,245; motor vehicle, $700,814, $12,078; tornado, $920,512, $3,512; earthquake, $41,500, $255; sprinkler leakage, $162,396, $216; riot, civil commotion and explosion, $187,750. $341; tourists' baggage, $200, $5; golfers' outfit, $800, $14.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,756,465; losses paid, $5,934,363; dividends declared, cash, $5,696,844.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $409,150; State, County and Municipal bonds, $96,000; other bonds, $288,100; stocks, $260,200; total, $1,053,450.

DIRECTORS: P. Beresford, H. D. Cooper, G. F. Crane, Hart Darlington, W. G. Falconer, J. L. Fuller, H. L. Griggs, S. T. Hubbard, C. P. Hunt, R. Y. Sketch, A. G. Thacher, H. H. Treadwell, J. F. Van Riper.

FIELD MEN AND TERRITORY COVERED: Special agents, F. W. Calhoun, New York City, for N. Y. suburban; Ray C. Holzwarth, Syracuse, N. Y., for N. Y. state; A. G. Raitz, Pittsburgh, Pa., for western Pa. and western Md.; H. J. Noble, Philadelphia, Pa., for eastern Pa., Md. and southern N. J.; F. W. Lau, Newark, N. J., for northern and middle N. J.; A. J. Weed, Boston Mass. for Me., N. H., R. I, and eastern Mass ; Jos. A. Broderick, Hartford, Conn., for Conn., Vt. and western Mass.; Geo. B. Townsend, Petersburg, Va., for D. C., N. C. and Va.; A. L. Stuart, Parkersburg, W. Va., for W. Va.; Thomas C. Farrell, New Orleans, La., for Ala. and La.; John F. Burke, Atlanta, Ga., for Ga. and S. C.; E H. Stockman, state agent, Nashville, Tenn., for Ky. and Tenn ; A. M. Cole, special agent, Alliance, Ohio, for eastern Ohio; R. S. Barret, special agent, Toledo, Ohio, for western Ohio; State Agents: E. L. Seneco, Chicago, Ill., for Ill.; Geo. J. Burke, Indianapolis, Ind., for Ind.; C. A. Hallberg, Detroit, Mich., for Mich.; F. O Hesse, Milwaukee Wis., for Wis.; C. C. Martin, Kansas City, Mo., for Mo ; J. A. Thomas, Kansas City, Mo., for Kans.; J. B. Taylor, special agent, Omaha, Neb. for Neb.; E. M. McKinney state agent, Des Moines, Ia., for Ia.; B. H. Wilson, special agent, Des Moines, Ia., for Ia.; E. S. Coots, Oklahoma city Okla., for Okla.; J. J. Cane, state agent, Minneapolis, Minn., for Minn.; H. L. Larsen, special agent, Fargo, N. D., for N. D.; P. E. Nelson, special agent, Sioux Falls, S. D., for S. D.; General agents: Finley Tucker & Bro., Jacksonville, Fla., for Fla.; Beers-Kenison & Co., Galveston, Tex., for Tex. The company is licensed in Ariz., Cal., Colo., Conn., D. C., Fla., Ida., Ill., Ind., Ia., Kans., Ky., La., Me., Md., Mass., Mich., Minn , Mo., Mont., Neb., N. H., N. J., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. D., Tenn., Tex., Utah, Va., W. Va., Wash., Wis., and Wyo.

HISTORICAL DATA

The Eagle Fire Company, of New York, which is the oldest New York State Insurance Company, was revived, early in 1923 by parties identified with the Norwich Union Fire Insurance Society, Norwich, England, with paid-in capital, $500,000, and net surplus, $502,517. This company was originally organized in 1806. It reinsured its risks as of January 1, 1902, resuming business January 1, 1905. It reinsured in the North British and Mercantile, and ceased active operation in 1908, but in 1923 came under the control of those connected with the Norwich Union, and again actively entered the fire insurance field for business. Hart Darlington, president, is United States manager of the Norwich Union Fire; J. L. Fuller, vice-president, is Pacific coast manger of the Norwich Union; and J. F. Van Riper, secretary, is United States branch secretary of the Norwich Union. The reorganized Eagle has an excellent agency organization, well developed for transaction of business on a broad scale through a large part of the United States. It has diversified and well-secured investments. Stock, par value, is $10 a share; book value, 197.04%. Largest amount insured in one hazard, gross, $222,000; net, $15,000, December 31, 1923, directors owned $6,500 of stock. The company was examined by the New York Insurance Department in 1923. In 1923 the company had an underwriting loss of $60,961 and an investment profit of $26,896.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, automobile, earthquake, explosion, lightning, tornado, tourists' baggage, riot and civil commotion, use and occupancy.

EAST AND WEST INSURANCE COMPANY, New Haven, Conn.

President, Victor Roth; Vice-Presidents, Walter D. Williams, W. Perdue Johnson; Treasurer, W. A. Thomson; Secretary, W. A. Thomson; Assistant Secretaries, Gilbert H. Fulton, E. P. Stoner and E. T. Tanner. Organized, 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,185,839	$163.502	$483,196	$259,497	*$783,134	$12,530	.....	$100,937	$113,467	$38,572

* Includes $500,000 paid in surplus.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$370,500	Losses unpaid.....	$26,141
Bonds and stocks...	733,850	Unearned prems....	163,502
Cash.....	21,925	Other liabilities....	13,000
Agents' balances....	48,073		
Interest.....	11,244	Total liabilities...	202,643
Other assets	247	Capital paid up....	500,000
		Net surplus.....	483,196
Total adm. assets.	$1,185,839	Total.....	$1,185,839

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $31,813,794, $254,211; tornado, $2,466 190, $7,252; sprinkler leakage, $117,236, $248; riot, civil commotion and explosion, $214,164, $397.

BUSINESS SINCE ORGANIZATION: Premiums received, $259,497; losses paid, $12,530.

MORTGAGE LOANS: There are 8 loans amounting to $370,500 on properties valued at $2,603,000 protected by $1,893,700 of insurance. There was no interest past due on December 31, 1923.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $29,400; railroad bonds, $186,250; other bonds, $405,260; stocks, $112,940; total, $733,850.

DIRECTORS: John W. Alling, John T. Manson, D. A. Blakeslee, Walter D. Williams, James T. Moran, Victor Roth, James S. Hemingway.

FIELD MEN AND TERRITORY COVERED: Home office: S. D. Henry, special agent, Philadelphia Pa., for east Pa. and Md.; C. A. Stroebel, special agent, New York City, for N. J. and N. Y. suburban; P. B. Jarvis, special agent, Syracuse, N. Y., for western N. Y.; and T. C. Naulty, special agent, Albany, N. Y., for eastern N. Y.; Walter W. Savage, special agent, Pittsburgh, Pa., for western Pa.; A. J. Murphy, general agent, Boston, Mass., for New England; Laurence W. Roath, special agent, Hartford, Conn., for New England; S. R. Chidsey, special agent, New Haven, Conn., for Conn ; Harold S. Guy, special agent, Middletown, Conn., for Conn.; W. E. Jones, general agent, Columbus, Ohio, and Robt. E. Burns, special agent, Columbus, Ohio, for Ohio, and W. Va.; E. O. Redwitz, special agent, Harrodsburg, Ky., for Ky. and Tenn.; H. B. Griffin, special agent, Memphis, Tenn., for Ark. and La.; Hugh M. Witt, special agent, Lynchburg, Va., for Va.; Daniel Gober, special agent, Atlanta, Ga., for Ala. and Ga. The company is licensed in Ala., Ark., Colo., Conn., Fla., Ga., Ill., Ind., Ia., Kans., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. D., Ohio, Okla., Pa., S. D., Tenn., Tex., Va., W. Va. and Wis.

HISTORICAL DATA

This company was incorporated April 12, 1923, with an authorized capital of $1,000,000, of which $500,000 was subscribed and paid in, and $500,000 surplus was paid in. Began business July 1, 1923. It is under the same control as the Security of New Haven. Special deposits are as follows: Ga, $9,800; Va., $9,800. Largest amount insured in one hazard, gross, $25,000; net $10,000. The New Haven Securities Co. owns 49,300 shares of this company. In 1923 the company had underwriting profit, $87,081 and an investment profit, $38,436. The directorate owned on December 31 last, $700 of the capital stock. The company was examined 1923 by the Connecticut Insurance Department. Stock par value, $10 a share, book value, December 31, 1923, 196.63%; latest sale, 200%.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, explosion, farm, lightning, profits, riot and civil commotion, sprinkler leakage, tornado, use and occupancy.

EASTERN FIRE INSURANCE COMPANY, Atlantic City, N. J.

President, John C. Slape; Vice-Presidents, W. J. Buzby, J. S. M. Parker; Treasurer, J. B. Slack; Secretary, J. Haines Lippincott. Organized, 1902.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$433,700	$47,402	$165,508	$52,203	$72,707	$6,747	$16,000	$19,520	$42,267	$3,554
1922	426,891	44,150	154,029	63,231	94,280	49,627	16,000	37,387	103,014	32,352
1921	412,765	78,106	110,935	107,035	130,035	49,582	12,000	45,963	107,545	48,299
1920	483,132	45,220	128,638	93,959	113,487	90,152	16,000	35,852	142,004	104,749
1919	420,149	74,195	123,508	121,178	144,174	56,617	18,000	a33,701	108,318	66,941

a Excludes $18,277 of Federal taxes.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$232,600	Losses unpaid.....	$2,171
Collateral loans.....	7,500	Unearned prems....	47,402
Bonds and stocks...	169,107	Other liabilities....	18,619
Cash.....	1,962		
Agents' balances....	3,052	Total liabilities...	68,192
Interest.....	6,182	Capital paid up....	200,000
Other assets.....	12,297	Net surplus.....	165,508
Total adm. assets.	$433,700	Total.....	$433,700

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $6,187,194, $88,005; unclassified, effective prior to January 1, 1921, $61,550, $1,598.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,312,862; losses paid, $1,362,908; dividends declared, cash, $208,000.

MORTGAGE LOANS: There are 32 loans aggregating $232,600, protected by improved real estate, mostly in Atlantic City, valued at $528,350. Company holds $219,400 fire insurance on the mortgaged buildings. Interest past due December 31, last, $422.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $64,596; State, County and Municipal bonds, $49,391; other bonds, $50,870; stocks, $4,250; total, $169,107.

DIRECTORS: Charles I. Burhard, Daniel L. Collins, Clifford B. Deacon, Somers L. Doughty, Walter E. Edge, John Estell Evans, Lewis Evans, John A. Fitzsimons, 3rd, Lewis B. Glenn Wilbert S. Higbee, Henry W. Leeds, Joseph H. Marvel, Joseph W. Mott, Lewis B. Ryon, Joseph Shapiro, Hubert Somers, Charles P. Tilton, William F. Wahl.

FIELD MEN AND TERRITORY COVERED: R. A. Corroon & Co., 68 William Street, New York, Central Fire Office, Inc., 80 Maiden Lane, New York. The company operates in N. J., N. Y. and Pa.

HISTORICAL DATA

Company organized and began business 1902, in N. J. with $100,000 capital paid-in and $200,000 surplus. Capital increased in 1904, to $200,000 by transfer of $100,000 from surplus and in 1909, to $207,067. Capital reduced in 1910, to $200,000. Reinsured all outstanding risks 1911 and continued business operations only in N. J. Conflagration losses: Baltimore, 1904, $6,250; San Francisco, 1906, $69,467. Special deposits with N. J. Insurance Department, $100,050, stock, par value, $100 a share; book value, December 31, 1923, $182.75; latest sale, 140%. Largest amount insured in one hazard, gross, $50,000; net, $20,000. The company was examined by the New Jersey Insurance Department in 1923.

ADMINISTRATION AND REPUTE: Company is substantially backed by large local interests. Underwriting and investment results in the last five years: 1919, underwriting loss, $284; investment profit, $18,242; 1920, underwriting loss, $7,157; investment profit, $17,476; 1921, underwriting loss, $33,056; investment profit, $14,089; 1922, underwriting profit, $34,930; investment profit, $24,178; 1923, underwriting profit, $8,857, investment profit, $18,621. Prominent local business and professional men compose the directorate, which December 31, 1923, held $71,200 par value of $200,000 capital stock. Corroon and Duffy, Inc., in New York, is placing business with the company from various states where it is not licensed, and from Canada mostly in the form of reinsurance of the Knickerbocker and American Equitable, both of N. Y. The Eastern has ample surplus, satisfactorily advancing premium income and an estimable reputation for settling loss claims and is rell thought of in general.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, profits reinsurance, tornado, use and occupancy.

EASTERN SHORE OF VIRGINIA FIRE INSURANCE COMPANY, Keller, Va.

President, Samuel W. Ames; Vice-President, R. L. Ailworth; Secretary, L. C. Mears. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$331,865	$81 073	$133,455	$81,588	$100,315	$31,165	$12,578	$37,359	$81,102	$31,545
1922	311,895	78,845	114,796	83,334	97,087	28,608	6,196	33,219	68,023	28,758
1921	285,382	75,839	89,761	76,216	87,337	30,355	.....	42,986	73,341	30,350
1920	268,485	79,248	74,611	80,269	91,081	24,615	.....	39,818	64,433	24,617
1919	240,895	65,342	57,615	68,440	77,884	12,612	$26,304	20,719	59,635	12,615

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$2,713	Losses unpaid	$380
Mortgage loans	231,350	Unearned prems	81,073
Bonds	35,852	Other liabilities	12,357
Cash	20,992		
Agents' balances	26,591	Total liabilities	93,810
Interest and rents	4,556	Capital paid up	104,600
Other assets	9,811	Net surplus	133,455
Total adm. assets	$331,865	Total	$331,865

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $7,337,557, $139,917.

BUSINESS SINCE ORGANIZATION: Premiums received, $734,102; losses paid, $239,148; dividends declared, cash, $117,850.

REAL ESTATE OWNED: The home office valued at $2,713.

MORTGAGE LOANS: These loans aggregate $231,350 and are protected by improved real estate situated for the most part in Accomac and Northampton counties, Va.

BONDS OWNED (Market Values): U. S. Gov't bonds, $25,783; State, County and Municipal bonds. $10,069; total, $35,852.

DIRECTORS: S. W. Ames, Dr. J. W. Bowdoin, J. W. Barnes J. H. Hopkins, J. W. Chandler. Dr. T. J. Wilkins, Otho F. Mears, W. M. Upshur, F. B. Bell, Frank Parsons, Jr., H. T. White, T. W. Blackstone, J. C. Walker, J. H. Jones, S. D. Tankard, Dr. R. J. White, Warner Ames, W. T. Mason, S. S. Wilkins, Judge N. B. Wescott, M. G. Davis.

TERRITORY COVERED: Company transacts business only in Va.

HISTORICAL DATA

This company was originally chartered, February 27, 1906, in Va., and began business April 2, of that year, with $100,000 authorized capital entirely subscribed of which $20,550 was paid in. By substantial annual payments to capital from 1915 to 1921, paid in capital was increased to $104,600, at which it has since remained. Stock, par value, $50; book value, December 31, 1923, 237.14%, latest sale, 234%.

ADMINISTRATION AND REPUTE: This company is in sound financial condition and its affairs are conducted in an efficient and conservative manner by capable management of progressive disposition. The company's operations are confined to Eastern Virginia. It has consistently shown profitable underwriting results. Loss and expense ratios have been fairly low. Liberal dividends have been paid to stockholders. The officers and directors stand high in their communities.

CLASSES OF INSURANCE WRITTEN: Fire and lightning only.

EMPLOYERS' FIRE INSURANCE COMPANY, Boston, Mass.

President, Samuel Appleton; Vice-President and Secretary, H. Belden Sly; Treasurer, Franklin P. Horton. Organized, 1921.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,961,154	$796,433	$963,779	$1,386,376	$1,489,739	$437,235	.....	$557,168	$994,403	$487,415
1922	2,501,674	283,768	1,123,993	487,538	581,093	154,596	.....	238,403	392,999	185,741
1921	2,216,517	129,533	1,054,450	200,849	a1,261,868	31,975	.....	141,736	173,711	55,992

a Includes $1,000,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Bonds	$2,716,080	Losses unpaid	$130,642
Cash	95,133	Unearned prems	796,433
Agents' balances	122,448	Other liabilities	70,300
Interest	27,493		
		Total liabilities	997,375
		Capital paid up	1,000,000
		Net surplus	963,779
Total adm. assets	$2,961,154	Total	$2,961,154

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $118,164,695, $1,109,061; motor vehicle, $16,661,871 $388,270; inland navigation and transportation, $49,932, $769; tornado, $3,456,709, $12,404; sprinkler leakage, $1,064,261, $2,901; riot, civil commotion and explosion, $1,163,401, $2,429.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,074,763; losses paid, $603,906.

BONDS OWNED (Market Values): U. S. Gov't bonds

$588,770; State, County and Municipal bonds, $1,921,060; other bonds, $206,250; total, $2,716,080.

DIRECTORS: Charles F. Adams, Samuel Appleton, Charles L. Edgar, Henry M. Rogers, H. Belden Sly, Roger Pierce.

FIELD MEN AND TERRITORY COVERED: Special agents for Fire Department: J. P. Hitchcock, Scranton, Pa., for Pa.; Walker De Waters, Elmira, N. Y., for N. Y. state; H. M. Hare, Lima, Ohio, for Ohio; Wm. S. Cooley, Chicago, Ill., for Ill. and Mich.; Arthur W. Lewis, Indianapolis, Ind., for Ind. and Ky.; Wm. J. Dalton, Boston, Mass., for New England States; General Agents for Automobile Department only: Samuel Appleton, Boston, Mass., general agent for N. H., Vt., Mass. and R. I.; Campbell, Payson & Noyes, Portland, Me., general agents for state of Maine; Geo. R. Burton & Sons, New Haven, Conn., general agents for state of Conn.; R. C. Brown, Plainfield, N. J., special agent for N. J.; H. Jordan Dooley, manager for Pa., N. J. and Del.; Lawford & McKim, Baltimore, Md., general agents for Md.; F. D. Hirschberg & Co., St. Louis, Mo., general agents for Mo.; McMullan & Douaire, 175 West Jackson Blvd., Chicago, Ill., general agents, state of Ill.; R. F. Howe, St. Paul, Minn., special agent for Minn. and Wis.; Thos. E. Hanlon, Cincinnati, Ohio, general agent for Ohio and eastern Ky.; Stone, Stafford & Stone, Indianapolis, Ind., general agents for Ind. and Ky.; General Agents for Fire and Automobile Department: Chas. J. Okell & Co., San Francisco, Cal., general agents for Cal., Ore. and Wash. The company operates in Ala., Ark., Cal., Colo., Conn., Del., Fla., Ill., Ind., Ia., Kans., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., Tex., Vt., Wash., W. Va., and Wis.

HISTORICAL DATA

This company was organized, 1921, in Mass., by interests identified with the Employers Liability Assurance Corporation, of London, and began operations about May 1, 1921, having $1,000,000 paid-up capital and $1,000,000 surplus. Stock, par value, $100 a share; book value, December 31, 1923, $196.37. Largest amount insured in one hazard, gross, $250,000; net, $50,000. December 31, 1923, directors owned $600 of stock, 8,980 of 10,000 shares owned by New England Trust Company, trustee for the Employers Liability Assurance Corporation; 1,007 shares owned by Employers Securities Company, of Massachusetts. The company was jointly examined by the Massachusetts and Wisconsin Insurance Departments.

ADMINISTRATION AND REPUTE: This company is under same management as the United States branch of the Employers Liability, of London. H. Belden Sly, vice-president and secretary, is the company's chief underwriter and an able administrator of affairs. The company has excellent backing and a progressive disposition. Underwriting and investment results since organization: 1923, underwriting loss, $231,137, investment profit, $66,422; 1922, underwriting loss, $113,840, investment profit, $187,886; 1921, underwriting loss, $132,328, investment profit, $186,888. For a new company with particularly strong organization the Employers Fire looks to sound and conservative development to assure it of a bright future. Its investments are high grade and carried at actual market value.

BOARD MEMBERSHIPS: National Board of Fire Underwriters South-Eastern Underwriters Association Eastern Union, Western Union, National Automobile Underwriters, conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, automobile sprinkler leakage, tornado, riot and civil commotion, explosion earthquake, inland marine, lightning, war risk, use and occupancy

EQUITABLE FIRE INSURANCE COMPANY, Charleston, S. C.

President, David Huguenin; Vice-President F. Q. O'Neill; Secretary, W. G. Mazyck; Assistant Secretary, R. F. Touhey. Organized 1895.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,021,880	$242,046	$410,556	$331,968	$384,264	$151,587	$36,000	$139,822	$327,409	$150,861
1922	978,434	226,569	379,815	278,871	328,359	135,350	36,000	114,044	285,394	129,112
1921	913,898	217,230	313,103	263,078	311,911	130,930	33,000	140,051	303,981	139,102
1920	887,869	241,208	263,805	306,203	346,977	90,756	30,000	138,971	259,727	96,738
1919	802,691	199,741	244,842	279,168	312,044	60,767	21,866	150,043	232,676	61,084

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Real estate	$14,000	Losses unpaid	$30,724
Mortgage loans	31,407	Unearned prems	242 046
Collateral loans	5,500	Other liabilities	38,554
Bonds and stocks	899,570		
Cash	29,791	Total liabilities	311,324
Agents' balances	34,080	Capital paid up	300,000
Interest and rents	7,532	Net surplus	410,556
Total adm. assets.	$1,021,880	Total	$1,021,880

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $35,222,266, $435,750; motor vehicle, $47,078, $530; tornado, $1,007,617, $3,273; sprinkler leakage, $242,208, $387; riot, civil commotion and explosion, $307,474, $974; unclassified, effective prior to January 1, 1921, $389,270, $10,901.

BUSINESS SINCE ORGANIZATION: Premiums received $4,016,517; losses paid, $1,755,053; dividends declared, cash, $379,996.

REAL ESTATE OWNED: Comprises a 3 and 2-story brick office building and a 3-story brick warehouse (the total book value of which is $15,583). The rents last year aggregated $1,650 and the taxes and expenses, $1,077.

MORTGAGE LOANS: There are 7 loans, aggregating $31,407, secured by first liens on Charleston dwelling properties. The mortgaged premises are valued at $102,500, and the company holds $69,000 insurance on the buildings. There was no interest past due on December 31, last.

COLLATERAL LOANS: There are loans aggregating $5,500 on securities balued at $16,470.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canada Gov't bonds, $378,055; State, County and Minicipal bonds, $186,915; other bonds, $302,860; stocks, $31,740; total, $899,570.

DIRECTORS: F. Q. O'Neill, Philip H. Gadsden, Samuel Lapham, W. P. Carrington, A. B. Murray, T. J. Ingram, D. Huguenin, J. Ross Hanahan, B. A. Hagood, R. S. Small, Wm. H. Inglesby.

FIELD MEN AND TERRITORY COVERED: J. T. Ingram, general agent for Va., Lynchburg, Va. The company does direct business in N. C., S. C. and Va. only. Reinsurance in many states and in Canada.

HISTORICAL DATA

Company incorporated, December, 1894 in S. C., with $500,000 authorized capital and permission to increase it to $2,000,000. Business began, May, 1895, with $35,170 paid-up capital and no surplus. Surplus to date has all been earned. Capital increased: 1896, to $108,945; 1897, to $116,500; 1898, to $117,800; 1909, to $168,500; 1910, to $200,000 and 1919, to $300,000 at which it remains. February, 1904, authorized capital was reduced to $200,000 and 1919, by charter amendment again increased, to permit paid-up capital to increase to $300,000. Stock, par value, is $50 per share; book value, December 31, 1923, 236.85%; latest sale 170%. Largest amount insured in one hazard, gross, $11,500; net, $3,500. Conflagration loss: Baltimore, 1904, $35,512. Deposits in States: S. C., $9,500; N. C., $9,800, Va., $9,800.

ADMINISTRATION AND REPUTE: Through sound and able management of a conservative volume of business, the company has made steady progress with a substantially advancing premiums income and ample operating surplus. Underwriting and investment results in the last five years: 1923, underwriting profits, $34,012, investment profit, $35,035; 1922, underwriting profit, $32,376; investment profit, $63,606; 1921, underwriting profit, $24,683; investment profit, $66,719; 1920, underwriting profit, $22,872; investment profit, $26,092; 1919, underwriting profit, $34,517; investment profit, $29,492. Prominent local business men form the directorate which, December 31, 1923, held $60,225, par value, of the $300,000 capital stock. Company has paid liberal dividends, has made an estimable loss paying record, has high grade investments and has in general an excellent reputation.

BOARD MEMBERSHIP: Southeastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, lightning tornado, sprinkler leakage, riot, civil commotion and explosion

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,
Providence, R. I.

President, John B. Knox; Vice-Presidents, E. Milligan, G. C. Long, Jr., Geo. M. Lovejoy; Secretaries, Samuel G. Howe, H. P. Whitman, E. V. Chaplin, F. C. Gustetter; Assistant Secretaries, F. M. Blake, F. C. Hatfield, L. R. Ross. Organized, 1859.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,166,376	$1,142,649	$1,679,050	$1,508,002	$1,710,545	$700,615	$100,000	$516,267	$1,316,882	$749,033
1922	3,838,298	848,690	1,701,239	1,088,981	1,258,811	604,850	100,000	353,497	1,059,347	530,906
1921	3,477,729	837,635	1,288,712	1,076,518	1,249,635	674,594	100,000	362,821	1,137,415	690,409
1920	3,267,662	859,376	1,077,116	1,418,056	*1,781,609	545,072	75,000	492,999	1,113,071	648,983
1919	2,380,704	543,191	869,758	871,631	*1,198,351	307,803	62,500	315,930	686,233	330,930

*Includes $250,000 premiums on stock sold in 1919 and 1920.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$51,600	Losses unpaid	$313,812
Bonds and stocks	3,692,714	Unearned prems	1,142,649
Cash	308,097	Other liabilities	30,865
Agents' balances	66,313		
Interest	47,652	Total liabilities	1,487,326
		Capital paid up	1,000,000
		Net surplus	1,679,050
Total adm. assets.	$4,166,376	Total	$4,166,376

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $194,368,975, $1,846,986; ocean marine, $3,390,169; $32,444; motor vehicle, $568,654, $5,173; inland navigation and transportation, $1,916,896, $18,592; tornado, $9,290,438, $43,425; hail, $28,925, $87; sprinkler leakage, $1,967,368, $8,400; riot, civil commotion and explosion, $2,280,533, $3,885; earthquake, $314,062, $1,004; unclassified, effective prior to January 1, 1921, $11,965,480, $159,552.

BUSINESS SINCE ORGANIZATION: Premiums received, $25,148,027; losses paid, $14,363,089; dividends declared, cash, $1,564,000.

MORTGAGE LOANS: There are 21 loans, amounting to $51,600, and ranging from $500 to $10,000, but few exceeding $3,000. No mortgages are in process of foreclosure, and all are first liens. The securities for these loans are valued at $196,700, and the company holds $89,800 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $1,171,728; State, County and Municipal bonds, $588,113; other bonds, $1,324,505; stocks, $608,368; total, $3,692,714.

DIRECTORS: Wm. A. Lester, Herbert F. Hinckley, H. Martin Brown, George R. Smith, Charles A. Morgan, Edward Milligan, John B. Knox, Robert L. Spencer, Thomas C. Temple, Packer Braman, Geo. L. Gross, George M. Lovejoy, Edward M. Day, Jos. G. Henshaw, Frederick D. Carr.

FIELD MEN AND TERRITORY COVERED: General agents, Geo. H. Tyson, San Francisco, Cal., for the Pacific Coast; M. B. Elbert, special agent, Little Rock, Ark.; The Gerald L. Schuyler General Agency, Denver, Colo., general agents for Colo. and Wyo.; Allan H. Dixon, general agent, Auto Dept., Hartford, Conn. Special agents: W. H. Hilling, Boston, Mass., for Me., Mass., and N. H.; Metropolitan district, R. I.; J. W. Friend, Petersburg, Va., for Va.; John H. Van Amburg, special agent, New Orleans, La.; Sam T. Maddox, special agent, Atlanta, Ga.; Oscar M. Howland, Hartford, Conn., special agent, for Vt.; J. M. Robertson, Augusta, Ga., for eastern Ga.; J. M. Carothers, Syracuse, N. Y., general agent for N. Y.; and R. M. Carothers, Syracuse, N. Y., special agent for eastern N. Y.; H. I. Carothers, Syracuse, N. Y., special agent for western N. Y.; J. W. De Mott & Son, general agents, Brooklyn, N. Y., for L. I. suburban; Wm. H. McGee, general agents, Marine Dept., N. Y.; Walter G. Kent, Philadelphia, Pa., for eastern Pa., N. J., Del., Md., D. C. and N. Y. suburban; A. K. Black, Pittsburgh, Pa., for western Pa.; Oscar B. Erickson, assistant special agent, Pittsburgh, Pa., for western Pa.; A. I. Ullman, manager, Chicago, Ill., for Cook County; Geo. Grimm, Hamilton Co., district manager, Cincinnati O.; Cushman Abbott, general inspector, Chicago, Ill.; H. A. Evans, Columbus, O., for O. and Ind.; Wm. G. Mockett, Pittsburgh, Pa., for W. Va.; Urban M. Lelli, St. Louis, Mo., state agent for Mo.; Wm. A. McKenzie, special agent, St. Louis, Mo.; and Wm. C. Curry, St. Louis, Mo., for Mo.; William H. Potter, Chicago, state agent for Chicago, Ill.; W. H. Young, state agent, Kansas City, Mo., for Kans.; C. H. Luce, Detroit, Mich., state agent; R. J. Martin, special agent, Detroit, and W. A. Blanchard, Lansing, special agents for Mich.; R. S. Busbee, general agent, Raleigh, N. C.; Johnson & Sewell, general agents, Charlestown, S. C.; W. Douglas, Jacksonville, Fla., general agent for Fla.; Gross R. Scruggs & Co., manager, Dallas, Tex., for Tex. and Ark., G. L. West, manager, San Francisco, Cal.; Lighton E. Halsey; New York Binding Office, N. Y.; B. T. Wollam, assistant manager, Chicago, Ill.; Frank B. Phillips, special agent, Des Moines, Ia.; H. W. Schwartz, Huron, S. D., special agent for S. D.; J. F. Dale, Omaha, Neb., state agent; E. E. Nolan, special agent, Omaha, Neb.; B. F. Weitzel, Louisville, Ky., state agent for Ky. and Tenn.; S. Herdegen, state agent for Wis., Milwaukee, Wis.; M. A. Freedy, Milwaukee, Wis., special agent for Wis.; B. K. Cowles, Minneapolis, Minn., state agent for Minn.; H. M. Sisson, Oklahoma City, state agent and F. J. Vaughan, special agent for Okla.; J. W. Tatley, manager, Montreal, Canada; Knowlton and Gilchrist, general agent, St. John, for Maritime Provinces. The company operates in all the states and territories of the United States and Canada and the Maritime Provinces except Alaska, Miss., N. M., N. D., P. I., P. R. and Cuba.

HISTORICAL DATA

Company organized, May, 1859, in R. I., and began business, September, 1860, with $100,000 paid-up capital. Capital increased: 1864, to $200,000; 1872, to $300,000 (reduced to $60,000 due to conflagration, Boston, 1872, but immediately increased to $200,000 by new stock issue); 1881, to $300,000; 1889, to $100,000; 1915, to $500,000; 1919, to $750,000, the new issue of $250,000 being sold at 100% premium, thus adding $250,000 to surplus; 1920, to $1,000,000, the new issue of $250,000 being sold at 100% premium, thus again adding $250,000 to surplus. Stock, par value, $50 per share; book value, December 31, 1923, 267.90%. Largest amount insured in one hazard, gross, $493,000; net, $100,000. December 31, 1923, directors owned $17,000 of stock. Conflagration losses: Boston, 1872, $305,000; Baltimore, 1904, $121,298; San Francisco, 1906, $264,750. Deposits in States, etc. (Market Values): R. I., $47,000; Ga., $10,100; Va., $58,839; N. C., $10,200; Can., $192,911. It maintains a $70,000 guarantee surplus fund. Phoenix Securities Company of Hartford owns a majority of the stock, having acquired control December 1, 1911, when the Phoenix Insurance Company reinsured about two-thirds of the company's outstanding business. With the Phoenix, Hartford, this company guarantees policies under title Equitable Insurance Alliance issued mostly on Pacific Coast and in New York State. On December 1, 1921, the company reinsured the outstanding business of Prudential Fire, Greenville, S. C.

ADMINISTRATION AND REPUTE: Control and management of this company is the same as that which governs the Connecticut, Hartford, and Phoenix, Hartford, which, with this company, make up the Phoenix (Hartford) Group which bears a very high reputation for sound methods of operation and management among property owners and agents. Underwriting and investment results for the last five years; 1923, underwriting loss, $56,746; investment profit, $134,557; 1922, underwriting profit, $167,671; investment profit, $344,857; 1921, underwriting profit, $44,242; investment profit, $267,354; 1920, underwriting loss, $46,884; investment loss, $79,242; 1919, underwriting profit, $119,912; investment profit, $46,788. In writing in the larger cities, the company carefully observes the conflagration hazard. Dividends paid have been liberal. Company's investments are high grade. It has in every respect an estimable loss paying record, and in general has an excellent reputation.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Eastern Union, Western Union, Western Insurance Bureau, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association Canadian Fire Underwriters Association Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, inland and ocean marine, automobile, tornado, explosion, earthquake, sprinkler leakage, hail, tourists' baggage, riot and civil commotion and war risk.

EQUITY FIRE INSURANCE COMPANY, Kansas City, Mo.

President, E. G. Rowley; Secretary, Bruce Dodson, Jr.; Manager, Bruce Dodson. Organized, 1908.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$672,478	$101,901	$319,838	$169,599	$190,609	$94,336	.....	$77,932	$172,268	$79,447
1922	617,041	100,925	268,428	158,508	204,411	54,391	a.....	92,074	146,465	68,486
1921	537,253	99,306	330,644	160,535	184,775	52,189	.....	77,489	129,678	53,394
1920	469 316	96,923	269,131	158,156	171,893	59,716	.....	56,095	115,811	60,215
1919	420,854	80,857	239,997	146,884	166,453	52,752	12,000	48,265	113,017	37,752

a Excludes $100,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 193.	
Real estate.....	$134,892	Losses unpaid.....	$911
Mortgage loans.....	127,000	Unearned prems....	101,901
Bonds and stocks...	221,926	Other liabilities....	49,828
Cash.....	128,938		
Agents' balances....	52,794	Total liabilities...	152,640
Interest and rents...	4,807	Capital paid up....	200,000
Other assets.....	2,121	Net surplus.....	319,838
Total adm. assets.	$672,478	Total.....	$672,478

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received $1,325,557; losses paid, $444,954; dividends declared, cash, $78,000' stock, $100,000.

REAL ESTATE OWNED: The company owns lots 22-23, 24-17, and with 10 ft. of Lot 21, Broadway Park Addition, Kansas City, Mo., on which is located the office building of the Equity Fire Insurance Co., one story and basement, tile brick and concrete fireproof structure. Carried at book value of $134,892.

MORTGAGE LOANS: There are 7 loans aggregating $123, 000, of which 5 are on real estate in Kansas City, Mo., Jackson Co., Mo., one in St. Louis, Mo., and one in Dallas, Tex., property worth more than double the amount loaned thereon. Company holds $77,000 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): State County and Municipal bonds, $77,891; other bonds, $20,000; stocks, $124,035; total, $22,926.

DIRECTORS: E. R. Rankin, Ralph Dodson, E. G. Rowley, Bruce Dodson, Bruce Dodson, Jr., R. W. Knowles, A. L. Dodson, A. Hice, H. C. Shaw.

TERRITORY COVERED: The company operates in Mo. only

HISTORICAL DATA

Company organized and began business early in 1909, in Mo., with $100,000 paid-up capital and $10,000 net cash surplus. On December 1, 1922, capital stock increased from $100,000 to $200,000 by stock dividend. Bruce Dodson was prime mover in promoting the company. Stock, par value, $100 per share; book value, December 31, 1923, $259.91.

ADMINISTRATION AND REPUTE: Company is ably managed and under the administration control of Bruce Dodson, an experienced insurance man of excellent reputation, in charge also of the Reciprocal Exchange, Kansas City. Conservatively writing a rather small volume of business, company has built up a steadily advancing premium income and made satisfactory progress as denoted in the last five years following underwriting and investments results: 1919, underwriting profit, $37,748, investment profit, $9,086; 1920, underwriting profit, $23,941, investment profit, $5,643; 1921, underwriting profit, $48,354, investment profit, $13,160; 1922, underwriting profit, $45,001, investment loss, $7,217; 1923, underwriting profit, $24,616, invsetment profit, $26,793. Company has ample surplus; has paid cash dividends totalling $78,000, and $100,000 stock dividend, since organization; has high-class investments, an estimable record of loss settlements and in general a good reputation.

CLASSES OF INSURANCE WRITTEN: Fire only.

EUREKA-SECURITY FIRE AND MARINE INSURANCE COMPANY
Cincinnati, Ohio

President, F. A. Rothier; Vice-President, C. E. Mason; Vice-President and Secretary, B. G. Dawes, Jr.; Treasurer, Adam Benus. Organized, 1864.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,453,787	$531,386	$590,856	$601,442	$772,707	$153,469	$29,988	$314 659	$498 116	$171,145
1922	1,146,791	325,709	521,306	288,025	369,978	76,278	59,976	152,393	288,647	75,091
1921	1,037,385	275,977	468,229	212,337	293,518	98,475	17,000	126,320	241,795	95,640

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$112,000	Losses unpaid.....	$38,723
Collateral loans.....	1,825	Unearned prems....	531,386
Bonds and stocks...	1,175,311	Other liabilities....	42,822
Cash.....	35,953		
Agents' balances....	117,395	Total liabilities...	612,931
Interest and rents...	11,303	Capital paid up....	250,000
		Net surplus.....	590,856
Total adm. assets.	$1,453,787	Total.....	$1,453,787

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $95,025,997, $782,553; motor vehicle, $3,203,112 , $73,286; tornado, $7,348,913, $33,101; sprinkler leakage, $87,785, $173; riot, civil commotion and explosion, $99,512, $202; unclassified, effective prior to January 1, 1921, $4,371,819, $47,863.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,190,706; losses paid, $5,049,646, dividends declared, cash, $892,214.

REAL ESTATE OWNED: Consists of property at 22 Garfield Place, Cincinnati; carried at cost, $112,000; gross rental, 1923, $9,029.

COLLATERAL LOANS are as follows: Securities.	Market Value	Amount Loaned
Early & Daniels, pref. stock.....	$ 700	$ 425
Fifth & Third Nat'l Bks. and Union Sav. Bk. & Trust Co.....	2,040	1,400
Totals.....	$2,740	$1,825

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $202,100; State, County and Municipal bonds, $192,246; other bonds, $13,795; stocks, $767,170; total, $1,175,311.

DIRECTORS: W. B. Carpenter, Michael Ryan, F. A. Rothier, Adam Benus, C. C. Rothier, Chas. E. Mason, B. G. Dawes, Jr

FIELD MEN AND TERRITORY COVERED: General and State Agents: Cal., Ore., Wash., I. M. Fisher, Jr., Los Angeles, Cal.; Colo., Mont., Ida., Gardner General Agency, Denver; Ill., Herrick & Auerbach, Chicago; Ind., A. J. Hassmer, state agent, Lawrenceburg; Mass., A. R. Saunders, state agent, Lawrence; Mich., H. C.

Klocksiem, state agent, Lansing; Minn., F. R. Brasie, Minneapolis; Ky., N. Y., Ohio, Charles Benus, state agent, Cincinnati; Okla., L. N. Ewing & Co., Tulsa; Pa., Stokes, Packard, Haughton & Smith, Philadelphia; Tex., T. A. Manning & Son, Dallas; Utah, N. W. Clayton, Salt Lake City; Wis., The Neckerman Agency, Madison. The company operates in Ark., Cal., Colo., Ida., Ill., Ind., Ia., Ky., La., Mass., Mich., Minn., Mont., Neb., Nev., N. H., N. Y., N. D., Ohio, Okla., Ore., Pa., Tex., Utah, Wash., W. Va., and Wis.

HISTORICAL DATA

Company organized, February 14, 1922, by merger of the Eureka F. & M., organized 1864, with the Security, organized 1881, both of Cincinnati. Stock control is held by the Indianola Oil Company, which owns all but a few shares. Stock, par value, $100 per share; book value, December 31, 1923; $336.34. Largest amount insured in one hazard, gross, $100,000; net, $20,000. December 31, 1923, directors owned $3,500 of stock. The company was examined by the Ohio Insurance Department in 1923.

Policies issued under the name Cincinnati Underwriters are guaranteed by the company.

ADMINISTRATION AND REPUTE: The affairs of the merged companies had been ably managed and the business of their successor is capably carried on by a continuation of their combined administrations. With ample operating surplus and a substantial premium income in its first year, the company's disposition is progressive as its underwriting and investment results, since organization, also denote as follows: 1923, underwriting loss, $88,440, investment profit, $187,978; 1922, underwriting profit, $2,708; investment profit, $110,346; 1921, underwriting profit, $48,926; investment profit, $38,446. Good dividends were paid in the company's first year. Its predecessors had paid regular and liberal dividends. Company writes a conservative volume; has good grade investments; inherits a very estimable record of loss claim settlements and in general has an excellent reputation.

BOARD OF MEMBERSHIP: Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, motor vehicle, sprinkler leakage, riot and civil commotion.

EXCELSIOR INSURANCE COMPANY, Syracuse, N. Y.

President, Ray B. Smith; Vice-Presidents, R. Dey, W. H. Start; Secretary, H. S. Getman; Treasurer, W. T. Klink.
Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$362,401	$61,319	$72,539	$118,752	$134,658	$49,374	$6,000	$66,057	$121,431	$52,990
1922	349,676	57,608	66,124	105,533	120,750	61,515	6,000	55,953	123,468	59,627
1921	338,301	56,118	69,183	104,921	122,976	82,976	6,000	55,647	144,623	70,811
1920	360,531	63,756	74,354	127,036	143,385	38,209	.....	56,287	94,496	54,906
1919	317,604	23,364	91,090	31,782	37,090	1,901	.....	19,403	21,304	4,028

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$157,752	Losses unpaid.....	$18,294
Bonds and stocks...	112,940	Unearned prems....	64,319
Cash.....	42,834	Other liabilities.....	7,249
Agents' balances....	35,100		
Interest and rents...	2,038	Total liabilities...	89,862
Other assets.....	11,737	Capital paid up.....	200,000
		Net surplus.....	72,539
Total adm. assets.	$362,401	Total.....	$362,401

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,744,059, $119,246.

BUSINESS SINCE ORGANIZATION: Premiums received, $488,026; losses paid, $229,252; dividends declared, cash, $18,000.

MORTGAGE LOANS: There are 28 loans, amounting to $157,752 mostly upon Utica and Syracuse dewllings, 2 farms, 2 factories and a business building. Most of the properties are worth double the amounts loaned thereon and are amply insured. $781 interest was past due December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $79,540; railroad bonds, $5,050; other bonds, $18,550; stocks, $9,800; total, $112,940.

DIRECTORS: Ray B. Smith, Robert Dey, W. H. Start, H. S. Getman, W. T. Klink, John H. Brown, T. Foster, D. F. Strobel, L. G. Ogden, R. R. Brown, Charles M. Bedell, Albert A. Copeley, E. Eugene Lay, Fred M. Moore, A. Klein, Fred Maier, W. F. Mahar, M. Hayden, M. W. Holt, H. G. Seeley, W. King Smith.

FIELD MEN AND TERRITORY COVERED: Pacific Coast Agency Co., Ltd., San Francisco, for Cal., David J. Ryon, managing underwriter in charge of agency and field work. The company operates in Cal., Ill., Ia., Mass., Mo., N. J., N. Y. Ohio and Pa.

HISTORICAL DATA

Company incorporated, April 1, 1919, with authorized capital, $200,000 and $100,000 surplus, the capital $200,000 being fully paid in at beginning of business July 1, 1919. On June 27, 1924 capital increased from $200,000 to $500,000. Stock, par value, $5 per share, was sold at $8.83 which furnished the surplus of $100,000 and a balance of premium amounting to $53,200 to defray organization expenses. Stock was first offered for sale in 1917. The name Eureka Fire Insurance Company Organizing was used until incorporation under present title. Stock, par value, $5 per share; book value, December 31, 1923, 136.26%; latest sale, 120%. Largest amount insured in one hazard, $50,000; net, $20,000.

ADMINISTRATION AND REPUTE: This company has shown a progressive disposition and is operating with a conservative volume of business, the underwriting being supervised since organization by D. F. Ryan, who is able and experienced in insurance through former connection with the Western Department of the Fidelity Phenix, New York. Underwriting and investment results since organization: 1923, underwriting loss, $1,797; investment profit, $14,212; 1922, underwriting loss, $15,026; investment profit, $17,968; 1921, underwriting loss, $14,553; investment profit, $16,389; 1920, underwriting loss, $27,442; investment profit, $10,686; 1919, underwriting loss, $16,036; investment profit, $6,989. Prominent local business men make up the directorate which in 1923, held $42,790 par value, of the $200,000 capital stock. Ray B. Smith, president, has prominent local standing as an attorney for several fire insurance companies and is also president of the Syracuse Press, Inc. and Selina Paper Company. The company is in good repute respecting treatment of loss claims. It has sound investments and in 1921, 1922 and 1923 paid dividends.

CLASSES OF INSURANCE WRITTEN: Fire, inland marine, lightning, profits, reinsurance, rent, tornado and windstorm, use and occupancy.

EXCESS REINSURANCE COMPANY OF AMERICA, Philadelphia, Pa.

President, Guy Carpenter; Secretary, Y. P. Dawkins. Organized, 1922.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$932,118	$8,362	$125,334	.....	$35,747	.....	.....	$5,325	$5,325	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$828,314	Unearned prems	$8,362
Cash	95,539	Other liabilities	598,422
Interest	8,265		
		Total liabilities	606,784
		Capital paid up	200,000
		Net surplus	125,334
Total adm. assets	$932,118	Total	$932,118

BONDS OWNED (Market Values): U. S. Gov't bonds, $778,500; State, County and Municipal bonds, $49,814; total $828,314.

HISTORICAL DATA

This company was organized in 1922 with a capital of $200,000 and a surplus of $102,274.

EXPORT INSURANCE COMPANY, New York.

President, David G. Baird; Vice-Presidents, Richard F. Harriss, Lamar L. Fleming; Secretaries, William Ehmann, F. A. O'Keeffe; Treasurer, Richard T. Harriss. Organized, 1923. Capital, $400,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$899,675	$7,705	$453,393	$11,119	$117,004	$5,472		$13,707	$19,179	$6,525

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't Bonds	$759,500	Losses unpaid	$1,053
Cash	26,392	Unearned prems	$7,705
Agents' balances	106,829	Contingency reserve	21,095
Interest	6,954	Other liabilities	16,429
		Total liabilities	46,282
		Capital paid up	400,000
		Net surplus	453,393
Total adm. assets	$899,675	Total	$899,675

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $4,716,397, $5,525; ocean marine, $1,982,168, $4,942.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,119; losses paid, $5,472.

DIRECTORS: Benjamin Clayton, chairman, William L. Clayton, Lamar L. Fleming, Langdon Harriss, R. C. Fulbright, Robert M. Harriss, David G. Baird, Richard T. Harriss, Alden H. Vose, Lamar L. Fleming, Jr., William Leslie Harriss, Dudley Cates, William F. Higgins.

HISTORICAL DATA

This company was organized in June 1923, with a capital of $400,000 and a surplus paid in of $396,183, and transacts fire and ocean marine business. Largest aggregate amount insured in one hazard, gross, $40,000; net, $10,000. On December 31, 1923, the directors held $80,000 of the $400,000 capital stock. This company was examined by the New York Insurance Department in August, 1923. In 1923 it had an underwriting gain of $68,691 and an investment gain of $9,615.

FARMERS INSURANCE COMPANY, Cedar Rapids, Ia.

Chairman of the Board, Henry Evans; President, J. F. Donica; Vice-Presidents and Secretaries, C. N. Jenkins and Ernest Sturm Secretary and Treasurer, William E. Lamm ,Jr.; Secretary, F. E. Pirkel. Organized, 1860.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,107,282	$905,496	$657,684	$542,865	$656,630	$264,219		$255,869	$520,088	$256,755
1922	1,984,744	863,063	584,039	475,664	a739,378	249,009		220,201	469,210	233,758
1921	1,394,729	898,850	254,744	448,278	517,511	260,408		220,144	480,552	244,052
1920	1,351,656	960,165	145,874	634,685	702,164	215,763	$24,000	267,208	506,971	203,216
1919	1,168,969	832,775	105,299	559,557	610,034	173,325	20,000	308,725	502,050	158,536

a Includes $200,000 premium on stock sold.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$25,500	Losses unpaid	$16,515
Mortgage loans	169,500	Unearned prems	905,496
Bonds and stocks	1,467,150	Other liabilities	27,587
Cash	200,802		
Agents' balances	130,015	Total liabilities	949,598
Interest and rents	24,219	Capital paid up	500,000
Other assets	90,096	Net surplus	657,684
Total adm. assets	$2,107,282	Total	$2,107,282

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $67,553,071, $894,726; motor vehicle, $1,333,547, $27,024; tornado, $58,128,093, $418,641; sprinkler leakage, $147,430, $920; unclassified, effective prior to January 1, 1921, $17,950,515, $487,828.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,532,717; losses paid, $6,586,429; dividends declared, cash, $739,500, stock, $175,000.

REAL ESTATE OWNED: Company's home office buildings carried at its book value, $25,500. This property was sold on contract, January, 1918, and the company carried its equity as a real estate asset.

MORTGAGE LOANS: There are 14 mortgage loans, aggregating $169,500 on first mortgages on Iowa farm and Cedar Rapids town real estate property worth $647,373. There was no interest past due December 31, last, and the company holds policies on the buildings amounting to $52,825.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $706,050; State, County and Municipal bonds, $309,700; railroad bonds, $31,200; stocks, $420,200; total, $1,467,150.

DIRECTORS: Henry Evans, Paul L. Faid, J. F. Donica, Ernest Sturm, C. N. Jenkins, J. R. Wilbur, Alfred Stimson.

FIELD MEN AND TERRITORY COVERED: Jas. A. Swinnerton, general agent and Herbert E. Maxson, assistant general agent, 80 Maiden Lane, New York, in charge of the Eastern Territory; E. A. Henne, general agent and Olaf Nordeng, assistant general agent, Chicago, Ill., for the western territory east of the Mississippi river; Pacific Coast Department: 60 Sansome Street, San Francisco, Cal.; underwriting manager in charge, John P. Breeden, general agent; W. W. Grove, assistant general agent; Field Men reporting to this office and their territories: John W. Knight, Los Angeles, Cal. state of Cal.; Field Engineer, Jos. I. Thomas, San Francisco, Cal.; Field Men reporting to the home office: C. W. Hook, special agent, northeast Iowa, Cedar Rapids, Ia.; F. S. Snyder, special agent, northeast Iowa, Cedar, Rapids, Ia.; D. H. Criley, special agent, southern Ia., Ottumwa,

Ia.; V. D. Lilly, special agent, Neb., Omaha, Neb.; Walter H. Schulz, special agent, Minn., Minneapolis, for Minn.; J. H. Bunten, special agent, northwest Ia., Des Moines, Ia.; C. M. Wilson, special agent, Ill., Bloomington, Ill.; E. H. Pirkel, adjuster, Cedar Rapids, Ia. The company operates in Cal., Colo., Conn., Ill., Ind., Ia., Ky., Kans., La., Md., Mass., Minn., Neb., N. J., N. Y., Ohio, Pa., R. I., S. D. and Vt.

HISTORICAL DATA

Company organized and began business, October, 1860, in Ia., operating practically on a mutual basis. In 1868, authorized capital was $100,000, $25,000 of which was paid in and $75,000 shown in stockholders' notes, at par value of stock, $100. Company declared $75,000 stock dividend in 1880, and in 1909 transferred $100,000 from surplus to capital, thereby increasing paid-up capital to $200,000. In 1920, it was bought by the America Fore Group and continued business. In October of 1922 $500,000 in cash were added to the assets, the capital being increased to $500,000, the surplus increased to a little over $500,000, and thereby giving the Company over a million dollars surplus to policyholders. Stock, par value, $100; book value, December 31, 1923, $231.53. Largest amount insured in one hazard, gross, $400,000; net, $50,000.

ADMINISTRATION AND REPUTE: Company is very progressive, successful, and has an excellent reputation both among agents and property owners as have all the companies under the same general management as the Continental, American Eagles and Fidelity Phenix, all of New York and all having Henry Evan, as Board chairman. The controlling shares of the stock are owned by the Fire Companies Building Corp. On ample operating surplus the company does a moderate volume of business. Underwriting and investment results in the last five years: 1923, underwriting profit, $1,110, investment profit, $95,740; 1922, underwriting profit, $11,113; investment profit, $90,590; 1921, underwriting loss, $2,680; investment profit, $111,551; 1920, underwriting profit, $15,624; investment profit, $48,950; 1919, underwriting loss, $57,672; investment profit, $53,137. Farm business, on which company takes notes for premiums, comprises the substantial part of its underwritings, bills receivable in practically all cases being considered good. In 1923, directors held only $700, par value, of the capital stock. It has high grade investments and has given uniform satisfaction in prompt and thorough handling of loss claims. Its reputation in general is excellent.

BOARD OF MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, hail, automobile, tornado and windstorm, explosion, lightning, inland marine, registered mail, earthquake, riot and civil commotion, sprinkler leakage and tourists' baggage.

FARMERS INSURANCE COMPANY, Dickinson, N. D.

Receiver, Lyall B. Merry. Organized, 1919. Capital, $100,096.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$110,051	$37,082	$—38,000	$44,826	$67,499	$29,966	.....	$38,668	$68,634	$30,660
1922	305,789	36,554	—4,549	39,729	88,232	30,448	.....	45,227	75,675	30 284
1921	295,121	32,981	4,057	41,742	62,789	26,043	.....	39,286	65,329	29,744
1920	211,472	25,078	966	80,023	93,465	50,574	.....	35,184	85,758	.....
1919	184,661	19,244	536	34,895	39,963	335	.....	15,016	15,351	.....

In 1924 we were advised that this company was in the hands of a receiver.

FEDERAL FIRE AND MARINE INSURANCE COMPANY, Denver, Colo.

President, John Gaffy; Vice-President, A. W. Payne, Jr.; Secretary, M. F. Hill. Organized, 1918.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$95,279	$24,094	$18,338	$28,993	$36,663	$6,907	.....	$26,732	$33,639	$6,470
1922	420,441	30,780	186,522	59,985	68,193	34,540	.....	36,745	71,285	34,909
1921	427,745	14,175	210,592	57,605	64,925	28,885	$2,113	35,458	66,456	29,321
1920	423,479	7,737	213,472	77,027	84,133	41,906	.....	34,834	76,740	41,327

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$54,051	Losses unpaid.....	$771
Collateral loans.....	742	Unearned prems....	24,094
Bonds and stocks...	10,940	Other liabilities....	2,076
Cash.....	19,634		
Agents' balances....	5,889	Total liabilities...	26,941
Interest.....	4,023	Capital paid up....	50,000
		Net surplus.....	18,338
Total adm. assets.	$95,279	Total.....	$95,279

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31. 1923: Fire, $2,234,369, $31,629; motor vehicle, $261,379, $12,460; tornado, $177,229, $1,193; unclassified, effective prior to January 1, 1921, $4,470,452, $71,559.

BUSINESS SINCE ORGANIZATION: Premiums received, $225,102; losses paid, $109,674; dividends declared, cash, $2,113.

MORTGAGE LOANS: There are 16 loans aggregating $54,051 on Colo. properties, excepting 2 loans on city property, 3 and 5 year terms, 8 at 6%, 3 at 7% and 5 at 8% valued at $203,292 on which the company holds $17,600 of fire insurance. On December 31 last there was $1,149 of interest past due.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Geo. H. Lyons Loan.....	$300	$300
Federal Mtg. & Inv. Co.....	442	442
Totals.....	$742	$742

BONDS OWNED (Market Values): U. S. Gov't bonds, $3,528; State, County and Municipal bonds, $2,520; other bonds, $4,910; total, $10,958.

DIRECTORS: John Gaffy, A. W. Payne, Jr., F. R. Lilyard, Earl Cooley, Ralph Dergance.

TERRITORY COVERED: Operates in Colo. only.

HISTORICAL DATA

This company was organized, August 7, 1918, in Colo., as the Federal Fire & Hail Insurance Company, with authorized and fully subscribed capital, $200,000. It began business March 6, 1920, with entire capital paid-in and subscribed surplus of $325,000. By charter amendment, in 1921 the present name was adopted. Original stock shares were, par value, $25 each. In June 1923 the company cancelled out all unpaid stock subscriptions amounting to $150,000, leaving net capital stock $50,000 fully paid. At same time par value was reduced from $50 to $10 and all old shareholders were given four shares of $10 stock for one share of old $50 stock. Stock, par value, $10 a share; book value, December 31, 1923, 136.67%.

ADMINISTRATION AND REPUTE: The company though relatively small, is in good repute, and its loss ratios have averaged reasonably low. It guarantees policies issued under the title The Associated Federal Underwriters. It originally re-wrote its fire business handling only its own hail risks, but not long after organization began retaining all fire business as well. Underwriting and investment results, 1920, 1921 and 1922: 1922, underwriting loss, $23,125; investment loss, $964; 1921, underwriting loss, $8,357; investment profit, $7,591; 1920, underwriting loss, $3,664; investment loss, $2,865. The company has substantial backing.

CLASSES OF INSURANCE WRITTEN: Fire, hail, tornado and automobile risks of various kinds.

FEDERAL INSURANCE COMPANY, Jersey City, N. J.

President, Percy Chubb; Vice-Presidents, Hendon Chubb, G. B. Ogden; Secretary, Thomas J. Goddard; Treasurer, L. H. May. Organized, 1901.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$8,201,600	$2,616,834	$2,315,266	$4,430,535	$5,026,989	$1,825,809	$200,000	$1,790,965	$3,816,774	$1,851,703
1922	6,938,054	2,247,102	1,899,135	4,169,699	4,397,340	2,012,247	200,000	1,645,684	3,857,931	1,845,873
1921	5,523,723	1,741,084	1,065,860	3,360,521	3,605,766	2,335,842	200,000	1,719,762	4,255,604	2,184,189
1920	6,405,419	2,136,104	1,338,350	5,378,824	5,602,142	2,540,289	230,000	2,279,933	5,050,222	2,236,977
1919	5,696,084	1,866,482	990,191	4,317,564	4,551,757	2,176,969	190,000	1,939,551	4,306,520	2,331,800

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$22,000	Losses unpaid	$1,658,987
Bonds and stocks	6,598,893	Unearned prems	2,616,334
Cash	903,893	Other liabilities	610,513
Agents' balances	552,202		
Interest	76,994	Total liabilities	4,886,334
Other assets	47,618	Capital paid up	1,000,000
		Net surplus	2,315,266
Total adm. assets	$8,201,600	Total	$8,201,600

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $146,740,654, $1,432,895; ocean marine, $36,213,343, $259,551; motor vehicle, $30,833,469, $1,000,462; inland navigation and transportation, $428,431,394, $2,061,153; tornado, $20,511,758, $93,299; sprinkler leakage, $1,664,818, $6,758; riot, civil commotion and explosion, $2,052,407, $3,413; rain and flood, $36,788, $437.

BUSINESS SINCE ORGANIZATION: Premiums received, $50,665,622; losses paid, $23,601,403; dividends declared, cash, $2,715,000.

MORTGAGE LOAN: The mortgage of $22,000 is secured by 7 St. Marks Place, Borough of Manhattan, N. Y., valued at $45,000. Principal and interest guaranteed by Lawyers Title Insurance Co.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $3,433,898; State, County and Municipal bonds, $420,800; other bonds, $2,270,875; stocks, $473,320; total, $6,598,893.

DIRECTORS: Percy Chubb, F. H. Sloan, Albert C. Wall, Samuel Sloan, Wm. Schall, Jr., Charles Myers, Wm. Redmond Cross, Hendon Chubb, Harold T. White.

TERRITORY COVERED: The company operates in Ala., Ariz., Ark., Cal., Canada, Colo., Conn., Cuba, D. C., Fla., Ga., Ill., Ind., Ia., Kans., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mont., Mo., Neb., Nev., N. H., N. C. N. D., N. J., N. Y., Ohio Okla., Ore., Pa., P. I., R. I., S. C., S. D., Tenn., Tex., Utah, Vt., Wash., W. Va., Wis., and Wyo. Also operates in France, Holand, China and England.

HISTORICAL DATA

Company organized and began business, 1901, in New Jersey, with $500,000 capital which was increased in 1906 to $1,000,000 and $100,000 added to surplus. It was organized and is managed by Chubb & Son, N. Y., who are also U. S. branch managers of the Alliance, London; Marine, London; Sea, Liverpool, U. S. marine branch of the London Assurance, the marine department of the Hartford Fire and the marine branch of the Merchants Fire Assurance Corp. and Casualty Branch of United States Guarantee Co. Company first wrote only marine insurance; began writing fire business in 1903. Reinsured all outstanding fire risks early in 1907 in National Fire, Hartford. Resumed writing fire business, 1918; at first on limited scale. Stock, par value, is $100 per share; book value, December 1923, $331.52. Conflagration losses: Baltimore, 1904, $41,172; San Francisco, 1906, $787,000. Deposits in States, etc.: N. J., $115,000; Ga., $9,800; N. C., $24,500; Cuba, $23,750; France, $59,900; Canada, $62,800. Largest net amount insured in one hazard, gross, $500,000; net, $100,000. December 31, 1923, directors owned $93,600 of stock.

ADMINISTRATION AND REPUTE: Under management of great ability company has made good progress and is highly esteemed by property owners and agents. It has paid substantial dividends and in general has steadily increased its surplus and shown a growing premium income. Recent underwriting and investment results: 1919, underwriting loss, $237,934; investment profit, $85,970; 1920, underwriting profit, $468,999; investment profit, $78,880; 1921, underwriting loss, $387,525; investment profit, $315,035; 1922, underwriting profit, $381,599; investment profit, $379,560; 1923, underwriting profit, $459,371; investment profit, $166,196. Company has a large surplus, has paid very liberal dividends regularly, its investments are high grade, and it stands in high repute as respects treatment of loss claimants.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, marine, motor vehicle, tornado, rain, hail, explosion, sprinkler leakage, registered mail, tourists' baggage, war risk, farm, flood, lightning, reinsurance riot and civil commotion.

FEDERAL UNION INSURANCE COMPANY, Chicago, Ill.

President, Chas. A. Nottingham; Vice-Presidents, Thos. H. Anderson, H. T. Cartlidge; Treasurer, W. Tyrrell; Secretary, J. D. Simpson Assistant Secretary, A. C. Mollington. Organized, 1908.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$301,971	263	$96,952	—$27	$26,930	$22,167	.....	$19,747	$41,914	—$10,251
1922	331,439	.....	84,730	—51,833	—10,041	333,382	.....	4,366	337,748	.....
1921	685,472	352,233	54,135	471,498	506,582	334,236	$20,000	198,929	553,165	317,536
1920	726,190	346,720	90,460	502,225	540,117	328,283	20,000	199,192	547,475	325,399
1919	735,313	356,809	93,817	527,391	556,475	219,319	16,000	196,954	432,273	236,286

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$24,000	Losses unpaid	$4,736
Bonds	243,890	Unearned prems	263
Cash	30,336	Other liabilities	20
Agents' balances	337		
Interest	3,070	Total liabilities	5,019
Other assets	338	Capital paid up	200,000
		Net surplus	96,952
Total adm. assets	$301,971	Total	$301,971

See Department of Year Book: Classification of Premiums and Losses.

FIRE RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: $43,223, $417.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,346,978; losses paid, $2,175,224; dividends declared, cash, $122,248.

MORTGAGE LOANS: There are 3 loans, aggregating $24,000 protected by properties valued at $53,500. There was no interest past due on December 31, last. Company holds $24,200, fire insurance on the buildings.

BONDS OWNED (Market Values): U. S. Gov't bonds, $198,000; State, County and Municipal bonds, $45,890; total, $243,890.

DIRECTORS: Walter C. Hubbard, Bertram H. Borden, William H. Wheelock, Edward W. Sheldon, Thos. H. Anderson, C. A. Nottingham, Robt. H. Williams, H. T. Cartlidge, A. C. Mollington, M. H. Grannatt, E. W. Hartney, C. H. Strawbridge, Logan B. Chandler, W. W. Steiner and V. F. Mashek.

HISTORICAL DATA

Company incorporated and began business, August 5, 1908, in Ill., with $100,000 capital paid in and $50,000 surplus. Capital increased, 1915, to $200,000, and $42,180 was added to surplus by sale of new stock; and at the same time $19,248 stock dividend was declared. The Federal Lloyd's and the Lumber Insurance Association, of Chicago, Ill., were interested in organizing the company, some underwriters of the former being stockholders. in December, 1922, all outstanding liabilities were reinsured with the Liverpool & London & Globe Insurance Company, Ltd., which In 1923 secured control of the stock. Plans have been arranged by the latter to put the Federal Union into active operation as a member of the "Liverpool" Group. The capital of the company will be increased from $200,000 to $1,000,000, with a surplus of not less than $500,000. Steps are being taken to amend the charter to carry out this plan. Par value of stock $100 per share; book value December 31, 1923, $148.47

FEDERATED FIRE RE-INSURANCE, Mason City, Ia.

President, E. G. Dunn; Vice-Presidents, Z. A. Hazard, A. H. Gale; Treasurer, James A. Parden; Secretary, Walter C. Kuester.
Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$787,218	$11,433	$128,786	$284,717	$328,467	$283,401	.....	$144,858	$428,259	$278,966
1922	912,208	23,225	247,414	189,601	229,852	133,074	.....	101,843	234,917	139,039
1921	931,789	.....	199,138	214,551	266,804	116,826	.....	129,019	245,845	116,254
1920	866,956	3,845	155,258	271,935	311,324	127,205	.....	192,564	319,769	127,739

Assets, Dec. 31 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$637,955	Losses unpaid.....	$3,148
Bonds.....	85,405	Unearned prems....	11,433
Cash.....	23,447	Borrowed money...	25,000
Agents' balances....	6,424	Other liabilities....	18,851
Interest.....	31,587		
Other assets.....	2,400	Total liabilities...	58,432
		Capital paid up....	600,000
		Net surplus.....	128,786
Total adm. assets.	$787,218	Total.....	$787,218

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $783,933, $13,880; tornado, $118,473, $739; hail $182,320, $17,670.

MORTGAGE LOANS: There are 68 loans aggregating $646 455, secured by farm properties in Ia., Minn., N. D., S. D., Wyo. and Canada, valued at $1,653,964. The company holds $155,500 of fire insurance on the mortgaged property. On December 31, last, there was $13,621 of interest past due.

BONDS OWNED (Market Values): U. S. Gov't bonds, $245: State, County and Municipal bonds, $85,160; total, $85,405.

DIRECTORS: E. G. Dunn, W. S. Hazard, Jr., R. S. Howell, John A. Senneff, J. A. Rhoads, E. H. Rich, A. A. Kutish, Otto N. Kerper, Geo. F. Miller, H. H. Peterson, H. J. Murphy, Peter Beck, Dr. F. N. Mead, Bert Esser, Z. A. Hazard, Albert Cordes, W. E. Burd, R. A. Nack, R. W. Zastrow, O. C. Mowry.

TERRITORY COVERED: The company is licensed in Ark., Colo., Ia. Kans. La., Mich., Minn., Miss., Mont., Neb., Nev., N. H., N. J., N. D., Ohio, Okla., Pa., S. D., Tex. and W. Va.

HISTORICAL DATA

This company was organized August 11, 1919, in Iowa, began business February 26, 1920, with authorized capital of $1,000,000. The total amount was subscribed and, at the end of 1920, $580,450 capital was paid in. In 1921, paid up capital increased to $606,150 and $23,298 went to surplus. Capital reduced to $600,000, paid in August 31, 1922, at meeting of stockholders. Promotional expenses was 25% of stock, which was sold at about $200 per share. Stock, par value, is $100 a share; book value, December 31, 1923, $121.46. E. G. Dunn was active in company organization and became its president.

ADMINISTRATION AND REPUTE: Company's affairs are managed by progressive insurance men of experience: E. G. Dunn president, was also organizer of the Automotive Insurance Co., Mason City, reinsured and retired 1921, and is also an attorney of high standing; W. C. Kuester, secretary and underwriter, was long with the Stuyvesant, New York and other good companies. W. S. Hazard, Jr., vice-president, is also well-known in the business. Recent underwriting and investment results: 1923, underwriting loss, $124,689, investment profit, $34,408; 1922, underwriting loss, $74,093, investment profit, $49,351; 1921, underwriting loss, $27,889, investment profit, $55,471. Prominent local business and insurance men make up the directorate. Stock is not closely held. Investments made by company are high grade.

CLASSES OF INSURANCE WRITTEN: Fire, reinsurance hail, lightning, tornado, use and occupancy.

FIDELITY FIRE INSURANCE COMPANY, Atlantic City, N. J.

President, Frank B. Off; Secretary, Edward E. Seeler. Incorporated, 1919. Capital $200,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$410,292	$62,107	$137,111	$66,694	$88,152	$9,037	$6,000	$27,529	$42,566	$6,726
1922	366,007	51,741	109,727	65,898	83,515	4,500	.....	26,580	31,080	4,207
1921	310,834	28,464	79,011	35,700	*177,244	3,802	$3,000	12,978	19,780	5,219
1920	148,846	16,929	30,883	26,396	30,739	1,740	.....	8,631	10,371	1,701

* Includes $135,000 new capital and surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$202,800	Losses unpaid.....	$220
Bldg. and loan shares	4,730	Unearned prems....	62,107
Bonds and stocks...	128,350	Other liabilities.....	10,854
Cash.....	53,030		
Agents' balances....	10,691	Total liabilities...	73,181
Interest.....	6,131	Capital paid up....	200,000
Other assets.....	4,560	Net surplus.....	137,111
Total adm. assets.	$410,292	Total.....	$410,292

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $7,900,425, $109,313.

BUSINESS SINCE ORGANIZATION: Premiums received, $194,688; losses paid, $18,848; dividends declared, cash, $9,000.

MORTGAGE LOANS: There are 31 loans aggregating $202,800, valued at $438,175, on which the company holds $186,000, of fire insurance. There was $158 of interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $74,769; other bonds, $58,000; stocks, $4,730; total, $137,499.

DIRECTORS: Frank B. Off, E. E. Seeler, Chas. E. Schroeder, John Anderson, F. C. Robbins, Geo. A. Elvins, H. White, Silas Shoemaker, Fred Hickman, Jas. Salus, John Siracusa, W. Somers, Wm. H. Carroll, H. L. Seeler, Harry Cassman, Max Weinman.

HISTORICAL DATA

Company incorporated October, 1919 and began business January, 1920, with $100,000 authorized capital. Capital increased 1921, to $200,000 by sale of 1,000 new shares at $135 per share, par being $100 thus making an additional $100,000 capital and $35,000 surplus. There was no promotional expense. Stock, par value, $100 per share; book value, December 31, 1923, $168.55; latest sale, 150%.

ADMINISTRATION AND REPUTE: This company shows a progressive disposition under the capable management of the E. E. Seeler, secretary, founder and for 19 years with the Atlantic City Fire, from which he retired January, 1922, to give all his time to the Fidelity. Directorate composed of prominent local business and insurance men. Underwriting and investment results: 1923, underwriting profit, $25,569, investment profit, $13,814; 1921, underwriting profit, $6,431; investment profit, $9,698. Company had small volume of business but paid a dividend in its first fiscal year. With substantial backing and establishment of excellent reputation, company looks to an auspicious future.

CLASSES OF INSURANCE WRITTEN: Fire insurance and reinsurance in New Jersey only.

FIDELITY FIRE INSURANCE CO., Sumter, S. C.

President Davis D. Moise; Vice-President and Secretary, Perry Moses; Secretaries, T. B. Caudle, S. C. Roper; Treasurer, Conover Hartin. Organized, May 3, 1916. Capital, $200,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$512,045	$191,571	$83,797	$337,392	$367,069	$142,363	$20,000	$130,089	$292 452	$137.795
1922	444,317	104,083	98,911	173,203	195,797	127,636	20,000	78,108	225,744	46,545
1921	570,585	33,524	101,069	a242,568	266,719	338,484	20,000	80,301	438,785	387,166
1920	646,676	294,963	91,311	521,367	544,429	192,827	20,000	207,711	420,538	229,773
1919	517,554	195,352	100,643	323,329	340,017	65,160	16,000	134,872	216,032	77,287

* Includes $54,000 surplus paid in.
a Outstanding liability reinsured Dec. 1, 1921, with Globe & Rutgers, accounting for decreased premiums.

See Department of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

DIRECTORS: Davis D. Moise, Perry Moses, Neill O'Donnell, H. J. Harby, H. N. Forrester (1923 report).

FIELD MEN AND TERRITORY COVERED: General Agents: First National Trust Co., Durham, for N. C.; American Bank and Trust Co., Suffolk, Va.; state agent, L. P. Ducourman, Jackson, Miss.; Special Agents: Chas. F. Perry and Chas. A. Atkins, Sumter, S. C., for S. C.; Miss E. A. Blanks, Jackson, Miss. Company operates in La., Miss., N. C., S. C. and Va. (1923 report).

HISTORICAL DATA

This company was originally chartered May 3, 1916, in S. C., and began business at once, with an authorized capital stock of $25,000, which was subsequently increased by charter amendment to $200,000, all of which was subscribed and paid in and at which it has since remained. Stock, par value, $100; book value, December 31, 1923, $141.89. Deposits in states: N. C., $10,200; Ga., $8,500; S. C., $10,000; Va., $8,500.

ADMINISTRATION AND REPUTE: This company is capably managed and handles a fairly large volume of business in which it is meeting with fair success throughout several states. Davis D. Moise, president, is an attorney at law and member of the firm of Lee & Moise. He is locally quite prominent. Perry Moses, vice-president and secretary, is in direct management of the company's affairs. He holds a similar office in the Palmetto Fire, of Sumter which company occupies same business quarters as the Fidelity Fire. Mr. Moses is experienced and able in this line and under his management, the company has thrived. The other officers and directors are prominent local men identified with substantial interests locally and as individuals they control considerable means. Underwriting and investment results in last five years: 1923, underwriting loss, $11,590, investment profit, $16,043; 1922, underwriting loss, $2,718, investment profit, $20,560; 1921, underwriting profit, $4,793, investment profit, $24,964; 1920, underwriting loss, $18,208; investment profit. $28,891; 1919, underwriting loss, $8,051; investment profit, $20,-067. The company's losses and expenses have been very reasonable. It has paid several liberal dividends. It is in good repute for prompt payment of loss claims and is generally in high standing. Largest amount insured in one hazard, gross, $50,000; net, $10,000.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, use and occupancy.

FIDELITY-PHENIX FIRE INSURANCE COMPANY, New York.

Chairman, H. Evans; President, Paul L. Haid; Vice-Presidents, S. R. Kennedy, A. Stinson C. W. Pierce; Vice-President and Secretary, E. Sturm; Secretaries, F. R. Millard, A. L. Merritt, L. Freeman, L. Hill. Wm. E. Lamm, Jr.; Assistant Treasurer, R. D. McGrath; Assistant Secretaries, M. E. Moriarty, F. D. Hougham, V. L. Gallagher, C. V. McCarthy; Auditor, Charles E. Swan; Assistant Auditors, W. H. Emes. B. W. Jones. Organized, 1910.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$39,099,222	$17,224,701	$13,440,570	$17,923,935	$19,792,567	$9,072,073	$1,199,989	$7,218,696	$17,491,388	$8,956,823
1922	36,820,785	15,302,929	13,118,173	$14,691,799	a17,866,120	7,950,503	1,000,000	5,957,591	14,908,154	7,610,663
1921	29,189,830	15,204,224	8,596,501	13,059,676	14,607,638	8,374,089	750,000	5,878,228	15,002,317	8,099,839
1920	27,863,468	16,757,534	5,686,208	17,041,482	18,399,563	7,024,367	750,000	6,734,290	14,508,657	7,390,215
1919	25,816,262	13,620,335	7,270,834	13,852,265	14,997,943	5,238,120	750,000	5,464,630	11,452,750	5,398,464

a Includes $1,000,000 premium on stock sold.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$1,607,167	Losses unpaid	$2,007,542
Mortgage loans	415,760	Unearned prems	17,224,701
Bonds and stocks	32,167,753	Other liabilities	1,426,409
Cash	2,227,360		
Agents' balances	2,051,455	Total liabilities	20,658,652
Interest and rents	143,376	Capital paid up	5,000,000
Other assets	486,351	Net surplus	13,440,570
Total adm. assets	$39,099,222	Total	$39,099,222

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,580,537,319, $24,478,574; ocean marine, $21,887,063, $448,165; motor vehicle, $44,174,406, $1,056,158; inland navigation and transportation, $140,257,368, $409,821; tornado, $382,657,549, $2,083,745; sprinkler leakage, $17,165,228, $53,920; riot, civil commotion and explosion, $27,246,852, $62,594; unclassified, effective prior to January 1, 1921, $329,364,637, $4,232,475.

BUSINESS SINCE ORGANIZATION: Premiums received $324,930,648; losses paid, $160,477,903; dividends declared, cash, $13,733,989.

REAL ESTATE OWNED: The company owns property at Chestnut, Rush, Cass and E. Pearson Streets, Chicago, Ill., book value, $1,217,127 and property at southeast corner Bush and Sansome Streets, San Francisco, Cal.; book value, $390,040. Taxes and expenses on these properties last year, $34,012.

MORTGAGE LOANS: There are 7 loans, aggregating $415,760, amply secured, including one of $95,000 upon 90–94 Maiden Lane, New York City, valued at $370,000, and one of $297,260 upon 12–16 Court Street, and 198–200 Montague Street, Brooklyn, N. Y., valued at $800,000.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $5,895,540; State, County and Municipal bonds, $1,372,328; other bonds, $3,146,305; stocks, $21,439,115; total, $31,853,288.

DIRECTORS: Paul Baerwald, H. McC. Bangs, Elisha P. Cronkhite, Henry Evans, Arthur A. Fowler, Maitland F. Griggs, Paul L. Haid, Dudley Olcott, Eustis Paine, Edgar Palmer, Henry K. Pomroy, John J. Riker, Henry R. Taylor, John J. Watson, Jr., Albert H. Wiggin.

MANAGING UNDERWRITERS, FIELD MEN AND TERRITORIES COVERED: Home office, 80 Maiden Lane. Eastern Department: Me., N. H. and Vt., assistant L. B. Howard, Augusta, Me.; Md., Del. and D. C., J. T. Robertson, Baltimore, Md.; Mass. (western) and Conn., W. P. Molloy, Hartford, Conn.; Mass. (eastern) and R. I., Foster C. Harlow, assistant to Harry Stuhlman, Boston, Mass.; N. J. including Hudson County, C. G. Baxter, Newark, N. J.; N. J. (north), E. C. Donglass, Newark, N. J.; N. J. (southern), F. S. Welsh, Phila., Pa.; N. Y. (eastern), Geo. A. Hamilton, Albany, N. Y.; N. Y. (suburban), Carl Rubert; New York (central), G. W. Ingalls, Syracuse, N. Y.; New York (western) N. P. Hodges, Rochester, N. Y.; L. I. and S. I., N. Y., E. L. Pullen, Hempstead, L. I.; Penn. (eastern), F. S. Welsh, Phila., Pa.; Penn. (western), J. C. Blair, Pittsburg, Pa.; Penn., Penn. (central), John L. McKeever, Harrisburg, Pa. Southern Department: Ala., Whitner Howard, Birmingham, Ala.; Ark., James David Culpepper, Little Rock, Ark.; Fla., W. H. Keaton, Orlando, Fla.; Ga., (north), R. G. Turner, Ga. (south), R. P. Clower, Atlanta, Ga.; La., Perrelliot, New Orleans, La.; Miss., E. C. Leonard, Jackson, Miss.; N. C. and S. C., Robert B. Scott, Greensboro, N. C.; Tex. (south), John C. Griswold, San Antonio, Tex.; Tex. (north), Frank A. Nisbet, Dallas, Tex.; Tex. (eastern), Chas. L. Burns, Houston, Tex.; Va., L. P. Jervey, Richmond, Va.; W. Va., E. P. Douglass, Parkersburg, W. Va. Canadian office, 17 St. John Street, Montreal, Que.; W. E. Baldwin, manager; F. K. Ridge, agency superintendent; Joseph Beaumont, Quebec superintendent; special agents: R. B. Leigh, Vancouver, B. C., for B. C.; H. H. Buchanan, Calgary, Alberta, for Alberta; R. T. Burlingham, Winnipeg, Man., for Man.; E. N. Killer, Toronto, Ont., for Ont.; O. Rheaume, Regina, Sask., for Sask.; D. B. Steet, Toronto, Ont., general adjuster, Ontario and Eastern Provinces; Western Department: 844 Rush Street, Chicago, Ill.; Alfred Stinson, vice-president; F. D. Hougham, assistant secretary, 844 Rush Street; B. J. Daly, state agent at large; M. E. Moriarty, assistant secretary, 175 W. Jackson Blvd., Chicago; special agents: J. P. H. Adams, state agent, Okla. City, Okla., for Okla.; Robert D. Air, state agent, Kansas City, Mo., for Kans.; C. A. Allen, state agent, Minneapolis, Minn., for Minn.; J. W. Bailey, state agent, Denver, Colo., for Colo., N. Mex. and Wyo.; Mahlon B. Berry, special agent, Omaha, Neb., for Neb.; E. L. Crellin, state agent, Omaha, Neb., for Neb.; Charles Cook, special agent, Des Moines, Iowa, for Iowa; Jos. F. Cooper, special agent, Chicago, Ill., for Cook County; L. C. Dobbert, special agent, Appleton, Wis.; Thomas R. Dungan, state agent, South Bend, Ind.; for Ind.; Kenneth R. Dunkin, special agent, Kansas City, Mo., for Kans.; R. P. Elder, special agent, Indianapolis, Ind., for Ind., Clyde R. Elvis, special agent, Urbana, Ill., for Ill.; L. J. Gilmour, special agent, Denver, Colo., for Colo., N. Mex. and Wyo.; Walter A. Harvey, state agent, Des Moines, Iowa for Iowa; James E. Hayes, Jr., special agent, Columbus, Ohio, for Ohio; W. B. Henry, adjuster, Kansas City, Mo., for Kans., Mo. and Neb.; Fellmer Hoeing, state agent, Louisville, Ky., for Ky.,; L. M. Jones, special agent, Indianapolis, Ind., for Ind.; Fred H. Kinney, state agent, Taylorville, Ill., for Ill.; Harvey L. Krauss, special agent, Kansas City, Mo., for Mo.; John Leichtenberg, special agent, St. Louis, Mo.; Geo. A. Lane, special agent, Wooster, Ohio, for Ohio, F. X. Lawler, special agent, Nashville, Tenn., for Ky. and Tenn., C. J. Lingenfelder, special agent, Chicago, Ill., for Ill.; Burt J. Lowe, special agent, Detroit, Mich., for Mich.; J. C. Lucus, state agent, Nashville, Tenn., for Tenn.; David M. Lynam, state agent, Detroit, Mich., for Mich.; James G. Ewing, special agent, Rockford, Ill., for Ill., Edward L. Wurst, farm special agent, St. Cloud, Minn., for Minn.; Wilson H. Rains, state agent, Sioux Falls, S. D., for S. D.; A. C. Schilke, special agent, Milwaukee, for Wis.; Paul A. Schmuck, special agent, St. Louis, Mo., for Mo.; J. A. Stoen, special agent, Eau Claire, Wis.; George J. Seibold, special agent, Olney, Ill., for Ill.; J. A. Struck, special agent, Mt. Carmel, Ill., for Ill.; Walter W. Sukow, special agent, Madison, Wis.; J. D. Taylor, special agent, Grand Forks, N. D., for N. D.; Gabriel W. Wiik, special agent, Minneapolis, Minn., for Minn.; Elmer L. Yeargain, special agent, Oklahoma City, Okla.; Farm Specials: W. R. Chambers, special agent, Grand Rapids, Wis., for Wis.; Garnett Kemper, special agent Lexington, Ky., for Ky.; Carl G. Lund, special agent, Oklahoma City, Okla., for Okla.; Fred L. Plath, Omaha, Neb.; Walter Scobie, executive special agent, 844 Rush Street, Chicago; E. E. Stephens, special agent, Moberly, Mo., for Mo.; Pacific Coast Department: 60 Sansome Street, San Francisco, Cal.; A. L. Merritt, San Francisco, San Francisco, Cal., secretary; C. V. McCarthy, San Francisco, Cal., assistant secretary, F. V. D. Bangs, special agent, Los Angeles, Cal., for southern Cal.; T. A. Bisby, special agent, Fresno, Cal., for central Cal.; A. V. Holman, special agent, Seattle, Wash., for western Wash. and Alas.; H. R. Vogel, special agent, Spokane, Wash., for eastern Wash., eastern Ore., Panhandle of Idaho; C. W. Lord, special agent, San Francisco, Cal., for northern Cal. and Nev.; H. L. Melick, special agent, Great Falls, Mont., for Mont.; C. C. Mills, special agent, Los Angeles, Cal., for Ariz.; L. E. Colburn, special agent, Salt Lake City, Utah, for Idaho (except Panhandle) and Utah; D. A. Barry, special agent, San Francisco, Cal., for Cal. Bay Counties; F. H. Whittlesey, special agent, Portland, Ore., for western Ore.; Engineering Department: Field Engineers: John L. Morton, Parker Spaulding, P. A. Scheanbacker, W. D. Chandler, 141 Milk Street, Boston, Mass., for Me., N. H., Vt., Mass., R. I., Conn.; John C. Milliken, Walter J. Gaughan, L. J. Bickelhaupt, E. I. Smith, 630 Onondaga County Savings Bank Bldg., P. O. Box No. 31, Syracuse, N. Y., for New York State,; Charles N. Hagar, Herber Jackson, Wm. B. Prettyman, 771 Broad Street, Newark, N. J., for N. J.; V. Kurbyweit, Joseph Morten, P. C. Noll, 210 So. 4th Street., Philadelphia, Pa., for Pa., Del., Md. and D. C.; J. R. Hinton, Geo. F. Rutzler, 512 Huntley Stock on Hill Co., Bldg., Greensboro, N. C., for Va. and N. C.; F. E. MacKnight, Donald R. Eastman, 424 Atlanta Trust Co. Bldg., Atlanta, for S. C., Ga., Ala. and Fla.; L. K. Davis, D. F. Mackenzie, Neil A. Campbell, Home Office Floaters. The company operates in Canada and in all of the States and Territories of the United States except Haw., P. I., P. R. and Cuba.

HISTORICAL DATA

This company is an amalgamation of the Fidelity, of New York, and the Phenix, of Brooklyn, effected February 28, 1910. The Phenix was organized in 1853 with $1,000,000 capital, which was increased in 1906 by sale of stock, to $1,500,000, $1,000,000 of surplus being then paid in. The Fidelity was organized in 1906, with $1,000,000 capital; $1,000,000 surplus and $500,000 special fund for building the unearned premium reserve. During 1922 capital increased from $2,500,000 to $5,000,000. Operations of the amalgamated Fidelity-Phenix Company began March 1, 1910, with capital paid up in cash, $2,500,000, and net surplus, December 31, 1910, at $3,385,745. Henry Evans, chairman of the Board, handled the affairs of the Phenix with consummate ability, which effected the consolidation without the assistance of former Phenix executives, none of whom were retained. Deposits with States, etc.: Ga., $9,900; N. Mex., $9,400; N. C., $25,740; Va., $55,320; Canada, $568,768. Other companies under same control and management: Continental, New York; American Eagle, New York; and the Farmers of Cedar Rapids, Iowa. Underwriters' agencies' policies guaranteed: Phenix Underwriters, Fidelity Underwriters and (together with Continental) Fidelity Underwriters (in Canada). Stock, par value, $25 a share; book value, December 31, 1923, 362.52%; latest sale, 473%. Largest amount insured in one hazard, gross, $585,000; net, $400,000.

ADMINISTRATION AND REPUTE: The Fidelity-Phenix is one of the largest American fire companies and has been progressive and quite successful in its operations, being under most capable administration and highly esteemed among property owners and agents. It is a member of the America Fore Group of companies, which assures its policies of additional strength, and associates it with other fire companies, of which Henry Evans is also Board chairman, and which have equally excellent reputations. With ample operating surplus, it does a large volume of well selected business, especially limiting its conflagration liability in cities. Recent underwriting and investment results: 1923 underwriting loss, $299,473; investment profit, $1,663,063; 1922'

underwriting profit, $626,651, investment profit, $4,295,021; 1921, underwriting profit, $428,714, investment profit, $3,356,598; 1920, underwriting loss, $461,398, investment loss, $373,228; 1919, underwriting profit, $920,007, investment profit, $1,024,756; Financiers identified with powerful interests make up the directorate, which held, in 1923, $346,000, par value, of the capital stock. The company has regularly paid liberal dividends, has a substantial and increasing premium income, has an economical record of operation, has made high grade and profitable investments and has established a most estimable loss-paying reputation.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Union, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, Western Underwriters Association, Mainland Board of Fire Underwriters, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Insurance against loss or damage by fire, lightning, tornado, sprinkler leakage, inland marine, ocean marine, automobile, registered mail, riot and civil commotion, explosion and other insurance as granted by charter.

FIDELITY UNION FIRE INSURANCE COMPANY, Dallas, Tex.

President, J. S. LeClercq; Vice-Presidents, Carr P. Collins, R. W. Fort; Secretary and Treasurer, Geo. A. Chatfield.
Incorporated, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$745,795	$252,421	$137,209	$533,102	$572,845	$182,345	$23,717	$195,702	$401,764	$184,489
1922	575,269	139,729	101,180	228,746	265,498	191,651	12,601	95,987	300,239	159,030
1921	611,978	185,583	65,331	383,794	434,393	139,861	10,593	208,378	358,832	176,921
1920	533,892	73,598	145,697	128,282	*292,243	16,017	.....	51,770	67,787	30,426

* Includes $150,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$394,221	Losses unpaid.....	$45,920
Collateral loans.....	44,554	Unearned prems....	252,421
Bonds and stocks...	28,000	Other liabilities....	10,245
Cash.....	163,970		
Agents' balances....	92,990	Total liabilities...	308,586
Interest and rents...	9,436	Capital paid up....	300,000
Other assets.....	12,624	Net surplus.....	137,209
Total adm. assets.	$745,795	Total.....	$745,795

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $32,149,047, $351,550; motor vehicle, $4,996,472, $121,465; tornado, $2,532,194, $12,510.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,273,924; losses paid, $510,244; dividends declared, cash, $46,911.

MORTGAGE LOANS: There are 195 loans aggregating $394,221, upon Tex. properties valued at more than double the amount loaned thereon. On December 31, last, there was $984 interest past due.

BONDS AND STOCKS OWNED (Market Values): State, County and Municipal bonds, $18,000; stocks, $10,000; total, $28,000.

DIRECTORS: J. S. LeClercq, Baylis Harriss, R. F. Crow, J. W. Simmons, Jr., G. G. Fix, Bryan Bell, Roy B. Jones, Frank M. Smith, Earl Fain, Geo. A. Chatfield, Car P. Collins, E. G., Trimble, John Woodhead.

TERRITORY COVERED: The company operates in Ala., Ark., Calif., Fla., Ga., Kans., La., Miss., Mo., Okla., S. C., Tenn. and Tex.

HISTORICAL DATA

Company incorporated and licensed March 20, 1920, in Tex. with $300,000 paid-in capital and initial surplus of $150,000, which was accumulated by sale of stock, $100, par value, for $150 a share. Organization was accomplished without promotional expense by Bailey & Collins, one of the leading firms of underwriters in the southwest. Deposit in Tex., $200,000. Stock, par value, is $100 per share; book value, December 31, 1923, $145.73; latest sale 160%.

ADMINISTRATION AND REPUTE: Bailey & Collins, U. S. managers of the company are also managers of the Fidelity Union Casualty Co. of Dallas, Tex. Underwriting and investment results since organization: 1923, underwriting profit, $28,386; investment profit, $31,739; 1922, underwriting profit, $17,800; investment profit, $30,651; 1921, underwriting loss, $104,164; investment profit, $31,226; 1920, underwriting loss, $27,256; investment profit, $22,953. Company's directors, mostly prominently identified with Southern interests. In 1921, E. G. Trimble, president of the Employers Indemnity of Kansas City, purchased an interest in the Fidelity Union. C. P. Collins and J. S. LeClercq are also interested in the company. All policies now written are non-participating. Its investments are sound and profitable.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, hail, lightning, tornado, use and occupancy.

FIRE ASSOCIATION OF PHILADELPHIA, Philadelphia, Pa.

President, E. C. Irvin; Vice-Presidents, J. W. Cochran; and John B. Morton; Secretary and Treasurer, M. G. Garrigues; Secretary, R. N. Kelly, Jr. Organized, 1817.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$16,569,962	$9 087,275	$5,072,419	$7.288,296	$8,072,995	$5,112,094	$400,000	$2,959,579	$8,501,673	$4,728,279
1922	17,334,014	10,055,333	4,589,909	9,291,537	10,064,531	5,353,859	400,000	3,778,883	9,532,742	5,170,138
1921	16,485,049	9,591,776	4,133,771	9,180,557	9,925,165	5,307,040	400,000	3,974,196	9,681,236	5,319,135
1920	16,189,923	9,492,034	3,871,596	9,891,598	10,577,820	4,661,279	400,000	4,014,416	9,075,695	5,025,767
1919	14,938,105	8,506,915	4 159,073	8,428,892	9,031,274	3,621,685	400,000	3,298,740	7,320,425	3,552,435

Unearned premiums include amounts reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$607,081	Losses unpaid.....	$1,192,980
Mortgage loans.....	3,699,937	Unearned prems....	7,999,348
Collateral loans.....	21,800	Perp. dep. recl.....	1,087,927
Bonds and stocks...	9,517,559	Other liabilities.....	217,288
Cash.....	957,047		
Agents' balances....	1,410,999	Total liabilities...	10,497,543
Interest and rents...	217,367	Capital paid up....	1,000,000
Other assets.....	108,172	Net surplus.....	5,072,419
Total adm. assets.	$16,569,962	Total.....	$16,569,962

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,293,019, $12,395,810; ocean marine, $8,509,783, $102,186; motor vehicle, $19,715,061, $185,098; inland navigation and transportation, $1,110,528, $18,832; tornado, $120,384,115, $533,990; sprinkler leakage, $6,568,151, $10,515; riot, civil commotion and explosion, $16,847,365, $26,006; earthquake, $384,934 $1,239; unclassified, effective prior to January 1, 1921, $134,145,882, $1,346,175.

BUSINESS SINCE ORGANIZATION: From [illegible]

$175,442,471; losses paid, $96,792,149; dividends declared, cash, $12,829,762.

REAL ESTATE OWNED: The principal items are the company's home office building, a 7-story stone and steel structure, at N. W. cor 4th and Walnut Streets, Philadelphia, carried at $440,000 (book value), and the 4-story stone office building 407–409 Walnut Street, which cost $121,268, and is carried at $105,000. The only other single properties carried at over $5,000 are a frame dwelling in Tacoma, valued at $6,337, an office building at 140 S. Fourth Street, Philadelphia, valued at $35,000 and a two story brick store in south Minneapolis carried at $10,261. Taxes and expenses last year, $21,481; net income, $27,850.

MORTGAGE LOANS: There are loans aggregating $3,699,937 on property worth $11,888,830. The largest of these are one of $33,000 on property on Race Street, Philadelphia, worth $60,000; one of $40,000 on farm lands in Marshall & Polk Co., Minn., valued at $78,000; one of $66,000 on college buildings at Sioux City, Ia., valued at $245,000; one of $55,000 on hospital buildings at Mason City, Ia., valued at $240,000; one of $70,000 on Masonic temple, Dallas, Tex., valued at $350,000; one of $40,000 on church Dallas, Tex., valued at $70,500; one of $45,000 on an apartment, house in Cleveland, Ohio, valued at $138,750; one of $61,000 on a cathedral at El Paso, Tex., valued at $135,000; one of $61,000 on church, etc., at Elizabeth, N. J., valued at $180,000; one of $63,500 on church buildings in Cincinnati, Ohio, valued at $165,000 (in foreclosure); one of $57,000 on mill and dwellings, Tacomy Creek, valued at $110,000; one of $55,000 on church property at Sioux Falls, S. D., valued at $270,000; one of $42,500 on apartment house at Cleveland, valued at $95,750; one of $60,000 on a garage at Sioux Falls, S. D., valued at $175,000 (in foreclosure): one of $33,000 on mill at Frankfort, Pa., valued at $58,000; one of $71,000 on brick college in Loretta, Pa., valued at $544,000; one of $47,000 on office building, at Columbus, Ohio, valued at $125,000; one of $35,000 on mercantile building, at Columbus, Ohio, valued at $125,000; one of $35,000 on a brick dwelling in Columbus, Ohio, valued at $100,000. Most of the loans average around $3,000 and range from $200 to $30,000. The company holds $15,214,645 of insurance on the mortgaged buildings. On December 31, last, there was $9,922 of interest past due.

COLLATERAL LOANS as follows: SECURITIES.	Market Value.	Amount Loaned.
U. S. 4th Lib. Loan, 4¼%	$196	
U. S. Lib. Loan of 1917	149	$1,750
Pa. R. R. stk	2,465	
West Phila. Title & Tr. stk	10,260	1,400
Amer. Woolen Co., pref	2,000	1,000
U. S. 2nd Lib. Loan, 4¼%	1,960	1,500
Penna. R. R. stk	1,759	1,000
Reliance Ins. Co. stk	2,425	2,000
U. S. 2nd Lib. Loan	1,960	1,500
U. S. 3rd Lib. Loan, 4¼%	991	4,000
U. S. 2nd Lib. Loan, 4¼%	3,921	
U. S. 2nd Lib. Loan, 4¼%	980	650
U. S. 4th Lib. Loan, 4¼%	7,847	7,000
Totals	$36,915	$21,800

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $1,855,217; State, County and Municipal bonds, $1,196,755; other bonds, $5,958,338; stocks, $537,249; total, $9,547,559.

DIRECTORS: Elihu C. Irvin, H. A. Butterworth, Robert Whitaker, Charles B. Adamson, H. T. Potts, L. E. Jones, Dimner Beeber, George W. Nevil, William A. Law, Edward J. Moore, John Gribbel, C. F. Stout, J. W. Cochran.

FIELD MEN AND TERRITORY COVERED: Home office jurisdiction, John B. Morton, vice-president, for the general departments and for Ohio and Ind.; special agents, J. A. Weinland, Columbus, Ohio; I. E. Riedinger, Alliance, Ohio, for Ohio; Hudson Jones, Indianapolis, Ind., for Ind.; William H. Hellyer, manager for New England and New York departments; special agents: Geo. F. MacFarland, Portland, Me., William Levis and James M. Bryan, Boston, Mass., for New England. W. R. Somerville, Rochester, N. Y., for west N. Y.; A. T. Lovett, Albany, N. Y., for east N. Y.; J. Woods Brown, manager for Middle Department and W. Va.; special agents: T. J. Trout, Altoona, Pa., W. W. Dickinson, Philadelphia, Pa., W. G. S. Savage, Harrisburg, Pa., for Pa.; Wm. Y. Young, Newark, for N. J.; A. J. Ruth, Jr., Parkersburg, W. Va., for W. Va. Southern Department: W. E. Chapin, manager, R. A. Palmer, assistant manager, R. B. Barnett, 2nd assistant manager, Trust Co. of Ga. Building, Atlanta, Ga.; special agents: B. A. Hamlin, Danville, Va., for Va.; J. Elwood Mitchell, Greensboro, N. C., for N. C. and S. C.; Jno. A. Gibson, Birmingham, Ala., for Ala. and west Tenn., Orleans Parish (only) in La.; J. C. Thomson, Atlanta, Ga., for Ga.; J. Reyburn Watson, Louisville, Ky., for Ky. and Tenn.; Jno. M. DeSaussure, Jacksonville, Fla., for Fla.; Western Department, A. F. Powrie, manager; F. H. Burke, assistant manager; M. Le Pitre, 2nd assistant manager, Insurance Exchange Bldg., Chicago, Ill.; R. W. Schimmel, state agent for Minn., Minneapolis; L. D. Griffith, state agent for Colo. and Wyo. 604 Colorado Bldg., Denver; R. B. Ellis, state agent for Wis., Milwaukee; A. G. Meredith, special agent for Wis., Mellen, Wis.; W. O. Woodsmall, state agent for Kans. and Mo., 500 Continental Bldg., Kansas City, Mo.; Clyde L. Tindall, special agent for Kans. and Mo., 500 Continental Bldg., Kansas City, Mo.; H. K. Dickinson, state agent for Mich., Detroit; E. R. Chaufty, special agent for Mich., Detroit; W. G. Dickey, state agent for Neb., Omaha; J. D. McConnell, state agent for Ia., Des Moines; D. C. Brown, state agent for N. D. and S. D., Fargo, N. D.; E. J. O'Meara, special agent, Cook County, 941 Insurance Exchange, Chicago, Ill.; V. L. Zimmerman, state agent for Ill., 941 Insurance Exchange Bldg., Chicago, Ill.; I. D. Faber, special agent for Ill., 941 Insurance Exchange Bldg., Chicago, Ill. Southwestern Department: Trezevant & Cochran, general agents, Dallas, Tex., for Ark, La., Okla., Tex. and N. M.; special agents: Joe G. Smith, Dallas, for central Tex.; Chas. O'n Bryan, Dallas for west Tex.; Sam H. Rolston, Dallas, for north east Tex.; G. D. Powell, Waco, for central west Tex.; B. A. Gill, San Antonio, for south west Tex.; Sam M. Powell, Houston, for south east Tex.; John E. Wilkinson, Oklahoma City, Western Okla.; Frank C. Beazley, Amarillo, Tex., for northwest Tex. and N. M.; A. L. Tiedeman, Muskogee, eastern Okla.; L. E. Walker, Little Rock, western Ark.; H. A. Amonette, Little Rock, eastern Ark.; A. G, Blacklock, New Orleans, south La.; Rodney L. Hubert, New Orleans, north La.; Adjusters: H. J. Murphy, Dallas, Tex.; Paul A. Howard, Dallas, Tex.; G. W. Kline, Oklahoma City, Okla. Pacific Coast Department: F. M. Avery, manager, 204–214 Pine Street, San Francisco; Charles L. Barsotti, assistant manager, San Francisco; Howard W. Hogan, San Francisco, for central Cal.; Geo. F. Staniford, S. L. Harrington, Los Angeles, for southern Cal. and Ariz.; Fred J. Grover, Sacramento, for northern Cal. and Nev.; Frank S. Glover, Portland, Ore., for Oregon and western Ida.; Carl N. Homer, Seattle, Wash., for western Wash.; Walter R. Fritz, Spokane, Wash., for eastern Wash., western Mont. and northern Ida.; E. M. Hutchings, state agent, Helena, Mont., for Mont., southern Ida. and Utah; Walter H. Oehlmann, San Francisco, Cal., for Bay Counties, Cal. This company does business throughout the entire United States except Miss., P. R. and Cuba.

HISTORICAL DATA

Company organized and began business, 1817, in Pa., with authorized capital of $500,000. Capital increased: 1906, to $750,000 and $1,250,000 surplus paid in on 5,000 shares, new stock, issued at $300 each; 1917, to $1,000,000 and $1,000,000 surplus paid in on 5,000 shares of additional stock issued at $250 a share. Stock, par value, $50 per share; book value, December 31, 1923, 607.24%; latest sale, $680%. Largest amount insured in one hazard, gross, $500,000; net, $50,000. Conflagration losses Baltimore, 1904, $389,000; San Francisco, 1906, $1,835,930, net. Deposits in States, etc.: Va., $62,600; Ga., $10,050, N. Mex., $21,000; N. C., $21,190; Can., $61,013. The Victory Fire of Philadelphia, Pa., organized 1919, is under practically the same management and control and has the same officers as the Fire Association. In 1921, The Fire Association acquired control of and has been operating the Reliance Insurance Company.

ADMINISTRATION AND REPUTE: This company has had not only one of the longest successful careers in the insurance business but stands among the oldest and best financial institutions in the United States. It has always shown a progressive disposition and by excellent management and underwriting ability has been operated profitably. Recent underwriting and investment results: 1923, underwriting profit, $375,588, investment profit, $502,922; 1922, underwriting loss, $307,174; investment profit, $1,163,312; 1921, underwriting loss, $155,931; investment profit, $818,106; 1920, underwriting loss, $326,830; investment profit, $439,773; 1919, underwriting profit, $602;099, investment profit, $333,759. It writes a large volume of business throughout the United States. Its directors, all prominent Philadelphia financiers and professional men, in 1923, owned $43,700 par value, of the company's $1,000,000 capital stock. Substantial dividends have been paid regularly for many years and the company has steadily increased its surplus and shown satisfactory premium income. Its investments are high class and profitable and its loss paying record most estimable. In all respects it has an excellent reputation among property owners and agents.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, marine, sprinkler leakage, use and occupancy, tornado, hail, riot, and civil commotion, explosion and earthquake.

FIREMANS FUND INSURANCE COMPANY, San Francisco, Cal.¶

President, J. B. Levison; Vice-President, John Marshall, Jr.; Treasurer, Thos. M. Gardiner; Secretary, H. P. Blanchard; Assistant Secretaries, John S. French, C. C. Wright and F. G. White; Marine Secretary, A. W. Follansbee, Jr.; Assistant Marine Secretary, Geo. Jordan; General Auditor. Edward Randall. Organized. 1863.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$24,152,968	$12,798,282	$4,553,160	$17,590,955	$18,515,434	$10,074,746	$720,000	$6,335,301	$17,130,047	$9,635,235
1922	22,849,483	11,421,282	4,515,776	15,857,870	16,877,755	9,633,748	720,000	6,134,247	16,487,995	9,973,341
1921	21,871,750	11,374,351	4,312,901	15,289,535	16,566,341	11,796,403	720,000	6,450,539	18,966,942	11,037,655
1920	24,238,621	12,359,876	5,192,075	18,961,522	a20,567,349	10,175,153	630,000	6,930,925	17,736,078	10,918,652
1919	20,010,853	9,895,544	5,299,768	15,128,040	15,829,819	7,599,403	345,000	5,542,274	13,286,677	7,056,285

a Includes $750,000 surplus paid in. ¶ Statement according to California standard.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$627,000	Losses unpaid	$3,232,427
Mortgage loans	2,016,895	Unearned prems	12,798,282
Collateral loans	153,610	Other liabilities	569,099
Bonds and stocks	15,746,841		
Cash	1,963,110	Total liabilities	16,599,808
Agents' balances	2,839,459	Capital paid up	3,000,000
Interest and rents	206,180	Net surplus	4,553,160
Bills receivable	449,610		
Other assets	150,263		
Total adm. assets	$24,152,968	Total	$24,152,968

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,544,768,654, $15,963,826; ocean marine, $88,718,080, $1,475,068; motor vehicle, $146,911,087, $3,531,678; inland navigation and transportation, $103,423,008, $643,981; tornado, $163,143,600, $934,669; hail, $1,149,927, $3,929; sprinkler leakage, $7,880,459, $13,715; riot, civil commotion and explosion, $7,105,556, $13,390; unclassified, effective prior to January 1, 1921, $123,154,492, $1,567,509.

BUSINESS SINCE ORGANIZATION: Premiums received, $228,949,630; losses paid, $129,406,582; dividends declared, cash, $9,621,000.

REAL ESTATE OWNED: The principal property is that at S. W. corner of Sansome and California Streets, San Francisco. A new fire proof office building, the book value of which is $846,512. In addition lot 50x87.6 on west side Sansome Street, southerly from California Street, 87 feet 6 inches with two-story office building thereon. Taxes and expenses on real estate last year were $34,255, rents were $65,265.

MORTGAGE LOANS: These number 69 and aggregate $2,016,895 and are secured by properties valued at $4,924,350. The company holds $1,491,875 insurance on buildings. The principal loans are as follows: $80,000 on lot 75x275, S. E. corner Second and Tehama Streets, San Francisco, with 3-story steel and concrete building, valued at $165,000; $100,000 on lot 60x110, N. E. corner Third and Hunt Streets, San Francisco, with 4-story and basement pressed brick building, valued at $174,500; $110,000 on lot 60.8¼x127, N. side of California Street, 77½ feet W. of Front Street, San Francisco, Cal., valued at $195,000; $75,000 on lot $30x75 east line of Stockton Street, 82.6 feet south of southerly line of O'Farrell Street, San Francisco, Cal., with steel and brick building, valued at $195,000; $75,000 on lot 30x124, with 3-story steel and stone building, N. side of California Street between Montgomery and Sansome Streets, San Francisco, valued at $185,000; $125,000 on St. Francis Wood Tract, San Francisco, Cal., valued at $262,000; $78,500 on 1892.69 acres, 5 miles west of Merced, Cal., valued at $187,500; $80,000 on N. E. corner Second and Harrison Streets, San Francisco, Cal., valued at $185,000; $100,000 on 206x200 feet on S. E. corner division on Kansas Street portion of Nuevo Block No. 133. Also lot 74x60 feet, N. E. corner Second and Minna Streets, valued at $350,000. $155,000 on Grant Avenue and Manila Street, $275,000 and $160,000, 17,449 acres in Placer County, Cal., valued at $400,000. Overdue interest on December 31, last, amounted to $5,440.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Union Traction, Santa Cruz	$1,610	$10,750
Hunt Bros. Packing, com	120,000	54,000
Central Bldg., Property	3,000	1,500
Prf. Cap. Stk. of L. F. Weaver Co	50,000	30,000
Bank of Cal. Nat. Asso	88,608	66,500
Totals	$263,218	$162,750

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $5,469,208; State, County and Municipal bonds, $2,449,031; other bonds, $5,692,215; stocks, $2,136,387; total, $15,746,841.

DIRECTORS: Wm. J. Dutton, Charles P. Eells, Franklin A. Zane, Arthur A. Smith, J. B. Levison, Geo. A. Newhall, Henry Rosenfeld, F. W. Van Sicklen, John Marshall, Jr., Edward L. Eyre, and F. B. Anderson.

FIELD MEN AND TERRITORY COVERED: Edward T. Cairns, manager, Charles C. Hannah, assistant manager, Abel M. Wood, second assistant manager, Ralph H. Goodwin, manager automobile branch, 20 Kilby Street, Boston, Mass.; John Y. Sheehy, general agent, Baltimore, Md., covering Md., Del. and D. C.; Special Agents: Allan I. Woods, Boston, Mass., covering western Mass.; Henry A. Horn, Boston, Mass., covering eastern Mass. and R. I.; Dennis J. Collins, 20 Kilby Street, covering Boston Met. District, Pittsburgh, Pa., covering western Pa.; T. Howard Bacon, Harrisburg, Pa., covering central Pa.; Jules N. Fischler, 330 Walnut Street, Philadelphia, Pa., covering eastern Pa. and southern N. J.; W. S. Lilly, P. O. Box 165, Reading, Pa., covering central Pa.; H. G. Griswold, New Haven, Conn., covering state of Conn.; George N. Hutchins, Manchester, N. H., covering N. H. and Vt.; Donald W. Tozier, Waterville, Me., covering state of Me.; Lyman C. Poole, Albany, N. Y., covering eastern N. Y.; Joseph E. Bourcy, Watertown, N. Y., covering northern N. Y.; L. Lester Webster, Buffalo, N. Y., covering western N. Y.; Frank G. Voorhies, Newark, N. J., covering southern N. J.; Lee W. Swift, Newark, N. J., covering central and northern N. J.; Robert Hampson & Son, Ltd., 1-5 St. John Street, Montreal, general agents for Province of Quebec; Automobile Special Agents: Frank Keller, 322 Walnut Street, Philadelphia, Pa., covering Pa. and N. J.; Bayard Bigelow, Syracuse, N. Y., covering N. Y. state, excluding N. Y. State Met. District; Raymond L. Atwood, Boston, Mass., covering New England; Harry V. Webb, Washington, D. C., covering Del., Md. and D. C., Joseph M. Goode, Jr., covering Boston Met. District; Western Department: W. A. Chapman, manager, and H. A. Bush, assistant manager, 76 Monroe Street, Chicago, Ill., J. G. Stauffer, W. H. Gartside, second assistant manager; A. O. Anderson, superintendent automobile department; State and Special Agents: R. V. Pendergast, Cook County, W. A. Diller, Decauter, Ill., H. T. Johnson, Chicago office, Ill., for Ill.; W. L. Leonard and M. O. Jones, Indianapolis, for Ind.; H. J. Burmaster, Omaha, Neb., for Iowa and Neb.; S. C. Willcuts, Topeka, Kans.; M. B. Russell, Louisville, for Ky.; F. W. Clark, Saginaw, for Mich.; W. C. Douglass, Houghton, for Mich.; O. A. Campbell, for Detroit; E. S. Snyder, Minneapolis, J. W. Olson, Minneapolis, for Minn.; A. B. Diggins, Springfield, Max Jones, Laclede, for Mo.; W. S. Byer, Aberdeen, and L. E. Swanson, S. D., for N. D. and S. D.; W. A. Sawyer, state agent, Columbus, Earl Spink, Columbus, R. W. Hulkill, Columbus, Clarence Hawk, special agents, Columbus, for Ohio; W. G. McCoy, Oklahoma City, C. G. Bitzer, Oklahoma City, for Okla.; R. J. McIntyre and H. V. Schnitzler, Milwaukee, for Wis.; Southern Department: E. T. Gentry, manager, Chas. A. Bickerstaff, assistant manager, Frank A. Sewell, agency superintendent, Atlanta, Ga., comprising Ga., N. C., S. C., Ala., Fla., Miss., La., Va., and Tex.; Special Agents: R. W. Michael for La.; A. C. Eifler, for Ala.; Earl Dukes, for Fla.; E. M. Pattillo, for N. C.; Weston Patterson, for S. C.; Lee Burton, for Miss.; Geo. W. Campbell, for northern Ga.; L. C. Murphy, for southern Ga.; Tex. Special Agents: F. Gray Foy, Dallas, for northwest Tex.; W. Scott Clark, Dallas, for northeast Tex.; H. A. Yarbrough, San Antonio, for southwest Tex., W. B. Moreland, Houston, for southwest Tex.; Atlantic Marine Department: Chas. R. Page, manager, 72 Beaver Street, New York; Pacific Coast Department: Charles R. Thompson, general adjuster; Robert D. Hunter, superintendent of agencies; Frank G. Agnew, special agent; Improved Risk Department: John J. Hammond, special agent, Sacramento, Cal., for northern Cal., southern Ore. and Nev.; Louis F. Knight, special agent, Los Angeles, Cal., southern Cal.; B. E. Nourse, special agent, southern coast of Cal. and Bay Counties; Paul St. John, special agent, central Cal.; M. E. Spaulding, special agent, northern coast of Cal.; C. A. Swift, special agent, Los Angeles, Cal., for southern Cal. and Ariz.; R. H. Merrill, special agent, Los Angeles, Cal.; W. P. Coffey, special agent, Denver, Colo., for N. M. and southern Colo.; Marshall W. Parker, special agent, Denver, Colo., for northern Colo. and Wyo.; Ray C. Culver, special agent, Bailey Block, Helena, Mont.; for Mont.; S. D. Hooper, special agent, Spokane,

Wash., for eastern Wash., B. C. and Panhandle of Ida.; H. B. Tickner, special agent, Portland, Ore., for Ore. and western B. C.; F. L. Emerick, special agent, Seattle, Wash., western Wash.; A. F. Muenter, N. M.; E. E. Abbey, Colo.; Coates & Raines, general agent, Little Rock, Ark.; Marine Department: Frank G. Taylor, general agent, Pacific, Northwestern Coast, Seattle; Automobile Department: K. M. Brown, superintendent, Head Office Department, 401 California Street; Fred Burness and Eric Falconer, special agents, Ore. and eastern Wash.; B. G. Willis, manager, southern Cal. department; E. E. Abbey, special agent, Colo., Wyo., N. M. and Wash.; Automobile Adjusters: F. A. Stuckey, J. J. Doyle, J. Val Smith, San Francisco, Cal.; H. C. D. Keith, Seattle, Wash. Foreign Agents: Bishop Insurance Agency, Ltd., Honolulu, Hawaiian Territory, Joseph Hadley, agent, European Marine Agency, London, M. de Chateaubourg, Australia. The company operates in all the States and Territories of the United States, also operates in Australia, Canada, Great Britain and New Zealand.

HISTORICAL DATA

This company was organized, May 6, 1863, in Cal., and began business the following month with an original capital of $200,000. Stock, par value, was $10 per share. Capital was increased, 1865, to $500,000; stockholders were assessed $250,000 in 1871; capital reduced, 1873, to $300,000; increased, 1880, to $750,000; in 1886, to $1,000,000; in 1907, to $1,600,000; in 1920, to $3,000,000 at which it has since remained. Assessments and capital reductions were caused by exceptionally heavy conflagration losses as follows: Chicago, 1871, $529,365; Boston, 1872, $158,000; Virginia City, Nev., 1879, $126,402; Baltimore, 1904, $351,613; San Francisco, 1906, $11,100,000, gross, including losses of Home Fire and Marine and the Pacific Underwriters. A new company, styled the Firemens Fund Insurance Corporation, was organized in 1906 with $800,000 capital and $800,000 of subscribed surplus. It assumed, as of May 22, 1906, by reinsurance, all policies of the old company not involved in loss claims. On March 1, 1907, the old Fireman's Fund resumed control with a capital of $1,600,000, which was reduced in 1909 to $1,500,000, and received licenses from all states and territories in which it had formerly transacted business. Capital increased, 1920, to $3,000,000. Stock, par value, is $100 a share; book value, December 31, 1923, $251.77; latest sale, 365%. Deposits in States, etc.: Cal., $350,000; N. M., $10,000; Ga., $10,600; Va., $53,000; Can., $195,610. The Home Fire & Marine, of San Francisco, operates under practically the same management and control as the Fireman's Fund, and together they guarantee the policies of the Occidental Underwriters.

ADMINISTRATION AND REPUTE: This company is one of the largest and ranks among the leaders in the business, and has on a large volume of business, with capable management, been progressive and successful. Recent underwriting and investment results: 1923, underwriting profit, $66,331, investment profit, $878,472; 1922, underwriting loss, $560,418, investment profit, $1,230,761; 1921, underwriting loss, $1,518,083, investment profit, $1,142,241; 1920, underwriting loss, $985,228, investment profit, $661,440; 1919, underwriting profit, $1,029,774, investment profit, $607,987. Company has paid liberal dividends for many years, has shown substantial advances in premium income, has excellent investments, which are very profitable, and stands in meritorious repute among agents and property owners, in every way, including its treatment of loss claimants. The directorate is composed of prominent capitalists and bankers.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, National Board of Fire Underwriters, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters and Nova Scotia Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, marine, tornado, explosion, earthquake, hail, lightning, riot and civil commotion, flood, sprinkler leakage, use and occupancy, motor vehicle, tourists' baggage, registered mail, crop, and war risk.

FIREMENS INSURANCE COMPANY, Newark, N. J.

President, Neal Bassett; Vice-President and Treasurer, John Kay; Vice-President, Waite Bliven; Secretaries, A. H. Hassinger Wells T. Bassett; Assistant Secretaries, J. K. Meldrum, H. R. M. Smith, W. Werner, H. I. Willet, Archibald Kemp, W. J. Schmidt. Organized. 1855.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$*14,683,598	$6,790,899	$4,251,619	$6,541,300	$7,195,718	$4,144,169	$540,000	$2,682,955	$7,367,124	$3,764,742
1922	*15,690,687	7,266,029	4,436,386	8,415,339	a11,265,404	3,504,891	343,185	3,470,852	7,318,928	3,605,490
1921	*10,517,442	5,021,670	2,840,571	5,113,389	5,521,941	3,031,980	300,000	2,266,857	5,598,837	3,149,795
1920	*9,733,169	5,191,080	2,086,742	5,764,265	6,141,038	2,758,249	300,000	2,331,806	5,390,055	2,704,548
1919	*9,242,502	4,593,871	2,300,393	5,083,941	5,431,166	2,025,936	300,000	2,015,435	4,341,371	2,195,722

* Securities are carried at actual market values. *a* Includes $2,374,496 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$1,298,330	Losses unpaid	$1,200,954
Mortgage loans	2,361,561	Unearned prems	6,790,899
Bonds and stocks	9,445,411	Other liabilities	190,126
Cash	359,441		
Agents' balances	1,039,771	Total liabilities	8,181,979
Interest and rents	62,942	Capital paid up	2,250,000
Other assets	116,142	Net surplus	4,251,619
Total adm. assets	$14,683,598	Total	$14,683,598

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,213,456,058, $11,254,869; ocean marine, $15,545,286, $64,135; motor vehicle, $45,464,257, $507,188; inland navigation and transportation, $17,238,411, $164,596; tornado, $103,854,072, $475,815; sprinkler leakage, $499,168, $2,594; riot, civil commotion and explosion, $735,900, $1,090; unclassified, effective prior to January 1, 1921, $102,388,905, $1,131,789.

BUSINESS SINCE ORGANIZATION: Premiums received, $78,755,368; losses paid, $38,025,816; dividends declared, cash, $7,103,685; stock, $850,000.

REAL ESTATE OWNED: Consists of the company's home office building at 780–786 Broad Street, Newark, which cost $944,517 and is carried at $1,066,190, and three 3-story brick buildings on Rector Street, Newark, carried at $232,140. Total net income from these buildings was $49,286.

MORTGAGE LOANS: These loans aggregate $2,361,561 and are mainly upon properties located in Newark and its suburbs, with relatively few in nearby cities, and also in Pennsylvania and Illinois. There was $105 of interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $1,247,780; State, County and Municipal bonds, $209,647; other bonds, $1,192,560; stocks, $6,795,425; total, $9,445,411.

DIRECTORS: J. G. Spur, E. W. Jackson, Daniel H. Dunham, Charles G. Colyer, Fred'k Frelinghuysen, Geo. W. Hubbell, Edward T. Ward, Percy Jackson, Samuel W. Baldwin, Thomas W. Dawson, William B. Kinney, John Kay, Neal Bassett, A. H. Hasinger, E. H. Peters, M. C. Colyer, F. H. Douglas, W. C. Heath, P. S. Young, E. E. Rhodes.

FIELD MEN AND TERRITORY COVERED: Western Department, Chicago, Ill.; Waite Bliven, vice-president and manager; H. R. M. Smith, assistant secretary and assistant manager, Pacific Department, San Francisco, M. W. & E. G. Potter, managers. General agents: Loren H. Green, Jacksonville, Fla., for Fla.; Poor & Alexander, Baltimore, Md., for Md.; Cravens, Dargan & Company, Houston, Tex., general agents for Tex. The company operates in all the States and Territories of the United States except Haw., Miss., Nev., P. I., P. R. and Cuba. It operates in foreign countries through the American and Foreign Insurance Association.

HISTORICAL DATA

This company was organized and began business under the laws of New Jersey in 1855. Capital increased: 1880, from $400,000 to $500,000; 1888, to $600,000; 1889, to $1,000,000; 1916, to $1,250,000, with $504,285 paid in to surplus; and 1922, to $2,250,000, with $2,374,496 to surplus. In April, 1906, it

took over the outstanding risks of the American Fire, of Boston. In September 1910 it reinsured the business of the Freeholders Insurance Company of Topeka, Kans. and in 1912 it reinsured all business of the western department of the Delaware Insurance Company of Philadelphia. In April, 1924 $750,000 was transferred from surplus to capital through the medium of a stock dividend of 33⅓%, making the capital $3,000,000. Since January, 1916, interests identified with this company have controlled by purchase the Girard Fire & Marine, of Philadelphia, Pa., and the Mechanics, of Philadelphia, Pa., and since August, 1922, the National-Ben Franklin, of Pittsburgh, all three being continued in operation as separate companies. On December 31, 1923 it bought the good will and name of the Keystone Underwriters of Pittsburgh from the companies then operating it and substituted for those companies the Firemens Insurance Company of Newark, Girard Fire & Marine Insurance Company of Philadelphia, Mechanics Insurance Company of Philadelphia, National-Ben Franklin Insurance Company of Pittsburgh and continued the Keystone Underwriters. It also operates the Firemen's Underwriters, whose policies it guarantees. It is a member of and does a foreign business through the American Foreign Insurance Association. Deposits in States, etc.: Va., $54,394; N. C., $20,500; Ga., $10,125; N. Mex., $10,000; Canada, $186,095. Stock, par value, $50 per share; book value, December 31, 1923, 288.96%; latest sale; 360%. Largest amount insured in one hazard, gross, $622,500, net, $125,000. December 31, 1923, directors owned $188,150 of stock. The company was examined jointly by the New Jersey and Pennsylvania insurance departments in 1923.

ADMINISTRATION AND REPUTE: This company's long career is noteworthy for its record of good management, progress and success under all conditions. It has exerted a wide influence and has an excellent reputation among agents and property owners. Under a capable and highly esteemed administration in recent years, the company has paid substantial dividends, has steadily increased its surplus and shown a growing premium income on a large volume of business. Recent underwriting and investment results: 1923, underwriting profit, $524,847, investment loss, $169,614; 1922, underwriting loss, $1,072,669, investment profit, $637,173; 1921, underwriting loss, $245,867, investment profit, $1,299,696; 1920, underwriting profit, $18,661, investment loss, $120,728; 1919, underwriting loss, $1,222, investment profit, $21,356. Neal Bassett is a long experienced underwriting expert of prominence. The other officers are men of ability and broad experience. The Firemen's high grade investments have been quite profitable.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, Board of Fire Underwriters of the Pacific, Southeastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, marine tornado, automobile, hail, sprinkler leakage, earthquake, explosion, war risk, lightning, riot and civil commotion, use and occupancy.

FIREMENS INSURANCE COMPANY, Washington and Georgetown, D. C

President, William M. Hoffman; Vice-President; G. W. Moss, Secretary, Albert W. Howard Chartered by Congress in 1837

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$515,113	$144,559	$154,991	$104,683	$133,775	$51,621	$12,000	$48,520	$112,141	$42,894
1922	493,610	142,300	127,338	110,881	140,170	84,165	12,000	55,698	151,863	80,698
1921	502,558	140,753	133,348	118,909	147,344	57,966	12,000	56,636	126,602	67,652
1920	491,696	128,705	133,086	114,019	137,581	41,945	12,000	55,898	109,843	43,510
1919	453,392	114,387	121,149	112,076	135,896	26,434	12,000	55,861	94,295	29,714

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$75,000	Losses unpaid	$10,819
Mortgage loans	329,950	Unearned prems	144,559
Collateral loans	825	Other liabilities	4,744
Bonds	77,555		
Cash	18,735	Total liabilities	160,122
Agents' balances	6,823	Capital paid up	200,000
Interest and rents	6,225	Net surplus	154,991
Total adm. assets	$515,113	Total	$515,113

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $42,374,316, $248,808; unclassified, effective prior to January 1, 1921, $2,576,926, $19,784.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,514,728; losses paid, $786,674; dividends declared, cash, $1,146,000; stock, $160,000.

REAL ESTATE OWNED: Consists of home office building. Rents received last year, $5,726, taxes and expenses, $1,096.

MORTGAGE LOANS: There are 56 loans, aggregating $329,950, protected by improved real estate in the District of Columbia, valued at $665,550. There was $301 interest past due on December 31, last. Company holds $411,450 of insurance on the buildings.

COLLATERAL LOANS are as follows: Securities	Market Value	Amount Loaned
General Motors	$750	$325
Amer. Sec. & Trust Co. / U. S. Steel	1,095	500
Totals	$1,845	$825

BONDS OWNED (Market Values): U. S. Gov't bonds, $22,000; railroad bonds, $12,675; other bonds, $42,880; total, $77,555.

DIRECTORS: Allan E. Walker, J. W. Brawner, John L Edwards, Chas. H. Kindle, M. T. Dixon, J. M. Woodward, A. W. Howard, P. A. Galleher, John H. Snyder, Wm. M. Hoffman, Schuyler, S. Symons, Bruce E. Clark, Harry M. Packard.

FIELD MEN AND TERRITORY COVERED: Newman and McBain, Inc., New York City, agents; E. B. Eggert, Buffalo, N. Y.; C. J. Adams Co., Atlantic City, N. J. The company is licensed in D. C., Mass., N. J. and N. Y.

HISTORICAL DATA

This company was organized, in the District of Columbia, 1837, by Congressional charter. It operated locally until 1911, by charter amendment, it was authorized to transact business outside of the District. Company has $200,000 paid-up capital and $154,991 surplus. Stock, par value, $20 per share; book value, December 31, 1923, 177.49%; latest sale, 90%. Largest amount insured in one hazard, gross, $40,000; net, $25,000.

ADMINISTRATION AND REPUTE: High grade local interests stand back of the company, which is enterprising, well managed, and has made good progress on a small volume of business. Recent underwriting and investment results: 1923, underwriting profit, $9,646 investment profit, $29,670; 1922, underwriting loss, $36,863, investment profit, $32,853; 1921, underwriting loss, $15,078, investment profit, $27,341; 1920, underwriting loss, $247, investment profit, $24,184; 1919, underwriting loss, $1,222, investment profit, $21,356. The directorate, in 1923, held $64,320, par value, of the $200,000 capital stock. Company has ample operating surplus, has paid dividends regularly and has an estimable loss-paying reputation.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, use and occupancy.

FIRE REASSURANCE COMPANY, New York.

President, B. N. Carvalho; Vice-Presidents, C. F. Sturhahn, B. Spycket, J. Spycket; Secretary, G. E. Jones; Treasurer, T. B. Boss; Assistant Secretary, H. C. Gloede. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,170,155	$2,011,282	$431,844	$3,291,193	*a*$3,443,584	$2,369,147	$20,000	$1,103,097	$3,492,244	$2,239,000
1922	3,297,997	2,055,044	428,813	3,442,228	3,570,260	2,296,174	.....	1,134,227	3,430,401	2,074,496
1921	3,102,599	1,589,951	522,152	2,915,978	*a*3,062,690	2,318,835	20,000	1,030,210	3,368,045	2,413,237
1920	3,303,193	1,951,122	491,900	3,483,056	*a*3,837,440	1,830,651	.....	1,294,076	3,124,727	1,968,921

a Includes $206,250 surplus paid in in 1920 and $750 in 1921 and $875 in 1923.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$2,583,074	Losses unpaid	$316,575
Cash	439,220	Unearned prems	2,011,382
Agents' balances	111,660	Other liabilities	10,354
Interest	25,876		
Other assets	10,325	Total liabilities	2,338,311
		Capital paid up	400,000
		Net surplus	431,844
Total adm. assets	$3,170,155	Total	$3,170,155

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $323,815,448, $3,372,372; ocean marine, $945,887, $2,104; motor vehicle, $1,397,579, $21,602; inland navigation and transportation, $1,013,662, $31,918; tornado, $18,366,518, $83,691; sprinkler leakage, $1,822,302, $4,885; riot, civil commotion and explosion, $3,987,116, $10,562; unclassified, effective prior to January 1, 1921, $9,335,276, $127,667.

BUSINESS SINCE ORGANIZATION: Premiums received, $13,132,456; losses paid, $8,668,371; dividends declared, cash, $40,000.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $1,456,284; State, County and municipal bonds, $108,440; other bonds, $978,850; stocks, $39,500; total, $2,583,074.

DIRECTORS: H. A. Smith, B. N. Carvalho, J. E. Davis, R. E. Jones, A. Meunier, A. G. Meyer, A. T. Post, W. H. Sale, T. B. Boss, B. Spycket, J. Spycket, C. F. Sturhahn, H. Wykes, C. D. Dunlop, B. H. Fancher.

TERRITORY COVERED: The company operates in Ark., Colo., Conn., Del., Ill., Ind., Ia., La., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Tex., Utah., W. Va. and Canada. Operates in France, Greece, Argentine Republic, Bulgaria, Italy, Poland, England, Uruguay, Roumania, Austria, Egypt and Czecho-Slavia.

HISTORICAL DATA

Company organized, 1919, in New York, and began business May 5, 1920, with $400,000 capital, and initial surplus of $206,250. It succeeded to the American business of the Fire Reinsurance Company, of Paris, which owns a majority of its stock. Organization expenses were small. Stock, par value, $25 per share; book value, December 31, 1923, 207.96%. Largest amount insured in one hazard, gross, $25,000; net, $13,250. Deposit in Canada, $155,000.

ADMINISTRATION AND REPUTE: This company is one of four American reinsurance companies composing the Rossia Group as follows: American Fire, Union Reserve, Fire Reassurance, all of New York, and the Rossia, of Hartford. This group together has the strongest net resources of any singly controlled number of companies transacting reinsurance in America. Its executives are experts in reinsurance and administration of the company's affairs, and accordingly have established it with an excellent reputation. Underwriting and investment results: 1923, underwriting loss, $47,424, investment profit, $69,580; 1922, underwriting loss, $275,926, investment profit, $181,712; 1921, underwriting loss, $198,801, investment profit, $243,045; 1920, underwriting loss, $204,721, investment profit, $99,604. Directorate, in 1923, held only $7,500, par value, of $400,000 capital stock. Majority of stock owned by Societe Anonyme de Reassurance Contre l'Incendie, of Paris. Company has ample operating surplus, a satisfactory premium income, substantial volume of business, and in 1921 and 1923 paid dividends of 5%.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, marine, automobile, tornado, hail, sprinkler leakage, riot and civil commotion.

FIRST REINSURANCE COMPANY OF HARTFORD, Hartford, Conn.

President, H. H. Stryker; Vice-President and Secretary, S. Ludlow, Jr. Organized, 1912.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,342,359	$2,354,037	$720,850	$1,593,657	$1,798,134	$1,198,672	$50,000	$608,044	$1,856,716	$1,119,492
1922	4,448,757	2,422,062	702,847	2,195,826	2,379,326	1,303,318	50,000	902,394	2,255,712	1,301,963
1921	4,251,747	2,388,936	530,018	2,347,761	2,660,949	1,113,120	50,000	823,288	1,986,408	1,394,453
1920	3,606,322	1,826,809	641,796	2,032,857	2,156,107	743,442	25,000	721,931	1,490,373	798,946
1919	2,784,935	1,256,035	502,638	1,283,991	1,565,824	643,103	.....	509,732	1,152,835	475,126

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds ands tocks	$2,790,285	Losses unpaid	$410,649
Cash	259,131	Unearned prems	2,354,037
Agents' balances	—37,376	Other liabilities	356,823
Interest	37,516		
Other assets	1,292,302	Total liabilities	3,121,509
		Capital paid up	500,000
		Net surplus	720,850
Total adm. assets	$4,342,359	Total	$4,342,359

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $44,987,733, $405,021; inland navigation and transportation, $40,500; $337; tornado, $4,591,189, $16,412; sprinkler leakage, $755,535, $917; riot, civil commotion and explosion, $360,436, $763; unclassified, effective prior to January 1, 1921, $2,370,306, $32,948.

BUSINESS SINCE ORGANIZATION: Premiums received, $17,396,066; losses paid, $9,099,110; dividends declared, cash, $237,500.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $735,760; State, County and Municipal bonds, $378,420; other bonds, $1,420,155; stocks, $255,950; total, $2,790,285.

DIRECTORS: Richard M. Bissell, Morgan B. Brainard, John W. Alling, Edward S. Goodwin, William B. Clark, Samuel Ludlow, Jr., Charles E. Gross, Robt. W. Huntington, Archibald A. Welch, Meigs H. Whaples, H. H. Stryker.

TERRITORY COVERED: The company is licensed in Ark., Colo., Conn., Ill., La., Mass., Mich., Mont., Nev., N. H., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was organized, November 13, 1912, in Connecticut, with special charter granted by the State General Assembly, as approved by the Governor. Carl Schreiner, Morgan G. Bulkely,

and eleven other prominent insurance men of Hartford, organized this company; its charter reading "to carry on a reinsurance business and to make reinsurance on insurance risks of every kind or description undertaken by other companies, associations, corporations, or persons." Company began business January 1, 1913, with $500,000 paid-in capital, and a like amount of surplus. Its charter authorized capital increase up to $5,000,000. The Munich Reinsurance Company of Bavaria, Germany, owned 4,505 of the company's 5,000 shares when the recent war broke out. This stock was seized, in 1918, by the Alien Property Custodian, who sold it, May 13, 1920, at $175 a share, principally to ten insurance companies, as follows: Aetna Casualty & Surety Co., Hartford; Aetna (Fire) Insurance Co., Hartford; Aetna Life, Hartford; Automobile Insurance Company, Hartford; Connecticut General, Hartford; Hartford Fire, Hartford; Phoenix Mutual Life, Hartford; Preferred Accident, New York; Security Insurance Co., New Haven; and the United States Fidelity & Guaranty, Baltimore. Stock, par value, $100; book value, December 31, 1923, $244.17; latest sale, 220%. Largest amount insured in one hazard: gross, $75,000; net, $75,000.

ADMINISTRATION AND REPUTE: This company has a progressive disposition and is in good repute. Its present capable and conservative management has produced a substantial volume of business and ample and increasing surplus. Its management, headed by H. H. Stryker, president, and Samuel Ludlow, Jr., is capable and experienced. Prominent local insurance and professional men compose the directorate which, in 1923, owned $17,900 of the $500,000 capital stock. The company has high-grade investments, and in recent years has paid 10% dividends. Underwriting and investment results in the last five years have been: 1923, underwriting loss, $62,366, investment profit, $130,370; 1922, underwriting loss, $51,640, investment profit, $274,470; 1921, underwriting loss, $294,024; investment profit, $232,245; 1920, underwriting loss, $18,921, investment profit, $195,578; 1919, underwriting profit, $206,424, investment profit, $8,405

CLASSES OF REINSURANCE WRITTEN: Fire, automobile, tornado, registered mail, sprinkler leakage, tourists' baggage, lightning, live stock, riot and civil commotion, explosion, fidelity and surety, burglary, accident and life.

FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA

Philadelphia, Pa.

President, E. G. Snow; Vice-Presidents, F. C. Buswell, C. A. Ludlum, Vice-President and Treasurer, C. L. Tyner; Vice-President and Secretary, Wilfrid Kurth; Secretary, Harold V. Smith. Organized, 1829.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$8,251,534	$3,218,537	$2,182,306	$3,978,972	$4,315,979	$1,749,999	$240,000	$1,451,632	$3,441,631	$1,621,030
1922	7,485,427	2,607,704	1,919,172	2,985,502	3,350,546	1,735,278	200,000	1,001,115	2,936,393	1,700,877
1921	6,941,741	2,452,148	1,546,834	3,005,729	3,276,517	1,991,440	200,000	955,116	3,146,556	2,145,201
1920	6,347,275	2,545,052	1,079,327	3,138,005	*a*3,361,920	1,132,867	180,000	1,072,419	2,385,286	1,401,153
1919	5,300,191	1,876,792	1,298,019	2,171,441	*a*2,804,978	767,705	70,000	717,960	1,555,665	784,816

Unearned premiums include amount reclaimable on perpetual policies. Premiums include 4% on mean perpetual deposits.

a Includes $500,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$117,711	Losses unpaid	$624,208
Bonds and stocks	6,512,051	Unearned prems	2,833,440
Cash	665,502	Perp. dep. recl	385,097
Agents' balances	868,783	Other liabilities	1,226,483
Interest and rents	87,487	Total liabilities	5,069,228
		Capital paid up	1,000,000
		Net surplus	2,182,306
Total adm. assets	$8,251,534	Total	$8,251,534

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $465,122,032, $3,774,579; ocean marine, $764,476, $15,110; motor vehicle, $35,958,170, $893,326; inland navigation and transportation, $192,659, $5,944; tornado, $46,321,649, $190,735; sprinkler leakage, $6,564,135, $33,909; riot, civil commotion and explosion, $3,132,827, $6,230; earthquake, $405,000, $1,636; rain and flood, $2,500, $44; unclassified, effective prior to January 1, 1921, $36,442,794, $331,479.

BUSINESS SINCE ORGANIZATION: Premiums received, $65,007,679; losses paid, $35,449,406; dividends declared, cash, $8,255,000.

REAL ESTATE OWNED: The only single parcel of real estate owned is the company's home office building at 421 Walnut Street, the book value of which is $117,711, and which is carried at the same figure. This was acquired in 1872. The taxes and expenses on the home office property in which the space occupied by the company has a rental value of $4,760, amount to from $888 to $4,745 yearly, having been $888 in 1916, $969 in 1917, $898 in 1918, $2,366 in 1919, $4,602 in 1920 and $1,543 in 1921 and 1922 and $1,494 in 1923. The net income from the properties last year aggregated $3,883.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,641,016; State, County and Municipal bonds, $994,417; other bonds, $3,496,592; stocks, $380,025; total, $6,512,051.

DIRECTORS: Jos. A. Steel, F. E. Parkhurst, C. K. Yungman, Thomas Wriggins, Jos. M. Steele, E. G. Show, F. C. Buswell, C. A. Ludlum, C. L. Tyner, W. I. Washburn, J. Willison Smith, Owen J. Roberts.

MANAGING UNDERWRITERS, FIELD MEN AND TERRITORY COVERED: Home office: Ivan Escott, assistant general inspector; William Wood, special agent, 56 Cedar Street, New York. Department of Improved Risks: A. M. Mackenzie, inspector, 56 Cedar Street, New York; special agents: C. Arnold Grasse, Leonard Peterson, Ralph Houseman, Chicago, Ill.; R. B. Mathews, San Francisco, Cal.; M. F. Daniels, Portland, Ore. Eastern Department: F. W. Axt, Waterville, Me., special agent for Me.; Elmer B. Bailey, Burlington, Vt., state agent for N. H. and Vt.; Frederic M. Bell, Burlington, Vt., special agent for N. H. and Vt.; F. A. Wetherbee, general agent, H. H. Worthington, special agent, and C. H. Wilkins, special agent Carlston D. Smith, special agent, Boston, Mass., for Mass.; Henry C. Seydel, state agent, C. H. Bissell, special agent. New Haven, Conn., for Conn. and R. I.; R. F. Van Vranken, state agent, John W. Summers, special agent, Albany, N. Y., for eastern N. Y.; Homer L. Staley, state agent, J. Frank Snydom, special agent, Utica, N. Y., for central N. Y.; Frank B. Decker, Rochester, N. Y., state agent for western N. Y.; R. V. S. Richmond, Buffalo, N. Y., special agent for western N. Y.; J. V. N. Simonson, Brooklyn, N. Y., state agent, for suburban N. Y.; Reinhold Toepfer, special agent, R. W. Simons, state agent, and H. S. Sutton, special agent, Newark, N. J., for northern N. J.; W. J. Christie, Philadelphia, Pa., state agent for southern N. J. and Del.; John D. Brady, special agent, Haddonfield, N. J.; Thompson, Derr & Bro., general agents, Wilkes-Barre, Pa.; E. S. McKillip, Bloomsburg, Pa., state agent for north central and eastern Pa.; G. A. Davis, Scranton, Pa., special agent for north central and eastern Pa.; Fred J. Schultz, Harrisburg, Pa., state agent for southeastern and southern Pa.; Paul W. Brown, special agent, Frederick R. Paine, special agent, W. A. Rattleman, special agent, Pittsburgh, Pa., for western Pa.; Walter F. Yeager, assistant manager, and Howard E. Lukens, special agent, Philadelphia, Pa., for Philadelphia and Philadelphia suburban. Eastern Farm Department: Nelson H. Simmons, manager, G. G. Miller, special agent, L. G. Howell, special agent, Syracuse, N. Y.; H. C. Letson, special agent, New York. Southern Department:

Kalford Kreth, general agent, Montgomery, Ala., for Ala. and Miss., C. K. Knox, McWillie Robinson, special agents, Montgomery, Ala., for Ala.; S. A. Russell, Jr., Montgomery, Ala., for Ala., A. J. Haltiwanger, state agent for Miss., F. E. Potter and Ed. Yerger, Jr., special agents, Jackson, Miss., Charles F. Roberts, Washington, D. C., manager for D. C. Prince George and Montgomery Cos., Md., Arlington and Fairfax Cos., Va.; Dorsey T. Davis, Jacksonville, Fla., state agent for Fla.; J. K. Spader, special agent, Orlando, Fla., for Fla.; Carl M. Ramspeck, state agent, Atlanta, Ga., for Ga.; F. H. Cooper and W. C. Kidwell (Farm Department), Montgomery, Ala., for Ga.; E. H. Addington, New Orleans, La., for La.; Herbert C. Taylor, state agent, Richmond, Va., for Va.; Edward D. Tupper, special agent (Automobile Department), Richmond, Va.; (Va. and Tenn.), F. I. Mosher, state agent, A. M. Sullivan, special agent, Baltimore, Md., for Md.; Arthur F. Herman, special agent, Parkersburg, W. Va., for Md., and W. Va.; Ben J. Smith, general agent, J. A. Carruth, special agent, George D. White, special agent (Automobile Department), Charlotte, N. C.; Godfrey Cheshire, special agent, Raleigh, N. C., D. S. Ackerman, special agent, Columbia, S. C., J. W. Kraushaar, S. A. (Farm Department), Charlotte, N. C., for N. C. and S. C.; D. D. McLarry, general agent, John C. Evans, special agent, M. L. Canfield, special agent, Vance D. Hoffmaster, special agent, J. L. Cummings, special agent, R. E. Alstead, special agent, J. W. Bigger, special agent, Dallas, Tex.; Wm. S. Cunningham, Jr., special agent, San Antonio, Tex., for Tex. Western Department: L. B. Leigh & Co., Little Rock, Ark., general agents for Ark.; Gaither L. Dillepay, Little Rock, Ark., for Ark.; Harold Rogers, state agent, John M. Heath and J. G. Marchbank, special agents, Denver, Colo., for Colo.; H. M. Zimmer, state agent, A. R. Rathslag, special agent; N. M. Wyo., Oscar Steenus, special agents, Chicago, Ill.; H. A. Elkin, special agent, Springfield, Ill., Jas. T. Coen, special agent, Olney, Ill., D. M. Vance, Bloomington, Ill., for Ill.; H. G. Buswell, manager, E. R. Hurd, assistant manager, L. A. Tanner, special agent, Chicago, Ill.; John Knaus, special agent, Chicago, Ill., for Ill. (Cook Co.); C. D. Lasher, state agent, A. G. Allen, special agents, E. H. Johnson, special agent, Louis J. Fischer and Ross J. Harmon, special agents, K. V. Robins, special agent (Automobile Department), Indianapolis, Ind., for Ind., Mich. and Ky., O J. Davis, state agent, E. H. Davis, special agent, N. J. Caldwell, special agent, Des Moines, Ia.; Homer Templeton and A. N. Beim, special agents, Des Moines, Ia., for Ia.; C. W. Fort, state agent, Kansas City, Mo., L. H. Moore, special agent, Galena, Kan., and L. A. Bailey, special agent, Topeka, Kan., for Kan.; W. H. Wheeler, Louisville, Ky., general agent for Ky.; H. Lee Upton, state agent, Geo. K. Schuster, special agent, Senator K. Gray, special agent. W. S. Rice; special agent, Louisville, Ky., for Ky.; Lee J. Owsley (Farm Department), Louisville, Ky., for Ky. Term (Sub-Agencies); Joseph W. O'Brien, state agent, Grand Haven, Mich., E. G. O'Brien, special agent, Detroit, Mich., J. P. O'Brien and W. P. Van Wormer, special agents, Lansing, Mich., for Mich.; William D. Lowry, general agent, Jay A. Weeks, special agent, John El Jackson and Howard L. Stutsman, special agents, Minneapolis, Minn.; Herman O. Kallgren, special agent, Fargo, N. D., Emil A. Dugstad, special agent, Minot, N. D., for N. D.; Walter Scott, Kansas City, Mo., general agent for Mo. (sub-agencies); John H. Walsh, state agent, C. P. McCaffery, special agent, Kansas City, Mo., Frank Roeder, special agent, St. Louis, Mo., J. Elmer Ball, special agent, Webster Groves, Mo., for Mo.; C. U. Hendrickson, state agent, A. L. Millhollin, special agent, R. F. James, special agent, Omaha, Neb., S. Cypreansen, special agent, Lincoln, Neb., E. G. White, special agent, York, Neb., for Neb.; C. T. Deatrick, state agent, Clark O. Wood, special agent, Robt. S. Deatrick, special agent, Joseph H. Clinton, O. R. Lacy and Robert W. Nelson, special agents, Columbus, Ohio, for Ohio; F. S. Hoskins, manager, Cleveland, Ohio, Cuyahoga Co. (sub-agencies); Melvin Barclay, R. W. Bates, state agent, Sharman Owsley, special agent, E. R. Smith, special agent, Don L. Harris, special agent, Oklahoma City, Okla., for Okla.; L. C. Nichols, state agent, F. S. Holmes, special agent, Geo. L. Rawson, Sioux Falls, S. D., Leo J. Fell, special agent (Farm Department), Burke, S. D., for S. D.; Edward H. Sherley, state agent, J. S. Schmitt, special agent, Harold S. Manning, W. R. C. Stewart, special agents, Nashville, Tenn., for Tenn.; E. A. Rademacher, state agent, C. H. Anderson, James F. Reilly, special agents, Milwaukee, Wis., for Wis., Joseph A. May, special agent, Calgary, Alberta for Alberta, Sask. Farm Department: H. H. Walker, Secretary, Lesch & Cornell, managers, Chicago, Ill., for Ill., Ind., Iowa, Kan., Neb., Mo., Ky., Tenn., Ark., Okla., Colo., S. D., Tex., Wis., Va., N. C., S. C., Ga., Fla., La., Mich. and Ala.; S. A. Russell, T. H. Cooper, W. C. Kidwell, Montgomery, Ala., special agents for Alabama; G. M. Craig, Little Rock, Ark., special agent for Ark., G. L. Dillehay, Oscar Dillehay, Little Rock, for Ark.; Edwin Sever, Rocky Ford, Colo., special agent for Colo.; G. D. Hiltabrand, special agent, Peoria, Ill.; H. A. Clegg, special agent, Chandlerville, Ill.; J. Q. Carr, special agent, Carmi, Ill., for Ill.; E. E. Gant, special agent, M. P. Cooper, special agent, Greenfield, Ind.; Merritt Wood, special agent, Lafayette, Ind.; M. W. Surratt, special agent, Tipton, Ind., for Ind.; A. F. Rathbun and S. J. Mak, Des Moines, Ia., special agents, for Ia., R. R. Wolfe, special agent, Smith Center, Kan. and H. T. Melton, Lawrence, Kan., for Kan.; G. C. Cundiff, special agent, A. S. Jones, H. H. Troutman, special agents, Louisville, Ky.; E. H. Kannady, special agent, Elizabethtown, Ky.; F. E. Van Deman, special agent, East Falls Church, Va., G. R. Pettigrew, Jackson, Miss., special agent for Miss., J. R. Phillips, Marshall, Mo., W. T. Merrell, special agent, Springfield, Mo., H. J. Ramsey, Odessa, Mo., R. A. Brooks, Carthage, Mo., J. W. Kranshaar, Charlotte, N. C., special agent for N. C. and S. C.; J. E. Barnett, special agent and H. C. Melton, special agent, Oklahoma City, Okla., for Okla.; Sam A. Stewart, special agent, Sioux Falls, S. D., for S. D.; E. O. Spink, special agent, Racine, Wis., for Wis.; J. D. Abney, Philip C. Abney, special agents, Dallas, Tex., for Tex.; R. L. Alexander, H. B. Highers, S. L. Malone, W. C. Todd, special agents, Nashville, Tenn. for Tenn. Canadian Department: Fred W. Evans, chief agent, Montreal, for Canada; A. M. M. Kirkpatrick, general agent, A. M. Sabiston, special agent, Toronto, Ont., for Ont.; J. A. Malo, Montreal provincial agent for Que.; D. L. McCulloch, special agent, Winnipeg, Man., for Man.; A. C. Hagen, special agent, Calgary, for Alberta. Pacific Department: For northern Cal., Nev., Alaska and Hawaiian Islands, 451 California Street, San Francisco, Cal.; Ray Decker, general agent; Paul A. Normand, Chas. I. Magill, assistant general agents; special agents: Henry W. Wegenet, Harry L. Thompson, C. J. Sullivan, Frank W. White, special agent. Automobile Department; Geo. W. Pohlman, manager; J. W. DePaoli, adjuster; for southern Cal. and Ariz.; 902–907 Hibernian Bldg., Los Angeles, Cal., Quitzow & Suydam, state agents; William J. Perry, special agent, Automobile Department; Elmore W. Roberts, special agent. B. L. Udell, special agent, Phoenix, Ariz. For Wyo.: Harold Rogers, special agent, L. R. Gray, special agent, Automobile Department, Denver, Colo., Hoyt Leech, special agent, Cheyenne, Wyo. For N. Mex.: Harold Rogers, state agent, Denver, Colo., Kipling C. White, special agent, Albuquerque, N. Mex. For Ore., Wash. and northern Idaho.: 520 Lumbermens Bldg., Portland, Ore., Miss Helen Donally, cashier; special agents: John C. Fox, Edgar Stevens, Robert R. Groninger, special agents, Spokane, Wash.; George H. Houghton, special agent. For Utah and southern Idaho: 325–326 Kearns Bldg., Salt Lake City, Utah; C. S. Larson, special agent. For Mont.: First National Bank Bldg., Great Falls, Mont.: Benn A. Scott, general agent; special agents: Howard A. Reynolds. The company operates in all states except Alaska, Haw., Miss., Nev., P. I., P. R. and Cuba.

HISTORICAL DATA

Company incorporated and began business 1829, in Pennsylvania, with $400,000 capital, shares, par value, $25 each. It passed successfully through many American conflagration crises, but owing to its losses in the San Francisco disaster in 1906 decreased capital from $400,000 to $100,000. It was, however, immediately, increased to $400,000 by an issue of new stock which also netted a premium of $300,000. Capital increased, 1910, to $500,000 by another issue of new stock, which, selling at a $25 premium, added $100,000 to surplus. The Franklin was purchased in 1915 by leading interests of the Home of New York, whose strength thus came behind it though the company continued to be operated separately. Other companies under same control: Home, N. Y.; City of New York, N. Y.; which with the Franklin are known as the Home Group. Conflagration losses: St. Louis, 1849, $294,855; Chicago, 1871, $635,429; Boston, 1872, $451,505; Baltimore, 1904, $153,914; San Francisco, 1906, $1,325,882. Deposits in States: Va., $50,802; N. C., $9,000; Ga., $10,000; New Mex., $9,812; Canada, $75,062. Stock, par value, $25 per share; book value, December 31, 1923, 318.23%. Largest amount insured in one hazard, gross, $100,000; net, $15,000.

ADMINISTRATION AND REPUTE: This company has backing of strong interests through its affiliation with the Home Group. It has the same official and field administration as the Home, of New York, under which it has expanded with a generally progressive and successful career. Its financial progress has been especially marked by its ample and steadily increasing surplus and growing premium income. It has also regularly paid substantial dividends and is in excellent repute for its treatment of loss claimants. Recent underwriting and investment results: 1923, underwriting profit, $269,128, investment profit, $234,007; 1922, underwriting loss, $1,956; investment profit, $574,293; 1921, underwriting loss, $36,246, investment profit, $703,754. 1920, underwriting loss, $53,857, investment profit, $15,164; 1919, underwriting profit, $305,190; investment profit, $119,383. The directorate, in 1923, held $21,300, par value, of the $1,000,000 capital stock. Company has high class investments which are remunerative.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, inland and ocean marine, motor vehicle, sprinkler leakage, explosion, earthquake, flood, lightning, rain, rent, registered mail, tourists' baggage, tornado, hail, riot and civil commotion, profits, use and occupancy, and war risk.

GENERAL INSURANCE COMPANY OF AMERICA, Seattle, Wash.

President, H. K. Dent; Vice-President, Geo. J. Osgood; Secretary, Frank B. Martin. Organized, 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,466,001	$171,001	$639,512	$340,088	$359,130	$24,242	$2,092	$136,348	$162,682	$32,234

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,218,592	Losses unpaid	$8,527
Cash	126,971	Unearned prems	171,001
Agents' balances	135,590	Other liabilities	20,661
Interest	18,892		
Am't unpaid under reins. treaties	—34,044	Total liabilities	200,189
		Capital paid up	626,300
		Net surplus	639,512
Total adm. assets	$1,466,001	Total	$1,466,001

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $16,391,953, $241,748; motor vehicle, $1,782,998, $61,064; plate glass, $920; use and occupancy, $20,000, $160,

BUSINESS SINCE ORGANIZATION: Premiums received, $340,088; losses paid, $23,706.

DIRECTORS: Geo. S. Long, J. F. Ives, W. H. Talbot, Geo. J. Osgood, A. W. Middleton, C. D. Stimson, J. A. Humbird, F. B. Martin, O. D. Fisher, Henry McCleary, H. K. Dent.

HISTORICAL DATA

This company commenced writing business May 1, 1923, and is licensed to transact business in Cal., Ore., Wash., Idaho, Ill., N. J., and Pa. The company follows board rules and rates generally, but writes only the preferred risks, issuing its policies on the participating plan, returning dividends to policyholders. At present the company is returning dividends of 20%. No profits are taken by the stockholders unless this 20% dividend is being returned to the policyholders. Underwriting loss in 1923, $18,065, investment. profit, $33,369. Largest amount insured in one hazard, gross, $550,000; net, $50,000. December 31, 1923 directors owned $93,000 of stock. The company was examined by the Washington Insurance Department on April 28, 1923.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, plate glass, use and occupancy.

GENERAL MOTORS FIRE INSURANCE COMPANY, New York

The company of above name was in process of organization early in 1924. The incorporators are as follows: Jeremiah J. Hartnett, Harold Webster, Ira W. Trenchard, James F. Hylind, Samuel T. Simms, Aloysius J. Lynch, Walter B. Renton, Henry V. Andrews, William F. McMahon, Richard H. Long, Thomas F. McGrath, George R. Hess, Timothy D. Hartnett.

GEORGIA HOME INSURANCE COMPANY, Columbus, Ga.

President, Rhodes Browne; Vice-President and Secretary, Dana Blackmar; Treasurer, A. P. Bugg; Asst. Secy., George Klump. Organized, 1859.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$742,708	$344,196	$138,915	$411,652	$444,202	$232,886	$12,000	$183,537	$428,423	$210,279
1922	715,515	296,877	139,671	368,403	398,564	193,111	.....	167,089	360,200	178,608
1921	730,216	258,504	140,154	309,916	335,497	213,545	12,000	159,134	384,679	226,588
1920	781,350	259,802	166,684	328,219	357,275	178,186	16,000	166,606	360,792	182,747
1919	739,177	251,470	180,882	323,890	355,326	159,603	12,000	153,733	325,336	144,988

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$125,000	Losses unpaid	$41,137
Mortgage loans	23,374	Unearned prems	344,196
Collateral loans	17,000	Other liabilities	18,460
Bonds and stocks	423,849		
Cash	49,026	Total liabilities	403,793
Agents' balances	97,663	Capital paid up	200,000
Interest and rents	1,858	Net surplus	138,915
Other assets	4,938		
Total adm. assets	$742,708	Total	$742,708

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $53,360,581, $615,932; unclassified, effective prior to January 1, 1921, $826,077, $17,083.

BUSINESS SINCE ORGANIZATION: Premiums received, $16,329,888; losses paid, $9,819,048; dividends declared, cash, $1,680,500.

REAL ESTATE OWNED: Consists of the company's home office building, 1044-46 Broad Street, Columbus, of which the book value is $125,000. There are no incumbrances. Net income last year, $6,577.

MORTGAGE LOANS: There are 6 loans, all first liens, and all are on Columbus property. The loans range from $875 to $7,500. The aggregate of the loans, $23,375 is protected by properties valued in all of $82,500. The company holds $32,350 of insurance on the mortgaged properties. On December 31, last, there was no interest past due.

COLLATERAL LOANS are as follows: Securities	Market Value	Amount Loaned
First Nat. Bk., Columbus	$3,960	$3,000
First Nat. Bk., Columbus	12,540	
Swift Mfg. Co., Columbus	11,925	14,000
Totals	$28,425	$17,000

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $80,636; State, County and Municipal bonds, $179,636; stocks, $163,577; total, $423,849.

DIRECTORS: Dana Blackmar, Rhodes Browne, L. H. Chappell, H. L. Williams, R. E. Dismukes, H. H. Swift, Julius Friedlaender.

FIELD MEN AND TERRITORY COVERED: J. M. Young, Richmond, Va., for Va., W. Va., N. C.; Dana Blackmar, Jr., Columbus, Ga., special agent for S. C., Fla. and Ga.; A. L. La Combe, Opelousas, La., general agent for La.; Percy B. Dutton, Rochester, N. Y., manager for N. Y. outside Metropolitan District; Tennessee Underwriters Agency, Memphis, Tenn., general agent for Tenn. The company is licensed in Fla., Ga., Ill., La., N. Y., N. C., Pa., S. C., Tenn., Va. and W. Va.

HISTORICAL DATA

Company organized, 1859, in Georgia, with $300,000 authorized capital. During 1915 it decreased capital from $300,000 to $200,000 thus transferring $100,000 to surplus. Stock, par value, $100 a share; book value, December 31, 1923, $169.45. Latest sale 85%. Largest amount insured in one hazard, gross, $30,000; net, $10,000. Conflagration losses: Baltimore, 1904, $167,000; Augusta, Ga., $33,237; Paris, Tex., $12,986; Atlanta, Ga., 1917

$30,824. Deposits with States: La., $9,850; Va., $9,884; N. C., $10,000; S. C., $9,875; N. Y., $9,860; Ill., $9,756.

ADMINISTRATION AND REPUTE: Experienced underwriters manage the company's operations which, over a long period, were generally satisfactory, but due to high loss and expense ratios, applying particularly to business in certain sections, and to underwriting losses in 1920 and 1921, its business of late years has not been in general so profitable. In 1922 and 1923 the company's operations showed marked gains. Recent underwriting and investment results: 1923, underwriting loss, $37,778, investment profit, $34,713; 1922, underwriting loss, $16,560; investment profit, $27,714; 1921, underwriting loss, $83,625; investment profit, $71,767; 1920, underwriting loss, $30,961; investment profit, $28,554; 1919, underwriting profit, $19,573; investment profit, $43,435. Its directors, mostly prominent local business men, in 1923, owned $27,187 par value of the $200,000 capital stock. Actual control of company is held among a small group. Present volume of business is conservative and carefully selected. Company has some good grade investments and its loss paying reputation is excellent.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Union.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, profits, riot and civil commotion, sprinkler leakage, tornado, use and occupancy.

GEORGE WASHINGTON FIRE INSURANCE CO., Greensboro, N. C.

President and Treasurer, A. W. McAlister; Secretary C. A. Mebane. Organized, 1903.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$585,541	$277,424	$82,310	$300,110	$325,302	$154,502	$12,000	$135,363	$301,865	$142,840
1922	558,231	247,969	80,224	291,957	316,296	156,513	12,000	136,318	304,831	141,784
1921	538,980	220,547	77,978	233,932	261,026	168,287	14,000	112,767	295,054	181,687
1920	566,321	224,344	108,035	251,301	208,907	90,670	12,000	125,620	228,290	92,249
1919	502,446	184,499	96,723	217,898	241,590	68,809	12,000	106,713	187,522	63,480

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923:	
Real estate	$7,163	Losses unpaid	$13,807
Mortgage loans	180,257	Unearned prems	277,424
Collateral loans	36,378	Other liabilities	12,000
Bonds and stocks	236,220		
Cash	37,307	Total liabilities	303,231
Agents' balances	67,438	Capital paid up	200,000
Interest and rents	5,454	Net surplus	82,310
Other assets	15,324		
Total adm. assets	$585,541	Total	$585,541

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $32,407,731, $509,226; tornado, $518,761, $3,903.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,847,067; losses paid, $1,391,572; dividends declared, cash, $194,000.

REAL ESTATE OWNED: Consists of farm property in Colleton Co., S. C.; book value, $7,163; market value, $7,163. Total taxes and expenses during last year $147. Rents received, $200.

MORTGAGE LOANS: There are 33 loans, aggregating $180,257, protected by property in North Carolina and South Carolina, valued at $383,075. There was $108 of interest past due on December 31, last. Company holds $136,700 of fire insurance on the mortgaged buildings.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned
Assigned Real Estate Notes	$1,500	$1,188
Pilot Life Ins. Co.	23,625	
1st Mtge. Real Estate	12,500	
2nd Mtg. Real Est.	13,850	22,500
Pilot Life Ins. Co.	5,425	2,940
Hunter Mfg. & Com. Co. (Pref.)	1,000	1,750
Pilot Life Ins. Co.	1,925	
Pilot Fire Ins. Co.	10,000	
Geo. Washington Fire Ins. Co.	2,100	8,000
Greensboro Fire Ins. Co.	2,200	
Total	$74,125	$36,378

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $47,000; State, County and Municipal bonds, $18,720; other bonds, $23,000; stocks, $147,500; total, $236,220.

DIRECTORS: S. M. Rankin, J. S. Carr, A. M. Scales, R. G. Vaughn, A. W. McAlister, C. A. Mebane, E. J. Davis, Ellison A. Smyth, W. L. Sharpe, S. L. Alderman, T. D. Dupuy, T. D. Sherwood, A. J. Sykes.

FIELD MEN AND TERRITORY COVERED: A. W. McAlister, manager, and C. A. Mebane, assistant manager, Greensboro, N. C.; H. P. Hardin, agency superintendent and special agent, Greensboro, N. C., for Va.; J. L. Hardin and J. W. McAlister and C. W. Mowery, Greensboro, N. C., special agents for N. C.; J. E. McDavid and A. J. McDavid, Columbia, special agents, for S. C. The company operates in N. C., S. C. and Va.

HISTORICAL DATA

Company organized and began business, 1903, in North Carolina under the name Southern Underwriters. Company's present title was adopted 1921. Policies issued under the former name were, prior to 1908, guaranteed by the Southern Stock Fire, Southern Life & Trust, Underwriters of Greensboro, and the Home of Greensboro. In 1909, the Southern Underwriters discontinued the above arrangement and absorbed the Home of Greensboro, starting independent operations with a capital of $150,000, which was increased, 1909, to $200,000 and $4,900 realized as premium on new stock. The George Washington, the Greensboro Fire, and the Pilot Fire jointly guarantee the policies of the McAlister Underwriters. Stock, par value, is $100 per share; book value, December 31, 1923, $141.15; latest sale, 105%. Other companies under the same control: The Greensboro, and the Pilot, both of Greensboro, N. C., which, with the George Washington, are known as the McAlister Group.

ADMINISTRATION AND REPUTE: This company is progressive and has almost steadily increased its volume of business at the same time paying reasonable dividends. Its directors, mostly prominent local business and professional men. It has a good reputation for loss payments, and is generally in excellent repute. Recent underwriting and investment results: 1923, underwriting loss, $6,471, investment profit, $20,557; 1922, underwriting loss, $18,033, investment profit, $32,280; 1921, underwriting loss, $59,299, investment profit, $41,242; 1920, underwriting loss, $2,348, investment profit, $27,660; 1919 underwriting profit, $15,782, investment profit, $17,052.

CLASSES OF INSURANCE WRITTEN: Fire, farm, tornado and windstorm, use and occupancy.

GIRARD FIRE AND MARINE INSURANCE COMPANY, Philadelphia, Pa.

President, Henry M. Gratz; Vice-President, Neal Bassett; Vice-President and Treasurer, John Kay; Vice-President and Manager Western Department, Waite Bliven; Secretaries, A. H. Hassinger, Wells T. Bassett, D. G. Vaughan. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$5,025,111	$2,613,292	$1,075,257	$1,974,020	$2,185,119	$884,523	$80,000	$852,404	$1,816,927	$890,176
1922	4,775,912	2,355,674	1,110,233	1,707,793	1,911,855	853,386	80,000	735,917	1,669,303	881,097
1921	4,360,509	2,240,933	851,855	1,504,971	a1,951,346	801,711	75,000	711,636	1,588,347	785,706
1920	*4,006,570	2,295,789	*449,841	1,735,478	1,883,187	755,466	60,000	750,174	1,565,640	782,697
1919	3,252,811	2,092,247	473,047	1,580,893	1,706,758	500,444	60,000	661,492	1,221,936	511,447

Unearned premiums include amount reclaimable on perpetual policies. Deposits received and returned on perpetual policies not included in income and disbursements. *Statement of Feb. 16, 1921. a Incl. $275,000 new surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$133,500	Losses unpaid	$273,562
Bonds and stocks	4,242,816	Unearned prems	2,234,250
Cash	261,999	Perp. dep. recl	379,042
Agents' balances	360,230	Other liabilities	63,000
Interest	49,276		
Other assets	22,710	Total liabilities	2,949,854
		Capital paid up	1,000,000
		Net surplus	1,075,257
Total adm. assets	$5,025,111	Total	$5,025,111

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $386,649,631, $3,548,194; tornado, $28,110,554, $122,995; sprinkler leakage, $122,952, $371; earthquake, $15,000, $30; unclassified, effective prior to January 1, 1921, $48,017,749, $420,035.

BUSINESS SINCE ORGANIZATION: Premiums received, $36,781,299; losses paid, $15,936,608; dividends declared, cash, $3,879,694.

MORTGAGE LOANS: There are 33 loans, of which but 1 exceeds $6,000 in amount, viz.: $16,000 on brick apartment house 2253 N. 33rd Street, Philadelphia, valued at $31,000. The remaining loans are principally upon dwellings in Philadelphia. The $133,500 of loans are secured by property estimated to be worth $262,750.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $610,326; State, County and Municipal bonds, $339,707; railroad and other bonds, $2,517,467; stocks, $775,316; total, $4,242,816.

DIRECTORS: Henry M. Gratz, John C. Lowry, William R. Nicholson, Jas. H. Glenn, Edward J. Thomason, Franklin M. Potts, J. Harker Chadwick, C. S. W. Packard, Neal Bassett, John Kay, Morrison C. Colyer, Chas. G. Colyer, F. H. Douglas, Percy Jackson, Samuel W. Baldwin, Archibald S. Reid, Water C. Heath.

FIELD MEN AND TERRITORY COVERED: Departments: Western Department: Chicago, Ill., Waite Bliven, vice-president and manager; H. R. M. Smith, assistant secretary and assistant manager. Territory Covered: Ark., Colo., Ill., Ind., Iowa, Kans., Ky., Mich., Minn., Mo., Neb., N. Mex., N. D., Ohio, Okla., S. D., Tenn., Wis.; Pacific Department: W. W. and E. G. Potter, managers, San Francisco, Cal. Territory Covered: Ariz., Cal., Idaho, Mont., Ore., Utah and Wash. General agents: Va., Howard W. Saunders, Hampton; Fla., H. C. Hare & Co., Jacksonville; Tex., Girard Underwriters, I. Reinhardt & Son, Dallas. Special Agents: W. Va., T. F. Kemper, Clarksburg; Del., Md. and D. C., M. L. May, Baltimore, Md.; S. C., W. D. Crawford, Columbia, New York (Exclusive of New York City Suburban), P. M. Taylor, Syracuse; New York City Suburban, C. A. Baldwin, Jamaica; Eastern Pa.; S. Paul Dinges, Philadelphia; Ga., A. L. Brooks, Atlanta; New England, Geo. W. Watt, Boston; La. and Ala., John E. Lansing, New Orleans.; N. C., H. L. Williamson, Greensboro; N. J., G. M. Emmons, Newark; Va., Wm. G. Puller, Jr., Richmond. The company operates in all the states and territories of the United States except Alaska, Haw., Miss., Nev., P. I., P. R. and Cuba.

HISTORICAL DATA

This company was incorporated, March 26, 1853, in Pennsylvania. In 1867, it had $200,000 capital stock which was subsequently increased to $300,000 and in 1906, to $500,000, with $400,000 contributed to surplus, the $600,000 having been collected by issue of new stock to the amount of $200,000, par value $100 at $300 per share. This was necessitated by the company's heavy losses in the San Francisco conflagration. Capital increased, 1921, to $1,000,000, surplus paid in at this time being $275,000. Other companies under same control: Firemen's of Newark, N. J., Mechanics of Philadelphia and National-Ben Franklin of Pittsburgh, Pa., which with the Girard F. & M., are known as the Firemen's Group. Company issues and guarantees policies under the name Girard Underwriters and joins with Firemen's of Newark, Mechanics of Philadelphia, National-Ben Franklin of Pittsburgh in issuing Keystone Underwriters policies. Conflagration losses: Chicago, 1871, $20,000; Boston, 1872, $62,000; San Francisco, 1906, $753,687; Salem, 1914, $23,617. Majority of stock owned by New Jersey Investment Company. Special deposits are as follows: Ga., $9,870; Va., $30,265; N. C., $10,039; Canada, $55,912; N. M., $4,935. Stock, par value, $100 per share; book value, December 31, 1923, $207.52. Largest amount insured in one hazard, gross, $400,000; net, $50,500. December 31, 1922, directors owned $8,900 of capital stock.

ADMINISTRATION AND REPUTE: In addition to an estimable career of long service and an excellent reputation for conservative business conduct and prompt loss paying ability, this company has the additional strength of being under the same capable management as the large and well known Firemen's of Newark, N. J. The Girard writes a moderate volume of business, has normal operating expenses and a low loss ratio. It has a substantial surplus, shows large premium income advances, and in recent years has paid liberal dividends with regularity. The company was examined in 1923 jointly by the Pennsylvania and New Jersey Insurance Departments. Recent underwriting and investment results: 1923, underwriting loss, $73,434, investment profit, $118,458; 1922, underwriting loss, $70,800; investment profit, $409,203; 1921, underwriting profit, $3,503; investment profit, $473,535; 1920, underwriting loss, $70,478; investment loss, $167,728; 1919, underwriting loss, $62,910; investment profit, $41,867.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, Board of Fire Underwriters of the Pacific, Southeastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, tornado, hail and sprinkler leakage, explosion, lightning, earthquake, riot and civil commotion, war risk, use and occupancy, and marine.

GLENS FALLS INSURANCE COMPANY, Glens Falls, N. Y.

President, E. W. West; Vice-President, H. N. Dickinson; Secretaries, J. A. Mavon, H. W. Knight, F. L. Cowles, F. M. Smalley; Treasurer, R. C. Carter. Organized, 1850.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$11,888,241	$6,328,819	$3,005,704	$7,754,405	$8,354,021	$4,110,800	$240,000	$3,083,737	$7,434,537	$4,079,360
1922	11,262,301	5,571,772	2,946,464	7,042,250	7,613,257	3,758,709	240,000	2,791,073	6,789,782	3,709,592
1921	10,344,558	4,929,979	2,786,952	6,204,628	6,680,981	3,793,518	240,000	2,597,123	6,630,641	3,759,491
1920	10,100,510	4,826,604	2,713,140	6,405,968	6,828,221	3,217,565	240,000	2,534,742	5,992,307	3,266,068
1919	9,328,860	4,176,680	2,695,465	5,407,282	5,788,864	2,455,226	185,000	2,112,565	4,752,791	2,519,758

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$226,407	Losses unpaid	$1,107,230
Mortgage loans	2,451,630	Unearned prems	6,328,819
Collateral loans	106,750	Other liabilities	446,488
Bonds and stocks	6,999,392		
Cash	718,063	Total liabilities	7,882,537
Agents' balances	1,169,736	Capital paid up	1,000,000
Interest and rents	77,630	Net surplus	3,005,704
Other assets	138,633		
Total adm. assets	$11,888,241	Total	$11,888,241

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,091,244,436, $9,349,594; ocean marine, $27,598,524, $97,469; motor vehicle, $79,085,326, $915,059; tourist's baggage, $150,040, $3,429; inland navigation and transportation, $25,017,265, $205,743; tornado, $89,705,101, $351,889; sprinkler leakage, $5,769,175, $15,449; riot, civil commotion and explosion, $15,888,930, $27,549; mail package, $562,700, $1,180; unclassified, effective prior to January 1, 1921, $50,586,385, $567,745.

BUSINESS SINCE ORGANIZATION: Premiums received, $92,867,594; losses paid, $46,802,007; dividends declared, cash, $4,775,000; stock, $300,000.

REAL ESTATE OWNED: The principal item of real estate is the company's home office building at Glens Falls, carried at $200,000 (cost $457,257). The remaining parcels are a dwelling in Rochester, valued at $1,500 and 5 Washington State tide lands ctfs., worth $24,907.

MORTGAGE LOANS: There are 152 loans, of which 43 are of $10,000 or more. The larger loans comprise the following:

$125,000 on Hotel property, Albany, N. Y., valued at $350,000. $87,000 on paper mill property at Dexter, N. Y., valued at $943,800; $110,000 on pulp mill, etc., at Palmer, N. Y., valued at $450,000; and various other loans ranging as high as $44,000 which seem to be amply secured by properties scattered through the States of N. Y., Pa. and Mich., with one in Canada. There was $123 interest past due on December 31, last.

COLLATERAL LOANS are as follows: SECURITIES.	Market Value.	Amount Loaned.
U. S. 4th Lib. Ln.	$980	
U. S. 3rd Lib. Ln.	990	$11,000
U. S. 2nd Conv. Lib. Ln.	2,940	
Capouse Warehouse Bds.	10,000	
Ore. & Wash. R. R. & Nav. Co.	6,400	
Kans. City Term. R. R.	12,000	
St. Louis, San Franc. R. R.	13,200	
Chic., Milw. & St. Paul.	15,800	50,000
Penn. Ry. Co.	18,200	
West Shore R. R.	7,900	
Louisville & Nashville.	15,800	
Clev., Cinn., Chi. & St. L. Ry.	5,000	25,000
United Drug	2,000	
Amer. Tel. & Tel.	3,302	5,000
Amer. Sugar Refining Co.	1,400	
U. S. Steel Corp. Pref. Stk.	2,040	5,000
Glens Falls Port Cem. stk.	7,380	
United Drug stk.	4,580	11,000
Havana Electric Ry.	13,160	
Detroit City Gas Co.	5,000	4,750
Chatham & Phoenix stk.	11,950	
Totals.	$159,416	$106,750

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $958,427; State, County and Municipal bonds, $1,961,491; other bonds, $1,433,350; stocks, $2,646,124; total, $6,999,392.

DIRECTORS: Horace N. Dickinson, John L. Cunningham, Louis M. Brown, Byron Lapham, Mark L. Sheldon, C. J. De Long, Egbert W. West, Geo. Cahahoon, Jr., Maurice Hoopes, Arthur W. Sherman, Samuel T. Brown, N. Y., Frank M. Smalley, J. B. Reynolds.

FIELD MEN AND TERRITORY COVERED: Seibels, Bruce & Company, managers, southern department: Columbia, S. C., for Ala., Fla., Ga., N. C. and S. C.; Edwin G. Seibels, president; John H. Seibels, vice-president; Charles J. Bruce, vice-president; R. Means Davis, secretary and treasurer, Columbia, S. C., special agents: Jno. H. Cato, Jr., Richmond, Va., N. C.; H. C. Porter, Jr., and J. C. Steen, Columbia, S. C.; Chas. M. Hilliard and J. Walter Hilliard, Palatka, Fla., for Fla.; H. R. Deal and Robt. M. Simmonds, 233 Trust Co. of Ga. Bldg., Atlanta, Ga., for Ga. and Ala. R. H. Griffith, manager Pacific Coast Department, 354 Pine Street, San Francisco, for Ariz., Cal., Ida., Mont., Nev., Ore., and Wash. Special agents: V. A. Becht, for Wash. and Ore.; R. H. Horning, for Wash., Ore., Mont. and Ida.; J. S. Hurry for north Cal. and Nev.; V. L. McNail, south Cal. and Ariz. Special agents: J. S. Akers, Grone City, Pa., for western Pa.; Wm. A. Baldwin, 425 Sunderland Bldg., Omaha, Neb., for Omaha, Neb.; Robert G. Clarke, 80 Maiden Lane, N. Y. City, for northern N. J.; Henry W. Cowles, 80 Maiden Lane, suburban New York; G. P. Crawford, Glens Falls, N. Y., for eastern and northern N. Y. and Vt.; A. O. Denzel, 430 Walnut Street, Philadelphia, Pa., for eastern Pa. and southern N. J.; L. G. Carpenter, 917 Peoria Life Bldg., Peoria, Ill., for Ill. outside of Chicago; Samuel T. Gordon, Starks Bldg., Louisville, Ky., for Ky. and Tenn.; Edw. M. Garlich, 1421 Pierce Bldg., St. Louis, Mo., for Mo.; John H. Hoxie, 36 Pearl Street, Room 404, Hartford, Conn., for western Mass. and Conn.; C. H. Hoxie, 55 Kilby Street., Boston, Mass., for New England except western Mass. and Conn.; Roy T. Leavens, 36 Toronto Street, Toronto, Ont., for Province of Ontario; W. A. McGuire, 79 John Street, New York City, Brokerage Department; Chas. Hesketh, Jackson, Mich., for Mich., outside of Detroit; Chester M. Hayden, 166 West Jackson Blvd., Chicago, Ill., for Brokerage Department; C. G. Olds, 510 Union Trust Bldg., Detroit, for Mich.; C. B. Patterson, 8 East Broad Street, Columbus, Ohio, for southern Ohio; F. A. Coward, Mansfield, Ohio, for Ohio; R. W. Crow, 517 Patterson Bldg., Oklahoma City, Okla., for Okla.; S. L. Porter, Onondaga County Savings Bank Bldg., Syracuse, N. Y., for western N. Y.; H. L. Parks, 517–18 Bulkley Bldg., Cleveland, Ohio, for northern Ohio; R. C. Rice, American National Bank Bldg., Richmond, Va., for Va.; A. E. Scrymgeour, Munsey Bldg., Baltimore, Md., for D. of C., Del. and Md.; F. E. Vaughan, 38 Citizens National Bank Bldg., Parkersburg, W. Va., for W. Va.; W. A. Taylor, Room 44, 86 Michigan Street, Milwaukee, Wis., for Wis.; R. D. Voss, 706 Terminal Bldg., Lincoln, Neb., for Iowa and Neb.; W. E. Walker, 803–11 Symas Bldg., Colo., for Colo., Utah, Wyo. and N. M.; Glen D. Hussey, for Kan., Insurance, Bldg., Topeka, Kans., Morris W. White, 597 Endicott Bldg., St. Paul, Minn., for Minn. and N. and S. D.; J. B. White, 166 W. Jackson Blvd., Chicago, Ill., for Chicago, Ill.; A. B. Whittemore, Indianapolis, Ind., for Ind.; Seaton T. Douglass, Hot Springs, Ark., for Ark. and La.; Frank O. Long, Dallas, Tex., for Tex.; E. E. Potter & Sons, general agents for Pacific Coast States (Glens Falls Undrs.), Ariz., Cal., Ida., Mont., Nev., Ore., Wash., 576 Sacramento Street, San Francisco, Cal.; W. H. Grice, Texas (Glen Falls Undrs.), Am. Exch. Bldg., Dallas, Tex., for Tex. The company operates in all the states excepting Alas., Haw., Miss., P. I., P. R. and Cuba; operates in Canada also.

HISTORICAL DATA

This company began business in 1859, as the Dividend Mutual Insurance Company, changing to a stock basis and its present title in 1864, reorganizing with $100,000 capital stock of 10,000 shares, par value, $10 each. In 1867, capital was increased to $200,000 by cash payments, and in 1912 to $500,000 by stock dividend and an additional cash dividend of 105% was declared that same year, and in 1919 to $1,000,000 by the paying in of $500,000. Company has a special reserve fund, and a guaranty surplus fund, each of $500,000, deposited with the New York State Insurance Department. Policies issued under the name Glens Falls Underwriters are guaranteed by the company. Conflagration losses: Chicago, 1871, $7,500; Boston, 1872, $61,000; Jacksonville, Fla., 1901, $65,000; Baltimore, 1904, $197,000; Rochester, 1904, $12,500; San Francisco, 1906, $997,330. Deposits in States, etc.: Ga., $10,400; Va., $56,620; N. C., $10,000; N. Mex., $9,800; N. Y., $535,000; Can., $530,650. Stock, par value, $10 per share; book value, December 31, 1923, 400.57%; latest sale 630%. Largest amount insured in one hazard, gross, $400,000; net, $100,000.

ADMINISTRATION AND REPUTE: This company is a pioneer in the business and one of the largest and most successful in America, being under most capable administration and highly esteemed among property owners and agents. It has made good progress, conservatively managed. It has paid substantial dividends, has ample operating surplus and does large volume of business. Its premium income has regularly shown large advances and its good investments yield satisfactory returns. In underwriting the company carefully observes the conflagration hazard on business in large cities. Recent underwriting and investment results: 1923, underwriting loss, $177,020, investment profit, $328,678; 1922, underwriting loss, $225,756; investment profit, $636,963; 1921, underwriting loss, $267,822; investment profit, $571,052; 1920, underwriting loss, $96,417; investment profit, $345,653; 1919, underwriting profit, $209,357; investment profit, $290,904. The directorate composed mostly of prominent financiers and insurance men in 1923 held $198,270 of the $1,000,000 capita stock. The company in general bears an excellent reputation.

BOARD MEMBERSHIPS: National Board of Fire Underwriters. Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, automobile, inland and ocean marine, explosion, riot and civil commotion, sprinkler leakage, hail, lightning, registered mail, war risk, tourists' baggage, use and occupancy and mail package.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY, New York, N. Y

President, E. C. Jameson; Vice-Presidents, Lyman Candee, W. H. Paulison, H. S. Thompson; J. D. Lester; Vice-President and Secretary, J. H. Mulvehill; Secretaries, W. L. Lindsay, A. H. Witthohn, Assistant Secretary, Geo. C. Owens; Local Secretary, M. J. Volkmann. Organized, 1863.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$52,891,950	$19,763,165	$15,691,390	$27,317,526	$29,771,033	$17,649,590	$700,000	$8,570,412	$26,920,002	$16,664,487
1922	50,048,894	18,090,596	14,258,489	23,929,381	26,084,060	16,031,461	*a*518,000	7,613,074	24,162,535	15,734,836
1921	46,641,034	17,999,439	12,816,623	24,209,526	25,810,364	15,100,721	420,000	6,280,555	21,801,276	15,619,046
1920	42,765,375	16,593,764	11,361,312	25,442,098	26,844,249	13,112,802	420,000	6,163,710	19,696,512	15,715,082
1919	33 621,309	13,447,880	10,073,781	17,526,451	18,868,870	9,832,919	420,000	5,086,601	15,339,520	9,284,573

a Excludes $2,800,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$493,500	Losses unpaid.....	$5,257,395
Collateral loans.....	12,500	Unearned prems....	19,763,165
Bonds and stocks...	40,873,739	Other liabilities.....	8,680,000
Cash.....	2,546,217		
Agents' balances....	8,482,605	Total liabilities...	33,700,560
Interest and rents...	365,938	Capital paid up....	3,500,000
Other assets.....	117,451	Net surplus.....	15,691,390
Total adm. assets.	$52,891,950	Total.....	$52,891,950

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,433,219,298, $31,116,453; ocean marine, $122,805,886, $1,044,109; motor vehicle, $203,963,666, $1,857,204; aircraft, $1,815, $73; inland navigation and transportation, $124,118,562, $1,942,043; tornado, $132,163,924, $759,368; hail, $1,452,173, $34,389; sprinkler leakage, $13,439,680, $37,355; riot, civil commotion and explosion, $60,655,679, $171,617; flood, $4,561,340, $40,971; unclassified, effective prior to January 1, 1921, $82,661,464, $876,191; earthquake, $14,734,500, $61,406.

BUSINESS SINCE ORGANIZATION: Premiums received, $211,103,512; losses paid, $118,133,399; dividends declared, cash, $4,915,978, stock, $3,000,000.

MORTGAGE LOANS: In the aggregate properties securing $493,500 of loans are valued at about $1,000,000 and the company holds ample insurance of the buildings. But $630 interest was overdue December 31, last. The larger loans are as follows: $15,000, Maple Street, Englewood, N. J.; $187,500, Lamar Bldg., Augusta, Ga.; $60,000, 200 Park Row and 1–3 Mott Street, New York; $15,000, Detroit, $30,000, Detroit; $15,000 Detroit.

Collateral Loans Are as Follows: Securities.	Market Value.	Amount Loaned.
Anaconda Cop. stk.....	$11,250	$12,500

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $2,576,110; State, County and Municipal bonds, $689,990; other bonds, $16,150,196; stocks, $21,457,443; total, $40,873,739.

DIRECTORS: H. R. Chambers, J. S. Frelinghuysen, E. C. Jameson, C. M. Jameson, R. K. Prentice, J. Y. Watkins, W. H. Kellner, Chas. E. W. Chambers, E. W. Coggeshall, Henry S. Thompson, Lyman Candee, Howard K. Brown, Alfred M. Rogers, David Mahany, J. N. Stearns, E. C. Gregory, Henry B. Gardner.

INSPECTOR AND TERRITORY COVERED: Inspectors: James Murray, New York City; J. B. McMillan, Louis Mink, E. M. Knowles, Robert Boyd, Lyman H. Demarcy and E. Campbell. Special agents: Ralph Lester, Rochester, N. Y.; John Dolan, suburban N. Y. and N. J. The company is licensed in all the states of the United States except Me., N. M., N. D., Okla., P. R., Tex., Vt. and Cuba. Operates also in Canada, China and England.

HISTORICAL DATA

This company was formed February 9, 1899, by consolidation of the Globe Fire, organized March, 1863, and the Rutgers Fire' organized October, 1853. Their combined capitals, $200,000 each' gave the new company an initial paid-in capital of $400,000. Its capital was increased during 1916 to $700,000 by $200,000 stock dividends and by $100,000 of new stock bought by stockholders at par value, $100 a share, and in 1922 its capital was increased to $3,500,000 by $2,800,000 stock dividend. E. C. Jameson, formerly president of both companies became president of Globe & Rutgers. He is also president of the Hamilton Fire, New York, which company together with the Globe and Rutgers forms a combination known as the Globe & Rutgers Group. The policies issued under the name Globe Underwriters Agency are guaranteed by this company. The Globe & Rutgers has reinsured the following: 1919, the Seneca Fire of Buffalo, N. Y.; 1922, the fire and tornado business of the Peninsular Fire of Grand Rapids. Conflagration losses: Baltimore, 1904, $90,000, net; San Francisco, 1906, $875,561, net. Deposits with States, etc.: Va., $74,250; N. C., $20,600; Ga., $9,940; Can., $932,330. Stock, par value, is $100 per share, book value, December 31, 1923, $548.32. Largest amount insured in one hazard, gross, $350,000; net, $150,000.

ADMINISTRATION AND REPUTE: This company has attained high rank among the leading American Fire Companies through skillful and economical management. It has been successful in realizing a good profit on its operations while at the same time building up large surplus. Its large premium income shows a steadily advancing trend on a large and well selected business volume. The very liberal dividends paid to stockholders are another evidence of the company's notable progress. Its investments, being high class, are quite remunerative and its capable and enterprising management has produced an exemplary underwriting record which in recent years, with investment results also are as follows: 1923, underwriting profit, $526,309, investment profit, $1,606,591; 1922, underwriting profit, $423,161; investment profit, $3,574,539; 1921, underwriting profit, $650,332; investment profit, $1,548,045; 1920, underwriting profit, $448,833, investment profit, $1,186,459; 1919, underwriting profit, $940,601; investment profit, $801,430. E. C. Jameson, founder and president, is the largest individual stockholder, the balance of stock being in the hands of comparatively few holders, mostly directors of the company, nationally known capitalists, and business men and executives in public life who, in 1923, owned $2,112,200, par value, of $3,500,000 capital stock. Company has an excellent loss paying record.

BOARD MEMBERSHIPS: Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mt. Underwriters Association, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, National Automobile Underwriters Conference, National Board of Fire Underwriters, and sectional conference.

CLASSES OF INSURANCE: Fire, automobile, inland and ocean marine, tornado, hail, sprinkler leakage, earthquake, explosion, flood, tourists' baggage, registered mail, war risk, riot and civil commotion, parcels post, use and occupancy.

GLOBE INSURANCE COMPANY OF PENNSYLVANIA, Pittsburg, Pa.

President, A. E. Succop; Vice-Presidents, John A. Eckert, C. H. E. Succop; Secretary and Treasurer, A. H. Eckert; Assistant Treasurer, C. C. Henry. Organized, 1862.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,408,772	$645,838	$359,974	$556,978	$621,514	$319,436	$36,000	$269,094	$624,530	$284,464
1922	1,416,464	678,431	323,412	594,815	671,289	300,166	36,000	284,161	620,327	303,804
1921	1,367,307	662,651	305,320	577,968	646,883	275,199	36,000	306,175	617,374	285,418
1920	1,338,329	676,040	277,698	636,795	704,774	300,486	36,000	324,337	660,823	270,626
1919	1,295,635	617,664	271,063	599,763	655,393	233,217	36,000	282,842	552,055	244,664

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$143,000	Losses unpaid.....	$67,548
Mortgage loans.....	216,338	Unearned prems....	645,838
Collateral loans.....	73,200	Other liabilities.....	35,412
Bonds and stocks...	654,029		
Cash.....	190,084	Total liabilities...	748,798
Agents' balances....	109,727	Capital paid up....	300,000
Interest and rents...	12,096	Net surplus.....	359,974
Other assets.....	10,298		
Total adm. assets.	$1,408,772	Total.....	$1,408,772

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $122,056,127, $1,098,979; tornado, $4,759,164, $21,618; unclassified, effective prior to January 1, 1921, $5,975,306, $75,265.

BUSINESS SINCE ORGANIZATION: Premiums received, $18,853,990; losses paid, $9,278,040; dividends declared, cash, $1,471,000; stock, $150,000.

REAL ESTATE OWNED: The only item is the company's home office building, which cost $125,609, and is carried at $143,000.

MORTGAGE LOANS: There are 64 loans, amounting to $216,338, which are secured by properties located in Pittsburgh and neighboring towns, valued at $626,300, the insurance held by the company on buildings being $353,500. There was $1,473 of interest past due on December 31, last. The largest loan is one of $15,037.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Ohio Fuel Supply Co.	$8,500	$6,000
Standard Oil Co. of N. Y.	57,600	27,500
Inspiration Cons Copper Co.	2,550	2,200
Cerro de Pasco Copper Corp.	4,600	4,000
		11,000
Anaconda Copper Mining Co.	3,750	1,500
Amer. Window Glass Mach. Co.	37,600	21,000
Totals	$114,600	$73,200

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $536,494; railroad bonds, $20,815; other bonds, $96,570; stocks, $150; total, $654,029.

DIRECTORS: A. E. Succop, A. H. Eckert, John A. Eckert, J. McF. Carpenter, C. C. Henry, August Daub, A. E. Niemann, C. H. Neibaum, Gustav Wehrstedt, John C. Kohne, C. H. E. Succop, C. F. Niemann.

FIELD MEN AND TERRITORY COVERED: Special jurisdiction of home office, Allegheny Co., Pa.; G. Ralph Manderbach, special agent for Pa., N. J. and Md.; Frank H. Ross, Jr., manager, Metropolitan district, New York City; Geo. T. Wilson-State agent for O. and Ind.; Cashman & Evans, general agents for Colo.; A. H. Ensign, Salt Lake City, general agent for Utah. The company is licensed in Colo., Conn., Ill., Ind., Mass., Md., Mich., N. J., N. Y., Ohio, Pa., Utah, and Wis.

HISTORICAL DATA

Company organized as the German Fire Insurance Company, 1862, in Pennsylvania, with $50,000 capital, of 1,000 shares, par value, $50 each. In 1877 it paid a stock dividend of $150,000 thereby increasing capital to $200,000. Capital increased, 1907, to $300,000 by payment of $150,000 of which $100,000 applied to capital and $50,000 to surplus. Company was renamed the Globe in 1918. Conflagration loss: Chelsea, 1908, $65,000. Stock, par value, $50 per share; book value, December 31, 1923, 219.99%; latest sale, 150%. Largest amount insured in one hazard, gross, $50,000; net, $20,000. The company was examined by the Pennsylvania Insurance Department in 1923.

ADMINISTRATION AND REPUTE: Company's underwriting policy has been conservative and with a moderate volume of business its operations have in recent years met with fair success. It has ample operating surplus and though premium income, 1921 and 1922 was below that of 1920, the general trend is upward. Good dividends have been paid with regularity, and the company has a satisfactory loss paying record. Recent underwriting and investment results: 1923, underwriting profit, $12,954, investment profit, $59,609; 1922, underwriting loss, $5,724, investment profit, $59,542; 1921, underwriting profit, $6,120, investment profit, $57,715; 1920, underwriting loss, $14,481, investment profit, $57,116; 1919, underwriting profit, $13,564, investment profit, $50,130. High grade local interests stand back of this company. Its directors, all prominent Pittsburgh men, in 1923, owned $62,950, par value, of the $300,000 capital stock.

BOARD MEMBERSHIPS: Western Insurance Bureau, Rocky Mt. Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, rent, and tornado.

GRAIN BELT INSURANCE COMPANY, Des Moines, Ia.

President, Taylor Grimes; Secretary, Frank S. White; Treasurer, Don B. Shaw. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$520,113	$383,484	$34,689	$159,709	$240,802	$101,752	.....	$228,571	$330,323	$95,771
1922	610,298	447,372	42,747	217,960	259,094	100,567	.....	183,372	283,939	100,546
1921	620,367	450,283	67,830	107,062	191,471	52,445	.....	242,211	294,656	49,189
1920	813,609	680,131	25,443	821,720	826,890	50,628	.....	121,574	172,202	49,576

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$101,050	Unearned prems....	$383,484
Cash.....	24,095	Other liabilities....	1,940
Interest.....	3,889		
Bills receivable.....	391,079	Total liabilities...	385,424
		Capital paid up....	100,000
		Net surplus.....	34,689
Total adm. assets.	$520,113	Total.....	$520,113

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Hail, $3,766,643, $383,484.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,306,452; losses paid, $291,824.

DIRECTORS: E. R. Bennett, Fred German, Scott Rawson, Geo. A. Wilson.

TERRITORY COVERED: The company operates in Ia. and Ill.

HISTORICAL DATA

Company organized and began business in 1920 in Iowa with $100,000 paid in capital and $60,000 surplus, supplied by sale of stock, par value $100, at $160 a share. There was no promotional expense. Organization was mainly in the hands of C. Fred Morgan, president, and Frank S. White and Warren T. Ayres, vice-presidents, who were formerly with the Horticultural of Des Moines, the business of which was taken over by the Grain Belt Insurance Company in January, 1921. Stock, par value, $100 per share; book value, December 31, 1923, $134.68.

ADMINISTRATION AND REPUTE: This company shows a progressive disposition; its management is in the hands of experienced insurance men. Its policy is conservative and present volume of business is moderate. Underwriting and investment results since organization: 1923, underwriting loss, $11,882; investment profit, $3,824; 1922, underwriting loss, $30,228, investment profit, $5,146; 1921, underwriting profit, $45,612, investment loss, $5,634; 1920, underwriting loss, $82,784, investment profit, $2,246.

CLASSES OF INSURANCE WRITTEN: Hail only.

GRANITE STATE FIRE INSURANCE COMPANY, Portsmouth, N. H.

President, John H. Bartlett; Vice-Presidents, F. W. Sargeant, J. O. Hobbs; Secretaries, John W. Emery, F. E. Martin, W. B. Burpee; G. A. French and C. E. Chase. Organized, 1885.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,358,535	$1,155,379	$548,717	$1,135,160	$1,231,314	$729,112	$50,000	$437,443	$1,216,555	$651,127
1922	2,396,840	1,060,053	552,086	1,057,965	1,140,122	603,061	40,000	407,133	1,050,194	630,518
1921	1,950,741	1,022,248	472,333	1,001,415	1,075,673	604,270	28,000	434,636	1,066,906	615,970
1920	1,885,024	1,067,199	425,530	1,081,261	1,150,855	514,944	28,000	443,954	986,898	551,253
1919	1,171,726	1,012,359	403,628	983,648	1,050,144	465,293	26,000	406,501	897,794	453,389

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$59,100	Losses unpaid	$105,570
Bonds and stocks	1,979,779	Unearned prems	1,155,379
Cash	131,583	Other liabilities	48,869
Agents' balances	156,719		
Interest	25,795	Total liabilities	1,309,818
Other assets	5,559	Capital paid up	500,000
		Net surplus	548,717
Total adm. assets	$2,358,535	Total	$2,358,535

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $189,493,682, $1,994,960; motor vehicle, $164,626, $2,958; tornado, $5,132,589, $18,864; sprinkler leakage, $179,012, $300; riot, civil commotion and explosion, $198,408, $406; unclassified, effective prior to January 1, 1921, $14,018,085, $165,450.

BUSINESS SINCE ORGANIZATION: Premiums received, $20,609,165; losses paid, $11,693,942; dividends declared, cash, $616,000.

MORTGAGE LOANS: Seventeen loans, aggregating $59,100, are secured by properties in Okla., Tex., and Minn., valued at $148,575. No interest was past due, December 31, last. Company holds $6,500 of fire insurance on the buildings.

BONDS AND STOCKS OWNED (Book Values): U. S. Gov't bonds, $536,000; State, County and Municipal bonds, $1,151,600; other bonds, $247,250; stocks, $147,436; total, $2,082,286.

DIRECTORS: Alvah W. Sulloway, Joseph O. Hobbs, John W. Emery, William C. Walton, John H. Bartlett, Geo. E. Macomber, N. P. Hunt, F. W. Sargeant, W. M. Parker, A. M. Heard, F. P. Carpenter.

FIELD MEN AND TERRITORY COVERED: The James A. Jones Agency, general agents, Detroit, for Mich.; Gerald L. Schuyler, general agents, Denver, Colo.; Geo. E. Macomber and Charles S. Downing, special agents, Augusta, Me.; Arthur F. Howard, special agent, Portsmouth, N. H., for N. H.; H. H. Hickok, Burlington, Vt., for Vt.; John A. Walley & Co., state agents, Seattle, Wash.; McManus & Kennedy, state agents, Hartford, for Conn.; Byron J. Moore, special agents, Indianapolis, Ind. The company does business in Cal., Colo., Del., D. C., Fla., Ill., Ind., Ia., Kans., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., N. D., Ohio, Ore., Pa. R. I., Tenn., Tex., Va., Vt., Wash., W. Va., Wis. and Wyo.

HISTORICAL DATA

Company organized and began business, 1885, in New Hampshire, with authorized capital of $200,000 all of which was subsequently paid-in. Capital increased 1922, from $200,000 to $500,000. Stock, par value, $100 per share; book value, December 31, 1923, $209.74; latest sale, 375%. Largest amount insured in one hazard, gross, $100,000; net, $25,000. Majority of stock owned by New Hampshire Securities Co. In 1919, this company reinsured the Portsmouth Fire of Portsmouth, N. H. Early in 1921, the company came under control of interests allied to the New Hampshire Fire, which, with the County of Philadelphia and the Granite State form the strong and well known body known as the New Hampshire Group. The company was examined by the New Hampshire Ins. Dept. in 1923. Deposits in States: Va., $10,290; N. C., $11,760.

ADMINISTRATION AND REPUTE: This company is progressive and has been moderately successful in its operations. Its able and enterprising executive control and management are the same as those of the New Hampshire Fire, although the two are operated as separate institutions. It has ample operating surplus, has a growing premium income and has paid good dividends to stockholders for many years. Recent underwriting and investments results: 1923, underwriting profit, $5,055; investment profit, $41,577; 1922, underwriting loss, $10,683; investment profit, $130,435; 1921, underwriting loss, $56,048; investment profit, $130,852; 1920, underwriting profit, $29,369; investment profit, $20,427; 1919, underwriting profit, $49,150; investment profit, $43,993. The directorate, composed mostly of prominent local capitalists and insurance men of New Hampshire. Company has an excellent loss paying record and is generally in good repute.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Rocky Mt. Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, sprinkler leakage, wind storm, explosion, lightning, riot and civil commotion, use and occupancy.

GREAT-AMERICAN INSURANCE COMPANY, New York, N. Y.

President, Charles G. Smith; Vice-President, Jesse E. White; Vice-President and Secretary, Edwin M. Cragin; Vice-President, Alexander R. Phillips; Vice-Presidents, William H. Koop, Charles R. Stuart; Secretary, George E. Krech; Assistant Secretaries, Eugene S. Archer, Robert S. Glass, Logan J. Borland, Heber B. Churchill, Charles C. Dominge. Organized, 1872.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$46,282,041	$17,874,772	$12,465,361	$20,036,509	$22,481,516	$11,136,483	$2,000,000	$8,182,276	$21,318,759	$10,646,319
1922	45,333,495	16,210,085	13,017,077	17,424,827	19,882,107	10,677,410	a1,600,000	7,319,601	19,597,011	9,975,731
1921	42,806,009	16,511,344	12,213,011	18,126,645	20,299,168	11,452,709	1,600,000	8,019,503	21,072,212	11,550,602
1920	40,853,912	17,171,985	10,013,906	21,468,735	23,305,075	9,937,262	1,500,000	8,205,802	19,643,064	10,544,869
1919	33,201,679	14,428,726	11,010,377	18,175,863	19,585,642	7,136,299	1,250,000	7,018,054	15,404,353	7,766,794

a Excludes $2,500,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$40,755,237	Losses unpaid	$2,875,002
Cash	1,900,465	Unearned prems	17,874,772
Agents' balances	3,187,898	Other liabilities	566,906
Interest	309,174		
Other assets	129,267	Total liabilities	21,316,680
		Capital paid up	12,500,000
		Net surplus	12,465,361
Total adm. assets	$46,282,041	Total	$46,282,041

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,141,864,803, $27,845,160; ocean marine, $16,893,413, $190,875; motor vehicle, $55,617,944, $1,140,635; inland navigation and transportation, $16,227,057, $177,935; tornado, $352,847,763, $1,697,681; sprinkler leakage, $22,386,335, $40,447; riot, civil commotion and explosion, $21,405,736, $41,733; earthquake, $1,827,783, $5,432; unclassified, effective prior to January 1, 1921, $195,122,247, $2,379,059.

BUSINESS SINCE ORGANIZATION: Premiums received, $293,644,513; losses paid, $154,469,516; dividends declared, cash, $21,575,000; stock, $2,500,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $7,961,140; State, County and Municipal bonds, $1,947,356; other bonds, $14,367,005; stocks, $16,479,736; total, $40,755,237.

DIRECTORS: Arthur O. Choate, Ralph L. Cutter, Otto L. Dommerich, Herman C. Fleitmann, Philip Stockton, Julius A. Stursberg, Wm. Wood, E. L. Hopkins, Chas. G. Smith, Samuel McRoberts, Howard C. Smith, Jesse E. White, E. D. Babst, J. A. Garver, Jackson E. Reynolds, Arthur Reynolds, William Wood.

FIELD MEN AND TERRITORY COVERED: Special agents, Ben Barker, Portland, Me., for Me. and N. H.; F. A. Crawford, Houston, Tex., for southern Tex.; Chas. O. Beckhama Lakeland, Fla., for Fla.; A. Q. Campbell, Raleigh, N. C., for Farm Department; Paul J. Clarke, 1 Liberty Street, N. Y. City, for N. Y. suburban; R. H. Colhoun, 328 Walnut Street, Philadelphia, Pa., for eastern Pa.; Geo. Alfred Curry, Harrodsburg, Ky., for Ky., Tenn., Bristol, Va., and Bridgeport, Ala.; W. O. McLelland, Rochester, N. Y., for western N. Y.; Kirby S. Ducayet, Boston, Mass., for Mass., Newport, R. I., Westerly, R. I., Pawcatuck, Conn. (except Mass. agencies in Mr. Hill's field); Geo. Fay, New York Farm Department; G. D. Gregory, Asbury Park, N. J. for southern N. J.; Heyward, Raleigh, N. C., for N. C.; Herbert J. Hill, Hartford, Conn., for Conn. and Mass.;

M. G. Jarreau, Dallas, Tex., for northern Tex.; S. T. Skirrow, 1 Liberty Street, N. Y. City, N. Y. suburban; Worthington Smith, assistant to K. S. Ducayet, H. K. McCormac, Columbia, S. C., for S. C.; Harry E. Parker, Atlanta, Ga., for Ga., North Augusta, S. C.; J. A. Parrish, Birmingham, Ala., for Ala. and Miss.; A. W. Peninger, Fort Worth, Tex., for Farm Department; Chas. H. Philbrick, Providence, R. I., for R. I., Newport, Westerly and Franklin, Mass.; Edward A. Rachal, New Orleans, La., for La.; Wm. B. Ragsdale, Parkersburg, W. Va., for W. Va. and Avella, Pa.; A. Raunick, Albany, N. Y., for eastern N. Y.; Chas. Reynolds, Paterson, N. J., for northern N. J.; Geo. F. Kinbach, Syracuse, N. Y., for central N. Y. and Sherman, Pa.; William Robins, Toronto, Ont., for Canada; E. F. Scott, Louisville, Ky., for Memphis and Covington, Tenn.; C. A. Ludlum, Pittsburgh, Pa., assistant to special agent Wilson; C. M. Smith, assistant to J. M. Woodroffe; John E. Smith, Baltimore, Md., for Md., D. C. and Del.; Thomas J. Sutherland, Richmond, Va., for Va.; Philip F. Turner, Portland, Me., same as special agent Barker; Smith M. Wilson, Pittsburgh, Pa., for western Pa.; F. E. Burrows, assistant to W. O. McLelland; J. M. Woodroffe, Philadelphia, Pa., for eastern Pa. Rochester Department: Field Men: A. F. Meren, Dallas, Tex., for Tex.; J. T. Heitman, Pittsburgh, Pa., for Pa. west of Harrisburg; T. J. Cane, Minneapolis, Minn. (assistant to F. M. Fargo); Fred W. Engle, Bloomington, Ill., for Ill.; J. H. Ermold, Baltimore, Md., for Del., D. C., Md.; F. M. Fargo, Minneapolis, Minn., for Minn., N. D., Ashland and Superior, Wis.; T. A. Ryan, assistant to C. R. McClure, N. Y.; W. G. Carle, 1 Liberty Street, N. Y., for N. J. and eastern N. Y.; S. T. Johnson, Insurance Exchange Bldg., Chicago, Ill., for Chicago and Cook County, Ill.; F. S. Leach, Sedalia, Mo., for Mo. and Kans.; G. G. Carick, Philadelphia, Pa., for eastern Pa.; Chas. R. McClure, Detroit, Mich., for Mich. and Ind.; C. G. McGray, Columbus, Ohio, for Ohio and Covington and Newport, Ky.; E. McKay, Toronto, Can., for Can.; C. V. Munier, Louisville, Ky., for Ky. and Tenn. except Chattanooga and W. Va.; J. P. Orme, Atlanta, Ga., for Ala., Fla., Tenn., Ga., Ky., except Covington and Newport, Bristol, Va. and S. C.; Rowland Reed, Oklahoma City, Okla., for Okla.; G. F. Risley, Milwaukee, Wis., for Wis.; R. R. Hufstader, Des Moines, Ia., for Ia. and Neb.; Geo. M. Lonejoy, Boston, Mass., for New England States; Alex Webb, Raleigh, N. C., for N. C.; Roy D. Wilcox, Denver, Colo., for Colo., N. M., Wyo., Edgemont, S. D., Neb. and S. D.; Charles R. Street, general manager, W. L. Lerch, manager, Geo. B. Sedgwick, assistant manager, E. O. Basse, 2nd assistant manager, Chicago, Ill., for the Western Department. Robt. J. Jordan, Minneapolis, Minn., state agent, and D. I. Bergwin, special agent, for Minn.; Eugene F. McAdow, Milwaukee, Wis., state agent for Wis. and A. L. Bouldrie, Marshfield, Wis., special agent for Wis.; William F. Benbow, Aberdeen, S. D., state agent for S. D.; D. W. Whitehurst, Oklahoma City, Okla., state agent and H. F. Watson, special agent for Okla., George A. Feindt, Chicago, Ill., state agent for Ill.; Chas. T. Wright, Chicago, Ill., and Geo. G. Kluber, Springfield, Ill., special agents for Ill.; Chas. H. Hermann, Chicago, Ill., special agent for Cook Co., Ill.; M. C. Buckingham, Indianapolis, Ind., state agent and E. C. Sauley and R. C. Walker, special agents for Ind.; E. F. Richards, Ann Arbor, Mich., state agent, and R. S. Hastings, special agent, for Mich.; P. H. Knighton, Hannibal, Mo., state agent, and Guy E. Dixon and Howard B. Henry, Kansas City, Mo., special agents for Mo.; N. K. Nelson, Topeka, Kan., state agent and M. D. Garlington, special agent for Kan.; R. T. Huggard, Columbus, Ohio, state agent for Ohio; J. L. Lindsey, L. C. Heller, J. P. Hershberger, Columbus, Ohio, special agents for Ohio; Alvin L. Jessup, Denver, Colo., state agent, and J. W. Loftus, assistant state agent for Colo., N. M.; E. E. Dewar, Great Falls, Mont., state agent for Mont.; Sam C. Henderson, Omaha, Neb.; state agent and Asa K. Lane, special agent, for Neb.; J. C. Bauch, Des Moines, Ia., state agent, and C. M. Hathorn, special agent, for Iowa; Geo. H. Tyson, general agent, Clifford Colony and Harry Benner, assistant general agents, Jay C. Wickler, superintendent of agents, J. B. Hatcher, F. A. Zeile, Stanford C. Olsen, R. G. Partridge, L. D. Mallette, San Francisco, special agents covering San Francisco and Bay Counties, W. B. Floyd, Sacramento, special agent for Sacramento Valley, northern Cal. and Nev., R. C. Malm, Fresno, special agent for San Joaquin Valley; C. C. Adams, W. H. Wright and W. C. Hiney, Los Angeles, special agents for southern Cal. and Ariz., Carl H. Sigglin, Portland, Ore., special agent for Ore.; W. H. Maloy, Spokane, special agent for eastern Wash. and eastern Idaho; W. T. Burwell, Seattle, Wash., special agent for western Wash.; E. D. Petrie, Salt Lake City, Utah, special agent for southern Idaho and Utah; Chas. V. Wakely, Vancouver, B. C., special agent for B. C.; Stephen C. Fletcher, Butte, Mont., special agent for Mont. This company does business in all states and territories of the United States except Miss. Operates in Foreign countries through American and Foreign Insurance Association.

HISTORICAL DATA

This company was organized and began business, 1872, in New York, as the German American Insurance Company, with $1,000,000 authorized capital, which was soon thereafter fully paid in. Its capital was increased in 1903 to $1,500,000 and $913,680 new surplus was paid in; in 1911, to $2,000,000, by mergence of the Rochester German Insurance Company, of Rochester, N. Y.; in 1918, to $5,000,000, and $1,500,000 new surplus paid in, by stock, par value, $100, sold at $150 per share; in 1920, to $10,000,000, and in 1922, to $12,500,000, by stock dividend. Other companies under same control: American Alliance, New York, Massachusetts F. & M., Boston, North Carolina Home, Raleigh, American National, Columbus, Ohio, Mt. Royal Assur. Co., Montreal, Canada, which, with the Great American, form a very strong and well known aggregation called the Great American Group. The American Alliance is also under the same executive management as the Great American, but the other two companies of the Group are operated separately. Company adopted the name Great American in 1917. It guarantees policies issued under the name Rochester Underwriters, and jointly with the American Alliance guarantees policies under title American Alliance Insurance Association. The company was examined by the New York Insurance Department in 1923. Conflagration losses: Baltimore, 1904, $640,735; San Francisco, 1906, $2,297,830. Deposits in States, etc.: N. Y., $1,005,000; Va., $114,400; N. C., $29,400; Ga., $14,700; N. M., $14,700; Canada, $694,176; Cuba, $98,000; Porto Rico, $9,300. Stock, par value, $100 per share; book value, December 31, 1923, $199.72; latest quotation, bid, 259%, asked, 262%. Largest amount insured in one hazard, gross, $1,420,000; net, $464,550.

ADMINISTRATION AND REPUTE: This company ranks among the largest of the leaders in the business. Its capable management, following a conservative policy of underwriting, has been generally successful in its operations with a moderate volume of business. It has paid substantial dividends and has steadily increased its surplus. Recent underwriting and investment results: 1923, underwriting loss, $822,863, investment profit, $2,271,147; 1922, underwriting profit, $204,150, investment profit, $4,699,917; 1921, underwriting loss, $1,189,801, investment profit, $4,988,906; 1920, underwriting loss, $138,190, investment profit, $641,720; 1919, underwriting loss, $1,734,688, investment loss, $93,821. The company is well backed and has a directorate of prominent business men and financiers who owned, 1923, $562,800, par value, of the company's $12,500,000 capital stock. Its high grade investments are very profitable, and it has an excellent loss-paying record. Its marine underwriting is done by Wm. H. McGee & Co., general agents, New York. The company has $1,000,000 special reserve fund deposited with the New York Insurance Department.

BOARD MEMBERSHIPS: Eastern Union, Western Union, South-Eastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Conference, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, ocean and inland marine, motor vehicle, tornado, hail, lightning, sprinkler leakage, riot and civil commotion, tourists' baggage, earthquake, registered mail, parcel post, explosion and war risk.

GREAT LAKES INSURANCE COMPANY, Chicago, Ill.

President, N. L. Piotrowski; Vice-President and General Manager, Harold W. Letton; Secretary, Julius F. Smietanka. Treasurer, John F. Smulski. Organized, 1917.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
923	$1,190,424	$466,768	$266,774	$479,010	$541,183	$194,106	.....	$230,025	$424,131	$188,809
1922	1,099,277	287,727	359,829	312,869	*a*374,733	125,145	.....	155,351	280,496	124,948
1921	985,933	175,446	360,842	52,140	*a*102,307	167,036	.....	80,057	247,093	108,773
1920	1,156,098	298,865	327,234	502,970	*621,959	170,530	.....	214,352	384,882	239,410
1919	900,208	126,119	348,509	253,313	*a*586,373	66,483	.....	99,308	165,791	79,605

* Includes $75,926 notes col. on sale of stock. *a* Includes $316,336 surplus paid in in 1919, $1,646 in 1921, and $3,018 in 1922.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$80,000	Losses unpaid.....	$42,448
Bonds.....	931,047	Unearned prems....	466,768
Cash.....	60,870	Other liabilities.....	14,434
Agents' balances....	74,988		
Interest and rents...	18,896	Total liabilities...	523,650
Other assets.....	24,623	Capital paid up....	400,000
		Net surplus.....	266,774
Total adm. assets.	$1,190,424	Total.....	$1,190,424

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $66,891,962, $709,783; tornado, $3,909,864, $17,530; unclassified, effective prior to January 1, 1921, $2,078,260, $28,829.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,636,705; losses paid, $709,032.

MORTGAGE LOANS: There are 10 loans aggregating $80,000 on Chicago and New York property, valued in the aggregate at $198,385. There was no interest past due on December 31, last, and the company holds $102,500 of fire insurance on the mortgaged buildings.

BONDS OWNED (Market Values): U. S. Gov't bonds, $98,497; State, County and Municipal bonds, $15,220; other bonds, $817,330; total, $931,047.

DIRECTORS: N. L. Piotrowski, John F. Smulski, Albert Wachowski, Julius F. Smietanka, L. Slamkowski, J. J. Sadowski, Paul Drzymalski, L. F. Ceranski, L. J. Pachynski, Andrew Kazmierski, H. W. Letton, F. Wojtalewicz.

FIELD MEN AND TERRITORY COVERED: Special agents: Elmer R. Porter, Pittsburgh, Pa., for western Pa. and W. Va.; Harold Knox, Philadelphia, for eastern Pa., N. J. and Md.; Harry L. Platt, Syracuse, N. Y., for New York State; Chester H. Holt, Indianapolis, Ind., for Ind., Ky. and Tenn.; George Diebold, Cincinnati, Ohio, for Ohio; E. B. Snow, Detroit, Mich., for Mich.; Wallace Mink, 441 Insurance Exchange, Chicago, for Ill. and Mo.; D. M. Pollard, Beaumont, Tex., for Tex. and New Orleans, La.; Wm. H. Brewster, Boston, Mass., for Mass., Conn. and R. I.; A. C. Hall, Des Moines, Ia., for Ia. and Neb.; Per Lee Welty, Seattle, Wash., for Wash., Ore., and Mont.; H. R. Wickler, Los Angeles, Cal., for southern Cal.; Paul Zoelzer, Minneapolis, Minn., for Minn. and Wis.; Jennings-Miller-Knowlon Agency, Salt Lake City, for Utah and Ida.; Chester C. Stutt, Manager Metropolitan Department, 519 California Street, San Francisco; W. A. Williams, San Francisco, for northern Cal.; Finley Tucker & Co., Jacksonville, Fla., for Fla.; The Gardner General Agency Co., Denver, Colo., for Colo.; J. J. Berek, Chicago, for Cook County, Ill. The company operates in: Alaska, Cal., Colo., Conn., Fla., Ida., Ill., Ind., Ia., Kans., Ky., La., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., Ohio, Ore., Pa., R. I., Tenn., Tex., Utah, Wash., W. Va. and Wis.

HISTORICAL DATA

Company organized, 1917, in Illinois by a number of prominent Polish people of Chicago and vicinity. It was incorporated August, 1917, received its license November 5, 1917 and began business March 1, 1918, with $100,000 capital paid in and an initial surplus of $29,567. Organized as Polonia Fire, present name adopted just prior to beginning business in 1918. Promotional expenses were not immoderate. Capital of the Great Lakes was increased, January 20, 1919, to $200,000 and $76,757 was contributed to surplus; and on December 18, 1919 capital was again increased to $400,000 by cash payments, surplus having been increased to $316,336. Stock, par value, $10 per share; book value, December 31, 1923, 166.69%. Largest amount insured in one hazard, gross, $30,000; net, $20,000.

ADMINISTRATION AND REPUTE: Operations of this company are conducted under the direction of Harold W. Letton, who manages the United States business of the Netherlands Insurance Company of The Hague. Treaty reinsurance business was the company's chief source of income prior to January 1, 1921, when this treaty reinsurance was reinsured and discontinued, which, tending to reduce the net premium income, left a small volume of business in 1921. Its present operations are limited to an agency business. Underwriting and investment results since organization: 1923, underwriting loss, $128,456, investment gain, $34,550; 1922, underwriting loss, $89,325; investment profit, $81,275; 1921, underwriting loss, $26,743; investment profit, $49,907; 1920, underwriting loss, $136,366; investment profit, $45,001; 1919, underwriting loss, $19,754; investment profit, $24,455. The directorate, mostly prominent Polish business men of the middle west, 1923, owned $32,500, par value, of the $400,000 capital stock. Company has high grade investments and is in good repute respecting treatment of loss claims.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Western Insurance Bureau, Rocky Mt. Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, tornado, reinsurance, lightning, use and occupancy.

GREAT UNION FIRE AND MARINE INSURANCE COMPANY

New Orleans, La.

President, W. Irving Moss; Vice-Presidents, Mike M. Moss, M. W. Hardy, R. S. Hecht, Edward Kory, L. M. Poo Harold W. Newman; Secretary, Arthur S. Huey. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$683,827	$95,334	$307,014	$198,658	$242,031	$59,594	$50,000	$52,571	$162,165	$75,772
1922	609,541	38,778	310,827	57,187	101,672	31,619	.....	28,371	59,990	34,547
1921	567,900	26,680	285,347	46,054	77,024	11,961	.....	24,513	36,474	15,753
1920	510,633	7,026	252,200	11,081	261,701	60	.....	6,289	6,349	1,030

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$296,520	Losses unpaid.....	$26,013
Bonds.....	335,123	Unearned prems....	95,334
Cash.....	19,125	Other liabilities....	5,466
Agents' balances....	19,009		
Interest.....	12,992	Total liabilities...	126,813
Other assets.....	1,058	Capital paid up....	250,000
		Net surplus.....	307,014
Total adm. assets.	$683,827	Total.....	$683,827

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31 1923: Fire, $1,884,987, $15,291; motor vehicle, $4,201,747, $171,645; tornado, $76,385, $1,514; unclassified, effective prior to January 1, 1921, $16,382, $285.

BUSINESS SINCE ORGANIZATION: Premiums received, $312,979; losses paid, $101,089; dividends declared, cash, $50,000.

MORTGAGE LOANS: There are 22 loans, amounting to $296,520, the majority being on New Orleans properties. The securities are valued at almost double the amount loaned, and the company holds ample fire insurance on mortgaged buildings. No interest was overdue December 31, last.

BONDS OWNED (Market Values): State, County and Municipal bonds, $274,704; other bonds, $60,419; total, $335,123.

DIRECTORS: J. A. Barnett, W. W. Bouden, H. Brownell, M. N. Buckner, J. P. Butler, L. D. Caldwell, F. J. Dreyfous, M. Eiseman, W. J. Fitzgibbons, A. D. Ceohegan, A. Goldberg, T. Grundwald, M. W. Hardy, R. S. Hecht, J. C. Henriques, J. F. Hodge, A. S. Huey, S. Israel, E. Kory, E. S. Lazarus, C. Leftwich, J. M. Loeb, W. I. Moss, M. M. Moss, H. W. Newman, Wm. P. O'Neal, J. H. Overton, S. Perrin, L. M. Pool, F. W. Salmen, P. H. Saunders, S. J. Shlenker, S. W. Souers, G. H. Terriberry, F. P. Vaccro, L. A. Weil, W. H. Weil, F. Wilbert, R. P. Woods, J. M. Madigan.

TERRITORY COVERED: The company does direct business in Ill. and La.

HISTORICAL DATA

This company was incorporated October 1, 1920, in La., and began business with $250,000 capital paid in and $250,000, surplus. Stock, par value $10, was sold at $20 per share; 24,600 shares of it being owned by the 100 Maiden Lane Corporation. Book value, December 31, 1923, 222.80%. Deposit in La., $250,000. Largest amount insured in one hazard, gross, $50,000; net, $25,000, December 31, 1923 directors owned $4,000 of capital stock. The company was jointly examined by the insurance departments of La., Wis. and N. J.

ADMINISTRATION AND REPUTE: Company's executive direction and management is the same as that which has successfully operated the Union Indemnity. It writes direct business in La. Its investments have been well selected and are remunerative. It has ample operating surplus, and did a small but carefully selected volume of business in its initial year of operation. Underwriting and investment results since organization: 1923, underwriting profit, $9,387, investment profit, $36,800; 1922, underwriting loss, $18,240, investment profit, $43,722; 1921, underwriting loss, $13,889, investment profit, $47,036; 1920, underwriting loss $3,088, investment profit, $5,288. Its directors are local men of high standing in business and finance.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle and tornado.

GREAT WESTERN FIRE INSURANCE COMPANY, Chicago, Ill.

President, Anthony Matre; First Vice-President, Francis J. Matre; Second Vice-President, Robert G. Devlin; Secretary-Treasurer, Napoleon Picard.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,274,522	$397,831	$313,281	$627,017	†$789,587	$357,632	$50,000	$272,476	$680,102	$342,728
1922	1,097,553	305,593	300,725	528,613	567,322	111,859	40,000	219,754	371,613	155,478
1921	764,636	28,726	325,401	58,118	*a*540,971	18,114	.....	32,252	50,366	27,374

a Includes $450,000 initial surplus paid in.

† Includes $125,000 surplus paid in on new stock.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$214,850	Losses unpaid.....	$51,989
Collateral loans.....	225,335	Unearned prems....	397,831
Bonds and stocks...	698,552	Other liabilities.....	11,421
Cash.....	12,931		
Agents' balances....	105,842	Total liabilities...	461,241
Interest.....	13,741	Capital paid up....	500,000
Other assets.....	3,271	Net surplus.....	313,281
Total adm. assets.	$1,274,522	Total.....	$1,274,522

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $79,539,990, $709,353; tornado, $2,617,217, $12,510, unclassified, effective prior to January 1, 1921, $3,070,358, $43,035;

BUSINESS SINCE ORGANIZATION: Premiums received, $1,213,748; losses paid, $477,861; dividends declared, cash, $90,000.

MORTGAGE LOANS: There are 42 loans, aggregating $214,985, of which $173,286 is loaned on Ill. properties. $600 interest was past due December 31, last, and the securities for the loans are valued at $1,698,500. The company holds $479,275 of fire insurance on the mortgaged properties. But one of the loans exceed $20,000 in amount.

COLLATERAL LOANS are as follows: Securities.	Par Value.	Amount Loaned.
750 Shs. Best Bldg. Co. com. stk.....	$75,000	$25,000
100 Shs. Owens Milk Bottle, pr.....	10,000	5,000
50 Shs. Owens Bottle Co.....	5,000	4,000
400 Shs. Leasehold Realty.....	40,000	46,435
1000 Shs. Firemen & Mechanics.....	25,000	
2747 Shs. Firemen & Mechanics.....	68,675	
442 Shs. Leasehold Realty.....	44,200	143,900
484 Shs. Leasehold Realty.....	48,400	
Collateral loan No. 2.....	1,000	1,000
Totals.....	$316,275	$225,335

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $29,475; State, County and Municipal bonds, $36,980; other bonds, $65,888; stocks, $566,209; total, $698,552.

DIRECTORS: R. G. Devlin, C. S. Hannauer, J. F. Houlehan, F. P. Leonard, Anthony Matre, F. J. Matre, H. O'Neill, Napoleon Picard, Henry Reis, M.D.

TERRITORY COVERED: The company is licensed in Cal., Ill., Ind., Ia., Ky., La., Mass., Mich., Mo., N. Y., Ohio, Pa., Tenn., Wash., and W. Va.

HISTORICAL DATA

This company was organized, January 19, 1920, in Ill., by persons identified with the Marquette National Fire; began business in January, 1921, with an authorized capital of $400,000, which has been full paid up, and $450,000 contributed to surplus. Stock, par value, $20, was sold at $50 per share, and promotional expense limited to 15% thereof. In 1923 capital stock was increased from $400,000 to $500,000 by sale of new stock at 225% thus adding $125,000 to surplus. Organization of the company was mainly conducted by F. J. Matre & Co., who are closely connected with the Marquette National. The Great Western is under the same general management as the Marquette National. These two, with the Firemen & Mechanics, Indianapolis and the Pittsburgh Fire, Pittsburgh, compose an aggregation known as the Marquette National Group. In 1924, the Great Western Underwriters reinsured the business of the Liberty Fire of St. Louis. The Great Western and the Marquette National jointly guarantee policies issued under the name Great Western Underwriters. Stock, par value, is $20 a share; book value, December 31, 1923, 162.56%. Largest amount insured in one hazard, gross, $7,500; net, $7,500.

ADMINISTRATION AND REPUTE: This company shows a progressive disposition, being under the capable administration of underwriters who are experienced, having for some time successfully directed the operations of the Marquette National, a large part of whose reinsurance is available to the Great Western by first cession. Its first year of business was small in volume, with considerably above average loss and expense ratios. In 1921, it charged off stock notes due subject to call, thereby reducing its surplus $138,134. Its investments are high-grade, and have given excellent returns. Underwriting and investment results since organization: 1923, underwriting loss, $112,803, investment loss, $29,367; 1922, underwriting loss, $140,592, investment profit, $39,195; 1921, underwriting loss, $31,251, investment profit, $44,786.

CLASSES OF INSURANCE WRITTEN: Fire direct and fire reinsurance and tornado.

GREENSBORO FIRE INSURANCE CO., Greensboro, N. C.

President and Treasurer, A. W. McAlister; Secretary, C. A. Mebane. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$447,427	$197,995	$127,741	$233,531	$262,522	$121,937	$6,000	$98,914	$226,851	$118,268
1922	409,794	165,569	124,897	216,302	234,653	112,206	6,000	106,780	224,986	100,148
1921	393,121	141,038	122,791	158,977	178,339	117,371	7,000	76,517	200,888	129,890
1920	394,602	155,124	124,405	183,667	217,567	66,715	6,000	96,390	169,105	69,603
1919	347,500	124,844	109,440	165,692	181,219	41,920	6,000	80,082	128,002	41,141

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$120,962	Losses unpaid	$15,691
Collateral loans	29,960	Unearned prems	197,995
Bonds and stocks	170,430	Other liabilities	6,000
Cash	75,012		
Agents' balances	36,424	Total liabilities	219,686
Interest	3,063	Capital paid up	100,000
Other assets	11,576	Net surplus	127,741
Total adm. assets	$447,427	Total	$447,427

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $21,668,069, $350,876; tornado, $566,749, $4,352.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,978,709; losses paid, $906,686; dividends declared, cash, $113,500.

MORTGAGE LOANS: There are 32 loans aggregating $120,962, secured by real estate in N. C. and S. C., estimated worth $615,050. There was $359 interest past due, on December 31, last, and the company holds $68,050 of insurance on the buildings

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Pilot Life Ins. Co.	$10,150	$10,340
Assigned M	6,000	
Assigned 1st mtge. on real estate	6,000	2,723
Pilot Life Ins. Co.	3,500	1,000
Pilot Life Ins. Co.	175	50
Amer. Ex. Nat. Bk.	21,280	15,000
1st Nat'l Bank of Dunn	1,540	847
Totals	$48,645	$29,960

BONDS AND STOCKS OWNED (Market Values:) U. S. Gov't bonds, $15,000; other bonds, $18,000; stocks, $137,430; total, $170,430.

DIRECTORS: A. W. McAllister, W. A. Thomas, J. Y. Joyner, C. G. Wright, Geo. Hackney, A. M. Scales, R. G. Vaughn, C. A Mebane, A. J. Sykes.

FIELD MEN AND TERRITORY COVERED: A. W. McAlister, manager, Greensboro, N. C.; C. A. Mebane, assistant manager, Greensboro, N. C.; H. P. Hardin, Greensboro, N. C.; special agent for Va. and agency superintendent; J. L. Hardin, J. W. McAlister and C. W. Mowery, Greensboro, N. C. special agents for N. C.; J. E. McDavid and A. J. McDavid, special agents, Columbia, S. C., for S. C. The company operates only in N. C. and S. C.

HISTORICAL DATA

Company organized, 1897, in N. C., under the charter name of Underwriters of Goldsboro, with initial paid-in capital of $37,500. By charter amendment, name was soon changed to Underwriters of Greensboro, and again in 1921, to its present title. Capital was increased, 1909, to $100,000 by transfer of $37,500 from surplus and $25,000 paid in by stockholders. Companies under same control: George Washington, and the Pilot, both of Greensboro, which with the Greensboro Fire, compose the McAllister group. These three companies jointly guarantee the policies of the McAllister Underwriters. Stock, par value, is $100 a share; book value, December 31, 1923, $227.74; latest sale, $125%.

ADMINISTRATION AND REPUTE: This company backing and its affiliation with the McAllister group gives its policies added strength. It has built up a conservative volume of business, and through capable management has been generally successful. Underwriting and investment results in the last five years have been: 1923, underwriting loss, $15,063, investment profits, $23,907; 1922, underwriting loss, $9,515, investment profit, $17,620; 1921, underwriting loss, $34,197, investment profit, $38,584; 1920, underwriting loss, $5,956, investment profit, $27,921; 1919, underwriting profit, $14,909, investment profit, $12,672. Its directorate, composed of prominent local business and insurance men, in 1923, owned $15,300 par value, of the $100,000 capital stock. The company has good investments, has paid dividends regularly, and has an estimable loss-paying record.

CLASSES OF INSURANCE WRITTEN: Fire, tornado and windstorm, use and occupancy.

HAMILTON FIRE INSURANCE COMPANY, New York, N. Y.

President, E. C. Jameson; Vice-President, Arthur Lenssen, Jr.; Secretary, Chas. H. Sanger. Organized 1852.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,429,809	$555,211	$1,154,617	$819,754	$924,923	$565,149	$31,994	$184,664	$781,807	$592,269
1922	2,419,149	527,599	1,052,882	751,850	877,122	722,381	23,996	215,094	961,471	659,669
1921	2,155,509	673,598	737,137	1,105,948	1,201,282	809,588	23,996	239,282	1,072,866	838,301
1920	2,095,394	708,698	680,019	1,321,843	1,400,385	696,089	23,996	312,403	1,032,488	855,045
1919	1,725,035	548,337	615,823	938,559	1,003,407	452,055	23,996	258,469	734,520	470,549

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$2,223,476	Losses unpaid	$369,009
Cash	68,440	Unearned prems	555,211
Agents' balances	87,196	Other liabilities	150,968
Interest	10,336		
Reins. recoverable	40,361	Total liabilities	1,075,188
		Capital paid up	200,004
		Net surplus	1,154,617
Total adm. assets	$2,429,809	Total	$2,429,809

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $65,027,875, $905,732; motor vehicle, $3,953,666, $121,800; tornado, $2,371,484, $18,350; sprinkler leakage, $529,299, $2,087; riot, civil commotion and explosion, $1,030,664, $6,630; unclassified, effective prior to January 1, 1921, $1,239,541, $11,615.

BUSINESS SINCE ORGANIZATION: Premiums received, $12,506,485; losses paid, $7,435,425; dividends declared, cash, $885,192.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $191,750; State, County and Municipal bonds, $118,180; other bonds, $356,100; stocks, $1,557,246; total, $2,223,476.

DIRECTORS: E. C. Jameson, J. S. Frelinghuysen, Arthur Lenssen, Jr., S. R. Outerbridge, Archibald Douglas, C. M. Jamieson, N. F. Lenssen, S. S. Campbell, H. R. Chambers, A. A. Forrest, Marshall McLean, T. L. Bailey, Henry B. Gardner.

FIELD MEN AND TERRITORY COVERED: General agents: Edward Brown & Sons, Pacific Coast Department

San Francisco, Cal., Mullin-Acton Co., Cal., San Francisco, Cal.; J. T. Birdsall Co., Philadelphia, Pa.; C. J. Adams Co., Atlantic City, N. J.; Rollins, Burdick Hunter Co., Chicago, Ill. The company is licensed in Cal., Conn., Ill., N. J., N. Y. and Pa. The company has applied for admission in Ore.

HISTORICAL DATA

Company organized, 1852, in N. Y., with $150,000 capital stock. It reinsured in the Hartford Fire, February 18, 1904; made assessment on its stock, of $79,549, and resumed business, June 9, 1904. It reinsured in Del., Philadelphia, Pa., in 1908; resumed the business under entirely new management, December 1909, when control was purchased by interests affiliated with Lenssen & Co. and E. C. Jameson, president of Globe & Rutgers. Capital had been increased in 1906 from $150,000 to $200,004, and $50,001 paid in to surplus. Stock, par value, $15 a share; book value, December 31, 1923, 677.31%. Conflagration losses: Baltimore, 1904, $95,794; San Francisco, 1906, $2,445. Largest amount insured in one hazard, gross, $75,000; net, $50,000. December 31, 1923, directors owned $125,094 of stock.

ADMINISTRATION AND REPUTE: This company is backed by powerful interests, and through the enterprising administration of a substantial volume of business by its capable and experienced management, it has been successful, as denoted by the following recent underwriting and investment results: 1923, underwriting profit, $62,982, investment profit, $70,748; 1922, underwriting profit, $60,042, investment profit, $279,699; 1921, underwriting profit, $52,231, investment profit, $28,881; 1920, underwriting profit, $13,528, investment profit, $86,264; 1919, underwriting profit, $162,317, investment profit, $54,878; E. C. Jameson, president, and Arthur Lenssen, Jr., vice-president, hold a majority of the stock. It has steadily built up a satisfactory operating surplus, and, at the same time, has paid liberal dividends with regularity. It has made nicely yielding investments and has established for itself an estimable loss-paying reputation.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, hail, lightning, sprinkler leakage, riot and civil commotion, explosion and war risk, inland marine, use and occupancy.

THE HANOVER FIRE INSURANCE COMPANY, New York, N. Y.

President, E. G. Snow; President, Charles W. Higley; Vice-President, Montgomery Clark; Secretary, John G. Hollman; Treasurer H. T. Giberson; Assistant Secretaries, F. E. Sammons and A E. Gilbert.

Organized, 1852

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$7,907,079	$4,204,082	$1,402,101	$4,478,043	$4,817,647	$2,341,154	m$125,000	$1,958,408	$4,424,562	$2,064,988
1922	7,510,438	3,895,661	1,711,113	4,061,778	4,679,024	2,277,905	100,000	1,709,624	4,087,529	2,027,741
1921	6,889,164	3,930,273	1,036,816	3,935,474	4,236,885	2,357,592	100,000	1,821,388	4,278,980	2,325,722
1920	6,999,464	4,131,618	972,569	4,566,302	4,836,445	2,143,637	100,000	1,896,664	4,140,301	2,064,948
1919	6,373,120	3,636,598	929,368	4,050,631	4,279,528	1,875,048	100,000	1,613,849	3,588,897	1,644,576

m Excludes stock dividend $500,000.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$979,300	Losses unpaid	$607,795
Mortgage loans	122,550	Unearned prems	4,204,082
Bonds and stocks	5,608,351	Other liabilities	193,101
Cash	326,891		
Agents' balances	716,642	Total liabilities	5,004,978
Interest and rents	50,363	Capital paid up	1,500,000
Unpaid reins. on paid losses	102,982	Net surplus	1,402,101
Total adm. assets	$7,907,079	Total	$7,907,079

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $670,464,054, $6,206,369; ocean marine, $7,973,291, $28,515; motor vehicle, $41,513,037, $568,812; inland navigation and transportation, $13,985,980, $92,347; tornado, $95,399,507, $442,940; sprinkler leakage, $383,381, $656; unclassified, effective prior to January 1, 1921, $58,751,967, $677,308.

BUSINESS SINCE ORGANIZATION: Premiums received, $103,939,235; losses paid, $57,028,969; dividends declared, cash, $6,414,500; stock, $600,000.

REAL ESTATE OWNED: Consists of the 13-story office building at 34–36 Pine Street, New York, occupied in part by the company's head office; no incumbrance, book value, $907,956 carried at $979,300.

MORTGAGE LOANS. There are five loans aggregating $122,550 on New York properties valued at $203,000. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,687,780; State, County and Municipal bonds, $499,900; other bonds, $998,374; stocks, $2,422,297; total, $5,608,351.

DIRECTORS: George W. Stickle, I. P. Pardee, Frank P. Carpenter, A. D. Straus, Joseph T. Low, Charles A. Shaw, Samuel J. Clarke, Benjamin Walworth Arnold, Henry G. Sanford, Edward Hunter Landon, James W. Howie, Robert L. Pierrepont, Alfred E. Marling, Frank G. Darte, Horace C. Coleman, S. Davies Warfield, Fred. A. Hubbard, Charles W. Higley, Montgomery Clark, J. Edwards Wyckoff, John T. Underwood, Ralph Van Vechten.

FIELD MEN AND TERRITORY COVERED: Geo. W Roberts, Me., N. H., R. I. and E. Mass.; Geo. F. Krank, Conn., W. Mass. and N. Y.; R. E. Wands, N. Y.; Paul A. Nielson, N. Y. suburban; P. A. Gregory, N. J.; Harry Y. Chatterley, for D. C., Del., Md., N. C., Va.; J. L. Skinner, for Ala. and Ga.; H. W. Robertson, Ky. and Tenn.; Thompson, Derr & Brother, Inc.; general agents, Pa., except Philadelphia, Pittsburgh and suburbs, I. Rinehardt & Son, general agents, Tex.; Alfred Paull & Son, general agents for W. Va.; H. T. Higinbotham, general agent for La.; F. C. Calkins & Co., general agents for Fla.; Chas. W. Higley, 1105 Insurance Exchange, Chicago, Ill., general agent, western states; Wm. K. Maxwell, assistant general agent; A. K. Driscol, Colo. and Wyo.; Fred C. Bertiaux, Ill.; Geo. W. Mercier and Edgar E. Parker, assistants for Ill.; H. O. Phillips, Ind.; C. W. Borrett, Iowa; Paul E. Jaqua, assistant for Iowa; W. E. Gasaway, Mo. and Kans.; H. O. McIntosh, assistant for Kans.; Ben Phillips, Jr., Mich.; P. A. Brown, Minn. and So. D.; Leonard Zell, assistant for Minn. and So. D.; M. G. Hagen, No. D.; W. C. Myers, Neb.; John Rygel, Ohio; Allen S. Rinker, assistant for Ohio; J. G. Hayden, Okla.; R. T. Gravenstein, Wis.; J. A. Jana, assistant for Mich. and Wis.; Al. M. Wagner, automobile department; P. J. Shanahan, Cook County, Ill.; Selbach & Deans, 110 Sansome Street, San Francisco, Cal., general agents for Cal., Alaska, Ariz., Utah, Idaho, Mont., Ore. and Wash.; R. D. Miser, special agent for southern Cal.; Geo. A. Davis, special agent for Bay Counties and northern Cal., H. J. Vallentyne, special agent for western Ore. and western Wash.; A. S. Heatfield, special agent, for northern Idaho and eastern Wash.; L. L. Dibble, special agent for southern Idaho, eastern Ore. and Utah; C. C. Price, special agent for Mont.; H. C. Todrank, special agent for Ariz. The company does business in all the States and Territories excepting Ark., Miss., S. C., Vt., Canada, Cuba, Haw., P. I. and P. R.

HISTORICAL DATA

This company was organized, in New York, and began business in 1852, with $150,000 paid-in capital. Capital increased, 1857, to $200,000; 1863, to $400,000. In 1871, it received for "calls on capital," $200,000; reduced, 1872, to $250,000; increased, 1873 to $400,000; 1875, to $500,000 by stock dividend; 1881, to $1,000,000; reduced 1906, to $500,000 and later in the same year increased again to $1,000,000, $250,000 being realized as premium on the new stock issued. In 1923 capital was increased to $1,500,000 by a $500,000 stock dividend. Stock, par value, $50 per share; book value, December 31, 1923, 193.47%, latest sale, 210%. Largest

amount insured in one hazard, gross, $300,000; net, $100,000. The Hanover guarantees policies issued under the name Illinois Underwriters. Conflagration losses: Portland, Me., 1866, $27,074; Philadelphia, 1869, $37,328; Chicago, 1871, $260,821; Boston, 1872, $252,772; Boston, 1873, $15,165; Haverhill, Mass., 1882, $13,876; Carthage, N. Y., 1884, $42,966; Lynn, Mass., 1889, $39,662; Boston, 1889, $28,423; Syracuse, N. Y., 1891, $17,253, Sea Bright, N. J., 1891, $10,322; Jacksonville, Fla., 1901, $87,977; Waterbury, Conn., 1902, $22,192; Paterson, N. J., 1902, $59,188; Rochester, 1904, $9,037; Baltimore, 1904, $363,385; Hot Springs; Ark., 1905, $10,560; San Francisco, 1906, $1,376,542; Chelsea; Mass., 1908, $232,436. Deposits with States: Va., $50,000; N. C., $20,000; Ga., $10,000; N. M., $9,800.

ADMINISTRATION AND REPUTE: This company has a very estimable record of progress, notwithstanding a long series of conflagration losses. Its management is diligent and capable and through its successful administration of company business, has won high esteem among agents and property owners. It has steadily increased its large operating surplus and at the same time paid liberal dividends to stockholders. It does a large volume of business. Recent underwriting and investment results: 1923, underwriting profit, $2,671, investment loss, $325,818; 1922, underwriting profit, $169,556; investment profit, $604,740; 1921, underwriting loss, $149,353; investment profit, $312,934; 1920, underwriting loss, $21,233; investment profit, $165,991; 1919, underwriting profit, $325,720; investment profit, $68,339. The directorate, composed of prominent business men and financiers, in 1923, owned $386,150 of capital stock. Company's stock is in comparatively few hands. Its investments are high class and the company has an excellent loss paying record and is generally in the highest repute.

BOARD MEMBERSHIP: National Board of Fire Underwriters, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, ocean and inland marine, motor vehicle, tornado, sprinkler leakage, lightning, use and occupancy.

THE HAMPTON ROADS FIRE AND MARINE INSURANCE COMPANY

Norfolk, Va.

Chairman, P. D. Bain; President, Henry G. Barbee; Vice-President and Secretary, James A. Blainey; Vice-President and Managing Underwriter, Fire Department, George A. Morin. Organized 1922.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$710,249	$241,402	$123,183	$327,097	*$369,903	$83,182	.....	$193,252	$276,434	$113,840
1922	593,828	73,923	215,915	127,984	223,385	8,578	.....	a81,152	89,730	13,617

* Including $79,000 surplus contributed by stockholders in 1922 and $20,000 in 1923. a Including $3,800 org. expenses.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$35,000	Losses unpaid.....	$38,430
Mortgage loans.....	176,580	Unearned prems....	241,402
Collateral loans.....	120,210	Other liabilities.....	7,234
Bonds and stocks...	219,889		
Cash.....	72,777	Total liabilities...	287,066
Agents' balances....	77,282	Capital paid up....	300,000
Interest and rents...	8,500	Net surplus.....	123,183
Other assets.....	11		
Total adm. assets.	$710,249	Total.....	$710,249

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $35,531,876, $395,344; motor vehicle, $11,673, $125; tornado, $1,946,549, $9,180; sprinkler leakage, $173,139, $620; riot, civil commotion and explosion, $276,543, $551.

BUSINESS SINCE ORGANIZATION: Premiums received, $455,081; losses paid, $90,283.

REAL ESTATE OWNED: Consists of lots 30 and 36, Blocks 12 on Platt and Ghent Residence Corporation, City of Norfolk, Va., 73.9 feet on Colonial Avenue and 116.26 feet on Washington Park, valued at $35,000, site for Company's Home Office, at present unimproved. Company proposes to erect a building thereon. Real estate taxes and expenses last year, $183.

MORTGAGE LOANS: There are 23 loans aggregating $176,580, all first mortgage loans on improved property situated in the City of Norfolk, Va., and one in Princess Anne County, near Virginia Beach, Va., valued at $772,400. The company holds $106,650 of fire insurance on the property. No interest past due on December 31, last.

COLLATERAL LOANS: There are 20 loans secured by U. S. Liberty Bonds, other approved bonds and stocks and by first mortgage real estate notes. Market value, $234,771, amount loaned, $120,209.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $201,089; other bonds, $16,800; stocks, $2,000; total, $219,889.

DIRECTORS: P. D. Bain, E. J. Robertson, Otto Wells, E. E. Holland, C. E. Herbert, R. Winborne, Henry G. Barbee, Barton Myers, T. Gray Coburn, F. R. Berryman, W. B. Hastings, F. S. Sager, James A. Blainey, A. P. Grice, S. D. Hardy, W. G. Swartz, C. C. Couper, F. B. Bain, Homer L. Ferguson, C. W. Johnston, S. D. Scott, T. S. Southgate, G. W. Truitt, J. W. C. West, S. A. Woodward.

FIELD MEN AND TERRITORY COVERED: James C. Blainey, Norfolk, Va.; Marshall C. Speight, Norfolk, Va.; Delma C. Ellett, Clarksdale, Miss. The company operates in Cal., Colo., Del., D. C., Ill., Iowa, La., Md., Mass., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex., Va. and W. Va.

HISTORICAL DATA

The company organized, 1922, in Maryland, with home office located in Norfolk, Va. Substantial financial and business interests of Norfolk and vicinity were the principal organizers. It began business May 31, 1922, with a capital of $200,000 and a surplus of $177,711. In 1922, stockholders contributed cash capital, $80,000, cash surplus, $79,000; 1923 they contributed cash capital, $20,000, cash surplus, $20,000. Stock, par value, $100; book value, December, 31, 1923, $141.06; latest sale, 200%.

ADMINISTRATION AND REPUTE: Between the beginning of business, May 31, 1922, and the end of the year, this company wrote gross premiums of $165,000, which it retained $127,000. In the same period its losses incurred amounted to $13,616, its loss payments having been only $8,470. Underwriting and investment results in recent years: 1923, underwriting loss, $137,600, investment profit, $24,302; 1922, underwriting loss, $32,581, investment profit, $11,420. The underwriting loss in 1922 and 1923 was due largely to necessary up-building of required reserves. In methods of operation, it functions up to the requirements of the States of Maryland and Virginia. The former's Chief Examiner stated in an official report on the condition of the company dated November 26, 1923; "Its financial condition is sound and its affairs are efficiently managed. Its business is steadily increasing and is being conservatively underwritten. Its policyholders have been fairly dealt with and claims have been promptly paid." The directorate is composed of prominent local business men and bankers.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, farm fire, lightning reinsurance, tornado sprinkler leakage, riot and civil commotion, use and occupancy.

HARMONIA FIRE INSURANCE COMPANY, Buffalo, N. Y.

President, E. G. Snow; Vice-Presidents, E. Howard H. Roth, John Honecker; Secretary, William O. Weimar. Organized, 1877.

Year	Assests	Unearned Premiums	Net Surplus	Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$536,222	.....	$324,657	.....	$37,319	.....	.....	$12,493	$12,493	.....
1922	537,955	.....	328,914	.....	33,631	.....	.....	9,719	9,719	.....
1921	507,700	.....	298,668	.....	29,980	.....	.....	9,640	9,640	.....
1920	480,099	.....	271,042	.....	30,913	.....	.....	10,726	10,726	$301
1919	457,975	.....	248,783	.....	29,895	$140	.....	*12,740	*12,880	315

* Excluding $82,182 of reinsurance premiums.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$144,500	Payable for taxes...	$4,000
Bonds.....	361,300	Contingent expense.	5,000
Cash.....	38,383	Other liabilities....	2,565
Agents' balances....	1,132		
Interest.....	9,183	Total liabilities...	11,565
Market value of, and accrued int. on, bonds not permissible as investmts. under ins. law....	—19,552	Capital paid up....	200,000
		Net surplus.....	324,657
Other liabilities.....	1,276		
Total adm. assets.	$536,222	Total.....	$536,222

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Losses paid, $143.478; dividends declared, cash, $10,000.

MORTGAGE LOANS: There are 57 loans aggregating $144,-500 on properties worth $353,828, on which the company holds $211,550 of insurance. The loans range in amount from $150 to $10,500 and all are upon local real estate. There was $36 interest past due on December 31, last.

BONDS OWNED (Market Values): U. S. Gov't bonds, $170,800; State, County and Municipal bonds, $34,800; other bonds, $155,700; total, $361,300.

DIRECTORS: J. H. Knepper, J. Honecker, P. Erbes, L. J. Baitz, Geo. Miller, C. Honecker, W. O. Weimar, G. Kleindinst, David D. Rounds, Chas. P. Woltz, J. A. Loewer, E. H. H. Roth, F. G. Raichle, Jr., George A. Herner, Edward D. Strebel.

TERRITORY COVERED: New York State only.

HISTORICAL DATA

This company was mutual in form from its organization as the Harmonia Mutual in 1877 until August 28, 1915, when it was reorganized as a stock company with a capital of $200,000 paid in at par of $50 by the former policyholders. Its outstanding business on January 4, 1917 was reinsured in the New Hampshire Fire. Stock, par value, $50 per share; book value, December 31, 1923, 262.32%. Largest amount insured in one hazard, gross, $25,000; net, $16,000. It continued business, operating locally, and by treaty agreement of August 31, 1918, reinsures all its liability in the Home, of N. Y. The company was examined by the New York Ins. Dept. in 1923.

ADMINISTRATION AND REPUTE: Company is paid a commission on all business it transacts. By reason of being reinsured by treaty arrangements above mentioned, it makes no statement of premiums income. Its increasing net surplus denotes that its operations are generally successful. Recent underwriting and investment results: 1923, underwriting loss, $4,501, investment profit, $244; 1922, underwriting loss, $3,159; investment profit, $33,403; 1921, underwriting loss, $3,356; investment profit $30,983; 1920, underwriting loss, $2,616; investment profit, $24,875; 1919, underwriting loss, $11,464; investment profit, $20,608. Its directorate composed of prominent local business men in 1923, held $138,650, par value, of the $200,000 capital, all of which is in comparatively few hands. Company has an estimable loss paying record.

CLASSES OF INSURANCE WRITTEN: Fire only.

HARTFORD FIRE INSURANCE COMPANY, Hartford, Conn.‡

President, R. M. Bissell; Chairman of Board, Chas. E. Chase; Vice-Presidents, James Wyper, F. C. White, S. E. Locke; Secretary and Treasurer, D. J. Glazier; Assistant Secretaries, Thos. H. Scotland, G. A. Russell, F. C. Moore, C. S. Kremer, C. S. Timberlake, John M. Holmes. Organized, 1810.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$74,493,584	$44,325,735	$14,186,400	$60,942,400	$63,612,785	$31,086,958	$1,600,000	$23,842,048	$56,529,006	$31,196,159
1922	67,159,351	36,138,688	15,301,472	148,308,047	50,312,083	23,749,756	1,200,000	19,935,507	44,885,263	24,460,782
1921	56,171,085	32,044,680	13,259,311	40,358,300	42,346,589	22,806,714	1,200,000	17,892,035	41,898,749	23,257,610
1920	55,591,729	30,484,338	13,023,069	41,298,734	43,192,147	18,422,923	1,200,000	17,121,770	36,744,693	19,950,480
1919	50,590,485	25,548,915	14,128,807	35,103,081	36,590,463	13,574,745	800,000	13,676,872	28,051,617	13,474,543

‡Conn. basis.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$3,922,485	Losses unpaid.....	$5,781,449
Mortgage loans.....	721,700	Unearned prems....	44,325,735
Collateral loans.....	9,500	Taxes accrued.....	1,000,000
Bonds and stocks...	52,830,239	Special reserve.....	1,000,000
Cash.....	6,151,031	Other liabilities.....	200,000
Agents' balances....	9,705,604		
Interest and rents...	552,072	Total liabilities...	52,307,184
Bills receivable.....	280,416	Capital paid up....	8,000,000
Other assets.....	320,537	Net surplus.....	14,186,400
Total adm. assets	$74,493,584	Total.....	$74,493,584

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $7,106,294,892, $69,570,655; ocean marine, $7,541,368, $81,797; motor vehicle, $328,290,929, $3,268,082; aircraft, $4,226, $293; inland navigation and transportation, $85,819,778, $184,173; tornado, $960,544,633, $4,751,580; sprinkler leakage, $77,152,414, $322,228; riot, civil commotion and explosion, $95.824,753, $205.910; rain and flood, $1,512,397, $17,978; unclassified, effective prior to January 1, 1921, $384,260,150, $4,387,957.

BUSINESS SINCE ORGANIZATION: Premiums received. $628,375,363; losses paid, $333,530,720; dividends declared, cash, $27,420,329, stock, $950,000.

REAL ESTATE OWNED: The principal item is the brick and granite building at Pearl and Trumbull Streets, Hartford, of which the actual cost was $838,569, and which is carried at $700,-000. Land and buildings in Hartford, Conn., on Asylum Avenue and Garden Street, acquired at a cost of $3,678,978, and carried at $3,222,485. The total book value of the real estate is $3,719,949, and is carried at $3,922,485, market value. Total rents received last year, $207,704, and taxes and expenses. $268,657.

MORTGAGE LOANS: These loans, aggregate $721,700, and ranging in amount from $3,500 to $190,000. The largest

are one of $60,000 on apartment building, 714–728 W. Van Buren Street, and 713–727 Boston Avenue, Chicago, valued at $160,000, one of $75,000 on theatre and offices in Hartford, valued at $182,500; one of $90,000 on brick building and land, 86 W. Main Street, New Britain, Conn., valued at $175,000; one of $190,000 on brick and stone buildings, 909–13 Main Street, Hartford, Conn., valued at $380,000; and one of $100,000, 8–16 Hurlburt Street, Hartford, Conn., valued at $209,878. The others are upon properties in Chicago, Portland (Ore.), New York, Cincinnati and Wethersfield, Conn. The total valuation of the mortgaged properties is $1,609,708 and the company holds $917,900 of insurance on the buildings. There was no interest past due on December 31, last.

COLLATERAL LOANS are as follows: Securities	Market Value.	Amount Loaned.
20 Shares Brighton Bk. & Tr. Co.	$8,400	$5,000
25 Shares Cincinnati Rubber Mfg. Co.	2,500	
40 Shares The Philip Carey Co. (Pfd.)	4,080	4,500
Totals	$14,980	$9,500

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $20,932,208; State, County and Municipal bonds, $3,839,124; railroad and other bonds, $18,290,092; stocks, $9,768,815; total, $52,830,239.

DIRECTORS: Chas. E. Chase (chairman), Meigs, W. Whaples, R. M. Bissell, H. S. Robinson, Samuel Ferguson, Philip B. Gale, Walter L. Goodwin, George S. Stevenson, Joseph R. Ensign, F. Spencer Goodwin.

FIELD MEN AND TERRITORY COVERED: Eastern Department, Hartford, Conn.: Charles B. Edwards, superintendent, railroad risk department, Hartford, Conn.; Howard Hampton, manager, New York City Dept., 58 Maiden Lane, New York; Henry W. Brown & Co., managers, Phila. Dept., 435 Walnut Street, Phila., Pa.; W. J. Chase, manager, Phila. suburban dept., 435 Walnut Street, Philadelphia, Pa.; Patterson, Wylde & Windeler, general agents, Boston Department, 72 Kilby Street, Boston, Mass.; Coates & Raines, general agents, Arkansas Department, Little Rock, Ark.; Peter A. McAllum, general agent, eastern Canada, 24 Wellington Street, east, Toronto, Ont.; B. W. Ballard, assistant general agent; W. W. Scrimes, general agent, northwestern Canada, Winnipeg, Man.; W. J. Scrimes, assistant general agent, northwestern Canada, Winnipeg, Man., Western Department, Chicago, Ill.; A. G. Dugan, general agent, 410 North Michigan Avenue, W. C. Boorn, assistant general agent, 410 North Michigan Avenue, C. E. Wheeler, assistant general agent, 410 North Michigan Avenue, C. H. Smith, assistant general agent, 410 North Michigan Avenue, Southern Department, Atlanta, Ga.; W. R. Prescott, general agent; Hinton J. Hopkins, assistant general agent; Pacific Department, Hartford Bldg., San Francisco, Cal. Dixwell Hewitt, general agent, Hartford Bldg., Adam Gilliland, assistant general agent, Hartford Bldg., George E. Devine, superintendent of agencies, Louis H. Earle superintendent department special service; J. J. Dennis, resident special agent, Hartford Bldg., San Francisco, Cal.; Automobile and Transportation Department: Chubb & Son, managers, 5 and 7 South William Street, New York. Live Stock Department: R. H. West, general manager, Cincinnati, Ohio; J. S. Briggs, general agent, Hartford, Conn.; Dr. W. A. Swain and Frank M. Boyd, general agent, 39 South La Salle Street, Chicago, Ill.; B. G. Eberle, assistant general agent, 39 South La Salle Street, Chicago, Ill.; Roland C. Drake, assistant general agent, Hartford Bldg., San Francisco, Cal. Eastern Department: S. C. Avery, special agent, Home Office, Hartford, Conn., for Conn. and western Mass.; W. L. Beecher, special agent, 809 American Bldg., Baltimore, Md., for southern Pa. except Somerset Co., western Md., D. C., Md., survey; George Brinley, special agent, Room 228 Arkay Bldg., 90 State Street, Albany, N. Y., for eastern N. Y.; J. H. Campbell, general agent, 1005 Fidelity Bldg., Portland Me., for Me.; M. G. Wight, special agent, 54 Kilby Street, Boston, Mass., for eastern Mass. and R. I.; W. Davol, special agent, 318 Amoskeag Bank Bldg., Manchester, N. H., for N. H. and Vt.; Theodore D. Cross, special agent, Hudson Falls, N. Y., for N. Y. surveying; Denney & Boyer, state agents, Dover, Del., for Del. and eastern Md.; Jos. P. Fisher, special agent, 601 Commonwealth Bldg., Pittsburgh, Pa., for western Pa.; Geo. E. Hill, special agent, 54 Kilby Street, Boston, Mass., for Me., N. H., Mass., R. I. and Conn.; John N. Hughes, special agent, 58 Maiden Lane, N. Y., for Service Dept.; L. R. Titsworth, special agent, 310 Magee Bldg., 336 Fourth Avenue, Pittsburgh, Pa., for western Pa.; Pomeroy Lee, special agent, 58 Maiden Lane, New York, N. Y., for Metropolitan Dept. of N. Y.; Edward W. McComb, special agent, 58 Maiden Lane, New York, N. Y., for northern N. J.; Chas. W. Phelps, special agent, Onondaga County Sav. Bank Bldg., Syracuse, N. Y., for N. Y. State; John H. Ray, special agent, 138 Montague Street, Brooklyn, N. Y., for Brooklyn only; Robt. M. Stuart, special agent, 308 Walnut Street, Philadelphia, Pa., for eastern Pa.; S. D. Sarley, special agent, Sunbury, Pa., for central Pa.; H. H. Smith, special agent, City Bank Bldg., Syracuse, N. Y., for central N. Y.; F. J. Sullivan, special agent, 7 Crick Block, Niagara Falls, N. Y., for western N. Y.; Paul Turner, Jr., special agent, 308 Walnut Street, Philadelphia, Pa.; H. C. Youmans, special agent, 58 Maiden Lane, New York, N. Y., for N. Y. Brokerage Dept.; Geo. C. Perrins, special agent, 320 Marine Bank Bldg., Erie, Pa., for northwestern Pa.; C. S. Elder, special agent, Mar. and Inland Mar. Dept., 5–7 South William Street, New York, N. Y.; A. R. Knight, inspector, 24 Wellington Street east, Toronto, Can.; C. L. Nevens, inspector, Home Office, Hartford, Conn. Southern Department: W. R. Prescott, general agent, 801 Trust Co. of Ga. Bldg., Atlanta, Ga.; H. J. Hopkins, assistant general agent, Atlanta, Ga.; Albert Clower, agency superintendent, 801 Trust Co., of Ga. Bldg., Atlanta, Ga.; Caspar S. Whitner, agency superintendent, Atlanta, Ga.; C. A. Woolford, Jr., agency superintendent, Atlanta, Ga.; C. H. McKibben, office manager, 801 Trust Co. of Ga. Bldg., Atlanta, Ga.; R. L. Bailey, special agent, for S. C.; J. Y. Brame, special agent, Montgomery, Ala., for Ala.; W. P. D. Bush, special agent, Charlotte, N. C., for N. C.; R. D. Fitts, special agent, Vicksburg, Miss., for Miss.; F. S. Hereford, special agent, Dallas, Tex., northeastern Tex.; H. M. Holland, special agent, Shreveport, La., for northern La.; W. E. Horton, Jr., special agent, Houston, Tex., for southeastern Tex.; M. G. Hunter, special agent, Charlotte, N. C., for N. C.; E. H. Jones, special agent, Richmond, Va., for Va.; Arthur Lane, special agent, DeLand, Fla., for Fla.; John H. Ledbetter, special agent, New Orleans, for southern La.; R. P. Luther, special agent, Vicksburg, ,Miss., for Miss.; Mitchell C. Moore, special agent, Dallas, Tex. for northwestern Tex.; H. J. Morris, special agent, Montgomery, Ala., for Ala.; P. L. McIntosh, special agent, San Antonio, Tex., for southwestern Tex.; F. A. Powell, Jr., special agent, Richmond, Va., for Va.; C. H. Prescott, special agent, Atlanta, Ga.; W. W. Roberts, special agent. Atlanta, Ga., for eastern Ga.; C. G. Snow, special agent, Atlanta, Ga., for western Ga.; R. H. Wilson, Jr., special agent, Vicksburg, Miss., for Miss. Special Risk Department: D. T. Hubbanrd, engineer, Trust Co. of Ga. Bldg., Atlanta, Ga.; J. F. Chapman, engineer, 1000 Realty Bldg., Charlotte, N. C., for Va., N. C. and S. C.; L. W. Pierce, engineer, 820 Canal—Commercial Bldg., New Orleans, La., for La., Ala., West Fla. and supervision of Tex.; C. S. Read, engineer, 601 Insurance Bldg., Dallas, Tex., for Tex.; T. T. Talley, engineer, Fisher Bldg., DeLand, Fla., for Fla.; Greeg Black, engineer, 803 First National Bank Bldg., Vicksburg, Miss., for Miss.; L. G. Smith, engineer, 1000 Realty Bldg., Charlotte, N. C. for Va., N. C. and S. C.; E. L. Beasley, engineer, 601 Ins. Bldg., Dallas, Tex., for Tex.; S. W. Milner, engineer, 801 Trust Co. of Ga. Bldg., Atlanta, Ga., for Ga.; R. N. Greathead, engineer, 801 Trust Co. of Ga. Bldg., Atlanta, Ga. Farm Department: L. M. Morris, superintendent, farm department, 801 Trust Co. of Ga. Bldg., Atlanta, Ga.; E. B. Banks, special agent, Richmond, Va., for Va.; W. T. Price, special agent, Montgomery, Ala., for west Fla.; W. H. LeFevre, special agent, San Antonio, Tex., for southern Tex.; J. Howard Wells, special agent, Atlanta, Ga., for Ga. and east Fla.; H. R. Norman, special agent, Vicksburg, Miss., for Miss.; L. T. Moorman, special agent, Columbia, S. C., for S. C.; Chas. B. Hatfield, Vicksburg, Miss., for Miss., A. A. Orrender, special agent, Atlanta, Ga., for all states; F. A. Ball, special agent, Amarillo, Tex., for northwestern Tex.; R. M. Hicks, special agent, Atlanta, Ga., for Ga., and eastern Fla.; Claude C. Dupree, special agent, Shreveport, La., for La.; W. G. Smith, special agent, Charlotte, N. C., for N. C.; H. G. Maddox, special agent, Vicksburg, Miss., for Miss.; Gordon Rice, special agent, Dallas, Tex., for northeastern Tex. Rain, Flood and Crop Department: S. M. Thomson, manager, 801 Trust Co. of Ga. Bldg., Atlanta, Ga.; H. R. Cates, special agent, Atlanta, Ga., for S. C., Ga., and Fla.; B. E. Shields, special agent Charlotte, N. C., for Va. and S. C.; H. T. Maddux, special agent, Atlanta, Ga., for Ga., Ala. and S. C.; O. B. Roberts, special agent, Dallas, Tex., for Tex.; M. Stockton, special agent, DeLand, Fla., for Fla.; R. O. Brinkman, special agent, Richmond, Va., for Va. and N. C.; H. C. Brooks, special agent, New Orleans, La., for Miss. and La. Western Department: W. L. Bennett, manager, 39 South La Salle Street, Chicago, Ill., for Cook County department; F. N. Anderson, special agent, 39 South La Salle Street, Chicago, Ill., for northern Ill.; F. R. Bissell, special agent, 39 South La Salle Street, Chicago, Ill., for Cook County; Clarence Strong, special agent, Okalhoma City, for Okla.; W. L. Braerton, special agent, Denver, Col., for Col. and Wyo.; C. O. Bray, special agent, Indianapolis, Ind., for Ind.; Wm. M. Broe, special agent, 1422 Pierce Bldg., St. Louis, Mo., for eastern Mo.; H. M. Brooks, manager, Cleveland, Ohio, for Cuyahoga County department; Stanley R. Bruce, special agent, First National Bank Bldg., Oklahoma City, Okla., for Okla., Tex and N. M.; O. D. Butcher, special agent, Topeka, Kans., for southern Kans.; John M. Cogley, special agent, Sioux Falls, S. D., for S. D.; R. H. Cooper, special agent, Central National Bank Bldg., Columbus, Ohio, for Ohio, except Cuyahoga and Hamilton Counties; J. E. Tenner, manager, Pierce Bldg., St. Louis, Mo., for St. Louis department; Geo. M. Dallas, special agent, Kansas City, Mo., for Mo.; M. S. Davidson, superintendent Detroit agencies; Chicago office, 39 South La Salle Street, also Inspector for western department; R. E. De Haven, special agent, Louisville, Ky., for Ky.; J. F. Dieber, special agent, Federal Reserve Bank Bldg., Kansas City, Mo., for western Mo.; S. W. De Waard, special agent, New York Life Bldg., Minneapolis, Minn., for northern Minn.; Paul A. Dow, special agent, Nashville, Tenn.; A. E. Ellsworth, special agent, Detroit, Mich., Sur. department, Mich.; A. E. Englund, special agent, Lehman Bldg., Peoria, Ill., for central Ill.; F. D. Eubank, special agent, 811 South Thompson Street, Jackson, Mich., for southern Mich.; G. W. Fisher, special agent, Shelbyville, Ill., for southern Ill;

Donald M. Forsyth, special agent, Denver, Colo., for Colo. and Wyo.; T. F. Gafford, special agent, First National Bank Bldg., Oklahoma City, Okla., for Okla.; Jas. H. Gauer, special agent, 39 South La Salle Street, Brokerage Dept., Chicago, Ill.; J. Leonard Gockel, special agent, 908 Merchants Bldg., Indianapolis, Ind., for Ind.; George Gordon, special agent, 422 Pierce Bldg., St. Louis, Mo., for Mo.; Gilbert E. Grimm, special agent, Moundsville, W. Va., for W.Va.; F. K. Gluck, special agent, Calumet, Mich., for the northern peninsula of Mich.; Chas. F. Hardy, special agent and adjuster, 701 Jackson Street, Topeka, Kans., for Hail, Kans.; C. C. Hacher, Jr., special agent, 39 South La Salle Street, Chicago, Ill., for Cook County, Ill.; Wm. J. Henneman, special agent, 39 South La Salle Street, Chicago, Ill., for Rain department; L. E. Hildreth, adjuster, 39 South La Salle Street, Chicago, Ill., for western department; Fred B. Simpson, special agent, Albuquerque, N. M., for N. M., Rec. A. & T. Farm Hail; B. T. Hough, special agent and adjuster, Des Moines, Iowa, for Iowa; Arthur. B Johnson, special agent, Minneapolis, Minn., for northern Minn.; Geo. B. Kessberger, special agent, Detroit, Mich., for Mich. except No. Peninsular and Ohio; Thos. Larkins, special agent, Milwaukee, Wis., for southern Wis.; D. F. Lewis, special agent, Des Moines, Iowa, for Iowa-Sur. department; John S. Little, special agent, Omaha, Neb., for Neb. south of Platte River; R. F. Thompson, special agent, Fargo, N. D., for south half of N. D.; N. Martinson, supt., 714 Omaha National Bank Bldg., Omaha, Neb., Hail for state of Neb., special agent for northeast Neb., Rec., Sur. & Farm; Jas. S. McHugh, special agent, Des Moines, Iowa, for Iowa; Thos. S. McQueen, special agent, Milwaukee, Wis., for northern Wis.; Marshall Mellor, special agent, Nashville, Tenn., for Tenn.; John L. Mosher, special agent, Moundsville, W. Va., for W. Va.; Earl V. Neuberger, Mail, P. O. Box 108, Fargo, N. D., Telegrams, 113 Broadway, for north half of N. D.; Frank A. Peterson, Michigan Trust, Grand Rapids, Mich., for northern Mich.; E. S. Purcell, special agent, 1231 Chester Avenue, N. E., Columbus, Ohio, for Ohio except Cuyahoga and Hamilton Counties; A. W. Schell, manager, 1414-16 First National Bank Bldg., Cincinnati, Ohio, for Hamilton County department; L. L. Seiler, special agent, Louisville, Ky., for Ky.; C. E. Shumaker, special agent, 908 Merchants Bank Bldg., Indianapolis, Ind., for Ind. Sur. department, Fred I. Sipp, special agent, 701 Jackson Street, Topeka, Kans., for northern Kans.; R. B. Apperson, special agent, 908 Merchants Bank Bldg., Indianapolis, Ind., for Ind.; John O. Street, Jr., special agent, Nashville, Tenn., for Tenn.; Fred W. Sundlof, special agent, 39 South La Salle Street, Chicago, Ill., for northern Ill.; J. E. Tenner, manager, Pierce Bldg., St. Louis, Mo., for St. Louis, Mo. and East St. Louis, Ill.; Benj. P. Tinsley, special agent, Central National Bank Bldg., Columbus, Ohio, for Ohio except Hamilton and Cuyahoga Counties; W. B. Tobias, special agent, Lehmann Bldg., Peoria, Ill., for central Ill.; Lucian A. Wilbor, assistant manager, 1231 Chestnut Avenue N. E., Cleveland, Ohio, for Cuyahoga County department; Geo. E. Wyatt, special agent, First National Bank Bldg., Oklahoma City, Okla., for Okla.; Farm Department: Wallace Rogers, superintendent, 39 South La Salle Street, Chicago, Ill., for western department; D. E. Babbitt, special agent, Topeka Kans., for northern Kans.; F. W. Karren, Topeka, Kans., for southern Kans.; G. S. Castleberry, special agent, Nashville, Tenn., for Tenn.; B. D. Clopton, special agent, Bowling Green, Ky., for Ky.; M. Y. Coolidge, special agent, 719 S. W. Avenue, Jackson, Mich., Farm Department; John L. Dugan, Louisville, Ky., for Ky.; Jas. P. Fellows, special agent, Des Moines, Iowa, for Iowa; L. L. Gaines, special agent, Sedalia, Mo., for Mo.; E. G. Green, special agent, Omaha, Neb., for Neb.; Van B. Higbee, special agent, Okla., for Okla.; J. C. Hupp, special agent, Peoria, Ill., for Ill.; H. V. Hyatt, Indianapolis, Ind., for Ind.; W. F. Matchett, special agent, Indianapolis, Ind., for Ind.; A. G. Nuessle, special agent, Springfield, Minn., for Minn.; A. B. Potts, special agent, American Exchange Bank Bldg., Sedalia, Mo., for Mo.; H. C. Rogers, special agent, 1103 Perry Avenue, Peoria, Ill., for Ill.; C. J. Schroeder, special agent, Milwaukee, Wis., for Wis. Farm & Live Stock; Ben S. Street, special agent, Louisville, Ky., for Ky.; Jno. O. Street, special agent, Nashville, Tenn., for Tenn.; Fred H. Streeter, special agent, Aberdeen, S. D., for S. D.; northern Ill.; J. C. Whisler, special agent, 908 Merchants Bank Bldg., Indianapolis, Ind. Automobile and Transportation Department: J. D. Vail, assistant general agent, 39 South La Salle Street Chicago, Ill. for western department; J. W. Burden, superintendent, 39 South La Salle St., Chicago, Ill.; R. M. Covington, special agent, Kansas City, Mo., for western Mo. and eastern Kans.; J. E. Knieriemen, special agent, also H. A. & I. Co., Detroit, Mich., for Wayne County, Mich.; Albert J. Lane, adjuster, also H. and I. Co. and all departments of Hartford, 39 South La Salle Street, Chicago; Live Stock Department: George L. Anderson, assistant manager Live Stock Transit Department, 39 South La Salle Street, Chicago, Ill., Live Stock Department; Lloyd Evans, western field manager, Live Stock Transit Department, 39 South La Salle Street, Chicago, Ill.; Live Stock Department; A. O. Auten, state agent, 748 Insurance Exchange, Chicago, Ill., for Ill. and Wis.; W. W. Crull, special agent and inspector, Crawfordsville, Ind., Western Live Stock Department; E. G. Darnell, special agent, Crawfordsville, Ind., for Ind.; T. M. Harkness, state agent, Ashland, Ohio, for Ohio; John C. Johnson, special agent, Kansas City, Mo., for Kans., Mo. and Okla.; W. T. Potts, special agent, 39 South La Salle Street, Chicago, Ill., for Ill.; C. J. Schroeder, special agent, Milwaukee, Wis., for Wis.; C. F. Way, state agent, Lincoln, Neb., for Neb. Pacific Department, Hartford Bldg., San Francisco, Cal.: C. L. Greenwalt, special agent, San Francisco, Cal., for northern Cal.; H. L. Cope, special agent, San Francisco, Cal., for northern Cal. and Nev.; A. N. Bushnell, special agent, San Francisco, Cal., for San Joaquin Valley, Cal.; M. Mund, special agent, San Francisco, Cal., for Bay Counties, Cal.; E. E. Price, special agent, Los Angeles, Cal., 704 Wright & Callender Bldg., for southern Cal. and Ariz.; A. H. Schaeffer, special agent, Los Angeles, Cal., 704 Wright & Callender Bldg., for southern Cal. and Ariz.; G. V. Lawry, special agent, Seattle, Wash., Hoge Bldg., for western Wash. and Brit. Columbia; S. C. Abbott, special agent, Spokane, Wash., Sherwood Bldg., for eastern Wash.; Girard Clement, special agent, Portland, Ore., Spalding Bldg., for Ore.; G. L. Camp, special agent, Butte, Mont., for Mont.; Wyatts M. Paine, special agent, Salt Lake City, Utah, for Utah; W. E. Gray, special agent, Auto Department, for Wash. and Ore. Automobile and Transportation: W. V. Hollingberry, manager Auto Department, Hartford Bldg., San Francisco, Cal., for Pacific Department: F. E. Bradenbaugh, special agent, 39 South La Salle Street, Chicago, Ill., for Western Department, east of Mississippi river; C. C. Hatcher, special agent, 39 South La Salle Street, Chicago, Ill., for Cook Co., Ill.; Chas. F. Hutt, special agent, home office, Hartford, Conn Howard L. Butler, special agent, home office, Hartford, Conn., for New England States; Walter O. Roberts, special agent, 270 Milburn Street, Rochester, N. Y., for N. Y. and N. J.; S. D. Sarley, special agent, Sunbury, Pa., for Pa.; Leland M. Bell, special agent, Live Stock Department, San Francisco, Cal., for Cal. New York Underwriters Agency, Pacific Department: F. M. Branch, manager, Security Bldg., 339 Sansome Street, San Francisco, Cal.; H. R. Mann, assistant manager, Security Bldg., 339 Sansome Street, San Francisco, Cal. The company operates in all the states and territories of the United States and in Canada, P. R. and Cuba except P. I.

HISTORICAL DATA

This company was organized in Connecticut, in 1810, and began business the same year with $150,000 capital. Increases in capital have been ($950,000 by stock dividends): 1853, from $150,000, to $300,000; 1857, to $500,000; 1864, to $1,000,000; 1876, to $1,250,000; 1906, to $2,000,000 by issuance of 7,500 shares of stock, par value, $100, at $500 per share, thus adding $3,000,000 to surplus; 1919, to $4,000,000 by sale of 40,000 shares at $150 per share, thus adding $1,000,000 to surplus, and 1922, to $8,000,000, by new stock issued at par. Stock, par value, is $100 per share; book value, December 31, 1923, $277.33; latest sale, 556%. Largest amount insured in one hazard gross, $800,000; net, $300,000. December 31, 1923, directors owned $264,100 of capital stock. Conflagration losses: Chicago, 1871, $1,968,225; Boston, 1872, $485,356; Baltimore, 1904, $1,213,844; San Francisco, 1906, $6,766,937. Deposits with States, etc.; Va., $117,110; N. C., $23,750; Ga., $20,200; N. M., $10,200; Cuba, $95,000; Porto Rico, $9,630; Mexico, $16,732; Can., $2,107,325. Other companies under same control: Citizens, St. Louis; Hartford A. & I.; Hartford Live Stock; Northwestern F. & M. of Minneapolis; Twin City of Minneapolis, Henry Clay of Lexington, Ky, Federal of Jersey City, Sterling of Indianapolis and Stonewall of Mobile, Ala. These companies, with the Hartford Fire, form the Hartford Group. In 1919 this company reinsured the Madison Insurance Company, of Madison, Ind., and in September, 1922, the Rocky Mountain Fire of Great Falls, Montana. In 1922, it also purchased control of the London Mutaul Fire of Toronto. The New York Underwriters Agency acts as a special department of the Hartford Issuing its policies through the New York Underwriters separate agency system in all parts of the United States and Canada. Chubb & Son, New York, operate as the Marine Department of the Hartford Fire.

ADMINISTRATION AND REPUTE: The Hartford Fire ranks among the leaders in the business both as to size and success in its operations, being under the most capable administration; and in the general high esteem of property owners and agents it has made an exemplary record of progress. Recent underwritings and investment results: 1923, underwriting loss, $2,676,334, investment profit, $3,058,063; 1922, underwriting loss, $90,810, investment profit, $3,436,170; 1921, underwriting loss, $942,346; investment profit, $2,243,368; 1920, underwriting loss, $1,185,340; investment profit, $1,149,492; 1919, underwriting profit, $4,554,037, investment profit, $816,449. The directorate, composed mostly of prominent Connecticut business men and financiers, in 1923 owned $264,100, par value, of the $8,000,000 capital stock. The company's underwriting policy is conservative. Its premium income has shown large advances and its surplus has steadily increased while the company has at the same time paid liberal dividends to stockholders for many years. Its investments are high grade and its loss paying reputation excellent. Its volume of business is large. It has in all respects an excellent reputation.

BOARD MEMBERS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, Canadian Fire Underwriters Association, Western Canadian Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, National Auto. Underwriters Conference, and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, ocean and inland marine, motor vehicle, tornado, hail, sprinkler leakage, riot and civil commotion, tourists baggage, registered mail, rain and flood, explosion, war risk and crop insurance.

HAWAIIAN INSURANCE & GUARANTY CO., Ltd., Hilo, Hawaii.

President, John T. Moir; Vice-President, John M. Ross; Secretary, James Henderson; Treasurer, Samuel S. Rolph. Organized, 1915.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$151,153	$14,558	$47,964	$19,616	$36,188	$2,031	$3,000	$24,191	$29,222	.....
1922	145,727	13,969	41,004	20,414	37,184	11,315	3,000	23,758	38,073	$889
1921	148,799	16,387	41,965	13,588	.....	.....	.....	.....	.....	1,376
1920	141,452	6,679	36,301	7,719	15,113	703	3,000	1,364	5,067	1,304
1919	135,618	12,031	37,086	7,268	32,263	132	3,000	19,788	22,920	2,050

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$12,600	Losses unpaid	$2,165
Cash	35,026	Unearned prems	14,558
Accounts receivable	7,032	Other liabilities	36,466
Bills receivable	92,794		
Interest	2,159	Total liabilities	53,189
Other assets	1,542	Capital paid up	50,000
		Net surplus	47,964
Total adm. assets	$151,153	Total	$151,153

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

DIRECTORS: John T. Moir, John M. Ross, H. V. Patten, James Henderson, William Pullar, W. H. Shipman, W. Scott Wise, G. D. Supe, Samuel S. Rolph.

HISTORICAL DATA

Company incorporated early in 1915 in Territory of Hawaii by local interests, with capital stock, $50,000. Stock, par value $100 per share; book value, December 31, 1923, $195.92. It was organized by the First Trust Company of Hilo, without promotional expense.

ADMINISTRATION AND REPUTE: Company does a moderate volume of business in Hawaii only. Its underwriting policy is conservative. It shows a small volume of business and a progressive disposition.

BOARD MEMBERSHIP: Board of Fire Underwriters of Hawaii.

CLASSES OF INSURANCE WRITTEN: Its charter allows it to transact all kinds of insurance, but it is writing only fire, motor vehicle, and workmen's compensation and fidelity and surety bonds.

HAWKEYE SECURITIES FIRE INSURANCE CO., Des Moines, Ia.

President, R. S. Howell; Vice-President, W. S. Hazard, Jr.; Second Vice-President, H. C. Hargrove; Treasurer, C. M. Garver; Secretary, H. K. Miller.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
*1923	$1,605,876	$435,360	$255,584	$993,795	$1,074,626	$826,038	.....	$459,070	$1,285,108	$850,137
1922	1,761,288	381,962	291,940	906,568	1,000,706	622,975	$30,000	447,539	1,100,514	634,529
1921	1,867,531	285,565	525,708	787,851	872,785	389,709	.....	412,682	802,391	371,004
1920	1,806,726	249,097	485,960	883,875	a1,045,585	378,415	56,511	420,299	855,225	399,244
1919	1,502,817	116,567	447,096	608,041	652,644	163,370	.....	306,483	469,853	173,553

a Includes $90,080 surplus paid in.

* Financial exhibit as of January 31, 1924.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$1,062,243	Losses unpaid	$72,002
Bonds and stocks	113,872	Unearned prems	435,360
Cash	142,988	Other liabilities	228,921
Agents' balances	35,592		
Interest	39,476	Total liabilities	736,283
Other assets	97,696	Capital paid up	500,000
		Net surplus	255,584
Total adm. assets	$1,491,867	Total	$1,491,867

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $59,785,069, $675,769; tornado, $8,672,940, $49,871; sprinkler leakage, $244,785, $467; riot, civil commotion and explosion, $269,004, $551; unclassified, effective prior to January 1, 1921, $4,865,163, $65,960.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,180,130; losses paid, $2,460,497; dividends declared, cash, $86,511.

MORTGAGE LOANS: The loans aggregating $1,064,632 are first mortgage loans on Ia., Minn., N. D., S. D. and Mo. farm and city property worth $3,594,995, and upon which the company holds $453,500 of fire insurance. $8,962 of interest was past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $15,000; State, County and Municipal bonds $5,600; other bonds, $84,887; stocks, $5,700; total, $111,187.

DIRECTORS: H. R. Howell, W. S. Hazard, Jr., R. S. Howell, H. C. Hargrove, C. M. Garver, Fred P. Carr, E. G. Dunn, P. J. Baadte, Clyde Brenton, Albert Cordes, George W. Fry, E. G. Haning, James L. Manuel, George F. Miller, H. J. Murphy, Christ Neessen, H. H. Petersen, Lark Reynolds, J. S. Beeler, W. L. Page and Fred T. Fuller.

FIELD MEN AND TERRITORY COVERED: Herbert Buxton, New York City, for N. Y. and N. J.; Gellert & Gellert, Pottsville, Pa., for Pa.; Calhoun Realty Company, Minneapolis, Minn., for Minn.; W. D. Cave, Bethany, Neb., for Neb.; Cravens, Dargan & Co., Houston, Tex., for Tex.; James F. Cobb & Co., San Francisco, Cal., for Cal.; D. Cliffe Stone, Nashville, Tenn., for Tenn.; R. H. Bartley, eastern Iowa and Ill.; C. T. Beezley, western Iowa, Kans. and S. D. The company operates in all the states and territories of the United States except Ala., Alaska, Ariz., Miss., P. R., and Cuba. Operates also in Canada.

HISTORICAL DATA

Company incorporated, January 31, 1918, in Iowa, with $1,000,000 authorized capital; received license January 11, 1919, after statement of December 31, 1918, showing $344,200 capital paid up and a surplus of $177,100. Subsequent payments during 1919 and 1920 brought paid-up capital to $1,000,000. Stock, par value, $100, was sold at $200 per share. R. S. Howell, president, was the principal organizer. Stock, par value, $100 per

share; book value, December 31, 1923, $151.11. Largest amount insured in one hazard, gross, $80,000; net, $7,800. The company has a deposit with the Iowa Insurance Department of $1,020,264.

On January 17, 1924, the stockholders of the Hawkeye Securities Fire, in their annual meeting, took action reducing the capital of the company from $1,000,000 to $500,000, transferring $250,000 from the capital account to the surplus account and then voting to return $250,000 of this amount taken from the capital account, to the stockholders, and at the same time reducing the total number of shares of the stock in the company from $10,000 to 5,000 shares.

ADMINISTRATION AND REPUTE: Company's executive management is composed of underwriters of long experience as follows: R. S. Howell, president, formerly connected with the Hawkeye Insurance Company, and the Fireman's Fund Insurance Company; W. S. Hazard, Jr., vice-president, formerly secretary of the Des Moines Mutual Hail Insurance Association, and also in the general agency business; H. K. Miller, secretary, formerly connected with Hawkeye Insurance Company, and the Liverpool & London & Globe in Chicago. The Hawkeye Securities Fire does a fair volume of business, has ample operating surplus. Underwriting and investment results since organization: 1923, underwriting loss, $362,055, investment profit, $73,078; 1922, underwriting loss, $287,046; investment profit, $83,340; 1921, underwriting loss, $45,181; investment profit, $89,694; 1920, underwriting loss, $75,929; investment profit, $81,224; 1919, underwriting loss, $16,334; investment profit, $68,231. The directorate, composed mostly of notable Iowans, in 1923, owned $376,600 of the $1,000,000 capital. Company has high grade investments, and its loss paying reputation is good.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Western Union, National Automobile Underwriters Conference, and Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, hail, sprinkler leakage, riot and civil commotion.

HENRY CLAY FIRE INSURANCE COMPANY, Lexington, Ky.

President, H. M. Froman; Secretary, F. G. Stilz; Vice-President and Manager, Claude F. Snyder; Vice-President and Treasurer, J. L. Watkins. Organized, 1910.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$693,759	.....	$223,084	a$1,262,768	$87,176	a$648,258	$27,000	a$474,095	$58,600	a$726,484
1922	766,179	.....	174,074	a787,848	94,715	a132,515	27,000	a308,365	208,027	a225,409
1921	1,123,936	.....	144,042	675,593	725,642	413,553	27,000	318,759	759,312	487,719
1920	1,168,897	$438,087	164,344	598,615	651,919	234,143	27,000	243,373	504,516	271,558
1919	1,034,441	312,784	200,821	474,450	517,753	174,052	.....	171,202	345,254	179,108

a Reinsured in Hartford Fire Ins. Co.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$458,560	Losses unpaid.....	$7,070
Collateral loans.....	5,336	Amount payable for	
Bonds.....	181,228	taxes.....	12,000
Cash.....	32,491	Other liabilities.....	1,605
Interest.....	8,659		
Other assets.....	7,485	Total liabilities...	20,675
		Capital paid up....	450,000
		Net surplus.....	223,084
Total adm. assets.	$693,759	Total.....	$693,759

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,877,374; losses paid, $2,634,833; dividends declared, cash, $205,379.

MORTGAGE LOANS: There are 88 loans aggregating $458,560 upon Ky. real estate, city and farm lands, valued at $1,166,275. The company holds $449,550 of insurance on the mortgaged property. There was $124 interest due December 31, last.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
28 Shrs Phoenix & Nat'l Bank.....	$3,864	$3,836
24 Shrs. Henry Clay stk.....	180	
20 Shrs. Okla. State Bank.....	2,100	1,500
Totals.....	$6,144	$5,336

BONDS OWNED (Market Values): U. S. Gov't bonds, $30,829; State, County and Municipal bonds, $149,399; railroad bonds, $1,000; total, $181,228.

DIRECTORS: H. M. Froman, J. L. Watkins, C. F. Snyder, E. W. Young, F. G. Stilz, Matthew Walton, V. P. Smith, J. T. Scott, A. C. Kearns, Adam C. Haas, L. L. Dorsey, L. P. Gooding, J. R. Durham, W. T. Fowler, Thos. P. Cooper, J. R. Dorman, J. L. Letterle, T. B. McGregor, W. B. Brock, C. H. Morris, J. G. Cramer, Louis Marshall, P. B. Gaines, W. A. Gaines, H. G. Skiles.

FIELD MEN AND TERRITORY COVERED: Mountain Department: H. T. Lamey, manager, Denver, Colo.; Thos. G. Wilds, state agent, for Ky.; A. B. Smillie, special agent, Indianapolis, Ind., for Ill., Ind., and Ia.; W. P. Steele, state agent, Nashville, Tenn., for Tenn.; S. A. Wallis, state agent, Milwaukee, Wis., for Wis.; Claude T. Deatrick, Jr., special agent, Columbus, Ohio. The company is licensed in Colo., Ill., Ind., Ia., Kans., Ky., Mass., Mich., Minn., Mo., Neb., N. J., N. M., N. Y., Ohio, Pa., Tenn., Wis. and Wyo.

HISTORICAL DATA

Company organized, in Ky., and began business August 1, 1910, with $55,000 paid-up capital and net cash surplus, $72,547. Authorized capital of $200,000 was increased to $500,000. Stockholders made cash contributions as follows: 1911, $26,420 to capital, $56,250 to surplus; 1912, $42,410 to capital, $49,027 to surplus; 1913, $38,780 to capital, $79,850 to surplus; $914, $137,390 to capital, $165,692 to surplus; 1915, $61,360 to surplus and by absorbing the Great Southern Fire, Lyndon, Ky., as of February, 1915, $150,000 was added to capital, thus bringing the total capital to $450,000 at which it remains. The Henry Clay bought the Louisville Insurance Company, and in 1913, The United American Fire, of Frankfort, Ky. As of December 31, 1921, the company reinsured all its risks in the Hartford Fire and subsequently came under operating control of the Hartford Fire as a member of the Hartford Group. Policies issued under the name Treaty Underwriters are guaranteed by the company. Stock, par value, $10 per share; book value December 31, 1923, 149.57%. The company was jointly examined by the insurance departments of Mo. and Ky., in 1923.

ADMINISTRATION AND REPUTE: Under a conservative underwriting policy, the company transacts a moderate volume of business, its administration being highly capable in the hands of experienced management. Recent underwriting and investment results: 1923, underwriting profit, $37,071, investment profit, $44,959; 1922, underwriting profit, $36,949; investment profit, $38,997; 1921, underwriting loss, $46,637, investment profit, $30,682; 1920, underwriting loss, $56,949; investment profit, $47,936; 1919, underwriting profit, $37,821; investment profit, $15,319. It has high grade investments and an estimable loss-paying record. Prominent local business and professional men compose the directorate, which, in 1923, owned $27,798 of the $450,000 capital stock.

BOARD MEMBERSHIPS: Eastern Union, Western Union, Rocky Mt. Underwriters Association, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, hail, tornado, lightning, rent, sprinkler leakage, use and occupancy.

HOME FIRE INSURANCE COMPANY, Little Rock, Ark.

President, A. B. Banks; Vice-Presidents, Jno. R. Hampton, Lawrence Banks; Secretary, C. D. Kenesson. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,779,742	$777,393	$440,265	$1,243,732	$1,313,239	$529,838	c$147,594	$382,144	$1,059,576	$514,156
1922	1,569,952	607,757	374,405	936,501	1,202,638	630,564	c214,953	258,311	1,103,828	588,497
1921	1,329,892	431,030	358,600	685,087	824,189	422,307	c91,156	196,239	709,702	391,355
1920	1,115,858	383,030	307,739	698,512	793,563	490,188	c151,377	160,396	801,961	514.893
1919	944,597	327,993	287,489	601,903	718,408	375,374	c130,047	132,899	638,320	338,572

c Includes $20,047 dividend to policy holders in 1919; $31,337 in 1920; $11,156 in 1921; $29,953 in 1922; and 1923, $97,591.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,451,603	Losses unpaid.....	$55,961
Cash.....	175,548	Unearned prems....	777,393
Agents' balances....	148,322	Other liabilities.....	6,123
Interest and rents...	3,545		
Bills receivable.....	724	Total liabilities...	839,477
		Capital paid up....	500,000
		Net surplus.....	440,265
Total adm. assets.	$1,779,742	Total.....	$1,779,742

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $63,992,244, $1,266,224; motor vehicle, $2,141,620 $40,406; tornado, $33,715,521, $164,849; unclassified, effective prior to January 1, 1921, $195,250, $5,188.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,760,255; losses paid, $3,793,649; dividends declared, cash, $425,444; stock, $500,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $200,000; other bonds, $19,000; stocks, $1,232,603; total, $1,451,603.

DIRECTORS: A. B. Banks, J. R. Hampton, E. F. Holmes, V. M. Howell, C. D. Kenesson, Laurence Banks, J. F. Forsyth.

FIELD MEN AND TERRITORY COVERED: A. B. Banks & Co., Little Rock, Ark., general agents; special agents: J. M. Silliman, T. E. Larsen, W. J. Robbins, E. C. Owen, T. S. Holderness, H. W. Gates, R. T. Holderness, W. M. Headrick, R. F. Sims, special agents for Ark., La. and Miss. The company operates in Ark., La. and Miss.

HISTORICAL DATA

Company began business, 1905, in Arkansas, with paid up capital of $50,000 which was increased, 1907, to $100,000 and $75,000 paid in to surplus; January, 1908, to $200,000 by stock dividend of $100,000. In January, 1908, the Mercantile Fire of Little Rock, Ark., was merged with the Standard Fire of Fordyce, Ark., and December 31, 1908 the Standard was merged with the Home and by increasing the latest capital to $250,000 net cash surplus remaining at $75,000. In 1912, capital reduced to $100,000 and surplus also reduced to $100,000, following which it paid extra dividend of $73,377 besides regular dividend of $17,500. In December, 1919, capital increased from $100,000 to $200,000 out of surplus. In December, 1920, capital increased to $300,000 out of surplus; 1921, to $350,000 by $50,000 stock dividend and in 1922 increased from $350,000 to $500,000. Stock, par value $25 a share; book value, Dec. 31, 1923, 188.05%; latest sale 200%.

ADMINISTRATION AND REPUTE: Company guarantees two participating policies issued under the name Lumber Underwriters of the Home Fire, and the Merchants Underwriters of the Home Fire. The Home Fire in 1921 acquired control of Lee Blakemore, Inc., of Chicago, attorney, Manufacturing Woodworkers Underwriters, whose business is being taken over by the Lumber Underwriters. Company writes a moderate volume of business which is capably administered by the two insurance men of experience as local agents. Their firm is A. B. Banks & Co., which is in control of the Home Fire. Underwriting and investment results in recent years: 1923, underwriting profit, $184,680, investment profit, $43,113; 1922, underwriting profit, $10,447, investment profit, $229,356, 1921, underwriting profit, $38,226.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, reinsurance, farm, hail, lightning, rent, use and occupancy, tornado and windstorm.

HOME FIRE AND MARINE INSURANCE COMPANY, San Francisco, Cal.

President, J. B. Levison; Vice-President, John Marshall, Jr.; Secretary, H. P. Blanchard; Treasurer, Thomas M. Gardiner.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,270,856	$1,757,670	$1,070,044	$2,051,452	$2,220,643	$1,086,323	.....	$829,643	$1,915,966	$1,024,478
1922	3,968 715	1,457,949	1,125,701	1,772,669	*l*2,671,114	1,007,183	.....	765,818	1,773,001	1,006,131
1921	*a*3,838,883	1,372,263	*a*1,073,339	1,725,961	1,834,758	1,345 935	.....	844,459	2,190,394	978,545
1920	2,905,016	1,403,227	308,495	2,871,854	2,988,202	1,626,875	.....	1,198,947	2,825,822	1,881,992
1919	2,741,847	1,179,542	690,787	2,254,703	2,331,356	769,206	.....	865,589	1,634,795	915,408

a Financial statement of January 31, 1922.

l Includes $750,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$17,500	Losses unpaid.....	$295,215
Collateral loans.....	85,000	Unearned prems....	1,757,670
Bonds and stocks...	3,289,694	Other liabilities.....	147,927
Cash.....	458,839		
Agents' balances....	356,884	Total liabilities...	2,200,812
Interest.....	47,937	Capital paid up....	1,000,000
Other assets.....	15,002	Net surplus.....	1,070,044
Total adm. assets.	$4,270,856	Total.....	$4,270,856

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $296,534,433, $2,865,975; ocean marine, $4,994,736, $99,775; motor vehicle, $31,338,299, $800,496; inland navigation and transportation, $1,233,151, $17,243; tornado, $15,967,850, $63,947; hail, $60,050, $163; sprinkler leakage, $1,219,975, $2.163; riot, civil commotion and explosion, $1,408,301, $13,080; earthquake, $3,000, $76; unclassified, effective prior to January 1, 1921, $12,228,960, $137,504.

BUSINESS SINCE ORGANIZATION: Premiums received, $27,933,714; losses paid, $16,107,097; dividends declared, cash, $1,254,500.

MORTGAGE LOANS: There are two mortgages upon Seattle Wash. and Santa Clara Valley, Cal. properties amounting to $17,500 and protected by properties valued at $49,500. The company holds $6,000 insurance upon the buildings thereon.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
200 Shares Bk. of Cal., S. F., stk	$124,800	$85,000
No. Ry. bds	25,000	
Totals	$149,800	$85,000

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,324,717; State, County and Municipal bonds, $328,100; other bonds, $1,582,277; stocks, $54,600; total, $3,289,694.

DIRECTORS: William J. Dutton, Geo. A. Newhall, George I. Cochran, John Marshall, Jr., J. B. Levison, W. H. Orrick, Wallace M. Alexander, Mortimer Fleishhacker, Edward L. Eyre.

FIELD MEN AND TERRITORY COVERED: Eastern Department: Edward T. Cairns, manager; Charles C. Hannah, assistant manager; Abel M. Wood, second assistant manager; Ralph H. Goodwin, manager, automobile branch, 20 Kilby Street, Boston, Mass.; John Y. Sheehy, general agent, 1009 Munsey Bldg., Baltimore, Md., covering Md., D. C. and Del.; Special Agents: Allan I. Woods, 20 Kilby Street, Boston, Mass., covering northeastern and western Mass.; H. A. Horn, 20 Kilby Street, Boston, Mass., covering southeastern Mass. and R. I.; H. G. Griswold, Second Nat'l Bank Bldg., New Haven, Conn., covering Conn.; Geo. N. Hutchins, Amoskeag Bank Bldg., Manchester, N. H., covering N. H. and Vt.; Donald Tozier, Waterville, Me.; covering Me.; L. Lester Webster, Buffalo, N. Y., covering western N. Y. state; E. C. Jessup, 467 Broadway, Albany, N. Y., covering eastern N. Y. state; J. E. Bourcy, Watertown, N. Y., covering northern N. Y. state; L. W. Swift, 917 Union Bldg., Newark, N. J., covering N. J. (outside of Philadelphia suburban and New York suburban); J. Guy Richardson, 618 Wheeling Bank & Trust Bldg., Wheeling, W..Va., covering W. Va.; W. S. Lilly, Reading, Pa., covering northeastern Pa.; J. N. Fischler, 330 Walnut Street, Philadelphia, Pa., covering Philadelphia and suburban territory; Carlton Timberman, 714 Columbia Nat'l Bank Bldg., Pittsburgh, Pa., covering western Pa.; W. J. Blackburn, 22 Toronto Street, Toronto, Ont., covering Province of Ontario; Automobile Special Agents: Bayard Bigelow, Syracuse, N. Y., covering N. Y. state; Frank Keller, 330 Walnut Street, Philadelphia, Pa., covering N. J. and Pa.; H. V. Webb, 206 Wilkins Bldg., Washington, D. C., covering D. C., Md., and Del.; R. L. Atwood, 20 Kilby Street, Boston, Mass., covering New England; Improved Risk Department: Geo. S. Tompkins, superintendent; P. G. W. Anderson, engineer; F. S. Welch, engineer; New York Automobile Claims Department, 83 Maiden Lane, New York; G. L. Kerr, manager. Western Department: W. A. Chapman, manager; H. A. Bush, assistant manager; Wm. H. Gartside, second assistant manager; J. Geo. Stauffer, second assistant manager, 76 W. Monroe Street, Chicago, Ill.; Special Agents: R. V. Prendergast, 76 W. Monroe Street, Chicago, Ill., covering Ill. (Cook county); Harry T. Johnson, 76 W. Monroe Street, Chicago, Ill., covering northern Ill.; W. A. Diller, Decatur, Ill., covering southern Ill.; Wm. L. Leonard, state agent, Indianapolis, Ind., covering Ind.; Morris O. Jones, Indianapolis, Ind., covering Ind.; S. E. Willcuts, state agent, 701 Jackson Street, Topeka, Kans., covering Kans.; H. J. Burmaster, state agent, Omaha, Neb., covering Ia.; M. B. Russell, state agent, 616 Columbia Bldg., Louisville, Ky., covering Ky.; F. W. Clark, state agent, 625 Owen Street, Saginaw, Mich., covering Mich. (lower Mich. exclusive of Wayne county); Osborn A. Campbell, 807 Washington Blvd. Bldg., Detroit, Mich,. covering Mich. (Wayne county); W. C. Douglass, Houghton, Mich., covering upper peninsula Mich.; E. S. Snyder, state agent, 944 Plymouth Bldg., Minneaplis, Minn., covering Minn.; J. W. Olson, 944 Plymouth Bldg., Minneapolis, Minn., covering Minn.; A. B. Diggins, state agent, 215–216 Holland Bldg., Springfield, Mo., covering Mo.; Max Jones, Laclede, Mo.; covering Mo.; H. J. Burmaster, state agent, Omaha, Neb., covering Neb.; W. S. Byler, state agent, Aberdeen, S. D., covering N. D.; L. E. Swanson, Aberdeen, S. D., covering N. D.; W. A. Sawyer, state agent, 509–510 First Nat'l Bk. Bldg., Columbus, Ohio., covering Ohio; E. A. Spink, 509–510 First Nat'l Bank Bldg., Columbus, Ohio, covering Ohio; R. W. Hukill, 509–510 First Nat'l Bank Bldg., Columbus, Ohio, covering Ohio; C. A. Hawk, 509–510 First Nat'l Bank Bldg., Columbus, Ohio, covering Ohio; W. G. McCoy, state agent, 808 Ins. Bldg., Oklahoma City, Okla., covering Okla.; C. G. Bitzer, 808 Ins. Bldg., Oklahoma City, Okla., covering Okla.; W. S. Byler, state agent, Aberdeen, S. D., covering S. D.; L. E. Swanson, Aberdeen, S. D., covering S. D.; R. E. Bolling, Jr., state agent, 405 Stahlman Bldg., Nashville, Tenn., covering Tenn.; R. J. McIntyre, state agent, 86 Michigan Street, Milwaukee, Wis., covering Wis.; H. V. Schnitzler, 86 Michigan Street, Milwaukee, Wis., covering Wis.; Farm Department: H. J. Haskins, 1127 Chicago Street, Green Bay, Wis., covering Wis.; General Agents: C. H. Enderton & Co., 222 Portage Ave., Winnipeg, Manitoba, covering Manitoba, Saskatchewan, Alberta and western Ontario; Osborne Ryan, special agent, 222 Portage Avenue, Winnipeg, Manitoba, covering Manitoba, Saskatchewan, Alberta and western Ontario; Southern Department: Edgar T. Gentry, manager, Hurt Bldg., Atlanta, Ga.; Chas. A. Bickerstaff, assistant manager, Atlanta, Ga.; Special Agents: A. C. Eifler, Montgomery, Ala., covering Ala.; Earl Dukes, Orlando, Fla., covering Fla.; R. W. Michael, 1418 Hibernia Bank Bldg., New Orleans, La., covering La.; Geo. W. Campbell, Jr., Atlanta, Ga., covering Ga.; L. C. Murphey, Atlanta, Ga., covering Ga.; Lee Burton, 1418 Hibernia Bank Bldg., New Orleans, La., covering Miss.; Emory M. Pattillo, 803 Realty Bldg., Charlotte, N. C., covering N. C.; Weston Patterson, care Gaillard & Withers, Columbia, S. C., covering S. C.; Geo. McG. Goodridge, Richmond, Va., covering Va.; W. S. Clark, 807 Am. Exch. Bank Bldg., Dallas, Tex., covering northeast Tex.; F. Gray Foy, 807 Am. Exch. Bank Bldg., Dallas, Tex., covering northwest Tex.; W. B. Moreland, 306 Gulf Bldg., Dallas, Tex., covering southeast Tex.; H. A. Yarbrough, 811 Gibbs Bldg., Dallas, Tex., covering southwest Tex.; Farm Department: Geo. H. Young, 2210 Highland Avenue, Birmingham, Ala., covering Ala. and Miss.; Herman Goodwin, Atlanta, Ga., covering Ga.; Thos. C. Candler, 1806 S. Boulevard, Charlotte, N. C., covering N. C. and Va.; J. K, Muse, 204 W. Park Avenue, Greenville, S. C., covering S. C.; W. B. Buckner, 720 Speight Street, Waco, Tex., covering Tex.; Pacific Coast Department: Charles R. Thompson, general adjuster, Robert D. Hunter, supt. of agencies; Frank J. Agnew, special agent, Improved Risk Department; J. J. Hammond, special agent, Sacramento, Cal., covering southern Ore., Nev. (except Las Vegas, Inyo and Mono counties, Cal.; Marshall W. Parker, state agent, Denver, Colo., covering Wyo. and northeastern Colo; C. A. Swift, special agent, Los Angeles, Cal., covering Ariz., Pioche and Las Vegas in Nev. and southern Cal.; Ray C. Culver, state agent, Helena, Mont., covering Mont.; M. E. Spaulding, special agent, Oakland, Cal., covering northern coast and northern Cal.; H. S. Grannatt, special agent, Seattle, Wash., covering Ore., Wash. and Panhandle of Ida.; M. B. Boothby, state agent, Salt Lake City, Utah, covering Utah and Ida. (except Panhandle); L. F. Knight, Los Angeles, Cal., covering southern Cal.; R. H. Merrill, Los Angeles, Cal., covering Los Angeles; A. F. Muenter, state agent, Albuquerque, N. M., covering N. M.; Coates & Raines, general agents, Little Rock, Ark., covering state of Ark.; T. V. Humphreys, special agent, San Francisco, Cal., covering central Cal., south coast and Bay counties; Automobile Department: K. M. Brown, supt., Head Office Dept., 401 California Street, San Francisco, Cal.; Fred A. Burness, special agent, San Francisco, Cal., covering northern Cal. and Nev. (except Pioche and Las Vegas); S. N. Wilson, special agent, San Francisco, Cal., covering central Cal.; E. E. Abbey, special agent, Denver, Colo., covering Colo., Mont., N. M. and Wyo.; Eric Falconer, special agent, Portland, Ore., covering Ore., eastern Wash. and Panhandle of Ia.; H. C. D. Keith, special agent, Seattle, Wash., covering western Wash. and British Columbia; C. A. Swift, special agent, Los Angeles, Cal., covering Ariz. and Pioche and Las Vegas in Nev.; M. B. Boothby, special agent, Salt Lake City, Utah, covering Utah and Ida. (except Panhandle); Southern Branch-Automobile Department: B. G. Wills, manager, Los Angeles, Cal.; Max Meadors, special agent, Los Angeles, Cal.; C. E. Sutherland, adjuster, Los Angeles, Cal.; Fred Feige, Los Angeles, Cal.; F. A. Stuckey, automobile adjuster, San Francisco, Cal. The company operates in all states and territories of the United States except Canada, Hawaii, P. I., P. R., and Cuba.

HISTORICAL DATA

Company incorporated in 1864, in Cal., as the Home Mutual, the name being changed to Home Fire & Marine, in 1900. On stock basis its actual capital was $300,000 paid up. Business was discontinued following the San Francisco conflagration in 1906, at which time the company's stock was entirely owned by the Firemans Fund. It was revived in 1918, with capital paid up of $500,000 and surplus $1,000,000, stock par value, $10 being subscribed at $30 per share. There were no promotional expenses in 1921. Capital increased to $1,000,000 by $500,000 of new stock at 250%, January, 1922. New shares of stock were sold at $25 each, thus supplying $750,000 surplus funds which were paid early in 1922. Stock, par value, $10 per share; book value, December 31, 1923, $207; latest sale, 260%. Largest amount insured in one hazard, gross, $350,000; net, $75,000. December 31, 1923, directors owned $32,590 of stock. In 1919, company reinsured the Montana Fire, of Butte, Mont. Managed with the Firemans Fund this company guarantees policies issued under the name Occidental Underwriters. Deposits in States: Cal., $210,000; Va., $27,225; N. C., $10,890; Ga., $9,800; N. M., $10,000.

ADMINISTRATION AND REPUTE: The Home Fire & Marine is under the same capable, and aggressive and general successful management as the Firemans Fund. The two together are known as the Firemens Group. Underwriting and investment results in last five years have been: 1923, underwriting loss, $1,961; investment profit, $132,023; 1922, underwriting loss, $147,023; investment profit, $187,757; 1921, underwriting loss, $86,168; investment profit, $103,834; 1920, underwriting loss, $500,919; investment profit, $118,622; 1919, underwriting loss, $247,729; investment profit, $57,351.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, inland and ocean marine, earthquake, explosion, parcel post, tourists' baggage, lightning, sprinkler leakage, tornado, riot and civil commotion, reinsurance, war risk, use and occupancy.

THE HOME INSURANCE COMPANY, New York, N. Y.

President Elbridge G. Snow; Vice-Presidents, F. C. Buswell, C. A. Ludlum, C. L. Tyner; Vice-President and Secretary, Wilfred Kurth; Secretaries, V. P. Wyatt, John A. Campbell, H. S. Poole, H. G. Foard, A. C. Baillie; Assistant Secretaries, E. C. Decker, W. Millar; F. L. McFadden, G. A. Blumenreiter, H. H. Schulte, C. M. Martindale, John C. Evans, Frank W. Alden; Marine Secretary, Charles A. Hulme. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$82,557,021	$39,451,609	$16,585,540	$50,271,632	$53,776,418	$27,863,697	$3,240,000	$18,488,858	$49,592,555	$27,050,752
1922	79,391,575	34,356,968	17,631,326	41,465,573	44,819,327	25,648,031	*9,000,000	15,777,347	50,425,378	25,473,787
1921	75,931,551	34,250,780	20,964,168	42,134,514	48,420,515	26,712,231	8,250,000	16,644,960	45,607,191	26,650,052
1920	62,015,139	35,050,318	12,451,744	45,602,900	48,204,880	19,887,175	1,500,000	16,912,299	38,299,474	21,668,345
1919	54,595,060	27,092,838	15,825,966	35,036,287	37,384,005	13,957,847	1,500,000	13,115,727	28,573,574	14,483,673

* Includes $6,000,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$68,633,986	Losses unpaid	$6,340,333
Cash	5,731,209	Unearned prems	39,451,609
Agents' balances	6,817,067	Other liabilities	2,179,539
Interest	700,430		
Other assets	674,329	Total liabilities	47,971,481
		Capital paid up	18,000,000
		Net surplus	16,585,540
Total adm. assets	$82,557,021	Total	$82,557,021

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $6,229,184,666, $60,786,625; ocean marine, $41,741,203, $422.657; motor vehicle, $179,790,852, $4,460,675; inland navigation and transportation, $24,086,039, $730,624; tornado, $808,-645,238, $3,563,153; sprinkler leakage, $75,536,960, $379,920; riot, civil commotion and explosion, $59,066,556, $136,715; earthquake, $6,371,715, $29,831; rain and flood, $3,333, $97; unclassified, effective prior to January 1, 1921, $454,425,014, $5,495,215.

BUSINESS SINCE ORGANIZATION: Premiums received, $591,176,566; losses paid, $311,239,706; dividends declared, cash, $38,485,000, stock, $10,000,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $16,984,860; State, County and Municipal bonds, $11,863,694; other bonds, $21,909,190; stocks, $17,876,242; total, $68,633,986.

DIRECTORS: Elbridge G. Snow, Wm. S. Gray, Lucien C. Warner, John Claflin, Wm. D. Baldwin, Lewis L. Clarke, Clarence H. Kelsey, William I. Washburn, Elbert H. Gary, Thos. B. Kent, Cornelius N. Bliss, Jr., Frederic C. Buswell, Charles L. Tyner, Charles G. Meyer, David H. McAlpin.

MANAGING UNDERWRITERS, FIELD MEN AND TERRITORY COVERED: Home Office: Ivan Escott, general inspector; William Wood, special agent, 59 Maiden Lane, New York. Department of Improved Risks: C. Arnold Grasse, supervisor, A. M. Mackenzie, special agent, 59 Maiden Lane, New York; Special Agents: Leonard Peterson, Ralph Houseman, Robert F. Schreiner, Chicago, Ill.; R. B. Mathews, San Francisco, Cal.; M. F. Daniels, Portland, Ore.; Arnold A. Hepp, Atlanta, Ga.; Eastern Department: Norman Wilkins, Waterville, Me., state agent forM e.; Elmer B. Bailey, Burlington, Vt., state agent for N. H. and Vt.; Frederic M. Bell, Burlington, Vt., special agent for N. H. and Vt.; F. A. Wetherbee, general agent, H. H. Worthington, special agent, Carleton D. Smith special agent, and C. H. Wilkins, special agent, Boston, Mass., for Mass.; Henry C. Seydel, state agent, C. H. Bissell, special agent, New Haven, Conn., for Conn. and R. I.; R. F. Van Vranken, state agent, John W. Summers, special agent, Albany, N. Y., for eastern N. Y.; Homer L. Staley, state agent, J. Frank Suydem, special agent, Utica, N. Y., for central N. Y.; Frank B. Decker, Rochester, N. Y., state agent for western N. Y.; R. V. S. Richmond, Buffalo, N. Y., special agent for western N. Y.; J. V. N. Simonson, Brooklyn, N. Y., state agent for suburban N. Y.; Reinhold Toepfer, special agent, Alfred Keller, special agent, 59 Maiden Lane, New York; R. W. Simons, state agent, and H. S. Sutton, special agent, Newark, N. J., for northern N. J.; W. J. Christie, Philadelphia, Pa., state agent for southern N. J. and Del.; J. D. Brady, special agent, for southern N. J. and Del.; E. S. McKillip, Bloomsburg, Pa., state agent for north-central and eastern Pa.; G. A. Davies, Scranton, Pa., special agent for north-central and eastern Pa.; Fred J. Schultz, Harrisburg, Pa., state agent for southeastern and southern Pa.; Paul W. Brown, state agent, F. R. Paine and W. A. Rattleman, special agents, Pittsburgh, Pa., for western Pa.; E. A. McFarlin, manager, and James A. Fisher and Jos. M. Forrestel, special agents, Philadelphia, Pa., for Philadelphia and Philadelphia suburban; Eastern Farm Department: Nelson H. Simmons, manager, L. G. Howell, crop expert, G. G. Miller, special agent, Syracuse, N. Y.; H. C. Letson, special agent, New York; Southern Department: D. C., Prince George and Montgomery counties, Md., and Arlington and Fairfax counties, Va.: Chas. F. Roberts, manager, Washington, D. C.; Md. (except Prince George and Montgomery counties): A. G. Hancock, general agent, C. L. Wood, special agent, Jerome W. Boone, special agent, Baltimore, Md.; W. Va.: F. I. Mosher, state agent, A. M. Sullivan, special agent, Baltimore, Md., and Arthur F. Herman, special agent, Parkersburg, W. Va.; Va.: Frank J. McCarthy, state agent, L. P. Frayser, special agent, Edward D. Tupper, special agent, Richmond, Va.; N. C. and S. C.: Ben J. Smith, general agent, J. A. Carruth, W. M. Clement, special agents, George D. White, special agent (auto. dept.) Charlotte, N. C., and Godfrey Cheshire, special agent, Raleigh, N. C., E. N. McDowell, special agent, Camden, S. C.; Ga.: Chas. W. Phillips, general agent, Robert H. Smith, special agent, Atlanta, Ga., and James C. Rousseau, special agent, Tifton, Ga., Fla.: Dorsey T. Davis, state agent, R. G. Trezevant, special agent and adjuster, Jacksonville, Fla., and J. K. Spader, special agent, Orlando, Fla.; Ala. and Miss.: Kalford Kreth, general agent, C. K. Knox, special agent, McWillie Robinson, special agent, Montgomery, Ala., A. J. Haltiwanger, state agent, F. E. Potter, special agent, Edward Yerger, Jr., special agent, Jackson, Miss.; La.: E. H. Addington, state agent, S. W. Bigger, special agent, New Orleans, La.; Tex.: D. D. McLarry, general agent, Wm. S. Cunningham, Jr., special agent, M. L. Canfield, special agent, Vance D. Hoffmaster, special agent, J. L. Cummings, special agent, R. E. Alstead, special agent, J. U. Biggers, special agent, Dallas, Tex.; Western Department: L. B. Leigh & Co., Little Rock, Ark., general agents for Ark.; Harold Rogers, state agent, John M. Heath, J. G. Marchbank, special agents, Denver, Colo., for Colo., N. M., Wyo.; H. M. Zimmer, state agent, A. R. Rathslag, special agent, Oscar Steenus, special agent, Chicago, Ill.; H. A. Elkin, special agent, Springfield, Ill., Jas. T. Coen, special agent, Olney, Ill., D. M. Vance, Bloomington, Ill., for Ill.; H. G. Buswell, manager, E. R. Hurd, assistant manager, L. A. Tanner, special agent, Chicago, Ill., for Ill. (Cook county): C. D. Lasher, state agent, A. G. Allen, special agent, E. H. Johnson, special agent, Louis J. Fischer, special agent, Ross J. Harmon, special agent, K. V. Robbins, special agent (automobile department), Indianapolis, Ind., for Ind., Mich. and Ky.; O. J. Davis, state agent, E. H. Davis, special agent, N. J. Caldwell, special agent, Des Moines, Ia., Homer Templeton and A. N. Beim, special agents, Des Moines, Ia., for Ia.; C. W. Fort, state agent, Kansas City, Mo., L. A. Bailey, special agent, Topeka, Kans., L. H. Moore, special agent, Galena, Kans., for Kans.; W. H. Wheeler, Louisville, Ky., general agent for Ky.; W. S. Rice, special agent, Louisville, Ky., for Ky.; H. Lee Upton, state agent, Geo. K. Schuster, special agent, Sen. K. Gray, special agent, Tenn. (sub-agencies); Joseph W. O'Brien, state agent, Grand Haven, Mich., E. G. O'Brien, special agent, Detroit, Mich., J. P. O'Brien and W. P. Van Wormer, special agents, Lansing, Mich., for Mich.; Wm. D. Lowry, general agent, Howard L. Stutsman, Jay A. Weeks and John E. Jackson, special agents, Minneapolis, Minn.; Herman O. Kallgren, special agent, Fargo, N. D., Emil A. Dugstad, special agent, Minot, N. D., for N. D.; Walter Scott, Kansas City, Mo., general agent for Mo. (sub-agencies); John H. Walsh, state agent, C. P. McCaffrey, special agent, Kansas City, Mo., Frank Roeder, special agent, St. Lous, Mo., J. Elmer Ball, special agent, Webster Groves, Mo., for Mo.; C. U. Hendrickson, state agent, A. L. Millhollin, special agent, R. F. James, special agent, Omaha, Neb., S. Cypreansen, special agent, Lincoln, Neb., E. G. White, special agent, York, Neb., for Neb.; C. T. Deatrick, state agent, Clark O. Wood, special agent, Robt. S. Deatrick, O. R. Lacy, Robert W. Nelson, Joseph H. Clinton, special agents, Columbus, Ohio, for Ohio; F. S. Hoskins, manager, Cleveland, for Ohio, Cuyahoga county (sub-agencies); Melvin Barclay, state agent, Sharman Owsley, special agent, E. R. Smith, special agent, Don L. Harris, special agent, Oklahoma City, Okla., for Okla.; L. C. Nichols, state agent, F. E. Holmes, Geo. L. Rawson, Sioux Falls, S. D., for S. D.; Edward H. Sherley, state agent, J. C. Schmitt, special agent, Harold S. Manning, W. R. C. Stewart, special agents, Nashville, Tenn., for Tenn.; E. A. Rademacher, state agent, C. H. Anderson, special agent, John F. Reilly, special agent, Milwaukee, Wis., for Wis.; Farm Department: H. H. Walker, secretary; Lesch & Carnell, managers, Chicago, Ill., for

Ill., Ind., Ia., Kans., Neb., Mo., Ky., Tenn., Okla., Colo., S. D., Tex., Ida., Utah, Wis., Va., N. C., S. C., Ga., Fla., Ala., La., Mich., Miss.; W. C. Kidwell, special agent, Ala.; S. A. Russell, special agent, Ala., Ga., La.; G. M. Craig, Little Rock, Ark., special agent for Ark.; Oscar Dillehay and Gaither L. Dillehay, Little Rock, Ark., for Ark.; Edwin Sever, Rocky Ford, Colo., special agent for Colo.; T. H. Cooper, Montgomery, Ala.., special agent for Ga.; G. D. Hiltabrand, special agent, Peoria, Ill.; H. A. Clegg, special agent, Chandlerville, Ill.; J. Q. Carr, special agent, Carmi, Ill., for Ill.; E. E. Gant, special agent, M. P. Cooper, special agent, Greenfield, Ind., Merritt Wood, special agent, Lafayette, Ind., M. W. Surratt, special agent, Tipton, Ind., for Ind.; A. F. Rathbun, Des Moines, Ia., and S. J. Mak, special agents for Ia.; R. R. Wolfe, special agent, Smith Center, Kans., H. T. Melton, Lawrence, Kans., for Kans.; G. C. Cundiff, special agent, A. S. Jones, special agent, Lee J. Owsley, Louisville, Ky., E. H. Kennady, special agent, Elizabethtown, Ky., for Ky.; L. H. Bridges, special agent, Omaha, Neb.; J. W. Kraushaar, special agent, N.C. and S.C., J. R. Phillips, Marshall, Mo.; W. T. Merrell, special agent, Springfield, Mo.; H. J. Ramsey, Odessa, Mo.; R. A. Brooks, Carthage, Mo.; J. E. Barnett, special agent and H. C. Melton, special agent, Oklahoma City, Okla., for Okla.; Sam A. Stewart, special agent, Sioux Falls, S. D., Leo J. Fell, special agent, Burke, S. D., for S. D.; J. D. Abney, special agent, Philip C. Abney, special agent, Dallas, Tex., for Tex.; R. L. Alexander, special agent, H. B. Highers, special agent, S. L. Malone, W. C. Todd, special agents, Nashville, Tenn., for Tenn.; F. E. Van Deman, special agent, East Falls Church, Va., for Va.; E. O. Spink, special agent, Madison, Wis., Virgil L. Dickinson, special agent, Augusta, Wis., for Wis.; Pacific and Foreign Department: Ray Decker, general agent, Paul A. Normand, assistant general agent, Chas. I. Magill, assistant general agent, Henry W. Wagenet, special agent, C. J. Sullivan, special agent, H. L. Thompson, special agent, Frank W. White, special agent, J. W. Lewis, special agent, G. W. Pohlman, manager (auto. dept.), Arthur W. McKnight, special agent (auto. dept.), J. W. DePaoli, adjuster, San Francisco, Cal., for northern Cal., Nev. (west), Alaska, and Hawaii; Quitzow & Suydam, state agents, Elmore W. Roberts, special agent, William J. Perry, special agent (auto. dept.), Los Angeles, Cal., B. L. Udell, special agent, Phoenix, Ariz., for southern Cal. and Ariz.; Howard A. Reynolds, special agent, George E. Stroub, special agent, A. J. Caldwell, special agent, Great Falls, Mont., for Mont.; Harold Rogers, state agent, L. R. Gray, special agent (auto. dept.), Denver, Colo., W. L. Kendall, special agent, Albuquerque, N. M.; Hoyt Leech, special agent, Cheyenne, Wyo.; for N. M. and Wyo.; W. B. Rasmusen, state agent, Edgar Stevens, special agent, Portland, Ore., Robert R. Groninger, special agent, Seattle, Wash., A. U. Hoelting, special agent, John C. Cochrane, marine special agent, Spokane, Wash.; for Ore., Wash., and Ida (northwest); C. L. Larson, state agent, Chas. A. Brown, special agent, Salt Lake City, Utah, for Utah, Ida (southeast) and Nev. (east); A. M. M. Kirkpatrick, general agent, K. M. Sabiston, special agent, L. T. Hargreaves, special agent, Toronto, Ontario, for Ontario (east of Port Arthur and Fort William); J. A. Malo, provincial agent, Nelson Chevrier, special agent, Montreal, Que., for Que.; C. W. Bolton, special agent, F. W. Sheppard, special agent, Roy Todd, special agent, Saskatoon, Sask, for Sask.; Albert C. Hagen, special agent, Calgary, Alberta, for Alberta; D. L. McCulloch, special agent, Winnipeg, Man., for Man. and western Ont.; John P. MacLaren, special agent, Vancouver, B. C., for B. C.; Eugene Ellis Vann, special agent, Miller H. Pontius, special agent, Home Office New York, for Central America, Mexico, Newfoundland and West Indies. The company operates in all the states and in Canada, Newfoundland, Cuba, Mexico, Porto Rico, Haiti, Dominican Republic, Honduras, Guatemala, Nicaragua, Costa Rica, Virgin Islands, Panama, West Indies and elsewhere throughout the world.

HISTORICAL DATA

This company was organized in N. Y., in 1853, and began business in April, 1853, with $500,000 capital paid in. Increases in capital have been: to $600,000 in 1858, by subscription; to $1,000,000 in 1859, by subscription; to $2,000,000 in 1864, by subscription; to $2,500,000 in 1870, by stock dividend; to $3,000,000 in 1875, by stock dividend; to $6,000,000 in 1913, by stock dividend; to $12,000,000 in 1921, by subscription, stock being sold at $150 per share; to $18,000,000 in 1922, by stock dividend. In 1871, stockholders contributed $1,500,000 to make good impairment. Par value of shares, $100; book value, December 31, 1923, $192.14. Largest amount insured in one hazard, gross, $1,800,000; net, $900,000. December 31, 1923, directors owned $554,000 of capital stock. Included in surplus are special reserve funds, $3,000,000, and guaranty surplus fund, $3,000,000. Conflagration losses have been: Chicago, 1871, $3,071,300; Boston, 1872, about $800,000; Baltimore, 1904, $1,054,814; San Francisco, 1906, $2,248,904. Deposits with States, etc.: Fla., $19,900, Ga., $10,000; N. M., $10,000; N. C., $23,000; Ore., $24,750; S. C., $9,200; Va., $115,000; Canada, $2,635,460, Cuba, $75,000; Porto Rico, $9,600; Mexico, $1,000; Panama, $50,000. Other companies under same control: Franklin Fire, Philadelphia, Pa., since 1915; City of New York Insurance Company, New York, N. Y., since 1920. Underwriters' agencies' policies guaranteed: Home Underwriters Agency, Hibernia Underwriters Agency, Nova Scotia Fire Underwriters Agency (in Canada), Winnipeg Fire Underwriters Agency (in Canada). The company has deposited with the New York Insurance Department a special reserve fund of $3,000,000.

ADMINISTRATION AND REPUTE: The Home is the largest American fire insurance company and has been progressive and generally successful in its operations, being under most capable administration and highly esteemed among property owners and agents. Its underwriting and investment results in the last five years have been as follows: 1919, underwriting profit, $3,794,931; investment loss, $1,768,609; 1920, underwriting loss, $1,796,703; investment loss, $426,245; 1921, underwriting loss, $570,770; investment profit, $8,333,054; 1922, underwriting loss, $884,484; investment profit, $6,551,275; 1923, underwriting loss, $340,529; investment profit, $2,124,330. The company's premium income has shown almost steady advances, and it has paid liberal dividends to stockholders for many years. Within the last few years, the company has branched out into some foreign countires.

BOARD MEMBERSHIPS: The Home is represented in the following organization: National Board of Fire Underwriter, Eastern Union, Westrn Union, South-Eastern Underwriterss Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, National Auto. Underwriters Conference (and sectional automobile conferences), Canadian Fire Underwriters Association, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, Western Canada Fire Underwriters Association, Mainland Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, marine, automobile, aircraft, tornado, hail, rain and flood, sprinkler leakage, earthquake, lightning, explosion, riot and civil commotion, registered mail, reinsurance, parcel post, tourists' baggage, war risk and use and occupancy.

HOME FIRE INSURANCE CORPORATION OF VIRGINIA, Hampton, Va.

President J. T. Lee; Secretary H. W. Saunders. Organized 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$132,128	$26,084	$49,008	$28,669	$37,426	$11,928	$4,260	$17,100	$33,288	$11,325
1922	127,786	29,356	40,881	31,803	38,444	15,095	4,260	17,942	37,296	14,893
1921	126,664	30,556	38,589	30,936	37,275	12,143	4,260	18,902	35,305	12,143
1920	124,236	32,658	32,510	34,081	40,038	13,758	4,260	19,942	37,960	13,758
1919	121,701	33,934	29,635	38,799	44,965	13,266	4,260	19,932	37,458	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$8,725	Unearned prems....	$26,084
Collateral loans.....	11,090	Other liabilities.....	3,786
Bonds and stocks...	95,955		
Cash.....	5,881	Total liabilities...	29,870
Agents' balances....	8,152	Capital paid up....	53,250
Interest.....	2,325	Net surplus.....	49,008
Total adm. assets.	$132,128	Total.....	$132,128

See Department of Year Book: Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received, $457,408; losses paid, $168,460; dividends declared, cash, $20,235.

BONDS AND STOCKS OWNED (MARKET VALUES): U. S. Gov't bonds, $5,100; State, County and Municipal bonds, $25,848; other bonds, $61,548; stocks, $3,459; total, $95,955.

DIRECTORS: F. W. Darling, R. E. Wilson, H. R. Booker, W. B. Baldwin, J. T. Lee, A. T. Ransone, S. C. Rees, Chas. H.

Hewins, W. W. Richardson, Dr. J. W. Hope, Dr. Geo. K. Vanderslice, E. M. Tennis, J. A. Willett, J. M. Willis, N. S. Groome, H. W. Saunders, David Johnson, H. H. Holt, R. E. Wilson.

TERRITORY COVERED: Operates in Va. only.

HISTORICAL DATA

Company organized, 1905, in Virginia, with $100,000 authorized capital, and began business July 1, 1905, with a paid-up capital of $13,600, which was increased: 1906, to $15,975 and $1,110 added to surplus. Capital increased: 1915 to $34,080, by stock dividend of $18,105; 1916 to $43,133, by stock dividend of $9,053; 1917 to $52,185, by stock dividend of $9,053; 1918 to $53.250, by stock dividend of $1,065. Stock, par value, $100 a share; book value, December 31, 1923, $192.03.

ADMINISTRATION AND REPUTE: Company shows progressive disposition, and though relatively small it has a steadily increasing capital and conservative management. Its business is in moderate volume. Its surplus has been advanced steadily, and it has at the same time paid regular dividends. Recent underwriting and investment results have been: 1923, underwriting profit, $3,426, investment profit, $8,145; 1921, underwriting profit, $3,576, investment profit, $6,763; 1920, underwriting profit, $720, investment profit, $6,415; 1919, underwriting profit, $3,252, investment profit, $5,831. The directorate is composed of local business men. Company has estimable loss-paying reputation.

BOARD MEMBERSHIPS: Southeastern Underwriters Association.

CLASSES OF INSURANCE: Fire only.

HOME INSURANCE COMPANY OF HAWAII, Ltd., Honolulu, Haw

President ,J. A. McCandless; Vice-President, A. J. Campbell; Secretary, E. A. Berndt; Treasurer and Manager, Ralph E. Clark.

Organized, 1911. Capital, $150,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$403,307	$45,051	$182,035	$63,237	$86,755	$16,029	$15,000	$38,578	$69,607	$12,658
1922	404,531	47,493	168,813	62,265	91,783	27,866	13,500	54,993	96,359	. .
1921	407,380	55,294	163,074	101,372	167,382	31,835	15,000	56,868	103,451	35,869
1920	372,546	45,321	152,461	72,417	118,271	1,590	10,250	38,792	60,632	11,599
1919	183.433	33,164	92,402	53,009	74,308	5,951	6,000	38,335	50,286	5,951

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

DIRECTORS: J. A. McCandless, F. D. Lowrey, Chu Gem, John A. Scott, G. F. Bush, A. J. Campbell, E. A. Berndt, C. G. Owen, R. E. Clark, J. M. Young, A. W. Eames, W. H. McInerny, Alfred L. Castle (1923 report).

FIELD MEN AND TERRITORY COVERED: C. D. Lufkin, general agent, Island of Maui; American Factors, Ltd., general agents, Island of Hawaii, Hilo, Hawaii; Chinese Mutual Investment Company of Hawaii, Ltd., agents at Honolulu. The company is licensed in Hawaii only.

HISTORICAL DATA

Company incorporated under laws of territory of Hawaii, August 10, and began business August 15, 1911, with $100,000 authorized capital fully subscribed and $50,000 of it paid up in cash. Zeno K. Meyers, the first treasurer and manager, was chief organizer and founder. Capital increased: 1920, to $100,000 and later in the same year 500 new shares of stock, par value, $100 were sold at 200%, advancing capital to $100,000 and adding $50,000 to surplus. There was no promotional expenses. Company's charter permits writing of casualty and surety as well as fire insurance. Stock, par value, $20 per share; book value, December 31, 1923, 182.40%. Since January 1921, this company jointly with the California Insurance of San Francisco guarantees the California-Hawaii policy only in Hawaii.

ADMINISTRATION AND REPUTE: Company is relatively small but it does a moderate volume of business under capable administration of an estimable management which is realized in a good measure of success. Its surplus has been increased regularly and premium income has shown growth, as have also dividend payments to stock holders.

HOMESTEAD FIRE INSURANCE COMPANY, Baltimore, Md.

President, Richard Williams; Vice-President, Louis I. Wilcox; Secretary-Treasurer, W. J. Seward.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$116,555	.....	$1,277	$15,452	$24,247	.....	.....	$16,634	$16,634	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$2,000	Borrowed money...	$8,000
Collateral loans.....	104,200	Other liabilities....	6,778
Cash.....	5,802		
Agents' balances....	2,677	Total liabilities...	14.778
Interest.....	567	Capital paid up....	100,500
Other assets.....	1,309	Net surplus.....	1,277
Total adm. assets.	$116,555	Total.....	$116,555

DIRECTORS: James Bruce, Reese Dietrich, Jno. N. Dimling, John Ditmar, Jr., Louis A. Dockman, Robert B. Ennis, A. S. Gregorius, Jacob Gross, Jr., Mervin Pierpont, William C. Rogers, William J. Seward, P. M. Siewierski, Louis I. Wilcox, Richard Williams and J. Purdon Wright.

HISTORICAL DATA

This company was incorporated July, 1922, under the laws of Md., with an authorized capital of $250,000. It began business November 1, 1922, with a paid in capital of $100,000. During the months of November and December, 1922, premium income was about $5,500, and all business was reinsured in The Home. In 1923 all business was also reinsured in The Home of N. Y. Its operations are limited to Md. Underwriting and investment results in 1923 were as follows: underwriting loss, $1,749; investment profit, $5,308.

CLASSES OF INSURANCE WRITTEN: Fire.

HUDSON INSURANCE COMPANY, New York, N. Y.

President, J. M. Wennstrom; Vice-President, F. L. Stabler; Secretaries, H. N. Morgan and J. F. Guinness. Organized, 1918.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Loss Incurred
1923	$2,425,774	$994,068	$633,449	$1,182,009	$1,284,172	$640,322	.....	$535,576	$1,175,898	$534,861
1922	2,356,801	744,470	721,901	857,136	979,650	531,820	.....	418,846	950,666	601,670
1921	2,531,308	784,742	701,747	801,511	954,660	535,638	.....	433,163	968,801	556,044
1920	2,535,823	864,937	606,098	1,053,328	1,138,884	401,825	.....	461,758	863,583	482,577
1919	2,043,770	456,171	833,376	707,172	795,481	66,218	.....	273,158	339,376	131,833

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$185,500	Losses unpaid.....	$256,117
Bonds and stocks...	1,699,693	Unearned prems....	994,068
Cash.....	218,561	Other liabilities.....	42,140
Agents' balances....	286,572		
Interest.....	29,661	Total liabilities...	1,292,325
Other assets.....	5,787	Capital paid up....	500,000
		Net surplus.....	633,449
Total adm. assets.	$2,425,774	Total.....	$2,425,774

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $152,131,526, $1,551,257; tornado, $24,412,052, $126,357; hail, $6,000, $192; sprinkler leakage, $59,571, $427; riot, civil commotion and explosion, $682,095, $1,252; unclassified, effective prior to January 1, 1921, $11,462,117, $139,986.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,601,157; losses paid, $2,286,097.

MORTGAGE LOANS: There are 16 loans on Brooklyn property aggregating $185,500. The property is valued at $350,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $571,000; railroad bonds, $688,510; other bonds, $223,000; stocks, $216,583; total, $1,699,693.

DIRECTORS: Frank Bailey, William L. Batt, R. R. Brown, Samuel T. Brown, James H. Carney, Chr. Hansson, A. F. Lafrentz, George E. Murnane, W. Rautenstrauch, Otto E. Schaefer, J. M. Wennstrom, Theodor Wijkander, Henry C. Willcox.

FIELD MEN AND TERRITORY COVERED: Dickey Ashby, Fountain Co., Tulsa, Okla., general agents, for Okla.; The Hedwall-Sundberg Co., Minneapolis, Minn., general agents, for Minn. Kans., Neb., N. D. and S. D.; H. T. Higinbotham, New Orleans, La., general agent, for Ala. and La.; T. A. Manning & Son, Dallas, Tex., general agents, for Tex.; Alfred Paull & Son, Wheeling, W. Va., general agents, for W. Va.; Messrs. Rhett, Weaver & Ellis, Atlanta, Ga., general agents, for Ga. and Fla.; A. C. Bachman, Newark, N. J., special agent, for N. J. and N. Y. suburban; Walter S. Bachman, Wilkes-Barre, Pa., state agent, for eastern Md., D. C., eastern Pa.; Charles R. Briggs, Greensboro, N. C., state agent, for N. C., S. C., Va.; W. S. Cooley, Chicago, Ill., state agent, for Ill. and Ind.; Warren F. Elliott, Pittsburgh, Pa., special agent, for western Pa. and western Md.; R. W. Jones, Columbus, Ohio, state agent, for Ohio; K. M. Keefer, Syracuse N. Y., state agent, for N. Y.; Robert K. Meeker, Milwaukee Wis., state agent, for Wis.; H. Vincent Phillips, Boston, Mass. special agent, for Conn., Mass. and R. I.; John D. Pollock, Detroit Mich., state agent, Mich.; E. G. Stuart, Louisville, Ky., state agent, for Ky. and Tenn.; E. H. Warner, Mason City, Iowa, state agent, for Iowa. The company is licensed in all states and territories of the United States except Ark., Del., N. H., P. I. P. R., Canada and Cuba.

HISTORICAL DATA

This company began business in 1919, having been licensed in December, 1918. It is allied with the Svea F. & L. Insurance Company of Sweden, which owns a controlling interest in the Hudson. The latter started with a paid up capital of $500,000 and an initial surplus of $1,000,000. Par value of shares, $50; book value, December 31, 1923, 226.29 %.

Deposits with States: Ga., $9,800; N. M., $10,000; N. C., $9,800; Va., $29,400.

ADMINISTRATION AND REPUTE: The Hudson is under the same management as the United States branches of the Svea and the Christiania General, which have established good reputations in this country. Largest amount insured in one hazard, gross, $100,000; net, $35,000. December 31, 1923, directors owned $20,150 of stocks.

Underwriting and investment results in the last five years: 1919, underwriting loss, $207,411, investment gain, $56,433; 1920, underwriting loss, $306,874, investment gain, $79,596; 1921, underwriting loss, $77,122, investment gain, $172,771; 1922, underwriting loss, $140,341, investment profit, $160,495; 1923, underwriting loss, $164,063, investment profit, $75,611.

The company started with a considerable volume of business in 1919, which was naturally reflected in a decrease in the surplus. The following year its premiums exceeded $1,000,000 and its surplus declined about $227,000; in 1921 with about $800,000 of net premium income, the surplus showed a gain of $95,000.

BOARD MEMBERSHIP: National Board of Fire Underwriters; Eastern Union; Western Union; South-Eastern Underwriters Association; Board of Fire Underwriters of the Pacific; Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, tornado, hail, sprinkler leakage, explosion, riot and civil commotion, tourist baggage, war risk, parcels post, use and occupancy

ILLINOIS FIRE INSURANCE COMPANY, Peoria, Ill.

President, M. S. Cremer; Secretary, Henry F. Tuerk. Organized, 1876.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$525,251	$186,738	$129,325	$159,754	$179,562	$58,295	$16,000	$73,558	$147,853	.....
1922	479,324	143,875	123,407	118,810	137,822	47,485	14,000	58,722	120,207	$51,210
1921	448,234	125,416	112,631	108,299	126,170	34,537	12,000	59,077	105,614	32,618
1920	414,099	109,010	94,616	112,726	127,609	31,428	10,000	55,507	96,935	35,271
1919	357,858	77,128	76,999	78,337	91,942	32,480	10,000	38,676	81,156	27,309

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$449,580	Losses unpaid.....	$6,188
Cash.....	44,351	Unearned prems....	186,738
Agents' balances....	23,182	Other liabilities....	3,000
Interest and rents...	8,138		
		Total liabilities...	195,926
		Capital paid up....	200,000
		Net surplus.....	129,325
Total adm. assets.	$525,251	Total.....	$525,251

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31 1923: Fire, $28,372,496, $281,649; tornado, $3,286,493, $14,963; unclassified, effective prior to January 1, 1921, $1,921,890, $25,605.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,711,100; losses paid, $6,817,239; dividends declared, cash, $538,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $76,000; State, County and Municipal bonds, $5,000; stocks, $368,580; total, $449,580.

DIRECTORS: Adolph Cremer, Frank Giehl, John R. Sieberns, M. S. Cremer, F. M. Story, Rob Zimmermann.

FIELD MEN AND TERRITORY COVERED: Company operates in Ill., Ind., Pa. and Wis.

HISTORICAL DATA

This company was organized, 1876, in Illinois, as the German Fire, by which name it was known until adoption of present title in 1918. Business began 1876, with initial paid in capital of $100,000. Capital increased: 1882, to $200,000; 1884, to $300,000. capital reduced 1892, to $200,000 at which it has since remained. In 1906, stockholders paid in $100,000 to surplus. Conflagration losses: Baltimore, 1904, $102,697; San Francisco, 1906, $470,165. Stock, par value, $100 a share; book value, December 31, 1923, $164.66.

ADMINISTRATION AND REPUTE: This company is well managed and writes a steadily increasing volume of business of well selected and substantial kind. Underwriting and investment results for recent years: 1923, underwriting loss, $11,321; investment profit, $33,240; 1922, underwriting loss, $7,614, investment profit, $32,390; 1921, underwriting profit, $3,394, investment profit, $23,620; 1920, underwriting loss, $8,585, investment profit, $33,584; 1919, underwriting profit, $11,373, investment profit, $38,316. Well secured investments have been substantially profitable. The company's expense and loss ratios have been high at intervals but fairly moderate in recent years. Net surplus is ample. Good dividends have been paid and the company's loss paying reputation is excellent.

CLASSES OF INSURANCE WRITTEN: Fire, lightning and tornado.

IMPERIAL ASSURANCE COMPANY, New York, N. Y.

President, Percival Beresford; Vice-President, H. W. Ellis; Treasurer, A. H. Hellriegel; Secretary, Howard Terhune; Assistant Secretary, F. J. Goodwin. Organized, 1899.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,764,784	$1,053,213	$1,031,990	$1,310,306	$1,419,368	$558,144	$50,000	$590,647	$1,198,791	$570,317
1922	2,575,801	896,043	1,031,675	1,050,785	1,146,041	533,706	50,000	459,248	1,042,954	505,191
1921	2,405,506	873,173	874,295	1,057,806	1,145,812	460,372	50,000	460,502	970,874	478,705
1920	2,145,700	859,315	668,268	1,042,108	1,119,916	369,642	a20,000	426,123	815,765	398,524
1919	1,912,998	568,639	1,055,404	710,965	b927,359	262,837	20,000	290,711	573,548	254,993

a Excl. stock div., $300,000.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$2,295,613	Losses unpaid	$137,081
Cash	113,089	Unearned prems	1,053,213
Agents' balances	328,734	Other liabilities	42,500
Interest	25,300		
Other assets	2,048	Total liabilities	1,232,794
		Capital paid up	500,000
		Net surplus	1,031,990
Total adm. assets	$2,764,784	Total	$2,764,784

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $213,927,096, $1,595,811; motor vehicle, $4,381,543, $97,818; tornado, $17,332,957, $78,299; sprinkler leakage, $3,167,508, $9,989; riot, civil commotion and explosion, $1,196,303, $3,355; unclassified, effective prior to January 1, 1921, $10,590,531, $109,681.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,583,068; losses paid, $5,784,908; dividends declared, cash, $400,000.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $663,741; State, County and Municipal bonds, $367,579; other bonds, $765,270; stocks, $499,023; total, $2,295,613.

DIRECTORS: George Francis Crane, George A. Strong, Harry H. Treadwell, P. Beresford, Gates W. McGarrah, Stephen T. Kelsey, Herbert W. Ellis, Pennington Whitehead, H. Terhune, George D. Hallock, A. G. Thacher, W. A. Doyle, Alfred Hurrell.

FIELD MEN AND TERRITORY COVERED: H. Vonder Leith, New York, general agent eastern dept.; C. A. Hoyt, general agent, metropolitan dept.; J. T. Tabler, New York, general agent southern dept.; G. F. Kern, New York, general agent automobile dept.; W. L. Maillot, New York, general agent western dept.; E. C. F. Knowles, San Francisco, Cal., general agent Pacific dept. The company operates in Ariz., Cal., Colo., Conn., D. C., Fla., Idaho, Ill., Ind., Iowa, Kan., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. M., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. D., Tenn., Tex., Utah, Vt., Va., Wash., W. Va., Wis., Wyo. and in Canada.

HISTORICAL DATA

This company was organized, 1899, in New York, as the Pelican Assurance Company by interests connected with the Phoenix Assurance Company of London. Initial paid in capital was $200,000 and it had $100,000 surplus. On February 23, 1904, stockholders voluntarily paid in $50,000 and in 1906, $350,000 additional surplus was paid in by them. Capital increased from $200,000 to $500,000, December 24, 1920, by transfer of $300,000 from surplus to capital. Present capital is $500,000. Present title of company was adopted in 1914. Stock, par value, $100; book value, December 31, 1923, $306.39. Conflagration Losses: Baltimore, 1904, $80,015; San Francisco, 1906, $468,147. Deposits in States: Va., $10,930; N. C., $9,800; N. M., $11,368; in Canada, $132,600. The Imperial is a member of the Phoenix (London) group which include the following: Columbia, Jersey City; London Guarantee & Accident; Norwich Union Fire, Norwich; Norwich Union Indemnity, New York; Phoenix, London; United Firemen's, Philadelphia; Union Marine, Liverpool, and Eagle Fire, New York.

ADMINISTRATION AND REPUTE: The Phoenix of London controls the Imperial and the United States Branch management of the Phoenix also administers the affairs of the Imperial. The executive management is capable and in good repute and it has written a moderate volume of well selected business. It operates fairly economically and with a very moderate loss ratio on the average. In 1920, a business drive resulted in a substantially increased income which has been solidly maintained in succeeding years. Underwriting and investment results for recent years: 1923, underwriting loss, $34,746, investment profit, $85,061; 1922, underwriting profit, $47,258, investment profit, $160,122; 1921, underwriting loss, $60,819, investment profit, $88,246; 1920, underwriting loss, $72,934, investment loss, $1,412; 1919, underwriting profit, $75,083, investment profit, $38,348. The company has paid liberal dividends. Its investments are well selected and remunerative. Largest amount insured in one hazard, gross, $150,000, net, $50,000. December 31, 1923, directors owned $6,500 of capital stock.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Rocky Mountain Underwriters Association. Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler leakage, rent, reinsurance, farm, riot and civil commotion, earthquake, lightning, profits, use and occupancy, explosion and war risk.

IMPORTERS AND EXPORTERS INSURANCE COMPANY, New York, N. Y.

President, J. Valensi; First Vice-President and Treasurer, Albert Valensi; Vice-President, M. L. Heide, Secretaries, A. W. Whelpley; Geo. L. McIntire; Assistant Secretary, A. J. Abadie. Organized, 1918.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,716,042	$1,106,209	$473,270	$1,729,006	$1,867,937	$1,127,000	$84,006	$613,777	$1,824,777	$831,406
1922	2,821,801	923,574	524,963	1,967,480	2,074,861	1,237,713	.....	786,918	2,024,631	1,120,787
1921	2,741,410	840,047	427,691	1,936,650	2,050,557	1,251,118	.....	759,289	2,010,407	1,135,895
1920	2,723,896	792,506	400,263	1,959,380	2,067,332	1,138,917	.....	716,825	1,855,742	1,124,928
1919	2,448,244	554,835	378,171	1,345,052	2,221,204	869,629	.....	499,046	1,368,675	888,703

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$270,400	Losses unpaid.....	$412,402
Bonds and stocks...	1,899,378	Unearned prems....	1,106,209
Cash.....	112,338	Other liabilities.....	24,161
Agents' balances....	405,901		
Interest and rents...	24,428	Total liabilities...	1,542,772
Other assets.....	3,597	Capital paid up....	700,000
		Net surplus.....	473,270
Total adm. assets.	$2,716,042	Total.....	$2,716,042

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $156,070,722, $1,529,696; motor vehicle, $12,311,922, $441,678; inland navigation and transportation, $1,039,237, $26,105; tornado, $5,801,927, $31,644; sprinkler leakage, $476,235, $1,200; riot, civil commotion and explosion, $653,463, $1,557; unclassified, effective prior to January 1, 1921, $4,283,118, $57,555.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,306,403; losses paid, $6,106,092; dividends declared, cash, $84,000.

REAL ESTATE OWNED: The company owns building at 17 South William Street, N. Y. City, valued at $108,753, net (incumbrance, $40,000); also 47-49 Beaver Street, N. Y. City, valued at $161,646, net (incumbrance, $175,000).

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $602,428; State, County and Municipal bonds, $100,000; other bonds, $887,700; stocks, $309,250; total, $1,899,378.

DIRECTORS: Leon Schinasi, J. Valensi, M. L. Heide, M. S. Amado, G. H. Kinnicutt, Jesse Spier, J. Fletcher Farrell, Converse D. West, Archibald Whelpley, Jas. M. Dixon, Albert Valensi, R. S. Howe, F. J. Parsons.

FIELD MEN AND TERRITORY COVERED: General Agencies: Pacific Coast Department, Cal., Wash., Ore., Mont., Idaho, Geo. L. McIntire, 324 California Street, San Francisco, Cal.; Auto Department: Cal., Aaronson Insurance Agency, San Francisco, Cal.; Colo., Utah and Wyo.: Geo. W. Beck Co., 401 Kittredge Bldg., Denver, Colo.; Wis.: Hilbert & Baerwald, Milwaukee, Wis.; Fla.: Fraley Tucker & Bro., Jacksonville, Fla. The company operates in Ala., Ark., Cal., Colo., Conn., Fla., Ga., Ill., Ind., Iowa, Ky., La., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., N. C., Ohio, Ore., Pa., Tenn., Tex., Utah, Va., Wash., Wis., Wyo.

HISTORICAL DATA

Company organized, joint stock basis, without expense, in New York, 1918, to specialize in ocean marine insurance. Was founded by large banking and tobacco interests which initially made Ery Kehaya, president, and M. L. Heide, secretary, company began business February 20, 1918, with $200,000 authorized and paid-in capital, and $100,000 initial surplus, stock, par value, $100, having been sold at $150 a share. Capital increased, as of May 1, 1919, to $700,000, and $250,000 added to surplus. Company authorized, May 5, 1919, to write fire and began in this line June 1, 1919, and followed it, June 15, 1919, with organization of an automobile department. Change was made, in this period, in officers and directors, controlling interests passing to Leon Schinasi and his associates. By charter amendment, 1920, company was authorized to write rain insurance and other weather classes, but has not yet begun with them. Stock, par value, was reduced, June 21, 1920, to $25 per share; book value, December 31, 1923, was 167.61%. Largest amount insured in one hazard, gross, $100,000; net, $25,000. December 31, 1923, directors owned, $681,200 of stock. Deposits in States: in Va., $34,650; in N. C., $19,800; in S. C., $9,900; in Ga., $9,900.

ADMINISTRATION AND REPUTE: Company is substantially backed and has ample surplus. Its management is capable, efficient and conservative in its soundly progressive methods of operation. Its underwriting and investment results since organization have been: 1919, underwriting loss, $97,575, investment profit, $94,341; 1920, underwriting loss, $92,345; investment profit, $114,438; 1921, underwriting loss, $60,819; investment profit, $88,246; 1922, underwriting loss, $48,755; investment profit, $146,027; 1923, underwriting loss, $24,173; investment profit, $56,480. In fire business, company carefully observe conflagration hazard. Generally speaking, its volume of business is satisfactory; its loss and expense ratios are comparatively low, its investments are high grade, and its business repute in all respects is good.

BOARD MEMBERSHIP: National Board of Fire Underwriters, New York Fire Rating Bureau, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, explosion, marine, parcel post, registered mail, tornado, riot and civil commotion, lightning, profits, reinsurance, rent, tourists' baggage, use and occupancy.

INDEMNITY COMPANY OF AMERICA, St. Louis, Mo.

President C. A. Lemp; Secretary Henri F. David. Organized 1917. Capital $250 000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$875,965	$198,952	$157,880	$500,468	$577,466	$288,849	.....	$243,390	$532,239	$208,099
1922	810,282	143,671	155,820	381,257	†652,712	437,091	.....	273,803	710,894	375,101
1921	960,172	282,501	40,318	879,486	*1,071,464	1,098,783	$6,250	427,572	1,532,605	951,342
1920	1,318,655	723,695	43,449	1,832,715	1,878,314	1,174,673	6,250	602,535	1,783,458	1,209,673
1919	1,172,347	671,515	65,284	1,384,914	1,418,625	547,918	.....	399,891	947,809	620,765

* Includes $150,000 surplus paid in.
† Includes $191,916 contribution by stockholders.

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,510,834; losses paid, $3,422,798; dividends declared, cash, $12,500.

DIRECTORS: Ch. A. Lemp, Earl C. Thompson Emmett V. Thompson, Wm. J. Lemp, Jr., H. F. David, A. H. Kauffman.

TERRITORY COVERED: The company is licensed in Ill., Ind., Kans., La., Mich., Minn., Mo., Miss., O., Pa., Tenn. and Tex. (1923 report.)

HISTORICAL DATA

This company was organized October 13, 1917, in Missouri. C. W. Revelle, former Insurance Commissioner of Missouri, was actively identified with the organization. It began business immediately, initial capital being $200,000 and surplus, $100,000. There was no promotional expense. Even the fee and expenses incidental to organization were paid without encroaching upon the surplus. Capital was increased, 1918, to $250,000. Stockholders, in 1921, made two contributions to surplus, $50,000 in March, and later in the year, $100.000; and again in 1922 they paid in $191,000 to surplus. The Missouri Insurance Department examined the company as of April 30, 1920. Its report, dated May 10, 1920, contained no derogatory statements. July 27, 1922, the company was purchased and its business taken over by the interests who own the Commonwealth Insurance Agency. Stock, par value, $100 a share; book value, December 31, 1923, $163.15; latest sale, 150%.

ADMINISTRATION AND REPUTE: Soon after beginning business, the company's aggressive operations resulted in notable progress. Within two years it was writing a substantial volume which continued to increase through 1919 and 1920. Those years proved to be generally poor in automobile experience, and as these were the only lines written by the Indemnity it had to bear severe losses which were only in part offset by its low expenses. Recent underwriting and investment results: 1923, underwriting loss, $48,346; investment profit, $50,634; 1922, underwriting loss, $334,648; investment profit, $22,458; 1921, underwriting loss, $182,759; investment profit, $29,629; 1920, underwriting loss, $50,808; investment profit, $50,923. The company reduced its writings in 1921 and 1922, but somewhat increased them in 1923.

CLASSES OF INSURANCE WRITTEN: Automobile fire, collision and property damage, theft and liability.

INDEPENDENCE INSURANCE COMPANY, Philadelphia, Pa.

President, Henry I. Brown; Vice-President Everett U. Crosby; Secretary, C. S. Conklin. Organized, 1910.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$547,407	$145,541	$146,379	$242,160	$266,231	$118,388	$12,000	$81,150	$211,538	$132,211
1922	503,595	118,342	152,361	185,649	220,114	141,086	10,000	66,305	217,391	125,877
1921	492,665	109,937	134,642	178,232	199,470	124,108	10,000	67,139	201,247	129,840
1920	472,983	118,822	115,588	226,962	246,665	90,508	10,000	92,952	193,460	100,162
1919	434,538	87,880	113,183	167,096	185,108	66,992	v35,000	67,241	169,233	65,432

v Includes $10,000 from earnings of 1919 and $25,000 from earnings of 1912, 1913 and first half of 1914.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$19,000	Losses unpaid.....	$44,988
Bonds and stocks...	444,532	Unearned prems....	145,541
Cash.....	41,165	Other liabilities....	10,499
Agents' balances....	34,407		
Interest.....	8,203	Total liabilities...	201,028
Other assets.....	100	Capital paid up....	200,000
		Net surplus.....	146,279
Total adm. assets.	$547,407	Total.....	$547,407

See Departments of Year Book Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $20,833,838, $200,076; motor vehicle, $3,615,180, $70,366; unclassified, effective prior to January 1, 1921, $386,106, $4,051.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,695,464; losses paid, $831,635; dividends declared, cash, $130,333.

MORTGAGE LOANS: The company has 4 loans on improved Philadelphia property aggregating $19,000. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $65,440; State, County and Municipal bonds, $100,050; other bonds, $265,054; stocks, $16,320; total, $446,864.

DIRECTORS: Uberto C. Crosby, Edward F. Henson, Marshal[1] S. Morgan, Henry I. Brown, C. S. Conklin, Everett U. Crosby, R. L. Taylor, Wm. McAdoo, Lynford Biddle, Wm., A. Law, W. H. Kingsley.

TERRITORY COVERED: The company operates in Cal. Colo., Ill., Md., Mass., Mo., N. C., N. Y., N. J. and Pa

HISTORICAL DATA

Company organized 1910 in Pa. by the insurance agency and brokerage house of Henry W. Brown & Co., of Philadelphia. It began business September, 1910, with paid in capital $200,000 and $50,000 surplus. Stock, par value, $100 per share; book value, December 31, 1923, $173.18. Largest amount insured in one hazard, gross, $50,000; net, $30,000.

ADMINISTRATION AND REPUTE: Under capable management of Henry W. Brown and Co., who are on commission basis and also receive extra commission, contingent on profit, the Independence has retained a conservative volume of business and been successful with it. Recent underwriting and investment results: 1923, underwriting loss, $6,572; investment profit, $19,776; 1922, underwriting loss, $17,008; investment profit, $48,978; 1921, underwriting loss, $10,892; investment profit, $44,021; 1920, underwriting profit, $6,603; investment profit, $3,326; 1919, underwriting profit, $20,833; investment profit, $13,944. The directorate mostly local financiers and substantial business men in 1923, owned $67,500, par value, of the $200,000 capital stock, much of the balance of stock is owned by members of the Henry W. Brown firm. The Independence is affiliated through Charles S. Conklin who is underwriter for them all, with the Century Limited, the Assurance Company of America and the British General Ins. Co., Ltd. The Independence has excellent investments and it has an estimable loss paying record.

BOARD MEMBERSHIPS: Rocky Mt. Underwriters Association, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, explosion, lightning, sprinkler leakage, tornado, war risk riot and civil commotion.

INDUSTRIAL FIRE INSURANCE COMPANY, Akron, O.

President, F. R. Ormsby; Vice-President, J. S. Frelinghuysen; Secretary, G. F. Hutchings; Treasurer, Jos. Winum. Organized, 1911.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,123,701	$315,574	$110,340	$573,672	$621,120	$507,247	$18,000	$175,902	$701,149	$419,379
1922	1,162,703	369,310	91,142	638,711	692,631	537,517	18,000	195,112	750,629	527,482
921	1,023,410	438,478	84,170	643,056	690,267	476,299	18,000	207,430	701,729	460,995
920	1,094,804	445,612	107,820	758,331	800,104	433,996	18,000	227,542	679,538	490,822
1919	928,047	356,321	143,390	582,714	617,060	327,581	9,000	172,917	509,498	310,698

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$8,018	Losses unpaid	$105,515
Mortgage loans	154,000	Unearned prems	315,574
Bonds and stocks	687,089	Other liabilities	292,272
Cash	36,204		
Agents' balances	208,882	Total liabilities	713,361
Interest and rents	9,152	Capital paid up	300,000
Other assets	20,356	Net surplus	110,340
Total adm. assets	$1,123,701	Total	$1,123,701

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER, 31 1923: Fire, $52,638,215, $551,206; tornado, $2,641,885, $14,677; unclassified, effective prior to January 1, 1921, $524,517, $7,194.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,037,012; losses paid, $3,208,432; dividends declared, cash, $117,500.

REAL ESTATE OWNED: Consists of lots and a frame dwelling house carried at $8,018.

MORTGAGE LOANS: There are 18 loans aggregating $154,000, protected by farm and mercantile property in Akron, Dayton and New York. There was $2,911 of interest past due on December 31, last. Company holds ample insurance on buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $229,684; State, County and Municipal bonds, $9,795; other bonds, $160,040; stocks, $287,570; total, $687,089.

DIRECTORS: Chas. W. Sieberling, I. S. Myers, F. R. Ormsby, Jos. Winum, J. S. Frelinghuysen, Geo. F. Hutchings, G. A. Rohner, A. L. Canfield, J. A. Mets, Jr., G. W. Van Cleef, A. B. Squire, C. A. Ley, C. J. Kepler, J. J. Kline, W. A. Ault.

FIELD MEN AND TERRITORY COVERED: J. S. Frelinghuysen general agent. The company is licensed in Ariz., Cal., Del., Ill., Ind., Mass., Mich., N. J., N. Y., Ohio, Ore., Pa. and Wash.

HISTORICAL DATA

This company was organized, 1910, in Ohio, and began business December 5, 1919, with an authorized and paid in capital of $100,000 and $51,711 surplus. Shares of stock were originally sold at par of $10 and at $20 and $25 each. Capital increased in 1915, to $200,000 by absorption of the Wilmington Fire of Delaware, and in that same year further increased to $300,000 by sale of new stock on which $74,914 premium was realized for surplus. Stock, par value, $10; book value, December 31, 1923, 136.78 %.

ADMINISTRATION AND REPUTE: Interests commanding very considerable means are back of this company, and its management is experienced and in good repute. Assimilation of the Wilmington Fire brought G. F. Hutchings to the company as secretary. In 1915, also, J. S. Frelinghuysen was elected vice-president. The company does a very substantial volume of business. Underwriting and investment results for the last five years: 1923, underwriting profit, $13,615, investment profit, $23,584; 1922, underwriting loss, $22,891, investment profit, $39,389; 1921, underwriting loss, $23,938, investment profit, $23,564; 1920, underwriting loss, $47,026, investment profit, $28,419; 1919, underwriting profit, $55,716, investment profit, $34,566. The company has very well selected and remunerative investments. Liberal dividends have been paid to stockholders. The company's average loss ratio has been above average but it operates economically and efficiently. Largest amount insured in one hazard, gross, $10,000; net, $5,000. December 31, 1923, directors owned $118,485 of capital stock.

CLASSES OF INSURANCE WRITTEN: Fire, tornado, use and occupancy.

INDUSTRIAL INSURANCE COMPANY, Denver, Colo.

President, Walter K. Hurd; Secretary, Robert C. Price. Organized, 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$153,633	$93,296	$5,615	$221,582	$228,364	$25,884	$17,000	$82,415	$125,299	$28,653

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$82,377	Losses unpaid	$2,769
Cash	64,366	Unearned prems	93,296
Agents' balances	6,322	Other liabilities	1,953
Interest	568		
		Total liabilities	98,018
		Capital paid up	50,000
		Net surplus	5,615
Total adm. assets	$153,633	Total	$153,633

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31 1923: Motor vehicle, $5,218,093, $186,593.

BUSINESS SINCE ORGANIZATION: Premiums received, $221,582; losses paid, $25,884; dividends declared, cash, $17,000.

DIRECTORS: Wellington H. Gates, Chester C. Walker, Fred L. Green.

HISTORICAL DATA

This company was organized in 1923 with a capital of $50,000 and writes automobile fire and theft only. Licensed in Colo. only.

INSURANCE COMPANY OF NORTH AMERICA, Philadelphia, Pa.

President, Benjamin Rush; Vice-President, John O. Platt; Second Vice-President, Sheldon Catlin; Third Vice-President, Galloway C. Morris; Secretary, John Kremer; Treasurer, and Asst. Secretary, John J. Connor; Marine Secretary, T. Leaming Smith; Asst. Secretary, Edmond H. Porter; Asst. Treasurer, Curtis L. Clay. Organized, 1792.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$50,010,377	$22,076,696	$15,616,568	$29,117,393	$30,986,734	$14,203,495	$1,250,000	$11,762,853	$27,216,348	$13,214,945
1922	46,614,402	18,283,049	15,518,065	23,956,118	25,815,477	11,449,207	1,150,000	9,851,710	22,450,917	11,924,158
1921	42,324,405	17,595,866	12,446,050	23,559,282	25,408,980	14,423,202	1,150,000	9,878,781	25,451,983	14,593,800
1920	41,781,008	18,088,861	11,418,638	29,271,490	31,793,782	13,332,915	920,000	10,836,491	25,089,406	14,604,670
1919	34,978,591	14,188,254	10,728,227	20,999,580	22,330,718	8,593,592	860,000	8,253,314	17,706,906	8,811,199

Unearned premiums include amount reclaimable on perpetual policies.
a Includes $100,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$2,680,829	Losses unpaid	$6,277,600
Mortgage loans	60,725	Unearned prems	21,343,288
Bonds and stocks	37,444,547	Perp. dep. recl	733,408
Cash	4,899,961	Amount payable for taxes	800,000
Agents' balances	4,422,662	Other liabilities	248,513
Interest and rents	386,591	Total liabilities	29,402,809
Other assets	124,062	Capital paid up	5,000,000
		Net surplus	15,616,568
Total adm. assets	$50,019,377	Total	$50,019,377

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,415,744,927, $30,691,460; ocean marine, $34,968,401, $1,012,511; motor vehicle, $103,582,452, $2,018,794; aircraft, $6,990,509, $29,859; inland navigation and transportation, $52,739,670, $781,289; tornado, $324,643,144, $1,519,101; sprinkler leakage, $25,714,854, $79,766; riot, civil commotion and explosion, $72,619,588, $207,128; use and occupancy, $57,752,154, $259,579; contingent commissions, $350. $35; unclassified, effective prior to January 1, 1921, $277,548,529, $2,961,224.

BUSINESS SINCE ORGANIZATION: Premiums received, $455,684,832; losses paid, $264,748,934; dividends declared, cash, $28,468,875, stock, $250,000.

REAL ESTATE OWNED: Consists of 4 properties, aggregating in book value $2,680,829. The largest is an office building at Parkway, Arch and 16th Streets, Philadelphia, carried at cost, $1,578,829. The second largest single property is the building at 2–4–6 William Street, and 56 Beaver Street, New York, which cost $900,000 in 1920, and is now subject to a mortgage of $300,000. The next largest is the company's home office building, situated at Third and Walnut Streets, Philadelphia, carried at $200,000. The remaining property is a brick and frame dwelling worth $2,000. Gross rents received last year, $93,728; real estate taxes and expenses, $112,707.

MORTGAGE LOANS: There are 10 loans, aggregating $55,200, mostly on dwelling houses, ranging from $900 to $15,000, with but 2 amounting to $10,000 or more. The valuation of the mortgaged properties was $235,392 and there was no interest past due on December 31, last. Insurance held on mortgaged buildings amounts to $117,750.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $9,504,500; State, County and Municipal bonds, $2,027,949; other bonds, $15,870,592; stocks, $10,041,506; total, $37,444,547.

DIRECTORS: Edward Hopkinson, C. Hartman Kuhn, Charles S. W. Packard, Benjamin Rush, William S. Godfrey, Edward S. Buckley, Jr., Wm. P. Gest, John O. Platt, J. Barton Townsend, A. W. Sewall, S. M. Curwen, S. P. Hutchinson, E. B. Morris, Samuel D. Warriner, Clarence M. Brown, Chas. F. Frizzell, Bayard Henry, Henry G. Brengle, John S. Jenks, Jr.

UNDERWRITING MANAGERS, FIELD MEN AND TERRITORY COVERED: Chas. R. Tuttle, general manager, 209 W. Jackson Blvd., Chicago, Ill.; L. J. Braddock, W. B. Flickinger, W. S. Foster, N. H. Riker, H. A. Miller and, W. P. Robertson, assistant managers western department; Chas. E. Parker, manager, Hartford, Conn.; O. E. Cook, assistant manager, New England States; Robert N. Hughs, manager, Ben. I. Simpson, assistant manager, Ashby E. Hill, 2nd assistant manager, F. E. McLeod, agency superintendent, Atlanta, Ga., southern department, comprising N. C., S. C., Ga., Ala., Fla., Miss., La., Tex., and Ark.; McClure Kelly, manager, and McKee Sherrard, assistant manager, G. Kirkham Smith, general agent, marine department, San Francisco, Cal., for Pacific department, San Francisco, Cal., comprises Cal., Ore., Wash., Mont., Nev., Ida., Ariz., Alaska, Utah, B. C., Hawaii; Robert Hampson & Son, Ltd., general agents for Canada, Montreal; Darby, Hooper & McDaniel, New York City, managers Metropolitan district; Western Department: State and special agents, L. J. Bonar, state agent, Emeritus, Mansfield, Ohio, for Ohio; W. J. Gilsdorf, state agent, Columbus, Ohio, for Ohio; F. C. Brown, special agent, Cleveland, Ohio, for northeastern Ohio; Paul F. Baughman, special agent, Columbus, Ohio, for Ohio; Homer L. Rubrecht, special agent, Columbus, Ohio, for automobile department; Ross E. Coffin, state agent, Wheeling, W. Va., for W. Va.; Herbert L. Barr, state agent, Indianapolis, Ind., for Ind.; Chas. B. Crist, special agent, Indianapolis, Ind., for Ind.; H. H. Wells, special agent, Indianapolis, Ind., for Ind.; R. G. Coe, Indianapolis, special agent, Ind., for Ind. farm agencies; Nelson Reid, manager, Wayne County, Detroit, Mich., for Wayne County, Mich.; E. P. Rogers, special agent, Detroit, Mich., for south-eastern Mich.; P. R. Ingles, state agent, Detroit, for north and west Mich.; George G. Ebbert & Gunderson, special agents, Chicago, Ill., for Cook County; George A. Arens, state agent, Chicago, Ill., for northern Ill.; L. E. Dyson, special agent, Decatur, Ill., for central eastern Ill.; Frank H. Nagel, special agent, Mt. Vernon, Ill., for southern Ill.; Arthur H. Ely, state agent, Milwaukee, Wis., for Wis.; Wm. W. Jost, state agent, Milwaukee, Wis., for Wis.; George H. Desch, special agent, Delevan, Wis., for Wis.; farm agencies: John L. Coleman, state agent, Mt. Sterling, Ky., for Ky.; Caesar Thomas, state agent, Nashville, Tenn., for Tenn.; W. T. Avey, special agent, Nashville, Tenn., for Tenn., farm agency; Guy V. Beatty, special agent, Glasgow, Ky., for Ky., farm agency; W. L. Ely, state agent, Monroe City, Mo., for Mo.; Otto A. Ramseyer, special agent, Kansas City, Mo., for Mo.; B. T. Turner, special agent, Monroe City, Mo., for Mo.; E. S. Phelps, state agent, Burlington, Ia., for Ia.; Geo. A. Holbrook, state agent, Des Moines, Ia., for Ia.; H. T. Stephens, state agent, Topeka, Kans., for Kans.; John A. Braswell, special agent, Topeka, Kans., for Kans.; F. V. Gay, superintendent farm agencies, Clay Center, Kans., for Kans.; Will S. Eberle, state agent, Oklahoma City, Okla., for Okla.; Hatler Smith & Worth Farmer, special agents, Oklahoma City, Okla., for Okla.; J. W. Rainey, special agent, Oklahoma City, Okla., for Okla. farm agencies; W. M. Eberle, state agent, Omaha, Neb., for Neb.; O. F. Fugate, special agent, Omaha, Neb., for Neb.; D. L. McCoy, state agent, and L. G. Spies, special agent, Sioux Falls, S. D., for S. D.; W. L. Titus, state agent, Fargo, N. D., for N. D.; H. G. Gross, special agent, Minneapolis, Minn., for Minn.; W. J. Mitchell, state agent, Minneapolis, Minn., for Minn.; W. F. Hartman, special agent, Minneapolis, Minn., for Minn.; Chas. T. Stewart, state agent, Denver, Colo., for Colo.; A. B. Hart, special agent, Denver, Colo., for Colo.; Robt. N. Hughs, manager, Ben. I. Simpson, assistant manager, Ashby E. Hill, assistant manager, F. E. McLeod, agency superintendent, Atlanta, Ga.; Southern Department, comprising N. C., S. C., Ga., Ala., Fla., Miss., La., Ark., and Tex.: A. C. Johnson, special agent, Asheville, for N. C.; Jas. W. Blakeney, special agent, Camden, for S. C.; R. N. Clark, state agent, Atlanta, Ga., for Ga.; J. R. Osborne, special agent, and W. P. Willis, special agent, Birmingham, for Ala.; Thos. L. Spengler, special agent, Jackson, for Miss.; Alonzo Church, state agent, and M. O. Tupper, special agent, New Orleans, for La.; M. J. Lafon, special agent, Little Rock, for Ark.; Mike R. Ferguson, special agent, Dallas, for north Tex.; Henry George, special agent, San Antonio, for south Tex.; Glenn T. Herndon, special agent, Dallas, for east Tex.; Southern Farm Department: Wm. L. Sisk, superintendent, Atlanta; T. L. Hearn, special agent, Charlotte, for N. C.; J. J. B. Johnsonius, special agent, Columbia, for S. C.; T. D. Hughes, special agent, Atlanta, for Ga.; A. W. Henry, special agent, Montgomery, for Ala., and Fla.; V. N. Blankenship, special agent, Jackson, for Miss.; D. E. McMullen, special agent, Little Rock, for Ark., and La.; L. E. Frederick, special agent, Dallas, for north Tex.; M. A. Tucker, special agent, San Antonio, for south Tex.; Automobile and Inland Marine Department: J. J. Singleton, Jr., superintendent; New England Department: George E. Macomber and Charles S. Downing, Augusta, for Me.; Joseph F. Gough, Boston, Mass., for N. H., R. I. and Mass., east of Connecticut River; G. M. Parker, Hartford, Conn., for Vt., Conn. and Mass., west of the Connecticut River; Pacific Coast Department: McClure Kelly, manager, McKee Sherrard, assistant manager, G. Kirkham Smith, general agent marine department, San Francisco, Cal., comprises Cal., Ore., Wash., Mont., Nev., Ida., Ariz., Alaska, B. C., Utah, and Hawaii; J. Hunter Harrison, general agent, Vancouver, B. C., for Alaska and B. C.; Irwin W. Elwell, special agent, Seattle, Wash., for western Wash.; Arthur R. Sayers, superintendent, Pacific northwest marine branch, Seattle, Wash.; Edward W. Porep, special agent, Spokane, Wash., for eastern Wash., and northern Ida.; Walter E. Bliss, state agent, Portland, Ore., for Ore.; Harry H. Bobb, special agent, Portland, Ore., for Ore.; Chas. F. Carlisle, special agent, Salt Lake City, Utah, for Utah and southern Ida.; Milton S. Williams, special agent, Butte, Mont., for Mont.; Wm. F. Kuhl, superintendent of agencies, Los Angeles, Cal., for southern Cal. and Ariz.; Joseph J. Ward, special agent, and C. Arnold Brenen, automobile special agent, Los Angeles, Cal., for southern Cal., and Ariz.; Chas. R. Hall, special agent, Sacramento, Cal., for northern Cal., and Nev.; F. Leslie Tindell, special agent, Fresno, Cal., for central Cal.; Robert Sherrard, special agent, San Francisco, Cal., for western Cal.; Phil J. Feely, superintendent Metropolitan department, San Francisco, Cal.; Thos. J. Craig, agency superintendent, San Francisco, Cal.; Jas. S. Evans, agency superintendent, San Francisco, Cal.; J. Hunter Harrison, general agent, Vancouver; for B. C., and Alas; H. V. Neal, special agent, Calgary, for Alta., R. J. Keyes, Regina, special agent for Sask.; H. C. Mills, Winnipeg, special agent for Man., Alberta and Sask.; J. G. Rousseau, special agent, Montreal, Can., for Montreal and western Quebec; M. Belanger, Montreal, Can., for Quebec; A. C. Chandler, special agent for Ont. and New Brunswick; C. McE. Nicholls, Montreal, special agent for Ont.; Special jurisdiction of Home Office: Pa., Del., N. Y., Md., N. J., Va., N. Y.C., L. I. and Boston; Special agents: P. C. Burnham, Pittsburg, for western Pa.; J. Howard Freeman, Philadelphia, for Philadelphia suburban; F. E. Benjamin, New York City, for N. J.; R. L. Steadman, special agent, Newark, N. J.; D. P. Malone, state agent, Richmond, Va., for Md. and Va.; New York State Department: Geo. E. Lyon, Albany, N. Y., for eastern N. Y.; Clinton J. Wilson and T. A. Bush, Central N. Y.; F. J. Steier, New York City, suburban department; Jacinto Pedrosa, Havana, Cuba, general agent for Cuba. The company operates in all the states and territories, and in Canada, Cuba, Australia, Brazil and China.

HISTORICAL DATA

This company is the oldest American joint stock insurance corporation. It was organized, 1792, in Pa. Many incidents and many prominent persons important in the foundation history of the United States are recorded in the company's annals as having been to some extent identified with its early career and development. The complete original title of The President and Directors of the Insurance Company of North America was curtailed to its present form in 1910. Original authorized capital of $600,000 was later reduced. Paid in capital of $300,000, in 1850, was increased by stock dividend in that year to $500,000 and further increased as follows: 1874, to $1,000,000; 1876, to $2,000,000; 1882, to $3,000,000, with special surplus paid in $1,000,000; 1910, to $4,000,000, with $500,000 additional paid in to surplus; 1920, to $5,000,000, with $1,000,000 to surplus. Since 1920, capital has remained at $5,000,000. The company has jointly guaranteed with the Fire Association of Philadelphia, the policies of the Philadelphia Underwriters. In 1923, it purchased the Fire Associations interest therein, with the intention to organize the Philadelphia Fire & Marine Insurance Company to succeed to the business of the Philadelphia Underwriters. The company also owns the Securities Company of North America, which in turn owns the National Security Fire Insurance Company & Indemnity Insurance Company of North America. In the South the company guarantees policies issued under the name Oglethorpe Underwriters, Conflagration losses: Chicago, 1871, about $650,000; Boston, 1872, about $900,000; Baltimore, 1904, $507,292; San Francisco, 1906, $3,315,000. Deposits in states, etc.: Ga., $10,000; N. M., $19,400; N. C., $23,000; Va., $111,940; Canada, $908,166; Cuba. $103,950; Pa., $200,000; Porto Rico, $10,000. Stock, par value, $10; book value, December 31, 1923, 412.33%; latest sale, 530.%

ADMINISTRATION AND REPUTE: Throughout its long career, this company has been well managed and by practicing conservatism though with progressiveness of disposition, it has recorded steady progress. The company has present backing of the soundest character and is financially of unquestionable strength in assets and reserves. It has a large operating surplus. Underwriting and investment results for the last five years: 1923, underwriting profit, $215,304, investment profit, $1,295,047; 1922, underwriting profit, $1,441,031, investment profit, $2,839,824; 1921, underwriting loss, $301,291, investment profit, $2,480,571; 1920, underwriting loss, $58,439, investment profit, $790,889; 1919, underwriting profit, $1,890,036, investment profit, $642,999; The company writes a large volume of business carefully observing the conflagration hazard. It has paid very liberal dividends to stockholders. It operates efficiently and economically and its loss ratio has been satisfactory. It has an estimable loss paying reputation. Investments are well selected and very remunerative. Largest amount insured in one hazard, gross, $500,000, net, $250,000. December 31, 1923, directors owned only $67,280 of capital stock.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Southeastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, and Nova Scotia Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, frost, ocean marine, motor vehicle, earthquake, inland navigation and transportation, tornado, use and occupancy, sprinkler leakage, riot, civil commotion and explosion, lightning, registered mail, parcels post, tourists' baggage, war risk, hail and other special forms.

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

Philadelphia, Pa.†

President, Gustavus Remak, Jr.; Vice-President and Treasurer, J. J. P. Rodgers; Secretaries, S. P. Rodgers and J. H. Gifford.
Organized, 1794.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$5,271,662	$2,541,002	$1,085,736	$2,468,769	$2,715,587	$1,315,157	$59,990	$978,042	$2,353,189	$1,089,460
1922	5,187,083	2,105,138	1,061,622	1,865,152	2,129,321	1,691,920	61,051	805,232	2,558,203	1,647,048
1921	5,038,143	2,327,010	642,190	2,542,543	2,857,320	1,586,982	60,000	1,126,163	2,773,045	1,574,961
1920	5,026,232	2,935,131	558,131	2,889,194	3,108,720	1,478,942	59,757	1,179,819	2,718,518	1,558,259
1919	4,744,821	2,667,359	651,118	2,542,923	2,779,087	1,416,157	.....	1,040,677	2,456,834	1,308,432

Unearned premiums include amount reclaimable on perpetual policies.
† Statement Pa. std.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$180,000	Losses unpaid.....	$315,609
Bonds and stocks...	4,206,214	Unearned prems....	2,172,169
Cash.....	357,012	Perp. dep. recl....	368,833
Agents' balances....	484,086	Other liabilities....	313,343
Interest and rents...	44,350		
		Total liabilities...	3,169.954
		Capital paid up....	1,000,000
		Net surplus.....	1,101,708
Total adm. assets.	$5,271,662	Total.....	$5,271,662

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $353,603,460, $3,455,684; motor vehicle, $5,953,865, $145,366; tornado, $32,838,003, $149,031; earthquake, $258,467, $1,171; riot, civil commotion and explosion, $221,583, $196; perpetual, $17,084,763, $405,136; unclassified, effective prior to January 1, 1921, $19,910,967, $218,638.

BUSINESS SINCE ORGANIZATION: Premiums received, $29,991,120; losses paid, $17,873,531; dividends declared, cash, $578,000.

REAL ESTATE OWNED: Consists of lot containing 310 acres, with 6 stone and frame buildings, barns, etc., Bradford Hills, Chester County, Pa., carried at $15,000; and office building at 308–310 Walnut Street, Philadelphia, valued at $165,000. The book value was $182,244. There are no incumbrances. Net income last year, $10,758. Total rents received last year, $27,724; taxes, expenses, $16,966.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $632,200; State, County and Municipal bonds, $159,141; other bonds, $1,773,851; stocks, $1,641,022; total, $4,206,214.

DIRECTORS: Gustavus Remak, Jr., Richard L. Austin, John M. Daggett, C. H. Krumbhaar, Jr., C. E. Morgan, 3d, Percy H. Clark, Charles Fearon, Edward F. Beale, W. W. Curtin, Hilary R. Chambers, John P. Murray, George F. Hutchings, Jos. S. Frelinghuysen, L. Willard Minch, Lawrence T. Paul.

FIELD MEN AND TERRITORY COVERED: Frank B. Ellms, Boston, Mass., for New England; W. C. Perry, Philadelphia, Pa., for N. J. and eastern Pa.; Harry W. Birchard, Elmira, N. Y., for New York; Home Office, for Del., Md., S. C. and D. C.; D. C. Morgan, Columbus, Ohio, for Ohio; Louis A. Riemann, Des Moines, Iowa, for Iowa and Neb.; O. H. Rudy, Indianapolis, Ind., for Ind.; Edward Bliven, Detroit, Mich., for Mich.; A. F. Miller, Belleville, Ill., for south Ill.; E. P. Eppish, Denver, Colo., for Colo; John H. Burgard, Portland, Ore., for Ore.; Rhett, Weaver & Ellis, Atlanta, Ga., for Ga., La. and Ala.; William U. Knight, Minneapolis, Minn., for Minn. and S. D.; T. E. Braniff Co., Oklahoma City, Okla., for Okla. and Kans.; Seeley & Co., San Francisco, Cal., for Cal., Mont. and B. C.; William S. Audiss, Oshkosh. Wis., for Wis.; E. A. Strout & Co., Seattle, Wash., for Wash.; Tracey Loan & Trust Co., Salt Lake City, Utah, for Utah and southeastern Idaho; Loren H. Green & Co., Jacksonville, Fla., for Fla.; J. W. Binnie, Montreal, Canada, manager for Canada; Robert B. McFalls & Co., New York City, for N. Y. suburban; Poor & Alexander, for Md., Clarence L. Stockdell, Roanoke, Va., for Va. and W. Va.; Hay Bros. & Reynolds, Raleigh, N. C., for N. C.; W. L. Nelson & Co., Memphis, Tenn., for Tenn. and Ark.; Chas. C. Perry & Co., Louisville, Ky., for Ky.; T. A. Manning & Son, Dallas, Tex., for Tex. The Company operates in all states of the United States except Alaska, Miss., Nev., N. H., N. M., P. I., P. R., Vt. and Wyo.; operates in Canada and China also.

HISTORICAL DATA

This company has with one exception the oldest charter of any stock fire insurance company in the United States (the first charter being only 4 days older), having been chartered with perpetual rights April 18, 1794, in Pennsylvania. In 1911, the Union, of Philadelphia, organized 1803, the Spring Garden, of Philadelphia, organized, 1835, and the Insurance Company of the State of Pennsylvania were consolidated under the charter and title of the last named institution and in 1913, the American Fire, of Philadelphia, was also merged with it. This company's consolidation with the first two companies mentioned increased its paid-in capital to $800,000 and in 1913, the mergence of the American Fire increased this capital to $1,000,000, at which it has since remained. This company guarantees the policies of the Insurance Underwriters, and the American Underwriters Agency issued from the home office. Conflagration losses: Baltimore, 1904, $154,690; San Francisco, 1906, $332,208; Salem, Mass., 1914, $73,660. Deposits with States, etc.: Ga., $9,400; Va., $57,760; N. C., $24,500; and Canada, $172,501. Stock, par value, $100; book value, December 31, 1923, $210.17; latest sale, 170%.

ADMINISTRATION AND REPUTE: It is capably managed by an executive staff of experience and progressive disposition, headed by Gustavus Remak, Jr., president. The company does a substantial volume of business carefully observing the conflagration hazard. Premium income decreased slightly in 1921 and again in 1922, but increased considerably in 1923. Results from underwriting and investment operations in the last five years have been: 1923, underwriting loss, $90,286, investment profit, $183,656; 1922, underwriting profit, $25,722, investment profit, $460,426; 1921, underwriting loss, $112,990, investment profit, $257,048; 1920, underwriting loss, $185,225, investment profit, $152,239; 1919, underwriting profit, $221,485, investment profit, $66,162. Operating costs have been about average. Loss ratio in general has been slightly above normal. The company's investments are high grade and remunerative. Dividends have been paid to stockholders regularly in late years. The company has an estimable loss paying reputation.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, Southeastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, Canadian Underwriters Association, Western Canada Fire Underwriters Association and Mainland Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, explosion, inland marine, lightning, sprinkler leakage, earthquake, flood, rent, tourists' baggage, riot and civil commotion, use and occupancy.

INTERNATIONAL INSURANCE COMPANY, New York.

President, Sumner Ballard; Vice-Presidents, Caspar J. Voorhis, David G. Wakeman; Vice-Presidents and Secretaries, D. F. Gordon and F. Kortenbeutel. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$6,632,994	$3,077,580	$1,656,330	$3,960,578	$4,317,185	$2,666,742	$140,000	$1,252,323	$4,059,065	$2,498,456
1922	6,375,960	2,949,876	1,376,002	3,826,067	4,254,729	2,919,567	100,000	1,250,211	4,269,778	2,773,790
1921	6,308,978	3,188,311	1,010,375	4,108,690	4,465,907	2,888,183	100,000	1,428,336	4,416,519	3,009,898
1920	6,201,760	3,270,693	880,641	4,983,402	5,261,033	2,086,361	100,000	1,868,444	4,054,805	2,360,455
1919	5,038,408	2,189,303	1,152,170	2,235,411	2,459,179	1,883,503	b300,000	781,880	2,965,383	1,505,797

b Includes $200,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$25,000	Losses unpaid	$754,084
Bonds and stocks	5,507,864	Unearned prems	3,077,580
Cash	311,956	Other liabilities	145,000
Agents' balances	708,822		
Interest	79,352	Total liabilities	3,976,664
		Capital paid up	1,000,000
		Net surplus	1,656,330
Total adm. assets	$6,632,994	Total	$6,632,994

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $507,598,579, $5,284,903; motor vehicle, $3,922,913, $18,478; tornado, $29,408,334, $174,048; sprinkler leakage, $4,788,820, $26,723; riot, civil commotion and explosion, $5,418,433, $13,400; earthquake, $733,813, $3,317; unclassified, effective prior to January 1, 1921, $23,280,839, $313,085.

BUSINESS SINCE ORGANIZATION: Premiums received, $44,059,837; losses paid, $25,327,729; dividends declared, cash, $1,240,000; stock, $200,000.

MORTGAGE LOANS: A loan of $25,000 is secured by property at South End cor. Jamaica Ave. Brooklyn valued at $50,000 and insured for $25,000.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $196,750; State, County and Municipal bonds, $174,750; other bonds, $4,059,822; stocks, $1,076,542; total, $5,507,864.

DIRECTORS: Sumner Ballard, J. A. Forster, R. O. Haubold, A. S. Hutchins, J. L. Parsons, D. Rumsey, A. A. Smith, C. J. Voorhis, D. G. Wakeman, H. J. Wyatt, D. F. Gordon, Fritz Kortenbeutel, Albert Ris.

TERRITORY COVERED: The company is licensed in Ark., Colo., Del., Ill., Iowa, La., Mass., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex., Utah and W. Va.

HISTORICAL DATA

This company was organized, March 6, 1909, in New York, and began business July 1, of that year, confining its transactions to fire reinsurance exclusively. Original capital was $200,000, paid in with $50,000 surplus. Up to 1914, stockholders voluntarily contributed a total of $535,000 to surplus. Prior to October, 1918, when the Alien Property Custodian took over this company it was largely owned and controlled by the Hamburg Assurance Company, Hamburg, Germany. The International was purchased from the A. P. C. by interests identified with Crum & Forster, of New York, later in 1918. On October 20, 1919, capital was increased to $1,000,000 by new subscriptions of $600,000, and $200,000 stock dividends declared. Sumner Ballard, president, of the International heads the Sumner Ballard Group of Fire reinsurance companies as follows: International, N. Y.; Metropolitan National, Havana; New India, Bombay; Osaka M. & F., Osaka; and the Scandinavia, Copenhagen. Stock, par value, $100; book value, December 31, 1923, $265.63.

ADMINISTRATION AND REPUTE: This company's management, headed by Sumner Ballard, is thoroughly experienced and in excellent repute for its successful administration of reinsurance business for the several companies of the Ballard group. It operates efficiently and with a breadth of service that has gained in popularity among the patrons of its excellent facilities for coverage. Underwriting and investment results for the past five years: 1923, underwriting profit, $117,102, investment profit, $303,225; 1922, underwriting loss, $53,106, investment profit, $518,733; 1921, underwriting loss, $215,477, investment profit, $445,211; 1920, underwriting loss, $447,060, investment profit, $275,381; 1919, underwriting profit, $743,860, investment profit, $81,609. The company has high grade and remunerative investments. Expense ratio is moderate; loss ratio above average. Largest amount insured in one hazard, gross, $50,000; net, $40,000. It has paid some liberal dividends. December 31, 1923, directors owned $6,500 of stock.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler, riot, civil commotion and explosion and earthquake reinsurance.

INTER-OCEAN REINSURANCE COMPANY, Cedar Rapids, Iowa.

President, R. Lord; Vice-Presidents, J. E. Johnson and E. E. Pinney; Treasurer, James E. Hamilton; Secretary, A. C. Torgeson; Assistant Secretary, Roy E. Curray. Organized, 1918.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,274,990	$1,117,148	$433,656	$1,553,215	$1,663,100	$715,677	$30,000	$552,247	$1,297,924	$811,380
1922	1,883,897	735,367	539,430	854,762	939,931	378,354	.....	338,111	716,465	396,083
1921	1,623,198	500,584	536,531	637,275	708,437	79,892	.....	270,468	350,360	148,356
1920	**1,186,164**	**119,482**	**248,197**	**117,900**	**175,080**	.....	.....	**$50,162**	**50,162**	**1,295**

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$61,644	Losses unpaid.....	$211,540
Mortgage loans.....	1,210,773	Unearned prems....	1,117,148
Collateral loans.....	14,600	Other liabilities.....	12,646
Bonds and stocks...	793,584		
Cash.....	146,146	Total liabilities...	1,341,334
Agents' balances....	3,650	Capital paid up....	500,000
Interest and rents...	44,593	Net surplus.....	433,656
Total adm. assets.	$2,274,990	Total.....	$2,274,990

See Departments of Year Book: Classification of Premiums and Losses: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $165,544,445, $1,800,232; ocean marine, $156,244, $5,924; motor vehicle, $103,560, $4,129; tornado, $26,901,521, $145,244; hail, $186,439, $452; sprinkler leakage, $1,052,436, $3,650; riot, civil commotion and explosion, $1,905,230, $3,539; frost and freeze, $189,905, $16,693; unclassified, effective prior to January 1, 1921, $12,229,009, $144,688.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,163,150; losses paid, $1,150,128; dividends declared, cash, $30,000.

REAL ESTATE OWNED: Comprises one lot and three-story brick building located in Cedar Rapids, Ia., the total book value and market value being $61,644. Net income last year, $151.

MORTGAGE LOANS: There are 76 loans aggregating $1,210,773 and are on first class mortgage property located mostly in Ia. and a few in Minn., Mo., Neb. and S. D., valued at $3,681,993. On December 31, last there was $2,682 of interest past due. The company holds $450,870 of fire insurance on the mortgaged buildings.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
120 Shs. Pfd. Stk., Grinnell Canning.....	$12,000	$5,000
129 Shs. Common Stk., Grinnell Canning..	6,450	
125 Shs. Pfd. Stk., Quaker Oats.....	12,500	9,600
25 Shs. Common Stk., Quaker Oats.....	6,825	
Totals.....	$37,775	$14,600

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $93,122; State, County and Municipal bonds, $63,980; other bonds, $599,232; stocks, $37,250; total, $793,584.

DIRECTORS: J. W. Bollinger, L. W. Canby, W. L. Cherry, Roy E. Curray, H. W. Dee, W. H. Dunshee, N. C. Gindorff, J. C. Green, James E. Hamilton, D. E. Howell, J. E. Johnson, R. E. Jones, R. Lord, George D. McElroy, L. Matthews, E. E. Pinney, E. E. Schroder, A. C. Torgeson, Frank S. Willenborg, H. C. Zickefoose.

TERRITORY COVERED: The company operates in Ark., Cal., Colo. Del., Ill., Ind., Ia., La., Mass., Mich., Miss., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was incorporated April 26, 1918, as a casualty company under the name "National Bonding and Insurance Company," and was examined and licensed by the Insurance Department of Ia. on May 31, 1920. At a special meeting held July 29, 1920, before any business had been transacted, the stockholders voted to amend the charter, changing the company to a fire and marine reinsurance company. The company began accepting reinsurance in November, 1920.

The articles authorized a capital of $1,000 000, which was fully subscribed. The stock was sold at $200 per share, the par value being $100. The promotion expense was about 22%. December 31, 1920, the fully paid capital was $722,500, and the surplus $248,178. In January, 1921, the stockholders voted to reduce the authorized capital to $500 000 in order to provide a more ample surplus and thus increase the writing capacity of the company. This capital is divided into 5,000 shares of $100 each and is fully paid. In addition to the net cash surplus of $433,656, on December 31, 1923, the company had a non-admitted asset of bills receivable amounting to $281,673 which is understood to represent subscriptions to the surplus account. Surplus would be $468,835 if the unearned premiums were computed on the 15-day pro rata basis which is more accurate than the statutory method used. The company was examined by the Iowa State Insurance Department in 1923. Stock, par value, $100; book value, December 31, 1923, $187.

ADMINISTRATION AND REPUTE: Very substantial banking and business interests stand behind this company and its management shows capability and progressiveness of disposition. The underwriting results of its early career are satisfactory and due to a commendable conservatism in the upbuilding of the company's reserves and financial strength. In less than three years of business, an excellent premium income has developed. It made notable progress in 1922. The assets of this company have increased more than a million dollars since it began business. During the current year it made large increases in premium income, unearned premium reserve and in assets. The ratio of expenses to earned premiums was reduced about 4%. Recent underwriting and investments results: 1923, underwriting loss, $209,431, investment profit, $113,522; 1922, underwriting loss, $119,081, investment profit, $94,216; 1921, underwriting loss, $166,329, investment profit, $97,589; 1920, investment profit, $17,196. The company has well secured investments, mostly mortgage loans and United States Bonds, which return a satisfactory yield. Largest amount insured in one hazard, gross, $50,000; net, $50,000. December 31, 1923, directors owned $41,775 of stock.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, explosion, tornado, hail, sprinkler leakage, riot and civil commotion, lightning, use and occupancy, and explosion reinsurance.

INTER-STATE FIRE INSURANCE COMPANY, Detroit, Mich.

President, C. A. Palmer; Vice-President, S. D. Andrus; Vice-President and General Agent, F. H. Sabin; Vice-President and Treasurer, Leo K. Hennes; Secretary, W. A. Eldridge. Organized, 1912.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$462,632	$57,275	$63,918	$87,890	$125,193	$76,756	$25,022	$33,017	$134,795	$70,386
1922	458,425	70,037	55,854	94,849	164,203	98,362	29,152	41,628	169,142	71,880
1921	448,692	70,046	51,290	150,045	a342,739	191,238	20,895	213,934	426,067	180,954
1920	527,728	154,652	58,705	300,668	341,971	260,416	.....	168,210	428,626	270,702
1919	629,369	266,945	48,523	386,940	444,081	223,419	.....	193,105	416,524	210,060

a Includes $39,795 from sale of stock and $120,282 from treaty with Commonwealth Ins. Co.
k Includes $36,853 contributed to surplus.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Mortgage loans.....	$430,595	Losses unpaid.....	$17,484
Bonds.....	17,460	Unearned prems....	57,275
Cash.....	19,066	Payable for taxes...	1,000
Agents' balances....	—21,195		
Interest.....	8,389	Total liabilities...	75,759
Other assets.....	8,317	Capital paid up....	322,955
		Net surplus.....	63,918
Total adm. assets.	$462,632	Total.....	$462,632

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $9,909,121, $98,859; motor vehicle, $5,837, $63; tornado, $434,860, $2,063; sprinkler leakage, $89,740, $320; riot, civil commotion and explosion, $143,794, $283; unclassified, effective prior to January 1, 1921, $286,037, $4,060.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,153,937; losses paid, $1,353,768; dividends declared, cash, $85,068.

MORTGAGE LOANS: There are loans aggregating $430,595, all of which are first mortgages on improved property located in Michigan, principally in Detroit, East Detroit and River Rouge. Loans in all cases not more than 50% of value. There was $3,174 of interest past due on December 31, last. The company holds ample fire insurance on the mortgaged buildings.

BONDS OWNED (Market Values): U. S. Gov't bonds, $835; State, County and Municipal bonds, $5,625; other bonds, $11,000; total, $17,460.

DIRECTORS: C. A. Palmer, W. A. Eldridge, S. D. Andrus, Leo K. Hennes, Harmon R. Vernor, W. W. Wright, Dr. Roman Sadowski, J. R. Santo, W. T. Dodge, Gard. T. Sands, J. H. Becton, W. A. Vance, Charles Ckarage, F. H. Aldrich, Jul. W. Berns, C. A. Parkhurst.

FIELD MEN AND TERRITORY COVERED: J. J. Hubbell, 408 W. Fort Street, Detroit, Mich., special agent for Mich. The company operates in Colo., Del., Ill., Ind., Ia., Kans., La., Mass., Mich., Minn., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., Ohio, Okla., Pa., R. I., Tex. and W. Va.

HISTORICAL DATA

This company was organized, January 31, 1912, in Mich., by Calvin A. Palmer, formerly Insurance Commissioner of the State. It began business July 15, 1914, with an authorized capital of $250,000. Stock, was sold, par value, $25 at double par, and by the end of 1914, paid up capital was $168,125, and surplus $171,695. Stock was later sold at $60 a share. In 1915, capital was increased to $224,825, and $60,205, of surplus was paid in. Further increases in capital: 1916, to $250,000, with $30,448, to surplus; 1917, to $259,150, with $8,350 to surplus; 1921, to $281,425, with $26,910 to surplus; 1922, to $309,140, with $36,853 to surplus; 1923, to $322,955. Authorized capital is at present $750,000. By contract agreement, the Inter-State reinsures a certain percentage of its business with the Commonwealth Insurance Company of New York. The Commonwealth also guarantees certain policies issued by the Inter-State. Stock, par value, $25; book value, December 31, 1923, 119.97%. The company was examined by the Michigan Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company has the backing of strong and successful interests and is itself financially strong in assets and reserves. Its management is capable and experienced, underwriting being in charge of S. D. Andrus who is well known, having an exemplary record. The company's fair volume of business has shown a decrease in premium income annually since 1919. Underwriting and investment results for the last five years: 1923, underwriting loss, $4,831, investment profit, $38,668; 1922, underwriting loss, $30,656, investment profit, $66,685; 1921, underwriting loss, $53,576, investment profit, $80,158; 1920, underwriting loss, $33,363, investment profit, $43,089; 1919, underwriting loss, $41,084, investment profit, $43,196. The company has ample operating surplus and in 1921, 1922 and 1923 paid stockholders substantial dividends. Its investments are well secured and remunerative. Largest amount insured in one hazard, gross, $100,000; net, $25,000. December 31, 1923, directors owned $51,075 of stock.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler leakage, hail, inland marine, lightning, parcels post, tourists' baggage, use and occupancy, riot and civil commotion and explosion.

IOWA MANUFACTURERS INSURANCE COMPANY, Waterloo, Iowa.

President, W. W. Marsh; Secretary, Herman Miller. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$381,821	$196,935	$72,886	$148,449	$166,920	$72,302	$9,009	$81,216	$162,518	$71,586
1922	366,078	209,503	51,059	139,817	160,097	89,555	9,000	83,901	182,456	89,597
1921	389,538	194,680	89,369	198,631	220,111	66,618	8,000	90,746	165,364	65,619
1920	333,388	168,129	62,403	202.838	218,698	66,030	7,000	97,909	170,939	65,008
1919	284,116	131,087	50,205	163,482	175,656	59,713	6,000	81,998	147,711	59,016

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$30,000	Losses unpaid.....	$2,800
Mortgage loans.....	143,000	Unearned prems....	196,935
Collateral loans.....	10,000	Other liabilities.....	9,200
Bonds.....	64,888		
Cash.....	87,258	Total liabilities...	208,935
Agents' balances....	20,844	Capital paid up....	100,000
Interest and rents...	5,742	Net surplus.....	72,886
Bills receivable.....	14,069		
Other assets.....	6,020		
Total adm. assets.	$381,821	Total.....	$381,821

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $16,335,060, $207,833; motor vehicle, $1,375,355, $16,308; tornado, $10,819,947, $67,172; plate glass, $13,296; unclassified, effective prior to January 1, 1921, $7,661,816, $104,492.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,948,017; losses paid, $822,540; dividends declared, cash, $43,500.

REAL ESTATE OWNED: Purchase price, $20,000. Valued now at $30,000.

MORTGAGE LOANS: There are 25 mortgage loans aggregating $143,000, protected by Iowa farm land valued at $470,437. No interest past due December 31, last. The company holds $129,150 of fire insurance on the buildings.

BONDS OWNED (Market Values): U. S. Gov't bonds, $20,950; State, County and Municipal bonds, $43,000; other bonds, $200; total, $64,150.

DIRECTORS: W. W. Marsh, Carl Miller, Robert Paterson, George E. Lichty, Robert S. Sinclair, A. H. Holt, Robert Palmer, M. H. Kingsley, Geo. N. Garrettson, J. T. Sullivan, Henry Weis, H. V. Myers, N. Northey, Herman Miller, D. Turney, J. C. Bauch, E. H. Headford, I. M. Copley, W. W. Taylor, F. L. Northey.

FIELD MEN AND TERRITORY COVERED: Frank Bagwell, special agent for western Iowa and Ohio; O. Wolfe, special agent for eastern Iowa; J. E. Alford, special agent, for southern Iowa. The company operates in Iowa only.

HISTORICAL DATA

This company was organized, 1905, in Iowa, and began business in January, 1906, with a paid in capital of $25,000 of an authorized capital of $100,000, which was entirely subscribed. Stockholders contributed $10,000 to surplus in 1906. In 1909, paid in capital was increased to $100,000, and $40,000 realized as premium on new stock sold. In 1921, the company reinsured the business of the Automotive Insurance Company, of Mason City, and the Farmers Automobile, of Sioux City. Stock, par value, is $100 a share; book value, Dec. 31, 1923, $172.88; latest sale, 225%.

ADMINISTRATION AND REPUTE: This company is in good repute and has a moderate but increasing premium volume. Substantial interests are behind it and its management is possessed of valuable insurance experience. Underwriting and investment results in the last five years: 1923, underwriting profit,

$2,039, investment profit, $28,019; 1922, underwriting loss, $47,955, investment profit, $18,865; 1921, underwriting profit, $12,468, investment profit, $17,222; 1920, underwriting profit, $2,197, investment profit, $17,418; 1919, underwriting profit, $7,611, investment profit, $11,946. Stockholders have received increasing dividends annually since 1919. Operating expenses have been above average, but the loss ratio has been satisfactory and the company has an estimable loss paying reputation. It has investments that are sound and remunerative. The directors of the company are prominent and successful bankers and business men of Iowa.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, lightning, farm, reinsurance, rent, use and occupancy, tornado, and plate glass.

IOWA NATIONAL FIRE INSURANCE COMPANY, Des Moines, Ia.

President, Frank L. Miner; Vice-President and Secretary, C. M. Spencer; Vice-Presidents, Parley Sheldon, C. S. Vance; Treasurer, Frank P. Flynn. Organized, 1915.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,150,673	$273,819	$348,820	$321,628	$382,654	$187,921	.....	$253,233	$441,154	$153,905
1922	1,219,989	348,530	309,652	329,565	392,918	241,758	.....	158,454	400,212	231,191
1921	1,229,111	390,273	274,471	363,583	421,080	222,049	30,000	173,606	425,655	240,120
1920	1,229,109	402,361	283,394	445,322	499,079	149,559	.....	194,344	343,903	160,874
1919	1,068,920	265,314	279,514	306,993	355,316	92,195	.....	140,127	232,322	90,686

a Calculated upon pro rata basis.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$30,000	Losses unpaid.....	$18,625
Mortgage loans.....	925,400	Unearned prems....	273,819
Bonds and stocks...	101,742	Other liabilities.....	9,409
Cash.....	17,687		
Agents' balances....	41,433	Total liabilities...	301,853
Interest and rents...	28,779	Capital paid up....	500,000
Other assets.....	5,632	Net surplus.....	348,820
Total adm. assets.	$1,150,673	Total.....	$1,150,673

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $24,568,388, $309,240; motor vehicle, $284,914, $4,229; tornado, $15,814,459, $89,948; unclassified, effective prior to January 1, 1921, $9,402,461, $115,819.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,089,895; losses paid, $934,553; dividends declared, cash, $30,000.

REAL ESTATE OWNED: The company owns 369 acres of land in Van Buren County, Iowa, book value, $30,000.

MORTGAGE LOANS: There are 83 loans aggregating $925,400, practically all of which are on Iowa farm lands. The mortgaged property is valued at $2,665,147, and the company holds $130,030 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $15,650; State, County and Municipal bonds, $74,092; other bonds, $10,000; stocks, $2,000; total, $101,742.

DIRECTORS: H. C. Adams, N. W. Beebe, C. Ed Beman, B. B. Clark, F. P. Flynn, A. D. Fransham, G. A. Grossman, Mack J. Groves, F. M. Hopkins, E. H. Hoyt, C. A. Manahan, F. L. Miner, Samuel McKlveen, O. M. Oleson, Adam Pickett, J E. Schwaner, Parley Sheldon, C. M. Spencer, C. S. Vance, V. L. Voss, C. J. Wohlenberg.

FIELD MEN AND TERRITORY COVERED: John D. Berry, adjuster, Des Moines, Iowa, W. N. Mintonye, general agent, Des Moines, Iowa, for south and west Iowa; John L. Peterson special agent, Webster City, Iowa, for north central Iowa; H. P. Rosser, special agent, Des Moines, Iowa, for eastern Iowa. The company is licensed in Cal. and Iowa.

HISTORICAL DATA

This company was organized in 1915 by prominent men in Iowa, with an authorized capital of $500,000, all of which was subscribed. It was entirely paid in before the end of 1917. The company began writing business January 1, 1917. The stockholders contributed $221,503 to surplus during the year 1917. Par value of stock, $100 per share; book value as of December 31, 1923, $169.76. December 31, 1923, the directors owned $129,300 of stock; largest amount insured in one hazard, gross, $200,000; net, $100,000.

ADMINISTRATION AND REPUTE: The company was organized by John L. Bleakly, former Iowa State Auditor, and president F. L. Miner through the Iowa Investment Company. The expenses of organization were rather high. The company writes direct insurance in Iowa and California only. The underwriting manager of the company is C. S. Vance, who has had a long experience in the insurance business. Secretary C. M. Spencer was formerly connected with the Insurance Department of Iowa. This company owns 2,000 shares in the Eagle Fire Insurance Company of New Jersey. Underwriting and investment results for the past five years: 1923, underwriting profit, $81,455, investment profit, $53,145; 1922 underwriting loss, $25,-130, investment profit, $57,992; 1921, underwriting loss, $41,826, investment profit, $61,973; 1920, underwriting loss, $55,146, investment profit, $59,026; 1919, underwriting loss, $15,866, investment profit, $45,965. The company has a deposit of $502,300 with the Iowa Insurance Department.

CLASSES OF INSURANCE WRITTEN: Automobile, farm, fire, lightning, tornado and windstorm.

IROQUOIS FIRE INSURANCE COMPANY, Peoria, Ill.

President, Henry A. Farley; Vice-President, Frank T. Miller; Treasurer, A. H. Addison; Assistant Treasurer, B. E. Dwinnell; Secretary and Managing Underwriter, Al. C. Schmuke. Organized, 1921.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$425,525	$39,796	$114,498	$59,426	$92,337	$10,441	.....	$45,971	$56,412	$14,577
1922	311,846	5,985	43,590	9,438	23,489	9,231	.....	12,973	22,204	9,893
1921	283,353	3,699	29,441	4,240	9,244	134	.....	90,858	90,992	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$94,200	Losses unpaid	$6,198
Bonds and stocks	227,883	Unearned prems	39,796
Cash	95,976	Other liabilities	15,033
Agents' balances	437		
Interest	7,029	Total liabilities	61,027
		Capital paid up	250,000
		Net surplus	114,498
Total adm. assets	$425,525	Total	$425,525

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $7,700,135, $67,348; tornado, $609,439, $2,048; sprinkler leakage, $118,495, $230; riot, civil commotion and explosion, $132,713, $272.

BUSINESS SINCE ORGANIZATION: Premiums received, $73,104; losses paid, $19,095.

MORTGAGE LOANS: There are 17 loans aggregating $94,200, all appraisals on all first mortgage loans valued at $372,200. On December 31, last, there was no interest past due.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $122,940; other bonds, $99,704; stocks, $5,239; total, $227,883.

DIRECTORS: E. W. Wilson, L. Leshnick, F. T. Miller, Warren Kinsey, A. H. Addison, Joseph Miller, Charles D. Thomas, A. H. Purdie, J. F. Sturgeon, David Cation, F. W. Jacobs, W. H. Springer, W. T. Pratt, W. R. Davis, J. H. Hedrich, John B. Muller, Jr., Al. C. Schmuke.

FIELD MEN AND TERRITORY COVERED: Elmer F. Bagley Investment Co., Topeka, Kans., general agent, for state of Kans.; L. S. Cochran, Peoria, Ill.; special agent , for state of Ill. The company does a direct business in Ill. and Kans. only. Does reinsurance in Colo., Iowa, La., Mich., Mont., Nev., N. H., N. Y. Ohio, Tex. and W. Va. Application for admission pending in Cal. and Wis. for direct writing-through general agencies.

HISTORICAL DATA

The Iroquois Fire Insurance Company was organized at Chicago. with $100,000 capital and moved headquarters to Peoria, Ill. License secured May, 1921. Capital increased December, 1921 to $250,000. Par value of stock $50; book value December 31, 1923, 145.79%; latest sale, 100%.

CLASSES OF INSURANCE WRITTEN: Farm, fire, lightning, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

JACKSON FIRE INSURANCE COMPANY, Jackson, Miss.

President, Frank D. Montague; Secretary, E. L. Browne. Organized, 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$115,888	$7,227	$53,696	$13,269	*$70,388	$1,190	.....	$8,644	$9,834	$2,120

* Includes $53,730 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Collateral loans	$38,226	Losses unpaid	$1,055
U. S. Gov't bonds	63,846	Unearned prems	7,227
Cash	7,966	Other liabilities	180
Agents' balances	4,245		
Interest	1,149	Total liabilities	8,462
Other assets	456	Capital paid up	53,730
		Net surplus	53,696
Total adm. assets	$115,888	Total	$115,888

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,454,824, $12,762.

BUSINESS SINCE ORGANIZATION: Premiums received, $13,269; losses paid, $1,190.

DIRECTORS: Frank D. Montague Perry Moses, R. P. Parish, Jno. R. Tally, E. L. Browne.

TERRITORY COVERED: Operates in Missi. and S. C. only.

HISTORICAL DATA

This company was organized in 1923, with an authorized capital of $100,000, and in 1923 stockholders paid in capital of $53,730, together with a surplus of $53,730. Par value of stock, $10, per share; book value, 199.93%.

ADMINISTRATION AND REPUTE: President, Frank D. Montague, is also president of the A. A. Montague & Son local agency of Hattiesburg, and is well known in insurance circles in Miss. E. L. Browne, secretary, has had a broad experience in fire underwriting, extending over the past eleven years, seven years of which were spent with the Palmetto and Fidelity of S. C. in both subordinate and official capacities. In 1923, it had an underwriting loss of $4,816, and an investment profit, $4,783.

CLASSES OF INSURANCE WRITTEN: Farm, fire, lightning reinsurance, rent, tornado and windstorm, use and occupancy, water damage.

KNICKERBOCKER INSURANCE COMPANY, New York.

President, R. A. Corroon, First Vice-President and Secretary, P. A. Gosgrove; Vice-Presidents, J. A. Campbell, J. F. Corroon; Assistant Secretaries, W. J. Reynolds, G. D. Vail. Organized, 1913.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,372,233	$367,819	$451,503	$486,243	$543,511	$366,005	.....	$208,844	$574,849	$277,517
1922	1,325,389	320,132	411,471	558,566	*b*842,237	485,755	$30,000	250,625	766,380	446,904
1921	1,462,448	377,160	251,497	608,232	682,348	521,220	96,000	319,881	937,101	399,639
1920	1,705,690	384,122	322,274	1,094,767	*a*1,253,272	596923	40,000	459,939	1,096,862	710,763
1919	1,511,176	320,465	416,739	607,325	662,696	383,319	48,500	236,331	668,150	256,106

a Includes $100,000 surphlus paid in.
b Includes $200,000 transferred from capital to surplus.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$65,500	Losses unpaid	$127,334
Bonds and stocks	1,121,334	Unearned prems	367,819
Cash	77,357	Other liabilities	25,577
Agents' balances	53,462		
Interest	7,983	Total liabilities	520,730
Other assets	46,597	Capital paid up	400,000
		Net surplus	451,503
Total adm. assets	$1,372,233	Total	$1,372,233

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $83,396,026, $714,286; inland navigation and transportation, $5,420, $140; tornado, $8,383, $45; sprinkler leakage, $1,884,539, $14,821; unclassified effective prior to January 1, 1921, $953,099, $31,505.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,825,931; losses paid, $2,933,336; dividends declared, cash, $304,106.

MORTGAGE LOANS: There are 10 loans aggregating $65,500, ranging from $1,500 to $14,000 on New York City property valued well over double the amount loaned thereon. Several of the mortgages are guaranteed.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $98,000; State, County and Municipal bonds, $950; other bonds, $276,220; stocks, $746,164; total, $1,121,334.

DIRECTORS: R. A. Corroon, Robert Van Iderstine, Antonin Chapal, William Wick, Jas. F. Corroon, Phillip C. Donner, Aaron Naumburg, E. J. Loughman, John A. Campbell, Herbert V. Falk, H. J. O'Toole, Sigsbee Graham, M. D. Steuer, S. P. Stevenson.

FIELD MEN AND TERRITORY COVERED: Eastern States: superintendent of agencies. The company operates in Conn., Ill., Ind., N. Y.

HISTORICAL DATA

This company was organized and commenced business early in 1913 with an authorized and paid-in capital of $250,000, together with a paid in surplus of $175,000. In December, 1919, the company was merged with the New York Equitable Assurance Company (formerly the Equitable Underwriters of New York, a Lloyds operating under the management of Corroon and Duffey, Inc.) under the name of the Knickerbocker Insurance Company of New York. On October 27, 1920, the capital was increased from $500,000 to $600,000, and $100,000 was contributed to surplus. In July, 1922, $200,000 was transferred from the capital to surplus. Par value of stock $5 per share, book value as of December 31, 1923, 212.87 %. December 31, 1923, the directors owned $106,581 of stock. Largest amount insured in one hazard, gross, $80,000; net, $40,000.

ADMINISTRATION AND REPUTE: This company was organized by Willcox, Peck & Hughes of New York, and later purchased by interests connected with Corroon & Duffey, Inc. The company has appointed the Central Fire Agency, Inc., as general agents. The latter organization are general agents or district managers for a number of other insurance companies. The Knickerbocker Insurance Company, together with the American Equitable Assurance Company, formerly guaranteed with the policies of the American International Underwriters and the Metropolitan Assurance Underwriters. Underwriting and investment results for the past five years: 1923, underwriting loss, $71,785, investment profit, $119,732; 1922, underwriting loss, $97,107, investment profit, $86,247; 1921, underwriting loss, $97,001, investment profit, $72,781; 1920, underwriting loss, $159,541, investment profit, $59,672; 1919, underwriting profit, $71,965; investment profit, $22,679.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Explosion, fire, hail, lightning, inland marine, profits, reinsurance, rent, riot and civil commotion, war risk, sprinkler leakage, tornado and windstorm, use and occupancy.

LAFAYETTE FIRE INSURANCE COMPANY, New Orleans, La.

President, John X. Wegmann; Vice-President, Henry P. Pfeffer; Secretary, George J. Wegmann. Organized, 1869.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$711,803	$79,370	$408,177	$73,502	$157,292	$25,979	$31,800	$77,026	$134,805	$25,445
1922	688,916	68,178	400,309	60,999	97,214	20,357	32,616	27,584	80,557	21,779
1921	653,332	61,573	369,336	50,837	75,905	24,445	32,000	29,088	85,533	17,644
1920	639,242	70,949	342,282	69,178	111,110	25,921	31,464	37,437	94,822	31,598
1919	652,659	61,656	371,543	63,353	124,573	10,965	32,032	75,738	118,735	13,134

Assets Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$6,500	Losses unpaid	$3,867
Mortgage loans	68,600	Unearned prems	79,370
Bonds and stocks	609,465	Other liabilities	20,389
Cash	16,296		
Agents' balances	7,424	Total liabilities	103,626
Interest and rents	3,518	Capital paid up	200,000
		Net surplus	408,177
Total adm. assets	$711,803	Total	$711,803

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $65,642, $24,869; tornado, $7,861, $835.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $14,058,595, $130,569; tornado, $1,129,440, $12,078.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,720,769; losses paid, $981,981; dividends declared, cash, $1,009,500; stock, $103,500.

REAL ESTATE OWNED: Consists of building situated 2123 Magazine Street, New Orleans. Taxes for 1921, were $4,500. Book value, $6,500; market value, $7,500.

MORTGAGE LOANS: There are 16 loans aggregating $68,600, all secured by first mortgage on improved real estate in New Orleans, valued at $184,800. The company holds $115,550 of fire insurance on the mortgaged property.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $133,136; State, County and Municipal bonds, $192,544; other bonds, $268,260; stocks, $15,525; total, $609,465.

DIRECTORS: Joseph Baumann, Felix B. Bertucci, Henry P. Dart, Benjamin W. Dart, Adam Gambel, F. W. Gras, M. J. Hartson, Walter H. Hoffmann, John T. Holmes, Christian Miller, Arthur J. O'Keefe, Henry P. Pfeffer, Louis Schuler, A. Norton Skardon, R. Thuem, John X. Wegmann, Jacob Young.

FIELD MEN AND TERRITORY COVERED: John Kremer, general agent, Philadelphia, Pa.; C. N. Tuttle, western department manager; N. N. Hughs, southern department manager. The company operates in La., Pa., Ill., Minn., Wis., Ky. and Fla.

HISTORICAL DATA

This company was incorporated November 23, 1869, and began business December 1, of the same year, with an authorized capital of $150 000, of which $46,500 was paid in, the balance of $103,500 was issued by stock dividends. In 1905, the par value of the stock was increased from $50 a share to $100 a share, and the number of shares reduced from 3,000 to 1,500. October 21, 1916, the capital was increased to $200,000, the new stock being sold at $200 per share, thus adding an additional $50,000 to the surplus. Par value of stock, $100 per share; book value, December 31, 1923, $304.08; latest sale, 240%. The largest amount insured in one hazard, gross, $105,000; net, $30,000.

ADMINISTRATION AND REPUTE: This company has always done a purely local business until 1921, when it entered Pa. and has since gone into Ky., Ill., Fla. and other states. The company has made good progress and has been conservatively managed. It has a very low loss ratio and has paid good dividends for many years. President John X. Wegmann is highly respected in New Orleans insurance circles. Underwriting and investment results for the past five years: 1923, underwriting profit, $2,998; investment profit, $38,370; 1922, underwriting profit, $6,875, investment profit, $56,098; 1921, underwriting profit, $13,473; investment profit, $45,582; 1920, underwriting loss, $3,032; investment profit, $5,771; 1919, underwriting profit, $11,838; investment profit, $25,354.

BOARD MEMBERSHIPS: South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, tornado and windstorm.

LA SALLE FIRE INSURANCE CO., New Orleans, La.

President, G. W. Stubbs; Vice-President, C. D. Caffery; Managing Underwriter, M. B. Griffin; Secretary-Treasurer, Chas. F. Voss. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,072,592	$148,300	$218,596	$202,612	†$281,980	$78,774	.....	$99,476	$178,250	$82,280
1922	904,240	83,678	232,615	112,083	152,528	26,157	.....	72,371	98,528	36,278
1921	739,062	38,005	169,362	54,473	78,148	23,153	.....	59,557	82,710	21,369
1920	257,205	20,120	32,094	33,442	38,803	1,049	.....	26,580	27,629	4,708

† Includes surplus paid in, $28,490.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$135,109	Losses unpaid.....	$19,163
Bonds and stocks...	855,556	Unearned prems....	148,300
Cash.....	24,728	Other liabilities....	91,843
Agents' balances....	36,681		
Interest.....	19,642	Total liabilities...	259,306
Other assets.....	876	Capital paid up....	594,690
		Net surplus.....	218,596
Total adm. assets.	$1,072,592	Total.....	$1,072,592

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $17,482,230, $248,997; tornado, $593,004, $3,602; unclassified, effective prior to January 1, 1921, $6,717, $298.

BUSINESS SINCE ORGANIZATION: Premiums received, $402,610; losses paid, $126,053; dividends declared, cash, $29,735

MORTGAGE LOANS: There are 27 loans aggregating $135,109 on farm land and dwelling in La., valued at $684,307. There was no interest past due on December 31, last. The company holds $214,200 of fire insurance on the buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $156,380; State, County and Municipal bonds, $565,291; other bonds, $100,600; stocks, $33,285; total, $855,556.

DIRECTORS: Chas. J. Babst, Joseph A. Breaux, C. D. Caffery, T. B. Gilbert, Sr., R. A. Kent, T. C. McKowen, H. H. Rimington, V. L. Roy, Wm. V. Seeber, F. W. Sinclair, G. W. Stubbs, John N. Thomas, C. F. Voss, H. P. Williams.

FIELD MEN AND TERRITORY COVERED: G. Finley Lastrapes, special agent for La.; B. Duke Crouch & Company, general agents for Tenn.; A. M. Waldron, general agent for N. J. and Pa.; Labry and Harris and Watson, general agents for Cal.; C. B. DeMille, general agents for Ore. and Wash.; R. D. Coughanour & Son, general agent for Tex. The company operates in Cal., La., Miss., N. J., N. Y., Ore., Pa., Tenn., Tex. and Wash.

HISTORICAL DATA

This company was organized early in 1920, as the Liberty National Fire Insurance Company, and commenced business July 1, 1920, with an authorized capital of $200,000, and a paid in capital of $199,980, together with a surplus of $45,874. In 1921, the charter was amended, changing the name to the La Salle Fire Insurance Company and increasing the capital to $524,640. In 1922, the capital was further increased to $568,590 by stock subscriptions and in 1923 to $594,690 as a result of collections on subscriptions to capital stock. Par value of stock, $30, per share, book value as of December 31, 1923, 136.75% December 31, 1923, the directors owned $57,720 of stock. Largest amount insured in one hazard, gross, $60,000; net, $15,000.

ADMINISTRATION AND REPUTE: This company has been writing only a short time. It is managed by H. H. Rimington who has had many years' experience in the business, having been at one time connected with the Jefferson Fire Insurance Company Underwriting and investment results during recent years: 1923, underwriting loss, $57,733, investment profit, $49,142; 1922, underwriting loss, $45,399; investment profit, $83,962; 1921, underwriting loss, $46,503; investment profit, $24,526.

CLASSES OF INSURANCE WRITTEN: Fire, lightning profits, reinsurance, rent, tornado and windstorm, use and occupancy.

LIBERTY FIRE INSURANCE CO., St. Louis, Mo.

President, John C. Bardwell; Vice-President, Francis J. Matre; Secretary and Treasurer, Robert G. Delvin; Assistant Secretary, Geo. M. Seitz; Assistant Treasurer, Clem Deck. Organized, 1919. Capital, $200,000.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,011,519	$540,176	—$44,765	$695,558	$837,849	$359,100	$16,000	$404,024	$779,124	$343,491
1922	988,291	459,012	133,984	574,949	a665,392	381,037	8,000	310,847	699,884	340,044
1921	992,266	437,708	160,987	656,232	734,652	401,305	.....	330,955	732,260	419,616
1920	936,393	329,076	244,785	575,038	601,498	217,422	.....	243,824	461,246	278,339
1919	573,744	131,409	210,488	221,344	231,580	19,317	.....	91,724	111,041	42,504

a Incl. $5,000 cont. to surpl.

Early in 1924 the Liberty Fire Insurance Co. reinsured in the Great Western Underwriters and is not actively engaged in the fire insurance business.

LIBERTY FIRE INSURANCE COMPANY, Louisville, Ky.

President, A. P. Winkler; Secretary, Joseph F. Laufer; Assistant Secretary, Fred D. Diehl; Treasurer ,John E. Huhn. Organized, 1854

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$562,773	$40,839	$321,934	$25,561	$95,636	$4,186	$20,000	$44,899	$69,085	$4,146
1922	614,191	39,599	300,592	23,242	77,622	3,651	20,000	34,891	58,542	3,651
1921	546,645	38,609	283,036	23,112	77,486	4,849	20,000	44,064	68,913	5,024
1920	547,427	36,424	278,003	25,103	60,932	3,707	12,000	37,940	53,647	3,707
1919	568,723	29,771	278,952	21,386	52,339	3,017	12,000	26,579	41,596	2,986

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$321,365	Unearned prems....	$40,839
Collateral loans.....	90,489		
Stocks.....	59,318	Total liabilities...	40,839
Cash.....	22,507	Capital paid up....	200,000
Interest.....	7,218	Net surplus.....	321,934
Other assets.....	61,876		
Total adm. assets.	$562,773	Total.....	$562,773

See Departments of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $6,676,130, $80,780.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,025,108; losses paid, $304,433; dividends declared, cash, $590,000; stock, $100,000.

DIRECTORS: Edw. F. Peter, Joseph Sabel, Geo. Kopneir, Henry C. Walbeck, Chairman Board of Directors, A. P. Winkler, Henry Almstedt, Chas. Scholtz, Jr., O. H. Wathen, John E. Huhn, Fred W. Keisker, Fred Forcht.

TERRITORY COVERED: This company is licensed in Ky. only.

HISTORICAL DATA

This company was organized in 1854 and commenced business in 1858, with an authorized capital of $200,000, of which $100,000 was paid in. This was later increased to $200,000 by stock dividend. The company was incorporated as the German Insurance Company, later changing its name to the present title. Par value of stock, $100 per share; book value as of December 31, 1923, $260.96.

ADMINISTRATION AND REPUTE: This company does an entirely local business and has a very small premium income. Its expense ratio is high. The company, however, is well managed, has substantial backing and has always paid good dividends. Underwriting and investment results for the past five years: 1923, underwriting loss, $16,471, investment profit $57,813; 1922, underwriting loss, $12,755; investment profit, $50,281; 1921, underwriting loss, $15,636; investmen tprofit, $40,669; 1919, underwriting loss, $5,238; investment profit, $23,200.

CLASSES OF INSURANCE WRITTEN: Fire only.

LINCOLN FIRE INSURANCE COMPANY, Nashville, Tenn.

President, Joe Morse; Vice-President, M. Werthan; Vice-President and General Manager, Ed B. Sulzbacher; Treasurer, Lee J. Loventhal; Secretary, H. L. Rich.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$119,557	$3,154	$1,120	$186.427	$203,160	$60,580	.....	$171,956	$232,536	$57,119
1922	147,393	13,507	1,035	224,533	243,106	50,552	.....	202,560	253,112	55,003
1921	142,458	21,648	2,688	246,605	263,144	51,139	.....	213,368	264,507	41,836
1920	120,141	19,139	18,261	250,425	271,856	36,062	.....	207,867	243,929	.....
1919	96,636	19,575	—4,546	178,124	217,795	28,967	.....	163,341	192,308	31,00

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$700	Losses unpaid.....	$4,439
Mortgage loans.....	6,002	Unearned prems....	3,154
Bonds.....	103,620	Other liabilities....	10,844
Cash.....	3,337		
Agents' balances....	407	Total liabilities...	18,437
Interest and rents...	2,541	Capital paid up....	100,000
Other assets.....	2,950	Net surplus.....	1,120
Total adm. assets.	$119,557	Total.....	$119,557

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $4,176,055, $4,308.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,181,012; losses paid, $233,824.

MORTGAGE LOANS: These loans aggregate $6,002, the securities being valued at $16.700. The company holds $7,200 fire insurance on the mortgaged property. On December, 31, last, there was $120 of interest past due.

BONDS OWNED (Market Values): U. S. Gov't bonds, $13,330; State, County and Municipal bonds, $5,632; other bonds, $84,658; total, $103,620.

DIRECTORS: Joe Morse, Morris Werthan, Ed. B. Sulzbacher, Lee J. Loventhal, Herman L. Rich, Bernard Fensterwald, Ernest Eskind, Joseph Newberger and Louis Leftwich.

TERRITORY COVERED: The company is licensed in Tenn. and Ala.

HISTORICAL DATA

This company was incorporated in 1913 with an authorized and subscribed capital of $100,000. The company did not commence business until 1917 at which time its paid in capital was $36,760 together with surplus of $15,504. Capital was increased December 31 to $47,965 and in 1918 to $62,280, during 1920, $9,057 was paid in and during 1921 $29,663, making the capital fully paid in. Par value of stock $5 per share; book value as of December 31, 1923, 101.12%; latest sale, 70%. The directors own above 60% of the stock.

ADMINISTRATION AND REPUTE: The company had very high promotion expense, it being promoted by the American Securities Company who took 25% for their commission. The company is a small company, writing both industrial and ordinary fire insurance under the management of Ed B. Sulzbacher, who was formerly manager of the Nashville branch of a large industrial insurance company (Metropolitan), but for the past few years engaged in the general insurance business in Tennessee. The company does not accept liability on any one risk in its industrial department exceeding $1,500. It accepts liability on risks in its ordinary department up to $5,000, 90% of which is reinsured in the Milwaukee Mechanics' Insurance Company, of Milwaukee. Wis. Under the present management, which has been in charge since March 26, 1923, the large overhead and field expenses have been materially reduced. Underwriting and investment results for the past five years: 1923, underwriting loss, $29,140; investment loss, $2,778; 1922, underwriting loss, $21,452; investment profit, $12,934; 1921, underwriting loss, $20,120; investment profit, $10,310; 1920, underwriting profit, $12,487; investment profit, $3,644; 1919, underwriting loss, $24,070; investment loss, $667.

CLASSES OF INSURANCE WRITTEN: Fire only.

LINCOLN FIRE INSURANCE COMPANY, New York

President, C. F. Stuhahn; Vice-President and Secretary, A. T. Tamblyn; Vice-Presidents, B. W. Carvalho; Treasurer, B. H. Fancher; Assistant Secretary, E. C. Andrews. Organized, 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,291,063	$1,259,586	$439,535	$1,623,440	$1,636,280	$24,479	.....	$586,333	$610,812	$214,421

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,681,020	Losses unpaid.....	$189,942
Cash.....	494,735	Unearned prems....	1,259,586
Agents' balances....	98,577	Payable for taxes...	2,000
Interest.....	16,731	Total liabilities...	1,451,528
		Capital paid up....	400,000
		Net surplus.....	439,535
Total adm. assets.	$2,291,063	Total.....	$2,291,063

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $214,345,992, $2,095,724; motor vehicle, $536,558, $8,163; tornado, $11,575,149, $51,355; sprinkler leakage, $1,433,, 884, $4,336; riot, civil commotion and explosion, $2,238,380, $5,264; unclassified, effective prior to January 1, 1921, $5,702,243, $77,110.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,623,440; losses paid, $24,479.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $386,750; railroad bonds, $824,920; other bonds, $366,750; stocks, $102,600; total, $1,681,020.

DIRECTORS: Winthrop W. Aldrich, James V. Barry, W. A. Blodgett, Ernest B. Boyd, Leon Broadhurst, B. W. Carvalho, Montgomery Clark, C. D. Dunlop, B. H. Fancher, W. A. Gray, H. W. Kelsey. V. Russell Leavitt, John Marshall, Jr., C. D. Rice, H. A. Smith, C. F. Sturhahn, A. T. Tamblyn, H. S. Tenney.

TERRITORY COVERED: The company is licensed in Ark., Colo., Conn., Del., Ind., Ia., La., Mich., Miss., Mont., Nev., N. H., N. Y., N. C., Ohio, Tex., Utah and W. Va.

HISTORICAL DATA

This company was licensed by the New York Insurance Department, 1923, with a capital of $400,000, divided into 20,000 shares at a par value of $20 each all of which has been subscribed for and fully paid in, at a price of $62.50 per share. Will transact a fire reinsurance business and organized by interests identified with the Rossia Ins. Co. of America. Book value, December 31, 1923, 209.88%. Largest amount insured in one hazard, gross, $25,000; net, $25,000. December 31, 1923, the directors owned $9,500 of capital stock. The company experienced an underwriting loss of $411,254 and an investment profit of $789, in 1923.

LOUISIANA FIRE INSURANCE COMPANY, Baton Rouge, La.

President, T. Jones Cross; Secretary, R. N. Ross. Organized, 1891.

HISTORICAL DATA

This company began business in 1891, with $250,000 authorized capital and confined its writings to La. Although transacting but a small volume of business, the company had an excellent business record and continued to develop its lines until 1907 when it made a reinsurance treaty with The Great American Insurance Company of New York, by which all of its liabilities were eliminated and it retained its identity, continuing business as theretofore but without any liability for unearned premiums. Its latest available statement, December 31, 1922, showed assets of $85,554, with a net surplus of $4,810 over its capital of $80,700.

ADMINISTRATION AND REPUTE: The management of The Louisiana Fire Insurance Company has been consistently in the hands of one group. Although but a very small volume of business is transacted, the risks are of the preferred class and the company has regularly paid dividends.

CLASS OF INSURANCE WRITTEN: The company writes fire insurance only.

TERRITORY COVERED: Operates in La. only.

LUMBERMENS INSURANCE COMPANY, Philadelphia, Pa.

President, George R. Packard; Vice-President, Ralph L. Freeman; Secretary, Arthur H. Clevenger; Treasurer, Donald R. Frary; Assistant Secretary, Walter Ridgway. Organized, 1873.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,448,818	$684,285	$1,208,021	$343,107	$468,471	$161,016	*$60,000	$163,370	$384,386	$134,692
1922	2,410,306	675,495	1,397,364	375,199	484,313	171,181	50,000	176,183	397,664	174,876
1921	2,210,392	650,770	1,232,659	343,857	446,552	163,384	50,000	160,736	374,120	172,174
1920	2,110,365	661,284	1,126,079	421,772	518,295	201,473	50,000	188,934	440,407	197,788
1919	2,127,584	590,528	1,212,477	381,237	474,940	128,834	50,000	174,197	353,031	137,598

Unearned premiums include amount reclaimable on perpetual policies.
* Excluding $250,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$42,650	Losses unpaid.....	$25,713
Mortgage loans.....	20,750	Unearned prems....	543,714
Bonds and stocks...	2,214,876	Perp. dep. recl.....	140,571
Cash.....	63,369	Other liabilities....	30,799
Agents' balances....	75,271		
Interest and rents...	31,590	Total liabilities...	740,797
Other assets.....	312	Capital paid up....	500,000
		Net surplus.....	1,208,021
Total adm. assets.	$2,448,818	Total.....	$2,448,818

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $104,180,073, $819,292; unclassified, effective prior to January 1, 1921, $15,854,445, $150,682.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,924,239; losses paid, $4,214,637; dividends declared, cash, $1,333,000, stock, $250,000.

REAL ESTATE OWNED: The principal property is the company's home office building, at 427 Walnut Street, Philadelphia. This is four stories in front and three in back; its book value is

$42,500, and it is carried at $42,500. The company also owns two small properties in St. Paul.

MORTGAGE LOANS: None of the 7 loans exceeds $8,000 in amount, the securities being located in Philadelphia and Minneapolis. The total loans, $20,750 are secured by properties valued at $45,700 and no interest is overdue.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $413,700; State, County and Municipal bonds, $256,000; other bonds, $1,445,825; stocks, $99,351; total, $2,214,876.

DIRECTORS: George R. Packard, R. L. Freeman, Chas. K. Haddon, G. V. Smith, R. Haughton, W. H. Kingsley, C. S. W. Packard, C. H. Holland, John Way, W. Mc Ilvain, Isaac W. Roberts, C. S. Newhall.

TERRITORY COVERED: The company operates in N. Y. and Pa. only.

HISTORICAL DATA

This company was organized in 1873 with a paid in capital of $125,000 which was increased in 1876 to $200,000 in 1880 to $250,000 and in 1923 to $500,000. Par value of stock $25 per share; book value as of December 31, 1923, 341.60%. As of December 31, 1923, the directors owned $76,875 of stock. Largest amount insured in one hazard, gross, $125,250; net, $15,250. Conflagration losses: Baltimore, 1904, $1,780.

ADMINISTRATION AND REPUTE: This company transacts a very conservative volume of business, has a very high-class of investments and has always paid large dividends to stockholders. The company has had a very favorable loss ratio. Underwriting and investment results for the past five years: 1923, underwriting profit, $37,340, investment profit, $83,317; 1922, underwriting loss, $4,465, investment profit, $200,994; 1921, underwriting profit, $29,866, investment profit, $126,714; 1920, underwriting loss, $45,558, investment profit, $91,644; 1919, underwriting loss, $12,973, investment profit, $22,290.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, perpetual, reinsurance and rent.

MADISON INSURANCE COMPANY, Indianapolis, Ind.

President, L. S. MacEnaney; Vice-President, Earl M. Henderson; Secretary, J. Floyd Irish. Organized 1831.

Capital, $100,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
‡1923										
1922	$218,179	$25,154	$57,094	$66,789	$66,789	$16,194		$27,712	$43,906	$10,061
1921	224,323	26,974	56,231	106,471	130,757	85,609	7,500	43,224	136,333	91,654
1920	230,972	48,655	54,132	144,054	151,613	46,745		29,969	76,714	

‡ No statement covering 1923 had been received from the company when this page went to press.

DIRECTORS: L. S. MacEnaney, E. M. Henderson, J. Floyd Irish, R. O. Davis, E. Pratt, (1923 report).

HISTORICAL DATA

This company does business under a perpetual charter, having been organized in 1831 with an authorized capital of $100,000. Of the authorized capital, 20% was paid in at the commencement of business, the balance being represented by stockholders' notes which were later paid. The special charter of the company was purchased in 1919 by H. H. Woodsmall and affiliated interests and the company was then reorganized and loan certificates were given for the par value of the stock by its subscribers. In July, 1922, the existing management purchased control. Under its special charter, the Madison Insurance Company is not compelled to come under the State insurance department, but the company has made a practice of submitting its financial statements as a matter of courtesy, though we were advised in July, 1924, that no statement for 1923 had then been filed. Par value of shares $50; book value, December 31, 1922, 157.00%.

ADMINISTRATION AND REPUTE: The management of this company was the same as that of the Meridian Mutual Fire Insurance Company of Indianapolis, L. S. MacEnaney, the president, being a man of more than thirty year's experience in the fire insurance business.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, tornado and windstorm and plate glass.

MANHATTAN FIRE AND MARINE INSURANCE COMPANY, New York

President, John H. Packard; Vice-Presidents, Everett W. Nourse, J. M. Mendall; Secretary, Frederick A. Johnston. Organized, 1924

The Manhattan Fire and Marine Insurance Co., was organized early in 1924 with a capital of $400,000 and a surplus of $600,000. It is affiliated with the London Assurance Corp., London, and is also a member of the National Board of Fire Underwriters, Western Union, South-Eastern Underwriters Association and other kindred organizations.

MANUFACTURERS FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, J. K. Allen; Secretary, LeRoy Wood. Organized, 1920; began business, 1921.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$315,864	$18,876	$120,537	$37,980	*$57,617	$5,873	$18,668	$11,003	$35,544	$7,494
1922	297,566	16,189	115,240	32,427	*m*77,625	19,086	*b*14,489	12,518	46,093	16,386
1921	210,105	18,307	81,435	39,105	*a*76,002	8,608	4,000	6,919	19,527	11,354

a Includes $23,765 contributed to surplus.
b Includes $1,076 paid policyholders.
m Includes $24,705 surplus paid in.
* Includes $4,335 contributed to surplus.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$274,600	Losses unpaid	$2,882
Cash	32,330	Unearned prems	18,876
Agents' balances	2,766	Other liabilities	14,579
Interest and rents	6,168	Total liabilities	36,337
		Capital paid up	158,990
		Net surplus	120,537
Total adm. assets	$315,864	Total	$315,864

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $2,440,221.

BUSINESS SINCE ORGANIZATION: Premiums received, $109,511; losses paid, $32,352; dividends declared, cash, $46,696.

DIRECTORS: James K. Allen, Chas. J. Thomson, Adam Suelke, LeRoy Wood, H. B. Wiese, A. J. Dando, J. Gibson McIlvain, Wm. H. Erwin, Russell Duane, Wm. F. Fischer, Geo. L. Taubel, E. E. Jones, Rudolph B. Dutt, Harry White, Frank E. Clawson, H. E. Gaffney, Chas. R. Weikel, I. D. Hetzell.

TERRITORY COVERED: Pa. only.

HISTORICAL DATA

This company was organized, October 20, 1920, in Pa., by parties connected with the Manufacturers Casualty Company, of Philadelphia, for the purpose of giving complete coverage in motor vehicle insurance. It began business January 1, 1921, with $100,000 paid in capital and $50,000 surplus, the latter acquired as premium on stock sold at $15 a share, par value, $10. Stockholders paid in $23,765 to surplus in 1921. December 31, 1922, paid in capital amounted to $153,210, with surplus of $24,705 having been acquired during that year. Capital increased to $158,990 and $4,335 surplus paid in in 1923. Stock, par value, $10; book value, December 31, 1923, 175.81%; latest sale, 200%.

ADMINISTRATION AND REPUTE: This company is closely affiliated with the Manufacturers Casualty of Philadelphia having the same executive staff and an interlocking directorate. It is strong to a satisfactory degree in its own assets and reserves and has added strength through its affiliation. Premium volume was small in its initial year of operation and fell off slightly in 1922, but again increased in1923. Underwriting and investment activities have been successful, returning the following results: 1921, underwriting profit, $301, investment profit, $19,491; 1922, underwriting profit, $5,136, investment profit, $23,294; 1923, underwriting profit, $15,112, investment profit, $4,864. Expense ratio has been moderate and loss ratio about average.

CLASSES OF INSURANCE WRITTEN: Motor vehicle only

MANUFACTURERS' FIRE INSURANCE COMPANY, Red Bank, N. J.

President, A. E. Williamson; Secretary, W. H. Gould: Treasurer, J. G. S. Johnson. Organized, 1849.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$64,731	$6,982	$10,929	$12,224	$14,879	$7,023	$12,500	$8,034	$27,557	$4,980
1922	62,075	8,647	16,862	16,755	19,336	21,710	.....	1,751	23,461	20,114
1921	69,038	15,316	16,893	32,358	34,955	16,423	12,229	1,430	30,082	15,104

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Bonds and stocks	$56,148	Losses unpaid	$3,500
Cash	4,923	Unearned prems	6,982
Agents' balances	2,997	Other liabilities	5,570
Interest	663	Total liabilities	16,052
		Capital paid up	37,750
		Net surplus	10,929
Total adm. assets	$64,731	Total	$64,731

HISTORICAL DATA

Formerly the Morris County Insurance Co., Morristown. Name changed in 1919 to the Manufacturers Fire Insurance Co., Jersey City. Operates in N. J. only.

DIRECTORS: F. R. Boyd, T. Cook, N. Doremus, L. S. Du Four, Ed. I. Edwards, Jr., O. G. Frake, J. F. Gribbon, G. C. Hopping, E. Johnson. Jesse Minot, R. M. Moore, W. O'Brien, C. V. Shropshire, W. H. Smock, S. S. Thompson.

MARQUETTE NATIONAL FIRE INSURANCE COMPANY, Chicago, Ill.

President, Anthony Matre; Vice-Presidents, Joseph Berning, Henry Reis, M. D. F. J. Matre; Secretary Treasurer, Napoleon Picard
Incorporated, 1912.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,897,757	$812,941	$298,201	$970,989	$1,319,723	$548,911	a$19,600	$551,117	$1,119,028	$524,023
1922	1,742,646	708,807	306,626	753,462	834,455	528,770	71,250	453,076	1,053,096	471,161
1921	2,001,978	780,125	406,734	763,566	850,081	600,509	90,000	418,412	1,108,921	598,393
1920	1,504,303	882,671	201,363	1,101,554	1,164,581	516,262	60,000	484,236	1,060,498	528,110
1919	1,410,203	710,363	301,445	905,109	963,734	334,281	30,000	405,729	770,010	344,616

a Market value stock dividend, $68,400.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$136,058	Losses unpaid	$63,615
Mortgage loans	409,550	Unearned prems	812,941
Collateral loans	7,600	Other liabilities	123,000
Bonds and stocks	1,011,718	Total liabilities	999,556
Cash	160,353	Capital paid up	600,000
Agents' balances	120,025	Net surplus	298,201
Interest and rents	33,687		
Other assets	18,766		
Total adm. assets	$1,897,757	Total	$1,897,757

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $141,266,618, $1,270,414; tornado, $10,530,498, $52,287; unclassified, effective prior to January 1, 1921, $14,282,617, $170,581.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,483,636; losses paid, $2,700,994; dividends declared, cash, $266,250, stock, $19,000.

REAL ESTATE OWNED: Comprises an Illinois farm of 438 acres, valued at $70,000; a building in Zero Park, Chicago, valued at $52,000; a mill at Kirkwood, Ill., valued at $15,500 and several smaller parcels in Ia., Colo., N. D. and Minn.

MORTGAGE LOANS: There are 109 loans, aggregating $409,550 on improved properties, most of which are in Ill. others

being located in Ark., Ind., Ia., Kan., La., Minn., Mont., N. D., S. D., and Wis., valued at $1,756,605. On December 31, last, there was $13,404 interest past due. The company holds $630,075 of insurance on the mortgaged buildings.

COLLATERAL LOANS: There are six collateral loans aggregating $7,600 on reliable securities having a market value of $19,224.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $91,167; State, County and Municipal bonds, $204,131; other bonds, $199,260; stocks, $517,160; total, $1,011,718

DIRECTORS: Anthony Matre, Dr. Felix Gaudin, D. T. Henry Reis, Jos. Berning, Napoleon Picard, F. J. Matre, Jas. F. Houlehan, Hugh O'Neil Archibald McKinley.

FIELD MEN AND TERRITORY COVERED: Special agents: James Westervelt for N. Y. Mass. N. J. and Md.; John J. Yingling general agent for eastern Pa.; Chas. M. Snelshire for western Pa.; T. E. Green Chicago Ill. for Ind.; J. A. Cain for Mich.; J. E. Murphy, Moline, Ill., for Ill.; F. A. McElroy, for Mo. and Kans.; Jos. Cella, Denner Co. for Colo.; H. A. Lingenfelser, for Wis. The company is licensed in Cal., Colo., Ill., Ind., Ia., Kans., Ky., La., Md., Mass., Mich., Mo., Mont., Nev., N. H. N. J., N. Y., N. C., Ohio, Pa., Tenn., Tex., Wash., W. Va. and Wis.

HISTORICAL DATA

With a capital of $1,000,000 authorized, the company was incorporated under the laws of Ill. in 1912 and sold shares at $50 per share, par value, $25. The reduction of the par value of shares from $25 to $10 came in 1914 together with a $700,000 reduction in capital. The company began business in 1915, after being licensed by the Illinois State Department in January of that year and the capital at the inception of writings was $300,000 while the surplus stood at $35,349. In 1921, the Western Alliance Insurance Company was merged with the Marquette National and the capital rose to $475,000, the Western Alliance having had $350,000 capital and $230,334 surplus when the consolidation was arranged. In 1923 the capital was increased to $600,000. The increase in surplus by sale of stock amounted to $281,600. The interests in control of the Marquette National are now also behind the control of the Pittsburgh Fire of Pittsburgh. Par value of shares, $10; book value, December 31, 1923, 149.70%. The company was examined by the Illinois Insurance Department in 1923.

ADMINISTRATION AND REPUTE: The progress of the Marquette National since it was licensed has been such as to testify to the experienced capabilities of A. J. Davis, who is in charge of underwriting and of Anthony Matre, who is president and founder, and Napoleon Picard, who is secretary and treasurer and is a large factor in the direction of the company's destiny Mr. Picard is also secretary and treasurer of the Great Western Fire, Chicago, and is manager of the Insurance Exchange Building, Chicago. During 1921, the company, in common with many others, suffered slightly from a high loss and expense ratio but previous to that, and particularly from 1917 to 1920, the gains were rapid and substantial. Largest amount insured in one hazard, gross, $100,000; net, $25,000. December 31, 1923, directors owned $92,500 of stock. The record of underwriting and investment gains and losses is as follows: 1923, underwriting loss' $112,933, investment profit, $33,129; 1922, underwriting loss, $96,251; investment profit, $67,394; 1921, underwriting loss, $189,365; investment profit, $48,588; 1920, underwriting loss, $90,329; investment profit, $48,715; 1919, underwriting loss, $60,106, investment profit, $50,100.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Rocky Mountain Underwriters Association and Western Insurance Bureau

CLASSES OF INSURANCE WRITTEN: Fire, lightning, tornado and windstorm, and use and occupancy.

MARYLAND MOTOR CAR INSURANCE COMPANY, Baltimore, Md.

President, J. Purviance Bonsal; Vice-President and Secretary, C. B. Reeves; Vice-Presidents, William Whitridge, Harry F. Ogden

Organized, 1910.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$847,055	$190,539	$114,779	$401,491	$447,108	$87,314	$40,000	$189,692	$317,006	$102,885
1922	735,966	101,256	103,457	214,629	260,527	88,558	40,000	109,098	237,656	94,615
1921	713,060	69,886	101,131	351,399	402,721	657,319	40,000	214,948	912,267	482,692
1920	1,161,498	516,743	17,573	1,125,137	*1,164,512	484,876	36,000	482,181	1,003,057	510,877
1919	1,008,269	343,888	99,902	736,285	811,588	292,889	22,500	332,201	647,590	287,810

* Includes $50,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$605,882	Losses unpaid.....	$17,673
Cash.....	101,661	Unearned prems....	190,539
Agents' balances....	103,791	Other liabilities....	24,064
Interest.....	7,999		
Other assets.....	27,722	Total liabilities...	232,276
		Capital paid up....	500,000
		Net surplus.....	114,779
Total adm. assets.	$847,055	Total.....	$847,055

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $17,685,640, $381,079.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,631,732; losses paid, $2,119,205; dividends declared, cash, $286,250.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $126,670; State, County and Municipal bonds, $107,860; other bonds, $295,214; stocks, $76,138; total, $605,882.

DIRECTORS: John R. Bland, Charles E. Rieman, J. Purviance Bonsal, Miles White, Jr., Jacob A. Ulman, William Whitridge, W. Graham Bowdoin, Jr., C. B. Reeves, Alfred R. Riggs, J. Scofield Rowe, Ral Parr.

FIELD MEN AND TERRITORY COVERED: Johns & Porter, San Francisco, Cal., managers for Cal., excepting southern territory; William H. Schroder, Los Angeles, manager for southern Cal. and Ariz.; David Jacobs, Denver, manager for Colo.; M. M. Parker & Co., Washington, general agents for Washington, D. C.; Wm. A. Smith, Atlanta, manager for Fla., Ga., S. C. and Tenn.; Stewart, Keator, Kessberger & Lederer, Chicago, general agents for Cook County, Ill.; Foster & Messick, Indianapolis, managers for Ind. and Ill., except Cook County; James E. Buck, New Orleans, manager for La.; J. Dillard Hall, Des Moines, manager for Ia. and Neb.; Thomas S. Dugan, Louisville, general agent for Ky.; Maury, Donnelly, Williams & Parr, Baltimore, agents for Baltimore, Md.; Riggs, Rossmann & Hunter, Inc., agents for Baltimore, Md.; O'Neil & Parker, Boston, managers for Mass., Me., N. H. and Vt.; Wm. H. McBryan, Detroit, manager for Mich.; Wm. H. Gibbons, Minneapolis, manager for Minn.; F. W. Williams, Meridian, state agent for Miss.; Overall & Browne, St. Louis, managers for eastern Mo.; L. L. Bebout, Kansas City, manager for western Mo. and Kans.; G. B. Eckles, Helena, manager for Mont.; Schryver & Geyler, Newark, managers for northern N. J., excluding Hudson County; Ashton & Crispin, Swedesboro, general agents for Gloucester, Salem, Cumberland, Cape May and Atlantic counties (except Atlantic City); Edward A. Wilson & Co., Atlantic City, general agents for Atlantic City, N. J.; Oakley & Lewis, metropolitan agents; Wm. H. Kennedy, Buffalo, manager for Erie, Niagara, Chautauqua, Cattaraugus, Genesee, Wyoming, Orleans and Allegheny Counties, N. Y.; W. Talbot Sinclair, Syracuse, manager for northern central section of N. Y.; Pierce D. Metzger, Cleveland, manager for northern Ohio; Hupp & Bebout, Cincinnati, managers for southern Ohio; Louis H. Paine, Toledo, manager for Toledo and nearby counties; C. O. Price, Portland, manager for Ore.; John Kent Kane, Philadelphia, manager for eastern Pa.; Howard Shaw, Pittsburgh, manager for western Pa.; James E. Smith, Providence, manager for R. I.; E. A. Robbins, Dallas, manager for Tex.; Harry Leonard, Salt Lake City, manager for Utah; Baldwin Bros., Norfolk, managers for Norfolk, Va.; T. Garnett Tabb & Co., Richmond, general agents for Richmond, Va., B. Conway Taylor, Richmond, manager for Va., N. C. and northeastern Tenn.; McCollister & Campbell, Seattle, general agents for Wash.; Hoff & Goetz, Milwaukee, manager for Wis.; The company operates in all of the states and territories of the United States except Ala., Alaska, Ark., Nev., N. D., N. M., Okla., P. I., P. R., S. D., Wyo., Canada and Cuba.

HISTORICAL DATA

This company was organized in 1910, with a paid in capital of $100,000 and a surplus of $25,000. In 1912, the capital was increased by sale of new stock to $300,000 and $50,000 additional surplus was paid in. In 1919, the capital was again increased to $500,000 and $50,000 was again added to surplus. Values of special deposit: Va., $28,850; Ga., $9,800; N. C., $9,800. Par value of stock, $50, per share; book value, December 31, 1923, $122.95%. December 31, 1923, the directors owned $119,850 of the capital stock. The largest amount insured in one hazard, gross, $76,500; net, $12,750.

ADMINISTRATION AND REPUTE: This company was organized by its president, J. Purviance Bonsal, who was formerly connected with the United States Fidelity & Guaranty Co., Baltimore. The company is backed by substantial business interests in Baltimore and has a very strong directorate. It has an excellent reputation. Underwriting and investment results for the past five years: 1923, underwriting profit, $14,515; investment profit, $23,150; 1922, underwriting loss, $30,019; investment profit, $58,073; 1921, underwriting profit, $69,416; investment profit, $54,570; 1920, underwriting loss, $71,832; investment profit, $26,660; 1919, underwriting loss, $34,802, investment profit, $21,219.

BOARD MEMBERSHIPS: National Automobile Underwriters Conference, New England Automobile Underwriters Conference, Eastern Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Automobile only.

MASSACHUSETTS FIRE AND MARINE INSURANCE COMPANY
Boston, Mass.

President, Chas. G. Smith; Vice-President, Jesse E. White; Vice-President and Secretary, Walter Adlard; Assistant Secretaries, Joseph A. Tufts, Geo. E. Krech, Henry F. Lawrence. Organized, 1910.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,462,815	$183,096	$555,299	$300,866	$366,541	$172,053	$50,000	$98,803	320,856	$149,307
1922	1,406,259	146,147	522,524	272,108	334,527	129,923	30,000	90,080	250,003	141,587
1921	1,246,181	117,223	420,951	266,051	333,206	214,129	30,000	105,033	349,162	81,527
1920	1,194,549	.....	326,371	249,213	323,776	742,034	30,000	101,692	873,726	692,683
1919	1,877,416	795,703	233,238	1,276,107	1,346,965	760,514	30,000	498,323	1,288,837	746,489

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,389,635	Losses unpaid.....	$171,804
Cash.....	15,817	Unearned prems....	183,096
Agents' balances....	39,986	Other liabilities....	52,616
Interest.....	10,634		
Other assets.....	6,743	Total liabilities...	407,516
		Capital paid up....	500,000
		Net surplus.....	555,299
Total adm. assets.	$1,462,815	Total.....	$1,462,815

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $46,383,142, $317,502; motor vehicle, $30,350, $409; tornado, $1,205,550, $2,924; sprinkler leakage, $496,273, $1,060; riot, civil commotion and explosion, $1,111,628, $1,587; earthquake, $74,209, $172.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,237,617; losses paid, $5,426,636; dividends declared, cash, $290,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $377,998; State, County and Municipal bonds, $75,240; other bonds, $516,240; stocks, $420,157; total, $1,389,635.

DIRECTORS: Earl D. Babst, Arthur O. Choate, Charles F. Choate, Jr., Otto L. Dommerich, W. Cameron Forbes, G. Peabody Gardner, Jr. Edward Lanning George C. Lee, Samuel McRoberts, William H. Rogers, Charles G. Smith, Philip Stockton, John E. Thayer, Jr., Daniel G Wing, Jackson E. Reynolds.

FIELD MEN AND TERRITORY COVERED: Joseph A. Tufts, general agent, Boston, Mass.; John A. Hobe, Minneapolis, Minn., state agent for Wis., Minn., and northern Mich.; Fred A. Crawford, Houston, Tex., for south Tex.; Chas. O. Beckham, Lakeland, Fla., for Fla.; Paul J. Clarke, 1 Liberty Street New York City, for N. Y. suburban; Geo. Alfred Curry, Harrodsburg, Ky., for Ky.; W. O. McLelland, Rochester, N. Y., for western N. Y.; G. D. Gregory, Asbury Park, N. J., for south N. J.; M. G. Jarreau, Dallas, Tex., for north Tex.; H. K. McCormac, Columbia, S. C., for S. C.; Harry E. Parker, 313 Trust Co., of Ga. Bldg., for Ga.; Edward A. Rachal, 1214 New Hiberia Bank Bldg., for La.; Wm. B. Ragsdale, Parkersburg, W. Va., for W. Va.; Chas. Reynolds, Paterson, N. J., for north N. J.; Allen Raunick, Albany, N. Y., for eastern N. Y.; G. F. Kinbach, central N. Y.; E. F. Scott, Louisville, Ky., for Tenn.; John E. Smith, Baltimore, Md., for Md., D. of C. and Del.; F. E. Burrows, assistant to W. D. McLelland; Smith M. Wilson, Pittsburgh, Pa. for western Pa.; Reid H. Calhoun, Philadelphia, Pa., for eastern Pa.; Alexander Webb, general agent, Raleigh, N. C., for N. C. and Va. The company operates in Cal., Colo., Conn., Del., D. C., Fla., Ga., Ida. Ill., Ind., Ia., Kans., Ky., Me., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., P. I., P. R., R. I., S. C., S. D., Tenn., Tex., Utah, Va., Vt., Wash., W. Va., Wis. and Wyo.

HISTORICAL DATA

The company was incorporated, with an authorized capital of $500,000, in Mass. on March 3, 1910, and commenced business three months later having by that time gathered $500,000 surplus by selling stock with a par value of $100 at a premium of 100%. The company continued building its underwriting foundation under its own control until 1920 when a meeting of the stockholders on December 13, decided to accept an offer to purchase the stock of the company. The offer was made by the directorate affiliated with the Great American Insurance Company, New York, and after some dissension the proposition was carried and the control passed to the latter organization's backers. The Eclectic Securities Corporation now owns 4,965 shares of the stock. Par value of shares, $100; book value, December 31, 1923, $211.06. Value of special deposits: Ga., $10,200; N. C., $12,740; Va., $12,740. The company was examined by the Massachusetts Insurance Department in 1923.

ADMINISTRATION AND REPUTE: The company has had a regular succession of preponderant gains in profits derived from investments which more than overbalanced the underwriting loss which appeared in some years. Its management, which has been very successful throughout, is the executive control which is also in command of the American Alliance Insurance and the Great American Insurance companies of New York. The feature which has characterized the company since its inception is prompt payment of losses and this has resulted in an excellent reputation with the insuring public. Largest amount insured in one hazard, gross, $100,000; net, $50,000. December 31, 1923, directors owned $1,500 of stock. The company's underwriting and investment record for recent years has been: 1923, underwriting profit, $12,223, investment profit, $70,552; 1922, underwriting loss, $7,488, investment profit, $139,061; 1921, underwriting loss, $4,259, investment profit, $128,839; 1919, underwriting loss, $20,489, investment profit, $70,056.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Automobile Underwriters Conference, Western Union, Eastern Union, South-Eastern Underwriters Association, National Automobile Underwriters Conference, Eastern Automobile Underwriters Conference, New England Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, tornado, windstorm, explosion, rents, profits, automobile, motorcycle, leasehold, commissions, war risk, hulls, cargoes, inland marine, riot and civil commotion, inland transportation, floaters, registered mail, mail package, tourists' baggage, sprinkler leakage use and occupancy, marine.

MECHANICS INSURANCE COMPANY OF PHILADELPHIA

Philadelphia, Pa.

President, Neal Bassett; Vice-President, John Kay; Vice-President and Western Manager, Waite Bliven; Secretaries, John A. Snyder, A. H Hassinger, Wells Bassett. Organized, 1854.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,673,819	$1,984,668	$865,374	$1,507,332	$1,648,622	$666,567	$60,000	$649,210	$1,375,777	$649,253
1922	3,482,724	1,701,950	966,473	1,222,004	1,351,752	576,184	60,000	529,132	1,165,316	585,171
1921	3,160,707	1,562,257	814,494	1,092,783	1,222,835	479,514	60,000	503,994	1,043,508	505,668
1920	2,976,867	1,465,929	751,580	1,138,978	a1,631,900	469,837	42,500	479,139	991,476	448,918
1919	1,894,644	1,223,037	281,054	907,673	982,161	331,803	25,000	366,300	723,103	350,421

Unearned premiums include amount reclaimable on perpetual policies. a Includes $385,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec.31, 1923.	
Real estate	$90,000	Losses unpaid	$176,777
Mortgage loans	52,450	Unearned prems	1,689,889
Bonds and stocks	3,039,792	Perp. dep. recl	294,779
Cash	164,724	Other liabilities	47,000
Agents' balances	280,487		
Interest and rents	37,131	Total liabilities	2,208,445
Other assets	9,235	Capital paid up	600,000
		Net surplus	865,374
Total adm. assets.	$3,673,819	Total	$3,673,819

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $279,218,869, $2,514,224; tornado, $16,003,670, $67,619; sprinkler leakage, $38,234, $124; riot, civil commotion and explosion, $200,767, $262; earthquake, $23,250, $46; unclassified, effective prior to January 1, 1921, $43,468,266, $382,818.

BUSINESS SINCE ORGANIZATION: Premiums received, $16,835,451; losses paid, $8,148,629; dividends declared, cash, $1,233,160.

REAL ESTATE OWNED: Consists of the company's home office building at southwest cor. Fifth and Walnut Streets, Philadelphia, a 4-story brick building with basement and tower and a 4-story brick office building adjoining and communicating; book value, $72,430; carried at $90,000. Rents received last year, $9,855, taxes and expenses, $7,006.

MORTGAGE LOANS: All of the 18 loans (except in N. J. and in Neb.) are upon Pa. properties, mostly in Philadelphia. They range in amount from $750 to $8,000; and $52,450 of loans are secured by properties valued at $158,000, the company holding $57,350 of fire insurance. $295 of interest, on one loan, was overdue on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $809,493; State, County and Municipal bonds, $213,814; railroad and other bonds, $1,639,980; stocks, $365,505; total, $3,039,792.

DIRECTORS: James M. Daly, John A. Duross, John A. Snyder, J. Howard Brown, Wm. V. McGrath, Jr., Daniel H. Dunham, Neal Bassett, Morrison C. Colyer, John Kay, Percy Jackson, Samuel W. Baldwin, Archibald S. Reid, Daniel A. Bowen, James H. Glenn, Wm. W. Bodine, Chas. G. Colyer, Fred'k H. Douglas, Wm. S. Clawson, Waller C. Heath, Edward J. Dooner.

FIELD MEN AND TERRITORY COVERED: Western Department, Chicago, Ill.: Waite Bliven, vice-president and manager, H. R. M. Smith, assistant secretary and assistant manager, for Ark., Colo., Ill., Ind., Ia., Kans., Ky., Mich., Minn., Mo., Neb., N. M., N. D., Ohio, Okla., S. D., Tenn., Wis. and Canada; Pacific Department: W. W. & E. G. Potter, managers; San Francisco, Cal., for Ariz., Cal., Ida., Mont., Ore. and Wash., General Agents: Fla.: Cal.; Loren H. Green, Jacksonville; Cal.: Henley & Scott, San Francisco; Mechanics Underwriters, Mullin, Acton & Co., San Francisco; Special Agents: W. Va. and D. C.: S. T. Pippin , Clarksburg; Md.: M. L. May, Baltimore; S. C.: W. D. Crawford, Columbia; N. Y. (exclusive of New York City suburban); P. M. Taylor, Suracuse; New York City suburban: C. A. Baldwin, Jamaica; Eastern Pa.: S. Paul Dinges, Philadelphia; Ga.: A. L. Brooks, Atlanta; Va.: Wm. G. Puller, Jr., Richmond; New England: Geo. W. Watt, Boston; La. and Ala.: John E. Lansing, New Orleans; N. C.: H. L. Williamson, Greensboro; N. J.: J. D. Boniface, Philadelphia, Pa.

The company operates in all states and territories of the U. S. except Alas., Del., Hawaii, Miss., Nev., P. I., P. R., Wyo. and Cuba.

HISTORICAL DATA

This company began business in 1854 with a paid in capital of $250,000. On January 3, 1916, control of the company passed to the Firemen's Insurance Company of Newark. In 1917 the authorized capital was increased to $1,000,000 and in 1920, $350,000 of this was contributed by the stockholders together with $385,000 to surplus. Other companies under same control: Firemen's of Newark, Girard F. & M. of Philadelphia, National Ben Franklin of Pittsburgh which with Mechanics are known as Firemen's Group. Company issues policies under name of Mechanics Underwriters and joins with Firemen's of Newark, Girard F. & M. of Philadelphia and National Ben Franklin of Pittsburgh in issuing Keystone Underwriters policies. Values of special deposits: Ga., $10,000; N. C., $10,112; Va., $16,573; N. M., $9,870. Par value of stock, $25 per share; book value, December 31, 1923, 244.22%; latest sale, 210%. December 31, 1923, the directors owned $3,975 of stock. Largest amount insured in one hazard, gross, $494,500; net, $60,000. The company was jointly examined by the New York and Pennsylvania Insurance Departments in 1923.

ADMINISTRATION AND REPUTE: This company is under the management of the Firemen's Insurance Company of Newark, N. J., and enjoys the same high reputation as the controlling company. The Firemen's Insurance Company is the head of a large and successful group of companies. Underwriting and investment results for the past five years are as follows: 1923, underwriting loss, $102,345, investment profit, $82,232; 1922, underwriting loss, $53,908, investment profit, $271,518; 1921, underwriting loss, $35,606, investment profit, $320,091; 1920, underwriting loss, $59,368, investment profit, $384; 1919, underwriting profit, $42,982, investment loss, $56,975.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Associations.

CLASSES OF INSURANCE WRITTEN: Automobile, farm, fire, hail, lightning, perpetual, rent, sprinkler leakage, tornado and windstorm, use and occupancy and explosion.

MECHANICS AND TRADERS INSURANCE COMPANY, New Orleans, La.

President, H. A. Smith; Vice-Presidents, R. L. Emery and S. T. Maxwell; Secretaries, T. B. Norton and F. D. Layton; Assistant Secretaries, R. M. Anderson and C. B. Roulet; Treasurer, R. L. Emery. Organized, 1869.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,044,599	$1,282,615	$1,292,893	$1,353,879	$1,470,918	$662,957		$621,073	$1,284,030	$616,438
1922	2,840,639	1,120,582	1,222,985	1,194,198	1,301,792	669,093		532,429	1,201,522	682,076
1921	2,671,645	1,033,045	1,146,771	1,080,549	1,188,251	538,016		497,794	1,035,810	564,668
1920	2,501,226	1,005,771	1,029,332	1,170,060	1,268,111	464,587		503,232	967,819	508,314
1919	2,250,814	841,198	963,346	1,041,133	1,123,448	384,436		427,706	812,142	405,739

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$23,500	Losses unpaid.....	$139,091
Bonds and stocks...	2,184,506	Unearned prems....	1,282,615
Cash.....	472,053	Other liabilities....	30,000
Agents' balances....	316,279		
Interest and rents...	33,797	Total liabilities...	1,451,706
Other assets.....	14,464	Capital paid up....	300,000
		Net surplus.....	1,292,893
Total adm. assets.	$3,044,599	Total.....	$3,044,599

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $228,530,344, $2,043,713; motor vehicle, $10,048,133, $127,436; tornado, $22,302,209, $107,258; hail, $425,729, $541; sprinkler leakage, $1,642,814, $476; riot, civil commotion and explosion, $287,310, $603; earthquake, $84,500, $297; unclassified, effective prior to January 1, 1921, $9,079,154, $109,740.

BUSINESS SINCE ORGANIZATION: Premiums received, $23,641,142; losses paid, $12,384,567; dividends declared, cash, $1,262,337.

REAL ESTATE OWNED: Consists of the company's home office building, a 3-story brick slated structure, at 144 Carondolet Street, New Orleans, acquired in 1901 at a cost of $22,000. Net income received last year, $3,586.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $538,500; State, County and Municipal bonds, $986,885; other bonds, $468,580; stocks, $190,541; total, $2,184,506.

DIRECTORS: R. L. Emery, H. A. Smith, John Grote, W. A. Kernaghan, B. C. Casanas, S. T. Maxwell, S. P. Cochran, P. H. Saunders, F. A. Godchaux, J. B. Simmons, J. S. Waterman, L. O. Crosby, F. E. Gunter.

FIELD MEN AND TERRITORY COVERED: Eastern Field: 95 Pearl Street, Hartford, Conn. W. H. Lewis, general agent, C. C. Hewitt, state agent, W. H. Hinsdale and G. E. Moffette, special agents, 141 Milk Street, Boston, Mass., for R. I. and eastern Mass.; C. J. Bauerle, Jr., state agent; F. L. Braman, special agent, Hartford, Conn., for Conn. and western Mass.; A. M. Paddon, special agent, Rochester, N. Y., for western N. Y.; H. J. Wind, special agent, Albany, N. Y., for eastern N. Y.; L. C. Post, 123 William Street, New York City, special agent for southern N. Y.; H. M. Zweig, general agent and M. K. Smith, special agent, 123 William Street, New York City, for southern N. Y.; P. G. Burleigh, state agent, R. L. Corey and J. E. Kelly, Jr., special agents, Newark, N. J., for N. J.; S. H. Schoch and M. E. Hill, special agents, Philadelphia, Pa., for eastern Pa.; H. B. Collamore and F. E. Parker, special agents, Pittsburgh, Pa., for western Pa.; F. F. White, special agent, Baltimore, Md., for Md. and D. C.; D. L. Coulbourn, special agent, Richmond, Va., for Va.; W. L. Browne, state agent and R. E. Mullen, special agent, Charleston, W. Va., for W. Va.; W. O. Minter, Jr., special agent, Charlotte, N. C., for N. C.; H. C. Hare & Company, Jacksonville, Fla., for Fla. Western Branch: 175 W. Jackson Blvd., Chicago, Ill., George H. Bell, manager, D. H. Dresser, L. R. Hanawalt and R. D. Safford, assistant managers; W. H. Roadifer, Comptroller; B. F. Peters, 175 W. Jackson Blvd., Chicago, Ill., special agent for Ill.; Bert C. Ellis, Indianapolis, Ind., special agent for Ind.; W. H. Harrison, state agent for Ia.; A. A. Ingram, Sim E. Wherry, and G. A. Smid, Des Moines, Ia., special agents for Ia.; W. L. Gardner, Topeka, state agent for Kans.; H. P. Schroeder, B. H. Pyle, and J. G. Kinney; C. M. Hill, Frank A. Scott, Howard S. Searle, special agents, Topeka, Kans., for Kans.; W. P. Huffman, Louisville, state agent for Ky; Jos. A. Weber, special agent, Louisville, for Ky; E. W. Bell, Lansing, Mich., state agent for Mich.; E. F. Wirth, Minneapolis, Minn., state agent for Minn.; Robert E. Cropsey, Minneapolis, Minn., special agent for Minn.; J. W. Evans, Jr., for St. Louis, Mo., only; R. O. Beistle, Kansas City, Mo., state agent for Mo.; P. C. Hartman, Kansas City, Mo., special agent for Mo.; J. S. Palmer, Omaha, Neb., state agent for Neb.; W. M. Hiller, Omaha, Neb., Adam Grass, Hastings, Neb., W. H. Elbourn, Lincoln, Neb., L. J. Coyle, Lincoln, Neb., specia agent for Neb.; Fred G. Bell, Columbus, Ohio, special agent for Ohio; W. P. Huffman, Louisville, Ky.; J. A. Weber, specia agent, Louisville, Ky., for Tenn., state agent for Tenn.; Louis L. Neuberg, Milwaukee, Wis., state agent Edward M. Quinn and O. C. Hay, special agent for Wis.; Miscellaneous: T. M. Luce, Improved Risk Department, Chicago, Ill., Carl H. Sachs and Thos. Kingsley, Jr., 175 W. Jackson Blvd., Engineers, Chicago, Ill.; Pacific Branch, 254 Bush Street, San Francisco, Cal.: Willard O. Wayman, general agent; Frank E. Stone and Maxwell H. Thomson, assistant general agents; L. G. Feyen, Los Angeles, Cal., special agent for southern Cal.; W. W. Cleveland, Chas. Harris, agency superintendents, San Francisco, Cal.; A. H. Jackson, Seattle, Wash., special agent for western Wash. and West, B. C.; Robt. B. Wallace, Denver, Colo., special agent for Colo. and Wyo.; E. W. Lowe, Spokane, Wash., special agent for eastern Wash. and eastern B. C.; Home Office Department: New Orleans, La., Emery & Norton, general agents for Miss. and La.; Chris. Nungesser, Geo. W. Bernard and R. Lee Emery, Jr., 144 Carondolet Street, New Orleans, La., special agents for New Orleans and La.; Southwestern Department: Trezevant & Cochran, G. A., Dallas, Tex., for Ark., La., Okla., and Tex.; Special Agents: Joe G. Smith, Dallas, for north central Tex.; Chas. O'N. Bryan, Dallas, for north west Tex.; J. W. Buehrer, Dallas, for north east Tex.; G. D. Powell, Waco, for central Tex.; B. A. Gill, San Antonio, for south west Tex.; Sam. M. Powell, Houston, for south east Tex.; John E. Wilkinson, Oklahoma City, for western Okla.; Frank C. Beazley, Oklahoma City, for western Okla.; A. L. Tiedeman, Muskogee, for eastern Okla.; L. E. Walker, Little Rock, for western Ark.; H. A. Amonette, Little Rock, for eastern Ark.; E. E. Wright, New Orleans, for La.; Geo. E. Williams, New Orleans, for north La.; Rodney L. Hubert, New Orleans, for south La.; Adjusters: H. J. Murphy, Dallas, for Tex.; Paul A. Howard, Dallas, for Tex.; G. W. Kline, Oklahoma City, for Okla. The company operates in all states of the United States and British Columbia, except Ala., Alaska, Ariz., Del., Ga., Hawaii, Ida., Me., Miss., Mont., Nev., N. H., N. M., N. D., Ore., P. I., P. R., S. C., S. D., Utah, Vt. and Canada.

HISTORICAL DATA

This company was organized in 1869 with a paid in capital of $375,000 which was reduced in 1895 to $350,000, in 1896 to $317,500 and to $300,000 in 1897. In 1898 control of the company was purchased by the Colonial Securities Company of Hartford which in turn is controlled by the National Fire Insurance Company of Hartford. Par value of stock, $100 per share; book value as of December 31, 1923, $534.66. December 31, 1923, the directors owned $71,000 of stock. Largest amount insured in one hazard, gross, $25,000; net, $10,000. Values of special deposits: Va., $14,700; N. C., $9,300; Canada, $19,600. The company was examined by the Louisiana Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company is under the same management as the National Fire Insurance Company of Hartford which is a large and highly regarded fire insurance institution. Its business has been conservative and consequently the company has steadily increased it surplus. In company with the National Fire Insurance Company of Hartford, this company guarantees the policies of the Columbia Fire Underwriters. Underwriting and investment results for the past five years are as follows: 1923, underwriting loss, $14,731, investment profit, $95,733; 1922, underwriting loss, $118,490, investment profit, $194,704; 1921, underwriting loss, $19,922, investment profit, $137,361; 1920, underwriting profit, $27,596, investment profit, $38,091; 1919, underwriting profit, $101,964, investment profit, $94,674.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, inland marine, lightning, rent, sprinkler leakage, tornado and windstorm use and occupancy.

THE MERCANTILE INSURANCE COMPANY OF AMERICA, New York, N. Y.

President, Cecil F. Shallcross; Vice-Presidents, C. E. Case, W. S. Alley, C. R. Perkins, G. H. Batchelder, R. P. Barbour; Secretary, Robert Newboult. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,712,649	$2,166,113	$1,200,701	$2,572,131	$2,752,003	$1,354,749	$180,000	$1,022,786	$2,477,515	$1,368,992
1922	4,542,494	1,866,965	1,278,339	2,194,681	2,397,541	1,010,258	100,000	880,320	1,990,578	1,099,616
1921	4,048,352	1,666,411	1,096,652	1,810,499	1,986,460	1,140,443	100,000	846,855	2,087,298	1,074,994
1920	4,060,816	1,760,461	947,315	2,272,724	2,431,913	961,213	100,000	858,562	1,919,775	1,051,228
1919	3,656,050	1,389,798	1,013,457	1,763,136	1,902,097	832,646	.....	706,929	1,539,575	807,010

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$3,843,641	Losses unpaid.....	$263,914
Cash.....	362,309	Unearned prems....	2,166,113
Agents' balances....	458,680	Other liabilities....	81,921
Interest.....	45,232		
Other assets.....	2,787	Total liabilities...	2,511,948
		Capital paid up....	1,000,000
		Net surplus.....	1,200,701
Total adm. assets.	$4,712,649	Total.....	$4,712,649

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $395,793,273, $3,056,207; ocean marine, $5,003,809, $24,297; motor vehicle, $19,285,690, $522,642; inland navigation and transportation, $5,620,022, $33,153; tornado, $34,173,347, $141,285; sprinkler leakage, $5,092,521, $25,049; riot, civil commotion and explosion, $4,224,458, $8,048; miscellaneous, $169,630, $4,388; unclassified, effective prior to January 1, 1921 $21,529,855, $226,294.

BUSINESS SINCE ORGANIZATION: Premiums received, $21,013,528; losses paid, $9,041,025; dividends declared, cash, $972,000, stock, $500,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,321,650; State, County and Municipal bonds, $627,860; other bonds, $1,646,531; stocks, $247,600; total, $3,843,641.

DIRECTORS: Adrian Iselin, Wm. Pierson Hamilton, F. A. Juilliard, Charles S. Brown, C. F. Shallcross; Edward J. Berwind, J. I. Straus, F. J. Middlebrook, Walter Douglas, George E. Turnure, Cornelius Vanderbilt, J. Y. G. Walker, James Timpson.

DEPARTMENTS AND TERRITORY COVERED: Departments: Metropolitan, W. L. Chambers, manager; Middle, C. R. Perkins, vice-president, and Percy Ling, general agent; Leon Temple, assistant general agent; Pacific, Avey T. Bailey, manager; New England, Geo. P. Davis, general agent; H. A. Klock, assistant general agent; Southern, A. R. Thommasson, general agent, O. A Marrin, assistant general agent; Central, Geo. H. Batchelde,. vice-president, F. A. Gantert, general agent; Western, R. P., Barbour, vice-president; E. S. Inglis, general agent; Improved Risks New England Department: Special Agents: Irving A. Brown, Hartford, Conn., for western Mass. and Conn.; J. W. Chapman (engineer), Boston, Mass., for New England; Charles S. Coxe, Boston, Mass., for eastern Mass. and R. I.; Ralph S. Norton, Portland, Me., for Me.; Geo. H. Power, automobile, Boston, Mass., for Mass. and R. I.; W. E. Wormwood, Manchester, N. H., for N. H.; Middle Department: Special Agents, J. H. Bonney, Baltimore, Md., for Md., Del., D. C. and three counties in W. Va.; Harry A. Carl, Philadelphia, Pa., for Philadelphia suburban; C. N. Eraser, Pittsburg, Pa., western Pa. and W. Va., except three counties; C. W. Cleaves, Newark, N. J., for southern N. J.; C. H. Ebbets, Newark, N. J., for Essex and South Hudson counties; Alfred T. Herkness, Reading, Pa., for eastern Pa.; Sylvester Howard, Glen Rock, N. J., for northern N. J. and north Hudson county; B. L. Linkfield, Bayside, N. Y., south suburban; Ernest A. Merkl, New York City, for Hudson River and north suburban; W. J. Roberts, Albany, N. Y., for eastern N. Y.; Robert T. Stewart, Rochester, N. Y., for western N. Y. Southern Department: Special Agents, Jesse W. Atkinson, New Orleans, for La.; J. R. Bickerstaff, Atlanta, for Ga.; T. H. De Graffenreid, Richmond, for Va.; C. D. Grover, Charlotte, for N. C.; W. W. Graves, Montgomery, for Ala. and Fla.; Wirt Leake, Dallas, for northern Tex.; E. K. McDowell, Atlanta, for Ga.; H. M. Sawyer (engineer), Atlanta, Ga., for south; Edgar A. Staiber, Montgomery, for Ala. and Fla.; Allen H. Talmage, Houston, for southern Tex.; Pacific Department: Special Agents, Fred H. Brown, automobile, Los Angeles, for southern Cal. and Ariz.; H. G. Burton, Butte, for Mont.; W. A. Connors, Salt Lake City, for Utah and southern Ida.; Stewart B. Simpson (general inspector), Seattle, Wash., for Ore., Wash. and Ida.; Thos. S. Heath and Thos. B. Thompson, Denver, Colo., for Colo., N. M. and Wyo.; Parker Howard, San Francisco, for central Cal.; F. A. Lathrop, San Francisco, for northern Cal.; Benj. A. Ludlow, automobile, Seattle, for Ore. and Wash.; A. C. McConnell, Los Angeles, for southern Cal. and Ariz.; H. C. Rowles, Spokane, for eastern Wash., northern Ia. and eastern Ore.; F. J. Shoeneman, San Francisco, Cal., for S. F. Bay counties; H. E. Smith, Portland, for western Ore.; E. J. Young, superintendent of agencies, Seattle, for western Wash.; Geo. E. Young, Seattle, for western Wash.; Central Department: Special Agents, C. A. Dafoe (state agent), Detroit, for Mich.; C. C. Blieffert (state agent), Columbus, for Ind.; J. Bruce Dorsett (farm special agent), Monticello, Ind., for Ind.; W. T. Eaton, manager, farm department, Columbus, for Ohio and Ind.; D. E. Gallagher (state agent), Columbus, for Ohio; Robert M. Hall (state agent), Louisville, Ky.; J. W. Kercher (inspector), Dayton, Ohio, for central and western Ohio; J. P. Moriarty, Detroit, Mich., for Wayne county; Herbert J. Spinning, Detroit, Mich., for Wayne county; E. O. Thompson, Columbus, for Ohio, Tenn. and Ky.; Clarence C. Woodcock (state agent), Nashville, Tenn.; Frank A. Woodworth (engineer), Detroit, Mich., for Mich. and Ind.; Geo. G. Wright (state agent), Milwaukee, Wis.; Western Department: C. A. Emery, engineer, 1437 Ins. Exchange, Chicago, Ill., for Ill., Wis., Minn., Ia., and Neb.; W. S. Hutchins, manager, 1437 Ins. Exchange, Chicago, Ill., for Cook county; J. W. Kercher, inspector, Dayton, Ohio, for central and west; L. S. Martinson, special agent, Omaha, Neb., for western Ia.; L. B. Newendrop, special agent, Omaha, Neb., for Neb.; Kenneth S. Ogilvie, special agent, Kansas City, Mo., for Mo.; W. H. Paul, special agent, Minneapolis, Minn., for Minn.; E. I. Tulley, farm supervisor, Omaha, Neb., for western department; Frank L. Britton, state agent, Tokepa, Kans., for Kans.; R. H. Castleman, special agent, Topeka, Kans., for Kans.; R. R. Chapman, state agent, Minneapolis, Minn., for Minn.; Oliver A. Clibborn, special agent, Chicago, Ill., for Cook county; A. A. Davis, Jr., special agent, Chicago, Ill., for Ill.; Earl W. Walker, state agent, Des Moines, Ia., for eastern Ia.; Hardin F. Morris, state agent, Fargo, N. D., for N. D.; William I. Rowe, state agent, Aberdeen, S. Dak., for S. Dak.; B. L. Scott, state agent, Little Rock, Ark., for Ark.; W. F. Sweazea, state agent, Kansas City, Mo., for Mo.; F. F. Thompson, state agent, Chicago, Ill., for Ill., Except Cook county; H. N. Wood, state agent, Omaha, Neb., for western Ia. and Neb. The company operates in all the states and territories of the United States except Alaska, Miss., N. M., P. I., P. R., S. C., Wyo., Canada and Cuba.

HISTORICAL DATA

This company was organized and began business in 1897 as the North British & Mercantile Insurance Company with an authorized and paid in capital of $200,000 and a surplus of $100,000. In 1901, $200,000 additional funds were contributed by the stockholders to surplus. As of November 1, 1915, the name was changed to the Mercantile Insurance Company of America and the capital was increased to $1,000,000 by transferring $500,000 from the surplus account and contributions by stockholders of $300,000. This company is controlled by the North British & Mercantile Insurance Company, Ltd., of London, England. Values of special deposits: Va., $53,900; Ga., $9,800; N. C., $24,500; par value of stock, $100 per share, book value as of December 31, 1923, $220.07. December 31, 1923, the directors owned $6,500 of stock. Largest amount insured in one hazard, gross, $200,000; net, $37,500.

ADMINISTRATION AND REPUTE: This company is under the same management as the United States Branch of the North British & Mercantile Insurance Company, Ltd., of London, England, and enjoys the same high reputation as does the parent company which controls a large fleet in this country. Cecil F. Shallcross is president of the company and is one of the best known managers in this country. Underwriting and investment results for the past five years: 1923, underwriting loss, $60,408, investment profit, $81,258; 1922, underwriting loss, $5,262, investment profit, $289,204; 1921, underwriting loss, $19,090, investment profit, $269,232; 1920, underwriting loss, $12,712, investment profit, $46,511; 1919, underwriting profit, $138,737; investment loss, $46,989.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference, Eastern Automobile Underwriters Conference, New England Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, inland marine, lightning, ocean marine, parcels post, perpetual, profits, rain, registered mail, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy.

MERCHANTS FIRE ASSURANCE CORPORATION, of New York.

Chairman, E. L. Ballard; President, A. C. Noble; Vice-Presidents, W. B. Carter, A. A. Moser; Secretary, J. L. Leffson. Organized, 1910

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	‡$6,255,985	$2,887,330	$1,631,619	$3,682,320	†‡4,103,231	$2,064,974	a$436,750	$1,249,277	$3,751,001	$2,032,542
1922	‡5,584,347	2,586,152	1,375,294	3,343,412	3,835,499	1,942,924	133,000	1,176,781	3,252,705	1,837,004
1921	‡4,711,878	2,433,039	900,388	3,332,241	3,559,947	1,879,732	a403,000	1,190,883	3,473,615	1,977,631
1920	‡4,002,734	2,272,870	795,829	3,323,711	3,507,762	1,085,148	85,000	1,110,375	2,280,523	1,258,556
1919	‡3,105,714	1,033,373	1,077,911	1,811,804	1,963,360	955,047	79,000	688,225	1,722,272	930,219

† Includes $78,000 premium on new common stock.
‡ Assets include sec. at December 31 market price. *a* Includes stock div. $300,000 in 1921 and $270,000 in 1923.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$339,500	Losses unpaid.....	$533,854
Bonds and stocks...	5,148,554	Unearned prems....	2,887,330
Cash.....	468,429	Other liabilities.....	200,182
Agents' balances....	268,910		
Interest.....	28,497	Total liabilities...	3,621,366
Reins. recoverable..	2,105	Capital paid up....	1,000,000
		Net surplus.....	1,634,619
Total adm. assets.	$6,255,985	Total.....	$6,255,985

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $490,641,257, $4,737,865; ocean marine, $1,713,865, $31,145; motor vehicle, $6,044,365, $159,421: tornado, $15,342,077, $83,583; sprinkler leakage, $806,180, $2,646; riot, civil commotion and explosion, $3,139,529, $6,498; earthquake, $1,387,130, $5,332; unclassified, effective prior to January 1, 1921, $20,556,164, $219,402.

BUSINESS SINCE ORGANIZATION: Premiums received $21,587,837; losses paid, $10,189,066; dividends declared, cash, $830,500, stock, $570,000.

MORTGAGE LOANS: There are 28 loans aggregating $339,500 on Chicago and New York City properties valued at over double the amount loaned. The company carries ample insurance on the buildings. There was no interest due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $588,500; State, County and Municipal bonds, $25,250; other bonds, $770,480; stocks, $3,828,344; total, $5,212,574.

DIRECTORS: Edward L. Ballard, Charles W. Ballard, Bertram Cutler, Frederick M. Hilton, Stephen C. Millett, William B. Carter, Alfred A. Moser, Alden C. Noble, John D. Rockefeller, Jr., Alexander V. Roe, Hubert E. Rogers, Finley J. Shepard, David L. Luke, Fred'k A. Goetze.

FIELD MEN AND TERRITORY COVERED: P. G. Hall, special agent for Cal.; H. R. French, special agent for Ore., Wash., Ida. and Mont. The company operates in Cal., Colo., Conn., Hawaii, Ida., Ill., Ind., Ia., La., Mass., Md., Mich., Minn., Miss., Mo., Mont., Neb., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., Tex., Utah, Wash., W. Va., Wis. and in Canada.

HISTORICAL DATA

This company was incorporated with $200,000 authorized capital in February, 1910, under the laws of New York State. Operations were began in March, 1910, when the capital had all been paid in, in addition to a surplus of $300,000. The capital stock was increased by $200,000 to $400,000 on February 1, 1916 The preferred stock of the company was offered to the stockholders on a pro-rata basis at $105 per share, being 7% accumulative. By a stock dividend in 1921 the capital was increased to $700,000 by a stock dividend of $300,000. In 1923 capital increased to $1,000,000 by stock dividend of $270,000 ($150,000 preferred, $120,000 common) and cash paid in on common, $30,000. The company was examined by the New York Insurance Department in 1923. The vice-president of the Continental Insurance Company of New York, E. L. Ballard, became President of the Company at its inception and continued so until 1920, when he assumed the post of Chairman of the Board. At the present time, $250,000 of the companie's stock is preferred, and $750,000 is common. The company has on deposit in Canada, $170,000. Par value of shares, common, $25, preferred, $100; book value, December 31, 1923, $269.86. Largest amount insured in one hazard, gross, $100,000; net, $50,000. December 31, 1923, directors owned $550,225 of stock.

ADMINISTRATION AND REPUTE: The outstanding feature of this company's early progress is the fact that for the first nine years of its existence its annual statement showed an underwriting profit. In 1921, however, its loss ratio was high but there was a large gain in investments, thus bringing an increment to surplus after the payment of dividends. The company's volume of business written has been large in comparison to its operational resources, and its management expenses have been notably low. Its gain in investments was steady until 1918 when a moderate loss ratio and increased business facilities brought about a favorable status and in 1919, this was reflected by an increase of nearly 400% in investment profit. Its underwriting and investment record for the past five years is as follows: 1923, underwriting profit, $250,052, investment profit, $432,053; 1922. underwriting loss, $185,036, investment profit, $715,182; 1921, underwriting loss, $36,373, investment profit, $108,031; 1920, underwriting loss, $75,635, investment loss, $244,074; 1919, underwriting profit, $89,767, investment profit, $200,777.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, earthquake, explosion, fire, hail, lightning, ocean and inland marine, profits, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy

MERCHANTS FIRE INSURANCE COMPANY, Indianapolis, Ind.

President ,Frank Donner; Secretary and Treasurer, Ralph B. Clark. Organized, 1917.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$316,660	$78,760	$126,015	$164,996	$176,448	$71,666	$24,449	$40,503	$136,618	$71,321
1922	276,836	64,970	102,039	124,041	136,183	57,658	20,846	28,682	107,186	54,355
1921	248,399	53,745	82,634	108,990	118,304	40,161	19,534	30,127	89,822	41,023
1920	218,847	438,320	64,027	94,361	102,170	20,938	7,165	22,292	50,395	25,670
1919	167,649	25,223	40,044	52,744	58,060	7,674	6,860	17,631	32,165	7,162

Assets, Dec. 31, 1923.		Liabilities, Dec 31, 1923.	
Mortgage loans.....	$8,000	Losses unpaid.....	$4,008
Bonds.....	207,194	Unearned prems....	78,760
Cash.....	69,778	Other liabilities....	7,877
Agents' balances....	27,810		
Interest and rents...	2,681	Total liabilities...	90,645
Other assets.....	1,197	Capital paid up....	100,000
		Net surplus.....	126,015
Total adm. assets.	$316,660	Total.....	$316,660

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 1923: Fire, $16,137,324, $157,520.

BUSINESS SINCE ORGANIZATION: Premiums received, $579,589; losses paid, $201,957; dividends declared, cash, $25,000.

MORTGAGE LOANS: These loans aggregate $10,500 all first mortgage loans on business buildings and dwellings in Clinton County, Ind., not to exceed 50% of appraised value. The company holds $15,000 of fire insurance on the mortgaged property.

BONDS OWNED (Market Values): U. S. Gov't bonds, $48,020; State, County and Municipal bonds, $159,174; total, $207,194.

DIRECTORS: Frank Donner, E. T. Brickley, W. V. Smock, W. W. Adamson, L. H. Rulo, C. L. Haughton, R. B. Clark, R. W. Clark.

FIELD MEN AND TERRITORY COVERED: John A. Ross, Seymour, Ind., for southern Ind.; Fred W. Helt, 12 Woodland Drive, Indianapolis, for northern Ind.; John C. Teegarden, Anderson, Ind., for central Ind. The company operates in Ind. and Ohio.

HISTORICAL DATA

With an authorized capital of $100,000, paid in, this company was organized on September 6, 1917, under the laws of Ind. Surplus had $20,000 added to it by the sale of stock, par value, $50 per share at $62.50 per share. The stock was entirely voluntarily subscribed. Total surplus at organization was $25,000 and one-half the capital stock and one-half the surplus was in before organization was complete. On Steptember 1, 1918, the directors called in 25% of the unpaid, having previously on May 1, called in another 25%. Notes are held for the unpaid 50% of capital and surplus and the stockholders are bankers and business men of Ind. In the disbursements given at inception, $5,000 is for organization and incorporation expense, this being 5% of the capital stock. Par value of shares $50; book value, December 31, 1923 226.01%.

MANAGEMENT AND REPUTE: The Merchants Fire is ably and conservatively managed, having been organized by experienced interests. Chiefly by R. B. Clark, who is secretary and manager of the Indiana Retail Merchants Fire, and who gained his familiarity with the business by his connection with that company since 1907. Managerial control is jointly shared with the Indiana Retail Merchants Association Mutual Fire, the same offices being made use of and all expenses being jointly apportioned. The company writes only preferred business and its prompt payment of claims has done much to enhance its reputation. Underwriting and investment profit and loss record: 1923, underwriting profit, $37,575; investment profit, $12,132; 1922, underwriting profit, $29,242 investment profit, $172; 1920, underwriting profit $22,719, investment profit, $7,962.

CLASSES OF INSURANCE WRITTEN: Fire only.

MERCHANTS FIRE INSURANCE COMPANY, Denver, Colo.

President, J. R. Gardner; Vice-President, C. M. Schenck; Secretary and Manager, G. N. Gardner; Treasurer, G. A. Holaday. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,092,469	$497,697	$267,084	$518,773	*$595,032	$299,210	$12,000	$233,379	$544,589	$287,163
1922	982,481	480,647	221,686	523,196	579,899	298,603	24,000	236,920	559,523	292,036
1921	968,933	445,341	240,704	490,476	534,582	220,769	24,000	224,204	468,973	244,990
1920	875,693	412,858	208,557	489,922	534,411	209,418	24,000	224,352	457,770	211,935
1919	805,896	344,550	208,962	415,528	451,088	136,848	18,000	175,372	330,220	134,049

* Includes $30,000 premium on stock sold.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$11,091	Losses unpaid	$61,495
Mortgage loans	261,380	Unearned prems	497,697
Bonds	680,604	Other liabilities	16,193
Cash	55,359		
Agents' balances	64,752	Total liabilities	575,385
Interest and rents	17,280	Capital paid up	250,000
Other assets	2,003	Net surplus	267,084
Total adm. assets.	$1,092,469	Total	$1,092,469

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $88,007,979, $905,808; tornado, $2,000,163, $9,766; sprinkler leakage, $117,919, $199; riot, civil commotion and explosion, $151,763, $275; unclassified, effective prior to January 1, 1921, $2,518,925, $40,651.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,094,572; losses paid, $1,814,848; dividends declared, cash, $238,500, stock, $21,000.

REAL ESTATE OWNED: Consists of a ranch in Montana taken under foreclosure or on account of loans, carried below cost.

MORTGAGE LOANS: There are 72 loans, aggregating $261,380, protected by improved real estate and lots valued at $797,362. There was $525 of interest past due on December 31, last. Company holds $365,100 of fire insurance on the buildings.

BONDS OWNED (Market Values): U. S. Gov't bonds, $35,623; State, County and Municipal bonds, $616,747; other bonds, $28,234; total, $680,604.

DIRECTORS: J. M. B. Petrikin, R. J. Morris, P. K. Alexander, J. R. Gardner, Chas. Recker, Alfred Wild, C. M. Schenck, H. C. Gardner, H. H. Shaw, M. E. Dukes, Roger D. Knight.

FIELD MEN AND TERRITORY COVERED: H. B. Hickok for Colo.; J. E. Vieno for Cal.; Ben D. Wright for Utah, Ida. and Mont.; J. E. Hanowell for Ohio, Ind. and Ky. The company operates for reinsurance business in all the states and territories of the United States except Miss. and P. I., also operates in Canada and Cuba. The company is entered to operate for direct business in the following states: Cal., Colo., Ida., Ill., Ind., Ia., Ky., La., Md., Mass., Mich., Mont., Neb., Nev., N. H., N. J., N. Y., N. D., Ohio, Okla., Ore., Pa., Tex. Utah, Wash., W. Va., Wyo.

HISTORICAL DATA

This company was organized July 1, 1907, to take over the business of the Merchants Mutual Fire of Denver, Colo. It had a paid in capital of $50,000 and $25,000 surplus. On December, 1919, it amalgamated with the Mercantile Fire Insurance Company of Denver, which had previously been under the same management, and the capital was increased to $200,000. On July 1, 1923, the capital stock was again increased; authorized capital stock, $500,000; paid in, $250,000. Par value of stock, $10 per share; book value, December 31, 1923, 206.83%; latest sale, 160%. As of December 31, 1923, the directors owned $94,985 of stock. Largest amount insured in one hazard, gross, $50,000; net, $20,000. This company guarantees the policies of the Mercantile Fire Underwriters.

ADMINISTRATION AND REPUTE: This company is well managed, has a strong directorate of local business men, has a conservative volume of business and in general, bears an excellent reputation. Underwriting and investment results for the past five years: 1923, underwriting loss, $27,505, investment profit. $55,787; 1922, underwriting loss, $43,801, investment profit, $47,352; 1921, underwriting loss, $21,609, investment profit, $77,514; 1920, underwriting loss, $7,736, investment profit, $38,766; 1919, underwriting profit, $36,562, investment profit, $30,402.

BOARD MEMBERSHIPS: Western Insurance Bureau, New York Insurance Exchange, Philadelphia Board of Underwriters, Board of Underwriters of Allegheny County, Pittsburgh, Pittsburgh, Wash. Surveying & Rating Bureau, Mountain States Insp. Bureau, National Board of Fire Underwriters, Ind. Audit Bureau, Ohio Audit Bureau, Oklahoma Audit Bureau, Chicago Board of Underwriters, Boston Fire Ins. Stamping Office, National Board of Fire Underwriters, Actuarial Department, New York Fire Ins. Rating Organization, Indiana Insp. Bureau, Nebraska Insp. Bureau, Idaho Sur. and Rating Bureau, Kentucky Act. Bureau, Los Angeles Fire Underwriters Bureau, Oregon Rating Bureau.

CLASSES OF INSURANCE WRITTEN: Explosion, fire, lightning, profits, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

MERCHANTS INSURANCE COMPANY, Providence, R. I.

President, E. G. Pieper; Vice-President, Frederick S. Peck; Secretary, Tunis Johnson.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$170,291	.....	$84,891	.....	.....	.....	.....	$1,892	$1,892	.....

ASSETS, DECEMBER 31, 1923: U. S. Gov't bonds, $123,023; cash, $46,147; interest and rents, $1,121; total adm. assets, $170,291. NO LIABILITIES. Capital paid up, $85,400; net surplus, $84,891; total, $170,291.

See Department of Year Book: Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,793,597; losses paid, $5,867,286; dividends declared, cash, $1,008,098.

DIRECTORS: Frederick A. Ballou, George H. Cahoone, Alfred M. Coats, C. Coburn Darling, Frederic W. Howe, George H. Huddy, Jr., John Johnston, Stephen O. Metcalf, Paul C. Nicholson, George M. Parks, Frederick S. Peck, Emil G. Pieper, William L. Sweet, William J. Tully, Byron S. Watson.

FIELD MEN AND TERRITORY COVERED: Chapman & Nauman, general agents, for Cal., Ore. and Wash. The company has the same corps of special agents which travel the territory for the Rhode Island Insurance Co. Licensed in Conn., Ill., Me., Mass., Mich., N. J., N. Y., Ohio, Pa., and R. I. Company expects to enter a number of other states.

HISTORICAL DATA

This company was originally incorporated in 1851 and did a continuous business until 1900, at which time same was reinsured and the company liquidated. A reorganization has since taken place and the company has an authorized capital of $500,000, of which the paid in amount April 2, 1924, was $300,000, with a surplus of like amount. Par value of stock, $50; book value December 31, 1923, 199.40%; latest sale, 200%. In 1923, the company had an investment loss of $766.

BOARD MEMBERSHIP: National Board of Fire Underwriters

METROPOLITAN-HIBERNIA FIRE INSURANCE COMPANY, Chicago, Ill.

President Thomas F. Keeley; Secretary, George Essig; General Managers, John Naghten & Co. Organized, 1919. Capital, $250,000

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$534,407	$185,818	$72,803	$183,710	$207,903	$108,758	$25,020	$69,111	$202,889	$104,696
1922	532,349	161,764	92,503	179,811	203,879	113,973	25,050	69,815	208,838	103,799
1921	512,438	155,883	74,038	177,446	200,406	107,086	25,000	70,741	202,827	116,286
1920	494,286	160,547	64,095	223,475	270,345	118,167	19,998	86,725	224,890	116,104
1919	422,817	149,053	57,948	174,886	193,869	100,146	15,985	68,667	184,798	98,668

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,072,017; losses paid, $1,783,856; dividends declared, cash, $225,020; stock, $10,000.

DIRECTORS: Thomas F. Keeley, Louis Jourdan, Edward Landsberg, Richard W. Wolfe, George Essig, Phillip J. Maguire, George E. Brennan, J. G. Barsaloux, James I. Naghten, Edward Cluff, Chas. C. Kerwin, John A. McCormick, James M. Newburger.

FIELD MEN AND TERRITORY COVERED: J. F. Nicholson, Chicago, Ill., special agent for Cook Co.; W. E. Houk, special agent for Ill., Ind. and Ohio. Company operates in Ill., Ind., Ohio, Pa., Mich. and Wis. (1923 report).

HISTORICAL DATA

This company was given its impetus and was organized following the consolidation of the interests of the Metropolitan Fire and the Hibernia Fire Insurance Company, both of Chicago, on April 7, 1919. The name then became the Metropolitan-Hibernia Fire Insurance Company and the combined resources of the companies totalled $200,000 capital and $56,697 net surplus as of the year prior to the merger. The Metropolitan Fire, after beginning in 1903 with a capital of $100,000 and a surplus of $25,000, increased its capital 100% and then again reduced it to $100.000, so that at the time of the consolidation it stood at that figure. The year before the organization of the joint company, the Metropolitan Fire had a net surplus of $23,136 and a paid in capital of $100,000. The interest behind the organization of both the companies before their consolidation were the same, John Naghten and Company, carrying out the organization. The only difference that existed was that John Naghten and Company practically controlled the Metropolitan Fire, while acting as its general agent. The Metropolitan-Hibernia in 1920 increased its capital from $200,000 to $250,000 by sale of $50,000 of new stock at 200%, thus adding $50,000 to the surplus as well. Par value of shares, $10; book value, December 31, 1923, 129.12%.

ADMINISTRATION AND REPUTE: Although neither the Hibernia Fire nor the Metropolitan Fire had shown an underwriting profit prior to the merger, the consolidation allowed the management, which was vested in John Naghten & Co., to broaden its activities and increase underwriting facilities. The result of this was shown during 1919 and 1920 by an underwriting profit for both those years. John Naghten & Co. now act as general agent under contract which permits freedom of action, and is mutually fair. The company has excellent backing and its management is both able and experienced. The record of underwriting and investment losses and gains for the past five years follows: 1923, underwriting loss, $17,437; investment profit, $16,149; 1922, underwriting loss, $2,974; investment profit, $45,337; 1921, underwriting loss, $8,089; investment profit, $35,685; 1920, underwriting profit, $5,261; investment profit, $11,219; 1919, underwriting profit, $10,800; investment profit, $5,850.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, profits, reinsurance, rent, tornado and windstorm, use and occupancy.

METROPOLITAN MOTOR INSURANCE COMPANY, Cleveland, Ohio

President, R. H. York; Vice-Presidents, W. H. Kelly, H. C. Hinds, H. W. Ritter; Secretary, F. G. Hogen, Jr.; Treasurer, Wm. J. Ellenberger. Organized, 1921.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$274,844	$77,319	$67,437	$163,111	$176,542	$48,536	$6,000	$49,160	$103,696	$44,297
1922	200,597	61,327	19,599	128,772	145,415	81,725	.....	37,744	119,469	95,796
1921	177,564	42,867	28,462	85,734	89,336	46,740	.....	21,323	68,063	15,230

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Collateral loans.....	$10,000	Losses unpaid.....	$16,828
Bonds and stocks...	132,422	Unearned prems....	77,318
Cash.....	75,448	Other liabilities....	9,751
Ctf. of Dep.....	50,000		
Agents' balances....	6,548	Total liabilities...	$103,897
Interest.....	426	Capital paid up....	103,510
		Net surplus.....	67,437
Total adm. assets.	$274,844	Total.....	$274,844

BUSINESS SINCE ORGANIZATION: Premiums received, $377,617; losses paid, $173,606; dividends declared, cash, $10,140.

DIRECTORS: R. H. York, F. A. Pease, J. J. Thomas, C. W. Gabriel, C. M. Buss, Louis C. Hahn, M. J. Hinkel, W. H. Kelly, H. J. Teare, C. W. Brown, J. G. James, C. E. Ward, W. J. Ellenberger, H. W. Ritter.

TERRITORY COVERED: Ohio only.

HISTORICAL DATA

This company began business April 1, 1921, with an authorized capital of $100,000, all of which has been subscribed and paid in in cash, with a paid in surplus of $50,000. Stock par value $10 per share, book value, December 31, 1923, 165.15%. December 31, 1923, directors owned $21,010 of capital stock. Underwriting and investment results in 1923: underwriting profit, $50,989; investment profit, $10,604.

CLASSES OF INSURANCE WRITTEN: Fire, theft, collision, property damage and public liability on automobiles.

METROPOLITAN FIRE INSURANCE COMPANY, New York

In July, 1924, intention to form the Metropolitan Fire Insurance Co., of New York, was advertised by the following named incorporators: W. P. Barker, J. A. Campbell, Antonin Chapal, J. F. Corroon, R. A. Corroon, P. A. Cosgrove, Sigsbee Graham, A. E. Hostin, H. J. O'Toole, W. J. Reynolds, Robert Van Iderstine, George D. Vail, William Wick.

It was proposed to have a capital of $200,000, and the new company was to take over the business and agency plant of the Metropolitan Assurance Underwriters, whose policies have been guaranteed by the American Equitable Ins. Co., of which company R. A. Corroon is president and P. A. Cosgrove vice-president and secretary.

MICHIGAN FIRE AND MARINE INSURANCE COMPANY, Detroit, Mich.

President, D. M. Ferry, Jr.; Vice-President, E. J. Booth; Secretary H. E. Everett; Treasurer, F. A. Schulte; **Assistant Secretary, E. P. Webb. Organized, 1880.**

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,362,411	$1,171,236	$623,101	$1,119,365	$1,226,736	$616,517	$40,000	$512,884	$1,169,401	$545,511
1922	2,314,367	1,062,712	633,697	998,821	1,115,484	688,806	40,000	469,081	1,197,887	681,417
1921	2,377,909	1,258,945	509,384	,229,186	1,336,696	691,120	40,000	597,704	1,328,824	682,387
1920	2,342,770	1,270,715	467,632	1,420,025	1,515,760	662,873	40,000	619,885	1,322,758	683,319
1919	2,158,750	1,123,524	463,130	1,249,917	1,332,976	529,284	40,000	555,689	1,124,973	543,999

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$679,093	Losses unpaid.....	$121,128
Bonds.....	1,318,590	Unearned prems....	1,171,236
Cash.....	63,943	Other liabilities.....	46,946
Agents' balances....	267,577		
Interest.....	33,108	Total liabilities...	1,339,310
From Phila. Undrs Ass'n	100	Capital paid up....	400,000
		Net surplus.....	623,101
Total adm. assets.	$2,362,411	Total.....	$2,362,411

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $204,579,858, $2,003,470; tornado, $15,219,099 $66,740; unclassified, effective prior to January 1, 1921, $11,198,338, $143,063.

BUSINESS SINCE ORGANIZATION: Premiums received, $23,751,630; losses paid, $12,535,950; dividends declared, cash, $1,098,000.

MORTGAGE LOANS: There are 150 loans, of which only 12 are for $10,000 or more. The loans aggregate $679,093 and are secured by properties valued at $1,890,765. But $855 of interest was overdue on December 31, last. Most of the properties loaned upon are in Detroit and all are in Mich. The largest loan is one of $20,000 on a hotel at 62–64 Columbia Street, W. Detroit, valued at $46,000 and insured to $20,000. Total insurance held by company, $1,042,550.

BONDS OWNED (Market Values): U. S. Gov't bonds, $106,970; State, County and Municipal bonds, $1,055,400; other bonds, $156,220; total, $1,318,590.

DIRECTORS: Geo. H. Barbour, J. W. Beaumont, Wm. T. Benallack, E. J. Booth, Lem W. Bowen, Lawrence D. Buhl, James Cravens, Clinton Goodloe Edgar, H. E. Everett, D. M. Ferry, Jr., E. P. Hammond, F. J. Hecker, William R. Hees, Carl A. Henry, Walter C. Mack, William H. Murphy, Chas. L. Pahns, F. A. Schulte, Wm. P. Stevens, Frederic B. Stevens, Frank Thompson, J. W. Thompson, M. B. Whittlesey, J. T. Wing.

FIELD MEN AND TERRITORY COVERED: C. A. Henry, San Francisco, Cal., for Pacific Coast Department; D. Cliffe Stone, Nashville, Tenn., general agent for Ky., and Tenn.; Cravens Dargan & Co., Houston, Tex., managers for Tex.; Simpson Campbell & Co., Boston, Mass., general agents for Mass., Conn., Me., N. H., R. I. and Vt.; Roy L. Nicholson, state agent for Wis. and northern Mich.; Cobb, Miller and Stebbins, Denver, Colo., general agents for Colo.; E. E. Beal, special agent, Mich.; Wm. T. Benallack, Detroit, Mich., superintendent of agencies covering entire field; Wm. W. Woodruffe, state agent for Minn.; J. P. Swigart, state agent for Ill.; A. M. Waldron, Philadelphia, Pa., general agent for eastern Pa.; H. B. Matt, state agent for Ohio and Ind.; Neal C. Rowland, state agent, Rochester, N. Y., Md., western Pa. and N. J.; Godchaux & Mayer, Ltd., New Orleans, La., general agents for La. The company operates in Alaska, Ariz., Ark., Cal., Colo., Conn., Hawaii, Ida., Ill., Ind., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Nev., N. H., N. J., N. Y., Ohio, Okla., Ore., Pa., P. I., R. I., Tenn., Tex., Utah, Vt., Wash., W. Va., Wis. and Wyo.

HISTORICAL DATA

This company was organized in May, 1880, and began business the following year with a paid in capital of $200,000. In 1888 the capital was increased to $400,000 by cash contributions from stockholders and $50,000 of surplus was paid in. In 1906, $200,000 additional surplus was paid in by stockholders. The company suffered a conflagration loss at San Francisco of $371,103. Par value of stock, $50 per share; book value, December 31, 1923, 255.77%; latest sale, 170%. December 31, 1923, the directors owned $107,050 of stock. Largest amount insured in one hazard, gross, $40,000; net, $10,000.

ADMINISTRATION AND REPUTE: This company has been prompt in paying all its losses and its substantial backing is indicated by the fact that the company recovered immediately from the heavy loss at the time of the San Francisco conflagration. The company's funds are soundly invested. Underwriting and investment results for the past five years: 1923, underwriting loss, $66,477, investment profit, $95,881; 1922, underwriting profit, $31,020, investment profit, $133,293; 1921, underwriting loss, $52,171, investment profit, $133,924; 1920, underwriting loss, $39,938, investment profit, $83,459; 1919 underwriting loss, $5,222, investment profit, $79,771.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, explosion, war risk, hail, flood, riot and civil commotion, reinsurance, rent, sprinkler leakage, tornado and windstorm, use and occupancy.

MILWAUKEE MECHANICS INSURANCE COMPANY, Milwaukee, Wis.

President and Treasurer, Chas. H. Yunker; Vice-Presidents, G. W. Grossenbach, Robe Bird; Secretary, R. H. Wieben; Assistant Secretaries, Emil Teich, Chas. Klenk, Rene Steckel; Assistant Treasurer, Ernest G. Ebert. Organized, 1852.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$8,940,822	$4,501,163	$2,403,998	$4,428,323	$4,874,534	$1,945,184	$212,500	$2,037,104	$4,194,788	$1,859,295
1922	8,366,559	4,040,096	2,277,362	3,826,053	4,194,724	2,094,350	212,500	1,719,495	4,026,345	1,974,752
1921	7,941,068	4,028,400	1,833,918	3,735,972	4,093,977	1,972,536	150,000	1,734,740	3,857,276	1,948,254
1920	7,504,340	4,141,529	1,367,415	4,438,279	4,755,557	1,926,642	187,500	1,805,767	3,919,909	2,035,424
1919	6,798,612	3,528,182	1,419,395	3,764,013	4,034,613	1,436,040	187,500	1,557,601	3,181,141	1,473,485

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$529,425	Losses unpaid	$499,790
Mortgage loans	1,034,550	Unearned prems	4,501,163
Bonds and stocks	6,181,527	Other liabilities	285,871
Cash	276,998		
Agents' balances	838,188	Total liabilities	5,286,824
Interest and rents	69,620	Capital paid up	1,250,000
Other assets	10,514	Net surplus	2,403,998
Total adm. assets	$8,940,822	Total	$8,940,822

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $696,410,625, $6,967,922; ocean marine, $4,961,796, $54,417; motor vehicle, $13,179,925, $294,934; inland navigation and transportation, $694,740, $12,480; tornado, $88,817,524, $436,198; sprinkler leakage, $1,550,606, $7,913; riot, civil commotion and explosion, $3,221,452, $6,591; unclassified, effective prior to January 1, 1921, $55,578,031, $674,111.

BUSINESS SINCE ORGANIZATION: Premiums received, $68,216,083; losses paid, $33,490,516; dividends declared, cash, $3,623,000, stock, $300,000.

REAL ESTATE OWNED: Comprises 3 parcels, viz.: 3 lots with a 5-story brick and stone office building on northwest corner of Broadway and Michigan Street, Milwaukee, valued at $528,000; 2-story brick veneered building at 311 Grove Street, Milwaukee value, $5,000; 7 lots in 17th Ward, Milwaukee, value $3,300. There are no incumbrances.

MORTGAGE LOANS: There are 58 loans, ranging in amount from $300 to $125,000, and aggregating $1,034,550. The protecting properties are valued at $3,408,757, and there was no interest past due on December 31, last. A loan of $125,000 is upon Block 144 Madison, Wis., valued, with buildings, at $375,000. The company holds $1,396,100 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $1,158,419; State, County and Municipal bonds, $1,028,112; other bonds, $3,706,957; stocks, $294,045; total, $6,181,527.

DIRECTORS: Chas. H. Yunker, Chas. F. Pfister, G. W Grossenbach, A. W. Finger, Fred Vogel, Jr., Gustav Pabst, Robe Bird, Dr. Jos. Schneider, Carl G. Stern, Arthur R. Munkwitz, Otto H. Falk, Wm. E. Black, A. C. Swallow, O. C. Fuller, W. C. Quarles, Henry J. Nunnemacher, W. H. Schuchardt, Fred T. Goll.

FIELD MEN AND TERRITORY COVERED: State Agents: W. L. Burkhart, Spokane, Wash., for Ida., Mont. and Wash.; C. W. Childress, Fort Worth, Tex., for Tex. and La.; Arch. J. Doerfler, special agent, Des Moines, Ia., for Ia.; Howard M. Eckles, Pittsburgh, Pa., for Pa., Ohio and W. Va.; Charles F. Engle, Indianapolis, Ind., for Ind.; Will Enzweiler, special agent, 1655 Ins. Exch., Chicago, Ill., for Chicago and Cook county; W. J. Faymonville, Columbus, Ohio, for Ohio and W. Va.; R. A. Gamble, Wichita, Kans., for Kans. and Okla.; E. L. Griebling, manager, 604-6 Park Bldg., Cleveland, Ohio., for Cleveland; Wm. C. Howe, special agent, Milwaukee, Wis., for Wis.; C. A. Jeffrey, Denver, Colo., for Colo., Neb., Utah and Wyo.; Frank W. Laughton, Richmond, Va., for Va.; Howard H. Littrell, Rocky Mount, N. C., for N. C. and S. C.; M. J. Martin, Syracuse, N. Y., for N. Y.; James J. McDevitt, Boston, Mass., for Conn., Me., Mass., N. H., R. I. and Vt.; J. L. McKeever, Harrisburg, Pa., for Md. (except Baltimore), and Pa.; George T. Mielke, 1655 Ins. Exch., Chicago, Ill., for Ill. (north); Walter G. Moffett, Portland, Ore., for Ore. and Wash.; Russell C. Nelson, Albert Lea, Minn., for south Minn. and S. D.; N. R. Overstreet, Memphis, Tenn., for Ark., Ky. and Tenn.; Charles A. Proudfit, Kansas City, Mo., for Mo.; C. G. Redd, Albuquerque, N. M., for Ariz. and N. M.; H. L. Robinson, Ilion, N. Y., for N. Y.; F. R. Sherman, Des Moines, Ia., for Ia.; Dan T. Smith, Winchester, Ill., for Ill. (south); Henry N. Stone, Minneapolis, Minn., for north Minn. and N. D.; L. P. Warren, manager, 1655 Ins. Exch., Chicago, Ill., for Chicago; Robert Wechselberg, Milwaukee, Wis., for Wis.; F. C. Wieland, Newark, N. J., for N. J., Washington, D. C., Chester, Pa., Conshohocken, Pa., Elkins Park, Pa., Norristown, Pa.; W. J. Young, Atlanta, Ga., for Ga., Fla. and Ala. The company operates in al the states and territories of the United States excepting Alaska, Del., Hawaii, Miss., Nev., P .I., P. R., Canada and Cuba.

HISTORICAL DATA

This company was organized in 1852 as a mutual company and was reorganized as a stock company in 1885 with $200,000 capital paid in. In 1906 the capital was increased to $500,000, and $300,000 was added to surplus through the sale of new stock at 200%. In 1911 the Milwaukee Fire Insurance Company was merged with the Milwaukee Mechanics, the new institution having a capital of $1,000,000, through a stock dividend of $300,000. In 1917 the capital was increased to $1,250,000 and $125,000 was added to surplus through the sale of new stock at 150%. Conflagration losses: Baltimore, 1904, $321,570; San Francisco, 1906, $1,405,010. Values of special deposits, Ga., $10,310; Va., $56,230; N. M., $10,200; N. C., $19,200. Par value of stock, $10 per share; book value as of December 31, 1923, 292.31%. As of December 31, 1923, the directors owned $296,810 of stock. Largest amount insured in one hazard, gross, $250,000, net, $125,000. This company guarantees the policies of the Milwaukee Underwriters.

ADMINISTRATION AND REPUTE: This company has a high reputation throughout the country, and its officers are well known in the fire insurance world, and hold a high standing in various insurance organizations. The investments of the company are all high grade. Underwriting and investment results of the past five years: 1923, underwriting profit, $53,709, investment profit, $295,250; 1922, underwriting profit, $56,706, investment profit, $599,237; 1921, underwriting profit, $40,953, investment profit, $591,094; 1920, underwriting loss, $66,031, investment profit, $179,515; 1919, underwriting profit, $192,023, investment profit, $112,674.

BOARD MEMBERSHIPS: Western Insurance Bureau, Rocky Mountain Underwriters Association, National Automobile Underwriters Conference, National Board of Fire Underwriters, Farm Association, Southern Tornado Insurance Association.

CLASSES OF INSURANCE WRITTEN: Fire, marine, tornado, automobile, explosion, lightning, sprinkler leakage, rent, use and occupancy, riot and civil commotion.

MINNEAPOLIS FIRE AND MARINE INSURANCE COMPANY, Minneapolis, Minn.

President, F. C. Van Dusen; Vice-President, J. D. McMillan; Secretary and Treasurer, Walter C. Leach. Organized, 1902.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$947,038	.....	$419,844	$1,215,115	$1,261,344	$659,766	$150,000	$547,861	$1,357,627	$656,628
1922	1,067,346	605,729	157,159	842,938	892,630	473,698	40,000	344,224	857,922	469,718
1921	1,031,676	550,668	153,680	689,812	734,625	520,958	.....	290,263	811,221	501,087
1920	1,100,698	648,733	140,360	1,121,619	1,164,344	584,846	20,000	457,657	1,062,503	580,277
1919	1,011,746	571,827	124,673	1,316,000	1,347,046	648,046	20,000	474,304	1,142,350	581,515

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$126,950	Losses unpaid.....	$7,265
Collateral loans.....	15,000	Funds held under reins. treaties....	255,915
Bonds and stocks...	464,682	Other liabilities....	64,014
Cash.....	180,919		
Agents' balances ...	126,577		
Interest.....	14,632	Total liabilities...	327,194
Other assets.....	18,278	Capital paid up....	200,000
		Net surplus.....	419,844
Total adm. assets.	$947,038	Total.....	$947,038

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $150,249,220, $1,596,031; unclassified, effective prior to January 1, 1921, $12,373,972, $151,309.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,758,169; losses paid, $5,571,431; dividends declared, cash, $526,800, stock, $40,000.

MORTGAGE LOANS: There are 45 loans, aggregating $126,950, protected by Minn., N. D., Ia., and S. D. real estate, valued at double the amount loaned thereon. There was $1,323 interest past due on December 31, last. The largest loan is one for $6,000, the rest all being $5,000 or less.

COLLATERAL LOANS: There is a loan of $15,000 on 10 warehouse receipts for grain.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $11,059; State County and Municipal bonds, $401,693; other bonds, $26,480; stocks, $25,450; total, $464,682.

DIRECTORS: Charles M. Case, H. F. Douglas, P. L. Howe, Walter C. Leach, John R. Marfield, J. D. McMillan, F. C. Van Deusen, B. H. Woodworth, George M. Lovejoy.

TERRITORY COVERED: H. M. Newhall & Co., general agents for Cal., Ore., and Wash.; Ellis & Holland, Des Moines, Ia., for Ia.; E. J. Heavner general agent Tulsa Okla., for Okla.; Reynolds Bros., Freemont, Neb., for Neb.; State Agents: F. E. Nelson, for S. D.; R. R. Johnson, for Ohio; W. H. Comrie, Jr., for N. D.; Special Agents: W. T. Markus, for Wis., and part of Minn. The company is licensed in Ariz., Cal., Colo., Ill., Ind., Ia., Kans., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. D., Ohio, Okla., Ore., Pa., S C., S. D., Tenn., Tex., Wash., W. Va., Wis. and Wyo.

HISTORICAL DATA

This company was organized in 1902 as the Winona Fire Insurance Company with a paid in capital of $130,000. The capital was increased in 1904 to $160,000 and in 1906 by stock dividends to $200,000. In 1911 the company changed its name to the Minneapolis Fire and Marine. In 1917 $52,000 was added to the surplus account by contributions from the stockholders. Par value of stock, $100 per share; book value, December 31, 1923, $309.92; latest sale, $175%. December 31, 1923, the directors owned $168,225 of stock. Largest amount insured in one hazard gross, $100,000; net, $25,000. This company guarantees the policies of the Globe Fire Underwriters Agency.

ADMINISTRATION AND REPUTE: This company bears an excellent reputation in the northwest and is backed by substantial interests identified with the grain business in Minneapolis. The underwriting is in charge of Walter C. Leach, secretary, who was formerly president of the Northwestern Fire and Marine Insurance Company. The investments of the company are of high grade. Underwriting and investment results for the past five years: 1923, underwriting profit, $380,079, investment profit, $32,606; 1922, underwriting loss, $25,825, investment profit, $49,304; 1921, underwriting loss, $24,109, investment profit, $67,429; 1920, underwriting profit, $6,641, investment profit, $29 222; 1919 underwriting loss, $56,602, investment profit, $29,759.

BOARD MEMBERSHIPS: Western Union, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Automobile, explosion, farm, fire, hail, lightning, profits, registered mail, reinsurance, rent, riot and civil commotion, tornado and windstorm, use and occupancy.

MINNESOTA FIRE INSURANCE COMPANY, Chatfield, Minn.

President, Joseph Underleak; Secretary, H. P. Thurber. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$173,839	$43,883	$15,086	$54,976	$64,747	$18,474	.....	$23,254	$41,728	$19,899
1922	152,026	33,398	8,772	38,215	47,127	34,292	.....	21,927	56,219	31,561
1921	159,363	37,560	8,366	49,074	55,231	32,494	$4,034	23,564	60,092	36,066
1920	161,594	39,434	14,211	53,966	61,431	27,211	.....	25,322	52,533	24,504
1919	152,872	36,131	7,138	57,828	119,889	19,354	.....	92,154	111,508	12,200

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$13,809	Losses unpaid.....	$7,475
Mortgage loans.....	80,950	Unearned prems....	43,883
Bonds and stocks...	47,145	Other liabilities.....	6,555
Cash.....	7,635		
Agents' balances....	15,258	Total liabilities...	57,913
Interest and rents...	4,991	Capital paid up....	100,840
Other assets.....	4,051	Net surplus.....	15,086
Total adm. assets.	$173,839	Total.....	$173,839

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $51,679, $17,414; tornado, $3,298, $466.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $5,935,553, $70,747; tornado, $2,440,952, $9,096; unclassified, effective prior to January 1, 1921, $13,250, $197.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,056,606; losses paid, $699,432; dividends declared, cash, $42,580.

REAL ESTATE OWNED: Consists of 6 pieces carried at $13,809. Two of these pieces are Canadian farm lands, 1,280 acres; four pieces of N. D. farm lands, consisting of 960 acres. Total rents received last year $161; taxes and expenses $641.

MORTGAGE LOANS: There are 38 loans aggregating $70,750, protected by farm property in Minn., N. D. and S. D., valued at $233,793. There was $2,208 of interest past due on December 31, last. Amount of loans in foreclosure, $1,200. In addition to these loans there is $10,200 in farm mortgage bonds. They are loans on which bonds have been issued for the benefit of small investors.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $12,963; State, County and Municipal bonds, $20,502; stocks, $13,680; total, $47,145.

DIRECTORS: F. G. Stoudt, D. B. Franklin, S. Maddock, Jos. Underleak, R. A. Johnson, H. P. Thurber, E. F. Harnish.

FIELD MEN AND TERRITORY COVERED: F. H. Wilder, Fargo, N. D., State agent for N. D.; N. S. Tyler, Redfield, S. D., state agent, for S. D.; N. J. Norman Olson, St. Paul, Minn., and E. R. Syverson, St. Paul, Minn. and J. R. Waters, Minneapolis, for Minn.; B. N. Anderson & Co., Chicago, Ill., state agents for Ill. The company is licensed in Ill., Minn., N. D. and S. D.

HISTORICAL DATA

Organized by interests affiliated with the Security Mutual Fire Insurance Company, this company was incorporated under the laws of Minnesota on July 15, 1909. In November, 1909, it began business with $100,000 of an authorized capital of $200,000 and having a surplus of $50,000. Later, the paid in capital of $100,000 was increased to $103,040, the par value of stock being $10 per share. During the first three years of its operation the manage-

ment was practically the same as that of the Security Mutual Fire, but in August, 1912, a change of management was brought about. In 1918 a capital impairment was caused by heavy hail losses and by the forest fire conflagration in northern Minnesota during October of that year. The impairment of capital at the end of 1918 amounted to $25,797 and the company reinsured a substantial portion of its business in force and at the stockholders' annual meeting, February 4, 1919, an assessment of 32½% was levied on the stock, thus retiring $2,200 of its capital and making the existing capital stock $100,840 and giving a surplus of about $10,000. The company discontinued writing hail insurance. Par value of shares, $10; book value, December 31, 1923, 114.96%.

ADMINISTRATION AND REPUTE: The company is directed by prominent business and financial men of Chatfield, the president being also president of The First National Bank of that city. It is under experienced management and its reputation regarding payment of losses is excellent. The volume of business written in comparison with net resources has been reduced considerably as against the company's earlier practices. The character of the properties upon which the company has outstanding mortgage loans is high, first mortgages being in force on approved lands in Minn., N. D. and S. D. The company's underwriting and investment gain and loss record during the past five years is as follows: 1923, underwriting loss, $1,880, investment profit, $6,545; 1922, underwriting loss, $6,698, investment profit, $6,910; 1921, underwriting loss, $9,801, investment profit, $6,469; 1920, underwriting profit, $585, investment profit, $6,489; 1919, underwriting loss, $8,229, investment profit, $6,191.

BOARD MEMBERSHIP: The company is affiliated with the General Inspection Bureau of Minneapolis.

CLASSES OF INSURANCE WRITTEN: Farm, fire, lightning, reinsurance, tornado and windstorm.

MISSISSIPPI FIRE INSURANCE COMPANY, Jackson, Miss.

President, Geo. A. Wilson, Sr.; Vice-President, Judge J. Morgan Stevens; Secretary, W. D. Mounger; Treasurer, N. L. Carpenter. Assistant Secretary, E. O. Spencer. Organized, 1921.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,104,043	$370,891	$311,749	$503,772	$548,462	$256,797	$35,124	$163,932	$455,853	$308,102
1922	1,167,976	383,543	271,091	572,507	603,045	317,234	.....	174,492	491,726	284,340
1921	925,718	340,897	167,002	424,965	431,894	38,945	.....	182,596	221,541	90,587

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$565,777	Losses unpaid.....	$43,381
Bonds and stocks...	198,323	Unearned prems....	370,891
Cash.....	144,715	Other liabilities.....	26,782
Agents' balances....	113,070		
Interest.....	30,620	Total liabilities...	441,054
Other assets.....	51 538	Capital paid up....	351,240
		Net surplus.....	311,749
Total adm. assets.	$1,104,043	Total.....	$1,104,043

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $32,120,931, $627,132; tornado, $12,624,888, $62,182.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,501,243; losses paid, $659,086; dividends declared, cash, $35,124.

MORTGAGE LOANS: There are 63 loans aggregating $565,777 and are practically all farm property valued at $2,500,000. Fire insurance held by the company, $335,000. Interest past due, December 31, last, $650. No foreclosures.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $181,900; State, County and Municipal bonds, $14,955; stocks, $1,468; total, $198,323.

DIRECTORS: G. A. Wilson, N. L. Carpenter, J. Morgan Stevens, W. D. Mounger, W. Calvin Wells, O. J. Knox, D. C. Simmons, Sam L. McGlathery, J. W. Fox, Dr. J. W. Barksdale, A. C. Morgan, G. M. Baggett, T. S. Cunningham, W. M. Yandell, Wiley Sanders, A. Lotterhos, E. L. Mounger, T. H. Somerville, G. A. Wilson, Jr., L. S. Gillette, W. A. Adams.

FIELD MEN AND TERRITORY COVERED: Special Agents: W. W. Kirkpatrick, H. P. Barnes, John P. Nelson, Jackson, Miss., for Miss., Mell D. Smith, Birmingham, Ala., for Ala. and Fla.; J. Dee Henry, Memphis, Tenn., for Tenn. and Ark.; H. L. Lastrapes, Opelousas, La., for La.; T. M. Fuller, Dallas, Tex., for Tex. The company operates in Ala., Ark., Fla., La., Miss. Tenn. and Tex.

HISTORICAL DATA

This company was incorporated April 27, 1921, and began business on May 1, 1921, with an authorized capital of $1,000,000, and a subscribed and paid in capital of $351,940 and $318,738 surplus paid in. The stock for the company was sold by contract with D. B. Reynolds, who was authorized to sell up to $1,000,000 of capital and $1,000,000 of surplus. The present paid in capital is $351,240. The contract with Mr. Reynolds has been terminated. The stock selling and organization expenses were rather high. Par value of stock, $10 per share; book value, December 31, 1923, 188.75%; latest sale, 200%. Largest amount insured in one hazard, gross, $181,000; net, $15,250. December 31, 1923, directors owned, $127,270 of stock.

ADMINISTRATION AND REPUTE: This company was organized following the withdrawal from Mississippi of most of the older fire insurance companies, involved in the Anti-Trust suit which completely upset fire insurance in Mississippi for a number of years. It is backed by substantial legal and banking interests of Mississippi. It guarantees policies issued under the name of Capital City Underwriters, Jackson, Miss. Underwriting and investment results for the past three years: 1923, underwriting profit, $25,766, investment profit, $49,316; 1922, underwriting profit, $68,597, investment profit, $42,746; 1921, underwriting loss, $114,971, investment profit, $11,678.

CLASSES OF INSURANCE WRITTEN: Fire, reinsurance, tornado and windstorm.

NATIONAL AMERICAN FIRE INSURANCE CO., Omaha, Neb.

President, W. H. Ahmanson; Vice-President, W. L. Wilcox; Secretary-Treasurer, James E. Foster; Assistant Secretary, H. W. Ahmanson. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,599,513	$259,688	$388,346	$267,315	$358,142	$124,301	$57,984	$135,833	$318,118	$121,953
1922	1,532,394	229,774	370,033	269,805	369,541	179,871	48,003	135,230	363,104	169,671
1921	1,468,957	178,160	362,118	276,466	375,991	144,007	42,582	144,392	330,981	148,056
1920	1,352,980	122,211	342,152	238,840	317,794	78,807	.....	134,885	213,692	87,324
1919	1,162,365	14,845	153,859	26,422	ρ243,369	1,237	.....	23,280	24,517	.....

ρ Includes surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$1,056,608	Losses unpaid	$9,270
Bonds	349,043	Unearned prems	259,688
Cash	130,090	Other liabilities	7,209
Agents' balances	15,089		
Interest	32,312	Total liabilities	276,167
Notes receivable	9,529	Capital paid up	935,000
Other assets	6,842	Net surplus	388,346
Total adm. assets	$1,599,513	Total	$1,599,513

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $21,607,136, $254,480; motor vehicle, $4,758,954, $53,897; tornado, $17,204,266, $96,244; hail, $495,144, $1,303; unclassified, effective prior to January 1, 1921, $4,578,532, $56,739.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,078,848; losses paid, $528,223; dividends declared, cash, $148,-569.

MORTGAGE LOANS: There are 189 loans aggregating $1,064,-008 on farm property located in Neb., Iowa and Colo., valued at $3,172,940. There was $7,914, of interest past due on December 31, last. The company holds $324,443 of fire insurance on the buildings.

BONDS OWNED (Market Values): U. S. Gov't bonds, $116,600; State, County and Municipal bonds, $232,443; total, $349,043.

DIRECTORS: W. H. Ahmanson, W. L. Wilcox, James E. Foster, N. H. Tyson, E. R. Goodman, F. C. Achtemeier, H. H. Jones, C. L. Dunham, Dr. Frank Barta, G. C. Hueftle, J. F. Smith, D. J. Poynter, G. J. Harrison, C. L. Brinkerhof, Frank Misko, Alfred J. Johnson, S. S. Polski.

FIELD MEN AND TERRITORY COVERED: W. C. Dunker, Lincoln, Neb., for north of River Platte and western Neb.; N. F. Babson, Lincoln, Neb., east half south of River Platte; Clive E. Heckenlively, Norfolk, Neb., for north of River Platte, eastern portion of Neb. and northern counties; Thad. Robison, Minden, Neb., for west half of south Platte, Neb. The company operates in Iowa, Neb. and Colo.

HISTORICAL DATA

This company was incorporated and licensed under the laws of Neb. on April 12, 1919, and began business on October 23, 1919, with an authorized capital of $1,500,000 of which a little more than $1,000,000 was subscribed. Originally incorporated as the American National Fire Insurance Company, the name was changed to the present title owing to an objection made by the Royal, which owned the American National Fire Insurance Company of Ohio. The alteration in nomenclature took place on April 30, 1919. The organization was carried out by W. H. Ahmanson and the original officers still hold their respective positions. By December 1, 1919, the sale of stock had been completed and during 1920, $124,955 capital stock was paid up by cash. As of December 31, 1920, the total paid up had reached $878,255 which was increased during 1921 by an additional $35,330 in cash. In 1922, a further addition of $8,415 was made, and in 1923 it was increased to $935,000. First issue of stock was sold at $100 per share and part of the second issue went at $125 per share while the contract for promotion expense was in accordance with the statutes of Neb. which provide for 10% of the par value of stock. Par value of present shares, $50; book value, December 31, 1923, 141.53%. Largest amount insured in one hazard, gross, $135,000; net, $25,000.

ADMINISTRATION AND REPUTE: The interests behind the management of the National American Fire are business men of the state of Neb. The management personnel itself is composed of experienced insurance executives, the president having had, at one time, the post of secretary of the State Insurance Company of Neb., later going to the Columbia Fire Underwriters in a managerial capacity which he resigned to head the National American Fire. All the other officials have had almost equally extensive experience. The company is writing a fair amount of business. The company's underwriting and investment gain and loss record for the years 1919, 1921, 1922 and 1923 is as follows: 1923, underwriting loss, $25,390, investment profit, $90,634; 1922, underwriting loss, $91,176, investment profit, $107,260; 1921, investment profit, $107,402; 1919, underwriting loss, $31,846, investment profit, $16,625.

BOARD MEMBERSHIPS: Western Union, Western Automobile Underwriters Conference, National Automobile Underwriters Conference, Subscribers Actuarial Bureau, National Board of Fire Underwriters and the Farm Association.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, tornado, farm, reinsurance, rent, use and occupancy, automobile and hail on growing crops.

NATIONAL AUTOMOBILE INSURANCE COMPANY, Lincoln, Neb.

President, Richard Wilkinson; Secretary, Rees Wilkinson. Organized, 1916. Capital, $100,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$141,960	$17,378	$22,431	$51,570	$71,188	$11,517	.....	$59,604	$71,121	$9,885
1922	137,839	15,972	17,534	27,226	93,460	30,561	.....	79,008	109,570	20,188
1921	157,839	41,475	4,379	25,489	67,788	55,018	.....	35,950	90,968	45,526
1920	218,705	84,926	6,057	104,284	150,361	31,716	.....	132,132	163,848	.....
1919	255,797	94,492	19,587	173,135	182,932	39,850	.....	110,066	149,916	44.087

See Department of Year Book: Fire Insurance Stocks and Dividents.

BUSINESS SINCE ORGANIZATION: Premiums received, $619,492; losses paid, $186,859; dividends declared, cash, none.

DIRECTORS: Richard Wilkinson, D. E. Wilkinson, Rees Wilkinson, S. E. Campbell, Frank S. Richards, Richard F. Stout J. W. Gish, F. N. Herzing, Clarence Livingston, Oscar M. Nelson, Emil Kuehn, Edward Thingan.

TERRITORY COVERED: Licensed in Nebraska only.

HISTORICAL DATA

Incorporated under the laws of Nebraska in May of 1916, the National Automobile Insurance Company was licensed during that year and began business January 3, 1917. The surplus at inception was $25,000 and of a subscribed capital of $250,000, $100,000 was paid in cash, the stock having a par value of $50 per share. The organization was completed and the company commenced writing without any promotional expense, this factor giving it a recognizable advantage at the start. In the beginning it was planned to write all lines of automobile insurance and this principle has never been deviated from. The company is licensed in Nebr. only. Par value of shares, $50; book value, December 31, 1923, 122.43%.

ADMINISTRATION AND REPUTE: The management of the National Automobile Insurance Company is in experienced hands, being carried out by Secretary Rees Wilkinson who was previously in charge of the destinies of the Automobile Insurance Company of Lincoln. He joined the National Automobile Insurance Company when it took over the agencies and business of the aforenamed organization. The attention of the company has been directed to developing general lines of automobile business in the small towns and, operating only in Nebr., it has become very well known in its home state. The loss ratio on the average has been satisfactory and though the company writes only a moderate amount of insurance, it is careful in its selection of risks. Its underwriting and investment record for recent years is as follows: 1923, underwriting loss, $4,181, investment profit, $7,551; 1922, underwriting profit, $10,721, investment loss, $150; 1921, underwriting loss, $7,117, investment profit $5,333.

CLASSES OF INSURANCE WRITEN: Company writes automobile insurance only, but accepts all classes of this.

NATIONAL AUTOMOBILE INSURANCE COMPANY, Los Angeles, Cal.

President, Charles Kerr; Vice President, Jno. I. McClure; Secretary, W. H. Barbour. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$710,244	$409,984	$45,226	$780,781	$800,649	$202,155	$75,000	$306,694	$583,849	$172,656
1922	481,764	228,180	88,305	498,215	512,122	117,185	25,000	192,198	334,384	110,267
1921	297,558	140,102	25,174	297,928	309,158	94,725	.....	117,905	212,630	93,487
1920	192,490	64,976	20,627	141,721	149,093	23,760	.....	61,603	85,363	23,030
1919	128,700	16,245	10,348	21,001	21,570	2,765	.....	12,774	15,539	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$86,139	Losses unpaid.....	$64,490
Collateral loans.....	5,000	Unearned prems....	409,984
Bonds and stocks...	333,263	Other liabilities.....	40,544
Cash.....	189,779		
Agents' balances....	89,465	Total liabilities...	515,018
Interest and rents...	6,598	Capital paid up....	150,000
		Net surplus.....	45,226
Total adm. assets.	$710,244	Total.....	$710,244

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $13,790,614, $723,035.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,739,646; losses paid, $347,364; dividends declared, cash, $50,000; stock, $50,000.

REAL ESTATE OWNED: Consists of lots 1 and 2, 16th & Hill, Los Angeles, unimproved purchased February 14, 1923 for $62,021. Lot 3, 217 W. 17th Street, Los Angeles, with a one story garage in process of construction. Lot cost, $14,765, December, 25, 1923; cost of construction, $9,353. Total rents received last year, $240; taxes and expenses, $1,255.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $19,823; State, County and Municipal bonds, $140,708; other bonds, $140,042; stocks, $32,690; total, $333,263.

DIRECTORS: Charles Kerr, Inez H. Kerr, John Q. McClure, Nellie M. McClure.

FIELD MEN AND TERRITORY COVERED: R. F. Dorney, special agent, Cal. The company is licensed in Cal. only.

HISTORICAL DATA

This company was organized in 1919 and commenced business the same year. It had an authorized, subscribed and paid up capital of $100,000, and a paid in surplus of $20,000. In 1923, the capital was increased to $150,000 by stock dividend of $50,000. The company had a reasonable organization expense. Par value of stock, $100 per share; book value, December 31, 1923, $130.15.

ADMINISTRATION AND REPUTE: This company is backed by substantial interests in Los Angeles and its stock is very closely held, the directors owning the entire amount. The company bears an excellent reputation for a young company. Underwriting and investment results for the past four years: 1923, underwriting profit, $25,268, investment profit, $6,652; 1922, underwriting loss, $67,884, investment profit, $20,248; 1921, underwriting loss, $17,308, investment profit, $24,397; 1920, underwriting profit, $3,020, investment profit, $7,258; 1919, underwriting loss, $11,442, investment profit, $3,101.

CLASSES OF INSURANCE WRITTEN: Automobile fire and theft, collision embezzlement and confiscation.

THE NATIONAL CAPITAL INSURANCE COMPANY, Washington, D. C.

President, Geo. R. Repetti; Vice-Presidents, John C. Yost and James A. Donohue; Secretary and Manager, William N. Payne, Jr. Incorporated, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$187,691	$35,167	$44,524	$34,419	$66,327	$4,548	$6,500	$29,369	$40,417	$4,548
1922	161,154	27,084	31,970	26,205	56,890	4,510	6,000	30,237	40,747	5,110
1921	144,650	22,404	21,146	24,724	36,769	2,901	3,000	14,771	20,672	3,501
1920	126,819	15,274	11,045	21,372	31,090	2,144	.....	11,847	13,991	2,141

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$166,250	Unearned prems....	$35,167
Bonds.....	14,325	Other liabilities....	8,000
Cash.....	2,014		
Agents' balances....	2,157	Total liabilities...	43,167
Interest.....	2,945	Capital paid up....	100,000
		Net surplus.....	44,524
Total adm. assets.	$187,691	Total.....	$187,691

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $7,712,697, $41,905; motor vehicle, $262,729, $11,064; plateglass, $2,591; unclassified, effective prior to January 1, 1921, $7,975,426, $55,560.

MORTGAGE LOANS: There are 39 loans upon dwellings and business properties in D. C., aggregating $166,250 and valued at $400,350. The company holds $174,900 of insurance on the mortgaged property.

DIRECTORS: George R. Repetti, Lewis Flemer, Morris E. Morrow, Joe Herbert, Jr., Maurice Otterback, John C. Yost, James A. Donohue, Guy T. Steuart, Herbert Newsom, Alex. McKenzie, Wilson P. Malone, Clarence F. Donohue, Michael A. Weller, Charles A. Carry, Louis Hartig.

TERRITORY COVERED: Operates in D. C. only.

HISTORICAL DATA

This company was incorporated at Washington, D. C., November, 1919, with an authorized and paid up capital of $100,000 and a surplus of $10,000. Par value of stock, $10 per share; book value, December 31, 1923, 144.52%.

ADMINISTRATION AND REPUTE: This company operates in D. C. only and was organized and is managed by business men of Washington. The only officer of extensive insurance experience is William M. Payne, Jr., Secretary and Manager. Underwriting and investment results for the past few years: 1923, underwriting profit, $9,135, investment profit, $11,419; 1922, underwriting profit, $6,692, investment profit, $11,132; 1920, underwriting loss, $3,781, investment profit, $6,826.

BOARD MEMBERSHIPS: Eastern Union, National Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Motor vehicle, fire, and plate glass.

NATIONAL FIRE AND MARINE INSURANCE CO., Elizabeth, N. J.

President, Edwin C. Jameson; Vice-President, H. R. Chambers; Secretary, H. C. Trowbridge. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$451,333	x	$62,205	$33,330	$92,009	$81,348		*—$44,512	$36,836	$22,497
1922	467,577	x	55,728	32,784	375,786	43,014		— 33,114	9,900	63,255
1921	364,711	x	13,055	62,397	265,259	297,378		— 10,648	286,730	199,285
1920	587,090	x	16,482	157,756	363,000	628,962		170,205	799,167	588,551
1919	643,029	$384,022	58,028	846,984	935,890	666,641	$5,000	326,650	998,291	580,009

x Reinsured December 31, business continued.
* Excess of commission for reinsurance over underwriting expenses.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Mortgage loans	$8,200	Losses unpaid	$5,000
Bonds and stocks	405,090	Other liabilities	284,128
Cash	10,628		
Agents' balances	—32,763	Total liabilities	289,128
Interest	2,403	Capital paid up	100,000
Other assets	57,774	Net surplus	62,205
Total adm. assets	$451,333	Total	$451,333

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,195,309; losses paid, $5,909,926; dividends declared, cash, $381,500.

MORTGAGE LOANS: There are 4 loans, $8,200, all first class dwelling property, in Elizabeth, N. J., and Brooklyn, N. Y., valued at $33,000, on which the company holds $15,000 of fire insurance.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $39,200; State, County and Municipal bonds, $25,000; other bonds, $116,950; stocks, $223,940; total, $405,090.

DIRECTORS: H. R. Chambers, Raymond T. Parrot, H. C. Trowbridge, J. F. Spinning, M. M. Crane, Henry W. Crane, E. C. Jameson, C. C. Coleman, Russell W. Lewis, Arthur D. Chambers. Hon. Foster M. Voorhees, H. R. Chambers, Jr., T. R. Chambers.

FIELD MEN AND TERRITORY COVERED: Special agents, Charles Bogert, Westwood, N. J. L. Lazarus, Bayonne, N. J.; David Gordon, Paterson, N. J.; M. Robbins, Newark, N. J.; D. N. Popik Agency, Newark, N. J.; E. A. Wilson Co., Atlantic City, N. J. The company operates in N. J. only.

HISTORICAL DATA

This company was organized August, 1865, under the laws of the state of N. J., commenced business in November of the same year. Authorized capital stock of $500,000, subscribed and paid in $100,000; contributed to surplus by stockholders in 1921, $125,000. Par value of stock, $50 per share; book value, December 31, 1923, 162,20%; latest sale, 160%, as of December 31, 1922, directors owned $72,350 of capital stock.

ADMINISTRATION AND REPUTE: As of April 1, 1920, this company reinsured its entire outstanding marine business in the Globe and Rutgers Fire Insurance Company of New York and in April of the following year all of its fire insurance business. This arrangement is continued annually, and in view of the excellent standing of the reinsuring company the standing of policies of the National Fire and Marine is beyond question. The company does a direct business in New Jersey only, and surplus line business elsewhere. Its president, E. C. Jameson, is also president of the Globe & Rutgers Fire Insurance Company of New York. Underwriting and investment results for the past five years: 1923, underwriting profit, $45,879, investment loss, $60,726; 1922, underwriting profit, $673, investment profit, $42,000; 1921, underwriting loss, $119,295, investment loss, $9,132; 1920, underwriting loss, $40,502, investment loss, $1,065; 1919, underwriting profit, $42,148, investment loss, $7,300.

CLASSES OF INSURANCE WRITTEN: Fire only.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, Hartford, Conn.‡

President, H. A. Smith; Vice-President, F. D. Layton; Secretary, S. T. Maxwell; Assistant Secretaries, C. B. Roulet, G. F. Cowee R. M. Anderson; Treasurer, F. B. Seymour; Agency Supts., J. H. Crane, S. M. Buck and R. C. Alton, F. E. Shaw. Organized, 1871

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$32,200,948	$17,528,331	$9,101,570	$17,988,314	$19,096,789	$8,863,304	$400,000	$7,815,713	$17,079,017	$8,661,860
1922	30,375,283	16,361,819	8,350,064	16,570,333	17,777,951	8,746,807	400,000	7,133,558	16,280,365	8,665,208
1921	28,224,420	15,851,787	6,844,481	15,577,791	16,589,568	8,344,555	400,000	6,926,269	15,670,824	8,793,477
1920	27,112,321	15,645,515	6,318,306	17,000,638	17,793,546	7,476,263	400,000	7,249,797	15,126,060	7,594,655
1919	24,723,963	13,440,443	6,057,578	15,147,347	15,905,430	5,663,904	400,000	5,974,707	12,038,611	6,118,200

‡ Connecticut standard.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$635,000	Losses unpaid	$1,999,047
Mortgage loans	2,060,250	Unearned prems	17,528,331
U. S. Gov't Bonds	21,448,320	Other liabilities	1,572,000
Cash	4,377,255		
Agents' balances	2,909,075	Total liabilities	21,099,378
Interest and rents	275,890	Capital paid up	2,000,000
Other assets	495,158	Net surplus	9,101,570
Total adm. assets	$32,200,948	Total	$32,200,948

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,440,322,223, $23,911,699; ocean marine, $3,975,133, $65,338; motor vehicle, $313,630,883, $3,112,068; inland navigation and transportation, $356,823, $2,864; tornado, $480,196,694, $2,874,020; hail, $3,699,457, $7,243; sprinkler leakage, $6,585,278, $3,563; riot, civil commotion and explosion, $14,847,348, $31,044; earthquake, $1,768,283, $4,846; unclassified, effective prior to January 1, 1921, $273,316,152, $3,541,758.

BUSINESS SINCE ORGANIZATION: Premiums received, $238,777,376; losses paid, $120,031,738; dividends declared, cash, $8,731,430; stock, $100,000.

REAL ESTATE OWNED: The principal parcel is the company's home office, a brick building at 95 Pearl Street, Hartford, of which the actual cost was $496,142, and the market value $445,000. There are 4 other items, mostly dwellings in Hartford.

MORTGAGE LOANS: These loans aggregate $2,060,250 and are protected by real estate valued at $8,124,270. The company holds ample insurance on the property. These loans cover property in 16 States, the bulk, however, being situated in Kans., Iowa, Neb., Mo. and Ill. The largest loans are as follows: $30,000 on lots and hospital in Fort Dodge, Iowa, valued at $80,000, $37,000 on brick school and hospital in Cedar Rapids, Iowa, valued $185,000; $40,000 on 151–157 No. Lawrence Avenue, Wichita, valued at $190,000; $50,000 on S. E. Cor. 8th and Jackson Streets, Topeka, Kans., valued at $175,000; $62,000 on brick church and school

at Waterloo, Iowa, valued at $155,000; $41,000 on brick school in Cedar Rapids, Iowa, valued at $129,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $8,876,227; State, County and Municipal bonds, $2,270,180; railroad and other bonds, $7,577,750; stocks, $2,724,-163; total, $21,448,320.

DIRECTORS: Francis T. Maxwell, Fred S. James, H. A. Smith, Charles Cheney, Geo. H. Burt, Frederick F. Small, E. Y. Judd, F. D. Layton, John H. Buck, M. H. Holcomb, A. G. Wooley, S. T. Maxwell.

UNDERWRITING MANAGERS, FIELD MEN AND TERRITORY COVERED: Home Office department: W. H. Lewis, general agent, C. C. Hewitt, state agent, W. H. Hinsdale, special agent and G. E. Moffitte, special agent, Room 601, 18 Oliver Street, Boston, Mass., P. O. Box 1625, for Me., N. H., R. I., eastern Mass.; C. J. Bauerle, Jr., state agent; F. Beaman, special agent, Care National Fire Ins. Co., Hartford, Conn., for Conn., Vt. and western Mass.; F. H. Burnham, special agent (Colonial only), Rutland County National Bank Bldg., Merchants Row, Rutland Vt., for N. H., and Vt.; New York City office, 123 William Street, H. M. Zweig, general agent, M. K. Smith, special agent; H. J. Wind, special agent, 205 Arkay Bldg., Albany, N. Y., P. O. Box 544, for N. Y. east; A. M. Paddon, special agent, 428 Granite Bldg., 130 Main Street, east, Rochester, N. Y., for N. Y. west; L. C. Post, special agent, N. Y., South William Street, New York City; P. G. Burleigh, state agent, R. L. Corey and J. E. Kelly, special agents. Room 603 Union Bldg., 15 Clinton Street, Newark, N. J., for N. J.; S. H. Schoch, and M. E. Hill, special agents, 329 Walnut Street, Philadelphia, Pa., for Pa. east; W. W. Corry, special agent, 216 Locust Street, Harrisburg, Pa., for Pa., central; H. B. Collamore and T. E. Parker, special agents, 307 Fourth Avenue, Pittsburgh, Pa., for Pa. west; Gilpin, Van Trump & Montgomery, Inc., general agents, Wilmington, Del., for Del.; D. L. Coulbourn, special agent, 803 American National Bank Bldg., P. O. Box 1778, Richmond, Va., for Va.; F. F. White, special agent, 913 American Bldg., Baltimore, Md., for D. C. and Md.; Alfred Paull & Son, general agent (National only), Wheeling, W. Va., for W. Va.; W. C. Browne, state agent, and R. E. Mullen, special agent (Colonial and M. & T.), 205 Union Trust Bldg., P. O. Box 812, Charleston, W. Va., for W. Va.; W. O. Minter, Jr., Commercial Bank Bldg., P. O. Box 515, Charlotte, N. C., for N. C. and S. C.; Hugh T. Powell, state agent, G. W. Lanier, special agent, 406 Trust Co. of Georgia Bldg., Atlanta, Ga., for Ga. and Ala.; H. C. Hare Co., general agents, Jacksonville, Fla., for Fla.; J. G. Knight, special agent, Hall Bldg., Little Rock, Ark., for Ark.; C. H. Cowan, state agent, Patterson Bldg., Oklahoma City, Okla., for Okla.; W. N. Fox, special agent, Patterson Bldg., Oklahoma City, Okla., for Okla.; Chas A. Haggart, state agent, Suite 1407–8 Southwestern Life Bldg., P. O. Box 888, Dallas, Tex., for Tex.; C. D. Rankin, special agent, Suite 1407–8 Southwestern Life Bldg., P. O. Box 888, Dallas, Tex., for Tex. east; F. R. Charles, special agent, Suite 1407–8 Southwestern Life Bldg., P. O. Box 888, Dallas, Tex., for Tex. central; E. F. Yerrington, special agent, Suite 1407–8 Southwestern Life Bldg., P. O. Box 889, Dallas, Tex., for Tex. west; Western Department: No. 175 West Jackson Blvd., Chicago, Ill.; Geo. H. Bell, manager; D. H. Dresser, L. R. Hanawalt and R. D. Safford, assistant managers; W. H. Roadifer, comptroller; state and special agents for western department: Ill.: A. E. Owens, state agent, 175 W. Jackson Blbd., Chicago; John G. Segerdahl, special agent, 175 W. Jackson Blvd., Chicago (Cook County only); F. R. Nevin, special agent, 175 W. Jackson Blvd., Chicago; B. F. Peters, special agent, 175 W. Jackson Blvd., Chicago (Colonial and M. & T.); A. R. Holliday, special agent, 500 S. Douglas Avenue, Springfield, Ill. (farm only). Ind.: F. C. Deggendorf, state agent, Consolidated Bldg., 115 N. Penn Street, Indianapolis, Ind.; Geo. D. Lucas, special agent, Consolidated Bldg., 115 N. Penn Street, Indianapolis, Ind.; Bert C. Ellis, special agent, Consolidated Bldg., 115 N. Penn Street, Indianapolis, Ind, (Colonial and M. & T); J. O. Harris, special agent, Mentone, Ind. (farm only); Grant Mullendore, special agent, P. O. Greenfield, Ind. (farm only). Iowa: W. H. Harrison, state agent, 202 Royal Union Life Bldg., Des Moines, Iowa; A. A. Ingram, special agent, 202 Royal Union Life Bldg., Des Moines, Iowa; Sim E. Wherry, special agent, 202 Royal Union Life bldg., Des Moines, Iowa; Geo. A. Smid, special agent, 202 Royal Union Life Bldg., Des Moines, Iowa. Kans.: W. L. Gardner, state agent, 701 Jackson Street, Topkea, Kans.; C. M. Hill, special agent, 701 Jackson Street, Topeka, Kans.; Frank A. Scott, special agent, 701 Jackson Street, Topeka, Kans.; Howard S. Searle, special agent, 701 Jackson Street, Topeka, Kans.; H. P. Schroeder, special agent, 701 Jackson Street, Topeka, Kans. (farm only); Bron H. Pyle, special agent, 701 Jackson Street, Topeka, Kans. (farm only); J. G. Kinney, special agent, 701 Jackson Street, Topeka, Kans. Ky.: W. P. Huffman, state agent, Republic Bldg., Louisville, Ky.; Joseph A. Weber, special agent, Republic Bldg., Louisville, Ky. Mich.: W. H. Gabriel, state agent, 647 Griswold Street, Detroit, Mich.; Richard C. Aagcberg, special agent, 647 Griswold Street, Detroit Mich.; Fred Fortner, special agent, 647 Griswold Street, Detroit, Mich.; E. W. Bell, state agent, P. O. Box 486, Lansing, Mich. (Colonial and M. & T.). Minn.: E. F. Wirth, state agent, 944 Plymouth Bldg., Minneapolis, Minn.; Robert E. Cropsey: special agent, 944 Plymouth Bldg., Minneapolis, Minn. Mo.; R. O. Beistle, state agent, 506 Sharp Bldg., Kansas City, Mo., Paul C. Hartman, special agent, 506 Sharp Bldg., Kansas City, Mo.; Jas. W. Evans, Jr., special agent, 1447–1448 Pierce Bldg., St. Louis, Mo. (for St. Louis only). Neb.: J. S. Palmer, state agent, 117 S. 19th Street, Omaha, Neb.; W. H. Elbourn, special agent, 314 Terminal Bldg., Lincoln, Neb.; W. M. Hiller, special agent, 117 S. 19th Street, Omaha, Neb.; L. J. Coyle, special agent, 314 Terminal Bldg., Lincoln, Neb.; Adam Grass, special agent, Hastings, Neb.; Elmer D. Straka, special agent, 117 S. 19th Street, Omaha, Neb. N. D.: David J. Hull, special agent, First National Bank Bldg., Fargo, N. D.. Columbia Fire Underwriters Agency: State and Special Agents: Neb.: A. J. Murrish, state agent, 1227 N. Burlington Street, Hastings, Neb.; Burton O. Robinson, special agent, Hotel Harley, Omaha, Neb.; A. G. Evans, adjuster, 1832 S. 24th Street, Lincoln, Neb. Kans.: August Wuester, state agent, 306 Columbian Bldg., Topeka, Kans.; J. C. Coldiron, special agent, 202 W. Republic Street, Salina, Kans. Iowa: D. L. McCarthy, stage agent, 307 Crocker Bldg., Des Moines, Iowa; Hugh Patterson, special agent, 307 Crocker Bldg., Des Moines, Iowa. S. D.: P. J. Finney, state agent, 216 Paulton Block, Sioux Falls, S. D.; Goodwin Erickson, special agent, 216 Paulton Block, Sioux Falls, S. D. N. D.: Alan K. Bolton, state agent, Merchants National Bank Bldg., Fargo, N. D. Minn.: H. C. Knuepfer, state agent, 944 Plymouth Bldg., Minneapolis, Minn.; Clay Ryan, special agent, Le Sueur, Minn. Okla.: L. C. Dame, state agent, 517 Patterson Bldg., Oklahoma City, Okla.; Ralph Searle, special agent, 517 Patterson Bldg., Oklahoma City, Okla. Colo., Mont. and Wyo.: Read H. Dargan, special agent, 728 Equitable Bldg., Denver, Colo. Ohio: Geo. W. Thrush, special agent, 500 Hartman Bldg., Columbus, Ohio; W. R. Owen, special agent, 500 Hartman Bldg., Columbus, Ohio; Clayton E. Reeder, special agent, 500 Hartman Bldg., Columbus, Ohio; Fred G. Bell, special agent, 500 Hartman Bldg., Columbus, Ohio (Colonial and M. & T.). S. D.: Robert W. Hayward, state agent, 214 Paulton Block, P. O. Box 526, Sioux Falls, S. D.; Irvin O. Steen, special agent, Sioux Falls, S. D. (farm only for Minn. and S. D.). Tenn.: W. P. Huffman, state agent, and Joseph A. Weber, special agent, Republic Bldg., Louisville, Ky.; Wis.: Louis L. Neuberg, state agent, 302 Mitchell Bldg., Milwaukee, Wis.; Edward M. Quinn, special agent, 302 Mitchell Bldg., Milwaukee, Wis.; Otis C. Hay, special agent, 302 Mitchell Bldg., Milwaukee, Wis. (farm only). Canada: Fess & Smith, Ltd., general agents, McArthur Bldg., Winnipeg, Manitoba. Miscellaneous: T. M. Luce, improved risk department, 175 W. Jackson Blvd., Chicago; Carl H. Sachs, engineer, 175 W. Jackson Blvd., Chicago.; Thomas Kingsley, Jr., engineer, 175 W. Jackson Blvd., Chicago; F. S. Dauwalter, special agent, 175 W. Jackson Blvd., Chicago (farm only); C. J. Purcell, automobile adjuster, Republic Bldg., Louisville, Ky. Forest City Insurance Agency, Rockford, Ill.: W. W. Denson, special agent and adjuster, McLeansboro, Ill.; George H. Fisher, special agent and adjuster, 620 So. Fourth Street, Springfield, Ill.; Stewart McEvoy, special agent, Peoria, Ill. Douglas, Rogers Co. Limited, general agents, Maritime Provinces and Newfoundland: George T. Douglas, supervisor, Amherst, N. S.; E. L. Beer, general adjuster and inspector, Amherst, N. S.; B. D. Rogers, supervisor, Amherst, N. S.; B. L. White, chief special agent, New Brunswick, Amherst, N. S.; H. S. Major, chief special agent, Nova Scotia, Wolfville, N. S.; E. P. Howard, special agent, New Brunswick (general), Prince William Street, Saint John, N. B.; D. M. Bonnyman, special agent, New Brunswick, Amherst to Saint John, Saint John River, Amherst, N. S.; H. T. LeBlanc, special agent, New Brunswick, Amherst to Campbellton, Amherst, N. S.; A. G. MacPhail, special agent, eastern section, Nova Scotia and Cape Breton Island, Amherst, N. S.; J. T. Schurman, special agent, Annapolis Valley, South Shore, Nova Scotia, Wolfville, N. S. Columbia Fire Underwriters Agency, Masonic Temple, Omaha, Neb., C. O. Talmage, manager; R. H. Wallace, assistant manager, H. J. Lund, agency superintendent. Pacific Department: 354 Bush Street, San Francisco, Cal.; Willard O. Wayman, general agent, Frank E. Stone and Maxwell H. Thomson, assistant general agents; Chas. Harris and W. W. Cleveland, agency superintendents, San Francisco, Cal.; H. L. Brooks, special agent, automobile department; L. G. Feyen, special agent, 916 Citizens National Bank Bldg., Los Angeles, Cal., for southern Cal., Ariz.; A. H. Jackson, Mehlhorn Bldg., Seattle, Wash., for western Wash., western British Columbia and Ore.; E. W. Lowe, Sherwood Bldg., Spokane, for Idaho, eastern Wash., eastern British Columbia and Mont.; Robert B. Wallace, special agent, 102 Boston Block, Denver, Colo., for Colo., N. M., Wyo. and Utah; Ontario Department: Tornoto, Ont., Smith, Mackenzie, Hall and Hunter, general agents, for Ont., east of Sault Ste. Marie; David Watt, 54 Adelaide Street, East Toronto, inspector for Ont., east of Sault Ste. Marie. Maritime Department: Amherst. N. S.; Douglas Rogers Co., Ltd., general agents for New Brunswick, Nova Scotia, P. E. Islands Newfoundland and Miquelon; Seibels, Bruce & Co., managers, Edwin G. Seibels, president, John J. Seibels, vice-president, Chas. J. Bruce, vice-president; R. Means Davis, secretary-treasurer; John H. Cato, Jr., 221 Richmond, Trust Bldg., Richmond, Va., special agent, for Va. and N. C.; H. Russel Deal, No. 233 Trust Co. of Ga. Bldg., Atlanta, Ga., for Ga. and Ala.; Henry C. Porter, Jr., and J. S. Steen, special agents. Columbia, S. C., for S. C.; Chas. M. Hilliard, special agent, Palatka, Fla., for Fla.; J. Walter Hilliard, special agent, Palatka, Fla., for Fla. Gulf Department:

New Orleans, La.; Emery & Norton, general agents for La.; Chris Nungesser, Geo. W. Bernard, R. Lee Emery, Jr., special agents, 144 Carondelet Street, New Orleans, for La. Southwestern Department: Trezevant & Cochran, general agents, Dallas, Tex., for Ark., Okla. and Tex.; Special Agents: Joe G. Smith, Dallas, for north central Tex., Chas. O'N. Bryan, Dallas, for northwest Tex.; J. W. Buehrer, Dallas, for northeast Tex.; G. D. Powell Waco, for north central Tex.; B. A. Gill, San Antonio, for southwest Tex.; Sam M. Powell, Houston, for southeast Tex.; John E. Wilkinson, Oklahoma City, for western Okla.; Frank C. Beazley, Oklahoma City, for western Okla.; A. L. Tiedeman, Muskogee, for eastern Okla.; L. E. Walker, Little Rock, for western Ark.; H. A. Amonette, Little Rock, for eastern Ark.; E. E. Wright, New Orleans, for La.; Geo. E. Williamson, New Orleans, for north La.; Rodney L. Hubert, New Orleans, for south La.; Adjusters: H. J. Murphy, Dallas, for Tex.; Paul C. Howard, Dallas, for Tex.; G. W. Kline, Oklahoma City, for Okla. Ocean Marine Department: Platt, Fuller & Co., 56 Beaver Street, New York City; Cuba, Chas. M. Lewis, Teniente Rey, Havana. The company operates in all the states and in Canada, Cuba and Mexico, except Miss. and P. I.

HISTORICAL DATA

This company was organized in 1871, with a paid in capital of $500,000 which was decreased in 1872 from $500,000 to $350,000 and promptly restored. In 1878, it was increased to $600,000, by stock dividend; in 1881, to $1,000,000; in 1912, to $2,000,000. $1,250,000 was paid in to surplus in 1912. The company guarantees the policies of the Colonial Fire Underwriters of Hartford (operated as a separate department) and also those of the Columbia Fire Underwriters of Omaha, Neb. Conflagration losses: Boston, 1872, $161,800; Baltimore, 1904, $720,000; Paterson, 1902, $133,106; San Francisco, 1906, $2,583,824; Salem, 1914, $761,927; Black Tom, 1916, $126,000. Values of special deposits: Va., $102,000; Ga., $10,000; N. M., $10,000; N. C., $25,000; Canada, $715,000; Canal Zone, $10,000. Par value of stock, $100 per share; book value, December 31, $555,07; latest sale, 525%.

ADMINISTRATION AND REPUTE: This is one of the most successful fire insurance companies in the United States and is very well managed. H. A. Smith, president of the company, is very highly regarded in the insurance world, having been head of a number of underwriting organizations, and is at present president of the National Board of Fire Underwriters. Underwriting and investment results for the past five years: 1923, underwriting profit, $264,772, investment profit, $886,734; 1922, underwriting profit, $29,099; investment profit, $1,876,484; 1921, underwriting loss, $350,756; investment profit, $1,276,931; 1920, underwriting profit, $128,510; investment profit, $532,218; 1919, underwriting profit, $1,437,870; investment profit, $408,750.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, National Automobile Underwriters Conference, United States Fire Companies Conference, American Foreign Insurance Association; Eastern Union, Western Union, Southeastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, inland marine, lightning, ocean marine, profits, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy.

NATIONAL-BEN FRANKLIN FIRE INSURANCE CO., Pittsburg, Pa. *a*

President, H. M. Schmitt; Vice-Presidents, Neal Bassett, Waite Bliven; Vice-President and Treasurer, John Kay; Secretaries, Thos. A. Hathaway, A. H. Hassinger, Wells T. Bassett. Organized, 1866.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,757,541	$2,516,250	$819,295	$3,153,766	$3,322,575	$802,940	$120,000	$1,461,407	$2,384,347	$825,066
1922	3,781,623	907,067	1,452,590	*z*2,771,863	3,031,084	*z*1,565,436	120,000	*z*1,297,736	2,983,172	*z*1,510,111
1921	5,384,242	3,120,596	640,270	2,910,429	3,174,885	1,592,177	160,335	1,368,177	3,120,689	1,602,751
1920	5,314,612	3,106,299	601,342	3,363,596	3,604,024	1,392,971	180,000	1,507,904	3,080,875	1,456,764
1919	4,836,899	2,622,436	786,120	2,782,650	2,995,643	1,091,407	160,000	1,313,475	2,564,882	1,036,171

a Pa. Standard.

z Figures without considering special reinsurance.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$242,100	Losses unpaid	$312,996
Mortgage loans	1,287,229	Unearned prems	2,516,250
Bonds and stocks	2,002,180	Other liabilities	109,000
Cash	662,931		
Agents' balances	473,699	Total liabilities	2,938,246
Interest and rents	46,431	Capital paid up	1,000,000
Bills receivable	724	Net surplus	819,295
Other assets	42,047		
Total adm. assets.	$4,757,541	Total	$4,757,541

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $373,057,287, $3.637,726; motor vehicle, $3,301,106 $76,801; tornado, $15,743,835, $68,061; sprinkler leakage, $12,900 $22.

BUSINESS SINCE ORGANIZATION: Premiums received, $37,116,447; losses paid, $17,355,045; dividends declared, cash, $2,897,801, stock, $227,500.

REAL ESTATE OWNED: Comprises items of dwelling, farm and lot property in Allegheny Co. Pa., the total book value being $221,248, and the market value, $242,100. The company during the past year received $22,760 in rents and paid $10.463 taxes and expenses.

MORTGAGE LOANS: There are loans, aggregating $1,287,229, mostly upon properties in Pittsburg, N. S., with a few in Pittsburg, proper and neighboring towns. Only a few equal or exceed $10,000, in amount. There was $1,604 of interest overdue on December 31, last. Most of the loans appear to be amply protected, the value of the mortgaged premises being $2,878,443 and the company holding $1,934,325 of insurance on the buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $590,015; State, County and Municipal bonds $294,485; other bonds, $1,090,430; stocks, $27,250; total $2,002,180.

DIRECTORS: S. W. Baldwin, Neal Bassett, C. G. Colyer, M. C. Colyer, F. H. Douglas, D. H. Dunham, T. A. Hathaway, W. C. Heath, H. B. Ingraham, P. Jackson, J. Kay, A. Loch, P. L. McCance, H. F. McKnight, T. C. Pitcairn, J. C. Porter F. L. Sage, H. M. Schmitt, C. F. Stifel.

FIELD MEN AND TERRITORY COVERED: Western Department, 844 Rush Street, Chicago, Ill.; Waite Bliven, vice-president and western manager; H. R. M. Smith, assistant secretary; Pacific Department, 576 Sacramento Street, San Francisco; W. W. & E. G. Potter, managers; Geo. S. Rosencrantz, Boston, Mass., general agent for New England States; Louis P. Matthews, New York City, special agent for N. Y.; Thos. E. Allaire, Cleveland, Ohio, state agent for Ohio; R. G. Hine, Kansas City, Mo., special agent for Mo. and Kans.; Ray R. Dillon, Detroit, Mich., state agent for Mich.; P. M. Wigginton, Portland, Ore., special agent for Ore., and Wash.; A. R. Markem, Chicago, Ill., special agent for Ill., and Ia.; Jas. F. Cobb Co., San Francisco, Cal., general agent for Cal.; J. R. Gardner, Denver, Colo., general agent for Colo., Mont., Ida., and Utah; B. Duke Crouch & Co., Nashville, Tenn., general agents for Tenn.; Hornberger, Schmitt & Co., San Antonio, Tex., general agents for Tex.; David Huguenin Charleston, S. C., general agent for S. C.; Massie & Renwick, Toronto, Canada, managers for Canada; Fish & Schulkamp, general agent for Wis. and Minn.; A. G. Westerber, special agent for Neb. and western Ia.; Hay Bros. & Reynolds, general agents for N. C.; T. E. Braniff Co., general agent for Okla. The company operates in all the states of the United States except Alaska, Hawaii, Nev., P. I., and P. R.

HISTORICAL DATA

This company was organized in 1866 as the National Insurance Company with an authorized capital of $100,000 of which $12,500 was paid in. In 1873 it paid a stock dividend of $87,500 and in 1903 the capital was increased to $200,000 and $55,000 was contributed to surplus. In 1906 the capital was increased to $500,000 and $111,013 was contributed to surplus; in 1910 a further increase in capital was made to $1,000,000 and $125,000 additional surplus paid in. As of December 28, 1910, the company consoli-

dated with the Ben Franklin Fire Insurance Company of Pittburg and the present title was assumed at that time. The company guarantees the policies of the Ben Franklin Underwriters and is also a subscriber to the Pittsburg Underwriters. Conflagration losses: Chicago, 1871, $2,500; Baltimore, 1904, $833; Salem, $115,462. Par value of stock, $50 per share; book value, December 31, 1923, 181.93%. December 31, 1923, directors owned $4,750 of capital stock. The majority of stock is owned by the New Jersey Investment Company. Largest gross amount insured in one hazard, $125,000. As of September 1, 1922, control of the National-Ben Franklin was secured by The Firemen's Insurance Company of Newark.

ADMINISTRATION AND REPUTE: The company being under the control of the Firemen's Insurance Company of Newark, shares with it the same high reputation as is enjoyed by the controlling company. The company is run as a separate entity and the former President, H. M. Schmitt, continues to hold that office and to direct the affairs of the company. Underwriting and investment results for the past five years: 1923, underwriting loss, $677,360, investment profit, $164,066; 1922, underwriting profit, $663,786, investment profit, $268,534; 1921, underwriting loss, $67,980, investment profit, $266,008; 1920, underwriting loss, $182,859, investment profit, $178,467; 1919, underwriting profit, $38,319, investment profit, $204,478.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Board of Fire Underwriters of the Pacific; Western Insurance Bureau, National Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, tornado and wind storm, earthquake, explosion, hail, lightning, sprinkler leakage, inland and ocean marine, farm, war risk, profits, rent, reinsurance, riot and civil commotion, use and occupancy.

NATIONAL LIBERTY FIRE INSURANCE COMPANY, New York, N. Y.

President, Gustav Kehr; Vice-President, Charles H. Coates; Vice-President, Gustav H. Kehr; Vice-President and Secretary, Louis Pfingstag; Assistant Secretary, B. B. Weaver. Organized, 1859.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$12,518,517	$6,760,153	$3,002,893	$6,524,521	$7,050,370	$3,177,434	$249,905	$3,208,294	$6,635,633	$3,084,579
1922	12,136,288	6,288,023	3,012,300	5,714,165	6,254,839	3,434,845	a200,000	2,800,999	6,435,844	3,438,086
1921	12,158,078	6,553,104	3,020,665	6,108,344	6,683,397	3,485,264	225,000	2,926,410	6,636,674	3,874,214
1920	12,071,029	6,625,685	3,505,957	6,861,224	7,520,344	2,951,662	225,000	2,860,751	6,037,413	2,963,320
1919	10,750,511	5,653,547	3,111,913	5,972,961	6,349,631	2,523,102	200,000	2,465,349	5,188,451	2,505,528

a Excludes $500,000 stock dividend.

ASSETS, DEC. 31, 1923.

Mortgage loans	$1,650,000
Bonds and stocks	8,643,194
Cash	644,760
Agents' balances	1,482,001
Interest	98,162
Other assets	400
Total adm. assets	$12,518,517

LIABILITIES, DEC. 31, 1923.

Losses unpaid	$890,471
Unearned prems	6,760,153
Other liabilities	365,000
Total liabilities	8,015,624
Capital paid up	1,500,000
Net surplus	3,002,893
Total	$12,518,517

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31 1923: Fire $1,172,625,063, $10,651,442; ocean marine, $8,338,044, $2,373; motor vehicle, $30,080,990, $435,539; inland navigation and transportation, $4,831,121, $90,947; tornado, $112,955,702, $89,403; sprinkler leakage, $6,151,847, $34,018; parcel post, $50,-$1, $322; riot, civil commotion and explosion, $4,112,118, $7,422; burist, $201,208, $2,801; unclassified, effective prior to January 1, 1921, $87,746,125, $1,035,305.

BUSINESS SINCE ORGANIZATION: Premiums received, $19,784,552; losses paid, $59,077,203; dividends declared, cash, $7,690,905; stock, $500,000.

MORTGAGE LOANS: All of the 86 loans are upon dwellings in New York City, except one of $650,000 upon an office building at 62 William Street, N. Y. C., valued at $950,000. The largest other mortgages are for $38,000 on 817 Cauldwell Avenue, Bronx, valued at $64,000; and $36,500, on Decatur Avenue, properties near E. 197th Street, New York; one for $27,000 on Prospect Avenue, Bronx properties valued at $45,000; one for $39,000 on Madison Avenue, N. Y. properties valued at $74,000; one for $35,000 on Sixth Avenue, N. Y. properties valued at $61,000; one for $55,000 on E. 37th Street, N. Y. properties valued at $85,000. There is no past due interest, and the total valuation of the mortgaged premises is about $2,500,000, while the amount loaned is but $1,650,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $4,044,080; State, County and Municipal bonds, $1,000,128; other bonds, $1,676,880; stocks, $2,722,106; total, $8,643,194.

DIRECTORS: Daniel J. Leary, Arthur S. Somers, Geo. I. Skinner, Richard B. Aldcroftt, Grant Squires, Charles H. Coates, Gustav J. H. Ludwig, Gustav Kehr, Jeremiah Wood, G. H. Kehr, Irwin G. Forster, Alfred M. Barrett, Herrie J. Stokum.

FIELD MEN AND TERRITORY COVERED: Special agents reporting to home office—eastern, middle and southern departments: Me., N. H. and Vt.: H. H. Thompson, Portland, Me; Eastern Mass. and R. I.: Rex Guile, 200 Franklin Street, Boston, Mass.; Western Mass. and Conn.: C. E. Snyder, Hartford, Conn.; Eastern New York: Oscar J. Siebert, 614 University Avenue, Rochester, N. Y.; Eastern N. Y.: F. M. Kelley, 631 Onondaga Co. Savings Bank Bldg., Syracuse, N. Y.; N. Y. suburban: Edward C. Ryan, 566 40th Street, Brooklyn, N. Y.; N. J.: Henry M. Jacob, 47 Clinton Street, Newark, N. J.; Eastern Pa.: J. G. Adler, 411 Walnut Street, Phila., Pa.; Western Pa.: Don Stehle, Jr., 1411 Commonwealth Bldg., Pittsburgh, Pa.; Va.: C. T. Lloyd, 508 Mutual Bldg., Richmond, Va.; N. C.: W. N. H. Smith, Raleigh, N. C.; S. C. and Ga.: A. F. FitzSimons 503 Fourth Nat'l Bank Bldg., Atlanta, Ga.; Fla.: W. J. Young, P. O. Box 1772, Orlando Fla.; Ala. and La.: D. I. Terrell, 502 Canal Commercial Bldg., New Orleans, La.; South Tex.: E. Haueisen, 602 West Laurel Street, San Antonio, Tex.; North Tex.: T. I. Gunn, 412–14 Deere Bldg., Dallas, Tex.; uptown branch: H. A. Moodie, manager, 41 East 42nd Street, New York City; Marine Department: Carpinter & Baker, managers, 3 South William Street, New York City; Newark Branch: Chas. Gebhardt, manager, 47 Clinton Street, Newark, N. J.; Philadelphia Branch: John A. Fouser, manager, 411–13 Walnut Street, Philadelphia, Pa.; Pittsburg Branch: Thoms & Briggs, managers, 1411 Commonwealth Bldg., Pittsburgh, Pa.; Baltimore Branch: David Wright, Jr., manager, 225 East Redwood Street, Baltimore, Maryland; Western Department: Ariz. and N. M.: C. G. Redd, state agent, Albuquerque, N. M.; Ark. and Okla.: John N. Lewis, special agent, 500–502 Insurance Bldg., Oklahoma City, Okla.; Cal.—National Liberty: Chapman & Nauman Co., general agents, 358–360 Pine Street, San Francisco, Cal.; Cal. Underwriters: H. M. Newhall & Co., general agents, Newhall Bldg., San Francisco Cal.; Colo. and Wyo.: J. R. Gardner, state agent, Gas & Electric Bldg., Denver, Colo.; Idaho. Eastern Ore., East Wash. and Utah: Homer F. Mordoff, state agent, 509 Sherwood Bldg., Spokane, Wash. and W. F. McKee special agent, Spokane Wash.; Ill.: Augustus H. Knight, special agent, and Lloyd W. Brown, special agent, 112 N. Water Street, Decatur, Ill.; Ind.: John R. Engle, state agent, and Robert L. Engle, special agent, Winchester, Ind.; Iowa: Arthur E. Holm, state agent, Securities Bldg., Des Moines, Iowa; Kans.: Harry W. Yankee, state agent, 412 Sharp Bldg., Kansas City, Mo.; Ky. and Tenn.: Robert B. Morrow, state agent, Nashville, Tenn.; Mich.: Samuel T. Sheppard, state agent, and Clarence Hubbard, special agent, 822 Farwell Bldg., Detroit, Mich.; Minn.: Merrill L. Wanvig, state agent, 626 Security Bldg., Minneapolis, Minn., and E. Ray Cory, special agent, Babcock Bldg., Austin, Minn.; Mo: L. R. Choate, special agent, 412 Sharp Bldg., Kansas City, Mo.; Neb.: R. H. Baldwin, state agent, 712 Brandeis Theatre Bldg., Omaha, Neb.; Ohio: Edward A. Winter, special agent, 1204 First Nat'l Bank Bldg., Cincinnati, Ohio; David H. Moore, special agent, 614 Nat'l City Bank Bldg., Cleveland, Ohio; and R. D. Cooke, special agent, 161½ Front Street, Marietta, Ohio; Lamping & Co., Inc., general agents for Wash. and Ore.; Western Wash. and Western Ore.: P. E. Wickes, state agent, 320–321 Douglas Bldg., Seattle Wash.; Wis.: Fred W. Weineck, state agent, 416 Caswell Block, Milwaukee, Wis.; Branch Offices: Chicago & Cook Co. Dept.: 2011 Ins. Exch., Carl Koch, manager, Otmar Huncke, assistant manager, Walter H. Wolf, special agent, and George Kunde, special agent; Cincinnati Branch: Edw. A. Winter, manager, 1204 First Nat'l Bank Bldg., Cincinnati, Ohio;

East Side Office: Chas. F. Kees, assistant manager, 2711 Loran Avenue, Cleveland, Ohio; Cleveland Branch Office: William Hi Kees, manager, 614 National City Bank, Cleveland, Ohio; Milwaukee Branch: A. C. Dick, manager, 416 Caswell Block, Milwaukee, Wis.; St. Paul Branch: Henry Martin, manager, 306 Capital Bank Bldg. The company operates in all the states and territories of the United States except Alas., Miss., Nev., and Canada.

HISTORICAL DATA

This company was organized in 1859 as the Germania Fire Insurance Company with a paid in capital of $200,000. The capital was increased in 1864 to $500,000 and in 1872, an additional $250,000 was paid in to make up an impairment. In 1880 the capital was increased from $500,000 to $1,000,000. In December, 1922, the company declared a stock dividend of $500,000, making the total capital $1,500,000. The name of the company was changed to its present title March 1, 1918. Conflagration losses, Chicago, 1871, $256,832; Boston, $406,759; Baltimore, 1904, $264,598; San Francisco, 1906, $2,050,331. Net value of special deposits: Ga., $10,200; Va., $54,358; N. M., $10,740; N. C., $24,500; Cuba, $73,590. Par value of stock, $50 per share; book value as of December 31, 1923, 300.19%. December 31, 1923, the directors owned $303,600 of stock. Largest amount insured in one hazard, gross, $450,000; net $200,000. This company guarantees the policies of the Washington Underwriters Department. The company has a "Special Reserve Fund" of $500,000 deposited with the N. Y. Ins. Dept.

ADMINISTRATION AND REPUTE: The company is conservatively managed, investments are high grade, and the company has always paid good dividends on stock. Underwriting and investment results for the past five years: 1923, underwriting loss, $177,187, investment profit, $417,685; 1922, underwriting loss, $192,094, investment profit, $883,729; 1921, underwriting loss, $917,037, investment profit, $657,145; 1920, underwriting loss, $60,600, investment profit, $560,709; 1919, underwriting profit, $200,434, investment profit, $290,107.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Fire, ocean marine, automobile, parcels post, inland marine, tornado and windstorm, sprinkler leakage riot and civil commotion, explosion, tourists' baggage, use and occupancy.

NATIONAL RESERVE INSURANCE COMPANY, Dubuque, Ia.

President, N. J. Schrup; Vice-President, Geo. W. Myers; Secretary, S. F. Weiser; Treasurer, C. J. Schrup. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,426,820	$798,468	$229,193	$815,185	$885,127	$390,426	$30,000	$316,949	$737,375	$352,384
1922	1,306,793	650,709	230,192	639,599	711,182	340,976	30,000	245,773	616,749	357,188
1921	1,186,570	531,131	253,552	545,287	602,399	236,170	.....	247,288	483,458	265,151
1920	1,023,932	409,411	249,156	550,163	592,927	128,490	.....	195,461	323,951	167,248
1919	767,430	147,924	308,487	230,855	244,788	12,391	.....	74,929	87,320	21,758

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$407,600	Losses unpaid.....	$85,159
Bonds and stocks...	737,545	Unearned prems....	798,468
Cash.....	119,845	Other liabilities.....	14,000
Agents' balances....	148,640		
Interest.....	13,190	Total liabilities...	897,627
		Capital paid up....	300,000
		Net surplus.....	229,193
Total adm. assets.	$1,426,820	Total.....	$1,426,820

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $128,465,869, $1,284,494; tornado, $6,051,190, $26,758; unclassified effective prior to January 1, 1921, $7,550,895, $99,063.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,781,089; losses paid, $1,080,068; dividends declared, cash, $60,000.

MORTGAGE LOANS: There are 101 loans aggregating $407,600 and are practically all on properties located in Cook County, Ill., valued at more than double the amount loaned thereon. On December 31st, last, there was no interest past due.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $34,300; State, County and Municipal bonds, $35,100; other bonds, $497,480; stocks, $170,665; total, $737,545.

DIRECTORS: James M. Newburger, Peter P. Kransz, R. J. Cullen, Geo. W. Myers, F. W. Coates, Arthur J. Rathje, N. J. Schrup.

FIELD MEN AND TERRITORY COVERED: State agents: F. M. Sheehan, Syracuse, N. Y., for N. Y.; R. Wilson Hoffman, Harrisburg, Pa., for Pa.; J. W. Read, Chicago, Ill., for Ind. and Ohio; T. M. Hogan, Chicago, Ill., for Ill. and Mich.; Geo. N. Schrup, Dubuque, Iowa, for Iowa and Neb.; E. J. Crockett, Pueblo, Colo., for Colo.; J. Henry Harbeck, Appleton, Wis., for Wis., J. Ross Hall, N. Y., for suburban and N. J.; Pacific Coast Agency Co., Ltd., San Francisco, Cal., general agents, for Cal., Ore. and Wash. The company operates in Cal., Colo., Ill., Ind., Iowa, Mich., Neb., N. J., N. Y., Ohio, Ore., Pa., Tex., Wash. and Wis.

HISTORICAL DATA

This company was organized in 1919 by interests identified with the Dubuque Fire and Marine Insurance Company and began business in July of that year with an authorized and paid in capital of $300,000, and a like amount of surplus. The stocks of the company was sold at $220 a share, $20 of which went to cover organization expenses. Par value of stock, $100 per share; book value December 31, 1923, $176.39. December 31, 1923, the directors owned $73,000 of stock. Largest amount insured in one hazard gross, $30,000; net, $30,000.

ADMINISTRATION AND REPUTE: This company shares the same excellent reputation as is borne by the Dubuque Fire and Marine Insurance Company, being under the same control. Underwriting and investments results for the past four years: 1923 underwriting loss, $11,171, investment profit, $40,171; 1922 underwriting loss, $96,992, investment profit, $103,632; 1921 underwriting loss, $69,628, investment profit, $74,023; 1920 underwriting loss, $89,589, investment profit, $30,259; 1919 underwriting loss, $13,922, investment profit, $22,409.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, Rocky Mountain Fire Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, lightning reinsurance, tornado and windstorm.

NATIONAL SECURITY FIRE INSURANCE COMPANY, Omaha, Neb.

President and Treasurer, A. J. Love; Vice-Presidents, C. R. Tuttle, John Kremer; Vice-President and Secretary, P. K. Walsh. Incorporated, 1914.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,056,329	$175,440	$334,171	$211,845	a$496,455	$94,211	$15,000	$112,050	$221,261	$85,16
1922	578,216	108,322	116,097	143,893	166,296	67,413	7,500	60,833	135,746	68,49
1921	519,986	83,276	119,361	82,397	144,588	103,871	.....	76,709	180,580	98,05
1920	534,280	160,347	103,583	162,854	182,850	68,703	.....	106,148	174,851	73,47
1919	519,764	116,524	138,942	134,201	156,465	27,825	15,000	81,176	124,001	34,49

a Includes $250,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$250	Losse sunpaid	$8,954
onds and stocks	912,343	Unearned prems	175,440
ash	53,784	Other liabilities	37,764
gents' balances	52,156		
nterest	18,413	Total liabilities	222,158
ther assets	19,383	Capital paid up	500,000
		Net surplus	334,171
Total adm. assets	$1,056,329	Total	$1,056,329

See Departments of Year Book: Classification of Premiums and osses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31 923: Fire, $20,045,010, $211,158; motor vehicle, $1,446,400, 27,406; inland navigation and transportation, $1,298 565, $8,555; rnado, $6,726,600, $31,935; sprinkler leakage, $11,875, $62; nclassified, effective prior to January 1, 1921, $220,294, $4,601.

BUSINESS SINCE ORGANIZATION: Premiums received 170,002; losses paid, $351,478; dividends declared, cash, $37,500.

MORTGAGE LOAN: There is one loan of $250 upon Nebraska operty valued at $375.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't nds, $573,282; State, County and Municipal bonds, $125,101; her bonds, $213,760; stocks, $200; total, $912,343.

DIRECTORS: Wm. R. Adair, W. B. T. Belt, A. L. Reed, C. N bbinson, F. B. Johnson, A. J. Love, Benjamin Rush, W. P. Gest, ayard Henry, C. R. Tuttle, P. K. Walsh, B. F. Kauffman, . M. Eberle, Henry G. Brengle, H. A. Miller.

FIELD MEN AND TERRITORY COVERED: H. B. Hills, s Moines, for Iowa; A. J. Werner, Lincoln; S. P. Johnson, naha; W. J. Hamilton, Alliance, for Neb.; C. E. Smith, Topeka, Kans.; Daly Ins. Agency, genl. agt., for Colo., Wyo.; Fred S. mes & Co., genl. agts., Pac. Coast, 110 Sansome Street, San ancisco; C. R. Tuttle, mgr., Western Dept., 209 West Jackson vd., Chicago, Ill.; John Kremer, mgr., Eastern Dept., Philaelphia; Chas. E. Parker, mgr., New England Dept., Hartford, nn.; Robt. N. Hughs, mgr., Southern Dept., Trust Co. of . Bldg., Atlanta, Ga. The company operates in all the states and territories of the U. S. except Ariz., Nev., N. M., N. D., P. I., P. R., Mont., S. C., S. D., Va., Canada and Cuba.

HISTORICAL DATA

This company was incorporated September 12, 1914, and began business June 14, 1915, with an authorized subscribed and paid in capital of $250,000. The stock was sold at $200 per share, providing a contributed surplus of $250,000. In December, 1921, practically the entire outstanding stock was purchased by interests affiliated with the Insurance Company of North America. In June, 1923, the capital was increased to $500,000 and $250,000 was contributed to surplus by the stockholders Par value of stock, $100 per share; book value, December 31, 1923, $166.83; latest sale 200%. December 31, 1923, the directors owned $1,900 of stock Largest amount insured in one hazard, gross, $250,000; net, $25,000. The company was examined by the Wisconsin and Nebraska Insurance Departments in 1923.

ADMINISTRATION AND REPUTE: This company is under the management of the Insurance Company of North America and as its policies are endorsed by that company, it shares the high reputation enjoyed by the controlling company. When the company came under the control of the Insurance Company of North America, most of its business was reinsured in the North America, and this arrangement is continued annually. Local management of the company is in charge of A. J. Love, president of the company, and P. K. Walsh, vice-president and secretary. Underwriting and investment results for the past five years are as follows: 1923, underwriting loss, $53,392, investment profit, $36,466; 1922, underwriting loss, $19,330, investment profit, $23,567; 1921, underwriting profit, $1,253, investment profit, $7,409; 1920, underwriting loss, $63,638, investment profit, $27,153; 1919, underwriting loss, $42,031, investment profit, $25,710.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association, Western Union, Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, inland marine, lightning, profits, rain, reinsurance, rent, riot and civil commotion, war risk, sprinkler leakage, tornado and windstorm, use and occupancy.

NATIONAL UNION FIRE INSURANCE COMPANY, Pittsburg, Pa.

sident, E. E. Cole; Vice-President, A. W. Mellon; Second Vice-President and Secretary, E. W. Hall; Treasurer, A. W. McEldowney; Assistant Treasurer, C. A. Tyler; Assistant Secretaries, W. F. Braun, W. H. Griffith. Organized, 1901.

AR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
3(	$10,063,938	$5,842,822	$1,126,673	$6,937,348	$7,391,710	$3,330,700	$240,000	$2,966,166	$6,536,866	$3,471,317
2(	9,375,097	5,036,101	1,410,170	5,499,808	†6,260,951	2,940,192	180,000	2,499,918	5,620,110	2,878,381
1(	7,994,634	4,662,298	841,699	4,804,380	‡5,161,324	2,984,462	156,000	2,253,642	5,394,104	3,057,112
0(	7,883,210	4,860,608	804,616	5,858,225	§6,290,227	2,224,340	127,725	2,387,227	4,739,292	2,518,194
9(	6,176,156	3,622,275	954,750	4,159,820	4,380,375	1,525,145	100,000	1,751,668	3,376,813	1,605,348

† Pennsylvania standard. ‡ Includes $150,000 premiums on new stock in 1920 and $100,000 in 1921. § Includes $375,000 surplus· d in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
l estate	$419,402	Losses unpaid	$844,443
rtgage loans	477,991	Unearned prems	5,842,822
lateral loans	250,000	Other liabilities	250,000
ds and stocks	6,657,671		
h	670,877	Total liabilities	$6,937,265
nts' balance	981,636	Capital paid up	2,000,000
rest and rents	106,029	Net surplus	1,126,673
from other Cos	500,332		
otal adm. assets	$10,063,938	Total	$10,063,938

ee Departments of Year Book: Classification of Premiums and ses; Fire Insurance Stocks and Dividends.

ISKS AND PREMIUMS IN FORCE, DECEMBER 31, 3: Fire, $759,451,761, $7,863,995; ocean marine, $4,699,866, 4,131; motor vehicle, $56,337,830, $1,694,653; inland naviga- and transportation, $24,105, $241; tornado, $135,075,790,),684; sprinkler leakage, $1,398,123, $4,691; riot, civil com- ion and explosion, $2,327,759, $5,461; unclassified, effective r to January 1, 1921, $56,478,916, $686,864.

USINESS SINCE ORGANIZATION: Premiums received, 347,069; losses paid, $30,664,352; dividends declared, cash, 56,225.

EAL ESTATE OWNED: Consists of one lot, Natalie Ave- Pittsburgh, Pa., and stone building in course of construction thereon for use of this company as Home office. Book value $419,402; actual cost, $419,402. Taxes and expenses, $14,054

MORTGAGE LOANS: All of the 54 loans (except 2 on brick apartments in Salt Lake City, one for $3,500 and one for $30,000) are upon properties located in or near Pittsburgh, and the total amount of $477,991 is protected by real estate estimated at $1,188,507. There is one loan of $45,000 on 2½ story brick dwelling in Pittsburgh, Pa., valued at $71,000. The remainder range from $35,000 to $500. There was $180 of interest past due on December 31, last. The company holds $595,250 of insurance on the dwellings.

COLLATERAL LOANS: Securities, Gulf Oil Corp. of Pa.; market value, $403,000; amount loaned, $250,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $633,077; State, County and municipal bonds, $299,894; other bonds, $4,924,417; stock, $800,283; total, $6,657,691.

DIRECTORS: J. Stuart Brown, H. Buhl, Jr., E. E. Cole, Geo. L. Craig, Chas. W. Dahlinger, Jas. B. Haines, Jr., Grant Hubley, Roy A Hunt, B. F. Jones, Jr., Jas. H. Lockhart, John S. McCormick, H. C. McEldowney, Hon. A. W. Mellon, R. B. Mellon, W. L. Mellon, David B. Oliver, H. A. Phillips, A. C. Robinson, Wm. B. Schiller, Edwin W. Smith, Edward A. Woods.

FIELD MEN AND TERRITORY COVERED: Frederick Ackerman, state agent, 403 Union building, Newark, N. J., for N. J. and east shore of Md.; John L. Barber, special agent, 1101

Jefferson County Bank Bldg., Birmingham, Ala., for Ala., assisting general agent Hirsch; John T. Beales, manager, Pacific department, 241 Pine st., San Francisco, Cal., for Cal., Wash., Ore., Haw., Alas. and Ariz.; Louis Belfield, state agent, Room 313, 36-38 W. Gay st., Columbus, O., for western O.; W. J. Bell, special agent, third floor, North Memphis Savings Bank Bldg., Memphis, Tenn., for western Tenn.; J. G. Berry, manager, Allegheny County department, Commonwealth Bldg., Pittsburgh, Pa.; William T. Betts, special agent, 147 E. Water st., Lock Haven, Pa., for northcentral Pa.; E. L. Casey, farm department special agent, Bloomfield, Mo., for Mo. Farm; William P. Cassell, state agent, 409-410 Douglas Bldg., Seattle, Wash., for Wash., northern Ida. and northern and western British Columbia; E. E. Cole, Jr., manager western service office, Kansas City, Mo., for southwest Service Office, North Memphis Savings Bank Bldg., Memphis, Tenn.; R. N. Cooper, state agent, 225 First Natl. Bank Bldg., Houston, Tex., for La. and south Tex.; C. D. Cole, asst. to W. H. Griffith in Va. and D. C., 218-220 Travelers Bldg., Richmond, Va.; special agent, asst. to B. S. McKeel in N. C.; Vernon C. Dargan, state agent, Dallas, Tex., for north, west and east Tex.; Jos. G. Davis, chief agent, Box 189, Toronto, Ont., for Ont.; F. E. Dunham, general agent, 70 Kilby st., Boston, Mass., for eastern Mass., R. I., Me. and N. H.; Theo. N. Espe, state agent, Capital City Bank Bldg., Santa Fe, N. M., for N. M.; Ed. P. Eppich, general agent, Bank Block, Denver, Colo., for Colo.; C. E. Farley, special agent, Box 157, Kansas City, Mo., for Mo.; Frank J. Finley, special agent, 403 Union Bldg., Newark, N. J., for N. J., assisting state agent Ackerman; O. W. Follett, state agent, 610 Securities Bldg., Des Moines, Ia., for Ia.; David S. Furse, special agent, 1933 Ins. Exch., Chicago, Ill., for northern Ill.; Bruce A. Gibson, special agent, 312 Church st., Nashville, Tenn., for eastern Tenn.; Walton H. Griffith, special agent, 218-220 Travelers Bldg., Richmond, Va., for Va. and D. C.; A. M. Harned, special agent, 218 Lincoln Road, Brooklyn, N. Y., for Long Island, N. Y., suburban and Brooklyn; Paul B. Haskell, state agent, Box 25, Ashland, Ky., for Ky.; F. J. Heintz, special agent, Box 35 Sacramento, Cal., for Sacramento and San Joaquin Valleys, Cal.; E. N. Hillegas, special agent, 211 Hollingsworth Bldg., Los Angeles, Cal., for southern Cal.; H. H. Hirsch, general agent, Box 1263, Atlanta, Ga., for Ga., Ala. and S. C.; R. E. Hoskins, special agent, Dodgeville, Wis., for Wis.; R. W. Hunner, state agent, 1013 Porter Bldg., Portland, Ore., for northern and western Ida., Ore. and southwest Wash., Mont. and Wyo., in conjunction with state agent William P. Cassell; E. A. Ingalls, state agent, 614 Hamm Bldg., St. Paul, Minn., for Minn.; H. H. Kinsman, special agent, 1125 Genessee st., Rochester, N. Y., for western N. Y.; D. H. Moore, state agent, 606 Empire Bldg., Detroit, Mich., for Mich., except Wayne Co.; J. R. Middagh, special agent, Box 1058, Lancaster, Pa., for eastern Pa. and Md., excluding East Shore; Robt. B. Morrow, state agent, 535 Keeline Bldg., Omaha, Neb., for Neb.; Frank D. Moses, 1102 City Trust Bldg., Indianapolis, Ind., for Ind. and southern Ill., assisting state agent Ramey; James L. McClesky, Farm Department special agent, Culverton, Ga., for farm business in N. C. and S. C.; Leon McGilton, special agent, 201 Security Trust Bldg., Lexington, Ky., for Ky., assisting state agent Paul B. Haskell; L. I. McKay, manager, Detroit Branch Office, 606 Empire Bldg., Detroit, Mich., for Wayne Co.; B. S. McKeel, special agent, Box 221, Raleigh, N. C., for N. C.; W. C. O'Brien, special agent, 614 Hamm Bldg., St. Paul, Minn., for S. D. and Minn. in conjunction with state agent Ingalls; Edwin R. Pond, special agent, Box 847, Albany, N. Y., for eastern N. Y.; Geo. L. Ramey, state agent, 1102 City Trust Bldg., Indianapolis, Ind., for Ind. and southern Ill.; L. E. Rife, special agent, Box 1137, Little Rock, Ark., for Ark.; E. R. Seaver, state agent, care of Home Office, Pittsburgh, Pa., for W. Va. and eastern O.; Geo. W. Seipp, special agent, Kansas City, Mo., for Kan.; T. G. Sellers, special agent, Dallas, Tex., for west Tex.; C. W. Sexton, special agent, 811-813 Main st., Hartford, Conn., for Conn. and western Mass.; R. C. Stone, special agent, 610 Securities Bldg., Des Moines, Ia., assistant to state agent O. W. Follett in Ia., and assistant to state agent Robt. B. Morrow in Neb.; Tracy Loan & Trust Co., Salt Lake City, Utah, for Utah and southern Ida.; Harry W. Yankee, state agent, 500 Baum Bldg., Oklahoma City, Okla., for Okla.; G. J. Wandrisco, special agent, 610 Commonwealth Bldg., Pittsburgh, Pa., for Allegheny Co., Pa.; Ross Ziegner, special agent, 1102 City Trust Bldg., Indianapolis, Ind., for Ind. and southern Ill., assisting state agent Geo. L. Ramey. The company operates in all the states of the United States and in Canada, excepting Nev., N. D., P. I., P. R., Vt., and also operates in Great Britain.

HISTORICAL DATA

This company was organized in 1901 with a paid-in capital of $500,000, and a paid-in surplus of $250,000. The capital was increased in 1902 to $750,000 and in 1906 $1,050,000 of surplus was paid in by stockholders to meet the losses incident to the San Francisco conflagration. In 1909, the capital was increased to $900,000 and $75,000 of surplus paid in. In 1911, further capital increase to $1,000,000 was made and $60,000 of surplus paid in; capital increased in 1920 to $1,300,000 with $150,000 of surplus paid in; in 1921 to $1,500,000 with $100,000 of surplus paid in; in 1922 to $2,000,000 and $375,000 of surplus paid in. Par value of stock, $100 per share; book value as of December 31, 1923, $156.33. Largest amount insured in one hazard, gross, $250,000; net, $150,000. December 31, 1923, directors owned $918,400 of capital stock. Conflagration losses: Baltimore, 1904, $126,873; San Francisco, 1906, $1,110,976; Chelsea, 1908, $144,979; Salem, 1914, $67,456. Values of special deposits: Georgia, $9,875; New Mexico, $9,250; Virginia, $45,291; Canada, $312,354; North Carolina, $19,800.

ADMINISTRATION AND REPUTE: This company has very strong financial backing in Pittsburgh, as is indicated by its rapid increase in capital and surplus. The company is excellently managed and enjoys a high reputation. It has a branch office in London. Underwriting and investment results for the past five years: 1923, underwriting loss, $278,223, investment profit, $234,726; 1922, underwriting loss, $245,618; investment profit, $619,089; 1921, underwriting loss, $404,140; investment profit, $487,223; 1920, underwriting loss, $412,196; investment profit, $234,787; 1919, underwriting profit, $91,441; investment profit, $128,894.

BOARD MEMBERSHIP: National Board of Fire Underwriters, Western Insurance Bureau, Southeastern Underwriters Assn., Rocky Mountain Fire Underwriters Assn., Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, inland marine, lightning, ocean marine, reinsurance, registered mail, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

NATIONAL UNION INSURANCE COMPANY, Washington, D. C.

President Albert F. Fox; Secretary, Philip F. Larner. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$394,037	$58,514	$222,003	$55,873	$89,604	$10,065	$12,000	$46,138	$68,203	$11,907
1922	354,123	53,463	186,481	49,804	83,836	12,681	12,000	56,261	80,942	11,038
1921	341,102	51,960	170,813	45,545	75,356	9,469	10,000	45,263	64,732	11,075
1920	331,055	48,382	170,142	46,689	70,941	10,632	10,000	41,606	62,238	6,831
1919	324,681	39,409	172,937	41,354	63,090	8,176	8,000	37,956	54,132	12,804

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$194,970	Losses unpaid	$2,152
Mortgage loans	168,400	Unearned prems	58,514
U. S. Gov't bonds	20,000	Other liabilities	11,368
Cash	6,085		
Agents' balances	1,428	Total liabilities	72,034
Interest and rents	3,143	Capital paid up	100,000
Other assets	11	Net surplus	222,003
Total adm. assets	$394,037	Total	$394,037

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $16,612,214, $112,132.

REAL ESTATE OWNED: Consists of a fireproof 6-story office building and 2 small dwellings, actual cost, $153,372, market value, $194,970. Rents received last year, $23,036; taxes and expenses, $10,687. Net income, $12,349.

MORTGAGE LOANS: There are 62 loans aggregating $168,400, all dwellings valued at $627,300. There was no interest past due

on December 31, last. The company holds $357,350 of fire insurance on the mortgaged buildings.

DIRECTORS: Albert F. Fox, W. T. Galliher, John B. Larner, Philip F. Larner, B. F. Saul, Geo. Spransy, Floyd E. Davis, Walter S. Pratt, Jr., John C. Weedon, J. Leo. Kolb.

TERRITORY COVERED: The company operates in D. C. only.

HISTORICAL DATA

This company was organized in 1865 under a special act of Congress. It has a paid in capital of $100,000. Par value of stock, $5 per share; book value, December 31, 1923, 322%; latest sale, 180%. Conflagration losses, Baltimore, 1904, $7,860.

ADMINISTRATION AND REPUTE: This company operates in D. C. only. Writes a very conservative amount of local business. Underwriting and investment results for the past five years: 1923, underwriting profit, $6,468, investment profit, $41,054; 1922, underwriting profit, $4,691, investment profit, $22,977; 1921, underwriting loss, $1,011, investment profit, $11,683; 1919, underwriting loss, $10,430, investment profit, $10,407.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire only.

NEVADA FIRE INSURANCE COMPANY, Reno, Nev.

President, W. C. Pitt; Vice-Presidents, R. Kirman, W. H. Hood, J. J. Hylton; Secretary and Treasurer, Robert Carlson; Assistant Secretary, H. C. Wahlberg, Jr. Began business 1914. Capital, $250,610.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$537,840	$118,510	$129,845	$159,584	$188,872	$56,617	$20,049	$51,026	$127,692	$57,840
1922	514,026	98,074	111,599	132,918	155,371	48,516	17,543	47,941	114,000	44,493
1921	447,756	72,076	105,666	93,099	114,161	43,635	17,525	44,880	106,040	42,829
1920	437,408	71,071	94,343	91,270	120,662	34,291	13,313	41,129	88,733	34,745
1919	369,924	68,599	62,120	98,135	120,312	36,795	13,160	38,711	88,666	35,418

See Department of Year Book: Classification of Premiums and Losses.

DIRECTORS: Peter Buol, J. J. Hylton, W. C. Pitt, G. W. Steiner, W. F. Dressler, Robert Carlson, W. H. Hood, Richard Kirman, Robert M. Price, T. A. Jones, O. A. Jepson, G. M. Southward, W. S. MacPherson, John Holstrom. (1923 report.)

MISCELLANEOUS: Company began business in 1914 with $100,000 capital paid in. The authorized capital was $200,000 and at the end of 1916 was fully paid in; capital increased to $400,000 of which $221,210 is fully paid in. In 1920 capital was increased $29,150 and was further increased to $250,610 in 1921.

THE NEWARK FIRE INSURANCE COMPANY, Newark, N. J.

President, A. R. Monroe; Vice-President and Secretary, T. L. Farquhar; Treasurer and Assistant Secretary, C. E. Titsworth. Organized, 1811.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$5,210,128	$2,770,349	$1,409,445	$3,169,069	$3,354,738	$1,535,677	$25,055	$1,181,793	$2,742,525	$1,514,619
1922	4,675,557	2,398,266	1,252,988	2,783,405	2,957,246	1,520,184	25,000	1,048,102	2,593,286	1,510,917
1921	4,233,343	2,191,122	1,009,578	2,547,344	2,713,936	1,418,373	25,004	1,003,416	2,446,793	1,511,112
1920	3,908,460	2,135,759	841,621	2,834,064	2,972,566	1,277,312	24,921	1,075,137	2,377,370	1,344,017
1919	3,314,956	1,737,986	723,460	2,265,574	2,377,258	893,553	8,588	871,795	1,773,936	931,738

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$186,226	Losses unpaid	$371,464
Mortgage loans	149,896	Unearned prems	2,770,349
Bonds and stocks	3,809,993	Other liabilities	158,870
Cash	373,711		
Agents' balances	614,190	Total liabilities	3,300,683
Interest and rents	37,448	Capital paid up	500,000
Other assets	38,664	Net surplus	1,409,445
Total adm. assets	$5,210,128	Total	$5,210,128

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $473,664,977, $4,260,688; ocean marine, $2,062,651, $21,014; motor vehicle, $27,786,066, $481,015; inland navigation and transportation, $2,084,152, $5,262; tornado, $24,639,018, $101,233; sprinkler leakage, $830,074, $2,412; riot, civil commotion and explosion, $1,096,850, $1,659; miscellaneous, $36,700, $677; unclassified, effective prior to January 1, 1921, $18,230,292, $229,645.

BUSINESS SINCE ORGANIZATION: Premiums received, $30,772,322; losses paid, $14,899,003; dividends declared, cash, $1,642,057.

REAL ESTATE OWNED: Consists of the company's home office building, a 1 and 2-story marble and brick structure at 41 Clinton Street, acquired in 1910, at a cost of $181,653, and which is carried at $185,000, and 2 lots in Hackensack, N. J.

MORTGAGE LOANS: There are loans aggregating $149,896, secured by properties valued at $367,950, and the company holds $240,800 insurance on the buildings. The loans are mostly small ones on real estate in Newark and its environs, and no interest overdue on December 31, last.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $2,006,200; State, County and Municipal bonds, $59,800; railroad and other bonds, $1,259,710; stocks, $484,283; total, $3,809,993.

DIRECTORS: George F. Reeve, W. Scheerer, Alfred F. Skinner, Winton C. Garrison, J. H. Bacheller, Herbert P. Gleason, Merritt G. Perkins, Joseph M. Byrne, Wm. Mackintosh, Nevett S. Barten, Alexander R. Monroe, Walter Carter, Franklin Conklin.

FIELD MEN AND TERRITORY COVERED: Rolla V. Watt, manager, Pacific Coast Department, San Francisco, Cal.; F. W. Walker, manager, British Columbia, Vancouver, B. C.; Milton Dargan, manager, Southern Department, Atlanta, Ga.; Field & Cowles, managers, N. E. Department, Boston, Mass.; Elwin W. Law, general manager, Horace W. Boyd, manager, Western Department, Chicago, Ill.; J. Henrie LaBelle, manager, Montreal, Can.; T. E. Patterson, manager, Maritime Provinces, Halifax, N. S.; Alfred Paull and Sons, general agents, Wheeling, W. Va.; J. E. Carothers, Syracuse, N. Y. and Morton L. Hughes, Albany, N. Y., special agents for N. Y. state; W. E. Buell, special agent, N. J. and N. Y. suburban; J. U. Dixon, state agent for N. J.; P. A. Gregory, Philadelphia, Pa., special agent for Del., Md., D. C. and eastern Pa.; R. H. Randall, Pittsburgh, Pa., special agent for western Pa. Company operates in all the states and territories excepting N. D., P. I. P. R. and Cuba.

HISTORICAL DATA

This company was organized in 1811 with an authorized capital of $250,000. In February, 1912, by an amended charter, the capital was increased to $500,000, and at the same time, $255,937 to surplus was paid in. The control of the company passed to the Royal Insurance Company of Liverpool, England, in April, 1917, but the company still continues to operate as a separate entity. Par value of stock, $5 per share; book value, December 31, 1923, 381.89%; latest sale, 275%. The company was examined by the New Jersey Insurance Department in 1923. December 31, 1923, the directors owned $13,000 of stock. Largest amount insured in one hazard, gross, $569,000; net, $101,500. Value of deposits: Va., $61,350; Ga., $9,800; N. C., $10,300; Canada, $119,200; N. M., $9,800.

ADMINISTRATION AND REPUTE: This company bears a very high reputation, its president, A. R. Monroe, being held in very high regard. It guarantees the policies of the Newark Underwriters Agency. Its loss record is excellent and its investments are very high class. Underwriting and investment results for the past five years: 1923, underwriting profit, $72,034, investment profit, $122,435; 1922, underwriting profit, $29,533, investment profit, $243,644; 1921, underwriting loss, $28,867, investment profit, $248,699; 1920, underwriting profit, $44,113, investment profit, $98,968; 1919, underwriting profit, $136,504, investment profit, $14,739.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, National Automobile Underwriters Conference, New England Automobile Underwriters Conference, Eastern Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Automobile, explosion, farm, fire, inland marine, lightning, ocean marine, registered mail, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy.

NEW BRUNSWICK FIRE INSURANCE COMPANY,

New Brunswick, N. J.

President, Chas. D. Ross; Vice-President, I. D. Clark; Secretary and Treasurer, E. B. Wycoff. Organized, 1826.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,313,498	$761,284	$180,724	$839,261	$919,718	$421,753	$18,000	$421,960	$861,713	$376,028
1922	1,467,462	608,036	323,724	746,674	814,532	410,650	6,000	449,173	865,823	334,978
1921	1,753,719	423,411	169,624	*448,793	559,581	966,342	47,499	415,575	1,429,416	864,666
1920	2,306,660	1,245,723	206,720	1,590,017	1,711,583	1,144,880	69,996	731,047	1,945,923	1,161,661
1919	2,549,999	1,376,692	341,088	1,874,217	1,982,713	945,324	70,039	759,588	1,774,951	984,363

*Company reinsured a large portion of its business.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$200,000	Losses unpaid	$116,734
Mortgage loans	148,150	Unearned prems	761,284
Bonds and stocks	713,272	Other liabilities	54,756
Cash	71,495		
Agents balances	173,312	Total liabilties	932,774
Interest and rents	4,988	Capital paid up	200,000
Other assets	2,281	Net surplus	180,724
Total adm. assets	$1,313,498	Total	$1,313,498

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $131,231,265, $1,239,999; tornado, $8,725,635, $41,541; sprinkler leakage, $334,854, $1,711; riot, civil commotion and explosion, $390,884, $674; unclassified, effective prior to January 1, 1921, $2,686,424, $28,712.

BUSINESS SINCE ORGANIZATION: Premiums received, $15,586,340; losses paid, $8,426,007; dividends declared, cash, $1,172,314.

REAL ESTATE OWNED: The company owns a 1-story brick building at 70 Bayard Street, New Brunswick, used as a Home Office, carried at cost, $200,000.

MORTGAGE LOANS: The company's mortgage loans number 10. The largest single loans is one of $60,000 on store and office buildings at George and Paterson Streets, New Brunswick. There are other loans on New Brunswick, Perth Amboy, Piscataway, Raritan, Madison and Red Bank, N. J., properties. The properties are valued in the aggregate at $421,850, or more than double the amount loaned ($148,150). The company holds $195,500 fire insurance on the buildings. No interest was overdue on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $14,700; State, County and Municipal bonds, $41,465; railroad and other bonds, $172,698; stocks, $484,409; total, $713,272.

DIRECTORS: Theo. F. Hicks, Sydney T. Perrin, Chas. D. Ross, E. B. Wycoff, W. P. Runyon, I. D. Clark, F. R. Jones and M. Baxter, Jr., Edward S. Lloyd.

FIELD MEN AND TERRITORY COVERED: T. J. Ingram, general agent for Va.; Olin L. Patillo, Dallas, Tex., general agent for Tex.; Harry S. Kaufman, New Orleans, La., state agent for La.; Hurt & Quin, Atlanta, Ga., general agents for Ga, Fla., Ala., and S. C. The company operates in Ala., Colo., Conn., D. C., Fla., Ga., Ill., Ind., Ia., Kans., Ky., La., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., Ohio, Pa., S. C., Tenn., Tex., Va. and W. Va.

HISTORICAL DATA

This company was organized in 1826 with a paid-in capital of $50,000. Capital was increased in 1905 to $200,000 and $30,000 was added to the surplus. In 1906 the capital was increased to $400,000 and later reduced to $200,000, the difference being transferred to the surplus account; during the same period $50,000 was paid into surplus. In 1913 the capital was increased to $300,000 and $75,225 of surplus paid in: in 1914 the capital was increased to $400,000 and $70,292 of surplus paid in: in 1916, the capital was increased to $500,000 and $100,000 of surplus paid in. In 1922 the capital was reduced from $500,000 to $200,000. Par value of stock, $10 per share, book value as of December 31, 1923, 190.36%. As of December 31, 1923, the directors owned $27,280 of capital stock. Conflagration losses, Baltimore, 1904, $3,500; San Francisco, 1906, $157,000. Values of special deposits: Va., $19,890; Ga., $10,000; S. C., $12,040. Largest amount insured in one hazard, gross, $100,000; net, $35,000. In 1921 the company reinsured a large portion of its business.

ADMINISTRATION AND REPUTE: The underwriting of this company is in charge of I. D. Clark, who is an experienced underwriter. The company is well backed financially and in general has a good reputation. Underwriting and investment results for the past five years: 1923, underwriting loss, $121,955, investment loss, $3,046; 1922, underwriting loss, $222,501; investment profit, $98,620; 1921, underwriting loss, $2,010; investment profit, $4,398; 1920, underwriting loss, $16,095; investment profit, $112,739; 1919, underwriting profit, $136,504; investment profit, $14,739.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Explosion, fire, automobile, ocean marine, lightning, hail, riot and civil commotion sprinkler leakage, tornado and windstorm.

NEW ENGLAND FIRE INSURANCE COMPANY, Pittsfield, Mass.

President, H. Calvin Ford; Manager, Franklin W. Fort; Vice-President, W. M. Crane, Jr.; Secretary, Carl B. Gale. Incorporated, 1919

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$781,070	$366,853	$140,388	$556,217	$618,670	$320,994	$30,000	$197,286	$548,280	$308,390
1922	720,731	280,790	157,787	406,842	456,508	242,093	30,000	161,474	433,567	244,562
1921	695,013	238,163	183,622	328,317	367,353	200,594	30,000	139,434	370,028	236,471
1920	688,353	223,558	230,080	399,875	*739,195	75,902	6,000	157,029	238,931	106,808

* Includes $300,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$166,800	Losses unpaid.....	$73,029
Bonds and stocks...	554,557	Unearned prems....	366,853
Cash.....	23,822	Other liabilities.....	800
Agents' balances....	8,156		
Interest.....	8,823	Total liabilities...	440,682
Other assets.....	18,912	Capital paid up....	200,000
		Net surplus.....	140,388
Total adm. assets.	$781,070	Total.....	$781,070

See Departments of Year Book: Classification of Premiums and Losses; Fire, Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $62,662,558, $647,150; motor vehicle, $28,707, $297; tornado, $2,836,771, $13,433; sprinkler leakage, $422,942, $1,479; riot, civil commotion and explosion, $801,005, $1,488; unclassified, effective prior to January 1, 1921, $1,916,217, $26,559.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,691,251; losses paid, $824,202; dividends declared, cash, $96,000.

MORTGAGE LOANS: There are 12 loans aggregating $166,800 on Mass. properties valued at $350,806. The largest, one of $35,000 is upon an apartment house in Springfield valued at $60,000. There was no interest past due December 31, last and the company holds ample insurance upon the buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $24,750; State, County and Municipal bonds, $10,200; other bonds, $414,010; stocks, $105,597; total, $554,557.

DIRECTORS: George B. Adams, Charles G. Bancroft, Clement F. Coogan, W. M. Crane, Jr., Benjamin M. England, Irving D. Ferrey, H. Calvin Ford, E. Elmer Foye, Carl B. Gale, Louis Hollingworth, K. B. Miller, W. H. Pritchard, James R. Savery, George H. Tucker, Walger C. Kellogg.

TERRITORY COVERED: The company operates in Colo., Del., Ill., Ia., La., Mass., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex., W. Va., and Mich.

HISTORICAL DATA

This company was incorporated November 14, 1919 and began business January 7, 1920 with an authorized and paid-in capital of $200,000 and a surplus of $300,000. The company had a small organization expense. Par value of stock, $100 per share; book value, December, 31, 1923, $170.19; latest sale, 215% December 31, 1923 the directors owned $74,000 of capital stock. Largest amount insured in one hazard, gross, $20,000; net, $10,000. The company was examined by the Massachusetts Insurance Department in 1923.

ADMINISTRATION AND REPUTE: The underwriting of this company is controlled by Franklin W. Fort of Newark, N. J., who operates a fleet of reinsurance companies. Mr. Fort has excellent connections in the fire insurance business and does a large reinsurance business. The financial backing of the company is strong. Underwriting and investment results for the past four years: 1923, underwriting loss, $28,968, investment profit, $37,506; 1922, underwriting loss, $46,520; investment profit, $55,734; 1921, underwriting loss, $65,481; investment profit, $48,037; 1920, underwriting loss, $89,971; investment profit, $26,051.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, tornado and windstorm, sprinkler leakage, riot and civil commotion, explosion.

NEW HAMPSHIRE FIRE INSURANCE COMPANY, Manchester, N. H.

President, F. W. Sargeant; Vice-President, Walter M. Parker; Treasurer, N. P. Hunt; Secretaries, F. E. Martin, Wm. B. Burpee, C. E. Chase, G. A. French; Assistant Secretaries, Gilman McAllaster, V. E. Stevens, Geo. W. Swallow. Organized, 1869.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$11,275,627	$4,966,584	$3,402,229	$5,040,974	$5,518,045	$2,684,516	$319,904	$2,006,057	$5,010,477	$2,477,841
1922	11,254,753	4,502,456	3,398,191	4,376,696	4,948,512	2,640,371	319,972	1,804,086	4,764,429	2,697,213
1921	10,944,349	4,684,845	3,039,205	4,502,333	4,952,099	2,552,310	a282,764	1,906,936	4,742,010	2,577,464
1920	10,277,227	4,823,479	2,623,583	5,380,625	5,799,017	2,391,368	239,596	2,160,852	4,791,816	2,595,962
1919	9,054,148	4,209,637	2,513,381	4,690,117	5,024,852	1,879,814	209,985	1,810,909	3,900,708	1,900,672

a Incl. interest on new capital prepaid, $2,500.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$183,432	Losses unpaid.....	$586,372
Mortgage loans.....	4,000	Unearned prems....	4,966,584
Bonds and stocks...	9,575,331	Other liabilities.....	320,442
Cash.....	508,816		
Agents' balances....	789,609	Total liabilities...	5,873,398
Interest and rents...	90,213	Capital paid up....	2,000,000
Other assets.....	124,226	Net surplus.....	3,402,229
Total adm. assets.	$11,275,627	Total.....	$11,275,627

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $855,366,809, $8,159,454; ocean marine, $1,770,786, $48,649; motor vehicle, $8,769,601, $199,687; inland navigation and transportation, $32,213, $446; tornado, $50,508,135, $197,473 sprinkler leakage, $4,904,242, $8,312; riot, civil commotion and explosion, $1,075,844, $2,519; unclassified, effective prior to January 1, 1921, $66,504,090, $778,167.

BUSINESS SINCE ORGANIZATION: Premiums received $83,762,213; losses paid, $43,906,347; dividends declared, cash, $4,909,388.

REAL ESTATE OWNED: Embraces 5 properties in Manchester, N. H., 3 of which exceed $10,000 market valuation. The principal items are the company's old office building, valued at $79,000, and its new home office building, valued at $150,000 but which cost $238,278. There are no incumbrances. Net income last year was $8,618.

MORTGAGE LOANS: There are 2 loans, aggregating $4,000, protected by properties in Manchester, N. H., valued at $16,000 and upon which the company holds $6,000 of insurance.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $2,428,415; State, County and Municipal bonds, $912,180; other bonds, $2,858,503; stocks, $3,376,233; total, $9,575,331.

DIRECTORS: Nathan P. Hunt, Walter M. Parker, Samuel P. Hunt, Frederic A. Faulkner, Herman F. Straw, Frank P. Carpenter, Frank W. Sargeant, Thomas R. Varick, Albert O. Brown, William H. Cadwell, Arthur M. Heard, Harris M. Shaw, Orton B. Brown, Samuel K. Bell, George P. Crafts, William F. Richards,

Geo. W. Fowler, Aretas B. Carpenter, Arthur W. Howison, John J. Colony, Edgar J. Brown, Wm. F. Harrington, Benj. W. Couch and Fred H. Brown.

FIELD MEN AND TERRITORY COVERED: Special agents: J. D. Smart, at home office; A. L. Bliss, 99 Milk Street, Boston, Mass.; L. W. Thompson and H. C. McAllister, 42 Church Street, New Haven, Conn., for New England; John W. Wood, Geneva, N. Y., for western New York State; R. S. Kelton, Albany, N. Y., for eastern New York State; Wm. F. Britten, Katona, N. Y., for suburban N. Y.; W. E. Cooper, Newark, for northern N. J.; Wm. H. Clerke, Jr., Phila., for southern N. J.; Wm. G. Creighton, Lock Haven, Pa., for western Pa.; Harold D. Stephan, Uistersville, W. Va., for W. Va.; E. S. Adams, Harrisburg, Pa., for eastern Pa., Del., and Md.; John J. McKay, manager, Macon, Ga., south Atlantic Department, for Ga., Fla., S. C., and Ala.; C. M. Goodman, special agent; John C. French, special agent; D. E. Witt, Lynchburg, Va., for Va. and N. C.; A. D. Yeaton, western general agent, 175 W. Jackson Blvd., Chicago, Ill.; Clyde W. Blackhard, Indianapolis, Ind., for Ind.; Franklin R. MacPherson, Columbia Bldg., Louisville, Ky., for Ky.; Paul Breen, Nashville, Tenn., for Tenn.; Fred W. Otto, state agent, 217 W. Water Street, Milwaukee, Wis., for Wis.; A. C. Wallace, 175 W. Jackson Blvd., Chicago, for Ill.; Fred J. Sauter, manager, Ins. Exchange Bldg., Chicago, Ill., for Cook County, Ill.; Joseph H. Gosnell, McKnight Bldg., Minneapolis, Minn., for Minn.; Thos. B. Hall, Fargo, N. D., for N. D.; Aaron W. Jones, state agent, Hartman Bldg., Columbus, Ohio, for eastern Ohio; Henry F. Berry, Columbus, Ohio, for western Ohio; L. B. James, 129 W. Congress Street, Detroit Mich., for Mich.; W. G. Shipe, state agent, Sharp Bldg., Kansas City, Mo., for Mo. and Kans.; H. C. Ferry, special agent; Frank L. Swanson, Lincoln, Neb., for Neb.; R. W. Miller, state agent Webster City, Iowa, for Iowa; Gilbert S. Avery, special agent; Leslie C. Stire, state agent, Gas & Electric Bldg., Denver, Colo., for Colo. and Wyo.; C. A. Colvin, manager, 204 Sansome Street, San Francisco, Cal.; Pacific Coast Department: John A. Whalley & Co., state agents, Seattle, Wash.; Canadian Department: R. de Grandpre, Canadian manager, Ins. Exchange Bldg., 190 St. James Street, Montreal, P. Q.; J. G. Courteau, special agent, Province of Quebec; Gavin Browne, Jr., special agent, Province of Ontario; C. C. Wansbrough, manager, western Canadian department, Winnipeg, Manitoba; G. J. K. Irvine, special agent, Calgary, Alberta. Southwestern Department: Trezevant & Cochran, general agent, Dallas, Tex., for Ark., La., Okal., Tex.; special agents: Joe G. Smith, Dallas, for north central Tex.; Chas. O'N. Bryan, Dallas, for northwest Tex.; J. W. Buehrer, Dallas, for northeast Tex.; G. D. Powell, Waco, for central Tex.; B. A. Gill, San Antonio, southwest Tex.; Sam M. Powell, Houston, southeast Tex.; John E. Wilkinson, Oklahoma City, for western Okla.; Frank C. Beazley, Oklahoma City, for western Okla.; A. L. Tiedeman, Muskogee, for eastern Okla.; L. E. Walker, Little Rock, for western Ark.; H. A. Amonette, Little Rock, for eastern Ark. E. E. Wright, New Orleans, for La.; Geo. E. Williams, New Orleans, for north La.; Rodney L. Hubert, New Orleans, for south La.; adjusters: H. J. Murphy, Dallas, for Tex.; Paul A. Howard, Dallas, for Tex.; G. W. Kline, Oklahoma City, for Okla. The company does business in all states and territories of the United States except Haw., Miss., N. M., P. I., P. R. and Cuba.

HISTORICAL DATA

This company was organized in 1869 and began business in 1870 with an authorized capital of $100,000. In 1872 the capital was increased to $220,000; in 1873 to $250,000; in 1882 to $500,000; in 1888 to $600,000; in 1891 to $700,000; in 1893 to $800,000; in 1896 to $900,000; in 1897 to $1,000,000; in 1907 to $1,100,000; in 1910 to $1,200,000; in 1912 to $1,350,000; in 1917 to $1,500,000; in 1920 to $1,750,000; and in 1921 to $2,000,000. Par value of stock, $100 per share; book value, December 31, 1923, $270.11; latest sale, 270%. December 31, 1923 the directors owned $392,700 of capital stock. Values of special deposits: Ga., $10,100; Va., $51,000; N. C., $25,500; Canada, $142,200. Conflagration losses, Baltimore, 1904, $414,491; San Francisco, 1906, $455,340. Largest amount insured in one hazard, gross, $250,000; net, $50,000.

The company controls the County Fire Insurance Co. of Philadelphia and the Granite State Fire Insurance Co. The company was examined by the New Hampshire Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company is one of the successful fire insurance companies in the United States and is very well managed, its officers all being men experienced in the fire insurance business. The company has progressed steadily throughout its history and is known to be conservative in its underwriting policy. Underwriting and investment results for the past five years: 1923, underwriting profit, $217,276, investment loss, $15,937; 1922, underwriting profit, $55,534, investment profit, $606,221; 1921, underwriting profit, $112,912, investment profit, $1,034,681; 1920, underwriting profit, $8,342, investment profit, $218,689; 1919, underwriting profit, $354,307, investment profit, $148,138.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference, National Board of Fire Underwriters Sprinkler Leakage Conference.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, inland marine, ocean marine, tornado and windstorm, hail, sprinkler leakage, riot and civil commotion, explosion.

NEW JERSEY INSURANCE COMPANY, Newark, N. J.

President, C. V. Meserole; Vice-Presidents, Franklin W. Fort, William F. Birch, Thos. B. Donaldson; Secretary, James Y. Milne; Treasurer, Arthur L. Bowerman. Organized, 1910.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,804,674	$1,168,837	$154,583	$1,638,770	$1,810,979	$814,167	.....	$672,777	$1,486,944	$755,317
1922	2,433,804	916,601	110,454	1,427,936	1,535,327	896,784	.....	551,304	1,448,088	850,211
1921	2,298,042	563,276	207,901	1,440,985	1,583,671	485,712	.....	682,375	1,168,087	532,015
1920	2,351,059	93,550	a300,661	400,177	600,902	1,120,235	$50,000	227,825	1,398,060	982,531
1919	2,782,985	965,212	382,745	1,562,643	1,795,621	847,928	40,000	651,852	1,539,780	929,366

a Surplus at actual market values.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$342,251	Losses unpaid.....	$313,182
Mortgage loans.....	124,900	Unearned prems....	1,168,837
Bonds and stocks...	1,764,466	Other liabilities....	168,072
Cash.....	180,010		
Agents' balances....	276,867	Total liabilities...	1,650,091
Interest and rents...	21,520	Capital paid up....	1,000,000
Other assets.....	94,660	Net surplus.....	154,583
Total adm. assets.	$2,804,674	Total.....	$2,804,674

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $181,349,421, $1,795,540; motor vehicle, $10,800,435, $300,229; inland navigation and transportation, $35,000, $119; tornado, $8,774,091, $55,657; sprinkler leakage, $1,227,285, $4,547; riot, civil commotion and explosion, $1,010,868, $1,695; unclassified, effective prior to January 1, 1921, $616,299, $8,544.

BUSINESS SINCE ORGANIZATION: Premiums received, $12,629,516; losses paid, $7,043,180; dividends declared, cash, $90,000.

REAL ESTATE OWNED: Consists of an 8-story fire-proof building, at 38-40 Clinton Street, Newark, occupied for office purposes, costing $238,252; and 3 lots in Atlantic Highlands, costing $3,440. Net rents received last year, $14,514.

MORTGAGE LOANS: There are 24 loans, ranging from $1,000 to $24,000 in amount, and aggregating $124,900, secured by properties in Montclair, Passaic, Rutherford, Atlantic Highlands, Murray Hill Park, North Arlington, Long Branch, Short Hills, Ocean City, Hoboken and Newark, N. J., valued at over $300,000, the company holding $153,500 of insurance on the buildings. There was $294 interest past due on December 31, last. The largest loan, $24,000, is protected by the apartment house at 107-113 First Avenue, Atlantic Highlands, valued at $48,000, and insured for $40,000.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $254,950; State, County and Munic-

ipal bonds, $44,950; other bonds, $802,050; stocks, $662,516; total, $1,764,466.

DIRECTORS: L. V. Aronson, W. F. Birch, L. R. Bowden, V. E. Downer, F. W. Fort, P. Guenther, J. R. Hall, A. E. Howe, C. V. Meserole, J. Y. Milne, C. Niebling, S. Stothoff, E. M. Waldron.

FIELD MEN AND TERRITORY COVERED: State Agents: Seeley & Company, San Francisco, Cal., for Ariz., Cal., Hawaii, Nev., Utah; Seeley & Company, Portland, Ore., for Ida., Ore.; Seeley & Company, Seattle, Wash., for Mont., Wash.; Seeley & Company, Vancouver, B. C., for B. C.; Rollins, Burdick & Hunter Co., Chicago, Ill., for Ill.; G. W. Pangborn, Indianapolis, Ind., for Ind.; Harry S. Kauffman, Ltd., New Orleans, La., for La.; G. V. B. Hill & Co., Minneapolis, Minn., for Minn.; Olin L. Pattillo, Dallas, Tex., for Tex.; T. J. Ingram, Lynchburg, Va., for Va.; Special agents: J. F. Lewis & Co., Atlanta, for Fla. and Ga.; E. D. McCall, Omaha, Neb., for Neb. and Ia.; Sewell & Gantt, Charleston, S. C., for S. C.; E. Ulrich, special agent for N. Y.; T. Hites, special agent for Ohio; C. V. Kane, manager Pa. department; John F. Luehs, special agent, East Orange, N. J., for N. J.; The company operates in Ala., Ariz., Cal., Conn., Fla., Ga., Haw., Ida., Ill., Ind., Ia., Ky., La., Md., Mass., Mich., Minn., Miss., Mo., Mont., Neb., N. J., N. Y., Ohio, Ore., Pa., S. C., Tex., Utah, Va., Wash. and Canada.

HISTORICAL DATA

This company was organized in 1910, and was licensed in 1911, with a paid up capital of $200,000 and a cash surplus of $148,363 In 1911, the capital was increased to $400,000 and $296,000 additional surplus paid in. In 1912, the capital was increased to $900,000 and $370,000 additional surplus paid in. In 1913, the capital was again increased to $1,000,000 and $76,500 additional surplus paid in. In 1924 par value of shares was to be reduced from $25 to $20, transferring $200,000 from capital to surplus, and 10,000 new shares to be sold at $28.75, thus increasing capital again to $1,000,000 and adding $87,500 more to surplus. Par value of stock, $25 per share; book value, December 31, 1923, 115.45%. December 31, 1923, the directors owned $46,875 of capital stock. Values of special deposits: Ga., $9,000; Va., $49,000; Canada, $66,250. Largest amount insured in one hazard, gross, $50,000; net, $25,000.

ADMINISTRATION AND REPUTE: The management of this company passed to C. P. Stewart in 1918, and in 1920 to C. V. Meserole, who is the manager of a fleet of fire insurance companies, among them being the Pacific Fire Insurance Company and the Bankers and Shippers Insurance Company, both of New York. The business of the company has been reinsured several times but the company has a good reputation and is under good management at the present time. Underwriting and investment results for the past five years: 1923, underwriting loss, $25,432, investment profit, $69,561; 1922, underwriting loss, $250,511; investment profit, $153,062; 1921, underwriting loss, $368,415; investment profit, $45,509; 1920, underwriting profit, $58,529; investment profit, $139,535; 1919, underwriting loss, $63,324; investment profit, $134,622.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, explosion, fire, inland marine, lightning, ocean marine, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

NEW JERSEY MANUFACTURERS ASSOCIATION FIRE INSURANCE COMPANY, Trenton, N. J.

President, J. Philip Bird; Vice-President, Chas. W. Crane; Secretary, W. C. Billman; Treasurer, Harry D. Leavitt. Organized, 1921

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$468,503	$96,932	$140,192	$204,374	$234,191	$89,567	$18,000	$56,928	$164,495	$91,137
1922	404,678	80,812	104,644	163,774	181,390	32,095	.....	43,692	75,787	40,562

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$44,000	Losses upaid.....	$27,379
Bonds.....	372,880	Unearned prems....	96,932
Cash.....	28,673	Other liabilities....	4,000
Agents' balances....	17,317		
Interest and rents...	5,633	Total liabilities...	128,311
		Capital paid up....	200,000
		Net surplus.....	140,192
Total adm. assets.	$468,503	Total.....	$468,503

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $4,873,443, $201,705.

BUSINESS SINCE ORGANIZATION: Premiums received, $368,148; losses paid, $107,892; dividends declared, cash, $18,000.

MORTGAGE LOANS: There are 2 loans aggregating $44,000 all secured by first mortgages, valued $93,000 on which the company holds $47,000 of fire insurance. On December 31, last there was $803 of interest past due.

BONDS OWNED (Market Values): U. S. Gov't bonds, $51,110; State, County and Municipal bonds, $42,120; other bonds, $279,650; total, $372,880.

DIRECTORS: J. Philip Bird, Chas. W. Crane, J. W. Ferguson, J. W. Foster, H. D. Leavitt, A. R. Frome, J. S. Leslie, F. W. Schmidt, Ferd Wilckes, H. J. Lyall, F. C. J. Wiss, W. Hand, Chas. F. Cox, L. J. McGrath, R. M. Bell, F. R. Valentine, Fred H. Bateman, W. F. Birch, E. D. Farmer, F. A. Weiss, F. Goertz, J. J. McKenzie, S. T. Wilson.

TERRITORY COVERED: The company operates in N. J. only.

HISTORICAL DATA

This company was organized in 1921, and began business January 1, 1922, with a paid up capital of $200,000, and a surplus of $100,000. Par value of stock, $10 per share; book value, December 31, 1923, 170.09%.

ADMINISTRATION AND REPUTE: This company is owned entirely by the Manufacturers Association of New Jersey and is operated in connection with the New Jersey Manufacturers Casualty Insurance Company. It writes automobile insurance only in the State of N. J. Underwriting and investment results in recent years: 1923, underwriting profit, $30,483, investment profit, $19,016; 1922, underwriting loss, $16,427, investment profit, $21,071.

CLASSES OF INSURANCE WRITTEN: Automobile.

NEW YORK STATE FIRE INSURANCE COMPANY, Albany, N. Y.

President, A. Page Smith; Vice-President, Noel S. Bennett; Secretary, J. Allen Warner; Assistant Secretary, Wm. Creifelds, Jr. Organized, 1836.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$774,557	$345,995	$140,504	$534,885	$569,991	$304,352	$9,000	$210,453	$523,805	$312,347
1922	743,308	266,431	201,576	491,639	523,552	172,310	.....	198,152	370,462	196,667
1921	570,177	84,012	242,953	129,149	146,960	109,731	.....	90,049	199,780	113,191
1920	415,518	108,951	265,572	182,132	199,034	79,030	.....	86,694	165,724	87,783
1919	386,030	100,575	255,064	160,283	174,700	47,698	.....	73,477	121,175	57,839

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$60,000	Losses unpaid	$82,526
Mortgage loans	3,000	Unearned prems	345,995
Bonds and stocks	599,388	Other liabilities	5,532
Cash	56,336		
Agents' balances	49,418	Total liabilities	434,053
Interest and rents	6,018	Capital paid up	200,000
Other assets	397	Net surplus	140,504
Total adm. assets	$774,557	Total	$774,557

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $59,523,095, $581,810; tornado, $2,256,762, $13,331; sprinkler leakage, $259,983, $1,188; riot, civil commotion and explosion, $678,937, $1,287; earthquake, $194,958, $553; unclassified, effective prior to January 1, 1921, $122,246, $1,088.

BUSINESS SINCE REINCORPORATION: Premiums received, $1,054,229; losses paid, $495,257; dividends declared, cash, $9,000.

REAL ESTATE OWNED: Consists of company's office building, 446 Broadway, Albany, a 5-story brick, stone front structure, which cost $24,000, and which is carried at $60,000. Total rents received last year, $5,999; taxes and expenses, $2,308.

MORTGAGE LOANS: The loan of $3,000 is upon 339–341 Hudson Avenue, 246 Washington Avenue, and 91 Spring Street, Albany, valued at $17,400. The company holds $9,050 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $203,780; railroad bonds, $64,360; other bonds, $169,650; stocks, $161,598; total, $599,388.

DIRECTORS: A. Page Smith, Donald McDonald, William G. Van Loon, Noel S. Bennett, James R. Watt, Oscar F. Kinney, William L. Visscher, J. Allen Warner, Carl H. Graf, John A. Forster, D. G. Wakeman, J. Lester Parsons, De Lancey Palmer.

FIELD MEN AND TERRITORY COVERED: Crum & Forster, Inc., 110 William Street, New York City, general agents. Licensed in N. Y., N. J., Miss. and Pa.

HISTORICAL DATA

This company was organized in 1836, as the Mutual Fire Insurance Company of Albany and changed to a stock company in 1921, with an authorized and paid in capital of $200,000. Par value of stock, $10 per share; book value, December 31, 1923, 170.25%. December 31, 1923, the directors owned $180,910 of capital stock. Largest amount insured in one hazard, gross, $30,000 net, $15,000.

ADMINISTRATION AND REPUTE: The underwriting of this company is in charge of Crum and Forster of New York, who operate a large fleet of fire insurance companies, and are well known in the business. The business of the company is largely reinsurance. Underwriting and investment results for the past five years: 1923, underwriting loss, $74,679, investment profit, $22,790; 1922, underwriting loss, $83,133, investment profit, $41,757; 1921, underwriting loss, $46,608, investment profit, $23,989; 1920, underwriting profit, $5,577, investment profit $4,391; 1919, underwriting profit, $5,645, investment loss, $2,563,

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, tornado and windstorm, sprinkler leakage, riot and civil commotion, explosion, earthquake.

NIAGARA FIRE INSURANCE COMPANY, New York, N. Y.

President, Otho E. Lane; Vice-Presidents, B. M. Culver and W. L. Steele; Secretaries, Charles A. Lung, J. G. Maconachy, J. H. Macfarlane, Henry J. Zechlin, Myles Walsh; Treasurer, Walter W. Richey; Assistant Secretaries, V. Kline, A. Ross Green, J. Scott King. Organized, 1850.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$17,580,218	$8,931,856	$3,733,134	$11,215,815	$12,030,939	$6,015,150	$440,000	$4,519,063	$10,974,213	$5,892,290
1922	16,819,658	7,851,463	3,745,368	9,068,196	10,005,793	5,040,153	*a*400,000	$3,829,152	9,269,305	5,119,962
1921	15,536,294	7,623,910	4,022,623	9,066,160	9,815,197	5,495,668	400,000	3,961,650	9,857,318	5,845,504
1920	15,184,914	7,694,320	3,724,527	10,068,280	10,690,457	4,094,021	250,000	3,953,982	8,298,003	4,360,914
1919	11,817,319	5,963,034	3,371,374	7,376,912	7,858,839	2,790,085	250,000	2,966,106	6,006,191	3,070,973

a Excludes $1,000,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$375,550	Losses unpaid	$1,570,228
Bonds & stocks	14,755,620	Unearned prems	8,931,856
Cash	594,551	Other liabilities	345,000
Agents' balances	1,628,186		
Interest	100,196	Total liabilities	10,847,084
Losses Recoverable	126,115	Capital paid up	3,000,000
		Net surplus	3,733,134
Total adm. assets	$17,580,218	Total	$17,580,218

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,629,319,185, $14,378,533; ocean marine, $16,841,732, $336,480; motor vehicle, $29,750,553, $701,536; inland navigation and transportation, $13,880, $601; tornado, $103,712,445, $527,888; sprinkler leakage, $6,059,549, $14,726; riot, civil commotion and explosion, $7,338,921, $15,240; unclassified, effective prior to January 1, 1921, $82,830,613, $1,018,389.

BUSINESS SINCE ORGANIZATION: Premiums received, $151,780,606; losses paid, $79,700,943; dividends declared, cash, $7,944,000; stock, $1,000,000.

MORTGAGE LOANS: There are 67 loans on properties valued at $755,440; ranging from $1,000 to $18,500 in amount. All are guaranteed. There was no interest past due on December 31 last.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $2,869,433; State, County and Municipal bonds, $744,135; other bonds, $3,812,810; stocks, $7,329,242; total, $14,755,620.

DIRECTORS: J. Herbert Johnston, Robert W. de Forest, Otto T. Bannard, Henry W. de Forest, Harold Herrick, Henry E. Coe, Geo. W. Dewey, Thomas Williams, Johnston de Forest, Ethelbert I. Low, Chas. Laue, Alphonso T. Clearwater, Otho E. Lane, B. M. Culver, Stevenson E. Ward.

FIELD MEN AND TERRITORY COVERED: Branch Offices: Brokerage, east: Philip W. Barnes, manager, 123 William Street, New York City; Brokerage, west: E. B. Vickery, manager, 1564 Insurance Exchange, Chicago, Ill.; Canada: W. E. Findlay, manager, 10 St. John Street, Montreal, Can.; Cuba: Zaldo Martinez y Cia., 4 Mercadores Street, Havana, Cuba; Marine: Mexico: Wm. B. Woodrow Co., la Bolivar 18, Mexico City, Mexico; Newark: Lyon & Lyon, managers, 185 Market Street, Newark, N. J.; New England: Rice & Whitney, managers, 17 Pearl Street, Boston, Mass.; Pacific Coast: Edwin Parrish, manager, 376 Pine Street, San Francisco, Cal.; Canada: W. E. Findlay, manager, 10 St. John Street, Montreal; A. F. Cadorette, 10 St. John Street, Montreal, Province of Quebec; J. M. Hayes, 10 St. John Street, Montreal, for Ontario (Sault Ste. Marie and East Montreal City and Dist.; Thos. P. Sheffield, 222 Portage Avenue, Winnipeg, for Ontario (west of Port Arthur), Man., Sask., east of Regina and Saskatoon; H. G. Lyons, 118 8th Avenue, Calgary, for Alberta, Sask., west of Regina and Saskatoon; Gordon E. Findlay, 10 St. John Street, Montreal, eastern Ontario; New England Department: Clifford H. Rice, general agent, 17 Pearl Street, Boston, Mass., for Me., N. H., H. H. Plummer, Boston, special agent for eastern Mass.; D. M. Granger, Boston, Mass., for R. I.; C. L. Poiners, 75 Pratt Street, Hartford, Conn., for western Mass. and Conn.; N. Y. and middle department: Grant Bulkley, special agent, 144 Powers Bldg., Rochester, N. Y., for western N. Y.; Robt. H. Byrnes, special agent, 710 Onondaga Co., Sav. Bk. Bldg., Syracuse, N. Y., for central N. Y.; J. P. McGuinness, special agent, 123 William Street, New York City, for N. Y. (suburban); John A. Wallberg, special agent, 90 State Street, Albany, N. Y., for N. Y. (east); F. F. Stukhart, special agent, 135 Summit Avenue, West Hoboken, N. J., for N. J. (north); Harry H. Harbourt, special agent, Trenton, N. J., for N. J. (south); K. B. Hatch, special agent, 218 Telegraph Bldg., Harrisburg, Pa.,

for Pa. (east); L. F. Buck, special agent, Harrisburg, Pa., for Pa. (central); A. C. Stewart, special agent, 501 Peoples Bank Bldg., Pittsburgh, Pa., for Pa. (west); Southern Department: A. L. Parker, special agent, Little Rock, Ark., for Ark.; W. B. Respess, state agent, Lexington, Ky., for Ky.; Howard S. Nulton, special agent, Richmond, Va., for Va. (including Bristol, Tenn.), W. Va., Wash., D. C., and Md.; John C. Noble, special agent, Charlotte, N. C., for N. C. and S. C.; Paul Eldridge, Jr., state agent, Nashville, Tenn., for Tenn., exclusive of Bristol; J. S. Hereford, state agent, 1306 American Exchange National Bank Bldg., Dallas, Tex., for Tex.; Western Department: Geo. S. Whitford, general agent, Denver, Colo., for Colo.; E. J. Miller, general agent, Denver, Colo., for Colo.; E. B. Vickery, manager, and Walter R. Putz, 1564 Insurance Exchange, Chicago, Ill., for Cook County, Ill.; R. S. Tucker, state agent and Wm. M. Aris, special agent, Chicago, Ill., for Ill.; L. B. Fowler, special agent, P. O. Box 74, 307 No. Penn. Street, Indianapolis, Ind., for Ind. (north); J. Frank Smith, special agent, P. O. Box 74, 307 No. Penn. Street, Indianapolis, Ind., for Ind. (south); J. Victor Herd, state agent, 410 Securities Bldg., Des Moines, Iowa, for Iowa; A. S. Da Silva, state agent, Kansas City, Mo., for Kans.; W. E. Collins, state agent and Everett N. Van Ness, special agent, Detroit, Mich., for Mich.; H. Clyde Edmundson, state agent, Minneapolis, for Minn.; J. B. Bush, state agent, Kansas City, for Mo.; Geo. I. Donohue, 105 West 18th Street, Sioux Falls, S. D., for Neb.; Geo. P. Donahue, special agent, Sioux Falls, S. D., for Neb.; Geo. S. Whitford, general agent, Denver, Colo., for N. M.; H. Clyde Edmundson, state agent, Minneapolis, for N. D.; Chas. G. Runkle, special agent, Cleveland, Ohio, for east Ohio; P. D. Fogg, special agent, Columbus, Ohio, for west Ohio; T. Ray Phillips, state agent, Oklahoma City, Okla., for Okla.; Geo. P. Donahue, special agent. Sioux Falls, S. D., for S. D.; Geo. S. Whitford, general agent, Denver, Colo., for Wyo.; Lloyd S. Wallace, state agent, Milwaukee, Wis., for Wis.; Geo. S. Whitford, Denver, Colo., for Wyo.; Farm Department: D. P. Barrett, manager, Indianapolis, Ind.; Edgar Sherer, Paris, Ill., for southern Ill.; A. R. Bowers, Chicago, Ill., for northern Ill. and southern Wis.; John L. Nip, Rusville, Ill., for Ind.; H. S. Misfall, Oklahoma City, Okla., for Okla. and Texas Panhandle; Emerson & Arneson, Spring Valley, Wis., for northwestern Wis.; C. F. Copeland, Nashville, Tenn., for Ky. and Tenn.; W. W. Peters Des Moines, Iowa, for Iowa; Pacific Coast: Edwin Parrish, manager, John A. Carlson, assistant manager, 376 Pine Street, San Francisco, Cal.; Chester Deering, special agent, Seattle, Wash., for western Wash. and British Columbia; B. C. Fischer and R. N. Ross, special agents, Los Angeles, Cal., for southern Cal. and Ariz.; Raymond C. Gillette, special agent, Spokane, Wash., for eastern Wash. (ex. Walla Walla, Columbia, Garfield and Asotin Counties), east B. C. and northern Idaho to and including Idaho County, northern Mont.; D. G. Kenning, Salt Lake City, Utah, for southern Idaho (ex. and south of Idaho Co.) Utah, southern Mont.; Milton E. Pinney, 376 Pine Street, San Francisco, Cal., for central Cal.; Harry W. Randall, Portland, Ore., for Ore.; Walla Walla, Columbia, Garfield and Asotin Counties, Wash.; R. R. Sheldon, 376 Pine Street, San Francisco, Cal., for Cal. Coast section; Walter D. Young, Sacramento, Cal., for northern Cal. and Nev. The company operates in all the States and Territories except Del. and Miss.; operates in the provinces of B. C., Ont., Man., Alta, Quebec, Sask., Can., Cuba, P. R., Dom. Rep., Panama and Central America.

HISTORICAL DATA

This company was organized in 1850, with an authorized and paid up capital of $200,000, which was increased in 1864 to $500,000 and in the same year to $1,000,000. In 1872, following the Chicago and Boston fires, the capital was reduced to $500,000; in 1906, to $250,000. During the same year the capital was increased to $750,000 and in 1910, to $1,000,000. In 1920, it was increased to $2,000,000 and in 1922, by stock dividend, to $3,000,000. In 1906, $500,000 was paid in to surplus. Par value of stock-$50 per share; book value, December 31, 1923, 224.43%; latest sale, 316%. December 31, 1923, the directors owned $706,350 of capital stock. Conflagration losses, Chicago, 1871, $256,000, Boston, 1872, $358,000; Baltimore, 1904, $275,000; San Francisco, 1906, $2,150,000; Chelsea, 1908, $230,000. Values of special deposits, Ga., $10,200; Va., $56,725; N. M., $10,200; Canada, $409,300; N. C., $20,800; Cuba, $99,000; Mexico, $16,733; P. R., $9,200. This company guarantees the policies of the Niagara Detroit Underwriters. Largest amount insured in one hazard, gross, $1,500,000; net, $200,000. The company has a "Special Reserve Fund" of $526,000 deposited in N. Y.

ADMINISTRATION AND REPUTE: This company ranks as one of the leading fire insurance companies of the United States. Its president, Otho E. Lane is well known throughout the insurance world as a conservative and sagacious underwriter. Underwriting and investment results for the past five years: 1923, underwriting loss, $307,464, investment profit, $519,129; 1922, underwriting loss, $136,183, investment profit, $1,778,916; 1921, underwriting loss, $463,028; investment profit. $831,024; 1920, underwriting profit, $64,584, investment profit, $537,680; 1919, underwriting profit, $249,127, investment profit, $217,297.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Rocky Mountain Fire Underwriters Association, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, inland marine, lightning ocean marine, parcels post, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

NORTH AMERICAN NATIONAL INSURANCE COMPANY
Des Moines, Ia.

President, B. F. Carroll; Vice-President, Roy Heartman; Secretary, F. M. Merigold; Treasurer, Clyde E. Brenton.
Organized, 1919. Capital, $451,479.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,178,634	$166,747	$505,668	$128,318	$184,728	$128,267	.....	$161,267	$289,534	$100,199
1922	847,327	195,329	301,933	281,287	317,206	201,412	.....	189,819	391,231	183,936
1921	924,145	184,162	100,834	337,656	372,277	127,799	$33,561	209,942	371,302	133,699
1920	883,944	17,073	258,918	379,000	414,335	174,025	.....	175,224	349,249	169,384

The present management has been connected with the company since January 22, 1924, and upon learning the condition of affairs advised liquidation. Was asked to take the management for the purpose of advising whether or not the company should continue or dissolve. The company is now in process of liquidation.

NORTH CAROLINA HOME INSURANCE COMPANY, Raleigh, N. C.

President, Alexander Webb; Vice-President, John F. Bruton; Secretary, Geo. P. Folk; Assistant Secretaries, F. H. Briggs, Jr., John M. Harney. Organized, 1868.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,323,910	$390,629	$458,116	$428,630	$479,736	$179,796	$32,000	$149,458	$361,254	$176,649
1922	1,221,109	317,046	431,751	355,263	400,093	160,201	32,000	131,872	324,073	179,996
1921	1,124,519	281,994	397,508	310,676	353,085	136,761	28,000	121,175	285,936	133,827
1920	1,022,569	274,203	300,415	371,399	408,374	111,245	28,000	124,779	264,024	130,686
1919	898,803	204,006	272,164	244,739	268,430	71,049	12,000	91,250	174,299	73,401

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,107,375	Losses unpaid.....	$51,165
Cash.....	94,827	Unearned prems....	390,629
Agents' balances....	98,410	Other liabilities.....	24,000
Interest.....	10,650		
Other assets.....	12,648	Total liabilities...	465,794
		Capital paid up....	400,000
		Net surplus.....	458,116
Total adm. assets.	$1,323,910	Total.....	$1,323,910

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $67,597,693, $665,813; motor vehicle, $2,000, $38; tornado, $1,592,210, $5,376; sprinkler leakage, $346,853, $661; riot, civil commotion and explosion, $192,208, $200; unclassified, effective prior to January 1, 1921, $1,392,125, $22,003.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,799,069; losses paid, $2,113,368; dividends declared, cash, $236,296, stock, $151,336.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $490,400; State, County and Municipal bonds, $285,205; other bonds, $135,070; stocks, $196,700; total, $1,107,375.

DIRECTORS: E. M. Cragin, B. S. Jerman, Chas. G. Smith, Jno. F. Bruton, Walker Taylor, Alexander Webb, E. B. Dewey, Jesse E. White, Henry E. Litchford, George P. Folk, A. R. Phillips, W. A. Wilkinson, G. H. Andrews, W. H. Koop, J. Crawford Biggs.

FIELD MEN AND TERRITORY COVERED: W. B. Miller, special agent, Raleigh, N. C.; E. B. Travis, special agent, Richmond, Va.; P. P. Lynch, Jr., Richmond, Va.; Robt. W. Russell, special agent, Raleigh, N. C. The company operates in Cal., Ill., N. C., Ohio, Ore., Va., Wash. and Wis. It is licensed in Mass., N. Y., N. J., Okla. and Pa. to do (reinsurance only).

HISTORICAL DATA

This company was organized in 1868, and commenced business as of January 1, 1869, with a paid in capital of $48,500. It had an authorized capital of $200,000 and the paid in capital was increased by stock dividends as follows: 1901, $66,283; 1902, to $73,345; 1904, $89,199; 1905, to $96,355; 1906, to $126,400; and in 1915, to $200,000. In December, 1919, the capital was increased to $400,000 by sale at par of $200,000 new stock. Values of special deposits: Va., $10,230; N. Y., $10,400; Mass., $10,120; Wash., $10,120; Cal., $10,120. Par value of stock, $100 per share; book value, December 31, 1923, $214.52; latest sale, 160%. December 31, 1923, the directors owned $34,600 of capital stock. The capital stock of this company is controlled by the Eclectic Securities Company, which in turn is controlled by interests identified with the Great American Insurance Company of New York. Largest amount insured in one hazard, gross, $145,600; net, $25,000.

ADMINISTRATION AND REPUTE: This company is operated under practically the same control as the Great American Insurance Company, of New York, and enjoys the same high reputation as the controlling company. Underwriting and investment results for the past five years: 1923, underwriting profit, $25,620, investment profit, $32,745; 1922, underwriting profit, $9,556; investment profit, $77,427; 1921, underwriting profit, $51,286; investment profit, $263,068; 1920, underwriting profit, $43,922; investment profit, $18,207; 1919, underwriting profit, $52,565; investment loss, $2,954.

BOARD MEMBERSHIP: South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, automobile tornado and windstorm, sprinkler leakage, riot and civil commotion, explosion, hail, lightning, profits, rain, reinsurance, rent, use and occupancy.

NORTH CAROLINA STATE FIRE INSURANCE CO., Rocky Mount, N. C.

President, M. R. Braswell; Secretary and General Manager, W. S. Wilkinson. Organized 1918.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$90,381	$14,893	$24,765	$15,919	$20,117	$6,566	$3,000	$7,646	$17,212	$7,213
1922	87,416	11,527	25,470	11,787	16,876	4,720	3,000	6,538	14,258	2,040
1921	85,566	9,967	22,466	8,782	13,335	3,360	3,000	5,106	11,466	4,053
1920	83,819	11,333	19,336	13,942	16,674	1,970	3,000	4,795	9,765	3,791
1919	76,083	8,682	16,943	11,590	13,886	2,190	.....	4,333	6,523	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$61,248	Losses unpaid.....	$723
U. S. Gov't bonds...	17,500	Unearned prems....	14,893
Cash.....	379		
Agents' balances....	2,537	Total liabilities...	15,616
Interest and rents...	1,489	Capital paid up....	50,000
Other assets.....	7,228	Net surplus.....	24,765
Total adm. assets.	$90,381	Total.....	$90,381

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,525,236, $24,855.

BUSINESS SINCE ORGANIZATION: Premiums received, $69,052; losses paid, $18,765; dividends declared, cash, $12,000.

MORTGAGE LOANS: These loans aggregate $61,248 and are secured by real estate valued at more than double the amount loaned thereon. The company holds ample fire insurance on the mortgaged buildings.

DIRECTORS: J. P. Bunn, Dr. G. L. Wimberly, Jr., J. C. Braswell, Geo. S. Edwards, D. J. Rose, M. R. Braswell, W. S. Wilkinson, H. B. Bryan, Dr. H. B. Marriott, M. D. Munn, J. W. Hines.

FIELD MEN AND TERRITORY COVERED: Geo. A. Wilkinson, Geo. W. Wilkinson, special agents, Rocky Mount, N. C. The company operates in N. C. only.

HISTORICAL DATA

This company was licensed to transact a general fire insurance business on May 7, 1918, having been incorporated under the laws of N. C., on March 2 of the same year. The par value of the stock, which was sold at $125 per share, was $100 and $50,000 of an authorized capital of $250,000 has been paid in together with $12,500 surplus. The purpose behind the organization of the North Carolina State Fire was, to a great extent, the necessity for providing reinsurance facilities for the Underwriters Fire Insurance Company, also of Rocky Mount. Par value of shares, $100; book value, December 31, 1923, $149.53.

ADMINISTRATION AND REPUTE: The reins of management are in the hands of W. S. Wilkinson, who is secretary as well and is an experienced and able insurance executive. The directional control is the same as that of the Underwriters Fire Insurance Company, as Mr. Wilkinson is also secretary and manager of that organization. The company has been favored by a low loss ratio and there has never been any difficulty in the settlement of claims. Underwriting and investment gain and loss record for 1919, 1921 and 1923 is: 1923, underwriting loss, $3, investment profit, $2,299; 1921, underwriting profit, $3,388, investment profit, $2,741; 1919, underwriting profit, $1,737, investment profit, $3,079.

BOARD MEMBERSHIP: South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: General fire insurance business.

NORTHERN INSURANCE COMPANY, New York, N. Y.

President, William Brewster; Secretary, James Marshall; General Managers, Willard S. Brown & Co. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,825,157	$1,714,251	$943,490	$1,755,238	a$2,014,311	$834,682	$50,000	$773,387	$1,658,069	$787,934
1922	3,011,917	1,565,316	751,861	1,505,775	1,667,089	734,676	40,000	651,884	1,426,560	742,004
1921	2,655,450	1,469,573	514,304	1,364,284	1,475,837	673,510	35,000	602,672	1,348,182	662,513
1920	2,501,400	1,443,265	404,048	1,539,299	1,652,063	671,835	35,000	685,462	1,892,297	682,358
1919	2,281,780	1,276,894	374,437	1,390,656	1,485,227	536,294	35,000	612,596	1,183,890	524,795

a Includes $125,000 premium on new stock.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$67,000	Losses unpaid	$142,416
Bonds and stocks	3,268,300	Unearned prems	1,714,251
Cash	184,125	Other liabilities	25,000
Agents' balances	268,290		
Interest	30,920	Total liabilities	1,881,667
Other assets	6,522	Capital paid up	1,000,000
		Net surplus	943,490
Total adm. assets	$3,825,157	Total	$3,825,157

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $344,844,763, $2,920,893; tornado, $6,434,667, $27,347; unclassified, effective prior to January 1, 1921, $17,253,079, $216,059.

BUSINESS SINCE ORGANIZATION: Premiums received, $19,867,447; losses paid, $9,688,428; dividends declared, cash, $518,000.

MORTGAGE LOANS: A loan of $27,000 is secured by apartments at 2nd Avenue and 118th Street, New York City, valued at $50,000, one of $18,000 is secured by brick store and lofts, 277 Pearl Street, New York City, valued at $30,000; and one of $22,000 is upon 532 W. 126th Street, New York City, valued at $33,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $358,850, railroad and Municipal bonds, $764,350; other bonds, $730,700; stocks, $1,414,400; total, $3,268,300.

DIRECTORS: William A. Street, Arthur A. Fowler, James Marshall, Eberhard Faber, William Brewster, John E. Berwind, Joseph P. Grace, Willard S. Brown, H. C. Brokaw, George E. Hite, Jr., Robert Mallory, Jr., Frank B. Keech and L. S. Morris, Chas. H. Marshall.

FIELD MEN AND TERRITORY COVERED: C. B. Holt, Eastern states special agent, 72 Kilby Street, Boston, Mass.; H. R. Prine, Decatur, Ill., special agent for Ill., Ind., and Mo.; Arthur L. Telin, Milwaukee, Wis., special agent for Wis.; Erik Lindskog, Minneapolis, Minn., special agent for Minn.; John W. Higgins, Pottsville, Pa., special agent for eastern Pa.; Jos. W. Beck, Detroit, Mich., special agent for Mich.; R. W. Wetzel, Columbus, Ohio, special agent for Ohio; C. C. Crandall, Cambridge Springs, Pa., special agent for western Pa.; Pacific Coast Department: McClure Kelly, manager, McKee Sherrard, assistant manager, San Francisco, Cal.; comprises Cal., Ore., Wash., Mont., Ida., Ariz., Utah, Wyo. and N. M.; Daly general agency, Denver, Colo., for Wyo. and N. M.; Walter E. Bliss, state agent (for Ore.), Portland, Ore.; Harry H. Bobb, special agent, Portland, Ore.; Irwin W. Elwell, special agent, Seattle, Wash., for western Wash.; Edward W. Porep, special agent, Spokane, Wash., for eastern Wash., and northern Ida.; Chas. F. Carlisle, special agent, Salt Lake City, for Utah and southern Ida.; Milton S. Williams, special agent, Butte, Mont., for Mont.; Wm. F. Kuhl, superintendent of agencies, Los Angeles, Cal., for southern Cal., and Ariz.; Joseph J. Ward, special agent, C. Arnold Brennen, automobile special agent, Los Angeles, Cal., for southern Cal., and Ariz.; Chas. R. Hall, special agent, Sacramento, Cal., for northern Cal.; F. Leslie Tindell, special agent, Fresno, Cal., for central Cal.; Robt. Sherrard, special agent, San Francisco, Cal., for western Cal.; John L. Whelan, superintendent Metropolitan Department, San Francisco, Cal.; Thos. J. Craig, agency superintendent, San Francisco, Cal.; James S. Evans, agency superintendent, San Francisco, Cal.; A. H. Turner, manager, Hurt Bldg., Atlanta, Ga., Southeastern Department, Louis T. Miller, general agent, Hurt Bldg., Atlanta, Ga. for Ga., Ala., Fla., N. C., S. C.; I. M. Callaway, special agent, Orlando, Fla., for Fla.; C. L. Ledsinger, special agent, Atlanta Ga., for Ga.; W. A. Bennie, Birmingham, Ala., for Ala.; Territory: Ga., Fla., Ala., N. C., S. C. The company operates in Ala., Ariz., Cal., Colo., Conn., D. C., Fla., Ga., Ida., Ill., Ind., Ia., La., Md., Mass., Mich., Minn., Mo., Mont., N. J., N. M., N. Y., N. C., Ohio, Ore., Pa., R. I., S. C., Utah, Va., Wash., Wis. and Wyo.

HISTORICAL DATA

This company was organized in 1897 with an authorized capital of $200,000 and a surplus of $100,000. In 1900 it absorbed the Eastern Insurance Company of New York, which latter company was organized in 1896 with $200,000 capital and $100,000 surplus The combined capital was $250,000 which was increased in 1904 to $350,000 in 1917 to $500,000 and in 1923 to $1,000,000 by cash payment. Par value of stock, $100 per share; book value, December 31, 1923, $194.34; latest sale, 200%. December 31, 1923, the directors owned $274,200 of capital stock. Largest amount insured in one hazard, gross, $50,000; net, $35,000. Special deposits are as follows: Ga., $9,900, N. M., $9,800; N. C., $9,800; Va., $16,600.

ADMINISTRATION AND REPUTE: This company's business is under the management of Willard S. Brown & Co., of New York City, under a contract which expires in 1925. The managers are well known, being experienced fire underwriters. The company's financial backing is excellent. Underwriting and investment results for the past five years: 1923, underwriting profit, $24,196; investment profit, $92,432; 1922, underwriting profit, $6,146; investment profit, $277,557; 1921, underwriting profit, $42,714; investment profit, $102,543; 1920, underwriting loss, $7,727; investment profit, $71,927; 1919, underwriting profit, $92,198; investment profit, $23,629.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, lightning, reinsurance, rent, sprinkler leakage, tornado and windstorm.

NORTH RIVER INSURANCE COMPANY, New York.

Chairman, A. S. Hutchins; President, John A. Forster; Vice-Presidents, J. Lester Parsons, R. O. Haubold, J. H. Ackerman; Secretary, David G. Wakeman. Organized, 1822.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$12,323,400	$6,324,748	$2,582,983	$8,200,595	$8,731,230	$3,919,715	$230,000	$3,386,919	$7,536,734	$3,683,271
1922	11,059,325	5,279,360	2,325,619	6,789,203	7,670,636	3,517,307	200,000	2,869,927	6,587,234	3,514,911
1921	1,962,127	4,553,784	9,851,633	5,865,944	6,392,475	3,112,490	200,000	2,468,295	5,780,785	3,130,120
1920	9,318,004	4,012,078	2,126,772	5,474,992	*5,996,969	2,236,131	m200,000	2,235,865	4,671,996	2,500,117
1919	7,463,920	3,158,362	2,476,058	4,401,886	4,652,999	1,617,306	80,205	1,796,993	3,494,504	1,699,378

* Includes $125,000 surplus paid in 1920. m Excluding $500,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$523,829	Losses unpaid	$1,206,502
Bonds and stocks	9,293,885	Unearned prems	6,324,748
Cash	1,124,684	Other liabilities	209,167
Agents' balances	1,265,342		
Interest	44,914	Total liabilities	7,740,417
Other assets	70,746	Capital paid up	2,000,000
		Net surplus	2,582,983
Total adm. assets	$12,323,400	Total	$12,323,400

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $985,474,601, $9,148,000; ocean marine, $6,912,413; $47,199; motor vehicle, $61,903,168, $1,532,608; inland navigation and transportation, $307,554, $3,827; tornado, $80,027,456, $424,077; hail, $90,289, $5,399; sprinkler leakage, $6,338,949, $23,889; riot, civil commotion and explosion, $11,205,888, $16,506; earthquake, $1,815,970, $4,807; unclassified, effective prior to January 1, 1921, $43,838,280, $519,123.

BUSINESS SINCE ORGANIZATION: Premiums received, $66,189,757; losses paid, $31,237,790; dividends declared, cash, $11,301,118, stock, $500,000.

MORTGAGE LOANS: There are 44 loans, amounting to $523,829 (upon which no interest is overdue), which are secured by properties valued at about double the amount loaned thereon. The largest loans are one of $40,000, on 71 E. 59th Street, New York (valued at $65,000); and one of $50,000 on 222 So. Main Street, Salt Lake City (valued at $340,000); one of $25,000 on 547 Eastern Parkway, Brooklyn (valued at $42,500); one of $25,000 on 62 W. 2nd South Street, Salt Lake City (valued at $123,000); and $25,000 on property in Flushing, N. Y. (valued at $160,000); one of $40,000 on 270 W. 7th Street, Salt Lake City (valued at $119,400).

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $2,408,500; State, County and Municipal bonds, $55,550; other bonds, $883,740; stocks, $5,946,095; total, $9,293,885.

DIRECTORS: William M. V. Hoffman, James Turner, Augustus S. Hutchins, Jonathan B. Currey, Inglis Stuart, Robert D. Andrews, John A. Forster, Waldo Hutchins, Louis F. Ballard, Isaac L. Allen, J. Lester Parsons, Vincent S. Mulford, Charles M. Wolcott, Rudolph O. Haubold, Albert A. Smith, William J. Fisher, James H. Ackerman, John F. Smith, David G. Wakeman, Caspar J. Voorhis, Henry J. Wyatt, Henry F. Harrison, Edward H. Swan, William H. Harkness, S. V. Hoffman, Harry H. Treadwell, Frederick M. Gund, Samuel S. Conover, George E. Miller, and John Howard Abeel.

FIELD MEN AND TERRITORY COVERED: F. M. Gund, manager for Western Department, Freeport, Ill.; W. S. Jackson, manager for Pacific Coast Department, San Francisco, Cal.; Hines Bros., managers for Southern Department, Atlanta, Ga.; R. I. Read, manager for Chicago Brokerage Department, Chicago, Ill.; G. Burgess Fisher, state agent for Conn., Hartford, Conn.; J. Laurence Moffett, special agent, Conn., Hartford, Conn.; J. E. Snell, general agent, New England, Boston, Mass.; Henry Borchers, special agent, N. J., and Philip S. Keeler, special agent, for northern N. J. and New York suburban. 110 William Street, New York City; W. E. Newman, special agent for central Pa. and western Md., 32 No. Third Street Harrisburg, Pa.; W. O. Slocum, special agent for eastern Pa., southern N. J., Md., and D. C., 140 So. Fourth Street, Philadelphia, Pa.; Robert F. Miller, special agent for western Pa., Harrisburg, Pa.; Cary P. Carr, special agent, Va., 301 Mutual Bldg., Richmond, Va.; E. W. Chester, Charleston, W. Va., special agent, for W. Va.; W. L. Nelson & Co., general agent for Tenn. and Miss., Memphis, Tenn.; A. L. Ross, Rochester, N. Y., special agent for western N. Y., excluding suburban, 110 William Street, New York City; Thom. Grunson, special agent, east N. Y., 110 William Street, New York; Soloman Ketcham, special agent, Long Island, Amityville, N. Y.; J. H. Dosser, special agent for automobile only, N. Y. State, Elbridge, N. Y. The company operates in all the states and territories of the United States except Alaska, Del., Me., N. H., N. M., P. I., P. R., Vt., Canada and Cuba.

HISTORICAL DATA

This company was organized in 1822 with an authorized and paid-in capital of $350,000. The capital was increased in 1913 to $500,000 and $75,000 was paid in to surplus. The capital was again increased in 1916 to $600,000 and $50,000 was paid in to surplus. In 1919 the capital was increased to $1,000,000, and $100,000 paid in to surplus. In 1920 the capital was increased to $2,000,000 and $125,000 was paid in to surplus. Par value of stock, $25 per share; book value, December 31, 1923, 229.14%. December 31, 1923, the directors owned $283,475 of capital stock. Values of special deposits: Va., $119,150; Ga., $9,300; N. C., $10,300. The company has $100,000 "Special Reserve Fund" deposited with the New York Insurance Department. Largest amount insured in one hazard, gross, $350,000; net, $150,000.

ADMINISTRATION AND REPUTE: This company is under the management of Crum & Forster of New York, which firm operates a large fleet of fire insurance companies, including United States Fire Insurance Company, Richmond Fire Insurance Company, New York State Fire Insurance Company, Union Fire Insurance Company, Western Assurance and the British America, both of Toronto. The firm is aggressive and well known throughout the United States. Underwriting and investment results for the past five years: 1923, underwriting loss, $72,158, investment profit, $568,647; 1922, underwriting loss, $441,214; investment profit, $1,004,706; 1921, underwriting loss. $405,010; investment profit, $493,034; 1920, underwriting profit, $419,381; investment loss, $193,666; 1919, underwriting profit, $325,597; investment profit, $719,479.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, inland marine, lightning, ocean marine, parcels post, profits, rain, registered mail, rent, riot and civil commotion, sprinkler leakage, toraado and windstorm, tourists' baggage, use and occupancy.

NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY
Minneapolis, Minn.

President, John H. Griffin; Vice-Presidents, E. C. Warner, Isaac Hazlett; Secretary and Treasurer, Wm. Collins; Assistant Secretaries, Oscar J. Eastman and L. B. Van De Wall; Assistant Treasurer, J. B. Berkvam. Organized, 1899.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,897,438	$642,386	$226,391	$961,765	$1,058,843	$480,212	$40,000	$378,895	$899,107	$475,127
1922	1,658,469	496,290	227,687	1,856,706	2,001,409	880,608	40,000	760,703	1,681,311	881,432
1921	1,460,037	221,756	292,378	1,636,312	1,694,705	1,158,990	40,000	752,586	1,951,576	1,197,152
1920	1,757,797	385,430	231,710	2,347,941	2,431,363	1,084,883	40,000	941,475	2,066,358	1,151,558
1919	2,080,238	219,589	301,426	2,856,783	2,909,714	1,323,330	40,000	793,868	2,157,198	1,278,131

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$1,905	Losses unpaid	$100,658
Mortgage loans	694,733	Unearned prems	642,386
Bonds and stocks	542,367	Funds held under reins. treaties	524,651
Cash	243,354	Other liabilities	3,352
Agents' balances	349,283		
Interest and rents	39,917	Total liabilities	1,271,047
Other assets	25,879	Capital paid up	400,000
		Net surplus	226,391
Total adm. assets	$1,897,438	Total	$1,897,438

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $130,436,137, $1,023,684; tornado, $19,852,070, $85,429; sprinkler leakage, $1,015,556, $3,424; unclassified, effective prior to January 1, 1921, $201,250, $3,414.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,421,909; losses paid, $5,541,365; dividends declared, cash, $1,099,675, stock, $135,000.

REAL ESTATE OWNED: The company owns 160 acres of land in Bottineau County, N. D. Carried at $1,905.

MORTGAGE LOANS: The 145 loans aggregate $694,733, and are upon farm properties in Minn., Mont., N. D. and S. D. valued in all at $2,581,914. There was $13,878 of interest overdue on December 31, last. The company holds $269,734 of insurance on the buildings.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $84,098; State, County and Municipal bonds, $317,729; other bonds, $139,340; stocks, $1,200; total, $542,367.

DIRECTORS: John H. Griffin, E. C. Warner, C. T. Jaffray, F. A. Chamberlain, Earle Brown, Geo. W. Buffington, R. W. Webb, Isaac Hazlett, Wm. Collins, Theo. Wold, P. J. Leeman.

FIELD MEN AND TERRITORY COVERED: John E. Dawson, general agent, Great Falls, Mont; Special Agents: O. R. Van De Wall, M. C. Lundquist, Minnapolis, Minn.; W. E. Landers, Topeka, Kans.; H. A. Paulson, Fargo, N. D., special agent for N. D.; C. C. Bye, Fargo, N. D.; F. W. Roth, Watertown, S. D.; D. T. Babson, Topeka, Kans.; G. Y. Wilkinson, Milwaukee, Wis., for Wis.; Joseph W. James, Omaha, Neb.; Marsh & McLennan, San Francisco, Cal., general agents, Pacific Coast Department; Hartford General Agency Co., Hartford, Conn., general agent, Eastern Department. The company operates in Cal., Colo., Conn., Del., Fla., Ga., Hawaii, Ida., Ill., Ind., Ia., Kans., Ky., La., Me., Md., Mass., Miss., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. C., S. D., Tenn., Tex., Wash., W. Va., Wis. and Wyo.

HISTORICAL DATA

This company was organized in 1899 in N. D. with an authorized capital of $100,000, of which $26,000 was paid in. The capital was increased to $100,000 in May, 1900; in 1902 to $122,250; in 1904 to $200,000. During 1904 the company moved to Minneapolis and was reorganized under the Minnnesota laws. In 1906 the capital was increased to $300,000 and $125,000 was contributed to surplus. Of this $125,000, $75,000 represented premium on sale of new stock, and $50,000 was a voluntary contribution from the stockholders. In 1909 the capital was reduced from $300,000 to $200,000 by a transfer to surplus of $100,000. In 1910 the capital was increased to $300,000 by a stock dividend. In 1915 the capital was again increased to $400,000 and $55,000 was paid in to surplus. Par value of stock, $100 per share; book value, December 31, 1923, $156.59; latest sale, 190%. December 31, 1923, the directors owned $78,200 of capital stock. Largest amount insured in one hazard, gross, $50,000; net, $20,000. Conflagration loss San Francisco, 1906, $166,918.

ADMINISTRATION AND REPUTE: This company has made good progress during the last few years, but its early history was rather unsatisfactory. A change in management in 1909 put the company on a much better footing. The company has a reinsurance contract with the Hartford Fire Insurance Company which makes possible a low net retention in proportion to its assets. Underwriting investment results for the past five years: 1923, underwriting loss, $22,863, investment profit, $61,567; 1922, underwriting loss, $86,362, investment profit, $61,670; 1921, underwriting profit, $31,446, investment profit, $69,222; 1920, underwriting loss, $85,230, investment profit, $52,927; 1919, underwriting profit, $142,725, investment profit, $51,636.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association, Eastern Union, Western Union, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Farm, fire, automobile, hail, lightning, profits, reinsurance, rent, sprinkler leakage, tornado and windstorm, use and occupancy.

NORTHWESTERN NATIONAL INSURANCE COMPANY of Milwaukee, Wis.

President, Alfred F. James; Vice-President, Wm. D. Reed; Second Vice-President, Joseph Huebl; Secretary, Lubin M. Stuart; Assistant Secretaries, Herman A. Schmidt, A. L. Hentzen; General Adjuster, Arthur J. Wright. Organized, 1869.

Year	Assets	Unearned Premiums	*Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$10,804,643	$5,453,903	$2,484,126	$4,569,623	$4,910,064	$2,232,612	$300,000	$2,357,971	$4,890,583	$1,952,602
1922	10,772,195	5,219,450	2,502,841	4,426,033	4,940,056	2,060,692	275,000	2,226,638	4,562,330	1,907,678
1921	10,452,176	5,083,771	2,399,916	4,047,378	4,554,572	2,107,246	200,000	2,068,332	4,375,578	1,968,973
1920	9,976,838	5,488,232	1,912,300	5,248,354	5,666,659	2,651,905	200,000	2,446,097	5,298,002	2,338,838
1919	9,351,920	5,017,704	2,010,911	5,085,251	5,466,429	1,858,886	190,000	2,158,627	4,207,513	1,810,317

* Exclusive of conflagration reserve $600,000 in 1918, 1919 and 1920, and $1,000,000 in 1921 and 1922.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$210,000	Losses unpaid	$336,925
Mortgage loans	1,595,000	Unearned prems	5,453,903
Bonds and stocks	7,910,075	Reserve for conflagration losses	1,000,000
Cash	365,341	Other liabilities	529,689
Agents' balances	646,578		
Interest and rents	76,598	Total liabilities	7,320,517
Other assets	11,051	Capital paid up	1,000,000
		Net surplus	2,484,126
Total adm. assets.	$10,804,643	Total	$10,804,643

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $973,899,432, $8,505,261; motor vehicle, $28,312,202, $400,855; tornado, $120,724,007, $589,341; sprinkler leakage, $478,314, $1,443; riot, civil commotion and explosion, $782,081, $1,836; unclassified, effective prior to January 1, 1921, $75,129,368, $810,557.

BUSINESS SINCE ORGANIZATION: Premiums received, $81,676,407; losses paid, $36,587,965; dividends declared, cash, $5,149,000, stock, $174,000.

REAL ESTATE OWNED: Comprises the company's home office building, a 3-story structure on the lot at the N. W. cor. of Wisconsin and Jackson Streets, Milwaukee, which cost $262,128, and is carried at $178,000. Two buildings adjoining on the north above occupied by company, carried at $32,000 which cost $47,242.

MORTGAGE LOANS: There are 45 loans, amounting to $1,595,000, secured by Milwaukee and a few other properties, estimated worth $5,760,200 and upon which the company holds $1,637,150 of insurance. There was no interest past due on December 31, last. The loans range in amount from $500 to $200,000; 19 of them exceed $10,000 each and 9 exceed $50,000 each.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,810,340; State, County and Municipal bonds, $843,181; other bonds, $5,218,542; stocks, $38,012; total, $7,910,075.

DIRECTORS: Charles Ray, Arthur H. Lindsay, J. Ogden Armour, Washington Becker, Fred Vogel, Jr., William E. Black, W. D. Van Dyke, Howard Greene, Grant Fitch, J. H. Tweedy, Jr., Robert Camp, Joseph Huebl, Alfred F. James, William D. Reed, D. A. Edgar.

FIELD MEN AND TERRITORY COVERED: Special Agents: Ralph O. Hudler, for Ind.; H. Hudler, for Ill., and Ky.; E. D. Finch, for Ia., and Neb.; C. B. Burke for eastern Pa. and N. J.; Geo. W. Coon, for Wis. and Ill.; N. Whitford, for Minn. and N. D.; John O. Doran, for Ia. and Neb.; John K. Sharkey, for N. Y.; F. L. Dittig, for southern Cal.; John S. Ellingson, for Mont. and Ida.; C. N. Freifeldt, for Mo.; W. V. Garner, for Mass., Conn. and R. I.; G. F. Nickerson, for Ore. and eastern Wash.; L. S. Frudenfeld, for eastern, western Wash., and B. C.; H. L. Clark for northern Cal.; Harry L. Scip, for Wis. and upper Mich.; H. S. Kates, for lower Mich.; H. W. Freeman, for Minn.; Carl W. Pfeifer, for N. D. and S. D.; Fred A. Strudwick, for Va. and N. C.; H. F. Avery and A. J. Dunn, for Colo., Wyo., and Utah; C. G. Redd, for Ariz. and N. M.; Walter L. Cox, for Kans. and Okla.; Chas. J. Bond, for western Pa., Md. and W. Va.; I. H. Ramaker, for Ohio; Gale Tilman, J. H. Gingles, W. H. Treichler, W. F. Parneman and Clyde Secrest for automobile department at large, The company does business in Ariz., Cal., Colo., Conn., D. C.,

Hawaii, Ida., Ill., Ind., Ia., Kans., Ky., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. M., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. D., Tenn., Tex., Utah, Va., Wash., W. Va., Wis., Wyo. and in Canada.

HISTORICAL DATA

This company was incorporated in Wis. in 1869 and began business July 1, 1869, with a subscribed capital of $750,000 and $150,000 paid in. In 1871 there was a stock dividend of $37,500. In 1871 on account of Chicago fire, the subscribed capital was reduced to $600,000. In 1873, paid in $48,000; stock dividend $64,500; 1874 stock dividend $72,000; paid in $228,000; 1906, paid in $400,000. The total capital payments, $1,000,000. Par value of stock December 31, 1923, $100; book value, $348.41; latest sale, 375%. Directors owned as of December 31, 1923, $203,600 of capital stock. The largest amount insured in one hazard, gross, $150,000; net, $60,000. Value of special deposits: N. M., $9,900; Va., $49,860; Canada, $351,250; N. C., $20,740. Conflagration loss: Chicago, 1871, $249,750; Baltimore, 1904, $105,600; San Francisco 1906, $582,076.

ADMINISTRATION AND REPUTE: This company is an old company, well known for its excellent management and strong backing. It carries a special conflagration reserve of $1,000,000. It has a high class of investments and a Board of Directors of more than ordinary high business standing. Underwriting and investment results for the last five years: 1923, underwriting profit, $11,571, investment, $269,965; 1922, underwriting profit, $58,619, investment profit, $444,306; 1921, underwriting profit, $365,909, investment profit, $746,706; 1920, underwriting loss, $113,728, investment profit, $215,116; 1919, underwriting profit, $261,553, investment profit, $185,002.

BOARD MEMBERSHIPS: Western Insurance Bureau, Rocky Mountain Underwriters' Association.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, lightning, reinsurance, rent, tornado and windstorm, use and occupancy.

OLD BAY STATE FIRE INSURANCE CO., Concord, Mass.

President, Prescott Keyes; Vice-President, G. W. Hinckley; Secretary, E. R. Howard; Treasurer, C. F. Heywood. Organized, 1919

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$393,732	.....	$45 542	—$52 652	$30,410	$211,981	.....	$21,589	$233,570	$72,369
1922	1,067,944	186,269	299,913	394,388	438,789	550,350	.....	171,957	722,307	472,164
1921x	1,125,366	514,553	253,640	847,820	888,888	446,976	20,000	303,374	770,350	617,785
1920	958,637	343,273	350,564	577,402	608,843	173,140	44,000	196,978	414,118	206,377
1919	747,940	123,136	404,034	175,391	†632,286	13,072	12,000	62,709	87,781	18,303

† Includes $439,667 surplus paid in. x Mass. std.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$395,674	Losses unpaid	$31,190
Cash	480	Due for borrowed money	98,000
Agents' balances	—15,645	Other liabilities	19,000
Interest	4,092	Total liabilities	148,190
Other assets	9,131	Capital paid up	200,000
		Net surplus	45,542
Total adm. assets.	$393,732	Total	$393,732

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,942,348; losses paid, $1,375,821; dividends declared, cash, $76,000.

BONDS OWNED (Market Values): U. S. Gov't bonds, $339,374; State, County and Municipal bonds, $27,000; other bonds, $29,300; total, $395,674.

DIRECTORS: C. F. Adams, C. E. Brown, Stedman Buttrick, F. W. Eaton, C. F. Heywood, S. Hoar, Pliny Jewell, Prescott Keyes, L. Metcalf, E. L. Parker, R. Robb, W. K. Shaw, Wm. Wheeler, C. H. Whitney.

HISTORICAL DATA

As the Bay State Insurance Company, this organization was incorporated under the laws of Mass. in 1919, and began business in February of that year. The authorized and paid-in capital was $200,000 while a surplus of $430,000 was also contributed. The name of the company was changed from the Bay State Insurance Company to The Old Bay State Insurance Company on March 15, 1919. This step was apparently taken to avoid confusion with existing company titles. The operations of the company have been confined to fire reinsurance. Par value of shares $100; book value, December 31, 1923, $122.77.

ADMINISTRATION AND REPUTE: The company is closely affiliated with the officers and directors of the Middlesex Mutual Fire Insurance Company of Concord and was organized by interests identified therewith. The president of The Old Bay State Insurance Company is also president of the Middlesex Mutual which latter has been in business since 1826 and bears an excellent reputation in the matter of loss payments. In March, 1923, the company reinsured a large part of its outstanding risks and returned $100 per share to the stockholders, its total surplus remaining over $100,000, after the transaction had been completed. The company is now active only in N. Y. and Mass. The underwriting and investment record is: 1923, underwriting profit, $44,959, investment profit, $13,671; 1922, underwriting loss, $8,624, investment profit, $65,873; 1921, underwriting loss, $472,958, investment profit, $89,738; 1920, underwriting loss, $45,668, investment profit, $36,198; 1919, underwriting loss, $43,436, investment loss, $3,490.

CLASSES OF INSURANCE WRITTEN: Fire, tornado and windstorm, sprinkler leakage, riot and civil commotion and explosion reinsurance business.

OLD COLONY INSURANCE COMPANY, Boston, Mass.

President William R. Hedge; Vice-Presidents E. Winchester H. R. Hedge I. Lloyd Greene; Secretary John P. Morgan

Organized 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,708,090	$1,582,110	$1,664,261	$1,864,077	$2,065,354	$958,947	$80,000	$680,454	$1,719,401	$872,427
1922	4,401,085	1,360,711	1,547,591	1,577,416	1,790,827	994,016	80,000	588,390	1,662,406	879,269
1921	4,152,178	1,283,929	1,287,383	1,515,628	1,700,052	1,005,984	80,000	589,709	1,675,693	926,984
1920	4,113,634	1,346,687	1,134,348	1,810,595	1,983,431	911,745	80,000	655,330	1,647,075	1,082,272
1919	3,804,503	1,122,461	1,240,033	1,598,261	†2,116,330	759,422	42,000	547,423	1,348,845	801,720

† Includes $400,000 surplus paid.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$13,000	Losses unpaid	$382,236
Bonds and stocks	4,244,141	Unearned prems	1,582,110
Cash	139,954	Other liabilities	79,483
Agents' balances	267,591		
Interest	30,156	Total liabilities	2,043,829
Other assets	13,248	Capital paid up	1,000,000
		Net surplus	1,664,261
Total adm. assets.	$4,708,090	Total	$4,708,090

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $250,597,010, $2,256,840; ocean marine, $2,857,110, $72,950; motor vehicle, $18,209,985, $300,545; inland navigation and transportation, $1,154,014, $30,039; tornado, $17,209,858, $70,939; hail, $145,678, $303; sprinkler leakage, $1,919,244, $4,369; riot, civil commotion and explosion, $510,340, $804; earthquake, $15,000, $67; unclassified, effective prior to January 1, 1921, $17,339,506, $210,000.

BUSINESS SINCE ORGANIZATION: Premiums received, $16,904,782; losses paid, $8,847,196; dividends declared,cash, $576,000.

MORTGAGE LOANS: There are 2 loans aggregating $13,000, secured by dwellings in Boston and Brookline, valued at $24,300, the company holding $24,500 of insurance on the buildings. No interest was past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $2,817,500; State, County and Municipal bonds, $37,540; other bonds, $315,240; stocks, $1,073,861; total, $4,244,141.

DIRECTORS: Calvin Austin, Frank B. McQuesten, Wm. R. Hedge, Donald M. Hill, Edward E. Blodgett, Henry R. Hedge.

FIELD MEN AND TERRITORY COVERED: Special agents, A. H. Mills and J. W. H. Hemingway, for New England; F. O. Channell, J. B. Dacey, and W. S. Quinterro, for N. J. and N. Y. state; E. J. Fager, Jr., and F. W. Sippell for Pa., Md., D. C., Del. and W. Va.; W. S. Wilkinson, general agent for N. C.; Cummins & English, general agents for Va.; J. H. Norton & Co., general agents for Fla.; J. D. Kitchen & Bro., general agents for La. and Tex. The company operates in Cal., Colo., Conn., Del., D. C., Fla., Ga., Ill., Ind., Ia., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., N. D., Ohio, Ore., Okla., Pa., R. I., Tenn., Tex., Vt., Va., Wash., Wis. and W. Va.

HISTORICAL DATA

This company was organized and commenced business in June, 1906, with an authorized and paid in capital of $400,000 and a paid in surplus of $200,000. In 1911 the stockholders contributed $300,000 to the surplus account; in 1917 they contributed $200,000 to capital and $200,000 to surplus; in 1919 the capital was increased to $1,000,000 and the surplus to $400,000 by the sale of 4,000 shares of stock at $200 per share. Values of special deposits, Va., $49,500; N. C., $19,600; Ga., $9,800. Par value of stock, $100 per share; book value, December 31, 1923, $266.42. December 31, 1923, the directors owned $11,100 of stock. Largest amount insured in one hazard, gross, $200,000; net $37,500.

ADMINISTRATION AND REPUTE: This company is controlled by and is under the same management as the Boston Insurance Company of Boston, Mass., which latter company is in very high standing. The Boston Insurance Company owns 9,392 shares of Old Colony stock. It operates conservatively, has a commendable record for paying losses and its investments are excellent. Underwriting and investment results of the past five years: 1923, underwriting profit, $36,873, investment profit, $167,066; 1922, underwriting profit, $13,518, investment profit, $327,292; 1921, underwriting profit, $31,966, investment profit, $201,069; 1920, underwriting loss, $168,050, investment profit, $14,354; 1919, underwriting profit, $31,730, investment profit, $94,199.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Insurance Bureau, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, National Automobile Underwriters Conference, Eastern Automobile Underwriters Conference, New England Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference, Southern automobile Underwriters Conference, Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, inland marine, lightning, ocean marine, parcels post, registered mail, reinsurance, rent, war risk, riot and civil commotion, sprinkler leakage, tornado and wind, storm, tourists' baggage, use and occupancy.

OLD DOMINION FIRE INSURANCE COMPANY, Inc., Roanoke, Va.

President, H. L. Lawson; Vice-Presidents, R. H. Angell, S. D. Ferguson; Secretary and Treasurer, C. D. M. Showalter. Organized, 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$181,621	$22,314	$57,635	$40,819	$45,631	$2,681	.....	$25,737	$28,418	$3,319

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$105,400	Losses unpaid	$671
Bonds and stocks	33,274	Unearned prems	22,314
Cash	33,974	Other liabilities	1,001
Agents' balances	7,369		
Interest	1,604	Total liabilities	23,986
		Capital paid up	100,000
		Net surplus	57,635
Total adm. assets.	$181,621	Total	$181,621

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $695,985, $8,496; motor vehicle, $1,081,300, $32,323.

BUSINESS SINCE ORGANIZATION: Premiums received, $40,819; losses paid, $2,648.

MORTGAGE LOANS: There are 46 loans aggregating $105,400 all on Roanoke City property valued at $303,100 on which the company holds $154,700 of fire insurance. On December 31, last there was no interest past due.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $10,324; State, County and Municipal bonds, $13,000; stocks, $10,000; total, $33,324.

DIRECTORS: H. L. Lawson, R. H. Angell, S. D. Ferguson, C. D. M. Showalter, E. M. Funkhouser, S. G. Proffit, W. W. Boxley, J. H. Parrott.

HISTORICAL DATA

This company was incorporated May, 1923 and began business June 1, 1923 with an authorized capital of $500,000 and a subscribed capital of $100,000.

CLASSES OF INSURANCE WRITTEN: Automobile and fire.

OMAHA LIBERTY FIRE INSURANCE COMPANY, Omaha, Neb.

President, P. F. Zimmer; Vice-Presidents, Geo. J. Adams, John A. Wachter; Secretary and Treasurer, R. J. Wachter. Organized, 1919
Capital, $250,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
‡1923	$392,982	.....	$28,242	$228,456	$263,511	$212,063	.....	$405,850	$617 912	$196,634
1922	817,900	186,202	30,484	294,175	321,368	332,913	20,000	277,917	630,830	297,090
1921	774,271	269,377	169,049	404,090	438,902	154,686	.....	277,341	432,027	192,211
1920	689,037	235,954	161,202	473,465	850,307	162,537	6,263	250,671	419,471	177,952
1919	306,599	26,931	63,408	142,028	*253,617	44,317	.....	a101,474	145,791	45,817

* Includes surplus paid in. a Including estab. exp.; und. exp. 47.5%. ‡ Statement as of March 1, 1924.

This company reinsured all of its outstanding liability as of January 31, 1924.

ORIENT INSURANCE COMPANY, Hartford, Conn.

President, A. G. McIlwaine; Vice-President, H. W. Gray, Jr.; Secretary, Alfred H. Murphy. Organized, 1867.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$6,369,115	$2,859,842	$2,001,131	$2,584,210	$2,838,338	$1,145,848	$200,000	$1,118,871	$2,464,719	$933,726
1922	6,136,892	2,672,821	1,587,408	2,404,164	2,624,459	1,223,089	.....	1,071,526	2,294,615	1,232,759
1921	5,678,747	2,662,626	1,505,433	2,401,129	2,630,088	1,414,391	100,000	1,153,351	2,667,742	1,397,119
1920	5,607,108	2,777,705	1,394,086	2,967,492	3,167,809	1,301,134	100,000	1,292,667	2,693,801	1,298,247
1919	5,207,257	2,366,529	1,475,952	2,618,036	2,800,459	960,409	100,000	1,070,610	21,31,019	962,283

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$643,144	Losses unpaid.....	$210,142
Bonds and stocks...	4,251,977	Unearned prems....	2,859,842
Cash.....	838,214	Other liabilities.....	298,000
Agents' balances....	566,267		
Interest and rents...	59,558	Total liabilities...	3,367,984
Other assets.....	9,955	Capital paid up....	1,000,000
		Net surplus.....	2,001,131
Total adm. assets.	$6,369,115	Total.....	$6,369,115

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $505,608,236, $4,233,725; motor vehicle, $31,349,998, $386,366; inland navigation and transportation, $12,650, $144; tornado, $56,040,605, $233,503; sprinkler leakage, $2,566,209, $1,304; riot, civil commotion and explosion, $481,550, $213; earthquake, $52,000, $219; unclassified, effective prior to January 1, 1921, $42,807,739, $488,744.

BUSINESS SINCE ORGANIZATION: Premiums received, $61,310,047; losses paid, $33,700,990; dividends declared, cash, $2,890,000; stock, $600,000.

REAL ESTATE OWNED: Consists of two brick, stone and steel buildings at 20–22 Trinity Street and 13–15 Clinton Street, Hartford, occupied as home offices of the company, carried at book value, one at $172,808 and the other at $470,337.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,154,333; State, County and Municipal bonds, $579,440; other bonds, $2,488,064; stocks, $30,140; total, $4,251,977.

DIRECTORS: A. G. McIlwaine, J. V. Fothergill, C. F. Scholl, A. H. Murphy, Henry W. Gray, Jr., Chas. E. Dox, Frederick W. P. Rutter, Geo. O. Smith, H. P. Iremonger.

FIELD MEN AND TERRITORY COVERED: Western Department covers Western States and Territories: Charles E. Dox, manager, C. Claussen, agency superintendent; C. G. Robertson, W. J. Roetter, and P. C. Metzger, assistant agency superintendents: Western Department, 39 So. La Salle Street, Chicago, Ill.; Charles W. Good, 39 So. La Salle Street, Chicago, state agent for Ill.; B. C. Bobb, special agent for Ill.; Wm. J. Bozdech, 39 So. La Salle Street, Chicago, special agent for Cook County; Harry W. Hull, Indianapolis, Ind., state agent for Ind.; A. C. Gilbert, Detroit, Mich., state agent for Mich.; H. A. Blume, special agent for Mich.; Z. Z. Savory, Minneapolis, Minn., state agent for Minn., N. D. and S. D.; Ralph J. Rademacher, special agent, for Minn., N. D., and S. D.; Dudley L. Hoffman, Moberly, Mo., state agent for Mo.; M. L. Linton, St. Louis, Mo., special agent for Mo.; J. F. Kahmann, Kansas City, Mo., state agent for Kans. and Okla.; G. C. Nordstrom, special agent, for Okla.; L. W. Clark, Omaha, Neb., state agent for Ia. and Neb.; John A. Hoover, Dayton, Ohio, state agent for Ohio; Wm. White and L. R. Bean, special agents for Ohio; C. E. Hilbert, Milwaukee, Wis., state agent for Wis.; J. H. Ridgeway and B. L. Lutz, special agents for Wis.; Eastern Department: Special agents: C. H. Tapley, Portland, Me. for Me. and N. H.; Dexter F. Bennett, Boston, Mass., eastern Mass.; Joseph Givernaud, Boston, Mass., for Boston; A. G. Kenngott, Boston, for eastern Mass., and R. I.; C. A. Tillotson, Albany, N. Y., for Vt. and Eastern N. Y. and western Mass.; Wm. H. Cooper, Rochester, N. Y., for western N. Y.; Charles P. Walters, Hartford, Conn., for Conn. and N. Y. suburban; Osborne H. Day, Newark, N. J., for N. J.; F. M. Bleuit, Philadelphia, Pa., for eastern Pa.; Charles B. Smith, Pittsburgh, Pa., for western Pa.; R. W. Thomas, Jr., Richmond, Va., for Md., D. C., Va. and W. Va., George B. Reeves, Columbia, S. C. for N. C. and S. C.; J. L. Smith, Louisville, Ky., for Ky. and Tenn.; Bears, Kenison & Co., general agents, Galveston, Tex., for Tex.; W. H. Ayres, Atlanta, Ga., for La.; W. S. Leake, Little Rock, Ark., for Ark.; R. A. Hancock, Atlanta, Ga., general agent for N. C., S. C., Ga., Fla. and La.; A. J. Brame, Montgomery, Ala., general agent for Ala.; Pacific Department covers: Ariz., Cal., Colo., Ida., Mont., Nev., N. M., Ore., Utah, Wash., Wyo., and the Territories of Alaska and Hawaii; Geo O. Smith, San Francisco, Cal., manager for Pacific Department; Wm. W. Gilmore, San Francisco, agency superintendent; J. P. Yates, Los Angeles, Cal., agency superintendent; Geo. T. Richmond, San Francisco, Cal., special agent for northern Cal. and Coast Counties; A. G. Dick, San Francisco, Cal., special agent for central Cal. and Nev.; F. W. Andrews, Los Angeles, Cal., special agent for southern Cal. and Ariz.; A. A. Ferns, Portland, Ore., special agent for Ore. and southern Wash.; David H. Parry, Seattle, Wash., special agent for western Wash. and Territory of Alaska; C. A. Coffey, Spokane, Wash., special agent for eastern Wash., Ia. and Mont.; Nicholas Gardner, Denver, Colo., state agent for Colo., Wyo., N. M., and Utah. The company operates in all the states and territories except Alaska, Del., Hawaii., Miss., P. I., P. R., Canada and Cuba.

HISTORICAL DATA

The company was organized June, 1867, and began business January, 1872, with a capital of $500,000 which was increased in 1881 to $1,000,000 and reduced in 1893 to $500,000. In 1906 stockholders contributed $83,000 to surplus and in 1909, $200,000. In 1913, $500,000 transferred from surplus to capital. Value of special deposits: N. C., $19,200; Va., $50,280; N. M., $9,900; Ga., $10,000. The par value of stock, $100; book value, $300.11. The largest amount insured in one hazard, gross, $250,000; net, $50,000. Directors owned $4,500 in stock as of December 31, 1923. Conflagration losses: Boston 1872, $164,000; Jacksonville 1901, $35,000; Baltimore 1904, $149,030; San Francisco 1906, $1,679,000.

ADMINISTRATION AND REPUTE: In 1900, this company came under the control of the London and Lancashire Company, Ltd., of London and is under the same management as the United States Branch, consequently having the same high repute as is enjoyed by the London & Lancashire. Underwriting and investment results during the last five years: 1923, underwriting profit, $221,103, investment profit, $142,620; 1922, underwriting profit, $38,522, investment profit, $358,452; 1921, underwriting loss, $82,571, investment profit, $328,918; 1920, underwriting loss, $105,647, investment profit, $123,775; 1919, underwriting profit, $267,480, investment profit, $87,517.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, fire, hail, inland marine, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage.

PACIFIC FIRE INSURANCE COMPANY, New York, N. Y.

President, C. V. Meserole; Vice-President, L. R. Bowden; Vice-President and Secretary, H. B. Lamy, Jr., Secretary L. P. Tremaine, Assistant Secretaries, R. Chomeley-Jones, W. C. Smith, R. S. Oellers, S. G. Ammerman, A. E. Heacock. Organized, 1851.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,852,146	$1 854 000	$1,116,903	$2,763,581	$2,998,667	$1,376,454	$80,000	$902,823	$2,359,277	$1,396,906
1922	3,331,007	1,470,970	1,016,394	2,140,606	2,295,368	1,265,430	80,000	751,320	2,096,750	1,292,624
1921	2,941,552	1,331,684	802,752	1,819,069	1,943,572	1,079,120	60,000	641,452	1,780,572	1,201,909
1920	2,828,305	1,428,708	718,607	1,836,241	1,936,080	891,053	60,000	578,168	1,529,221	882 758
1919	2,437,260	1,159,272	581,467	1,846,817	1,930,744	929,317	60,087	559,124	1,548,528	1,023,460

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$64,250	Losses unpaid.....	$423,471
Bonds and stocks...	3,084,669	Unearned prems....	1,854,000
Cash.....	194,018	Payable for taxes...	57,772
Agents' balances....	456,501		
Interest.....	29,054	Total liabilities...	2,335,243
Reins. due.....	23,654	Capital paid up....	400,000
		Net surplus.....	1,116,903
Total adm. assets.	$3,852,146	Total.....	$3,852,146

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $260,771,703, $2,279,478; ocean marine, $2,450,541, $54,713; motor vehicle, $27,845,037, $906,060; tornado, $14,351,492, $83,451; hail, $355,825, $731; sprinkler leakage, $2,052,566, $8,643; riot, civil commotion and explosion, $1,560,489, $5,017; frost, $126,441, $10,067; unclassified, effective prior to January 1, 1921, $4,451,949, $55,223.

BUSINESS SINCE ORGANIZATION: Premiums received, $29,214,703; losses paid, $16,230,691; dividends declared, cash, $2,264,000.

MORTGAGE LOANS: Embrace 7 loans of $4,750 to $18,000 each, guaranteed as to principal and interest. The mortgaged property is valued at $120,500 and the company holds $65,000 of insurance on the buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $418,750; State, County and Municipal bonds, $215,140; other bonds, $1,301,310; stocks, $1,149,469; total, $3,084,669.

DIRECTORS: Laurens R. Bowden, Harvey D. Gibson, John H. Hallock, Charles Hayden, Edwin C. Jameson, Henry B. Lamy, Jr., Henry A. Loth, Henry P. Marshall, C. V. Meserole, John P. Murray, Charles W. Osborne, Henry J. Robinson, Clinton L. Rossiter, Arthur C. Sherwood, John N. Stearns, Henry G. Stephens, L. P. Tremaine.

FIELD MEN AND TERRITORY COVERED: W. C. Smith, assistant secretary, eastern agency supervisor; R. S. Oellers, assistant secretary, western agency superintendent; S. G. Amerman, assistant secretary, southern agency superintendent; E. H. Ulrich, special agent for N. Y. state and New England territory; C. V. Kane, state agent for Pa and Md.; Dixwell Davenport, general agents for Cal., Mont., Ore. and Wash.; J. F. Lewis & Co., general agents for Ga.; G. W. Pangborn, general agent for Ind.; H. S. Kaufman, general agent for La.; G. V. B. Hill & Co., general agents for Minneapolis; T. A. Hites, special agent for Ohio; Sewell & Gantt, general agents for S. C.; W. L. Nelson & Co., general agents for Tenn.; Chris. Schroeder & Son Co., general agents for Wis.; J. F. Luchs, special agent for N. J. The company operates in Cal., Fla., Ga., Idaho, Ill., Ind., Ia., La., Md., Mass., Minn., Mo., Mont., Neb., N. J., N. Y., Ohio, Ore., Pa., S. C., Tex., Tenn., Utah, Va., Wash., W. Va., Wis. and in Canada.

HISTORICAL DATA

This company was organized in 1851 with an authorized and paid in capital of $200,000. In June 1901 the company reinsured its entire business in the Westchester Fire Insurance Company and resumed business in December, 1902. In 1913 it was merged with the Greenwich Insurance Company retaining the same title and the combined companies had a capital of $400,000. Par value of stock, $25 per share; book value, December 31, 1923, 379.22%; latest sale, 420%. December 31, 1923, the directors owned, $138,550 of capital stock. Conflagration losses: Chicago, 1871, $12,100; Baltimore, 1904, $22,633; San Francisco, 1906, $50,329. Largest amount insured in one hazard, gross $100,000, net $25,000. Special deposits: Ga., $9,900; Va., $19,600; Can., $53,950.

ADMINISTRATION AND REPUTE: The president of this company is C. V. Meserole who, with his associates, operates a group of fire insurance companies very successfully. The company has an excellent standing throughout the country. Underwriting and investment results for the past five years: 1923, underwriting profit, $58,485, investment profit, $121,379; 1922, underwriting loss, $47,739, investment profit, $331,276; 1921, underwriting profit, $74,293, investment profit, $69,852; 1920, underwriting profit, $108,569, investment profit, $88,571; 1919, underwriting profit, $180,589, investment profit, $40,605.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Automobile, explosion, fire, frost, hail, inland marine, lightning, ocean marine, reinsurance, rent, riot and civil commotion, war risk, sprinkler leakage, tornado and windstorm, use and occupancy.

PACIFIC NATIONAL FIRE INSURANCE COMPANY, Sacramento, Cal.

President, G. W. Peltier; Vice-Presidents, Leon M. Ware, W. F. Gormley, R. T. Melton; Secretary, Byron V. Vandenberg, Jr.
Organized, 1913.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$643,226	$93,568	$295,954	$101,800	$140,012	$55,867	$13,095	$52,350	$121,312	$55,239
1922	631,115	87,486	291,250	90,546	124,325	47,306	6,547	34,229	88,082	45,808
1921	589,314	70,431	266,159	98,576	127,242	64,716	.....	44,660	109,376	62,703
1920	569,129	61,867	254,908	36,461	*123,526	29,821	.....	42,991	72,812	29,516
1919	519,644	38,492	228,961	57,695	*186,847	20,752	.....	38,009	58,761	21,179

*Includes $100,140 surplus paid in in 1919 and $392i n 1920.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$19,085	Losses unpaid.....	$2,204
Mortgage loans.....	168,087	Unearned prems....	93,568
Bonds and stocks...	388,629	Payable for taxes...	1,500
Cash.....	30,768		
Agents' balances....	25,380	Total liabilities...	97,272
Interest and rents...	8,645	Capital paid up....	250,000
Other assets.....	2,632	Net surplus.....	295,954
Total adm. assets.	$643,226	Total.....	$643,226

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,235,036, $177,242; unclassified, effective prior to January 1, 1921, $110,679, $1,802.

BUSINESS SINCE ORGANIZATION: Premiums received, $553,315; losses paid, $223,967; dividends declared, cash, $19,642.

REAL ESTATE OWNED: Consists of three parcels of land in Cal., taken under foreclosure, and carried at cost, $19,085.

MORTGAGE LOANS: There are 47 loans on good farm property mostly in northern and central California, aggregating $168,087. The valuation of the property is $452,205 and there was $2,231 of interest past due on December 31 last. The Company holds $62,115 of fire insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $34,713; State, County and Municipal bonds, $40,822; other bonds, $180,223; stocks, $132,871; total, $388,629.

DIRECTORS: J. I. McConnell, H. J. Barceloux, G. W. Peltier, W. F. Gormley, A. N. Bullock, Jas. Madison, L. M. Ware, Robt. Melton, Byron F. Vandenberg, Jr.

FIELD MEN AND TERRITORY COVERED: J. F. McGee, general agent. The company is licensed in Cal. and N. Y.

HISTORICAL DATA

This company was organized in 1911 with a capital stock of $250,000. The company did not begin business until April, 1915, Small sums were paid up to the surplus during a period of years, and in 1919 there was a contribution of $100,140. Par value of stock, $5 per share; book value, December 31, 1923, 218.38%; latest sale 100%. December 31, 1923, the directors owned $39,035 of capital stock. Largest amount insured in one hazard gross, $250,000; net, $20,000.

ADMINISTRATION AND REPUTE: This company has an excellent reputation and its underwriting is in good hands. The company is licensed in California and New York only, and has an excellent organization in California. Underwriting and investment results for the past five years: 1923, underwriting loss, $1,803, investment profit, $19,652; 1922, underwriting loss, $5,256, investment profit, $36,844; 1921, underwriting loss, $15,594, investment profit, $27,126; 1920, underwriting profit, $2,902, investment profit, $22,654; 1919, underwriting profit, $575, investment profit, $17,940.

BOARD MEMBERSHIPS: Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Fire only.

PACIFIC STATES FIRE INSURANCE COMPANY, Portland, Ore.

President, T. H. Williams; Vice-Presidents, W. L. Thompson; H. R. Blauvelt, H. N. Newton; Secretary, O. R. Jeffress; Assistant Secretaries, V. V. Mueller, L. H. Hopfield; Treasurer, John Sturm. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$919,284	$367,344	$192,556	$481,977	$529,097	$220,022	143	$254,101	$474,266	$205,125
1922	851,327	298,106	196,287	372,045	409,508	176,571	10,821	209,530	396,922	175,317
1921	850,980	228,247	255,673	262,659	*312,828	153,880	20,783	157,142	331,805	144,067
1920	1,080,303	235,967	333,646	306,703	358,374	117,873	17,681	146,902	282,456	126,018
1919	982,878	165,994	370,091	215,835	263,097	62,598	17,834	120,974	201,407	56,117

* Includes $14,490 surplus paid in 1921 and $1,800 in 1922.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$138,902	Losses unpaid	$38,271
Mortgage loans	36,213	Unearned prems	367,344
Bonds	503,474	Other liabilities	10,693
Cash	43,221		
Agents' balances	173,116	Total liabilities	416,308
Interest and rents	11,000	Capital paid up	310,420
Other assets	13,358	Net surplus	192,556
Total adm. assets	$919,284	Total	$919,284

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $36,033,136, $501,344; motor vehicle, $6,395,740, $199,372; unclassified, effective prior to January 1, 1921, $65,359, $2,393.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,298,904; losses paid, $1,005,274; dividends declared, cash, $67,693.

REAL ESTATE OWNED: The company owns several business blocks and buildings in Cresswell, Portland, Aberdeen, Seattle and other Oregon and Washington localities. The book value less incumbrance being $138,902. Market value less incumbrance, $150,988. Rents received last year, $16,339. Expenses, $10,602.

MORTGAGE LOANS: These loans aggregate $36,213, mostly in small amounts on Ore., and Wash., property, carrying an average interest of 7%. The total value of the mortgage property is $140,650, the company holding $31,100 of insurance on the buildings. There was $797 of interest past due on December 31, last.

BONDS OWNED (Market Values): U. S. Gov't bonds, $19,050; State, County and Municipal bonds, $441,504; other bonds, $42,920; total, $503,474.

DIRECTORS: T. H. Williams, C. S. Frank, F. B. Hubbard, J. F. Kertchem, W. L. Thompson, Manuel Friedly, Dr. W. T. Williamson, Franklin F. Korell, H. W. Newton, H. R. Blauvelt.

FIELD MEN AND TERRITORY COVERED: G. A. Mavon, general agent, Chicago, Ill.; Guernsey-Newton Co., Spokane, Wash., general agents for eastern Wash., northern Idaho, and Mont.; J. W. Bristow, special agent for Ore. and southern Idaho; special agents: R. B. Anderson, for eastern Ore., J. S. Carpenter, Seattle, Wash., for western Wash.; R. W. Guthrie, San Francisco, Cal., for northern Cal.; J. H. Ellerson, Los Angeles, for southern Cal. The company operates in Cal., Idaho, Ill., Miss., Mont., N. Y., Ore., Utah and Wash.

HISTORICAL DATA

This company was organized in 1909 and began business in 1911 with a paid-up capital of $100,000. The capital was increased in 1911 to $230,833 and $34,938 was paid in to surplus; in 1912 the capital was increased to $267,200 and $60,058 was paid in to surplus; in 1913 the capital was increased to $301,000 and $28,419 paid in to surplus; in 1914 the capital was increased to $331,300 and $30,000 was paid in to surplus; in 1915 the capital was increased to $344,900. As of December 31, 1917 the paid-up capital was $419,560. As of March 18, 1918 the capital was reduced 30% and $122,916 transferred from capital to surplus. As of December 31, 1919 the paid-up capital was $299,410. At present the company has a paid in capital of $310,420. The company had a reasonable promotion expense. Par value of stock, $10 per share; book value, December 31, 1923, 162.03%. December 31, 1923 the directors owned $32,090 of capital stock. Largest amount insured in one hazard, gross $118,500; net, $10,000.

ADMINISTRATION AND REPUTE: T. H. Williams, president of the company, is an experienced fire insurance underwriter and since he assumed charge of the company's affairs in 1916, it has made good progress. Underwriting and investment results for the past five years: 1923, underwriting loss, $61,298, investment profit, $61,576; 1922, underwriting loss, $58,158, investment profit, $39,352; 1920, underwriting loss, $35,615; investment profit, $26,764; 1919, underwriting profit, $20,519; investment profit, $67,699.

BOARD MEMBERSHIPS: Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, hail, reinsurance, earthquake, farm, inland marine, lightning, profits, rent, riot and civil commotion, use and occupancy.

PALMETTO FIRE INSURANCE COMPANY, Sumter, S. C.

President, I. C. Strauss; Vice-Presidents, David D. Moise, Neill O'Donnell; Vice-President and Secretary, Perry Moses; Secretaries, T. B. Candle, S. C. Roper; Treasurer, Conover Hartin. Organized, 1912.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$937,471	$342,757	$148,311	$564,004	$622,452	$282,895	$40,000	$205,609	$528,504	$256,802
1922	851,086	222,313	154,640	383,726	431,536	191,870	40,000	173,712	405,582	123,174
1921	831,224	70,777	157,004	382,053	426,892	578,157	20,000	126,510	724,667	589,417
1920	1,121,611	485,341	129,061	760,140	800,221	304,557	40,000	305,674	650,231	361,378
1919	947,857	362,357	138,942	579,942	d663,822	159,765	g85,000	202,836	447,601	181,171

d Includes $62,500 surplus paid in. g Includes $75,000 stock div. t Risks reinsured December 1, 1921, in Globe and Rutgers

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$20,000	Losses unpaid	$42,403
Mortgage loans	478,878	Unearned prems	342,757
Collateral loans	29,350	Other liabilities	4,000
Bonds and stocks	138,508		
Cash	93,395	Total liabilities	389,160
Agents' balances	128,889	Capital paid up	400,000
Interest and rents	20,925	Net surplus	148,311
Other assets	27,527		
Total adm. assets	$937,471	Total	$937,471

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $40,307,070, $606,228; motor vehicle, $307,811, $7,489; tornado, $4,012,903, $16,450.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,252,423; losses paid, $1,547,249; dividends declared, cash, $172,000, stock, $75,000.

REAL ESTATE OWNED: The company owns its home office building, a brick mercantile structure on South Main Street,

Sumter, S. C., costing $18,842, and valued at $20,000. Rents received last year, $62; real estate taxes and expenses, $225.

MORTGAGE LOANS: There are 69 loans aggregating $478,878 on property valued at $1,559,056 on which the company holds $300,450 of fire insurance. On December 31, last there was $8,008 of interest past due.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Natl. Bk., Sumter, S. C., stk.	$10,000	$5,000
Mortgages (miscellaneous)	41,222	24,350
Totals	$51,222	$29,350

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $74,133; State, County and Municipal bonds $11,000; other bonds, $29,575; stocks, $23,800; total, $138,508.

DIRECTORS: H. D. Barnett, H. J. Harby, G. A. Lemmon, D. D. Moise, Perry Moses, Neil O'Donnell, C. G. Rowland, W. W. Siebert, I. C. Strauss, A. C. Phelps.

FIELD MEN AND TERRITORY COVERED: Chas. F. Perry and Chas. A. Atkins, Sumter, S. C., special agents for S. C.; E. G. Cox, Greensboro, N. C., general agents for N. C.; American Bank & Trust Co., state agents, Suffolk, Va., for Va.; L. Ducournan, Jackson, Miss., state agent for Miss.; E. A. Banks, special agent, Jackson, Miss. American Bank & Trust Co., Suffolk, Va., general agents, for Md., Harry S. Kaufman, Ltd., general agents for La. The company operates in Fla., Ga., La., Md., Miss., N. C., S. C., and Va.

HISTORICAL DATA

This company was organized in 1912 and began business in August of that year with a paid-in capital of $25,000, and a surplus of $6,250. In 1916 the capital was increased to $50,000 and in 1917 to $100,000. In July, 1918 it was increased to $200,000, and again on December 18, 1919 to $400,000. The business of this company was reinsured in the Globe & Rutgers Fire Insurance Company of New York in 1921 and the company subsequently began business anew. Par value of stock, $10 per share, book value, December 31, 1923, 137.07%, latest sale, 160%. December 31, 1923, the directors owned, $262,370 of capital stock. Values of special deposits: S. C., $10,000; Ga., $9,800, N. C., $11,760; Va., $19,600. Largest amount insured in one hazard, gross, $50,000; net, $10,000.

ADMINISTRATION AND REPUTE: This company is well managed and is operated in conjunction with the Fidelity Fire Insurance Company of Sumter. Underwriting and investment results for the past five years: 1923, underwriting profit, $3,421, investment profit, $30,250; 1922, underwriting loss, $34,666; investment profit, $52,302; 1920, underwriting loss, $21,758; investment profit, $51 792; 1919, underwriting profit, $79,860; investment profit, $29,907.

BOARD MEMBERSHIPS: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, tornado and automobile.

PATRIOTIC INSURANCE COMPANY OF AMERICA, New York, N. Y.

President, Preston T. Kelsey; Secretaries, Elliott Middleton, Fred H. Sherman; Assistant Secretary, Percival P. Glover. Organized, 1922.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,415,506	$538,580	$580,815	$755,625	$789,163	$276,462	.....	$334,929	$611,391	$233,935
1922	1,298,691	380,636	589,121	*528,202	*565,952	*289,715	.....	*210,699	*500,414	*275,762

* Transactions of Patriotic of Dublin.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,014,890	Losses unpaid	$75,524
Cash	181,723	Unearned prems	538,580
Agents' balances	207,282	Other liabilities	20,587
Interest	6,866		
Reins. recoverable	4 745	Total liabilities	634,691
		Capital paid up	200,000
		Net surplus	580,815
Total adm. assets.	$1,415,506	Total	$1,415,506

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31 1923: Fire, $94,501,156, $715,970; motor vehicle, $5,588,794, $177,896; tornado, $11,722,791, $47,937; sprinkler leakage, $338,282, $1,425; riot, civil commotion and explosion, $41,186, $50; unclassified, effective prior to January 1, 1921, $2,658,200, $28,593.

BUSINESS SINCE ORGANIZATION: Premiums received, $755,625; losses paid, $264,019.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $443,940; railroad bonds, $172,160; other bonds, $36,352; stocks, $362,438; total, $1,014,890.

DIRECTORS: W. W. Otter-Barry, Herbert L. Griggs, Samuel T. Hubbard, Jr., Charles W. Dall, James M. Speers, Edwin G. Merrill, Archibald G. Thacher, Alfred M. Thorburn, Preston T. Kelsey, Carl A. Henry, John F. Stafford, Fred H. Sherman, Percival P. Glover.

FIELD MEN AND TERRITORY COVERED: New York Department: Preston T. Kelsey, president; Elliott Middleton and Fred H. Sherman, secretaries; P. P. Glover, assistant secretary; W. R. Budlong, Philadelphia, state agent, Pa.; R. A. Macdonald, Newark, state agent, N. J., Md., Del., D. C.; Alton F. Irby & Co. Atlanta general agents, Ga. and Fla.; Thames & Batre, Mobile, general agents, Ala.; Thomas Griffith, Charlotte, general agent S. C.; J. McG. Miller, Richmond, special agent, Va. and N. C.; James L. Sandison, Boston, state agent, Mass., Conn. and R. I.; E. D. Macdonald, Boston, special agent, Me., N. H., Vt.; H. F. Lesch, Queens, special agent for eastern N. Y. and L. I.; G. S. Jamison, Syracuse, state agent for western N. Y.; J. Howard Burchit, Syracuse, special agent for western N. Y.; James B. Ross, New Orleans, manager for La.; I. Reinhardt & Son, Dallas, general agents, Tex.; Western Department: Comprising Ark., Colo., Ill., Ind., Ia., Kans., Ky., Mich., Minn., Mo., Neb., N. D., Ohio, Okla., S. D., Tenn., W. Va., Wis., Wyo., Wrigley Bldg., Michigan Blvd., Chicago, Ill., John F. Stafford, manager, J. C. Wharton and E. C. Smith, assistant managers; C. D. King, Denver, Colo., state agent for Colo. and Wyo.; C. W. Ohlsen, Chicago, Ill., state agent, Ill.; A. W. Hale, special agent for Cook County; J. C. Chase, St. Louis, Mo., special agent for Mo.; C. R. Lill, Minneapolis, Minn., state agent for Minn.; P. J. Heffernan, Indianapolis, Ind., state agent for Ind.; J. C. Dulany, Oklahoma City, Okla., state agent and J. A. Bosdett, special agent for Okla., Kans., and Ark.; John O. White, Nashville, Tenn., state agent for Ky. and Tenn.; H. C. Harm, Des Moines, Ia., state agent for Ia.; Chas. M. Heinze, Omaha, Neb., special agent for Neb.; W. L. Schreiber, Fargo, N. D., state agent for N. D. and S. D.; F. L. Weineck, Milwaukee, Wis., state agent for Wis.; Charles C. Gardner, Detroit, Mich., state agent for Mich.; O. P. Sachs, Wheeling, W. Va., state agent for W. Va.; F. E. Woods, Columbus, Ohio, state agent and H. E. Galitz, special agent for Ohio; Pacific Department: Comprises Cal., Wash., Mont., Ore., Ariz., Nev., Utah, Alaska and Ida; C. A. Henry, general agent, 401 Sansome Street, San Francisco, Cal.; J. N. Waters, San Francisco, special agent, northern Cal. and Nev.; J. F. Boylan, Los Angeles, special agent, southern Cal. and Ariz.; P. E. Gerould, Portland, special agent for Ore. and wstern Wash.; Chas. H. Hay, Salt Lake City, Utah, special agent, Utah, Mont., Ida. and easter Wash. The company operates in all states and territories of the U. S. except Ark., Haw., Miss., P. I., P. R., Utah, Canada and Cuba.

HISTORICAL DATA

This company was organized in 1922 with a capital of $200,000. The company succeeded the United States branch of the Patriotic Assurance Company, Ltd., of Dublin, Ireland, organized in 1824, and is controlled by the Sun Insurance Office of London, England. Par value of stock, $100 per share, book value, December 31, 1923, $390.40. Largest amount insured in one hazard, gross, $50,000; net, $10,000. December 31, 1923 directors owned $6,500 of capital stock.

ADMINISTRATION AND REPUTE: The entire personnel of the United States branch of the Patriotic of Dublin was retained by the Patriotic of America, and its president is Preston T. Kelsey, former United States manager of the Irish company, who is also United States manager of the Sun of London. Mr. Kelsey is a well known fire underwriter. In 1923 the company had an underwriting profit of $297,428 and an investment loss of $25,196.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire and allied lines.

PENINSULAR FIRE INSURANCE COMPANY, Grand Rapids, Mich.

President, H. A. Brink; 1st Vice-President, Dr. E. J. Chamberlain; 2nd Vice-President, A. B. Knowlson; Secretary, E. H. Brink; Treasure St. Clair Edison. Organized, 1919. Capital, $178,456.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$224,521	†$32,587	$13,478	$24,208	$96,429	$121,397	.....	$180,303	$301,700	.....
1922	$365.167	$3,838	$14,087	—$535,943	—x$456,586	$524,978	.....	24,354	549,332	.....

x Excludes $740,305 transferred from capital to surplus. †Total liabilities.

HISTORICAL DATA

As the Commonwealth Fire Insurance Company, this organization was formed in 1917 and later, in July of that year, changed its name to the Peninsular Fire Insurance Company of America. It was incorporated on May 19, 1917, with an authorized capital of $250,000 and in September 1919, this was increased to $1,000,000 through special permission granted by the Michigan Securities Commission for the purpose. The original offices of the company were in Saginaw, but it moved to Grand Rapids in 1919. In December, 1920, the paid up capital was increased to $895,700, and in October, 1921, an examination by the insurance department of Michigan showed an impairment of $351,014 in the then capital of $922,100. It was reported that the promotion expense of the company was excessive. Following the examination by the Michigan Insurance Department, attempts were made to reinsure the company's outstanding liabilities and in December, 1921, th Michigan Department was asked to temporarily take charge o the company. The fire insurance risks were then reinsured in th Globe and Rutgers Fire Insurance Company of New York. Th paid in capital as of December 31, 1922, was $185,349, with surplus addition of $954 made during that year. Par value o shares $50.

ADMINISTRATION AND REPUTE: The operations of th company were extremely unprofitable and after two years th surplus was wiped out and the capital was impaired by $351,014 Excess reinsurance was evidenced in the 1922 statement of th company for all lines except hail.

CLASSES OF INSURANCE WRITTEN: Automobile, fire hail, marine, windstorm and tornado.

PENNSYLVANIA FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, Cecil F. Shallcross; Vice-Presidents, C. E. Case, W. S. Alley, C. R. Perkins, G. H. Batchelder, R. P. Barbour; Secretary-Treasurer, Robert Newboult. Organized, 1825.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$11,929,511	$6,520,457	$3,537,053	$5,708,498	$6,224,285	$2,910,393	$250,000	$2,340,215	$5,500,608	$2,824,968
1922	11,401,469	6,143,385	3,343,400	5,197,496	5,724,134	2,818,464	418,750	2,149,496	5,386,710	2,891,883
1921	10,474,555	6,001,906	2,922,968	4,880,433	5,349,162	2,966,383	150,000	2,301,835	5,418,218	2,795,701
1920	10,342,331	6,361,705	2,265,058	6,103,614	6,522,421	2,649,564	150,000	2,357,062	5,156,626	2,847,33
1919	9,240.972	5,495,741	2,184,882	4,777,364	5,145,040	2,088,805	.....	2,054,341	4,143,146	2,005,29

Unearned premiums include amount reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$125,000	Losses unpaid.....	$604,250
Collateral loans (market value)...	1,966	Unearned prems....	5,611,725
Bonds and stocks...	10,187,370	Perp. dep. recl.....	908,732
Cash.....	513,808	Other liabilities.....	267,751
Agents' balances....	946,161	Total liabilities...	7,392,458
Interest and rents...	140,887	Capital paid up....	1,000,000
Other assets.....	14,319	Net surplus.....	3,537,053
Total adm. assets.	$11,929,511	Total.....	$11,929,511

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $961,595,741, $8,381,444; ocean marine, $9,833,010, $41,331; motor vehicle, $26,428,470, $610,498; inland navigation and transportation, $13,940,580, $79,684; tornado, $88,084,070, $345,112; sprinkler leakage, $9,599,015, $59,378; riot, civil commotion and explosion, $6,871,411, $13,492; miscellaneous, $321,009, $2,985; unclassified effective prior to January 1, 1921, $100,492,137, $954,729.

BUSINESS SINCE ORGANIZATION: Premiums received, $129,767,781; losses paid, $70,629,077; dividends declared, cash, $7,476,500; stock, $250,000.

REAL ESTATE OWNED: Consists of the 4-story white marble and brick building, with 3-story brick back buildings at 508–510 Walnut Street, Philadelphia (book value $150,000), valued at $125,000, and occupied by the company.

COLLATERAL LOAN: There is a loan of $2,752 on a life policy. face value of which is $3,000 and market value, $1,966.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $2,727,400; State, County and Municipal bonds, $915,780; other bonds, $6,227,430; stocks, $316,760; total, $10,-187,370.

DIRECTORS: Henry I. Brown, J. S. Wayne, Jr., Samuel T. Bodine, J. R. McAllister, Morris L. Clothier, J. Howell Cummings, Cecil F. Shallcross, G. H. Frazier, Daniel B. Wentz.

FIELD MEN AND TERRITORY COVERED: Departmental Managers: Philadelphia, Pa.: T. Magill Patterson, secretary, 508–510 Walnut Street, Philadelphia, Pa.; Wayne County, Mich: P. J. Moriarty, manager, 408–422 West Fort Street, Detroit, Mich.; Cook County, Ill.; W. S. Hutchings, 1437 Insurance Exchange, Chicago, Ill. Pacific Department: Avey T. Bailey, manager, 244 Pine Street, San Francisco, Cal.; Geo. M. Ward, assistant manager; G. A. Inman, branch, secretary; New England Department: J. W. Chapman, general inspector, 137 Milk St., Boston, Mass., for New England; W. D. Clark, special agent, Hartford, Conn., for Conn. and western Mass.; Harold P. Warren, special agent, 137 Milk Street, Boston, Mass., for R. I.; Geo. H. Power, auto special agent, 137 Milk Street, Boston, Mass., for eastern Mass.; William A. Sturgis, special agent, Portland, Me., for Me.; W. E. Wormwood, special agent, Manchester, N. H., for N. H. and Vt. Middle Department: Harry A. Carl, special agent, Philadelphia, Pa., for Philadelphia suburban; F. V. Fodell, special agent, Pittsburgh, Pa., for western Pa.; H. L. Heite, special agent, Philadelphia, Pa., for Philadelphia City; Alfred T. Herkness, special agent, Reading, Pa., for eastern Pa.; C. B. Cleaves, special agent, Newark. N. J., for south N. J.; S. J. Madden, special agent, L. I., N. Y., for suburban N. Y.; C. H. Ebbets, special agent, Newark, N. J.; for Essex and south Hudson Counties; Sylvester Howard, special agent, Glen Rock, N. J., for north N. J. & north Hudson Counties; Geo. Duxbury, special agent, Albany, N. Y., for east N. Y. and Hudson River; George P. Peck, special agent, Syracuse, N. Y., for western N. Y.; Edw. J. Richardson, special agent, Baltimore, Md., for Md., W. Va., Del., and D. C.; Southern Department: Jesse W. Atkinson, special agent, New Orleans, La., for La.; J. R. Bickerstaff, special agent, 430 Trust Co., of Ga. Bldg., Atlanta, Ga., for Ga. and S. C.; T. H. De Graffenreid, special agent, Richmond, Va., for Va.; C. D. Grover, special agent, Charlotte, N. C., for N. C.; W. W. Graves, and Edgar A. Staiker, special agents, Montgomery, Ala., for Ala. and Fla.; Allen H. Talmadge, special agent, Houston, Tex., for south Tex.; Wirt Leake, special agent, Dallas, Tex., for north Tex.; E. K. McDowell, special agent, 430 Trust Co. of Ga. Bldg., Atlanta, Ga. for Ga. and S. C. Pacific Department: Stewart B. Simpson, general inspector, Seattle, Wash., for Ore., Wash. and Idaho; Thos. S. Heath, special agent, Denver, Colo., for Colo., N. M. and Wyo.; Fred H. Brown, auto special agent, Los Angeles, Cal., for south Cal. and Ariz.; H. G.

Burton, special agent, Butte, Mont., for Mont.; W. M. Coubrough, special agent 244 Pine Street, San Francisco, Cal., for Nev.; L. H. Bovee, special agent, 244 Pine Street, San Francisco, Cal., for central Cal.; W. A. Connors, special agent, Salt Lake City, Utah, for Utah and southern Idaho; Parker Howard, special agent, 244 Pine Street, San Francisco, Cal., for central Cal.; F. A. Lathrop, special agent, 244 Pine Street, San Francisco, Cal., for northern Cal.; Benj. A. Ludlow, auto special agent, Seattle, Wash., for Ore. and Wash.; A. C. McConnell, special agent, Los Angeles, Cal., for southern Cal. and Ariz.; H. C. Rowles, special agent, Spokane, Wash., for eastern Wash., northern Idaho and eastern Ore.; F. J. Shoeneman, special agent, 244 Pine Street, San Francisco, Cal., for S. F. Bay Counties; H. E. Smith, special agent, Portland, Ore., for western Ore., E. J. Young, superintendent of agencies, Seattle, Wash., for western Wash.; Geo. E. Young, special agent, Seattle, Wash., for western Wash.; J. A. Gallagher, superintendent improved risk department, San Francisco, Cal.; Thos. B. Simpson, for Colo., Wyo. and N. M.; B. R. Shearman, engineer; Central Department: James J. Shannon, general inspector St. Louis, Mo., for Ind.; W. T. Eaton, manager, farm department, Columbus, Ohio, for Ohio and Ind.; Robert M. Hall, state agent, Louisville, Ky., for Ky.; C. W. Hutchinson, state agent, Milwaukee, Wis., for Wis.; J. C. Johnson, state agent, Indianapolis, Ind., for Ind.; J. W. Kerchner, inspector, Dayton, Ohio, for central and west; P. J. Moriarty, manager, Detroit, Mich., for Wayne County; M. D. Price, special agent, Columbus, Ohio, for Ohio; H. P. Schultz, special agent, Milwaukee, Wis., for Wis.; Warren K. Smith, state agent, Columbus, Ohio, for Ohio; N. L. Spencer, state agent, Lansing, Mich., for Mich.; L. B. Terry, special agent, Lansing, Mich., for Mich.; E. O. Thomson, general inspector Columbus, Ohio, for Ohio, Tenn. and Ky.; Clarence C. Woodcock, state, agent, Nashville, Tenn., for Tenn.; Frank A. Woodworth, general inspector, Detroit, Mich., for Mich.; Western Department: James J. Shannon, general inspector, St. Louis, Mo., for Mo., Kan., Neb., Okla., Ark.; C. A. Emery, general inspector, Chicago, Ill., for Ill., Wis., Minn. and Iowa; W. S. Hutchings, manager, Chicago, Ill., for Cook County; G. H. Kersten, special agent, Chicago, Ill., for Ill.; J. G. Kinney, state agent, Topeka, Kan., for Kan.; R. E. Mackintosh, state agent, Des Moines, Iowa, for Iowa; J. R. McLaughlin, state agent, Omaha, Neb., for Neb.; Frank K. Morris, state agent, Aberdeen, S. D., for S. D.; Hardin F. Morris, state agent, Fargo, N. D.; for N. D.; A. M. Neilsen, state agent, Oklahoma City, Okla., for Okla.; L. L. Rowe, state agent, Minneapolis, Minn., for Minn.; B. E. Scott, state agent, Little Rock, Ark., for Ark.; Fred H. Simons, state agent, Chicago, Ill., for Ill.; E. O. Tulley, farm supervisor, Omaha, Neb., for western department; R. G. Hine, special agent, Kansas City, Mo., for Mo.; W. I. Rowe, special agent, Chicago, Ill., for Cook Co. The company operates over the whole United States except Miss., P. I., P. R., Canada and Cuba.

HISTORICAL DATA

This company was organized in 1825 in Philadelphia. It began business with a paid up capital of $200,000. The capital was increased in 1863 to $400,000 and in 1906 from $400,000 to $750,000. $1,050,000 was realized as premiums on the new stock issued. In 1922 capital increased from $750,000 to $1,000,000 by stock dividend. The par value of the stock is $100 per share; book value, December 31, 1923, $453.70. Losses due to conflagration have been as follows: Boston, 1872, $550,000; Baltimore, 1904, $380,000; San Francisco, 1906, $2,950,000. Values of special deposits; Va., $42,090; Ga., $9,800; N. C., $10,600; N. M., $10,000. Largest amount insured in one hazard gross, $500,000; net, $80,000. December 31, 1923, directors owned $4,500 of stock.

ADMINISTRATION AND REPUTE: The Pennsylvania Fire has long been recognized as one of the leading fire insurance companies of Pa. and is now identified with the North British and Mercantile Insurance Company. The underwriting and investment results in the last five years have been: 1923, underwriting profit, $89,709, investment profit, $355,573; 1922, underwriting loss, $17,111, investment profit, $905,967; 1921, underwriting profit, $124,602, investment profit, $683,393; 1920, underwriting profit, $34,703, investment profit, $159,118; 1919, underwriting profit, $260,206, investment profit, $107,978.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Eastern Automobile Underwriters Conference, National Automobile Underwriters Conference, New England Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, ocean marine, automobile, inland navigation and transportation, tornado, sprinkler leakage, perpetual, riot and civil commotion, explosion.

PENNSYLVANIA MANUFACTURERS ASS'N FIRE INSURANCE CO., Philadelphia, Pa.

President Jos. R. Grundy; Secretary, W. W. Finn. Organized 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$320,078	$72,313	$133,743	$158,351	$169,137	$45,682	*$40,857	13,336	$99,875	$40,295
1922	248,624	63,057	74,991	138,341	148,006	48,054	33,474	15,571	97,099	57,548
1921	203,797	60,513	40,597	144,444	121,872	41,488	25,760	10,637	77,885	42,028
1920	162,216	38,806	20,015	77,758	82,957	11,963	9,000	9,665	30,628	731

* Includes $34,857 dividends to policyholders.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$242,137	Losses unpaid	$8,961
Cash	64,374	Unearned prems	72,313
Agents' balances	10,781	Other liabilities	5,061
Interest	2,786		
		Total liabilities	86,335
		Capital paid up	100,000
		Net surplus	133,743
Total adm. assets	$320,078	Total	$320,078

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

PREMIUMS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $161,913.

BUSINESS SINCE ORGANIZATION: Premiums received, $503,450; losses paid, $138,050; dividends declared, cash, stockholders, $27,000; policyholders, $87,379.

BONDS OWNED (Market Values): U. S. Gov't bonds, $192,472; other bonds, $49,665; total, $242,137.

DIRECTORS: J. R. Grundy, N. T. Folwell, J. P. Wood, T. Shipley, G. Nicholson, C. K. Williams, G. C. Hetzel, C. E. Leippe, R. Biddle, J. Luppert, F. W. Walker, H. B. Tyson, W. R. McClave, H. C. Trexler, E. E. Knobloch, C. M. Coover, J. W. Rawle, G. W. McCandless, W. H. Folwell.

TERRITORY COVERED: Operates in Pa. only.

HISTORICAL DATA

This company was organized in Philadelphia, Pa., in 1919, with paid up capital of $100,000. It started business with no surplus and operates on a participating plan. The par value of the stock is $100 per share, and the book value December 31, 1923, $233.74; latest sale, 100%. All surplus is distributed to policyholders when such action is deemed safe by directors.

ADMINISTRATION AND REPUTE: This company was organized by individuals also having interests in the Pennsylvania Manufacturers' Association Casualty Insurance Company, and has practically the same officers and directors. Largest amount insured in one hazard: gross, $160,000; net, $10,000. December 31, 1923, directors owned $12,300 of stock. The underwriting and investment earnings of this company have been as follows: 1923, underwriting profit, $86,809, investment profit, $11,933; 1922, underwriting profit, $59,193, investment profit, $9,318; 1921, underwriting profit, $38,901, investment profit, $7,746; 1920, underwriting profit, $23,564, investment profit, $5,397; 1919, underwriting profit, $2,052, investment profit, $1,416.

BOARD MEMBERSHIP: Not a member of the Eastern Auto Underwriters Conference, but is controlled by its rates.

CLASSES OF INSURANCE WRITTEN: Automobile fire and theft.

PEOPLES FIRE INSURANCE COMPANY, Frederick, Md.

President, Emory L. Coblentz; First Vice-President, R. Rush Lewis; Second Vice-President, E. G. Cover; Secretary, Wm. W. Doub. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$458,367	$154,506	$71,422	$230,964	$263,406	$138,635	$16,000	$89,512	$244,147	$131,307
1922	436,573	135,515	68,662	196,803	221,637	116,322	20,000	75,598	211,920	110,754
1921	421,815	117,611	72,695	166,497	189,635	110,086	20,000	67,698	197,784	102,304
1920	429,244	105,008	86,988	165,332	189,005	67,678	20,000	77,583	165 261	77,094
1919	408,434	75,717	109,027	116,578	a189,962	28,714	12,900	47,894	89,508	36,804

a Includes $50,000 premium on stock sold.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$30,000	Losses unpaid	$11,710
Mortgage loans	306,500	Unearned prems	154,506
Collateral loans	11,200	Other liabilities	20,728
Bonds and stocks	34,670		
Cash	23,084	Total liabilities	186,944
Agents' balances	48,971	Capital paid up	200,000
Interest and rents	2,738	Net surplus	71,422
Other assets	1,204		
Total adm. assets	$458,367	Total	$458,367

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $25,398,308, $275,520; motor vehicle, $1,930,006, $20,396.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,312,410; losses paid, $644,595; dividends declared, cash, $159,857.

REAL ESTATE OWNED: Comprises company's home office building, carried at $30,000 book value; market value $30,000. Rents received last year, $4,076; taxes and expenses, $2,496.

MORTGAGE LOANS: There are 24 loans for $114,950 on first class farm and city property in Md. and D. C., valued at twice the amount loaned thereon. Company holds ample insurance on the mortgaged buildings. There was but $42 past interest due on December 31 last.

COLLATERAL LOANS are as follows: Securities	Market Value	Amount Loaned
Walkerville Sav. Bk. stk	$1,600	$900
Hagerstown & Fred. Ry. stk	2,700	1,500
Frederick & Midd. Ry. bds	900	3,000
Hagerstown & Frederick Ry. stk	2,500	
Braddock Heights Water Bds	1,000	800
Central Trust Co. stk	3,675	2,500
Shafer & Co., Inc. Bonds	3,000	2,500
Totals	$15,375	$11,200

BONDS AND STOCKS OWNED (Market Values): Railroad bonds, $2,040; other bonds, $6,320; stocks, $26,310; total, $34,670.

DIRECTORS: Wm. F. Allen, McGill Belt, Chas. C. Biser, S. L. Bryn, Emory L. Coblentz, C. R. Coblentz, E. G. Cover, Abraham Hemp, Jr., R. Rush Lewis, Rev. Isaac M. Motter, T. H. Haller, Henry C. Remsburg, C. Chas. Rum, Chas. M. Shank, F. G. Wrightson, E. E. Zimmerman, John W. Thomas, John W. Holter, S. E. Stup, W. W. Doub, E. Cary Nalle, Chas. M. Mathias, B. C. Perry.

FIELD MEN AND TERRITORY COVERED: V. W. Doub, special agent, Frederick, Md. The company operates in D. C. Md., N. J., N. Y. and Pa.

HISTORICAL DATA

Company organized December, 1907, began business January 15, 1908, authorized and paid in capital, $100,000, no surplus; $25,000 contributed by stockholders to surplus account in 1909. Capital increased to $200,000 in 1919 and $50,000 more contributed to surplus. The company owns 25 shares of stock of the Baltimore American Ins. Co. Par value of stock, $100; book value, $135.71; latest sale, 150%; $110,300 held by directors as of December 31, 1923. Largest amount insured in one hazard, gross, $75,000; net, $25,000.

ADMINISTRATION AND REPUTE: Under experienced management, this company, by its conservative business, has always paid fairly large dividends to its stockholders. Company owns own home office building and its other investments are of excellent type. The company is known to be prompt in the matter of settlements of loss. Underwriting and investment results for the last five years: 1923, underwriting loss, $12,063, investment profit, $30,824; 1922, underwriting loss, $10,762, investment profit, $25,690; 1921, underwriting loss, $14,486, investment profit, $21,232; 1920, underwriting loss, $6,142, investment profit, $4,103; 1919, underwriting profit, $17,511, investment profit, $7,481.

BOARD MEMBERSHIPS: Underwriters Association of the Middle Department.

CLASSES OF INSURANCE WRITTEN: Automobile and fire.

PEOPLES NATIONAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, E. C. Stokes; Vice-President, J. H. McNeal; Secretary and Treasurer, J. M. Canning. Organized, 1908.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,401,351	$1,087,187	$198,007	$987,021	$1,106,930	$542,739	$50,000	$439,988	$1,032,727	$514,226
1922	$2,323,504	1,007,414	197,331	1,001,761	1,134,781	589,799	50,000	471,337	1,111,136	488,777
1921	2,374,969	867,134	203,197	864,700	1,011,299	535,666	50,000	456,563	1,042,229	583 720
1920/	2,322,428	962,936	189,542	1,101,936	1,222,852	571,308	50,000	468,141	1,089,449	570,551
1919/	2,215,766	804,794	281,158	1,030,976	1,144,918	488,016	50,000	466,895	1,004,911	516,080

Unearned premiums include those reclaimable on perpetual policies. /Pennsylvania standard.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$9,500	Losses unpaid	$103,625
Mortgage loans	894,816	Unearned prems	1,071,921
Bonds and stocks	1,238,388	Perp. dep. recl	15,266
Cash	71,990	Other liabilities	12,532,
Agents' balances	125,827		
Interest and rents	34,876	Total liabilities	1,203,344
Other assets	25,954	Capital paid up	1,000,000
		Net surplus	198,007
Total adm. assets	$2,401,351	Total	$2,401,351

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $182,705,272, $1,771,778; tornado, $4,615,704, $22,104; riot, civil commotion and explosion, $23,300, $35; unclassified, effective prior to January 1, 1921, $10,543,781, $175,423.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,299,041; losses paid, $8,049,702; dividends declared, cash, $362,500.

REAL ESTATE OWNED: Company owns a building in Portland, Ore., whose actual cost is $6,929 and is carried at $9,500.

MORTGAGE LOANS: There are 72 loans, aggregating $894,817, divided among several states. The loans are mostly upon dwellings, apartments and stores, and there are only 8 exceeding $15,000 in amount. The larger loans are $225,000 on St. Charles Hotel, Atlantic City, N. J., $140,000 on 3rd and Walnut Streets, Philadelphia; $25,000 on Elsmere Place and Marmion Avenue, New York City, valued at $39,000; $17,500 on 145 South Carolina Avenue, Atlantic City, N. J., valued at $49,000; $16,500 on 388 St. Marks Avenue, Brooklyn, N. Y., valued at $30,000; $20,500 on 14 Clinton Street, Borough Manhattan, New York City, valued at $35,000; $27,000 on 1085 Simpson Street, Bronx, New York; valued at $40,500; $16,000 on 4740 and 4742 Kenmore Avenue, brick and stone apartment, Chicago, Ill., valued at $32,000; $17,000 on 4014–16 Clarendon Avenue, brick flat building, Chicago Ill., valued at $30,000; and $16,000 northeast corner Wrightwood and Hampden Court, Chicago, value $31,000. There was no interest past due on December 31, last. The company holds ample insurance on the buildings. Loans in foreclosure, $5,000.

BONDS AND STOCKS OWNED (Market Values): Railroad bonds, $575,308; State, County and Municipal bonds, $140,735; other bonds, $245,965; stocks, $276,380; total, $1,238,388.

DIRECTORS: Hon. E. C. Stokes, C. E. Adams, Geo. de B. Keim, J. M. Canning, Wm. J. Cooper, Gen. Jas. B. Coryell, Isaac Ferris, Jr., Jules A. Kerle, Dr. John B. Mayer, J. Hector McNeal, H. K. Mulford, Thos. K. Ober, Jr., Walter MacBain, W. L. Wakefield, Geo. B. Wells, L. C. Thompson, Edward S. Hall, Francis R. Taylor, A. M. Greenfield.

FIELD MEN AND TERRITORY COVERED: Wakefield, Morley & Co., general agents, Hartford, Conn., for Conn.; Jas. F. Cobb Co., San Francisco, Cal., general agents for Cal.; Cashman & Evans, Denver, Colo., general agents for Colo.; Herrick & Auerbach, Chicago, Ill., for Ill.; Neckerman Agency, Madison, Wis., for Wis.; H. S. Kaufman & Co., New Orleans, for La.; J. F. Lewis & Co., Atlanta, for Ga.; B. Duke Crouch & Co., Nashville, Tenn., for Tenn.; Finley Tucker & Bro., Jacksonville, Fla., for Fla.; A. H. Ensing & Co., Salt Lake City, Utah; C. B. De Mille, Seattle, Wash. and Ore. The company operates in Cal., Colo., Conn., Del., D. C., Fla., Ga., Ill., Ind., Ia., La., Md., Mass., Mich., N. J., N. Y., Ohio, Ore., Pa., Tenn., Utah, Wash. and Wis.

HISTORICAL DATA

This company was organized under the laws of Del. in 1908, and commenced business January 1, 1909 with a paid up capital of $712,200, initial surplus of $316,871. The capital was increased in 1909, to $1,000,000, and $478,688 additional surplus paid in. The par value of the stock, $25; book value, December 31, 1923 119.80%; latest sale, 114%. Largest amount insured in one hazard, gross, $380,000; net, $130,000. In 1916 the company reinsured its southern business in The Insurance Company of North America, limiting its operations to profitable territory. Value of special deposits: Ga., $10,200.

ADMINISTRATION AND REPUTE: Prominent business men of Philadelphia and other cities are represented on the Directorate of this company. December 31, 1923, directors owned $240,375 of capital stock. In 1916 the company reinsured its southern business in the Insurance Company of North America, limiting its operations to profitable territory. The company's general reputation is excellent in all respects. Its underwriting and investment results in the last five years have been: 1923, underwriting loss, $58,520, investment profit, $111,384; 1922, underwriting loss, $115,780, investment profit, $159,914; 1921, underwriting loss, $53,285, investment profit, $120,452; 1920, underwriting loss, $134,053, investment profit, $92,437; 1919, underwriting loss, $8,735, investment profit, $55,865.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Bombardment or war risk, explosion, fire, lightning, perpetual, profits, reinsurance, rent, riot and civil commotion, tornado and windstorm, use and occupancy.

PETERSBURG INSURANCE COMPANY, Inc., Petersburg, Va.§

President, S. W. Zimmer; Vice-President, W. D. McKenney; Vice-President and General Manager, Edward W. Butcher; Secretary R. W. Pritchard; Jr.; Assistant Secretary, Lewis Madison. Organized, 1918

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$668,680	$156,910	$305,445	$151,389	$195,308	$72,638	.....	$77,244	$149,882	$67,264
1922	623,057	157,569	251,789	156,326	200,824	94,098	12,000	75,787	181,885	94,238
1921	606,388	160,033	234,795	158,329	197,333	94,852	6,000	83,900	184,752	92,284
1920	593,807	163,196	218,353	162,967	208,074	66,726	.....	89,207	155,933	73,131
1919	541,666	155,507	181,439	161,185	195,829	61,455	.....	16,658	138,113	55,655

§Prior to 1918 assets, etc. Petersburg Sav. and Ins. Co.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$205,108	Losses unpaid.....	$6,325
Cash.....	442,072	Unearned prems....	156,910
Agents' balances....	21,500		
		Total liabilities...	163,235
		Capital paid up....	200,000
		Net surplus.....	305,445
Total adm. assets.	$668,680	Total.....	$668,680

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $20,028,435, $306,612.

BUSINESS SINCE ORGANIZATION: Premiums received, $858,511; losses paid, $394,741; dividends declared, cash, $18,000.

BONDS OWNED (Market Values): U. S. Gov't bonds, $192,550; State, County and Municipal bonds, $19,830; total, $212,380.

DIRECTORS: F. M. Hobbs, I. Val Parham, E. F. Clements, Sol Cooper, J. W. Ferrell, J. Dunn Martin, W. D. McKenney, E. W. Butcher, John E. Harvell, J. Bolling Jones, H. Carter Myers, P. M. Pollard, William Grossman, Mortimer Williams, Samuel W. Zimmer, R. T. Wilson, A. D. Hamilton.

FIELD MEN AND TERRITORY COVERED: Hay Bros. & Raynolds, Raleigh, N. C., for N. C. The company operates in Md., N. C., Pa. and Va.

HISTORICAL DATA

The Petersburg Savings & Insurance Company was organized June 16, 1860, and commenced business July 1, 1860. The Petersburg Insurance Company, Inc., was organized June 28, 1918, and commenced business July 1, 1918, taking over the insurance business of the Petersburg Savings & Insurance Company. The company's authorized capital was $1,000,000, paid in $200,000, paid in surplus $100,000. There were no promotion expenses. Conflagration loss: Baltimore, 1904, $5,878. Par value stock, $100 per share; book value, December 31, 1923, $252.72. The largest net amount insured in one hazard, $10,000.

ADMINISTRATION AND REPUTE: This company was organized by T. F. Heath, W. D. McKenney and E. W. Butcher, the latter being at present vice-president and general manager of the company. Mr. Butcher is an experienced underwriter and the company is well known and bears an excellent reputation in the south, where it chiefly operates. Underwriting and investment results for the past five years: 1923, underwriting profit, $9,436, investment profit, $42,023; 1922, underwriting loss, $12,901, investment profit, $44,470; 1921, underwriting loss, $16,561, investment profit, $39,004; 1920, underwriting loss, $8,193, investment profit, $45,107; 1919, underwriting profit, $15,488, investment profit, $33,131.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association, Philadelphia Fire Underwriters Association, Philadelphia Suburban Underwriters Association, Board of Fire Underwriters of Allegheny County, Baltimore Fire Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire only.

PHILADELPHIA FIRE AND MARINE INSURANCE COMPANY
Philadelphia, Pa.

President, Benjamin Rush; First Vice-President, John O. Platt; Second Vice-President, Sheldon Catlin; Third Vice-President, Galloway C. Morris; Treasurer and Assistant Secretary, John J. Connor; Secretary, John Kremer; Marine Secretary, T. Leaming Smith. Organized, 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,279,170	$1,013,199	$1,145,896	$1,679,697	s$3,194,995	$215,848	$20,000	$696,692	$932,540	$280,937

s Includes $1,500,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$2,204,310	Losses unpaid.....	$76 100
Cash.....	532,381	Unearned prems....	1,013,199
Agents' balances....	510,611	Other liabilities.....	43,975
Interest.....	31,868		
		Total liabilities...	1,133,274
		Capital paid up....	1,000,000
		Net surplus.....	1,145,896
Total adm. assets.	$3,279,170	Total.....	$3,279,170

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $166,618,816, $1,648,579; ocean marine, $30,500, $1,126; motor vehicle, $2,961,185, $60,376; earthquake, $118,425, $492; inland navigation and transportation, $775,217, $18,088; tornado, $7,492,797, $43,670; sprinkler leakage, $231,476, $806; riot, civil commotion and explosion, $621,390, $3,239; use and occupancy, $228,448, $1,421; unclassified, effective prior to January 1, 1921, $10,011,775, $110,049.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,679,697; losses paid, $205,806; dividends declared, cash, $20,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $448,500; State, County and Municipal bonds, $276,500; other bonds, $1,479,010; stocks, $300; total, $2,204,310.

DIRECTORS: Edward Hopkinson, C. Hartman Kuhn, Charles S. W. Packard, Bayard Henry, Edward S. Buckley, Jr., William P. Gest, Benjamin Rush, William S. Godfrey, Effingham B. Morris, J. Barton Townsend, John O. Platt, Arthur W. Sewall, Samuel M. Curwen, S. Pemberton Hutchinson, Samuel D. Warriner, Clarence M. Brown, Charles F. Frizzell, Henry G. Brengle, John S. Jenks, Jr.

FIELD MEN AND TERRITORY COVERED: Western Department: C. R. Tuttle, general manager; L. J. Braddock, W. S. Foster, W. H. Riker, H. A. Miller, W. P. Robertson, assistant managers; W. B. Flickinger, general agent; R. P. Hare, Jr., assistant general agent; Chicago, Ill. T. M. Goodloe, special agent, Columbus, Ohio, for Ohio; Ross E. Coffin, state agent, Wheeling, W. Va., for W. Va.; A. C. Mathews, state agent, Indianapolis, Ind., for Ind.; J. E. Chittenden, state agent, Louisville, Ky., for Ky.; R. C. Wade, state agent, Nashville, Tenn., for Tenn.; E. P. Rogers, state agent, Detroit, Mich., for Mich. (excepting Wayne County); E. C. Curtis, special agent for Mich., Grand Rapids, Mich.; F. T. Bower, special agent, Detroit, Mich., for Mich.; Nelson Reid, Wayne County manager, Detroit for Wayne County, Mich.; William W. Jost, state agent, Milwaukee, Wis., for Wis.; Geo. A. Arens, state agent, Chicago, for northern Ill.; L. E. Dyson, special agent, Decatur, for east central Ill.; G. L. Hubbard, special agent, Jacksonville, for west central Ill.; Frank H. Nagel, special agent, Mt. Vernon, for southern Ill.; Geo. G. Ebbert, Cook County manager, Chicago, Ill., for Cook County, Ill.; C. G. Kueckler, Cook County, manager for Cook County, Ill.; W. J. Mitchell, state agent, Minneapolis, Minn., for Minn.; G. A. Holbrook, state agent, Des Moines, Iowa, for Iowa; W. L. Titus, state agent, Fargo, N. D., for N. D.; A. I. Doling, state agent, Topeka, Kans., for Kans.; W. M. Eberle, state agent, Omaha, Neb., for Neb.; W. H. Gorman, special agent, Omaha, Neb., for Neb.; D. L. McCoy, state agent, Sioux Falls, S. D., for S. D.; Chas. T. Stewart, state agent, Denver, Colo., for Colo., Wyo. and N. M.; A. B. Hart, special agent, Denver, Colo., for Colo., Wyo. and N. M.; W. S. Eberle, state agent, Oklahoma City, Okla., for Okla.; Hatler Smith, special agent, Oklahoma City, Okla., for Okla. Middle Department: M. R. Blackwell, manager; J. H. Ansley, assistant manager, H. L. Wiley, special agent, Pittsburgh, Pa., for western Pa.; W. T. Evans, special agent, Philadelphia, Pa., for eastern Pa. and Del.; F. L. Rushman, special agent, Buffalo, N. Y., for state of N. Y.; W. C. Hall, special agent, Newark, N. J., for state of N. J.; R. B. Stegmaier, special agent, Baltimore, Md., for Md., Va. and D. C.; Charles E. Parker, manager, 125 Trumbull Street, Hartford, Conn.; Orlo E. Cook and Lewis H. Small, assistant managers, 125 Trumbull Street, Hartford, Conn.; Grenville M. Parker, special agent, Hartford, Conn.; William J. Fowler, special agent and engineer, Hartford, Conn.; Joseph F. Gough, special agent, 44 Kilby Street, Boston, Mass.; Howard P. Forbes, special agent and engineer, 44 Kilby Street, Boston, Mass.; George E. Macomber and Charles S. Downing, special agents, Augusta, Me. Robt. N. Hughs, manager, Ben. I. Simpson, assistant manager, Ashby E. Hill, assistant manager, F. E. McLeod, agency superintendent, Atlanta, Ga., southern department, comprising N. C., S. C., Ga., Fla., Ala., Miss., La., Ark. and Tex.; J. K. Shannon, special agent, Charlotte, for N. C.; Jas. W. Blakeney, special agent, Camden, for S. C.; Chas. H. Wood, special agent, Atlanta, for Ga.; Glen Evins, special agent, Jacksonville, for Fla.; W. C. Rader, state agent, and W. P. Willis, special agent, Birmingham, for Ala.; T. W. McDaniel, special agent, New Orleans, for Miss. and La.; Tom P. Williams, special agent, Little Rock, for Ark.; Geo. C. Young, special agent, Dallas, for north Tex.; Glenn T. Herndon, special agent, Dallas, for east Tex.; L. F. Dakin, special agent, San Antonio, for south Tex. Southern Farm Department: Wm. L. Sisk, superintendent, Atlanta, Ga.; T. L. Hearn, special agent, Charlotte, for N. C.; J. J. B. Johnsonius, special agent, Columbia, for S. C.; T. D. Hughs, special agent, Atlanta, for Ga.; A. W. Henry, special agent, Montgomery, for Ala. and Fla.; V. N. Blankenship, special agent, Jackson, for Miss.; D. E. McMullen, special agent, Little Rock, for Ark. and La.; L. E. Frederick, special agent, Dallas, for north Tex.; M. A. Tucker, special agent, San Antonio, for south Tex. The company is licensed in all states and territories of the United States.

HISTORICAL DATA

The Philadelphia Fire and Marine Insurance Company was, in 1923, granted a charter by the State of Pa. and licensed by the Insurance Department with a capital of $1,000,000 and a surplus of $500,000 commenced business May 28, 1923. This company was organized to take over the business of the Philadelphia Underwriters, the latter having been jointly under the control of the Insurance Company of North America and the Fire Association for twenty-nine years. Values of special deposits: Ga., $10,300; N. C., $20,000; Va., $9,800; N. M., $9,800. Par value of stock, $100 per share; book value, December 31, 1923, $214.58. Largest amount insured in one hazard gross, $100,000; net, $50,000. December 31, 1923 directors owned $10,000 of capital stock. The company was examined by the Pennsylvania Ins. Dept. in 1923. In 1923 the company had an underwriting loss of $378,737 and an investment profit of $44,653.

The officers of the new company are practically the same as the officers of the Insurance Company of North America.

PHILIPPINE GUARANTY INSURANCE COMPANY, Manila, P. I.

President, V. Singson Encarnacion; Vice-President, Gregoria Araneta; Treasurer, Vicente Arias; Secretary, G. Abella. Organized 1917, Capital, 500,000 pesos.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
‡1923										
l1922	1,142,068	80,426	424,702	167,644	262,361	19,522	50,000	82,412	151,934	
l1921	972,218	77,888	311,697	161,899	221,929	26,124	50,000	70,087	146,211	

l Figures are in Philippine currency. ‡ No statement for 1923 received when this page went to press.

TERRITORY COVERED: Operates only in the Philippine Islands.

HISTORICAL DATA

The Philippine Guaranty Co. Inc., was organized in the latter part of the year 1917 under the laws of the Philippine Islands and has since been doing business as a guarantee, marine and fire insurance company. The company was originally organized with a small capital of 125,000 pesos, which capital was later increased at various dates up to 500,000 pesos, and at the close of the year 1922, total assets amounted to 1,142,067.92 pesos, after paying every year since its organization a cash dividend of 10% a year. Behind the company are some of the strongest and old established corncens in the Philippine Islands. It has successfully passed through the great post war slump by careful and conservative selection of risks and by extreme conservatism in all other lines. It is rated as one of the sound and strong local insurance companies.

PHŒNIX INSURANCE COMPANY, Hartford, Conn.

President, Edward Milligan; Vice-Presidents, Geo. M. Lovejoy, T. C. Temple, Geo. C. Long, Jr.; Secretaries, John B. Knox, H. P. Whitman, F. C. Gustetter, E. V. Chaplin; Assistant Secretaries, E. M. Blake, Frank C. Hatfield, L. R. Ross. Organized, 1854.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$29,397,973	$11,164,894	$11,150,594	$12,922,100	$14,172,201	$6,239,805	a$848,641	$5,726,092	$12,814,538	$6,088,644
1922	26,007,614	9,461,663	11,653,360	9,991,873	11,471,702	5,189,328	a825,681	4,183,890	10,198,899	4,921,631
1921	24,014,028	9,511,358	9,424,684	9,825,108	11,100,118	5,570,176	a847,300	4,264,593	10,682,069	5,573,510
1920	23,629,511	9,648,236	8,974,421	11,529,140	12,617,231	4,866,365	a849,564	4,726,642	10,442,571	5,034,499
1919	21,738,531	8,213,007	8,740,471	9,601,253	10,625,807	3,731,303	a806,417	3,899,992	8,437,715	3,752,651

a Includes stockholders tax.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$549,121	Losses unpaid	$1,509,500
Mortgage loans	332,050	Unearned prems	11,164,894
Bonds and stocks	22,869,361	Payable for taxes	300,000
Cash	3,209,998	Other liabilities	272,985
Agents' balances	2,032,936		
Interest and rents	168,894	Total liabilities	13,247,379
Other assets	245,613	Capital paid up	5,000,000
		Net surplus	11,150,594
Total adm. assets	$29,397,973	Total	$29,397,973

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,837,957,718, $17,221,924; ocean marine, $10,170,507, $97,332; motor vehicle, $58,739,798, $686,998; inland navigation and transportation, $6,479,450, $74,819; tornado, $239,138,082, $1,113,960; hail, $5,153,403, $12,259; sprinkler leakage, $13,910,288, $39,196; riot, civil commotion and explosion, $11,696,477, $21,292; earthquake, $831,181, $3,278; unclassified, effective prior to January 1, 1921, $142,981,836, $1,639,016; frost and freeze, $330,426, $28,509.

BUSINESS SINCE ORGANIZATION: Premiums received, $222,500,021; losses paid, $116,543,582; dividends declared, cash, $18,065,000.

REAL ESTATE OWNED: A new office building recently erected for the company's occupation at 30 Trinity Street, Hartford, carried at cost $499,221; and three dwellings in Hartford, carried at $20,400, $15,500 and $14,000 respectively.

MORTGAGE LOANS: Eighteen of the 29 loans are upon Hartford dwellings. The remaining loans are upon farm properties in Ia. and Minn., two dwellings in Wynnton, Ga., a store in Dallas, Tex., and a dwelling in Augusta, Ga. The total amount of loans, $332,050, is protected by properties valued at $677,850, and on which the company holds insurance to the extent of $325,950 on the buildings. No interest was overdue December 31, last.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $6,076,237; State, County and Municipal bonds, $945,330; other bonds, $5,385,455; stocks, $10,462,339; total, $22,869,361.

DIRECTORS: Edw. Milligan, Chas. Hopkins Clark, Geo. M. Lovejoy, Edward M. Day, John M. Holcombe, Robert J. Allyn, Louis F. Butler, L. P. Waldo Marvin, Francis Parsons, James L. Loomis, Thos. C. Temple, George C. Long, Jr.

FIELD MEN AND TERRITORY COVERED: Special jurisdiction of home office, New England, Middle and Southwestern States. Special agents: Sam T. Maddox, Atlanta, Ga.; J. M. Carothers, general agent, Syracuse, N. Y.; Clarence H. Senter, special agent, Boston, Mass.; W. H. Hilling, Boston, Mass.; H. B. Woolman, Philadelphia, Pa.; Leighton E. Halsey, New York City, for N. J.; H. I. and R. M. Carothers, Syracuse, N. Y.; F. C. Burrill, Portland, Me.; Allan H. Dixon, general agent, automobile department, Hartford, Conn.; J. M. Robertson, state agent, Augusta, Ga.; J. W. Friend, Jr., Petersburg, Va.; E. B. Keeling, Dallas, Tex.; Shannon M. Betrand, V. B. Wright, Duward L. Anderson, Ryan Speigle, special agents, Dallas, Tex.; A. K. Black, Jr., Pittsburgh, Pa., J. L. Price. N. J. and N. Y. suburban territory; W. G. Mockett, special agent, Pittsburgh, Pa.; Western Department: A. I. Ullman, manager, Chicago, Ill., 213s Ins. Exch., 175 W. Jackson Blvd.; B. T. Wollam, assistant manager, 2133 Ins. Exch., 175 W. Jackson Blvd.; Cushman Abbott, general insurance, Chicago, Ill., 2133 Ins. Exch., 175 W. Jackson Blvd.; W. A. Blanchard, special agent, Lansing, Mich.; Byron K. Cowles, state agent, Minneapolis, Minn.; Wm. G. Curry, special agent, St. Louis, Mo.; John F. Dale, state agent, Omaha, Neb.; Trimble P. Davis, state agent, Fargo, N. D.; Ralph A. Elliott, manager, Des Moines, Ia.; M. A. Freedy, special agent, Milwaukee, Wis.; M. F. Grim, special agent, Columbus, Ohio; Geo. Grim, district manager, Cincinnati, Ohio; S. Herdegen, state agent, Milwaukee, Wis.; also manager, for Milwaukee S. W. corner Broadway and Wisconsin Street; Urban M. Lelli, state agent, St. Louis, Mo.; C. H. Luce, state agent, Detroit, Mich.; R. J. Martin, special agent, Detroit, Mich.; Wm. H. McGee & Co., Inc., E. D. Lawson, manager, Chicago, Ill., Marine Department, Ins. Exch.; Wm. A. McKenzie, special agent, St. Louis, Mo.; Wm. G. Mockett, special agent, Pittsburgh, Pa.; Clifford C. Mounce, special agent, Des Moines, Ia.; F. E. Nolan, special agent, Omaha, Neb.; Wm. H. Potter, Jr., state agent, Chicago, Ill.; The Gerald L. Schuyler, general agency, Denver, Colo.; H. W. Schwartz, special agent Huron, S. D.; W. M. Shaw, state agent, Indianapolis, Ind.; H. M. Sisson, state agent, Oklahoma City, Okla.; B. F. Weitzel, state agent, Louisville, Ky., W. H. Young, state agent, Kansas City, Mo.; Wm. G. Mockett, special agent in W. Va., Pittsburgh, Pa.; Gerald L. Schuyler, general agency, Denver, Colo., for N. M.; special agent, Dallas, Tex.; M. B. Elbert, special agent, Little Rock, Ark.; E. B. Keeling, general agent, Dallas, Tex.; John H. Van Amburgh, special agent, New Orleans, La.; H. I. Carothers, special agent, Syracuse, N. Y., for western N. Y.; J. M. Carothers, general agent, Syracuse, N. Y., R. M. Carothers, special agent, Syracuse, N. Y., for eastern N. Y.; J. W. De Mott & Son, general agents, Brooklyn, N. Y., for L. I.; Wm. H. McGee & Co., Inc., general agents, marine department, 15 William Street, New York City; L. E. Halsey, binding agent, 1 Liberty Street, New York, N. Y.; Andrew K. Black, Jr., special agent, Pittsburgh, Pa., for western Pa.; Oscar B. Erickson, assistant special agent, Pittsburgh, Pa.; Howard B. Willman, special agent, Philadelphia, Pa.; Sam T. Maddox, special agent, Atlanta, Ga., for Ala., Fla. and western Ga.; J. M. Robertson, state agent, Augusta, Ga., for eastern Ga., N. C. and S. C.; Byron K. Cowles, state agent, Minneapolis, Minn.; John F. Dale, state agent, Omaha, Neb., for Colo., Neb. and Wyo.; Wm. G. Mockett, special agent, Pittsburgh, Pa., for W. Va.; Clifford C. Mounce, special agent; The Gerald L. Schuyler General Agency, Denver, Colo., for N. M.; W. M. Shaw, state agent, Indianapolis, Ind.; B. F. Weitzel, state agent, Louisville, Ky., for Ky. and Tenn.; F. C. Burrill, special agent, Portland, Me., for Me. and N. H.; R. S. Busbee, general agent, Raleigh, N. C.; Allan H. Dixon, general agent, automobile department, Hartford, Conn.; John W. Friend, special agent, Petersburg, Va., for D. C., Md. and Va.; Wm. Hunt Hilling, special agent, Boston, Mass., for Boston suburban; Knowlton & Gilchrist, general agents, St. John, N. B.; Joseph L. Price, special agent, Essex County, northern N. J., Hudson County, N. Y., suburban territory; Clarence H. Senter, special agent, Boston, Mass., for eastern Mass. and R. I.; J. W. Tately, manager Montreal, P. Q., Canada; The Trust Co. of Cuba, general agents, Havana, Cuba; Geo. H. Tyson, general agent, Clifford Colony and Harry Benner, assistant general agents; Jay C. Wickler, superintendent of agents; J. B. Hatcher, F. A. Zeile, Stanford C. Olsen, R. G. Partridge, L. D. Mallette, San Francisco, special agents, covering San Francisco and Bay Counties; W. B. Floyd, Sacramento, special agents, for

Sacramento Valley, northern Cal., and Nev.; R. C. Malm, Fresno, special agent, for San Joaquin Valley; C. C. Adams, W. H. Wright and W. C. Hiney, Los Angeles, special agents, for southern Cal., and Ariz.; Carl H. Sigglin, Portland, Ore., special agent, for Ore.; W. H. Maloy, Spokane, special agent, for eastern Wash., and eastern Ida.; W. T. Burwell, Seattle, Wash., special agent, for western Wash.; E. D. Petrie, Salt Lake City, Utah, special agent, for southern Ida., and Utah; Chas. V. Wakely, Vancouver, B. C., special agent, for B. C.; Stephen C. Fletcher, Butte, Mont., special agent, for Mont. The company operates in Canada and Cuba and in all the States and Territories except Miss. and P. I.

HISTORICAL DATA

Organized under the laws of Conn., this company was incorporated in May, 1854, and began business in June of the same year. The authorized capital at inception was $100,000 and capital increases since that time have been as follows: in 1854 to $200,000; in 1859 to $400,000; in 1864 to $600,000; in 1871 received for assessment on capital, $300,000; in 1876 capital increased to $1,000,000. in 1881 to $2,000,000; in 1913 to $5,000,000; in 1919 to $10,000,000. In 1912 the Phoenix Insurance Company acquired control of the Equitable Fire & Marine Insurance Company of Providence and organized a holding company known as the Equitable Securities Company. It secured control of the Connecticut Fire Insurance Company, whose capital was $1,000,000, in 1913 and formed another holding company called the Phoenix Securities Company. The two holding companies were combined in October 1915, the Equitable Securities Company being abolished and the Phoenix Securities Company acquiring its assets. The Phoenix Insurance Company and the Phoenix Securities Company exist as separate organizations, though the stock of the latter is carried among the assets of the former. Par value of shares $100; book value, December 31, 1923, $322.21; latest sale, 445%. Largest amount insured in one hazard, gross, $1,000,000; net, $250,000; December 31, 1922 directors owned $135,100 of stock. Conflagration losses: Chicago, 1871, $937,219; Boston, 1872, $385,956; Baltimore, 1904, $337,216; San Francisco, 1906, $1,771,103. Values of special deposits: Ga., $10,000; Canada, $558,620; Va., $59,030; N. M., $10,000; N. C., $25,750; Cuba, $74,250; P. R., $11,700.

ADMINISTRATION AND REPUTE: The progress of this company has been constant and substantial interests support it. The management is able and experienced, and the loss ratio is low. The company's reputation is unquestionable and is characterized by confidence on the part of the public in the company's prompt payment of losses. Increases in surplus have been quite steadily made. The underwriting and investment results for the past five years are as follows: 1923, underwriting loss, $762,407, investment profit, $1,293,173; 1922, underwriting profit, $885,418, investment profit, $2,198,870; 1921, underwriting loss, $39,385, investment profit, $1,336,951; 1920, underwriting loss, $8,193, investment profit, $45,107; 1919, underwriting profit, $1,176,067, investment profit, $50,987.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Insurance Bureau, Western Union, Board of Fire Underwriters of the Pacific, South-Eastern Underwriters Association, Canadian Fire Underwriters Association, Rocky Mountain Underwriters Association, Mainland Board of Underwriters, Western Canada Fire Underwriters Association, Nova Scotia Board of Fire Underwriters, New Brunswick Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, earthquake, explosion, farm, fire, hail, inland marine, lightning, ocean marine, parcels post, profits, rain, registered mail, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy.

PIEDMONT FIRE INSURANCE COMPANY, Charlotte, N. C.

President, Henry M. McAden; Secretary, A. L. Smith; Manager, E. H. Chisholm. Organized, 1895.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$917,016	$206,661	$590,587	$146,799	$241,400	$127,426	$25,000	$81,116	$233,542	$90.528
1922	909,158	204,721	546,049	145,887	238,113	27,051	20,000	79,227	126,278	73,005
1921	797,322	190,492	492,911	127,245	196,426	74,965	20,000	76,553	171,518	78,111
1920	772,414	208,568	453,072	155,445	225,822	47,961	15,000	76,663	139,624	50,950
1919	686,215	190,277	388,157	166,641	244,300	51,792	15,000	104,658	171,450	53,121

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$75,000	Losses unpaid	$19,768
Mortgage loans	407,084	Unearned prems	206,661
Collateral loans	351,331		
Cash	40,789	Total liabilities	226,429
Agents' balances	42,477	Capital paid up	100,000
Interest and rents	335	Net surplus	590,587
Total adm. assets.	$917,016	Total	$917,016

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $16,676,913, $399,625.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,667,219; losses paid, $1,315,575; dividends declared, cash, $206,500.

REAL ESTATE OWNED: The company owns its home office building, carried at $75,000, the market value of which is $125,000.

MORTGAGE LOANS: These loans are secured by improved property in N. C., valued at more than double the amount loaned thereon.

DIRECTORS: J. T. Anthony, C. Valaer, Henry M. McAden, A. L. Smith, W. H. Belk, H. B. Heath, Eugene H. Chisholm.

FIELD MEN AND TERRITORY COVERED: T. E. Snelling, special agent, Charlotte, N. C. The company operates in N. C. only.

HISTORICAL DATA

Organized in 1895 under the name of the Carolina Mutual Fire Insurance Company. It was reorganized the following year as a stock company with its present title. In 1896 the capital was increased from $30,000 to $32,000; in 1897 to $34,445; in 1899 to $50,000 and in 1909 to $100,000. The company suffered a loss during the Baltimore conflagration in 1904 of $12,000. Par value of the stock, $10 per share; book value, December 31, 1923, 690.58%.

ADMINISTRATION AND REPUTE: This company has had a good record in prompt payment of losses. A large proportion of the stock is owned by the directors. Underwriting and investment results in 1923: Underwriting profit, $4,457, investment profits, $65,081.

BOARD MEMBERSHIP: South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire only.

PILOT FIRE INSURANCE COMPANY, Greensboro, N. C.

President and Treasurer, A. W. McAlister; Vice-President, A. M. Scales; Secretary, C. A. Mebane. Organized, 1895.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$516,183	$249,537	$62,447	$285,272	$315,967	$147,807	$11,500	$134,624	$293,931	$139,343
1922	489,653	221,811	62,191	273,215	318,132	151,352	11,500	120,196	283,048	140,873
1921	471,477	199,109	59,882	228,601	250,644	164,940	12,250	109,237	286,427	171,807
1920	470,261	201,923	65,605	226,173	262,576	72,440	11,500	116,178	200,118	79,130
1919	410,081	159,144	48,328	197,260	215,244	63,223	12,358	96,338	171,919	60,173

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$140,100	Losses unpaid	$17,699
Collateral loans	43,094	Unearned prems	249,537
Bonds and stocks	223,675	Other liabilities	11,500
Cash	35,040		
Agents' balances	64,598	Total liabilities	278,736
Interest	3,308	Capital paid up	175,000
Bills receivable	3,188	Net surplus	62,447
Other assets	3,180		
Total adm. assets	$516,183	Total	$516,183

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $27,845,592, $453,308; tornado, $706,019, $4,858.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,827,290; losses paid, $1,321,802; dividends declared, cash, $166,683; stock, $70,000.

MORTGAGE LOANS: There are 32 loans, aggregating $140,100 protected by improved real estate, situated in N. C., S. C. and W. Va. and valued at $673,300, on which the company holds $113,150 of fire insurance. On December 31, last there was $184 of interest past due. Amount of loans in foreclosure, $500.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Greensboro Fire Ins. Co.	$2,500	$1,500
Pilot Life Ins. Co.	19,250	10,000
Pilot Life Ins. Co.	9,625	5,000
Pilot Life Ins. Co.	19,600	22,400
Mortgage on Real Estate	9,750	
Pilot Life Ins. Co.	5,250	4,000
George Washington Fire Ins. Co.	1,575	
Real Estate Mortgage	194	194
Totals	$67,744	$43,094

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $25,650; other bonds, $8,000; stocks, $190,025; total, $223,675.

DIRECTORS: A. W. McAlister, R. G. Vaughn, F. P. Tate, A. M. Scales, E. J. Davis, C. A. Mebane, Robt. J. Mebane, S. B. Tanner, T. D. Sherwood, A. J. Sykes.

FIELD MEN AND TERRITORY COVERED: A. W. McAlister, manager; C. A. Mebane, assistant manager; H. P. Hardin, agency superintendent and special agent for Va.; Special Agents, J. W. McAllister, J. L. Hardin and C. W. Mowery, for Greensboro, N. C.; J. E. McDavid and A. J. McDavid, Columbia, S. C. The company operates in N. C., S. C. and Va.

HISTORICAL DATA

This company was formerly mutual and began business as The Southern Stock Mutual Fire Insurance Company. Its organizers were: A. W. McAlister, E. P. Wharton, J. W. Scott, J. Van Lindley, L. M. Scott, J. M. Worth, Edwin Shaver, L. S. Holt, J. S. Carr, S. McD. Tate, J. S. Spencer, W. E. Holt, E. D. Latta, L. Banks Holt, D. G. Worth, D. McRae, F. J. Murdock, J. P. Sawyer. In 1906 the name was changed to Southern Stock Fire with a paid up capital of $100,000 and guarantee capital of $100,000 secured by stockholders' bonds of $100,000. The paid up capital was increased in 1909, to $120,000, by transferring $20,000 surplus to capital. During 1918 the stockholders' bonds were retired and the capital reduced to $179,700. During 1919 the capital was reduced to $175,000 and the name changed to The Pilot Fire Insurance Company. Of the company's stock, $100,000 is preferred and $75,000 common. The Pilot Fire Insurance Company, George Washington Fire and Greensboro Fire, all of Greensboro, jointly guarantee the policies of the McAllister Underwriters. Stock par value, $100 per share; book value, December 31, 1923, $135.68; latest sale, 100%. Largest amount insured in one hazard, gross, $60,000; net, $8,667. The directors owned $24,100 of stock on December 31, 1923.

ADMINISTRATION AND REPUTE: This company has had a good record since organization and is affiliated with the Greensboro Fire Insurance Company and the George Washington Fire Insurance Company. The underwriting and investment results for the past five years are as follows: 1923, underwriting loss, $16,630, investment profit, $28,385; 1922, underwriting loss, $13,191, investment profit, $27,000; 1921, underwriting loss, $49,864, investment profit, $55,641; 1920, underwriting loss, $126, investment profit, $29,652; 1919, underwriting profit, $10,381 and investment profit, $11,083.

BOARD MEMBERSHIP: Southern Tornado Insurance Association.

CLASSES OF INSURANCE WRITTEN: Fire, tornado and windstorm, reinsurance, rent, use and occupancy.

PIONEER FIRE INSURANCE COMPANY OF AMERICA, Chicago, Ill.

President, Frank J. Palt; Vice-Presidents, A. Algminowicz, S. M. Kaczmarek; Secretary, John B. Brenza; Treasurer and Manager, V. W. Rutkauskas. Organized, 1916.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$146,288	$23,026	$2,848	$24,931	$69,559	$10,920	.....	$40,345	$51,265	$6,333
1922	128,332	31,255	—17,184	34,711	60,796	43,895	.....	35,403	79,298	46,936
1921	157,779	21,872	20,712	30,376	57,543	16,369	.....	42,901	59,270	9,456
1920	161,002	17,233	28,777	45,437	51,617	23,027	$3,000	41,007	67,034	20,298
1919	163,745	13,013	40,259	46,052	70,596	20,946	.....	38,817	59,763	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$63,150	Losses unpaid	$257
Bonds	32,758	Unearned prems	23,026
Cash	7,153	Other liabilities	20,157
Agents' balances	39,610		
Interest	1,755	Total liabilities	$43,440
Other assets	2,298	Capital paid up	100,000
Less brokerage	—436	Net surplus	2,848
Total adm. assets	$146,288	Total	$146,288

MORTGAGE LOANS: There are 25 loans aggregating $63,150, secured by property valued at $149,900, on which the company holds $93,000 of fire insurance. On December 31 last, there was $453 of interest past due.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $2,100; State, County and municipal bonds, $1,500; railroad and other bonds, $29,158; total, $32,758.

DIRECTORS: Frank J. Palt, J. B. Brenza, A. J. Wlodarski, S. A. Symkiewicz, Adam Algminowicz, John Krotkas, A. J. Klyczek, S. Kaczmarek, V. Rutkauskas.

HISTORICAL DATA

This company was incorporated in 1916, with an authorized capital stock of $100,000. It began business January 15, 1918, with the capital stock fully paid up. Par value of stock, $20; book value, December 31, 1923, 102.84%. Underwriting and investment results in 1923: underwriting profit, $31,731; investment profit, $6,740. It operates only in Ill.

PITTSBURGH FIRE INSURANCE COMPANY, Pittsburgh, Pa.

President, F. J. Matre; Vice-President, A. A. McKinley; Secretary-Treasurer, R. G. Devlin. Organized, 1851.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$357,919	.....	$147,431	—$21,849	v $140,856	—$9,347	.....	$31,456	$22,109	$22,414
1922	278,997	$20,383	43,263	—147,596	—111,333	346,277	.....	—3,088	343,189	263,727
1921	706,041	361,122	85,399	548,529	578,656	345,291	$4,000	239,347	588,638	343,205
1920	703,317	366,116	80,048	449 803	479,786	214,767	12,000	212,346	439,113	212,546
1919	665,069	337,004	77,434	440,244	470.979	248,444	16,000	182.532	447,976	239,921

v Includes surplus paid in $150,000.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$6,750	Losses unpaid.....	$9,238
Mortgage loans.....	88,550	Other liabilities.....	1,250
Bonds and stocks...	205,359		
Cash.....	15,116	Total liabilities...	10,488
Agents' balances....	11,759	Capital paid up....	200,000
Interest and rents...	3,409	Net surplus.....	147,431
Other assets.....	26,976		
Total adm. assets.	$357,919	Total.....	$357 919

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,079,676; losses paid, $3,376,363; dividends declared, cash, $1,030,982.

REAL ESTATE OWNED: Comprises 2-story frame dwelling in Grafton, Pa., taken under foreclosure, and carried below cost.

MORTGAGE LOANS: These 16 loans aggregate $88,550 and are protected by improved real estate in and near Pittsburgh, valued at $700,000. There was no interest past due on December 31, last. The company holds ample fire insurance on mortgaged premises.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $132,599; State, County and Municipal bonds, $5,050; other bonds, $31,210; stocks, $36,500; total, $205,359.

DIRECTORS: F. J. Matre, R. G. Devlin, W. B. Koch, Jr., F. J. Tyrrell, F. J. Dickert, A. A. McKinley, J. J. Yingling.

DEPARTMENTS AND TERRITORY COVERED: Western Department, Insurance Exchange, Chicago, Ill.; Pacific Coast Department, Insurance Exchange Bldg., San Francisco, Cal. The company operates in Cal., Ill., Ind., Mass., Mich., N. J., N. Y., Ohio, Pa. and Wis.

HISTORICAL DATA

Incorporated on February 10, 1851, this company began business in May, 1851, with an authorized capital of $100,000. Its original title was the Pittsburgh Life Insurance Company, the charter being afterward amended and the name changed to the Pittsburgh Life, Fire and Marine Insurance Company. The second change in name occurred a short time following, and the company then became the Pittsburgh Insurance Company. Its present title was acquired by charter amendment in March 1910 and the authorized capital was increased to $200,000. The name then became, and since has been, the Pittsburgh Fire Insurance Company. In 1910 new stock was issued and $50,000 was transferred to the surplus. Control of the company was secured by interests, identified with the North Branch Fire Insurance Company of Sunbury, and the City Insurance Company of Pittsburgh, in 1918. This management obtained until April, 1920, when control passed to the executives of the Firemen & Mechanics Insurance Co. of Indianapolis, Ind. Following the reorganization which resulted, Edson T. Wood, president of the Firemen & Mechanics became president of the Pittsburgh Fire. In 1921 the officials of the Marquette National Insurance Co. of Chicago acquired control of the Pittsburgh Fire and the president of that company became chairman of the board, while Francis Matre, one of its directors, became president. In November, 1923, capital was reduced to $100,000, by reducing the par value of each share of stock, from $50 to $25 per share and $100,000 contributed to surplus. Capital was immediately increased to $200,000 by the issuance of 4,000 new shares of stock at a par value of $25 per share, contribution $100,000 to capital and $50,000 to surplus, the new stock being sold at $37.50 per share. Par value of shares $50; book value, December 31, 1923, 173.71%; latest sale, 180%. Largest amount insured in one hazard, gross, $50,000; December 31, 1923, directors owned, $9,100 of stock.

ADMINISTRATION AND REPUTE: This company's reputation regarding loss settlements is excellent. Its general management is now in the same hands as that of the Marquette National Fire, and the Great Western Fire of Chicago. Much of the stock is in the hands of the directors of the latter. In connection with the North Branch Fire Insurance Co. and the City Insurance Co., the Pittsburgh Fire guaranteed policies under the name of Pennsylvania Underwriters, but this practice was discontinued in 1920. It also at one time guaranteed policies under the name Empire Underwriters together with the Peninsular Fire Insurance Co., Michigan. In April 1921, the outstanding risks of the Mid West Fire Insurance Co., of Quincy, Ill., were reinsured in the Pittsburgh Fire. The company's underwriting and investments gain and loss record for the past five years is as follows: 1923, underwriting profit, $93,902, investment profit, $10,266; 1922, underwriting loss, $68,490, investment profit, $26,353; 1921, underwriting loss, $32,855; 1920, underwriting loss, $10,608, investment profit, $30,861; 1919, underwriting loss, $37,346, investment profit, $14,884.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Fire Underwriters of the Pacific, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, tornado and wind storm, use and occupancy.

THE POTOMAC INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA, Washington, D. C.

President, George W. White; Vice-President and Manager, Thomas C. Moore; Vice-President, Edmund D. Rheem; Secretary, A. K. Phillips; Assistant Secretary, H. P. Howard. Chartered by special act of U. S. Congress, 1831.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,166,533	$474,210	$353,528	$736,224	$788,440	$349,157	.....	$282,477	$631,634	$353,867
1922	1,022,317	411,391	296,551	659,012	709,694	401,209	.....	251,889	653,098	375,505
1921	945,022	351,696	270,787	539,645	586,652	362,219	.....	212,059	574,278	336,181
1920	922,342	363,758	223,194	604,544	643,859	222,427	.....	246,446	468,873	276,372
1919	751,816	262,671	196,551	447,727	493,616	175,143	.....	180,585	355,728	178.916

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$3,075	Losses unpaid.....	$117,156
Mortgage loans.....	363,800	Unearned prems....	474,210
Bonds and stocks...	614,401	Other liabilities....	21,639
Cash.....	69,576		
Agents' balances....	103,178	Total liabilities...	613,005
Interest and rents...	12,503	Capital paid up....	200,000
		Net surplus.....	353,528
Total adm. assets.	$1,166,533	Total.....	$1,166,533

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $66,775,080, $595,550; motor vehicle, $13,548,008, $278,159; tornado, $557,640, $6,577; unclassified, effective prior to January 1, 1921, $1,937,566, $21,517.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,171,451; losses paid, $1,846,933; dividends declared, cash, $163,950.

REAL ESTATE OWNED: Consists of properties valued at $3,075, situated in Washington, D. C. Total net income in 1919, $35, in 1920, $138; in 1921, $204; 1922, $72, 1923, $161.

MORTGAGE LOANS: These loans aggregate $363,800, on properties situated in District of Columbia, valued at $1,337,353. The company holds $682,950 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $55,200; State, County and Municipal bonds, $26,420; other bonds, $532,581; stocks, $200; total, $614,401.

DIRECTORS: Thos. J. Magner, C. F. R. Ogilby, Chas. E. Hood, Chas. E. Howe, F. Norie-Miller, Thomas C. Moore, R. E. Parro, Alex. K. Phillips, Edmund D. Rheem, Frederick Richardson, Geo. W. White.

FIELD MEN AND TERRITORY COVERED: Crum & Foster, New York City, general agents outside of D. C., excepting state of Tex. for which territory Cravens, Dargan & Co., Houston, Tex., are general agents. The company is licensed in Colo., Conn., D. C., Ill., Ind., Ky., La., Md., Mass., Mich., Mo., Neb., N. J., N. Y., N. C., Ohio, Okla., Ore., Pa., R. I., Tenn., Tex., Utah, Va., Wash. and Wis.

HISTORICAL DATA

This company was licensed by special act of Congress in 1831. Its operations were confined to the District of Columbia until 1899, when it absorbed the Lincoln Fire Insurance Co. of Washington. The capital was then increased from $75,500 to $200,000 and the company began writing general business in 12 states. It was reinsured, on February 26, 1904 in the North British & Mercantile Insurance Co. and previous to this, in 1900, control of the company had passed to John A. Kelly, well-known New York local agent. Attempts at general operation were unprofitable, and on December 1, 1910, outstanding liabilities, except those in Ohio, Mass. and D. C., were reinsured with the Southern Fire Assurance Co. of Toronto. The General Accident Fire & Life Assurance Corporation of Perth, Scotland, purchased control of the company in 1911. Operations were again unprofitable and, in February 1913, outstanding liabilities except those in D. C. were reinsured in the Globe & Rutgers Fire Insurance Co. of New York. Conflagration loss: Baltimore, 1904, $241,893. Par value of shares, $25; book value, December 31, 1923, 276.76%. Largest amount insured in one hazard, gross, $200,000; net, $20,000. December 31, 1923, directors owned, $850 of stock.

ADMINISTRATION AND REPUTE: Thomas C. Moore, vice-president of the company, is an experienced and able executive, having been superintendent of agencies for the Great American Insurance Co. of New York in Canada. Outside of D. C., the operations of the company are in charge of the powerful Crum & Forster group of New York. This management also acts as general agent for the Richmond Fire Insurance Co., the Union Fire Insurance Co., the U. S. Fire Insurance Co., the North River Insurance Co. and others. The Potomac's loss and expense ratios have been slightly above normal, but it made a good underwriting profit in 1918 and 1919. The company now writes a considerable amount of business. The underwriting and investment record for the past five years is: 1923, underwriting profit, $13,681, investment profit, $43,296; 1922, underwriting loss, $39,148, investment profit, $64,912; 1921, underwriting loss, $8,742; 1920, underwriting loss, $7,271, investment profit, $33,914; 1919, underwriting profit, $36,748, investment profit, $26,028.

BOARD MEMBERSHIPS: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, tornado, earthquake, explosion, farm, hail, lightning, profits, reinsurance, rent, use and occupancy.

THE PREFERRED RISK FIRE INSURANCE COMPANY, Topeka, Kan.

President, Clyde W. Miller; Vice-Presidents, Will J. Miller, C. B. Merriam; Treasurer, O. G. Colwell; Secretary, Isaac W. Jones.

Organized, 1917.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$973,087	$256,494	$272,203	$302,634	$441,506	$333,544	.....	$168,277	$501,821	$275,016
1922	1,274,834	304,910	293,016	405,168	491,969	526,090	.....	184,864	710,954	455,324
1921	1,472,682	562,395	187,143	772,954	850,183	458,257	.....	301,953	760,210	571,796
1920	1,367,839	392,241	379,675	630,562	†769,628	258,506	$16,260	254,483	529,249	311,432
1919	1,061,267	210,946	372,275	402,312	†449,383	110,571	15,872	144,410	270,853	162,732

† Includes $7,350 premium on new stock in 1919 and $82,817 surplus paid in in 1920.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$62,500	Losses unpaid.....	$114,372
Mortgage loans.....	418,500	Unearned prems....	256,494
Bonds.....	441,491	Other liabilities.....	92,218
Cash.....	27,225		
Agents' balances....	5,349	Total liabilities...	463,084
Interest and rents...	18,022	Capital paid up....	237,800
		Net surplus.....	272,203
Total adm. assets.	$973,087	Total.....	$973,087

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $37,294,694, $424,249; motor vehicle, $53,043, $608; tornado, $3,588,645, $18,173; hail, $52,129, $147; sprinkler leakage, $380,797, $942; riot, civil commotion and explosion, $588,846, $1,306; unclassified, effective prior to January 1, 1921, $481,879, $5,596.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,599,596; losses paid, $1,674,409; dividends declared, cash, $32,130.

REAL ESTATE OWNED: Is a 2-story brick building, 221 Jackson Street, Topeka, Kans., occupied by the company as a home office building and carried at cost. Net income in 1923, $3,210.

MORTGAGE LOANS: There are loans aggregating $418,500 secured by farm properties, mostly in Kansas, with a few in Missouri and Colorado, valued at $1,087,790, and insured for $75,860.

DIRECTORS: F. A. Moss, E. R. Fulton, W. M. Glenn, C. B. Merriam, F. G. Hooper, O. G. Colwell, D. E. Gall, V. R. Shintaffer, C. W. Miller, W. J. Miller, Seth J. Bailey, I. W. Jones, Thad. C. Carver, W. B. Dalton, Chas. Strickland.

TERRITORY COVERED: The company is licensed in Cal., Colo., Ill., Ind., Iowa, Kans., La., Mass., Mich., Mont., Neb., Nev., N. H., N. J., N. Y., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was licensed to transact a general fire insurance business in November, 1917, having been organized on April 18 of the same year but it now writes only reinsurance. It began with an authorized capital of $400,000, which was all paid in by January 1, 1919 in addition to a surplus of $594,150. In 1919 the paid in capital was increased by $6,500 and the authorized capital was increased $100,000. The stockholders of the company paid in $82,818 in 1920, $69,000 of this being added to the capital, thus bringing the paid in capital up to $475,500. In 1923 the capital was decreased to $237,800. The company was formerly located in Kansas City but subsequently moved to its present location

in Topeka. The Preferred Risk Fire Insurance Company does a direct business in Kansas, operating through an organization known as The United Underwriters. The Preferred Risk assumes two-thirds of the liability of each policy written by The United Underwriters and The Sunflower Fire Insurance Company, the other one-third. The company was examined by the Kansas Insurance Department in 1923. Par value of shares $100; book value December 31, 1923, $214.46. Largest amount insured in one hazard; gross, $10,000; net, $10,000. December 31, 1923, directors owned $47,600 of stock.

ADMINISTRATION AND REPUTE: The management of the company is in good repute and all its personnel are men of extensive insurance experience. The secretary of the company is also member of the board of the Sunflower Fire Insurance Co. of Topeka. Clyde Miller, president of the company, is head of the Miller Live Stock and Investment Co. and bears an excellent reputation. The operational loss ratio has been rather high in the last few years, but previously was normal, although the underwriting results have not been profitable so far. The company's reputation in the settlement of losses has never been questioned. The underwriting and investment loss and gain record of the company is as follows: 1923, underwriting loss, $103,250, investment profit, $51,076; 1922, underwriting profit, $38,391, investment gain, $63,982; 1921, underwriting loss, $253,892, investment profit, $60,022; 1920, underwriting loss, $67,774, investment profit, $29,861; 1919, underwriting loss, $77,862, investment profit, $41,534.

CLASSES OF INSURANCE WRITTEN: Automobile, crop investment, earthquake, explosion, farm, fire, flood, hail, inland marine, lightning, ocean marine, reinsurance, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy. The company does a direct business in Cal., operating under the general agency plan. R. S. Jenkins of Los Angeles, Cal., being general agent. All other business written by the Preferred comes by the way of reinsurance.

PRESIDENTIAL FIRE AND MARINE INSURANCE COMPANY

Chicago, Ill.

President, Harold M. O'Brien; Vice-President, Frederick O'Brien; Treasurer, Thos. O. McClure. Organized 1923.

ASSETS, DECEMBER 31, 1923: Bonds, $329,517; cash, $10,054; interest and rents, $4,719; total adm. assets, $344,290. No Liabilities. Capital paid up, $200,000; net surplus, $144,290; Total, $344,290.

BONDS OWNED (Market Values): U. S. Gov't bonds, $177,100; State, County and Municipal bonds, $28,744; other bonds, $123,673; total, $329,517.

DIRECTORS: Harold M. O'Brien, Frederick O'Brien, R. W. Wolf, J. J. Geddes, Geo. M. Willetts, Nathan Paine, Maurice H. Robinson, Kenneth F. MacLellan, A. B. Weissenborn, E. C. Leisy, A. P. Webster, Paul F. Beich.

HISTORICAL DATA

The Presidential F. & M. Insurance Company was formed by interests identified with the Chicago Fire and Marine, in 1923, with a capital of $100,000 and a surplus of $141,228. Capital being increased to $500,000. Licensed in Ill., Ind., Mass., Mich., N.J., N.Y., Ohio, Pa., and Wis.

PROVIDENCE WASHINGTON INSURANCE COMPANY

Providence, R. I.

President, C. D. Dunlop; Vice-President, G. C. House; Secretary, A. G. Beals; Treasurer, George E. Bixby; Marine Secretary, J. C. Keegan; Assistant Secretaries, W. H. Phillips, W. E. Maynard. Incorporated, 1799.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$11,297,222	$4,601,905	$4,054,343	$6,551,104	$7,051,580	$3,723,904	$200,000	$2,461,535	$6,385,439	$3,580,666
1922	10,422,517	4,285,183	3,659,796	6,230,863	6,702,763	3,710,204	180,000	2,360,191	6,250,395	3,539,012
1921	9,462,443	4,076,499	2,840,764	5,741,556	6,158,223	3,943,241	160,000	2,321,466	6,424,707	3,984,738
1920	9,734,872	4,210,427	3,011,322	7,171,412	7,591,136	4,105,021	160,000	2,683,789	6,948,810	4,118,955
1919	9,166,586	3,531,608	3,111,536	6,507,705	6,827,066	2,647,324	160,000	2,368,478	5,175,802	3,073,576

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$100,000	Losses unpaid	$1,150,258
Bonds and stocks	9,230,975	Unearned prems	4,601,905
Cash	643,133	Other liabilities	490,716
Agents' balances	1,078,463		
Interest and rents	34,280	Total liabilities	6,242,879
Other assets	210,371	Capital paid up	1,000,000
		Net surplus	4,054,343
Total adm. assets.	$11,297,222	Total	$11,297,222

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $802,352,817, $7,040,967; ocean marine, $4,104,429, $130,287; motor vehicle, $19,593,193, $475,676; inland navigation and transportation, $11,367,350, $284,655; tornado, $53,108,596, $208,483; sprinkler leakage, $4,582,267, $6,830; riot, civil commotion and explosion, $2,989,376, $7,419; unclassified, effective prior to January 1, 1921, $46,284,473, $526,735.

BUSINESS SINCE ORGANIZATION: Premiums received, $129,741,158; losses paid, $75,362,336; dividends declared, cash, $4,388,063.

REAL ESTATE OWNED: The company owns its own home office building, a five-story brick and stone building located at 20 Market Street, Providence, R. I., carried at book value, $100,000. The net income last year amounted to $7,724.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $1,386,550; State, County and Municipal bonds, $601,970; other bonds, $1,542,160; stocks, $5,700,295; total, $9,230,975.

DIRECTORS: J. B. Branch, Chairman, C. D. Dunlop, C. Prescott Knight, Jesse H. Metcalf, Robert W. Taft, William Gammell, Jr., William A. Viall, G. Maurice Congdon, Lauriston H. Hazard.

FIELD MEN AND TERRITORY COVERED: Special agents: R. W. Bradish, Portland, Ore., for Me. and N. H.; J. W. De Wolf, Providence, R. I., for R. I., Conn. and eastern Mass.; George F. M. Mackay, Greenfield, Mass., for Vt. and western Mass.; H. T. Phinney, Syracuse, N. Y., or N. Y. state (outside Metropolitan district and L. I.); G. W. Alcock, Philadelphia, Pa., for eastern Pa., southern N. J., Del., D. C. and eastern Md.; Paul R. Benson, Philadelphia, Pa., for western Pa., W. Va. and western Md.; Western Department: Chicago, Ill., for Colo., Ill., Ind., Ia., Kans., Ky., Mich., Minn., Mo., Neb., N. M., N. D., Ohio, Okla., S. D., Tenn., Wis. and Wyo.; F. B. Luce, manager; F. W. Ransom, assistant manager; special agents: Glenn L. Thrush, Columbus, O. for O.; O. E. Green, Indianapolis, Ind., for Ind. and Ky.; O. F. Crary, Jr., Oshkosh, Wis., for Wis.; J. N. Miller, Chicago, Ill., for Ill.; Dudley H. Luce, Lansing, Mich., for Mich.; Geo. F. Duerr, Minneapolis, Minn., for Minn.; H. A. Pfister, Aberdeen, S. D., for N. D. and S. D.; Geo. P. Cook, Kansas City, Mo., for Mo., and eastern Kans.; A. B. Stewart, Oklahoma City, Okla. and western Kans.; W. M. Waldman, Boone, Ia., for Ia. and Neb.; Cobb, Miller and Stebbins, Denver,

Colo., general agents for Colo., Wyo., and N. M.; D. Cliffe Stone, Nashville, Tenn., general agent, Providence Underwriters Agency for Tenn., state agent Providence Washington Ins. Co. for Tenn.; Ark.; Coates & Raines, general agents, Little Rock, Ark.; Pacific Department: San Francisco, for Alaska, Ariz., Cal., Haw., Ida., Mont., Nev., Ore., Utah and Wash.; Chas. A. Colvin, manager; special agents, L. R. Centro, Portland, Ore, for Ore. and southern Ida.; Wm. C. Hackmeier, San Francisco, Cal., for northern Cal.; F. A. Stahl, San Francisco; for central Cal.; Edward L. Gilbert, Los Angeles, Cal., for southern Cal. and Ariz.; C. P. Taylor, Los Angeles, for southern Cal.; Harrison Latham, Seattle, Wash., for Wash., Mont. and northern Ida.; A. C. Heriot, Stockton, Cal., for Utah and Nev.; C. P. Taylor, Los Angeles, Cal.; Southern Department, New Orleans, La.; for La and Tex.; J. D. Kitchen & Bro., general agents; special agents, James F. Hickman, Houston, Tex.; Chas. H. Storts, Fort Worth, Tex.; Archie Dunbar, Opelousas, La.; Southeastern Department: Atlanta, Ga., for Ga. and S. C.; C. M. Jerome, manager; A. R. Wilkerson, assistant manager; special agents, Wallace Cowan, Atlanta, Ga.; Augustus B. Courtney, Atlanta, Ga., Richmond Department, for Va. and N. C., Richmond, Va., Louis E. English, manager; Florida Department: J. H. Norton & Co., Jacksonville, general agents; Thames & Batre, Mobile, Ala., general agents for Ala. The company operates in all the states and territories excepting Miss., Canal Zone, Cuba, P. I. and P. R.

HISTORICAL DATA

This company was organized in 1799. In 1875 the capital was increased from $100,000 to $400,000, and in 1898 it was increased from $400,000 to $500,000, in 1911 to $750,000, and in 1912 to $1,000,000. The conflagration losses were as follows: Chicago, 1871, $383,142; Boston, 1872, $101,579; Baltimore, 1904, $148,610; San Francisco, 1906, $794,244. The par value of the stock is $50, book value, December 31, 1923, 505.43%; latest sale, 510%. Largest amount insured in one hazard, gross, $300,000; net, $75,000. December 31, 1923, directors owned $105,700 of capital stock. The company was examined by the Rhode Island Insurance Department in 1923; values of special deposits are: Ga., $10,000; N. M., $9,800; Va., $57,880; Canada, $317,270; N. C., $22,560. The company has deposited with the Rhode Island Insurance Department a special reserve fund of $500,000.

ADMINISTRATION AND REPUTE: This company has an excellent reputation and is under able management. Its underwriting and investment results for the past five years have been as follows: 1923, underwriting profit, $122,250, investment profit, $589,615; 1922, underwriting profit, $27,312; investment profit, $971,719; 1921, underwriting loss, $492,016; investment profit, $481,458; 1920, underwriting loss, $214,478; investment profit, $274,264; 1919, underwriting profit, $527,068; investment profit, $531,358.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, Eastern Automobile Underwriters Conference, National Automobile Underwriters Conference, New England Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, ocean marine, motor vehicle, inland marine, tornado, hail, sprinkler, earthquake, farm, lightning, parcels post, profits, registered mail, reinsurance, rent, tourists' baggage, use and occupancy, riot, civil commotion and explosion.

PRUDENTIAL INSURANCE COMPANY OF GREAT BRITAIN

Located in New York

President, C. A. Nottingham; Vice-President, Thomas H. Anderson; Secretary, R. H. Williams. Organized, 1922.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,390,799	$1,031,182	$613,449	$1,500,463	*v*$1,584,805	$551,970	.....	$503,578	$1,061,548	$671,909
1922	1,892,548	427,585	362,103	686,188	*x*1,217,346	119,066	.....	220,418	339,484	191,735

v Excl. $500,000 transferred from capital to surplus.
x Includes $500,000 premium on new stock.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$2,112,700	Losses unpaid	$199,782
Cash	217,369	Unearned prems	1,031,182
Agents' balances	31,963	Other liabilities	46,386
Interest	28,767		
		Total liabilities	1,277,350
		Capital paid up	500,000
		Net surplus	613,449
Total adm. assets	$2,390,799	Total	$2,390,799

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $182,452,247, $1,739,909; motor vehicle, $677,018, $8,882; inland navigation and transportation, $87,546, $1,821; tornado, $7,797,624, $26,450; sprinkler leakage, $2,328,715, $6,028; riot, civil commotion and explosion, $3,065,568, $6,112; earthquake, $72,559, $181; unclassified, effective prior to January 1, 1921, $4,342,176, $56,503.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,186,652; losses paid, $667,779.

BONDS OWNED (Market Values): U. S. Gov't bonds, $590,000; State, County and Municipal bonds, $163,000; other bonds, $1,369,700; total, $2,112,700.

DIRECTORS: Thomas H. Anderson, C. A. Nottingham, Walter C. Hubbard, Edward W. Sheldon, Bertram H. Borden, William H. Wheelock, F. H. Cauty, Robt. H. Williams, F. I. Crisfield, Alfred C. Thompson, William E. Horne, Sir John S. Luscombe, Sir George E. May, K. B. E.

HISTORICAL DATA

This company was incorporated and licensed under the laws of New York, March 25, 1922, and began business May 1 of that year. The authorized, subscribed and paid in capital was $1,000,000; $500,000 was contributed to surplus. In 1923 the capital was reduced by $500,000 and the surplus increased by a like amount. The company is controlled by the Prudential Assurance Company, Ltd., of London, England, considered the largest English company. Stock par value is $100; book value, December 31, 1923, $226.68; December 31, 1923, directors owned $6,500 of stock. The company was examined by the New York Insurance Department in 1923 and writes reinsurance exclusively. The company has filed surety bonds as follows: Ark., $20,000; La., $20,000; Tex., $10,000.

ADMINISTRATION AND REPUTE: The management of this company is the same as that of the United States Branch of the Liverpool & London & Globe Insurance Company, Ltd. C. A. Nottingham, president, and Thomas H. Anderson, vice-president are joint United States managers of the Liverpool & London & Globe and vice-president and president respectively of the Star Insurance Company of America. The secretary and treasurer of this company, Robert H. Williams, is the deputy United States manager of the Liverpool & London & Globe, and is secretary of the Star. Those companies are successful and in excellent repute. The company's underwriting and investment experience for the past two years was as follows: 1923, underwriting loss, $302,925; investment profit, $54,271; 1922, underwriting loss, $181,587, investment profit, $43,690. The underwriting loss for 1922 and 1923 is caused by the large increase in unearned premium reserve. The company's investments are high grade and very well secured. The largest amount insured in one hazard, gross, net, $100,000.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, inland marine, and transportation, tornado, sprinkler leakage, earthquake, riot, civil commotion and explosion.

QUEEN INSURANCE COMPANY OF AMERICA, New York, N. Y.

President, N. S. Bartow; 1st Vice-President, F. P. Hamilton; 2nd Vice-President, Frank E. Jenkins; Secretary, S. F. Nininger; Assistant Secretary, T. L. Kennedy. Organized, 1891.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$18,307,514	$8,562,229	$5,172,798	$9,490,291	$10,216,865	$5,036,347	$1,400,000	$4,030,498	$10,466,845	$4,724,943
1922	18,859,379	8,247,256	5,677,662	9,446,773	10,163,021	4,986,922	*a*	4,050,016	9,036,938	5,077,145
1921	17,125,600	8,062,830	5,208,172	8,934,012	9,633,648	5,149,386	700,000	4,018,534	9,867,920	5,036,318
1920	17,044,650	8,081,898	5,024,199	10,079,768	10,739,834	4,390,336	600,000	4,247,661	9,237,997	4,762,928
1919	15,871,765	6,803,786	5,477,600	8,634,736	9,220,859	3,514,895	500,000	3,530,276	7,545,171	3,480,460

a Excludes $1,000,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$156,000	Losses unpaid	$1,134,625
Bonds and stocks	15,344,518	Unearned prems	8,562,229
Cash	1,063,626	Other liabilities	437,862
Agents' balances	1,567,576		
Interest	158,627	Total liabilities	10,134,716
Other assets	17,167	Capital paid up	3,000,000
		Net surplus	5,172,798
Total adm. assets	$18,307,514	Total	$18,307,514

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,409,553,709, $12,964,272; ocean marine, $10,404,554, $154,510 motor vehicle, $80,580,612, $1,429,389; inland navigation and transportation, $12,478,706, $22,606; tornado, $146,028,366, $580,643 sprinkler leakage, $25,683,072, $86,826; riot, civil commotion and explosion, $8,068,873, $12,762 tourist baggage, $673,097, $12,068 unclassified, effective prior to January 1, 1921, $85,784,397, $1,011,998.

BUSINESS SINCE ORGANIZATION: Premiums received, $150,460,672; losses paid, $75,062,799 dividends declared, cash, $7,875,000 stock, $2,500,000.

MORTGAGE LOANS: There are 4 loans aggregating $156,000. which are protected by properties valued, at $260,750, and the company holds $226,000 insurance on the buildings. The loans are as follows: $25,500 each on 408 and 410 W. 115th Street, New York (valued at $42,500 and $43,500, respectively); $5,000 on 1418 Pacific Street, Brooklyn (valued at $10,500) and $100,000 on property north side of Lincoln Place, Brooklyn.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $6,068,275; State, County and Municipal bonds, $2,913,980; other bonds, $4,321,385; stocks, $2,040,878; total, $15,344,518.

DIRECTORS: George W. Burchell, Nevett S. Bartow, Walter Carter, Lincoln Cromwell, Walter E. Frew, Robert L. Gerry, Frederick P. Hamilton, Columbus O'D. Iselin, James A. MacDonald, James H. Perkins, Samuel Sloan, William E. Knox, Clinton D. Burdick.

FIELD MEN AND TERRITORY COVERED: F. P. Hamilton, manager, C. F. Thomas, C. P. Helliwell, joint assistant managers. 209 W. Jackson Blvd., Chicago, Ill.; A. S. Jacobs, Chicago. Ill., state agent for Ill.; F. W. Summer, Chicago, Ill., special agent for Ill.; Arthur Baude, Detroit, Mich., state agent; Earl W. Thomas, St. Louis, Mo., state agent; Frank H. Rea, Kansas City, Mo., special agent for Mo. Godfrey C. Huth, state agent, D. E. Tanner, special agent, Columbus, Ohio, for Ohio; John Fitzgerald, Indianapolis, Ind. state agent J. D. Carpenter, Des Moines, Iowa, special agent for Iowa. C. L. Davis, Kansas City, Mo., special agent for Kan. Walter L. Akers, Minneapolis, Minn., special agent for Minn., H. H. Miller, Omaha, Neb., special agent for Neb. F. A. Rummell, Aberdeen, S. D., special agent for N. D. and S. D. H. A. Sanders, Oklahoma City, state agent for Okla. W. J. Ciscel, Milwaukee, Wis., special agent for Wis.; C. A. Leamy, Chicago, Ill., special agent, and W. C. Watson, Chicago, Ill., inspector for Cook Co. J. P. Hutchinson Chicago, Ill., city manager for Chicago Ill. T. H. Carlton, special agent, Kansas City, Mo., for Mo. E. R. Chamberlain, special agent, Detroit, Mich., for Mich. M. R. Olp, special agent, Denver, Colo., for Colo. and Wyo. S. Y. Tupper, Atlanta, Ga., manager, Frank D. Holland, assistant manager, S. Y. Tupper, Jr, assistant manager, R. L. Cliett. agency secretary. Southern Department, Atlanta, Ga., Geo. W. Gautt, Jr., Macon, Ga., special agent for Ga.; O. L. Dobbs, special agent for Ga.; J. L. Edelmann, Columbia, S. C., special agent for N. C. and S. C.; W. B. Triplett, Louisville, Ky.; special agent for Ky.; J. Hunter White, Norfolk, special agent for Va.; A. C. Trammel, Charleston, W. Va., special agent for W. Va.; Hillyard Paschall, Nashville, Tenn., special agent for Tenn.; Jno. T. Rowland, special agent for Tenn.; L. P. Cryer, Little Rock, special agent for Ark.; W. H. Van Wart, Dallas, Tex., special agent for northern Tex.; J. Chas. Pearson, San Antonio, Tex., special agent for southern Tex.; James L. De Treville, New Orleans, La., special agent for La.; Jno. A. Tischer, Jacksonville, Fla.; special agent for Fla.; E. F. Baldwin, Montgomery, Ala., special agent, for Ala.; Garrett Ware, Atlanta, Ga., special agent, Automobile Department, Rolla V. Watt, San Francisco, Cal., manager Pacific Coast Department; comprising Cal., Nev., Ore., Wash., Idaho, Mont., Utah, N. M., Ariz., Alaska and Hawaiian Islands; H. R. Burke, assistant manager; Fred H. Farr, second assistant manager, Fred J. Perry, agency supt., San Francisco Cal.,Special Agents: Matt. B. Evans and A.O. Armstrong Seattle, Wash. for western Wash. and Alaska. Maritime Provinces, J. P. Quinn, manager, Toronto Branch, J. Pickering, manager, Winnipeg Branch; A. Huddell, manager, Calgary Branch; J. H. Banks, Spokane, Wash., for eastern Wash., northern Idaho and western Mont.; E. P. Eldred, Fresno, Cal., for central Cal.; J. B. Walden, San Francisco, for northern Cal. and Nev.; J. G. Rourke, San Francisco, Cal., for Bay Counties; W. C. McKiney and Harrison M. Tucker, for southern Cal.; D. L. Stewart, Sacramento, Cal., for eastern and northern Cal.; C. D. Gabrielson, Salem, Ore., for Ore.; T. E. Atherstone, Billings, Mont.; for eastern Mont.; Paul H. Hobby, for Utah and southern Idaho; H. M. Frank, for Ariz. and N. M.; W. H. Ticknor, special risk department, San Francisco; J. H. Labelle, manager, Montreal, R. A. Mannings, F. J. Walker, A. F. Glover, assistant managers, Canadian department; T. E. Patterson, Halifax, resident manager for north Ore.; Rithet Consolidated, Ltd., general agents, Victoria, B. C. Special agents in Metropolitan and eastern departments reporting to head office in N. Y.: L. E. Thayer, Me.; A. R. Ellis, Vt. and N. H.; H. R. Worthley, Mass. and R. I.; A. S. Knox, Conn.; F. D. Bennett, New England; J. F. Crafts, western N. Y.; C. F. Heney, eastern N. Y.; Jesse J. Graham, Poughkeepsie and vicinity; H. A. McIlroy, suburban and Hudson county; Chas. B. Gunn, N. Y. state; M. B. Jones, N. J.; A. H. Reich, western Pa.; Russell Bleakley, Philadelphia suburban; A. A. Buhl, western Pa.; Walter A. Ryan, Delaware; W. L. Fredericks, assistant, middle states and New England; Elmer Voorhis, assistant, western Pa.; W. H. Labagh, Jr., auto for N. J.; G. L. Taylor, N. J.; H. A. Thornton, eastern Pa., Md., Del., D. C.; S. D. Sarley, central Pa.; A. Jones, eastern Pa. The company does business in all the states of the United States and operates in Haw., Cuba, India and Dominion of Canada.

HISTORICAL DATA

This company was organized in 1891 to take over the business of the United States branch of the Queen of Liverpool with an authorized and paid in capital of $500,000 and a paid in surplus of $1,000,000. The capital was increased in 1904 to $1,000,000 by a stock dividend and in 1917 to $2,000,000 by stock dividend and in 1922 by stock dividend to $3,000,000. Par value of stock, $100 per share; book value, December 31, 1923, $272.43. December 31, 1923 the directors owned $18,000 of stock. A majority of the capital stock is held by the Royal Insurance Company, Ltd. of Liverpool, England. Conflagration losses: Ottawa, 1900, $120,000; Jacksonville, Fla., 1901, $55,031; Paterson, N. J., 1902, $140,000; Baltimore, 1904, $454,500; Rochester, 1904, $28,522; Toronto, 1904, $255,208; San Francisco, 1906, $1,948,000; Salem, 1914, $85,006. Values of special deposits: Canada, $819,775; Ga., $9,700; N. M., $10,040; Va., $52,720; N. C., $18,400; Cuba, $74,250. Largest amount insured in one hazard, gross $1,015,625; net, $150,000.

ADMINISTRATION AND REPUTE: This company is very well managed, its president N. S. Bartow being highly regarded in the fire insurance world. The company's financial backing is exceptionally strong. Underwriting and investment results for the past five years: 1923, underwriting profit, $459,856, investment profit, $411,740; 1922, underwriting profit, $177,489, investment profit, $1,276,555; 1921, underwriting loss, $10,317, investment profit, $983,408; 1920, underwriting loss, $98.514, investment profit, $298,461; 1919, underwriting profit, $1,110,337, investment profit, $143,757.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South Eastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference, New England Automobile Underwriters Conference, Eastern Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference and Pacific Coast Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Aircraft, automobile, war risk, explosion, farm, fire, inland marine, lightning, ocean marine, parcels post, profits, registered mail, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy.

QUEEN CITY FIRE INSURANCE COMPANY, Sioux Falls, S. D.

President, H. R. Dennis; Secretary and Manager, D. P. Lemen. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$195,689	.....	$47,414	.....	$75,792	$2,946	$7,000	$68,957	$78,903	.....
1922	199,457	.....	50,788	.....	104,639	4,176	.....	79,552	83,728	.....
1921	178,348	.....	43,028	—$21,618	87,813	12,008	.....	73,734	85,742	$6,457
1920	174,332	31,278	25,619	31,059	99,787	5,725	.....	79,078	84,803	7,651
1919	161,539	19,167	24,946	19,167	57,266	3,315	.....	32,108	35,423	3,481

All business written is automatically reinsured in the Hartford fleet, reporting directly to the Northwestern Fire and Marine Ins. Co. of Minneapolis.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$47,212	Funds held under reins. treaties	$43,264
Mortgage loans	77,724	Other liabilities	5,011
Collateral loans	2,500		
Bonds	4,100	Total liabilities	48,275
Cash	41,350	Capital paid up	100,000
Agents' balances	12,640	Net surplus	47,414
Interest and rents	3,101		
Bills receivable	6,962		
Other assets	100		
Total adm. assets	$195,689	Total	$195,689

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,584,138; losses paid, $1,270,464; dividends declared, cash, $28,342.

REAL ESTATE OWNED: Consists of a 3-story brick building and basement valued at $37,000, market value same. Total rents received last year, $6,767; taxes and expenses, $6,702. Other real estate valued at $10,212, market value same. Rents none. taxes and expenses, $109.

MORTGAGE LOANS: There are 14 loans aggregating $77,724 on properties valued at $191,000. The company holds $40,300 insurance on the mortgaged buildings. On December 31, last, there was $210 interest past due. The loans are upon S. D., N. D., and Washington property.

COLLATERAL LOAN is as follows: Securities.	Market Value.	Amount Loaned.
Minnehaha Nat. Bk., Sioux Falls	$10,300	$2,500
Totals	$10,300	$2,500

BONDS OWNED (Market Values): U. S. Gov't bonds $3,600· other bonds, $500· total, $4,100.

DIRECTORS: H. R. Dennis, Oscar A. Brown, W. L. Baker, T. M. Bailey, W. A. Laidlaw, Chas. Waechter, D. P. Lemen.

FIELD MEN AND TERRITORY COVERED: Edgar H Partch, Fargo, N. D., special agent for N. D.· Wayne C. Foster, special agent, Sioux Falls, S. D., for S. D. The company operates in N. D. and S. D.

HISTORICAL DATA

This company was organized in 1905 with a paid in capital of $300,000 and surplus of $37,593. The capital was increased in 1906 to $389,617· in 1907 the capital was reduced to $200,000; in 1918 the capital was again reduced to $100,000, the difference being transferred to surplus. Par value of stock, $100 per share: book value, December 31, 1923, $147.41 latest sale, 125%. Conflagration loss: San Francisco, 1906, $202,464.

ADMINISTRATION AND REPUTE: In 1916 this company reinsured its outstanding liability with the American Central Insurance Company of St. Louis. Prior to that time the company's business had been unprofitable. The business of the company is now automatically reinsured through the Northwestern Fire and Marine Insurance Company. Underwriting and investment results for the past five years: 1923, underwriting profit, $2,413, investment profit, $1,213; 1922, underwriting profit, $3,184, investment profit, $4,575; 1921, underwriting profit, $10,810, investment profit, $6,600; 1919, underwriting loss, $8,905, investment profit, $4,951.

CLASSES OF INSURANCE WRITTEN: Automobile, farm, fire, hail, lightning, tornado and windstorm, use and occupancy.

RELIABLE FIRE INSURANCE COMPANY, Dayton, O.

President, W. H. Kuhlman; Vice-President, Frank J. Bucher; Secretary, Wm. F. Kramer. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,289,834	$341,060	$646,109	$346,305	$397,415	$116,482	$40,000	$150,796	$307,278	$124,314
1922	1,237,016	268,487	692,749	232,067	280,722	88,120	40,000	110,638	238,758	88,496
1921	1,167,415	241,850	653,207	201,415	250,276	63,483	37,500	108,744	209,727	70,547
1920	1,122,628	226,556	632,936	202,649	250,154	72,731	37,500	110,010	220,241	72,425
1919	1,111,199	191,171	656,491	171,278	216,939	40,103	37,500	82,448	160,051	42,822

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$76,000	Losses unpaid	$30,485
Bonds and stocks	1,148,302	Unearned prems	341,060
Cash	13,218	Other liabilities	22,181
Agents' balances	42,197		
Interest and rents	10,118	Total liabilities	393,726
		Capital paid up	250,000
		Net surplus	646,109
Total adm. assets	$1,289,835	Total	$1,289,835

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $73,348,489, $578,668; motor vehicle, $46,653, $525; tornado, $1,024,451, $3,598; sprinkler leakage, $245,499, $456; riot, civil commotion and explosion, $269,868, $956; unclassified effective prior to January 1, 1921, $3,191,265, $40,484.

BUSINESS SINCE ORGANIZATION: Premiums received $5,207,717; losses paid, $1,452,668; dividends declared, cash, $1,180,750, stock, $120,000.

REAL ESTATE OWNED: Lot 30x100 feet, on which is erected a stone, concrete and steel fireproof building, occupied solely by the company. Situated No. 44 and 46 So. Jefferson Street, Dayton, Ohio. Net income last year, $853.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $502,692; State, County and Municipal bonds, $443,930; other bonds, $39,200; stocks, $162,480; total, $1,148,302.

DIRECTORS: Frank J. Bucher, Wm. Haas, Louis J. Burkhardt, Wm. H. Kuhlman, Louis W. Prinz, Wm. F. Kramer, W. E. Schantz, W. Walter Oelman, Fred J. Roehm.

FIELD MEN AND TERRITORY COVERED: Special agents: H. J. Favorite and A. R. Preisendorfer. The company operates in Ill., Ind., Mich., N. Y., Ohio, Pa. and W. Va. Licensed for (reinsurance only), in Colo., Ia., La., Mont., Nev., N. H. and Tex.

HISTORICAL DATA

This company was organized in 1865 with $100,000 paid in capital. Its original title was the Teutonia Fire and Marine Insurance Company and in 1910 the title was changed to the Teutonia Fire Insurance Company. Its present title was adopted late in 1917. The capital was increased from $100,000 to $250,000 in 1910 and $100,000 was added to the surplus. Par value of stock, $20 per share; book value, December 31, 1923, 358.44%; latest sale, 317%. December 31, 1923, the directors owned $23,420 of capital stock. Largest amount insured in one hazard, gross, $40,000; net, $15,000. The company was examined by the Ohio Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company has a good underwriting record and while it writes a relatively small though increasing, volume of business, it has shown good profit to the stockholders. Underwriting and investment results for the past five years: 1923, underwriting loss, $816, investment profit, $10,357; 1922, underwriting profit, $6,415, investment profit, $73,127; 1921, underwriting profit, $8,961; 1920, underwriting loss, $7,751, investment profit, $20,566; 1919, underwriting profit, $21,878, investment profit, $19,355.

BOARD MEMBERSHIP: Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, reinsurance, rent, tornado and windstorm.

RELIANCE INSURANCE COMPANY OF PHILADELPHIA

Philadelphia, Pa.

President, E. C. Irvin; Vice-Presidents, J. W. Cochran, J. B. Morton; Secretaries, M. G. Garrigues, R. N. Kelly, Jr. Organized, 1841.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,296,193	$523,180	$200,646	$836,567	$893,354	$588,248	$48,000	$387,442	$1,023,690	$535,343
1922	1,749,192	482,480	371,235	729,024	808,616	401,612	24,000	395,150	820,762	509,540
1921	1,461,605	539,727	407,415	42,899	116,190	380,546	40,000	108,317	528,863	307,629
1920	1,859,375	1,165,489	138,377	1,131,143	1,204,304	521,083	32,000	535,212	1,088,295	521,507
1919	1,780,773	1,066,933	169,493	1,013,184	1,074,416	439,946	28,000	474,940	942,886	424,811

Unearned premiums include amount reclaimable on perpetual policies.

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Mortgage loans.....	$163,300	Losses unpaid.....	$157,715
Bonds and stocks...	713,565	Unearned prems....	435,278
Cash.....	204,663	Perp. dep. recl.....	87,902
Agents' balances....	192,224	Other liabilities....	14,652
Interest.....	14,529		
Other assets..... ..	7,912	Total liabilities...	695,547
		Capital paid up....	400,000
		Net surplus.....	200,646
Total adm. assets.	$1,296,193	Total.....	$1,296,193

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $68,053,818, $690,696; ocean marine, $311,716, $5,927; motor vehicle, $5,429,359, $160,027; tornado, $3,137,594, $7,965; sprinkler leakage, $380,861, $1,065; riot, civil commotion and explosion, $2,821,690, $3,371; earthquake, $15,000, $24.

BUSINESS SINCE ORGANIZATION: Premiums received, $22,622,442; losses paid, $12,859, 768; dividends declared, cash, $1,567,451.

MORTGAGE LOANS: There are 16 loans aggregating $163,300 on property valued at $384,300, covered by $179,100 of insurance by the company.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $260,800; railroad bonds, $350,300; other bonds, $73,039; stocks, $29,426; total, $713,565.

DIRECTORS: Elihu C. Irvin, James W. Cochran, Robert Whitaker, Charles B. Adamson, Harrison I. Potts, Dimner Beeber George W. Nevil, William A. Law, Edward J. Moore, John Gribbel, C. Frederick, C. Stout, L. E. Jones and Harry W. Butterworth.

FIELD MEN AND TERRITORY COVERED: Western Department: 175 W. Jackson Blvd.; A. F. Powrie, manager, F. H. Burke, assistant manager, M. Le Pitre, second assistant manager; Clyde L. Tindall, special agent, Kansas City, Mo., for Kans. and Mo.; E. R. Chaufty, special agent, Detroit, Mich., for Mich.; W. G. Dickey, state agent, Omaha, Neb. for Neb.; H. K. Dickinson, state agent, Detroit, Mich., for Mich.; J. D. McConnell, state agent, Des Moines, Ia., for Ia.; R. B. Ellis, state agent, Milwaukee, Wis. for Wis.; I. D. Faber, special agent, Chicago, Ill., for Ill.; L. D. Griffin, state agent, Denver, Colo., for Colo. and Wyo.; D. C. Brown, state agent, Fargo, N. D., for N. D. and S. D.; A. G. Meredith, special agent, Mellen, Wis., for Wis.; Edw. J. O'Meara, special agent, Chicago, Ill., for Cook county; R. W. Schimmel, state agent, Minneapolis, Minn., for Minn.; W. O. Woodsmall, state agent, Kansas City, Mo., for Kans. and Mo.; V. L. Zimmerman, state agent, Chicago, Ill., for Ill.; Wallace Reid & Co., manager Metropolitan District, N. Y.; T. J. Trout, Altoona, Pa., special agent for western Pa.· W. G. S. Savage, Harrisburg, Pa., special agent for eastern Pa. and western Md. W. W. Dickinson, Philadelphia, Pa., special agent for Philladephia suburban district, Del. and eastern Md.; Albert Ruth, Parkersburg, W. Va., special agent for W. Va.; Wm. Y Young, Newark, N. J., special agent for N. J.; A. T. Lovett, Albany, N. Y., special agent for eastern N. Y. state outside of the Metropolitan and suburban district; W. R. Somerville, Rochester, N. Y., special agent for western N. Y. state; I. E. Riedinger, Alliance, Ohio, state agent for eastern Ohio; J. A. Weinland, Columbus, Ohio, state agent for western Ohio; Geo. F. McFarland, Portland, Me., special agent for Me. and N. H.; Wm. Levis, Boston, Mass., special agent for eastern Mass. and R. I.; James M. Bryans, Hartford, Conn., special agent for western Mass., Vt. and Conn.; Southern Department: Equitable Bldg., Atlanta, Ga.; W. E. Chapin, manager, R. A. Palmer, assistant manager, R. B. Barnett, second assistant manager; John M. De Saussure, Jacksonville, Fla., for Fla.; Jno. A. Gibson, Birmingham, Ala., for Ala.; B. A. Hamlin, Danville, Va., for Va.; J. E. Mitchell, Greensboro, N. C., for N. C. and S. C.; J. C. Thomson, Atlanta, Ga., for Ga.; J. Reyburn Watson, Louisville, Ky., for Ky. and Tenn.; Pacific Coast Department: including Alaska, Cal., Ida., Mont., Ore., Utah and Wash.; Frank M. Avery, manager, 204–214 Pine Street, San Francisco; Chas. L. Barsotti, assistant manager, San Francisco, Cal.; H. W. Hogan, San Francisco, for central Cal.; Walter H. Oehlmann, San Francisco, for Bay counties; Geo. F. Staniford and S. L. Harrington, Los Angeles, for southern Cal. and Ariz.; Jack MacConnell, Los Angeles, special agent automobile department: Fred J. Groner, Sacramento, for northern Cal. and Nev.; Frank S. Glover, Portland, for Ore. and western Ida.; Carl N. Holmer, Seattle, for western Wash.; Walter R. Fritz, Spokane, Wash., for eastern Wash., northern Ida. and western Mont.; E. M. Hutchings, state agent, Helena, Mont., for Mont., Utah and southern Ida.; Southwestern Department: Trezevant & Cochran, general agents, Dallas, Tex., for Ark., La., Okla., Tex.; Special agents: Joe G. Smith, Dallas, for central Tex.; Chas. O'N. Bryan, Dallas, for western Tex.; Sam H. Rolston, Dallas, for north east Tex.; G. D. Powell, Waco, for central west Tex.; B. A. Gill, San Antonio, for south west Tex.; Sam M. Powell, Houston, for south east Tex.; John E. Wilkinson, Oklahoma City for western Okla.; Frank C. Beazley, Amarillo, Tex., for northwest Tex. and N. M.; A. L. Tiedeman, Muskogee, eastern Okla.; L. E. Walker, Little Rock, for western Ark.; H. A. Amonette, Little Rock, for eastern Ark.; A. G. Bladslock, New Orleans, for southern La.; Rodney L. Hubert, New Orleans, for La ; Adjusters: H. J. Murphy, Dallas, for Tex.; Paul A. Howard, Dallas, for Tex.; G. W. Kline, Oklahoma City, for Okla.; Chester M. Storey, automobile special agent, Dallas, Tex. The company does business in all the states of the United States except Alaska, Ariz., Haw., Miss., N. M., P. I., P. R., Va., Canada and Cuba.

HISTORICAL DATA

This company was organized in 1841 and began business in 1844 with an authorized capital of $100,000. Small increases were made in the capital up to 1862 when it stood at $300,000. In 1910 capital increased from $300,000 to $400,000 and $50,000

premium by sale of stock added to surplus. In 1921 the company reinsured all annual and term risks in the Fire Association of Philadelphia, the Victory Fire of Philadelphia, and the Security of New Haven. Par value of stock, $50 per share; book value, December 31, 1923, 150.16%; latest sale, 200%. December 31, 1923, the directors owned $9,600 of capital stock. Conflagration loss: Baltimore, 1904, $141,462. Largest amount insured in one hazard. gross, $250,000; net, $25,000. Special deposit in Ga., $9,900.

ADMINISTRATION AND REPUTE: The management of this company is identified with that of the Fire Association and the Victory Fire. The officers are well known and highly respected throughout the fire insurance world. Vice-President John B. Morton attained considerable prominence during two years of service as President of the National Board of Fire Underwriters. Underwriting and investment results for the past five years: 1923, underwriting loss, $153,878, investment profit, $31,273; 1922, underwriting loss, $104,409, investment profit, $92,225; 1920, underwriting loss, $39,102, investment profit, $39,986; 1919, underwriting profit, $39,504, investment profit, $22,003.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, earthquake, hail, explosion, farm, fire, lightning, ocean marine, perpetual, profits, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

REPUBLIC INSURANCE COMPANY OF TEXAS, Dallas, Texas

Chairman, Geo. W. Jalonick; President, I. Jalonick; Secretaries, T. R. Mansfield, W. P. Anderson, E. C. Jalonick. Organized, 1919

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,503,247	$1,422,282	$1,376,515	$1,389,656	$1,651,176	$524,675	$140,000	$642,670	$1,307,345	$519,860
1922	4,139,623	1,281,238	1,185,954	1,413,262	1,674,732	712,162	120,000	664,683	1,496,845	644,095
1921	3,948,622	1,224,042	1,015,692	1,277,109	1,543,981	694,329	120,000	559,638	1,373,967	664,117
1920	3,776,691	1,347,309	857,799	1,473,164	1,712,599	628,783	100,000	616,675	1,245,458	648,707
1919	3,384,781	1,271,737	753,952	1,600,986	1,788,909	384,653	85,000	709,301	1,178,954	478,968

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$24,000	Losses unpaid	$132,208
Mortgage loans	3,142,019	Unearned prems	1,432,282
Collateral loans	10,500	Other liabilities	562,242
Bonds and stocks	787,556		
Cash	138,280	Total liabilities	2,126,732
Agents' balances	289,142	Capital paid up	1,000,000
Interest and rents	98,723	Net surplus	1,376,515
Other assets	13,027		
Total adm. assets	$4,503,247	Total	$4,503,247

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $186,287,360, $2,524,839.

BUSINESS SINCE ORGANIZATION: Premiums received, $15,166,988; losses paid, $6,961,052; dividends declared, cash, $1,191,227.

REAL ESTATE OWNED: Consists of home office building carried at book value, $24,000, market value, $30,000. Rents received last year, $1,200, taxes and expenses, $1,423.

MORTGAGE LOANS: There are 2,100 loans aggregating $3,142,019, most of which are under $2,500 and are all secured by first mortgage liens on Tex. farm properties and a small amount of city brick property in Tex., valued at $13,531,929. On December 31, last, there was $2,304 of interest past due. The company holds $442,500 of insurance on the mortgaged properties.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
1,000 shares, Perick & Hughes Groc. Co., Dallas	$3,000	$1,000
9,500 shares, Practical Drawing Co., Dallas	26,600	9,500
Totals	$29,600	$10,500

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $700,000; State, County and Municipal bonds, $39,922; other bonds, $8,505; stocks, $39,129; total, $787,556.

DIRECTORS: J. B. Adoue, Alex. Coke, Alex. Sanger, Geo. W. Jalonick, I. Jalonick, Ira T. Moore, M. A. Joy, R. A. Ferris, J. S. Heard, J. P. Crouch, T. W. Griffiths, Edgar Flippen, J. B. Adoue, Jr.

FIELD MEN AND TERRITORY COVERED: Special Agents: O. H. Remmert, Houston, Tex., southwest and southern Tex.; A. Louwein, Bellvelle, Tex., southwestern Tex.; R. M. Wyle, Austin, Tex., south central Tex.; H. H. Gaffney, Ft. Worth, Tex., north central Tex.; R. J. Vernon, Amarillo, Tex., northwest Tex.; R. Scarborough, Brownwood, Tex., central western Tex.; C. L. Anderson, Sherman, Tex., northeast Tex.; G. R. James, Dallas, Tex., eastern Tex. The company operates in Cal., Tex., S. C. and Wash.

HISTORICAL DATA

This company was organized in 1919 by a consolidation of the Austin, Commonwealth, and the International Fire Insurance companies, all of Dallas, with a paid up capital of $1,000,000 and a surplus of $650,000. Par value of stock, $100 per share; book value, December 31, 1923, $237.65.

ADMINISTRATION AND REPUTE: The officers of this company, George W. Jalonick and I. Jalonick are well known underwriters throughout the southwest and are held in high regard. The company guarantees the policies of the Austin Underwriters, the Commonwealth Underwriters and the International Underwriters, this preserving the agency plants of the three merged companies. Underwriting and investment results for the past five years: 1923, underwritng profit, $266,956, investment profit, $243,605; 1922, underwriting profit, $66,811, investment profit, $232,252; 1921, underwriting profit, $182,249, investment profit, $220,644; 1920, underwriting profit, $168,109, investment profit, $195,738; 1919, underwriting profit, $167,245, investment profit, $18,747.

CLASSES OF INSURANCE WRITTEN: Farm, fire, lightning, tornado and windstorm.

REPUBLIC FIRE INSURANCE COMPANY, Pittsburg, N. S., Pa. *a*

President, C. W. Gerwig; Vice-President, Edgar C. Gerwig; Secretary, N. A. Weed; Assistant Secretary, L. D. Owrey. Organized, 1871.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,935,442	$1,227,638	$253,049	$1,306,227	†$1,357,748	$640,559	$24,000	$597,444	$1,262,003	$597,346
1922	1,620,416	1,022,312	249,055	1,070,685	1,157,774	556,855	24,000	511,320	1,092,175	565,194
1921	1,527,336	931,608	259,112	921,553	992,900	426,610	30,000	453,925	910,535	439,210
1920	1,436,116	876,418	241,616	943,325	1,007,299	365,826	26,000	447,439	839,265	368,689
1919	1,275,431	745,998	220,675	813,897	868,154	300,495	23,000	376,223	699,718	315,766

a. Pa. standard.
† Includes $70,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$65,202	Losses unpaid	$128,314
Mortgage loans	916,330	Unearned prems	1,227,638
Bonds and stocks	483,455	Other liabilities	26,440
Cash	185,772		
Agents' balances	235,263	Total liabilities	1,382,393
Interest and rents	18,381	Capital paid up	300,000
Bills receivable	31,039	Net surplus	253,049
Total adm. assets	$1,935,442	Total	$1,935,442

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

REAL ESTATE OWNED: The chief item is the company's home office building, a 3-story, brick structure at 735 Ohio Street, Pittsburgh, the book value of which is $28,165. The remaining properties are: vacant lots in Reserve township (valued at $3,400); and other dwelling properties valued at $946. Aggregate book value and market value, $65,202. Net income last year, $2,902. one-tenth interest in Conestoga Bldg., Pittsburgh; book value, $32,750 (Republic share).

MORTGAGE LOANS: There are 211 loans on properties located chiefly in Allegheny Co., Pa., valued at $2,057,525. There are but 15 loans as large as $10,000, and the average is about $4,350. They are mostly upon improved properties. The company holds $1,281,800 of fire insurance on the mortgaged property, and on December 31, last, there was $525 of interest past due.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $94,488; State, County and Municipal bonds, $20,950; railroad and other bonds, $276,675; stocks, $91,342; total, $483,455.

DIRECTORS: E. C. Gerwig, N. A. Weed, Henry J. Lotz, John Ommert, Charles Kellner, W. J. Brandt, C. W. Gerwig, Geo. E. Meyer, Klause J. Steiner, H. W. Hespenheide.

FIELD MEN AND TERRITORY COVERED: General Agents: Geo. S. Rosencrantz, Boston, Mass., for New England; Upsher & Upsher, for Okla.· W. P. Ray, Indianapolis, manager for Ind. and Ill.; The Neckerman Agency, Madison, for Wis.; Reed Pennington, Inc., Denver, Colo., for Colo. and Neb. Ashton-Jenkins Co., Salt Lake City, for Utah; James F. Cobb Co., San Francisco, for Cal.; M. E. Bean, Co., Minneapolis, for Minn. Burns Bros., state agents, for Iowa. Special Agents: R. H. Mann, for Ore. and Wash.; W. G. Matz, Syracuse, for N. Y. (excluding Metropolitan Dist.); A. A. Beckert, Philadelphia for eastern Pa., N. J., Md., and D. C.; J. H. Colvin, Pittsburgh, for western Pa.; E. A. Flickner, state agent, Columbus, Ohio, Mich., Tenn. and Ky. The company operates in Ala., Cal., Colo., Conn., D. C., Fla., Ill., Ind., Iowa, Ky., La., Md., Mass., Mich., Minn., Neb., N. J., N. Y., Ohio, Okla., Ore., Pa., Tenn., S. C., Utah, Wash. and Wis.

HISTORICAL DATA

This company was organized in 1871 with a paid in capital of $10,000. The capital was increased in small amounts up to 1879 when it stood at $105,000 and was increased that year to $119,680 and in 1880 to $125,000. In 1905 it was increased to $200,000 and $39,260 was realized as premium on new stock and added to surplus. In October, 1923, capital was increased $100,000; surplus was increased, $70,000. The company was organized as the Teutonia Fire Insurance Co. and adopted its present title in 1918. Par value of stock, $50 per share; book value, December 31, 1923, 184.34%; latest sale, 170%. Conflagration losses: Baltimore, 1904, $2,500; Salem, Mass., 1914, $75,000; Chicago, 1922, $12,350 (estimate). This company is a subscriber to the policies issued by the Pittsburgh Underwriters. Largest amount insured in one hazard: gross, $40,000; net, $25,000. December 31, 1923, directors owned $100,900 of stock.

ADMINISTRATION AND REPUTE: This company writes a large volume of business and its underwriting has not been particularly profitable during recent years. Its officers and directors are men of high standing and in general the company has a good reputation. Underwriting and investment results for the past five years: 1923, underwriting loss, $114,939, investment profit, $72,933; 1922, underwriting loss, $95,658, investment profit, $113,002; 1921, underwriting loss, $28,486, investment profit, $73,215, 1920 underwriting loss, $5,819, investment profit, $52,127 1919, underwriting profit, $27,342, investment loss, $22,259.

BOARD MEMBERSHIPS: Western Insurance Bureau, National Board of Fire Underwriters, New England Insurance Exchange, Underwriters Association of the Middle Department.

CLASSES OF INSURANCE WRITTEN: Automobile, explosion, fire, hail, lightning, profits, reinsurance, rent, riot and civil commotion, tornado and windstorm, use and occupancy.

RETAILERS FIRE INSURANCE COMPANY, Oklahoma City, Okla.

President, A. M. Greiner; Treasurer, T. T. Eason; Secretary and Manager, W. E. Hitchcock. Organized, 1910.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$452,664	$94,624	$134,564	$200,398	$259,936	$117,264	*a*$63,332	$84,713	$265,309	$103,127
1922	469,485	96,866	134,914	206,557	270,859	93,530	*b*78,451	82,382	254,363	104,857
1921	457,208	87,254	152,111	174,507	229,751	38,055	*a*62,297	78,104	178,456	48,163
1920	408,482	88,151	108,074	176,283	232,222	43,288	‡*a*44,865	76,881	165,034	46,581
1919	340,480	72,049	156,100	143,921	177,966	32,086	*a*30,831	49,645	112,562	46,581

a Dividend to policy holders. *b* Includes dividends to policy holders, $62,451. ‡ Also stock dividend to stockholders, $95,210.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Real estate	$1,100	Losses unpaid	$10,590
Mortgage loans	303,529	Unearned prems	94,624
Bonds	85,800	Other liabilities	12,886
Cash	28,294		
Agent's balances	20,511		
Interest and rents	7,208	Total liabilities	118,100
Other assets	6,222	Capital paid up	200,000
		Net surplus	134,564
Total adm. assets.	$452,664	Total	$452,664

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $20,136,925; tornado, $5,753,631.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,330,325; losses paid, $412,695; dividends declared, cash, $21,445, stock $120,427.

REAL ESTATE OWNED: Carried at book value, $1,100, market value, $2,000. Total taxes and expenses during past year, $16.

MORTGAGE LOANS: There are 139 loans, aggregating $303,529 all first mortgage loans on improved farms in Okla., valued at $1,113,643. On December 31, last, there was $848 of interest past due.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $32,000; State County and municipal bonds, $53,800; total, $85,800.

DIRECTORS: A. M. Greiner, Louis Birlowitz, J. S. Peter, T. T. Eason, W. E. Hitchcock, L. L. Wade, F. E. Houghton, E. E. Good, J. W. Fields, D. M. Montgomery, A. L. Welch.

FIELD MEN AND TERRITORY COVERED: Bailey and Collins, general agents, for Tex.; R. H. Jenkins, general agent, for Cal.; Rhett. Weaver and Ellis, general agents, Atlanta, Ga., for La., Miss. and Ala.; F. C. Blakely and D. T. Carr, for Okla.; J. B. Newman and C. S. Saffell , for Kans.; H. S. Kennedy, for Nebr. and Mo. The Company operates in Ala., Kans., Miss., Nebr., Okla. and Tex.

HISTORICAL DATA

This company was organized in 1910 with a paid in capital of $48,970, which was increased in 1916 to $121,200 and $22,742 was added to surplus. In 1917 the capital was reduced to $104,500; in 1920 the capital wae increased to $200,00 by stock dividend. Par value of stock, $10 per share; book value, December 31, 1923, 167.28%; latest sale. 150%.

ADMINISTRATION AND REPUTE: The company has steadily built up its business and is in good repute. Underwriting and investment results for the past five years: 1923, underwriting profit, $46,532, investment profit, $23,678; 1922, underwriting profit, $46,887, investment profit, $28,586; 1921, underwriting profit $19,185, investment profit, $24,853; 1920, underwriting profit, $22,692; investment profit, $25,195.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, tornado and windstorm.

RHODE ISLAND INSURANCE COMPANY, Providence, R. I.

President, Geo. L. Shepley; Vice-President and Secretary, Emil G. Pieper; Assistant Secretaries, T. Johnson, R. P. Ketcham, Jr. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,520,361	$2,602,960	$556,526	$2,184,259	$2,313,856	$1,018,593	$60,000	$906,487	$1,985,075	$1,113,154
1922	3,365,034	1,685,580	558,552	1,661,838	1,783,033	1,028,262	60,000	703,466	1,791,728	1,020,406
1921	3,178,681	1,656,403	520,954	1,619,629	1,738,333	944,329	60,000	716,349	1,720,678	985,578
1920	3,160,704	1,705,743	440,705	2,084,161	2,189,009	926,334	60,000	847,183	1,833,517	828,257
1919	2,759,149	1,278,021	514,787	1,643,796	1,738,407	617,451	60,590	680,757	1,390,798	650,263

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$2,858,061	Losses unpaid.....	$251,917
Cash.....	267,994	Unearned prems....	2,002,960
Agents' balances....	348,587	Other liabilities....	108,958
Interest and rents...	22,076		
Other assets.....	23,643	Total liabilities...	2,363,835
		Capital paid up....	600,000
		Net surplus.....	556,526
Total adm. assets.	$3,520,361	Total.....	$3,520,361

See Departments of Year Book: Classification of Premiums and Losses Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $332,496,916, $3,315,855. tornado, $27,582,981; $128,465, sprinkler leakage, $4,728,718, $22,787; riot, civil commotion and explosion, $1,597,918, $3,591: unclassified, effective prior to January 1, 1921, $15,742,514, $183,418.

BUSINESS SINCE ORGANIZATION: Premiums received, $17,275,901; losses paid, $8,132,285: dividends declared, cash, $707,500.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds: $984,442; State, County and Municipal bonds, $648,370; other bonds, $312,130; stocks, $913,119; total, $2,858,061.

DIRECTORS: Frederick A. Ballou, Michael F. Dooley, Darious L. Goff, Lyman B. Goff, Frederic W. Howe, John F. Huntsman, Jr., Frank W. Matteson, Samuel M. Nicholson, Paul C. Nicholson, George M. Parks, Frederick S. Peck, Frank N. Phillips, Emil. G. Pieper, George L. Shepley, Oscar Swanson, Wm. L. Sweet, Byron A. Watson, William M. Wood.

FIELD MEN AND TERRITORY COVERED: General agents: Cal.: John A. Hougaard, San Francisco, Cal.; Colo.: Cashman & Evans, Denver, Colo.; La.: M. J. Hartson, New Orleans, La.; Ore.: John A. Hougaard of San Francisco; Tex.: Gross R. Scruggs & Co., of Dallas, Tex.; Utah: Smmot-Bamberger, Inc., Salt Lake City, Utah; Wash.: John A. Hougaard of San Francisco; Special Agents: T. H. Flaherty, Portland, Me., for Me., N. H. and Vt.; C. F. Melendy, Boston, Mass., for Mass., Conn. and R. I.; C. W. Noren, Hartford, Conn., for Conn. and western Mass.; R. A. Osborne, New York City, for suburban N. Y. and some towns in northern N. J.; H. S. Coeyman, Buffalo, N. Y., for western half of N. Y. state; B. M. Caruth, Albany, N. Y., for eastrn half of N. Y. state; John F. Stief, Philadelphia. Pa., for D. C. N. J., Del., Md., eastern Pa.; J. B. White, Philadelphia, Pa., assisting Stief; R. T. McKee, Pittsburgh, Pa., for western Pa.; Freeman Wilson, Columbus, Ohio, for Ohio; Geo. A. Reynolds, Columbus, Ohio., W. Va. and part of Ohio; R. W. Tapper. Chicago, Ill., for northern Ill. and southern Wis.; F. G. Fuessel, Jr., St. Louis, Mo., for Mo. and southern Ill.; H. K. Huie, Oklahoma City, Okla. for Okla. and Kans.; W. A. Bartlett, Minneapolis' Minn. for Minn. and northern Wis.; Walter D. Chase, Minneapolis' Minn., assisting Bartlett; H. J. Whittier, Fargo, N. D., for N. D and S. D.; J. B. Robinson, Detroit, Mich., for Mich.; B. J. Gilmore' Indianapolis, Ind., for Ind.; G. E. Head, Louisville, Ky., for Ky and Tenn. and part of Va.; Howard H. Littrell, Rocky Mount, N. C., for N. C.; H. O. Glasure, Oskaloosa, Ia., for Ia. and Neb.; N. B. Browne, Jr., Atlanta, Ga., for northern Ga. and Ala.; Chas. R. Hudgins, Norfolk, Va., for Va.; J. F. Hallman, Atlanta, Ga., for Ga., Ala. and Fla.; W. M. Hawkins, Columbia, S. C. for S. C. The company operates in all states and territories of the United States except Alaska, Ariz., Ark., Haw., Miss., Nev., N. M., P. I., P. R., Wyo., Canada and Cuba.

HISTORICAL DATA

This company was organized in 1905 and commenced business in 1907 with a paid up capital of $300,000 and net surplus of like amount. The capital was increased in 1912 to $400,000 and in 1917 to $500,000 and again in 1919 to $600,000. Par value of stock, $100 per share; book value, December 31, 1923, $192.75; latest sale, 175%. As of December 31, 1923, the directors owned $270,400 of capital stock. Values of special deposits: Va., $33,340; Ga., $10,100; N. C., $9,200. Largest amount insured in one hazard, gross, $75,000; net, $30,000.

ADMINISTRATION AND REPUTE: This company is a conservative and substantial organization and has an excellent repute. Its financial backing is local and is of very high class. Underwriting and investment results for the past five years: 1923, underwriting loss, $118,958, investment profit, $65,667; 1922, underwriting loss, $80,223, investment profit, $292,304; 1921, underwriting loss, $4,917, investment profit, $144,516; 1920, underwriting loss, $61,380, investment profit, $41,439; 1919, underwriting profit, $128,875, investment profit, $46,305.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Explosion, fire, lightning, riot and civil commotion, sprinkler leakage, tornado and windstorm.

RICHMOND INSURANCE COMPANY OF NEW YORK, West New Brighton, N. Y.

President, J. F. Smith; Vice-President and Secretary, D. G. Wakeman; Vice-President, George M. Matthews; Assistant Secretary, Charles A. Anderson; General Agents, Crum & Forster. Organized, 1886. Reorganized as a stock Co., 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,996,009	$829,159	$454,480	$972,077	$1,059,149	$600,667	$25,000	$371,871	$1,000,538	$545,345
1922	1,827,160	787,732	584,846	960,404	1,050,670	604,879	20,009	271,107	995,986	616,123
1921	1,727,409	763,684	515,322	1,093,666	1,171,833	573,020	20,000	415,270	1,008,290	572,540
1920	1,557,570	668,573	460,642	990,721	1,054,088	434,099	20,000	404,288	858,987	486,388
1919	1,383,108	555,560	433,954	842,548	891,336	297,344	16 000	317,425	630,769	333,514

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$30,000	Losses unpaid.....	$182,370
Mortgage loans.....	279,700	Unearned prems....	829,159
Bonds and stocks...	1,325,095	Other liabilities....	30,000
Cash.....	193,252		
Agents' balances....	155,137	Total liabilities...	1,041,529
Interest and rents...	9,886	Capital paid up....	500,000
Other assets.....	2,939	Net surplus.....	454,480
Total adm. assets.	$1,996,009	Total.....	$1,996,009

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire. $131,951,354, $1,445,859; motor vehicle, $92,154, $3,043; tornado. $8,852,401, $43,951; sprinkler leakage, $443,003, $1,637; riot, civil commotion and explosion, $1,123,848, $2,473; earthquake, $365,623, $1,189; unclassified, effective prior to January 1, 1921, $5,001,921, $55,977.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,508,116; losses paid, $4,083,302; dividends declared, cash, $215,000, stock, $200,000.

REAL ESTATE OWNED: The company owns its home office building on Castleton Avenue, Richmond, which is carried at cost.

MORTGAGE LOANS: There are 59 loans, ranging from $500. to $32,000, and amounting to $279,700, which appears to be amply secured by local properties. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $495,947; railroad bonds, $60,000; other bonds, $187,955; stocks, $581,193; total, $1,325,095.

DIRECTORS: David G. Wakeman, Frank W. Tompkins, Wm. L. Flake, George M. Matthius, J. F. Smith, John A. Snyder, Benedict Parker, D. J. Tysen, W. J. Davidson, Ernest H. Heath, Alvin Conklin, John A. Forster, John H. Madden, C. A. Bruns, T. Irving Simonson.

FIELD MEN AND TERRITORY COVERED: Curm & Forster, general agents, 110 William Street, New York City. Company operates in Cal., Ga., Ill., Ia., Ky., La., Mass., Miss., Mont., N. J., N. Y., Ohio, Ore., Pa. and Wash.

HISTORICAL DATA

This company was organized in 1836 as the Richmond County Mutual Insurance Co. It was reorganized in January, 1907, as a stock company with the present title and a paid up capital of $200,000. In 1923 capital was increased to $500,000. Par value of stock $100 per share; book value, December 31, 1923, $19,089; latest sale 120%. As of December 31, 1923, the directors owned $207,100 of capital stock. Largest amount insured in one hazard, gross, $75,000, net $40,000. Special deposits: Ga., $10,000; N. Y., $150,000.

ADMINISTRATION AND REPUTE: This company has an excellent standing, its present officers having been formerly officers of the mutual company, and, therefore, well experienced in its business. Underwriting and investment results for the past five years: 1923, underwriting profit, $2,188, investment profit, $92,445; 1922, underwriting loss, $61,069, investment profit, $150,594; 1921, underwritin loss, $4,284, investment profit, $74,363; 1920, underwriting profit, $4,362, investment profit, $42,336; 1919, underwriting profit, $102,514, investment profit, $72,260.

BOARD MEMBERSHIP: Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, explosion, earthquake, sprinkler leakage, riot and civil commotion, tornado and windstorm, hail.

ROCKINGHAM FIRE INSURANCE COMPANY, Leaksville, N. C.

President, F. M. Flynn; Vice-President, Jno. B. Ray; Secretary and Manager, J. W. Norman. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$108,931	$12,750	$3,752	$17,811	$23,228	$8,388	$3,996	$13,841	$26,225	$6,222
1922	86,174	9,307	7,313	13,040	18,933	4,628	3,996	10,109	18,733	6,016
1921	83,419	8,394	8,027	7,887	12,849	1,626	1,998	4,899	8,523	1,625
1920	78,694	7,661	4,141	8,300	a14,228	.....	3,000	7,725	10,725	.....

a Includes $1,660 surplus received from sale of stock.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$84,340	Unearned prems....	$12,750
Bonds and stocks...	9,900	Other liabilities....	1,229
Cash.....	3,311		
Agents' balances....	3,143	Total liabilities...	13,979
Interest.....	809	Capital paid up....	91,600
Other assets.....	7,828	Net surplus.....	3,752
Total adm. assets.	$108,931	Total.....	$108,931

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,396,655, $22,487; motor vehicle, $30,675, $586; tornado, $52,050, $394.

BUSINESS SINCE ORGANIZATION: Premiums received, $52,984; losses paid, $14,629; dividends declared, cash, $12,390.

MORTGAGE LOANS: These loans aggreagate $84,340 and are protected by 1st mortgage liens on well improved farms, town and city property.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $7,900; stocks, $2,000; total, $9,900.

DIRECTORS: Dr. Jno. B. Ray, Chas. E. Hubbard, J. M. Hopper, T. W. Dunn, A. W. Dunn, Dr. S. L. Martin, F. M. Flinn, J. W. Norman, Thos. H. Barker.

FIELD MEN AND TERRITORY COVERED: E. G. Cox, general agent, Greensboro, N. C. The company operates in N. C. only.

HISTORICAL DATA

This company was incorporated in January, 1919, and began business in April of the same year. Authorized and paid in capital, $50,000; no surplus. In January, 1920, an additional $50,000 was authorized to be sold at $110 per share of which $10 was to go to surplus. The sale of this stock authorized April, 1920, and $16,600 was sold. In 1923, the capital was increased from $66,600 to $91,600. The company was organized without promotion expense of any kind and has paid annual dividends of 6%. Par value of stock, $100; book value, December 31, 1923, $104.09; latest sale, 110%. Largest net amount insured in one hazard, $3,500.

ADMINISTRATION AND REPUTE: This company is managed by J. W. Norman, for many years manager of the Insurance Department of the Leaksville Spray Insurance and Realty Company. It writes a small volume of fire business in N. C. only. The company has an excellent reputation.

BOARD MEMBERSHIP: Southeastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Automobile, fire tornado and windstorm.

ROCKY MOUNTAIN FIRE INSURANCE COMPANY, Great Falls, Mont.

President, Sam Stephenson; Vice-Presidents, John E. Dawson, Geo. H. Shanley, Alfred Malmberg; Secretary-Treasurer, Leo. P. McMeel. Organized, 1911.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$622,786	$211	$257,540	—$122,879	—$69,686	$177,250	$13,960	$56,546	$247,756	$160,396
1922	978,685	339,501	255,059	384,355	450,615	317,789	.....	152,336	470,125	317,5 40
1921	985,614	398,762	217,274	448,708	496,983	316,262	22,336	177,240	515,838	315,521
1920	1,001,015	404,280	230,882	499,469	546,707	219,917	.....	174,004	393,921	241,126
1919	864,660	316,804	206,225	406,368	a458,448	195,390	22,336	156,251	373,977	194,583

a Includes $624 surplus paid in 1919.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
al estate	$181,809	Losses unpaid	$77,035
ortgage loans	233,310	Unearned prems	211
nds	147,901	Other liabilities	13,000
sh	128,370		
ents' balances	27,787	Total liabilities	90,246
terest and rents	11,498	Capital paid up	275,000
ie Hartford Fire		Net surplus	257,540
or reins	—161,571		
her assets	53,682		
Total adm. assets	$622,786	Total	$622,786

See Departments of Year Book: Classification of Premiums and sses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 3: Fire, $224,466, $281; tornado, $28,130, —$186; unclassified, ective prior to January 1, 1921, —$137,354, —$1,560.

BUSINESS SINCE ORGANIZATION: Premiums received, 224,467; losses paid, $1,346,808; dividends declared, cash, ,310.

REAL ESTATE OWNED: Consists of lots in Great Falls, on ich company has erected a 3-story home office building costing 2,217, and farm property valued at $4,067. The net income year was $2,737. The company also owns 6 parcels of farm ls located in Montana, valued at $18,000.

MORTGAGE LOANS: There are 48 loans amounting to 3,310 on property valued at about $750,000, on December 31, , there was $3,616 of interest past due. The average interest is slightly over 7%. The company holds ample insurance on mortgaged property.

COLLATERAL LOANS: There is a loan of $40,000 on the owing collateral: Cascade Milling & Elevator stock, State ling stock, Mattson Lumber stock, Craig Mercantile stock, t State Bank, Cascade, Mont., the market value of which is 306.

BONDS OWNED (Market Values): U. S. Gov't bonds, 4,990; State, County and Municipal bonds, $3,711; other ls, $19,100; total, $147,901.

DIRECTORS: John E. Dawson, Leo P. McMeel, Alfred mberg, Sam Stephenson, A. H. Gray, W. A. Brown, T. J. Walsh, W. N. Smith, Geo. H. Shanley, C. H. Williams, A. Pfenninger.

FIELD MEN AND TERRITORY COVERED: John E. Dawson, superintendent of agencies, Great Falls, Mont., for Mont.; C. A. Stephens, special agent for Mont. Company transacts reinsurance exclusively in all other states in which it is licensed. The company operates in Colo., Ill., Ind., Ia., Mich., Mont., Neb., N. J., N. Y., Ohio and Tex.

HISTORICAL DATA

This company was organized in 1911 and began business as of January 6, 1913 with a paid up capital of $250,000 and surplus of $90,000. In June, 1914 the authorized capital was increased to $300,000 and as of December 31, 1923, outstanding capital stock reduced to $275,000 by retiring 42 shares. The last issue of stock was to be sold at $250 per share, a portion of the premium going to pay the commission of the sales agents and the remainder to surplus. Par value of stock, $100 per share; book value, December 31, 1923, $193.60. As of December 31, 1923, the directors owned $30,130 of capital stock. Largest amount insured in one hazard, gross, $66,000. This company guarantees the policies of the Rocky Mountain Fire Underwriters.

ADMINISTRATION AND REPUTE: During 1917 a radical change in management took place and since that time the company has made better progress. During September, 1922, this company completed a reinsurance contract with the Hartford Fire Insurance Co., by which the latter took over the direct liabilities in Mont. of the Rocky Mountain Fire. It further provided that the Hartford, under a continuing treaty, would reinsure a portion of the excess liability of the Rocky Mountain Fire on direct business written after September 1, 1922. This treaty has no bearing on the management of the company nor its agency plant and continues business the same as formerly. Underwriting and investment results for the past five years: 1923, underwriting profit, $120,931, investment loss, $105,701; 1922, underwriting profit, $20,284, investment profit, $17,162; 1921, underwriting loss, $38,169, investment profit, $46,896; 1920, underwriting loss, $2,351, investment profit, $27,231; 1919, underwriting loss, $5,392, investment profit, $40,084.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, lightning, reinsurance, rent, riot, and civil commotion, sprinkler leakage, tornado and windstorm.

IE ROSSIA INSURANCE COMPANY OF AMERICA, Hartford, Conn.

President, Carl F. Sturhahn; Vice-President, Bertram N. Carvalho; Vice-President and Treasurer, Thomas B. Boss; Secretary, G. E. Jones; Assistant Secretary, W. S. Waddy. Organized, 1915.

:	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
	$9,492,434	$5,454,805	$1,722,078	$8,141,468	$8,556,146	$5,096,255	$850,000	$2,722,844	$8,173,099	$4,624,284
	9,263,520	4,136,378	2,352,816	6,608,300	7,198,458	5,054,588	1,000,000	2,307,539	8,362,127	4,447,418
	9,482,249	4,358,614	2,799,170	6,169,763	6,675,389	6,151,762	250,000	2,444,495	8,851,257	5,868,052
	11,109,937	5,803,646	2,584,089	9,586,618	10,109,709	7,024,304	400,000	3,473,435	10,897,799	6,772,672
	12,002,928	5,852,681	3,048,970	10,453,218	*b*11,637,639	6,672,438	.....	3,406,852	10,079,262	6,851,742

[illegible] Income and disbursements includes 3 mos. bus. of Rossia of Petrograd. *b* Includes $285,235 surplus paid in.

SSETS, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
state	$290,000	Losses unpaid	$998,919
and stocks	7,771,588	Unearned prems	5,454,805
	367,046	Other liabilities	116,632
s' balances	941,137		
st and rents	91,848	Total liabilities	6,570,356
assets	30,815	Capital paid up	1,200,000
		Net surplus	1,722,078
al adm. assets	$9,492,434	Total	$9,492,434

Departments of Year Book: Classification of Premiums sses; Fire Insurance Stocks and Dividends.

KS AND PREMIUMS IN FORCE, DECEMBER 31, Fire, $621,292,043, $8,986,472; ocean marine, $4,074,326, ; motor vehicle, $1,836,306, $27,261; inland navigation and rtation, $4,458,182, $86,904; tornado, $49,322,716, $218,- rinkler leakage, $6,221,279, $18,205; riot, civil commotion plosion, $9,160,521, $21,239; unclassified, effective prior to y 1, 1921, $25,324,827, $342,238.

BUSINESS SINCE ORGANIZATION: Premium received, $37,786,947; losses paid, $27,837,006; dividends declared, cash, $1,288,000, stock, $800,000.

REAL ESTATE OWNED: The company owns its home office building, corner of Farmington Avenue and Broad Street, Hartford, Conn., carried at cost, $290,000; net income last year, $1,097.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $3,318,131; State, County and Municipal bonds, $289,386; other bonds, $3,814,440; stocks, $349,637; total, $7,771,588.

DIRECTORS: William B. Ellison, Charles Welles Gross, George R. Burt, H. A. Smith, Alfred F. James, Bertram N. Carvalho, Carl F. Sturhahn, Charles D. Dunlap, Stephen Baker, John Marshall, Jr., Charles S. Sargent, Jr., W. T. Hincks, Rodney Hitt, George E. Jones, Allan McCulloh, J. A. Kelsey, T. B. Boss.

TERRITORY COVERED: The company operates in Ark., Colo., Conn., Del., Ill., Ind., Ia., La., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex., Utah, W. Va., Canada and China.

HISTORICAL DATA

This company was organized in 1915. The company has an authorized capital of $2,500,000 and began business with a paid-in capital of $250,000 and a surplus of like amount. The capital was increased in 1919 to $400,000 and $285,235 was paid in to surplus. In 1922 the capital was increased to $1,200,000 by stock dividend of $800,000. Par value of stock, $25 per share; book value, December 31, 1923, 243.50%; latest sale, 348%. As of December 31, 1923, the directors owned $15,175 of capital stock. Largest amount insured in one hazard, gross, $40,000; net, $35,000.

ADMINISTRATION AND REPUTE: This company did not do any business until 1919, when it took over the entire business of the United States branch of the Rossia, and at that time the Russian company transferred its surplus to the American company. The president of thi company is Carl F. Sturhahn who is well known and highly regarded in fire insurance circles. The vice-president, B. N. Carvalho, is also well known and highly regarded throughout the country. Underwriting and investment results for the past five years: 1923, underwriting loss, $607,388, investment profit, $264,649; 1922, underwriting profit, $61,492, investment profit, $636,154; 1921, underwriting loss, $263,853, investment profit, $711,856; 1920, underwriting loss, $456,813, investment profit, $292,832; 1919, underwriting profit, $277,297, investment profit, $197,011.

CLASSES OF INSURANCE WRITTEN: Reinsurance only.

SAFEGUARD INSURANCE COMPANY, New York, N. Y.

President, A. G. McIlwaine; Vice-President, H. W. Gray, Jr.; Secretary, A. H. Murphy. Organized, 1915.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,504,314	$581,305	$626,166	$554,514	$606,353	$240,402	.....	$208,447	$448,849	$225,997
1922	1,359,955	466,270	586,931	421,206	470,841	217,334	.....	153,557	370,891	201,496
1921	1,241,926	463,610	470,931	481,661	529,150	184,216	.....	200,541	384,757	207,570
1920	1,091,617	388,140	425,340	429,920	465,263	138,979	.....	178,962	317,941	131,568
1919	940,337	279,335	400,167	315,172	346,299	82,850	.....	111,126	192,976	99,382

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,162,420	Losses unpaid	$60,343
Cash	187,445	Unearned prems	581,305
Agents' balances	136,992	Other liabilities	36,500
Interest and rents	15,860		
Other assets	1,597	Total liabilities	678,148
		Capital paid up	200,000
		Net surplus	626,166
Total adm. assets	$1,504,314	Total	$1,504,314

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $113,397,824, $881,859; motor vehicle, $5,025,995, $63,423 inland navigation and transportation, $9,700, $97; tornado, $9,540,744, $38,647; sprinkler leakage, $9,250, $11; riot, civil commotion and explosion, $100,605, $29; unclassified effective prior to January 1, 1921, $6,102,867, $60,295.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,851,979 losses paid, $972,221.

BONDS OWNED (Market Values): U. S. Gov't bonds, $581,350; State, County and Municipal bonds, $311,000; other bonds, $270,070; total, $1,162,420.

DIRECTORS: A. G. McIlwaine, Henry W. Gray, Jr., J. V. Fothergill, C. F. Scholl, J. O. Hall, Siegfried Gabel, Chas. E. Dox, Harry P. Iremonger, D. Schnakenberg, John V. Jewell, Birt F. Parsons, J. T. Goeller.

FIELD MEN AND TERRITORY COVERED: Manager of the Western Department, Charles E. Dox; Pacific Department, George O. Smith; Special Agents, Eastern Department: Dexter Bennett, Boston, Mass., for central Mass.; A. G. Kenngott, Boston, Mass., for eastern Mass. and R. I.; C. A. Tillotson, Albany, N. Y., for eastern N. Y.; W. H. Cooper, Rochester, for western N. Y. Joseph Givernaud, Boston, Mass., for Boston; Charles P. Walters, Hartford, Conn., for Conn. and N. Y. suburban; Osborne H. Day, Newark, N. J., for N. J.; Fred M. Bleuit, Philadelphia, Pa., for eastern Pa.; C. B. Smith, Pittsburgh, Pa., for western Pa.; R. W. Thomas, Jr., Richmond, Va., for Md.; J. L. Smith, Louisville, Ky., for Ky.; Strickland & Travis, Jacksonville, Fla., general agents for Fla.; John S. Aldehoff & Co., Dallas, Tex.; general agents for Tex. The company is licensed in Cal., Colo., Conn., Fla., Haw., Ida., Ill., Ind., Ia., Kans., Ky., Md., Mass., Mich. Minn., Mo., Mont., Neb., N. J., N. Y., N. D., Ohio , Okla., Ore., Pa., R. I., S. D., Tex., Wash., Wis. and Wyo

HISTORICAL DATA

Company incorporated March 15, 1915, commenced business same year; authorized and paid in capital, $200,000, $300,000 surplus paid into organization. Par value of stock, $100; book value, $413.08; December 31, 1923, directors owned, $6,500 of stock. Largest amount insured in one hazard, gross, $97,000; net, $20,000.

ADMINISTRATION AND REPUTE: This company is owned and controlled by the United States branch of the London and Lancashire Company, Ltd., of London, and is managed by the executives and staff of that organization. As a result, the expense of operation has been moderate and the loss ratio is low. It has the same high standing in business as the company which control s it. Underwriting and investment results for the last five years: 1923, underwriting loes, $3,381, investment profit, $42,617; 1922, underwriting profit, $54,410, investment profit, $61,590; 1921, underwriting loss, $20,460, investment profit, $66,050; 1920, underwriting loss, $1,967, investment profit, $27,140; 1919, underwriting profit, $32,926, investment profit, $23,733.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Board of Fire Underwriters' of the Pacific, Rocky Mountain Underwriters' Association.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, inland marine, sprinkler leakage, tornado, windstorm, riot and explosion.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

St. Paul, Minn.

President, F. R. Bigelow; Assistant to President, C. F. Codere; Vice-President, J. H. Skinner; Secretaries, C. A. Dosdall, J. C. McKown; Assistant Secretaries, H. T. Drake, Jr., L. B. Grossmith, R. N. Martin. Auditor, A. E. Krebs. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$21,413,890	$9,491,207	$6,086,446	$11,500,202	$12,496,040	$6,315,371	$560,000	$4,451,240	$11,326,611	$6,091,018
1922	20,582,039	8,510,702	8,143,542	10,533,320	11,480,414	6,402,349	480,000	4,116,767	10,999,116	6,036,855
1921	19,760,045	8,599,478	6,383,808	10,644,222	11,648,702	7,508,302	400,000	4,304,516	12,212,818	6,854,462
1920	19,208,257	9,373,483	4,686,809	13,978,047	14,768,200	6,802,096	350,000	5,249,134	12,401,230	6,858,916
1919	16,648,602	7,565,432	5,444,332	12,620,459	13,245,537	5,298,660	300,000	4,510,350	10,109,010	5,503,307

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$421.946	Losses unpaid	$1,486,237
Mortgage loans	2,805,977	Unearned prems	9,491,207
Collateral loans	5,000	Other liabilities	350,000
Bonds and stocks	15,446,166		
Cash	776,880	Total liabilities	11,327,444
Agents' balances	1,487,098	Capital paid up	4,000,000
Interest and rents	176,631	Net surplus	6,086,446
Other assets	294,192		
Total adm. assets	$21,413,890	Total	$21,413,890

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,253,866,189, $12,871,714; ocean marine, $12,743,822, $180,729; motor vehicle, $124,007,216, $1,447,576; inland navigation and transportation, $28,641,604, $352,412; tornado, $279,984,423, $1,538,121; sprinkler leakage, $12,580,218, $36,075; riot, civil commotion and explosion, $11,392,175, $18,588; earthquake, $1,244,431, $4,581; unclassified effective prior to January 1, 1921. $125,175,354, $1,552,920.

BUSINESS SINCE ORGANIZATION: Premium received, $186,299,989; losses paid, $105,216,614; dividends declared, cash, $5,476,694, stock, $2,500,000.

REAL ESTATE OWNED: The only item is the company's home office building, corner 5th and Washington Streets, St. Paul, completed in 1909 and occupied solely by the company, which cost $454,763 and is carried at $421,946.

MORTGAGE LOANS: There are loans aggregating $2,805,977 which are protected by properties to the value of $18,236,709, the company holding $5,990,491 of insurance on buildings. They are principally upon dwellings and apartment houses in St. Paul and Minneapolis, an office building in Great Falls, Mont., and farm properties in Minn., Mont., S. D., N. M., Ore., Mont., Wash. and N. D. The largest loans, with their securities, are $20,000, Ryan Hotel, St. Paul, valued at $785,000; $400,000, lots 4–12, block 7, St. Paul, proper, value $3,722,393; $22,000, 1816 acres, Fergus Co., Mont., valued at $58 740; $100,000, Lake Street, and 4th and 5th Avenues, valued at $310,000; $13,000 (7) 20 interest in loan of $100,000), 24,845 acres, Benton Co., Wash., valued at $210,000; $30,000, several parcels valued at $217,500; $160,000 on block 15, Robert & Randalls, addition to St. Paul, valued at $449,400; $250,000 on block 7 St. Paul, Minn., valued at $950,000; $200,000 on Irwines addition, St. Paul, Minn., valued at $1,450,000; $95,000 on block 2, Minneapolis, Minn., valued at $310,000.

COLLATERAL LOANS: There is one loan of $5,000 on a first mortgage on property in Chicago, valued at $15,000.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't. bonds, $2,570,376; State, County and Municipal bonds, $8,115,535; other bonds. $4,435,614; stocks, $324,641; total, $15,446,166.

DIRECTORS: C. H. Bigelow, F. R. Bigelow, G. H. Prince, H. S. Cole, H. T. Drake, F. A. Fogg, J. W. Lusk, P. N. Myers, A. W. Perry, J. H. Skinner, H. P. Clark, H. H. Irvine, C. F. Codere.

FIELD MEN AND TERRITORY COVERED: General agents: Benjamin Goodwin, San Francisco, Cal., manager, W. A. Frazier, Earl R. Holland, assistant managers, for Pacific Department, comprising Cal., Wash., Ore., Ariz., Utah, Mont., Ida., Nev., Hawaii and Alaska; E. J. Richardson & Sons Baltimore, Md., for Md. and Del.; O Brion, Russell & Co., Boston, Mass., for Conn., Me., N. H., Mass. and R. I.; F. Merges & Co., New York, N. Y., for central and southern N. Y. and Pa. and all of N. J.; Cravens, Dargan & Co., Houston, Tex., for Tex.; special agents for B. Goodwin, San Francisco, Cal.; W. G. Frazier, Spokane, Wash., for eastern Wash., northern Ida., and western Mont.; Frank A. Mack, San Francisco, Cal., for northern and central Cal.; Coast and Bay Counties: L. B. Stackpole, Chas. K. Moore and H. A. Baker, Los Angeles, Cal.; Geo. P. Williams, Jos. P. Thompkins and Fred Tebbin, Portland, Ore., for Ore.; B. Thurston, Seattle, Wash., for western Wash.; R. DeLappe, San Francisco, Cal., for northern and central Cal.; George W. Madison, Berkeley, Cal., for Sacramento Valley mountain district to the east and state of Nev.; W. H. Payne, Salt Lake City, for Utah and southern Ida.; Walter I. McCallum, Great Falls, Mont., for eastern and central Mont.; special agents for Cravens, Dargan & Co., for Tex.; E. J. Martin Greenville, D. D. Anderson, Waco; F. H. Bagby, Mineral Wells; F. L. Nangle, Dallas; Wm. F. Kelly and Jack Wray, Houston; W. H. England, Beaumont; J. Fred George. Dallas, Tex.; M. P. Conley, El Paso; special agents for F. Merges & Co., New York, N. Y.; Stephen A. Meables, New York, for N. J. and eastern Pa.; H. E. Phillips, 73 William Street, New York City, for eastern N. Y. state; W. C. Truncer, for western N. Y.; New England Managers: O'Brion, Russell & Co., 108 Water Street, Boston, Mass.; H. E. Dunkle, for automobile department, and W. T. Jordan, general agent; special agents reporting to Home Office; J. M. Allen, Decatur, Ill., for southern Ill.; A. C. Brunsvold, Fargo N. D. for southeastern N. D.; J. P. Burnley, Kansas City, Mo., for Mo. other than St. Louis; B. P. Carter, for Va. and D. C.; John J. Bynon, Des Moines, Ia., manager for Ia. farm department; J. W. Cunningham, Birmingham, Ala., for Ala. and western Fla.; C. E. Geissler, for Cook Co., Ill.; D. J. Harrigan, Chicago, Ill., for northern Ill.; E. H. Jorgensen, Omaha, Neb . for Neb.; G. H. Kalbfleisch, Bismark, N. D., for western N. D.; C. A. Kelley, Terre Haute, Ind., for Ind.; C. H. Knoche, Pittsburgh, Pa., for western Pa.; P. L. Lake, Wichita, Kans., for northern Kans.; J. Lane, Raleigh, N. C., for N. C. and S. C.; J. Harry Lewis, Jr., St. Paul, Minn., for Minn.; E. J. MacDonald, for north eastern Minn.; L. G. Lindsay, southern Regina, for Man. and Sask.; J. M. Ferris, Detroit, Mich., for Mich.; A. I. Macpherson, Louisville, Ky., for Ky. and Tenn.; C. L. Montgomery, Ottumwa, Ia., for southern Ia.; A. H. Alexander, for north western Ia.; N. P. McGovern, for north eastern Ia.; B. E. Moreau, Denver, Colo., for Colo., N. M. and Wyo.; William C.Lyle, Omaha, Neb., general agent for Neb.; Donald W. Lyle, Omaha, for Neb.; John McClure, St. Paul, Minn., adjuster for Minn. and Wis.; C. D. Hayes, general adjuster, St. Paul; Milligan Bros., Aberdeen, S. D., general agents, for S. D.; D. D. Daly, St. Paul. Minn., adjuster for Minn.; P. A. Codere, Winnipeg, Man., chief agent for Can.; G. W. Perry, adjuster, St. Paul, Minn.; Milton D. Price, Columbus, Ohio, for western Ohio; D. H. Painter, manager, St. Louis Mo., for St. Louis County; John L. Pickens, Enid, Okla., for western Okla.; O. A. Schollander, Fargo, N. D., north eastern N. D.; Geo. A. Sherritt, Toronto, Ont., superintendent of agencies for Ont. and Que.; John F. Snyder, Wichita, Kans., for southern Kans.; W. J. Sonnen, Chicago, Ill., manager improved risks department; I. C. Sparks, Little Rock, Ark., for Ark.; A. H. Sperry, Aberdeen, S. D., for S. D.; D. O. Stine, Reedsburg, Wis., for southern Wis.; H. A. Steckler, New Orleans, La., for La. and Miss.; R. H .Taylor, Columbus, Ohio, for Ohio; A. H. Underwood, Atlanta, Ga., for Fla. and Ga.; Van Arsdale & Osborne, Wichita, Kans., general agents for hail department for Kans. and Okla.; J. R. Welton, Calgary, Alta., for Alberta and part of B. C.; R. B. Wentworth, Wichita, Kans., for eastern Okla.; G. W. Wilson, St. Paul, Minn , for northern Wis.; C. J. Wittbecker, St. Paul, for north western Minn.; C. C. Wright Moundsville, W. Va., for W. Va. The company operates in all the states except Vt. and Cuba.

HISTORICAL DATA

This company was originally incorporated as a mutual company, in 1853. In 1865, the charter was changed by striking out the word "mutual." The company was organized as a stock company and began business with a capital stock authorized $2,000,000, subscribed $500,000, and 15%, or $75,000, paid in in cash. After the Chicago fire, of 1871, the company was embarrassed by having, substantially $140,000 in losses in that fire. A reorganization took place, with a capital of $400,000 fully paid up. In 1882, this capital was increased by the addition of $100.000, making it $500,000 fully paid up. No surplus was ever paid in. The organizers, in 1865, were thirteen of the prominent business men of St. Paul, each taking a considerable portion of the stock. There were no expenses involved. There are no particularly interesting features in the company's career, except that in the San Francisco fire it sustained a loss of $1,230,000, which it paid promptly and in full. The first president was J. C. Burbank, who continued in office until 1876, and was succeeded by Chas. H. Bigelow, who remained in office until 1911. He was succeeded by his son, F. R. Bigelow, who is still president. The first secretary was S. S. Eaton, who was succeeded by Chas. A. Eaton, and he by Chas. B. Gilbert in 1882, and Mr. Gilbert by A. W. Perry in 1894. Following Mr. Perry's death in 1924, the present secretaries were elected. There have been no amalgamations, merging or reinsurances. The capital stock of the company was increased July 1, 1914, by a transfer of $500,000 from surplus to capital account, making the capital $1,000,000. In 1920, the capital stock was increased to $2,000,000 by the payment by the stockholders of $1,000,000 additional capital, at par. The capital stock was increased to $4,000,000, November, 1923, by the transfer of $2,000,000 from surplus to capital, at the same time the par value of the stock was reduced to $25 per share. The company is a member of all the leading bureaus and boards in the United States and Canada. It is not controlled by any other company, nor does it control any other companies. It operates the Minnesota Underwriters Agency, through which the St. Paul writes business. Par value of stock, $25 per share; book value, December 31, 1923, 252.16%; latest sale, 300%. As of December 31, 1923, the directors owned $521,025 of capital stock. Conflagration losses: Chicago, 1871, $140,000; Boston, 1872, $76,000; Baltimore, 1904, $172,094; San Francisco, 1906, $1,233,357. Values of special deposits: Canada, $489,858; Ga., $10,247; N. M., $9,902; Va., $102,606; N. C., $20,000; P. R., $9,044. Largest amount insured in one hazard: gross, $650,000; net, $183,333.

ADMINISTRATION AND REPUTE: This company is under excellent management and its financial backing is of a very high class. Its officers are well known in the insurance world and highly regarded throughout the country. Underwriting and investment

results for the past five years: 1923, underwriting loss, $198,982, investment profit, $766,196; 1922, underwriting profit, $197,983, investment profit, $1,372,355; 1921, underwriting loss, $173,779, investment profit, $1,947,133; 1920, underwriting loss, $71,183, investment profit, $29,346; 1919, underwriting profit, $1,391,971, investment loss, $55,503.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Canadian Fire Underwriters Association, Western Canada Fire Underwriting Association, Mainland Board of Fire Underwriters, National Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, earthquake, explosion, farm, fire, hail, inland marine, lightning, ocean marine, parcels post, profits, registered mail, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy.

SAVANNAH FIRE INSURANCE COMPANY, Savannah, Ga.

President, Mills B. Lane; Vice-Presidents, Gordon L. Groover, Albert Wylly; Vice-President and Secretary, W. F. Train.
Organized, 1911.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$589,843	$226,119	$83,992	$320,551	$344,996	$197,778	.....	$122,124	$319,902	$204,357
1922	534,633	203,977	98,224	341,394	360,690	158,201	.....	124,722	282,923	155,100
1921	449,182	117,081	99,101	181,853	197,215	100,673	.....	75,025	175,698	110,515
1920	414,624	88,312	103,962	141,847	154,110	32,180	[1]30,000	50,125	112,305	53,120
1919	271,605	34,253	135,152	48,309	56,961	17,226	.....	17,678	34,904	17,427

[1] Stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$112,500	Losses unpaid.....	$42,709
Mortgage loans.....	6,000	Unearned prems....	226,119
Bonds and stocks...	430,310	Other liabilities.....	37,023
Cash.....	13,028		
Agents' balances....	23,767	Total liabilities...	305,851
Interest and rents...	4,238	Capital paid up....	200,000
		Net surplus.....	83,992
Total adm. assets.	$589,843	Total.....	$589,843

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $39,930,735, $388,183; tornado, $2,016,041, $8,258; sprinkler leakage, $299,634, $757; riot, civil commotion and explosion, $394,317, $800; unclassified, effective prior to January 1, 1921, $827,992, $11,853.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,216,993; losses paid, $545,213; stock, $30,000.

REAL ESTATE OWNED: The company owns its home office a 5-story, fireproof construction office building, valued at $120,000, The rents received during the past year were $11,040 and the expenses were $8,971.

MORTGAGE LOANS: There is 1 loan aggregating $6,000 on centrally located lot with 3-story brick building in Savannah, valued at $32,000. The company holds $20,000 of fire insurance on the mortgaged buildings. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $266,175; State, County and Municipal bonds, $55,960; other bonds. $80.000; stocks. $28,175; total, $430,310.

DIRECTORS: R. S. Cope, Geo. B. Clarke, Gordon L. Groover, Wm. Murphey, Mills B. Lane, B. H. Levy, Joe D. Myers. John F. Paulsen, H. P. Smart, W. F. Train, B. H. Wright, Albert Wylly, W H. Stillwell, E. Lovell Schirm, A. C. Read.

FIELD MEN AND TERRITORY COVERED: Park Harper, pecial agent, covering Ga. The company operates in Ark., Colo., Ga., Ill., Ind., Ia., La., Mass., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company began business in October, 1911, having been incorporated on September 13, 1911, under the laws of Ga. The authorized capital was $100,000 all of which was paid in at inception, together with a surplus of $50.000. The stock, with a par value of $100 per share, was sold at $150 per share. The capital stock was increased by $100,000 to $200,000 on April 5, 1920, and was allotted to the stockholders in proportion to their holdings at $70 per share, a stock dividend of $30,000 being then declared on stock subscribed. This new issue of stock was paid for on April 5 and April 6, 1920, the unsubscribed stock being sold at the rate of $150 per share, thus adding more than $1,000 to the surplus. Par value of shares, $100; book value, December 31, 1923, $141.99; latest sale, 125%. Largest amount insured in one hazard, gross, $50,000; net, $15,000; December 31, 1923, directors owned $168,000 of stock.

ADMINISTRATION AND REPUTE: The managerial control of this company is vested in the secretary, who is an insurance underwriter of long experience. Until 1920 the company wrote business in Ga. only, but has since gone into 18 other states and the volume of writings has been largely augmented. The loss ratio is low and its reputation in the matter of loss payments is excellent. The company's volume of business was again increased in 1921, but a high loss ratio and expense ratio above normal brought about an underwriting loss for that year. The underwriting and investment results for the past five years are: 1923, underwriting loss, $32,774, investment profit, $18,542; 1922, underwriting loss, $26,943, investment profit, $26,617; 1921, underwriting loss, $33,008; 1920, underwriting loss, $13,097, investment profit, $11,907; 1919, underwriting profit, $16,078, investment profit, $5,903.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Explosion, fire, lightning, profits, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

SEABOARD FIRE INSURANCE COMPANY, Atlantic City, N. J.

President, Dr. J. B. Thompson; Vice-President, Frank Walsh; Secretary, August F. Boltc; Assistant Secretary, E. S. Steelman Royal.
Reorganized, 1910.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$181,442	$39,768	$38,024	$44,346	$53,409	$5,412	.....	$21,681	$27,093	$4,734
1922	161,241	29,145	29,581	36,140	47,287	2,804	.....	17,474	20,278	4,364
1921	149,398	20,164	14,072	26,178	36,175	5,792	.....	13,430	19,222	2,10[illegible]
1920	142,450	17,719	2,063	32,606	63,380	41,681	.....	23,731	65,412	46,77[illegible]
1919	146,927	19,856	26,371	36,585	84,567	2,845	.....	40,974	43,819	2,005

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$49,800	Losses unpaid	$2,000
Bonds and stocks	107,242	Unearned prems	39,768
Cash	16,812	Other liabilities	1,650
Agents' balances	5,953		
Interest	1,635	Total liabilities	43,418
		Capital paid up	100,000
		Net surplus	38,024
Total adm. assets	$181,442	Total	$181,442

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $5,075,538, $68,679.

BUSINESS SINCE ORGANIZATION: Premiums received, $281,143; losses paid, $78,679; dividends declared, cash, $23,900.

MORTGAGE LOANS: There are 16 loans aggregating $49,800 and valued at $130,100 all first mortgages on improved real estate on which the company holds $57,100 of fire insurance. No interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): State, County and Municipal bonds, $1,000; other bonds, $61,075; stocks, $45,167; total, $107,242.

DIRECTORS: J. B. Thompson, Newton Spence, Theo. J. Lapres, William F. Shaw, J. Morris Reeves, Harvey S. Justice. Jacob C. Myers, H. H. Deakyne, Jos. W. Salus, John Murtland Frank Walsh, J. Pratt Cramer, A. M. Ruffer, Jr., L. E. Stern H. W. Gill, E. Rosenbaum, G. G. Ortlin.

FIELD MEN AND TERRITORY COVERED: Ralph E. Brode, and Edward A. Wilson Co., Guarantee Trust Bldg., Atlantic City, N. J.; Jno. C. McMonemin, Atlantic City, N. J. Licensed in N. J. only.

HISTORICAL DATA

This company was incorporated as a mutual company in August, 1907. It was reorganized as a stock company on February 23, 1910, with a capital of $50,000; the company is licensed only in N. J. Early in 1919 controlling interest was purchased by Atlantic City Banking interests and paid up capital was increased to $100,000. The par value of the stock is $100; book value, December, 31, 1923, $138.02.

ADMINISTRATION AND REPUTE: The company is under the management of Secretary August F. Bolte, who has had considerable banking and insurance experience. The company writes fire insurance business only on principally frame risks. The underwriting results of this company have been as follows: 1923, underwriting profit, $7,662, investment profit, $5,779; 1922 underwriting profit, $8,002 and investment profit, $7,509; 1920, underwriting loss, $29,529, investment profit, $4,411; 1919, underwriting profit, $848, investment profit, $1,554.

CLASSES OF INSURANCE WRITTEN: Fire only

SEABOARD INSURANCE COMPANY, Baltimore, Md.

President, Louis Eliasberg; Vice-President and Treasurer, Rodney J. Brooks; Vice-President, A. Krieger; Secretary, Robert J. Gill. Organized, 1924.

DIRECTORS: Louis Eliasberg, A. Krieger, Robt. J. Gill, Rodney J. Brooks, M. J. Kohn, Manes Strauss, E. T. Littell, Chas. H. Knapp.

FIELD MEN AND TERRITORY COVERED: Jos. W. Brooks & Co., Baltimore, Md., agents for state of Md. The company is licensed in Md. only.

HISTORICAL DATA

The Seaboard Insurance Company was incorporated May 13, 1924 by a group of Baltimore business men to write fire, automobile and kindred lines and began business May 26, 1924. The capital of the company consists of 10,000 shares of stock of $10 par, sold at $12.50, making a surplus of $25,000.

SECURITY INSURANCE COMPANY OF NEW HAVEN, New Haven, Conn.‡

President, John W. Alling; Vice-Presidents, Victor Roth, Walter D. Williams; Secretary, W. P. Johnson; Assistant Secretaries, Gilbert H. Fulton, E. T. Tanner, E. P. Stover; Treasurer, W. A. Thomson. Organized, 1841.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$8,502,583	$4,653,650	$2,095,006	$5,125,747	$5,549,925	$2,728,148	$120,000	$2,323,982	$5,172,130	$2,613,855
1922	8,064,472	4,322,792	1,895,760	4,418,112	4,812,724	2,671,670	120,000	2,009,880	4,801,550	2,631,496
1921	7,785,193	4,428,884	1,479,479	4,806,458	5,226,669	2,835,217	100,000	2,265,039	5,200,256	2,946,731
1920	7,669,544	4,423,642	1,405,012	5,582,516	5,946,062	2,577,322	100,000	2,427,061	5,104,383	2,708,271
1919	7,034,971	3,806,226	1,382,442	4,992,120	5,285,874	1,851,336	80,000	2,050,588	3,981,924	1,961,991

‡ Connecticut standard.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$650,000	Losses unpaid	$583,846
Mortgage loans	581,000	Unearned prems	4,653,650
Collateral loans	15,000	Other liabilities	170,081
Bonds and stocks	6,007,757		
Cash	302,254	Total liabilities	5,407,577
Agents' balances	744,057	Capital paid up	1,000,000
Interest and rents	71,823	Net surplus	2,095,006
Other assets	130,692		
Total adm. assets	$8,502,583	Total	$8,502,583

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends. See addenda.

BUSINESS SINCE ORGANIZATION: Premiums received, $67,898,879; losses paid, $36,468,315; dividends declared, cash, $2,117,281, stock, $50,000.

REAL ESTATE OWNED: Comprises the company's office building, at Elm and Church Streets, of which the book value is $266,564 (carried at $475,000), a lot with building for western department headquarters, at North Wyman and Peach Streets, Rockford, Ill., which cost $65,345 and is carried at $96,000, a lot on Whitney Ave., book value, $74,648; market value, $75,000. All are unincumbered. Net income last year, $24,229; real estate taxes and expenses, $11,218.

MORTGAGE LOANS: There are 50 loans, aggregating $581,000 and protected by properties (mostly in New Haven) estimated to be worth $3,859,145, upon which the company holds $3,316,000 fire insurance. The largest loan is one of $177,000 on Mercantile Bldg., at Meadow Street, New Haven, Conn., protected by property worth $620,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $838,895; State, County and Municipal bonds, $391,890; railroad and other bonds, $2,609,550; stocks, $2,167,422; total, $6,007,757.

DIRECTORS: John W. Alling, John Hilliard, John T. Manson, Chas. H. Nettleton, James S. Hemingway, D. A. Blakeslee, Eli Whitney, J. T. Moran, Victor Roth, Arden A. Alling, Julius G. Day, Walter D. Williams.

FIELD MEN AND TERRITORY COVERED: Home office, S. D. Henry, special agent, Philadelphia, Pa., for eastern Pa., Del., Md. and D. C.; C. A. Stroebel, special agent, New York City, for N. J. and N. Y. suburban; P. B. Jarvis, special agent, Syracuse, N. Y., for western N. Y. and T. C. Naulty special agent, Albany

N. Y., for eastern N. Y.; Walter W. Savage, special agent, Pittsburgh, Pa., for western Pa.; A. J. Murphy, general agent, Boston, Mass., for New England; S. R. Chidsey, special agent New Haven, and L. W. Roath, special agent, Hartford, Conn., for Conn.; Harold S. Guy, special agent, Middletown, Conn., for Conn.; W. E. Jones, general agent, Columbus, Ohio, and Robt. E. Burns, special agent, Columbus, Ohio, for Ohio and W. Va.; E. O. Redwitz, special agent, Harrodsburg, Ky., for Ky. and Tenn.; H. B. Griffin, special agent, Memphis, Tenn., for Ark. and La.; Klyde Higginbotham, Orlando, Fla., special agent, for Fla.; Hugh M. Witt, Lynchburg, Va., special agent for Va., N. C. and S. C., Daniel Gober, special agent, Atlanta, Ga., for Ala. and Ga.; Western Department, Rockford, Ill.: Walter D. Williams, manager; E. K. Crawford, assistant manager; E. T. Tanner, executive assistant; Sumner Miller, superintendent of agencies, Rockford, Ill.; E. I. Crockett, state agent, Pueblo, Colo. for Colo., N. M., Ida., Utah and Wyo.; E. A. Davis, state agent, Minneapolis, Minn., for Minn.; Geo. Wm. Blomgren, special agent, Minneapolis, Minn., for Minn.; John E. Dawson, state agent, Great Falls, Mont., for Mont.; F. J. Dudley, state agent, Green Bay, Wis., for Wis.; E. A. Walthers, special agent, Appleton, Wis., for Wis.; W. E. Griffith, state agent, Kansas City, Kans., for Kans. and Mo.; B. J. Morgan, special agent, Ill., for northern Ill.; J. H. Kinnaird, state agent, Decatur, Ill., for central Ill.; H. N. McCool, state agent, Oklahoma City, Okla., for Okla.; H. Verne Myers' state agent, Waterloo, Ia., for Ia. John; W. Noble, state agent, Indianapolis, Ind., for Ind.; Sam O. Stewart, special agent, Sioux Falls, S. D., for S. D.; C. A. Wehmeyer, state agent, Ann Arbor, Mich., for Mich.; N. J. Brodeur, Hancock, Mich., special agent for northern Mich.; J. P. Wolfe, state agent, Moorehead, Minn., for N. D.; Zimmer & Smith, state agents, Lincoln, Neb., for Neb.; Pacific Coast Department: E. E. Potter & Sons, general agents, San Francisco, Cal.; F. S. Torrey, superintendent of agencies, Portland, Ore., for Ore. Mont., Ida. and eastern Wash.; H. W. Barragar, special agent, Seattle, Wash., for western Wash.; Roy H. Davis, special agent, San Francisco, Cal., for northern Cal.; C. H. Gotchel, Los Angeles, Cal., for southern Cal.; Carl A. Luhrs, Sacramento, Cal. (Auto and Cas. Dept. manager); Geo. C. Mulcahy, San Francisco, Cal. (manager City Dept.); Merwyn Jarrett, San Francisco, Cal. (manager County Dept.); Southwestern Department: T. A. Manning and Son, general agents, Dallas, Tex.; E. J. Branschaw, special agent for southern Tex., San Antonio, Tex.; Chas. L. Beale, special agent for northern Tex., Dallas, Tex.; Blagden Manning, executive special agent for Tex. The company operates in all the states of the United States and Canada, except Alaska, Hawaii, Miss., P. I. and P. R.

HISTORICAL DATA

This company began business in 1844 with a paid in capital of $100,000, having been incorporated in 1841 under the laws of Conn., with an authorized capital of $100,000. The growth of the company was rapid and capital increases were successively as follows: in 1887 from $200,000 to $250,000; in 1899 to $300,000; in 1903 by $100,000 to $400,000; in 1905 to $500,000; in 1910 to $700,000, the new stock netting a premium of $200,000; in 1911 to $1,000,000 and $300,000 realized as premium on the new stock issued. In 1893 there was a decrease in capital of $50,000, which was done away with by the subsequent increase in 1899. In 1916, the capital was reduced to $312,000, but was later increased to the stated figure of $500,000, the new stock netting a premium of $112,500. In 1906 the original par value of $40 per share was reduced to $25 per share. The amounts of surplus paid in from time to time were: in 1893, $50,000; in 1906, $300,000; in 1910, $200,000 and in 1911 $300,000. It guarantees policies issued under the name of New Haven Underwriters. Par value of shares, $25; book value, December 31, 1923, 309.50%; latest sale 200%. Conflagration losses: Baltimore, 1904, $786; San Francisco, 1906, $417,194. Value of special deposits: Ga., $9,150; Va., $49,750; N. C., $21,400. December 31, 1923, directors owned more than $146,925 of stock.

ADMINISTRATION AND REPUTE: The company is ably and successfully managed, its executives being all men of long insurance experience. It has gradually grown as regards volume of business written and the rate of growth has been both normal and satisfactory. Prominent business men and financiers form the interests behind it, and the operations of the company show the influence of their judgment. The company's reputation in the matter of loss payments is excellent and its volume of business as compared with the present capital and surplus is large. In 1919 the loss ratio experiencedwas low and the result was a substantial gain in underwriting profit. In later years the investment profits much more than balanced the underwriting loss. The underwriting and investment gain and loss record for the past five years is as follows: 1923, underwriting loss, $130,127, investment profit, $449,373; 1922, underwriting loss, $130,631, investment profit, $666,912; 1921, underwriting loss, $324,881, investment profit, $499,348; 1920, underwriting loss, $65,544, investment profit, $173,314; 1919, underwriting profit. $363,270, investment profit. $126,765.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association, Western Insurance Bureau, Board of Fire Underwriters of the Pacific, Eastern Union, Eastern Automobile Underwriters Conference, National Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, earthquake, crop, parcels post, registered mail, tourists' baggage, explosion, farm, fire, flood, hail, inland marine, lightning, ocean marine, profits, reinsurance, rent, riot and civil commotion sprinkler leakage, tornado, windstorm, use and occupancy.

SECURITY FIRE INSURANCE COMPANY. Davenport, Ia.

President, Jas. W. Bollinger; First Vice-President, Rudolph Rohlfs; Second Vice-President, J. C. Hall; Secretary and Manager, E. E. Soenke. Organized, 1883.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,274,934	$706,913	$293,216	$459,230	$549,832	$195,183	$24,000	$237,705	$456,888	$200,258
1922	1,177,495	694,644	211,588	423,292	488,465	226,907	24,000	211,904	462,811	217,446
1921	1,145,226	717,063	150,889	403,579	458,359	154,887	24,000	223,643	402,530	166,257
1920	1,085,862	749,636	100,654	525,232	572,834	170,532	24,000	251,573	446,105	167,605
1919	955,248	627,148	90,751	447,459	488,867	110,305	24,000	218,659	352,964	113,131

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$54,641	Losses unpaid	$36,996
Mortgage loans	892,036	Unearned prems	706,913
Bonds and stocks	113,489	Other liabilities	37,809
Cash	71,194		
Agents' balances	68,164	Total liabilities	781,718
Interest and rents	33,831	Capital paid up	200,000
Other assets	41,579	Net surplus	293,216
Total adm. assets	$1,274,934	Total	$1,274,934

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $79,600,330, $867,859; motor vehicle, $5,000, $87; tornado, $31,614,203, $185,542.

REAL ESTATE OWNED: Consists of Davenport City lot and home office building, valued at $54,641. Net income last year, $3,356.

MORTGAGE LOANS: There are 122 loans, aggregating $892,036, protected by first liens on Ia., Ill, farm property, and a few Minn., Mont., N. D., S. D. and Neb., farm properties, valued at $1,716,928. The company holds $382,975 of insurance on the mortgaged buildings. On December 31, last, there was $5,304 of interest past due.

BONDS OWNED (Market Values): State, County and Municipal bonds, $30,700; other bonds, $83,414; total, $114,114.

DIRECTORS: E. E Soenke, R. Rohlfs, P. Hinsch, J. C. Hall, J. W. Bollinger, R. J. Clausen, Henry C. Brummel.

FIELD MEN AND PROPERTY COVERED: Paul Hinsch, Davenport; M. F. Yakish, Cedar Rapids, Ia.: K. P. Gohlmann, Lyons, Ia.; J. P. Kroehnke, Des Moines, Ia.; W. J. Shumway, Milwaukee, Wis.; John L. Lind, Peoria, Ill., C. R. Lowe, Cedar Rapids, Ia. The company operates in Ia., Ill., Ind., Ohio, and Wis.

HISTORICAL DATA

With an authorized capital of $100,000 of which $25,000 was paid in, this company began business November 1, 1883. A declared stock dividend of $75,000 in 1898, increased the paid in capital to $100,000, and in January 1911 a further increase raised the capital to $200,000. In that year also $50,000 was added to the surplus and later in the year another $25,000 surplus was paid in. The paid up capital of the company, since that time, has remained static, the net surplus now being $211,588. Par value of shares $100; book value, December 31, 1923, $246.60. December 31, 1923, directors owned more than $50,000 of stock.

ADMINISTRATION AND REPUTE: This company bears an excellent reputation in the matter of loss payments. Its loss rario has been low and its management is able and experienced. During 1921, a precarious year for fire insurance companies, the Security Fire gained over $32,000 from its underwriting operations and in 1922 and 1923 it also made gains on its underwriting. The company is very careful in its selection of risks and this has been reflected in its business record. The policy of the directorate is not to hold the company too closely, the directors owning approximately one quarter of the capital stock. The underwriting and investment results for the past five years have been as follows: 1923, underwriting profit, $55,921, investment profit, $61,707; 1922, underwriting profit, $22,512, investment profit, $5,112; 1921, underwriting profit, $32,709, investment profit, $42,175; 1920, underwriting loss, $9,376, investment profit, $43,280; 1919, underwriting profit, $24,920; investment profit, $30,103.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Automobile, fire and tornado.

SECURITY INSURANCE COMPANY OF CALIFORNIA, San Francisco, Cal.

President, C. H. Crawford; Vice-Presidents, W. B. Swett, F. M. Slosson; Secretary, A. E. Cooley. Organized, 1922.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,128,084	$234,545	$250,265	$436,385	$584,556	102,986	.....	$163,639	$266,625	$93,583
1922	810,434	96,150	250,265	134,372	276,889	3,352	.....	41,054	44,406	3,352

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$558,565	Losses unpaid.....	$218,919
Cash.....	127,475	Unearned prems....	234,545
Agents' balances....	320,879	Other liabilities.....	224,355
Interest.....	7,289		
Due from reins. cos..	113,876	Total liabilities...	677,819
		Capital paid up....	200,000
		Net surplus.....	250,265
Total adm. assets.	$1,128,084	Total.....	$1,128,084

See Department of Year Book: Classification of Premiums and Losses.

DIRECTORS: C. H. Crawford, W. B. Swett, A. E. Cooley, F. M. Slosson.

TERRITORY COVERED: Operates in Cal. only.

HISTORICAL DATA

This company was incorporated on June 10, 1922, and commenced business on Jun 17, 1922. There was no promotion expense whatever connected with the organization of the company. Capital stock authorized, $200,000; subscribed and paid in, $200,000. Price paid by stockholders, $100 per share; amount of surplus paid in, $250,265, same having been paid in as of the original date of incorporation. Names of organizers: C. H. Crawford, W. B. Swett, A. E. Cooley, Warren Griffith, and A. V. Crawford. The Security Insurance Company, of California, reinsures a portion of all of its business. Its net retentions under liability policies are limits of $2,500 and $5,000. The remainder of standard limits, as well as all excess policies over the standard five and ten limits, are reinsured. Its net retention on any one fire line is $5,000. Par value of stock, $100 per share; book value, December 31, 1923, $225.13.

ADMINISTRATION AND REPUTE: The underwriting of this company in charge of W. B. Swett and Company who are well known in insurance financial circles in Cal. F. M. Slosson, is in charge of the automobile underwriting. Underwriting and investments results for the year 1922, are as follows: underwriting loss, $6,185, investment profit, $42,517.

CLASSES OF INSURANCE WRITTEN: Automobile, full coverage.

SECURITY NATIONAL FIRE INSURANCE COMPANY, Galveston, Texas

President, Shearn Moody; Vice-President, J. H. Langben; Secretary and Treasurer, John B. Mills; Managing Underwriter, Theo. M. Webb. Organized, 1924.

This company was organized in 1924, with a capital of $250,000 and a surplus of like ammount. Will begin writing business August 1.

DIRECTORS: W. L. Moody, Jr., J. H. Langben, C. W. Nugent' Dave Fahey, W. D. Haden, Frank B. Markle, W. J. Shaw, Shearn Moody, E. H. Ivey, Raymond C. Stone, C. H. Polley, H. Milton Farrier, C. A. Schriener.

SOUTH CAROLINA INSURANCE COMPANY, Columbia, S. C.

President, Edwin G. Seibels; Vice-Presidents, August Kohn, John J. Seibels; Secretary, Charles J. Bruce; Treasurer, G. M. Berry; Assistant Secretary, R. Means Davis. Organized, 1910.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$542,575	$230,809	$56,316	$359,044	$387,875	$304,399	$14,000	$149,746	$468,145	$305,327
1922	621,482	305,507	59,284	500,693	545,868	420,795	14,000	205,225	640,020	366,588
1921	721,393	339,352	71,070	577,941	623,572	454,494	14,000	235,037	703,531	490,483
1920	791,841	450,953	72,048	762,509	799,592	232,208	14,000	316,775	612,983	291 250
1919	611,031	279,206	69,592	487,725	514,467	105,350	12,000	207,776	325,126	142,357

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$379,770	Losses unpaid.....	$59,054
Collateral loans.....	32,500	Unearned prems....	230,809
Bonds and stocks...	128,330	Unearned prems. on reins.....	—4,103
Cash.....	50,910	Other liabilities....	500
Agents' balances....	43,939		
Interest and rents..	5,443		
Due for return prems	—98,317	Total liabilities...	286,259
		Capital paid up.....	200,000
		Net surplus.....	56,316
Total adm. assets.	$542,575	Total.....	$542,575

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire: $42,073,233, $420,790; motor vehicle, $42,055, $406; tornado, $1,532,496, $5,941; sprinkler leakage, $198,372, $401; riot civil commotion and explosion, $246,192, $458; unclassified, effective prior to January 1, 1921, $933,347, $11,071.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,571,955; losses paid, $2,004,851; dividends declared, cash, $77,000, stock, $50,000.

MORTGAGE LOANS: These loans, aggregate $379,770 and are protected by first liens on improved city property valued at

more than double the amount loaned thereon. The company holds $374,900 of insurance on the buildings.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Carolina National Bank stock	$9,000	$5,000
Palmetto National Bank stock	10,000	10,000
Palmetto National Bank stock	10,000	10,000
Banna Mills pfd. stk	400	7.500
Southern Motor Co. stk	50,000	
Totals	$79,400	$32,500

BONDS AND STOCKS OWNED (Market Values: U. S. Gov't bonds, $48,020; State, County and Municipal bonds $54,910; stocks, $25,400; total, $128,330.

DIRECTORS: J. P. Matthews, L. M. Pinckney, W. D. Melton, August Kohn, Edwin G. Seibels, John J. Seibels, J. J. Lawton, S. F. Cannon, Richard I. Manning, G. M. Berry, J. D. Dial Chas. J. Bruce, R. M. Davis.

FIELD MEN AND TERRITORY COVERED: H. C. Porter, Jr., and J. C. Steen, special agents for S. C. The company operates in Colo., Del., Ill., Ind., Ia., La., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, S. C., Tex., Utah and W. Va.

HISTORICAL DATA

This company was organized with an authorized capital of $100,000 and began business in June 1910. As of December 31, 1917, $50,000 capital and $50,000 surplus had been paid in, the stock being subscribed at $20 per share. An increase in the capital stock took place in 1918, when this item was raised to $200,000 by the sale of $100,000 new stock at $150 per share and by the transfer of $50,000 from the surplus. This transaction added $100,000 to the capital and $50,000 to the surplus. Prior to 1917, the authorized capital stock of $100,000 had had $24,206 paid in as of December 31, 1910, while during 1911 the paid up capital was increased to $50,000 and $25,000 surplus was paid in. Value of special deposits, $9,800 in S. C. Par value of shares $100; book value, December 31, 1923, $128.16; latest sale 117%. Largest amount insured in one hazard, gross, $25,000; net, $5,000. December 31, 1923 directors owned $23,396 of stock.

ADMINISTRATION AND REPUTE: Edwin G. Seibels of Seibels, Bruce & Co., organized the South Carolina Insurance Co., and is manager therefor. He is also manager of the Cotton Fire & Marine Underwriters of New York, which agency acts as managers for several companies throughout the Southern States. Mr. Seibels has an excellent reputation and is an insurance man of more than ordinary experience. The volume of business of this company increased largely during the years 1918, 1919 and 1920 and in 1918 the company showed a good underwriting profit. Underwriting losses in 1919 and 1920 were balanced by increases in the unearned premium reserve. The reputation of the company in the matter of loss payments is unquestioned. The underwriting and investment results for the past five years are: 1923, underwriting loss, $20,288; investment profit, $27,217; 1922, underwriting loss $34,229, investment profit, $36,442; 1921, underwriting loss, $31,618; 1920, underwriting loss, $12,242, investment profit, $27,997; 1919, underwriting loss, $37,804, investment profit, $18,253.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South Carolina Rating & Inspection Bureau.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, hail, fire, lightning, riot and civil commotion sprinkler leakage, tornado and windstorm.

SOUTHERN FIRE INSURANCE COMPANY, Durham, N. C.

President, R. H. Wright; Vice-President, G. C. White; Vice-President and Treasurer, J. O. Cobb; Secretary and Manager, J. F. Glass. Organized 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$226,923	$15,574	$98,828	$24,114	$35,718	$964		$12,949	$13,913	$8,367

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$3,575	Losses unpaid	$7,426
U. S. Gov't bonds	177,485	Unearned prems	15,574
Cash	31,071	Other liabilities	5,095
Agents' balances	9,521		
Interest and rents	3,005	Total liabilities	28,095
Other assets	2,266	Capital paid up	100,000
		Net surplus	98,828
Total adm. assets.	$226,923	Total	$226,923

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,282,663, $23,674.

BUSINESS SINCE ORGANIZATION: Premiums received $24,114; losses paid, $941.

BONDS AND STOCKS OWNED (Market Values): U. S, Gov't bonds, $54,525; State, County and Municipal bonds, $50,437; other bonds, $59,319; stocks, $13,204; total, $177,485.

FIELD MEN AND TERRITORY COVERED: L. L. Sasser, Durham, N. C. for eastern N. C.; W. Colquitt, Durham, N. C., for western N. C.; J. F. Glass, Durham, N. C., for N. C.; Clifton A. Dorn, Durham, N. C., for N. C. The company operates in N. C. only.

HISTORICAL DATA

The Southern Fire Insurance Co. began business March 1, 1923, with a paid in capital of $100,000 and a paid in surplus of $100,000. Par value of stock $25 per share; book value December 31, 1923, 198.82%; latest sale, 200%.

CLASSES OF INSURANCE WRITTEN: Fire only.

SOUTHERN HOME INSURANCE COMPANY OF THE CAROLINAS, Charleston, S. C.

Chairman of the Board, A. J. Geer; President, Dillard B. Sewell; Vice-President, A. T. Smythe; Secretary, W. W. McIver; Treasurer, F. M. Whaley. Organized, 1911.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$811,467	$298,983	$165,181	$586,050	$622,929	$146,299	$36,000	$216,577	$398,876	$172,488
1922	619,575	57,564	220,623	a15,777	61,580	167,116	36,000	25,502	228,618	104.506
1921	880,503	174,161	202,488	412,831	50,342	281,506	30,000	158,319	469,855	305,198
1920	759,551	235,244	170,136	412,947	†486,222	85,601	30,552	161,955	278,108	118,289
1919	456,683	122,452	114,400	171,397	†234,222	58,908	17,912	58,069	134.889	41,084

† Includes $50,000 premium on sale of stock in 1919 and $50,000 in 1920. a A large volume of business was cancelled and reinsured during the year.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$122,604	Losses unpaid	$37,268
Collateral loans	4,800	Unearned prems	298,983
Bonds and stocks	480,008	Other liabilities	10,032
Cash	31,534		
Agents' balances	157,016	Total liabilities	346,283
Interest	8,061	Capital paid up	300,000
Other assets	7,444	Net surplus	165,184
Total adm. assets	$811,467	Total	$811,467

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $51,052,753, $509,121; motor vehicle, $115,455, $2,007; tornado, $2,701,115, $12,484; sprinkler leakage, $348,377, $1,099; riot, civil commotion and explosion, $581,032, $1,348; unclassified, effective prior to January 1, 1921, $1,428,283, $19,630.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,218,618; losses paid, $1,117,928; dividends declared, cash, $175,897.

MORTGAGE LOANS: There are 28 loans aggregating $122,604 on S. C. property valued at $316,650. The company holds $154,390 of insurance on the mortgaged buildings. On December 31, last, there was $261 interest past due.

COLLATERAL LOANS: There are 2 loans, amounting to $4,800 on good collateral.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $224,863; State, County and Municipal bonds-189,047; other bonds, $65,730; stocks, $367; total, $480,008.

DIRECTORS: Jno. T. Leonard, W. J. Murray, H. Pearlstine, . Brittlebank, A. T. Smythe, D. B. Sewell, F. M. Whaley, Dr. . J. Geer, Robert S. Small, Leroy Springs, F. M. Robertson, Wm. Goldsmith.

FIELD MEN AND TERRITORY COVERED: E. P. Seabrook and J. S. Howe, special agents for S. C.; J. H. C. Perry, special agents for N. C.; W. M. McCrory & Co., general agents for Fla.; Johnson, Locke & Levy, general agents for Ala.; E. S. Hutchins, special agent, S. C.; A. F. Irby & Co., state agents, Ga.; French & Tupper, general agents, La. The company operates in Ala., Fla., La. and Ga. (direct), Colo., Del., Ill., Ia., La., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, S. C., Tex., W. Va. for reinsurance only.

HISTORICAL DATA

This company was organized in January 1911, with a proposed capital of $150,000 and a surplus of $37,500. It was licensed in S. C. in February 1911, and on December 31, 1911, possessed a paid up capital of $57,900. Capital increased $34,140 and surplus $8,535 during 1912. Capital increased to $92,300 in 1923 and $2,293 surplus added. Capital was increased $5,400 in 1916 to $97,700 and increased $500 in 1917 to $98,200. Increased $1,800 in 1918 to $100,000. In 1919 capital was increased from $100,000 to $200.000, also adding $50,000 to surplus. Capital increased from $200,000 to $300,000 in 1920 and $50,000 added to surplus. Values of special deposits: S. C., $10,300; N. C., $9,800; Ga., $9,800. The par value of the stock is $100; book value December 31, 1923, $155.06; latest sale, 150%. The largest amount of insurance on one risk carried is gross, $65,000; net, $5,000. The directors owned $116,700 of stock December 31, 1923.

ADMINISTRATION AND REPUTE: The officers and directors of this company are well known insurance and financial men in their localities. The record of this company in prompt payment of losses is good. The underwriting and investment results in past years have been as follows: 1923, underwriting loss, $46,026, investment profit, $26,588; 1922, underwriting profit, $10,027, investment profit, $44,108; 1921, underwriting profit, $5,664; 1920, underwriting profit, $22,811, investment profit, $13,976.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Southeastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, hail, rain, sprinkler leakage, riot, civil commotion and explosion.

SOUTHWESTERN AUTOMOBILE INSURANCE COMPANY, Los Angeles, Cal

President, J. L. Blodgett; Vice-President, M. O. Harrison; Secretary and Treasurer, Elsie Brace. Organized, 1919.

EAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
23	$569,926	$256,879	$2,891	$545,628	a$635,565	$62,645	$75,600	$252,139	$369,176	$8,124
22	196,919	63,405	28,733	87,197	94,690	4,169	20,000	43,563	67,732	3,841
21	131,928	12,060	17,147	43,029	†66,682	3,685	.....	37,417	41,102	3,137

† Includes $15,800 contributed to surplus. a Includes $75,000 surplus contributed.

Assets, Dec. 31 1923.		Liabilities, Dec. 31, 1923.	
ortgage loans	$111,549	Losses unpaid	$38,121
nds and stocks	97,813	Unearned prems	256,879
sh	282,928	Other liabilities	21,985
ents' balances	74,563		
erest	3,073	Total liabilities	316,985
		Capital paid up	250,050
		Net surplus	2,891
Total adm. assets.	$569,926	Total	$569,926

See Department of Year Book: Classification of Premiums and sses

BUSINESS SINCE ORGANIZATION: Premiums received, 7,406; losses paid, $89,641; dividends declared, cash, $20,000, ck, $75,000.

MORTGAGE LOANS: These loans aggregate $111,549 and are secured by properties located in Los Angeles County, Los geles, Cal.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $84,338; er bonds, $13,475; total, $97,813.

DIRECTORS: J. L. Blodgett, M. O. Harrison, C. E. Blodgett, n Maltman Elsie Brace.

TERRITORY COVERED: The company operates in Cal. only.

HISTORICAL DATA

his company was organized, 1919, in California, with an horized capital of $100,000, which has been entirely paid up, g with $25,000 surplus derived from the premium on stock at $125 a share, par value, $100. J. L. Blodgett, of the J. L. dgett Company, an automobile finance institution, was the organizer, and the majority stock of the company is now owned by the Blodgett Finance Corporation. The company has no promotional expense. In 1923, stockholders contributed $75,000 to surplus, and capital stock was increased $150,000 to $250,000 by sale of new stock. The California Insurance Department's audit of this company's books, in 1921, revealed a satisfactory condition. Stock, par value, $100 a share; book value, December 31, 1923, $101.11.

ADMINISTRATION AND REPUTE—Doing automobile insurance exclusively for the J. L. Blodgett Company, this company entered the field with very good prospects for a substantial amount of business. Income increased considerably in 1921 over 1920, but fell off again in 1922 with the general depression in the automobile industry. The prerauim income for 1923 is more than six times that of 1922. This business was acquired at average expense, and a normal ratio on the written basis. On an earned basis, the company's expenses were high and resulted in the showing of an underwriting loss. A small investment profit was realized, but the surplus decreased over $25,000. A stockholder's contribution of $75,000 was offset by a stockholder's dividend of the same amount. The company has built up a satisfactory amount of assets, half of this amount on December 31 last having been in cash. Reserves are on a satisfactory basis, but the surplus appears to be too small for the volume of business transacted. The entire amount of the company's capital stock is owned by directors. The company was examined December 31, 1923, by the California Insurance Department.

Underwriting and investment results for years: 1923, underwriting loss, $32,325; investment profit, $6,484; 1922, underwriting loss, $14,286; investment profit, $7,493; 1921, underwriting loss, $12,074; investment profit, $6,473.

CLASSES OF INSURANCE WRITTEN: Personal, auto mobile collision, property damage and liability.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

Springfield, Mass.

President, G. G. Bulkley; Vice-President, W. B. Cruttenden; Secretaries, E. H. Hildreth, W. A. Hebert; Assistant Secretaries, C. L. Garnett, F. E. Steele, A. L. Mooney, R. S. Howe, R. W. Crowther; Treasurer, F. H. Williams; Assistant Treasurer, F. A. Schlesinger. Organized, 1849.

Year	Assets*	Unearned Premiums	Net Surplus*	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$22,473,096	$11,792,083	$4,951,092	$13,120,918	$14,132,036	$7,538,265	*a*$400,000	$5,360,697	$13,298,962	$6,914,695
1922	22,134,377	11,247,710	5,793,099	12,611,663	13,509,792	6,736,787	400,000	5,040,844	12,177,631	6,799,541
1921	20,384,250	10,878,928	4,561,111	11,133,368	12,016,638	6,716,317	400,000	4,986,326	12,102,643	6,663,475
1920	20,374,875	11,368,661	4,033,418	13,618,836	14,392,660	5,399,637	400,000	5,483,445	11,283,082	6,026,989
1919	17,466,993	9,149,277	4,142,767	10,220,492	10,865,276	3,951,993	325,000	4,096,128	8,373,121	3,909,653

*On New York Ins. Dept. basis.

a Excludes $1,000,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$350,000	Losses unpaid	$1,512,921
Mortgage loans	2,469,170	Unearned prems.	11,792,083
Bonds and stocks	14,463,012	Other liabilities	717,000
Cash	2,793,522		
Agents' balances	1,964,302	Total liabilities	14,022,004
Interest and rents	204,396	Capital paid up	3,500,000
Other assets	228,694	Net surplus	4,951,092
Total adm. assets	$22,473,096	Total	$22,473,096

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,829,095,953, $17,844,795; ocean marine, $1,076,807 $16,842; motor vehicle, $79,754,921, $857,136; inland navigation and transportation, $1,786,131, $16,905; tornado, $334,964,489, $1,587,379; hail, $36,940, $66; sprinkler leakage. $20,328,794, $92,409; riot, civil commotion and explosion, $19,823,012, $48,177; unclassified, effective prior to January 1, 1921, $175,200,726, $2,096,081.

BUSINESS SINCE ORGANIZATION: Premiums received, $199,430,907; losses paid, $105,985,889; dividends declared, cash, $10,009,542, stock, $3,000,000.

REAL ESTATE OWNED: Consists of the company's home office building, a granite structure at State and Maple Streets, Springfield, Mass. This is carried at its book value, $350,000, although it actually cost $506,134.

MORTGAGE LOANS: There are loans aggregating $2,469,170, and protected by properties (all but a few in Springfield) valued at $5,139,700; and on which the company holds insurance to the amount of $2,409,750. Only 19 loans exceed $10,000 in amount, the largest being $400,000 on brick mercantile block, 328–336 Main Street, Springfield, valued at $800,000. The four next largest loans are $300,000 on Mercantile Bldg., at cor. Main Street and Fort Street, Springfield, valued at $725,000; $180,000 on 349–353 Main Street, Springfield, valued at $375,000; $180,000 on brick mercantile block, 378–382 Main Street, Springfield, valued at $325,000, and $175,000 on brick mercantile block, 106–116 Main Street, Springfield, valued at $320,000.

BONDS AND STOCKS OWNED (Market Values): U. S. and Canadian Gov't bonds, $3,349,400; State, County and Municipal bonds, $2,031,960; other bonds, $3,616,410; stocks, $5,465,242; total, $14,463,012.

DIRECTORS: J. L. Pease, M. S. Southworth, Homer L. Bosworth, W. A. Harris, J. W. B. Brand, E. G. Gaylord, A. F. Dean, Frederick Harris, G. G. Bulkley, H. A. Field.

FIELD MEN AND TERRITORY COVERED: Geo. W. Roberts, special agent, western Mass., Conn., Springfield, Mass.; F. R. Galacar, special agent, and H. E. Wood, special agent, eastern Mass., and R. I., Boston, Mass.; M. S. Bradish, special agent, Me., Portland, Me.; C. C. Wright and Roy T. Taylor, Philadelphia, Pa., special agents for eastern Pa., Md., D. C., Del. and southern N. J.; J. W. Spear, Wilkes-Barre, Pa., special agent for central Pa.; W. E. Brewster, 81 John Street, New York, special agent for central and northern N. J.; F. L. Curtis, Syracuse, N. Y., special agent for western N. Y.; Chas. R. Folsom, Syracuse, N. Y., special agent for central and eastern N. Y.; Clark R. Hall, and Elsmore Duffy, special agents for suburban N. Y., 81 John Street, New York; Geo. A. Hill, Jr., and S. Gage Lewis, special agents, N. Y. Service Dept., 81 John Street, New York; Platt, Yungman & Co., managers, Philadelphia and suburban department, Philadelphia, Pa.; C. L. Rowe, Manchester, N. H., special agent for Vt. and N. H.; Hubert W. Chapman and Ernest F. Warren, special agents for western Pa.; Pittsburgh, Pa.; C. G. Smith, agent Metropolitan Department, New York City; J. M. Rogers, special agent for Ky., Louisville, Ky.; E. A. Parsons, special agent, Farm Department, Louisville, Ky.; Baxter J. Fisher, special agent, Farm Department, Martin, Tenn.; J. M. Picton and C. N. Richardson, special agents for Tenn., Nashville, Tenn.; E. C. Jones, Atlanta, Ga., general agent for Fla., Ga.; Julian Prioleau, New Orleans, La., special agent for Ala., La.; F. H. Spencer, special agent for Va., Richmond, Va.; R. G. Yancey, special agent, Raleigh, N. C., for N. C. and S. C.; Murphy, Love, Hamilton & Bascom, prov. agents, Toronto, Ont.; Knowlton & Gilchrist, general agents, St. John, N. B.; J. W. Grier & Co., Montreal, managers; Western Department, 209 W. Jackson Blvd., Chicago, Ill.: J. C. Harding and W. H. Lininger, managers, E. G. Carlisle, assistant manager, C. E. Vareley, assistant manager, E. G. Frazier, superintendent of agencies; Ark.: C. B. Campbell, state agent, Little Rock, Ark.; Canada: F. L. Heberling, general agent, Winnipeg, Manitoba; Ralph K. Mackay, special agent; John L. Brown, special agent, northern Colo; F. W. Fieler, special agent, Denver, Colo.; Ill.: Homer Caldwell, state agent, Peoria, Ill.; F. J. Davis, special agent; Fred Ticknor, special agent; Elmer C. Dreher, special agent, farm; J. M. Murphy, special agent; G. Dean Owsley, special agent; Ind: J. H. Hellekson, state agent, Indianapolis, Ind.; G. L. Heinz, special agent, 209 W. Jackson Blvd. Chicago. Ill.; Iowa: C. W. Fracker. state agent, Des Moines, Ia.; C. D. Wadsworth, state agent; F. D. Carr, special agent; V. H. Miller, special agent; Kans.: W. S. Whitford, state agent, Topeka, Kans.; Allan F. Wilson, special agent, Topeka, Kans.; Mich.: Fred T. McOmber, state agent, Ann Arbor, Mich.; F. D. Row, special agent, J. T. Healy, special agent, Houghton, Mich.; Minn: E. C. Bowe, state agent, Minneapolis, Minn.; H. F. Hosford, special agent; Mo.: D. R. Ford, state agent, Kansas City, Mo.; C. H. Mahn, special agent; T. O. Nuckles, special agent, Farm; James Y. Dickerson, special agent, Farm; C. D. Eaton, resident manager, St. Louis, Mo.; T. J. Cornelius, general adjuster; J. E. Greer, adjuster, Leo B. Gribble, special agent; Neb.: W. S. Harding, state agent, Nebraska City, Neb.; C. E. Babcock, special agent, Lincoln, Neb.; A. H. Brown, special agent, Hastings, Neb.; N. M.: M. H. Collins, special agent, Denver, Colo.; N. D.: H. A. Presler, state agent, Fargo, N. D.; Ohio: R. S. Tidrick, state agent, Columbus, Ohio; M. F. Livingston, special agent, T. W. Beggs, special agent, W. D. Johnston, special agent; Okla.: H. K. Lininger, state agent, Oklahoma City, Okla.; H. R. Evans, special agent; C. M. Smith, special agent; E. H. Armstrong, special agent; S. D.: Jay Delamater, state agent, Watertown, S. D.; Tex. (northern): E. A. Chisholm, state agent, Dallas, Tex.; C. G. Dempsey, special agent, John Gebbons, general adjuster, Dallas, Tex.; W. Va.: F. W. Shirer, state agent, Wheeling, W. Va.; Wis.: L. C. Hilgemenn, special agent; A. S. Gormly, special agent; Martin R. Blank, special agent; Wyo.: F. W. Fieler, special agent, Denver, Colo.; E. A. Chisholm, special agent, San Antonio, Tex., for northern Tex.; H. C. Ford, state agent, San Antonio, Tex., and Harold Choate, special agents, San Antonio, Tex., for southern Tex.; John Gibbons, general adjuster, Dallas, Tex.; Harold B. Kraft, special agent, Dallas, Tex., for Tex.; M. R. Blank, Milwaukee, Wis., special agent for state of Wis.; J. S. Brown, special agent, Calgary, Alberta, for Canada; R. K. MacKay, special agent, Winnipeg, Man., for Canada; F. W. Shirer, state agent, Wheeling, W. Va., for W. Va.; L. C. Hilgemann, special agent, Milwaukee, Wis., for northern and eastern Wis.; A. S. Gormly, special agent, Milwaukee, Wis., for southern and western Wis.; Pacific Coast Department, 225 Pine Street, San Francisco. Cal.; George W. Dornin, manager; John C. Dornin, assistant manager; Geo. C. Codding, F. H. Young, for northern Cal.; J. E. Crandall and Ralph Stich, for southern Cal. and Ariz, Los Angeles, Cal; A. F. Holden, Jr., Portland, Ore., for Ore. and southern Wash.; C. H. Anderson, for Wash., northern Ida., Seattle, Wash.; Clarence Douglass, Salt Lake City, Utah, for southern Ida., Nev. and Utah; H. C. Dunn, Butte, Mont., for Mont; W. L. Harnan, Service Dept. The company operates in all the states in the Union, including the Hawaiian Islands, the Dominion of Canada, China, Holland and Turkey.

HISTORICAL DATA

This company was incorporated in Mass., April 24, 1849, and commenced business in 1851, with an authorized capital of $150,000. Paid in, April 15, 1851, $50,000; July 1, 1851, $50,000. Further

increases were made as follows: October 1, 1853, paid in $50,000; May 2, 1859, paid in $50,000; January 6, 1864, paid in $100,000; September 1, 1866, paid in $200,000; increases by stock dividend: January 1, 1875, $100,000; January 1, 1876, $150,000; August 1, 1880, $250,000; February 1, 1887, $250,000; May 13, 1889, $250,000; July 17, 1901, $500,000; July 16, 1913 $500,000; July 26, 1923, $1,000,000; giving a total capital stock as of December 31, 1923, of $3,500,000. The company made two assessments on the stockholders, on December 1, 1871 (65%) $325,000; the second, December 24, 1872 (30%) $150,000. As of December 31, 1923, the directors owned $247,600 of the stock. Par value of stock, $100 per share; book value, December 31, 1923, $241.45 latest sale, 330%. Largest amount insured in one hazard, gross, $500,000; net, $70,000. Special deposits are as follows: Canada, $636,610; Ga., $10,200; N. M., $9,900; N. C., $28,200; Va., $110,500.

ADMINISTRATION AND REPUTE: This company is in high standing in the insurance business, conservative in all its transactions and has by slow but sure steps developed into one of the largest fire insurance companies in the country. Directors are men of the highest business standing. Its reputation for paying losses is the best possible; it has excellent investments; owns its own home office and has a low expense ratio. The company was organized by prominent Massachusetts business men and is a typical, conservative New England business institution. The company underwrites the policies of the Constitution Underwriters Department. Underwriting and investment results for the past five years: 1923, underwriting profit, $77,888, investment profit, $601,742; 1922, underwriting profit, $231,465; investment profit, $1,433,758; 1921, underwriting loss, $12,272; investment profit, $939,965; 1920, underwriting loss, $239,372; investment profit, $522,369; 1919, underwriting profit, $772,016; investment profit, $648,423.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Eastern Automobile Underwriters Conference, New England Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference, National Automobile Underwriters Conference, Canadian Fire Underwriters Association, Nova Scotia Board of Fire Underwriters, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Western Canada Fire Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Automobile, explosion, farm, fire, hail, inland marine, lightning, parcels post, profits, registered mail, rain, reinsurance, rent, riot and civil commotion sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy.

CONFLAGRATION LOSSES: Chicago, 1871, $527,120; Boston, 1872, $259,294; Baltimore, 1904, $465,215; San Francisco, 1906, $1,639,063. Value of special deposits: Ga., $10,200; N. M., $9,900; N. C., $28,200; Va., $110,500; Can., $636,610.

STANDARD AMERICAN FIRE INSURANCE COMPANY, Chicago, Ill.

President, Geo. W. Wolfle; 1st Vice-President and Secretary, E. H. Steffelin; 2nd Vice-President and Managing Underwriter, Chas. Turner; Vice-Presidents, R. G. Harrop, N. H. Davis, Frank H. Collins; Treasurer, L. M. Risley; Assistant Secretary, G. H. Braasch; Assistant Treasurer, O. C. Siebert. Organized, 1921.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$470,696	$158,942	$25,448	$194,745	$208,379	$118,105	.....	$123,894	$241,999	$124,925
1922	336,365	145,338	13,376	252,664	*x*311,696	59,809	.....	132,204	192,013	69,126

x Includes surplus paid in $50,400.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$238,300	Losses unpaid.....	$33,806
Collateral loans.....	1,700	Unearned prems....	158,942
Bonds.....	14,140	Other liabilities....	2,500
Cash.....	122,960		
Agents' balances....	89,740	Total liabilities...	195,248
Interest.....	3,755	Capital paid up....	250,000
Other assets.....	101	Net surplus.....	25,448
Total adm. assets.	$470,696	Total.....	$470,696

See Department of Year Book: Fire Insurance Stocks and Dividends.

DIRECTORS: Geo. I. Haight, Markus Aurelius, S. G. Barton, Robert E. L. Brooks, Frank H. Collins, A. C. Cronkhite, Geo. A. Hart, Herman C. Hintzpeter, Baldwin H. Kannenberg, Geo. Peterson, Herman Teninga, Edw. H. Steffelin, F. L. Wells, Charles J. Wolf, Geo. W. Wolfle.

TERRITORY COVERED: The company is licensed in Colo., Del., D. C., Ill., Ia., La., Mass., Minn., Miss., Mont., Mich., N. Y., Nev., N. C., N. J., N. H., Ohio, Pa., Tex., W. Va., Wis.

HISTORICAL DATA

This company was licensed by the insurance department of Illinois on July 28, 1921, having been incorporated under the laws of that state on May 28, 1921. The authorized capital was $100'000 and consisted of 4,000 shares with a par value of $25 each. The net surplus at inception was $70,000 and on December 31, 1922, $50,400 was paid in to capital and a like amount to surplus. In 1923 capital increased from $150,000 to $250,000. Par value of shares, $25; December 31, 1923, 110.17%.

ADMINISTRATION AND REPUTE: The president and vice-president of the Standard American Fire are also president and vice-president of the Great American Casualty Company of Chicago, which writes accident and health coverage. These officers for more than 20 years represented the North American Accident Insurance Company of Chicago as members of the firm of Wolfle-Steffelin & Co. The management of the company will be carried out in connection with the executive control of the Great American Casualty Company. Charles H. Turner, who is in charge of the underwriting department, was for 21 years manager of the Cook County branch of the Continental Insurance Company of New York and had previously been state agent for Iowa of the Hartford Fire Insurance Company and also for the Insurance Company of North America. The company's underwriting and investment record for the past year is: 1922 underwriting loss, $76,695, investment profit, $9,566.

BOARD MEMBERSHIP: Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, tornado and windstorm, rent, rental value, sprinkler leakage, use and occupancy.

STANDARD FIRE INSURANCE COMPANY, Hartford, Conn.

President, Morgan B. Brainard; Vice-President, Jas. K. Hooker; Secretary, H. B. Anthony. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,590,818	$811,605	$187,394	$731,240	$787,820	$382,310	$40,000	$388,028	$810,338	$385,858
1922	1,646,591	720,285	337,533	713,746	778,752	410,731	40,000	360,944	811,675	398,853
1921	1,638,732	632,620	406,753	727,788	793,828	385,645	40,000	368,939	794,584	379,106
1920	1,600,179	635,636	369,034	755,531	819,177	306,926	40,000	357,946	704,872	307,824
1919	1,545,590	633,678	324,852	751,641	820,712	383,362	40,000	339,226	762,588	355,781

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,360,940	Losses unpaid.....	$74,637
Cash.....	86,302	Unearned prems....	811,605
Agents' balances....	126,361	Other liabilities....	17,182
Interest and rents...	17,215		
		Total liabilities...	903,424
		Capital paid up....	500,000
		Net surplus.....	187,394
Total adm. assets.	$1,590,818	Total.....	$1,590,818

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $151,906,086, $1,291,549; motor vehicle, $807,829, $13,739; tornado, $15,050,513, $43,454; sprinkler leakage, $3,932,010, $1,691; unclassified, effective prior to January 1, 1921, $9,420,126, $110,799.

BUSINESS SINCE ORGANIZATION: Premiums received $8,556,799; losses paid, $4,249,400; dividends declared, cash, $460,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $245,000; State, County and Municipal bonds, $357,281; other bonds, $692,820; stocks, $65,839; total, $1,360,940.

DIRECTORS: M. L. Hewes, chairman, M. B. Brainard, Newton C. Brainard, M. G. Bulkeley, Jr. H. Bissell Carey, Francis W. Cole, Austin Dunham. J. K. Hooker, R. B. Newell, C. H. Remington.

FIELD MEN AND TERRITORY COVERED: T. H. Dooley, manager, Boston Mass., for Me., N. H. and Mass.. J. S. Murdy, special agent, Springfield, Mass., for Mass. and N. H.; Munroe E. Mitchell, special agent, Hartford, Conn., for Conn.; F. G. Wissemann, superintendent suburban Exchange District; New York City, N. Y., for N. Y.; Christ Moller, state agent, Newark, N. J., for N. J.; H. C. Wagstaff, special agent, Philadelphia, Pa., for N. J. and Pa.; E. E. Leyda, state agent, Pittsburgh, Pa., for Pa.; H. W. Masters, special agent, Philadelphia, Pa , for Pa.; W. F. Long, special agent, Harrisburg, Pa., for Pa., A. A. Warfield, state agent, Washington, D. C., for Del., Md.; Va. and D. C.; E. N. O'Beirne, manager, Atlanta, Ga., for N. C., S. C., Ga., Ala., Fla. and Tenn.; John G. Currie, special agent, Rochester, N. Y., for western N. Y.; Frederic W. Dodd, special agent, Albany, N. Y., for eastern N. Y.; James F. Dissell, special agent, Syracuse, N. Y., for central N. Y.; Louis H. Schweer, state agent, Cincinnati, Ohio, for Ohio and Ky.; Richard B. Miller, Wellsburg, W. Va., for W. Va.; J. W. Robertson, manager, Chicago, Ill., for western Division (Ia., Kans., Ill., Mich., Ind., Mo., Minn. and Wis.); James E. Bright, state agent, Des Moines, Ia., for Ia. and Neb.; C. J. Tichenor, state agent, Kansas City, Mo., for Kans.; T. M. Hussey, special agent, Kansas City, Mo. for Mo.; L. H. Kashner, state agent, St. Louis, Mo. for Mo.; A. J. Meyer, state agent, Chicago, Ill., for Ill.: L. A. Wilson, special agent, Chicago, Ill., for Ill.; E. J. Carter, state agent, Detroit, Mich., for Mich.; C. C. McClure, state agent, St. Paul, Minn., for Minn.; N. J. Nesheim, special agent, St. Paul, Minn., for Minn.; E. M. Schimmels, state agent, Milwaukee, Wis., for Wis.; Simon Koontz, Jr., state agent, Indianapolis, Ind., for Ind.; Dan M. Murchison, state agent, Oklahoma City, Okla., for Okla.; Daly General Agency, general agents, for Colo and Wyo., Denver, Colo.; Geo. F. Baggaley, special agent, Deadwood, S. D., for S. D.; Cosgriff & Von Sien, general agents, Fargo, N. D., for N. D.; Marsh & McLennan, managers for Pacific Coast, San Francisco, Cal. The company operates in all states and territories of the United States except Alaska, Ark., Hawaii, Miss., Nev., N. M. P. I., P. R., Tex., Wyo., Canada and Cuba.

HISTORICAL DATA

Company incorporated July 6, 1905 ,commenced business in 1910 with an authorized capital stock, $2,000,000; subscribed and paid in $500,000. Par value of stock, $50; book value, December 31, 1923, 137.47%. Value of special deposits: Ga., $10,000; N. C., $10,000; Va., $30,000. Stock owned by directors as of December 31, 1923, $28,650 par value.

ADMINISTRATION AND REPUTE: The stock subscriptions were secured and the organization formed through M. Lewin Hewes, who became its president and continued as such until February 5, 1924, when he was elected chairman of the board of directors, Morgan B. Brainard, president of the Aetna Life Insurance Company being at the same time elected president, Joseph K. Hooker, vice-president and H. B. Anthony, secretary. As of that date the company became affiliated with the Aetna Life interests through the purchase by these interests of practically the entire stockholdings of the Standard from the individual stockholders. The company has excellent investments and is rated very highly in the matter of loss settlements. Underwriting and investment results for the last five years: 1923, underwriting loss, $131,605, investment profit, $21,465; 1922, underwriting loss, $136,078, investment profit, $106,801; 1921, underwriting loss, $25,931, investment profit, $103,707; 1920, underwriting profit, $88,507, investment loss, $4,325; 1919, underwriting profit, $15,782, investment profit, $17,052. Largest amount insured in one hazard gross $100,000; net, $33,333.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, lightning sprinkler leakage, tornado, tourists' baggage, use and occupancy

STANDARD FIRE INSURANCE COMPANY OF NEW JERSEY

Trenton, N. J.

President, O. J. Prior; Vice-Presidents, Washington A. Roebling, Fred W. Wright; Secretary, W. M. Crozer. Organized. 1868.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,843,666	$957,560	$400,806	$919,776	$1,039,769	$455,157	$40,000	$393,443	$888,600	$437,761
1922	1,729,941	775,163	462,904	752,674	830,372	411,822	36,000	310,846	758,668	396,765
1921	1,618,271	687,166	634,567	641,752	714,082	341,493	36,000	255,252	632,745	354,087
1920	1,559,364	659,549	623,839	655,724	721,065	285,328	24,000	278,909	588,237	290,185
1919	1,449,440	579,177	602,285	599,616	656,537	212,191	24,000	241,654	477,845	213,489

x Excludes $200,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$200,000	Losses unpaid.....	$71,800
Mortgage loans.....	454,750	Unearned prems....	957,560
Bonds and stocks ..	838,592	Other liabilities....	13,500
Cash	126,928		
Agents' balance....	196,410	Total liabilities...	1,042,860
Interest and rents...	11,185	Capital paid up....	400,000
Other assets.....	15,801	Net surplus.....	400,806
Total adm. assets	$1,843,666	Total.....	$1,843,666

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $173,617,192, $1,590,079; tornado, $3,269,925, $13,601; unclassified, effective prior to January 1, 1921, $10,347,728, $110,359.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,700,210; losses paid, $5,888,752; dividends declared, cash, $588,000, stock, $200,000.

REAL ESTATE OWNED: Consists of lot and 2-story brick building with white marble front at W. State Street, Trenton, unincumbered, carried at $200,000.

MORTGAGE LOANS: There are 71 loans, aggregating $454,750, all but a few of which are upon Trenton properties. Only $427 of interest was past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): Gov't. bonds, $85,100; State, County and Municipal bonds, $142,070; other bonds, $264,860; stocks, $346,562; total, $838,592.

DIRECTORS: F. W. Roebling, Jr., Huston Dixon, O. D. Wilkinson, N. L. Petty, R. V. Kuser, H. W. Cook, W. A. Roebling, J. W. Manning, E. B. Parsons, O. J. Prior, B. B. Dinsmore, W. T. White, H. B. Tobin, Scott Scammell, W. H. Brokaw, Sigfried Roebling.

FIELD MEN AND TERRITORY COVERED: J. M. Jablonski, special agent, Pa., home office; M. J. Giedlin, Toledo, Ohio, state agent, for Mich. and Ohio. The company operates in Conn. Ind., Ill., Md., Mass., Mich., Minn., Mo., N. J., N. Y., Ohio and Pa.

HISTORICAL DATA

This company was incorporated in N. J. with $200,000, proposed capital and began business in 1868. Capital was reduced in 1880 from $200,000 to $100,000 and increased in 1902 to $200,000 and in 1922 to $400,000 by stock dividend. The par value of the stock is $25, book value December 31, 1923, 200.20%; latest sale, 200%. The company was examined by the New Jersey Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company is very well regarded and has an excellent record for payment of losses. It is conservative in its underwriting. The company will carry $100,000 gross on one risk and $20,000 net. The directors own $128,025 worth of the stock December 31, 1923. The underwriting and investment results of this company during the past five years are as follows: 1923, underwriting loss, $105,623, investment profit, $83,524; 1922, underwriting loss, $54,223, investment profit, $115,233; 1921, underwriting loss. $25,931; 1920, underwriting profit, $4,826, investment profit, $41,316; 1919, underwriting profit; $41,934; investment profit, $42,821.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, farm, lightning, reinsurance, use and occupancy, tornado and windstorm.

STANDARD INSURANCE COMPANY OF NEW YORK, New York

President, J. A. Kelsey; Vice-President, H. W. Lowe; Secretary, George Z. Day; Assistant Secretary, H. R. Howard. Organized, 1922

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,430,460	$304,516	$1,083,574	$419,046	$505,772	$75,487	.....	$161,659	$237,146	$98,417
1922	2,168,453	100,927	1,055,587	134,861	157,486	135	.....	54,583	54,718	9,575

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks ..	$1,731,140	Losses unpaid.....	$32,370
Cash	627,113	Unearned prems...	304,516
Agents' balances....	48,205	Payable for taxes ..	10,000
Interest and rents...	23,560		
Reins. recoverable..	442	Total liabilities...	346,886
		Capital paid up....	1,000,000
		Net surplus.....	1,083,574
Total adm. assets.	$2,430,460	Total.....	$2,430,460

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $56,148,790, $457,632; tornado, $2,363,973, $7,656; sprinkler leakage, $410,814, $937; riot, civil commotion and explosion, $187,748, $323.

BUSINESS SINCE ORGANIZATION: Premiums received, $553,907; losses paid, $75,622.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $528,150; railroad bonds, $462.540; other bonds, $504,250; stocks, $236,200; total, $1,731,140.

DIRECTORS: G. V. Coe, David Rumsey, J. A. Kelsey, H. E. Manville, H. W. Lowe, Calvert Brewer, C. E. Bedford, W. W. Curtin, K. Kagami, G. M. Moffett, Frank Phillips, W. S. Pardonner, W. C. Langley.

FIELD MEN AND TERRITORY COVERED: H. W. Murray, Chicago, Ill., superintendent of agencies; A. K. Slade, Boston, Mass., special agent; F. R. Glass, special agent, Chicago, Ill.; W. G. Roehrle, special agent, New York; Cobb, Miller & Stebbins, general agents, Denver, Colo. The company operates in Colo., D. C., Ill., Mass., N. J., N. Y. and Pa.

HISTORICAL DATA

This company was organized July 1, 1922, and commenced business August 8 of the same year, with an authorized subscribed and paid in capital of $1,000,000. Surplus paid in $1,056,813. There were no organization expenses. Largest amount insured in one hazard, gross, $200,000; net, $50,000. As of December 31, 1923, the directors owned $6,500 of stock, and the Tokio Marine & Fire Insurance Company, Ltd., owned 9,935 shares. Par value of stock, per share, $100, book value, December 31, 1923, $208.36.

ADMINISTRATION AND REPUTE: This company is controlled by the Tokio Marine & Fire Insurance Company, Ltd., which has for its United States manager, J. A. Kelsey, the president of the Standard. Directors include men well known in New York insurance circles. This company will, no doubt share the excellent reputation of the controlling company. It is under the supervisory management of Johnson & Higgins. Its underwriting and investment experience has been as follows: 1923, underwriting loss, $54,465 investment profit, $82,452; 1922, underwriting loss. $31,976; investment profit, $32,372.

CLASSES OF INSURANCE WRITTEN: Fire, marine and allied lines.

STAR INSURANCE COMPANY OF AMERICA OF NEW YORK, New York

President, Thos. H. Anderson; Vice-President C. A. Nottingham; Secretary, Robt. H. Williams; Assistant Secretary, J. D. Simpson Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,389,061	$1,734,492	$1,269,281	$2,130,450	$2,284,270	$928,367	.....	$830,991	$1,759,358	$884,288
1922	3,895,016	1,373,044	1,116,415	1,639,487	*t*2,253,070	1,180,336	.....	675,406	1,855,812	1,044,361
1921	2,960,026	1,459,327	534,571	1,793,645	1,914,276	1,262,489	50,000	833,471	2,145,960	1,283,885
1920	3,084,194	1,465,127	689,073	2,110,318	*a*2,580,986	761,278	30,000	694,664	1,485,942	950,474
1919	1,907,431	920,998	368,091	1,205,112	1,282,661	429,717	30,000	429,866	889,583	455,852

a Includes $400,000 surp. paid in. *t* Includes $500,000 premium on new stock.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$3,356,045	Losses unpaid	$295,949
Cash	394,174	Unearned prems	1,734,492
Agents' balances	604,835	Other liabilities	89,339
Interest	33,902		
Other assets	105	Total liabilities	2,119,780
		Capital paid up	1,000,000
		Net surplus	1,269,281
Total adm. assets.	$4,389,061	Total	$4,389,061

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $319,408,581, $2,662,250; motor vehicle, $13,581,031, $176,915; inland navigation and transportation, $1,825,840, $12,547; tornado, $35,120,416, $136,503; sprinkler leakage, $5,039,957, $9,305; riot, civil commotion and explosion, $3,742,747, $6,018; earthquake, $105,000, $306; unclassified, effective prior to January 1, 1921, $13,208,482, $146,483.

BUSINESS SINCE ORGANIZATION: Premiums received, $13,993,976; losses paid, $6,788,697; dividends declared, cash, $362,825, stock, $200,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,811,905; State, County and Municipal bonds, $60,600; other bonds, $1,287,240; stocks, $196,300; total, $3,356,045.

DIRECTORS: Walter C. Hubbard, T. M. Brown, Wm. H. Wheelock, Edw. D. Sheldon, Hugh Lewis, Bertram H. Borden, Thos. H. Anderson, C. A. Nottingham, Robt. H. Williams, Francis I. Crisfield, J. D. Simpson.

UNDERWRITING MANAGERS AND TERRITORY COVERED: Harold T. Cartlidge, manager, M. H. Grannatt, L. B. Chandler, A. C. Mollington, assistant managers, Chicago, Ill.; Clarence E. Allan, manager, Geo. F. Guerraz, assistant manager, San Francisco, Cal.; J. G. Pepper, manager, R. H. Colcock, Jr., assistant manager, E. S. Waggaman, deputy assistant manager New Orleans, La. The company operates in all states of the United States, except Alaska, Haw., P. I. and P. R.

HISTORICAL DATA

This company was incorporated under the laws of N. Y. in November, 1896, and began business early in 1897 with an authorized capital of $200,000. The capital was increased in 1915 by the transfer of $200,000 from surplus and in 1920 by $100,000 cash paid in on capital account. Until 1918 the company was known as the Liverpool & London & Globe of New York, but in that year it changed its name to the present title. In 1920 $400,000 was paid in to surplus and on December 21, 1922, $500,000 was added to the capital, bringing this to $1,000,000 and $500,000 was paid into surplus. Value of special deposits: Ga., $9,600; N. C., $11,385; Va., $22,770. Largest amount insured in one hazard, gross, $1,300,000; net, $56,400; December 31, 1923, directors owned $5,500 of stock. Par value of shares $100; book value, December 31, 1923, $226.92. It guarantees policies issued under the name of Anglo-American Underwriters. The company was examined by the New York Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company is under the same executive control as the United States branch of the Liverpool & London & Globe of Liverpool, England. The reputation of this management is so firmly established as to need scarcely any mention. The company's record in the matter of loss payments is excellent. The underwriting and investment gain and loss record is: 1923, underwriting profit, $67,335, investment profit, $85,437; 1922, underwriting loss, $112,954, investment profit, $193,757; 1921, underwriting loss, $351,434; 1920, underwriting loss, $134,048; investment profit, $47,231; 1919, underwriting loss, $87,753; investment profit, $12,450.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association, Western Insurance Bureau, Eastern Union and Western Union.

CLASSES OF INSURANCE WRITTEN: Automobile, explosion, fire, inland marine, war risk, sprinkler leakage, tornado, hail, registered mail and tourists' baggage.

STATE DWELLING HOUSE INSURANCE COMPANY, Concord, N. H.

President, Arthur P. Morrill; Secretary, George N. Andrews. Organized, 1885. Capital, $25,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
‡1923										
1922	$54,463	$8,645	$19,435	$5,653	$13,538	$3,420	$2,854	$2,935	$9,209	$4,391
1921	50,145	9,600	15,164	5,612	8,304	2,238	3,006	2,341	7,585	2,238
1920	51,955	9,793	16,786	5,495	9,526	1,739	1,500	4,132	7,471	1,664
1919	49,913	10,260	14,371	5,630	9,289	1,421	654	1,246	3,321	1,414

‡ No statement for 1923 received when this page went to press.

DIRECTORS: John E. Robertson, Willis D. Thompson, Arthur P. Morrill, Allen Hollis, Isaac Hill, Geo. A. Foster, William S. Huntington, William A. Foster, George N. Andrews, Edward K. Woodworth. (1923 report).

HISTORICAL DATA

This company was organized as the State Mutual Insurance Company in 1885 and shortly afterward was reorganized as the State Dwelling House Insurance Company, a stock company, with a capital of $15,000. On April 27, 1907, the paid-up capital was increased from $15,000 to $25,000 The company confines its operations to New Hampshire only. Par value of shares $100; book value, Dec. 31, 1922, $137.74; latest sale 150%. Dec. 31, 1922, directors owned over $16,500 of stock

ADMINISTRATION AND REPUTE: Although this company has never transacted a large volume of business, its reputation is excellent. Fire insurance on dwelling houses and mercantile risks is the only class of business transacted by the company. The company's underwriting and investment gain and loss record is: 1922, und. loss, $628, invest. profit, $4,978; 1921, und. loss, $3,564, inv. profit, $1,009; 1919, und. profit, $1,889; invest. profit $340.

STERLING FIRE INSURANCE COMPANY, Indianapolis, Ind.

President, Edward D. Evans; Vice-Presidents, Lewis A. Coleman, A. G. Dugan; Secretary-Treasurer, Oscar L. Ross. Organized, 1911.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,879,690	$1,181,043	$660,096	$1,408,770	$1,571,890	$708,550	$51,000	$546,765	$1,306,315	$705,986
1922	2,620,998	924,299	590,714	1,147,252	1,294,125	568,428	51,000	490,992	1,110,420	558,903
1921	2,438,109	658,075	582,442	803,441	902,046	615,494	51,000	352,977	1,019,471	558,143
1920	2,501,241	778,648	543,456	1,195,429	1,327,585	490,960	51,000	429,384	971,344	605,902
1919	2,140,495	513,883	542,462	753,220	876,967	421,429	51,000	282,707	755,136	419,271

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$10,228	Losses unpaid	$217,551
Mortgage loans	2,228,034	Unearned prems	1,181,043
Bonds	533,128	Other liabilities	31,000
Cash	26,323		
Agents' balances	33,729	Total liabilities	1,429,594
Interest and rents	48,248	Capital paid up	850,000
		Net surplus	600,096
Total adm. assets.	$2,879,690	Total	$2,879,690

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $193,175,051, $1,905,181; motor vehicle, $113,941, $1,242; inland navigation and transportation, $39,693, $606; tornado, $20,248,476, $92,521; sprinkler leakage, $1,797,016, $5,583; riot, civil commotion and explosion, $3,732,599, $5,315; rain and flood, $28,612, $340; unclassified, effective prior to January 1, 1921, $5,861,384, $83,623.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,250,717; losses paid, $4,159,443; dividends declared, cash, $374,000.

REAL ESTATE OWNED: Consists of two parcels of land in Indianapolis, taken under foreclosure and carried in the aggregate below the actual cost of $11,279.

MORTGAGE LOANS: There are over 300 loans, aggregating $2,228,034 classified as follows: Ark., $50,700; Ill., $16,000; Ind., $1,930,909; La., $6,800; Okla., $194,800; Tex., $28,825. The total mortgaged property is valued at $6,489,333. The company holds $1,798,530 of insurance on the buildings.

BONDS OWNED (Market Values): U. S. Gov't bonds, $495,180; State, County and Municipal bonds, $37,948; total, $533,128.

DIRECTORS: E. Clifford Barrett, J. Will Baxter, Lewis A. Coleman, A. G. Dugan, Ed. D. Evans, James E. Lilly, Lynn B. Millikan, William C. Pulse, George F. Quick, Jacob D. Rich, O. J. Smith, Wm. L. Taylor, F. D. Rose.

FIELD MEN AND TERRITORY COVERED: Southern Department: W. R. Prescott, general agent, 801 Trust Co. of Ga. Bldg., Atlanta, Ga.; H. J. Hopkins, assistant general agent, 801 Trust Co. of Ga. Bldg., Atlanta, Ga.; A. B. Clower, agency superintendent, 801 Trust Co. of Ga. Bldg., Atlanta, Ga.; C. S. Whitner, agency superintendent, 801 Trust Co. of Ga. Bldg., Atlanta, Ga.; C. A. Woolford, Jr., agency superintendent, 801 Trust Co. of Ga. Bldg., Atlanta, Ga.; J. F. Satterlee, special agent, 801 Trust Co. of Ga. Bldg., Atlanta, Ga., for Ga. and S. C.; Mills & Whitner, general agents, Jacksonville, Fla., for Fla.; Albert J. Brame, general agents, Montgomery, Ala., for Ala.; French & Tupper, general agents, New Orleans, La., for La. and Miss.; Geo. M. Easley & Co., general agents, Ins. Bldg., Dallas, Tex., for Tex.; W. L. Braerton, special agent, Denver, Colo., for Colo., Wyo. and N. M.; H. M. Brooks, manager, Cuyahoga County Department, Cleveland, Ohio, for Ashtabula, Seneca, Cuyahoga, Huron, Erie, Wood, William, Geauga, Sandusky, Defiance, Fulton, Ottawa, Lorain, Lucas and Henry Counties; Stanley R. Bruce and D. E. Chicolte, special agents, Oklahoma City, for Okla.; C. R. Boynton, special agent, Louisville, for Ky.; John M. Cogley, special agent, Sioux Falls, for S. D.; R. H. Cooper, special agent, for Ohio; J. E. Tenner, manager, St. Louis Department, for Mo.; H. T. Dahl, special agent, Saginaw, for Mich., M. S. Davis, inspector, Detroit, Mich., for City of Detroit; J. F. Dieber, special agent, Kansas City, for Mo.; A. E. Ellsworth, Detroit, Mich., for southern Mich.; I. W. Elwell, special agent, Denver, Colo., for Colo., Wyo. and N. M.; W. H. Comrie, special agent, Omaha, Neb., for Neb. north of Platte River; F. K. Guck, special agent, Hartford, for northern peninsular of Mich.; Chas. F. Hardy, special agent, Topeka, for Kans.; C. C. Hatcher, special agent, 39 South La Salle Street, Chicago, Ill. for Cook County, Ill.; W. J. Hatcher, special agent, Chicago, Ill., for special hazard division; L. E. Hildreth, adjuster, Chicago, Ill., for western department; B. T. Hough, special agent and adjuster, Des Moines, for Ia.; Arthur B. Johnson, special agent, for northern Minn.; Thos. Larkins, special agent, Minneapolis, Minn., for southern Minn.; John S. Little, special agent, Omaha, Neb., for Neb. south of Platte River; W. A. McGrew, special agent and adjuster, Denver, Colo., for Colo., Wyo. and N. M.; Jas. S. McHugh, special agent, Des Moines, for Ia.; Harry N. Nelson, special agent, 39 South La Salle Street, Chicago, Ill., for southern Ill.; F. H. Reed, Topeka, for Kans.; A. W. Schell, manager, Hamilton, County Department; Cincinnati, for Ohio; L. L. Seiler, special agent, Louisville, for Ky. F. W. Sundlof, special agent, 39 South La Salle Street, Chicago, Ill., for northern Ill.; J. E. Tenner, special agent, St. Louis, Mo. for Mo.; Benj. P. Tinsley, special agent, Columbus, for Ohio; W. B. Tobias, special agent, Peoria, Ill., for central Ill.; Lucien A. Wilbur, special agent, Cleveland, Ohio, for northern Ohio. The company operates in all the states of the United States and in Canada except Del., N. M., P. I., P. R., Va., Wyo. and Cuba.

HISTORICAL DATA

This company was organized in 1911, and began business, January 2, of the following year. Its original title was the Home Fire Insurance Company of Indiana, which was changed to the present title before the company commenced business. It began business with a paid-up capital of $100,000 which was subsequently increased to $850,000. Par value of stock $10 per share; book value December 31, 1923, 170.59%; latest sale, 102½%. As of December 31, 1923, the directors owned $203,175 of capital stock. The company reinsured its outstanding liability as of January 1, 1915, in the Hartford Fire Insurance Company, which company continues to assume a certain portion of all risks written. Values of special deposits: Ind., $450,500; Canada, $137,300. Largest amount insured in one hazard, gross, $85,000, net $10,000. The company was examined by the Indiana and Ohio Insurance Departments in 1923

ADMINISTRATION AND REPUTE: This company is on a good footing and its contract with the Hartford Fire Insurance Company, a highly reputable institution, adds materially to its standing. Underwriting and investment results for the past five years: 1923, underwriting loss, $67,260, investment profit, $127,641; 1922, underwriting loss, $58,181, investment profit, $117,453; 1921, underwriting loss, $20,096; 1920, underwriting loss, $49,575, investment profit, $101,568; 1919, underwriting profit, $32,351, investment profit, $81,471.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, explosion, farm, fire, hail, inland marine, lightning, profits, rain, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

STONEWALL INSURANCE COMPANY, Mobile, Ala.

President, Stewart Brooks; Vice-President, Gesner T. McCorvey; Secretary, F. M. Backes; Assistant Secretary, R. Gaillard. Organized, 1866.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$330,900	$59,608	$98,579	$64,548	$89,685	$31,323	$15,000	$34,978	$81,300	$33,424
1922	317,079	49,458	98,975	50,675	70,731	13,480	15,000	28,721	57,201	14,010
1921	297,594	41,678	98,804	36,323	55,535	18,218	15,000	25,669	58,887	16,798
1920	302,349	44,805	95,450	38,975	55,683	16,258	15,000	22,282	53,540	17,313
1919	304,940	45,637	103,444	46,843	62,243	16,636	15,000	26,055	57,691	16,288

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$2,250	Losses unpaid	$4,082
Mortgage loans	131,309	Unearned prems	59,608
Collateral loans	147	Other liabilities	18,631
Bonds and stocks	147,556		
Cash	9,420	Total liabilities	82,321
Agents' balances	27,426	Capital paid up	150,000
Interest and rents	1,057	Net surplus	98,579
Other assets	11,735		
Total adm. assets.	$330,900	Total	$330,900

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $6,011,077, $110,996.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,879,512; losses paid, $579,525; dividends declared, cash, $671,035, stock, $48,465.

REAL ESTATE OWNED: Consists of lands in Mobile County, costing $1,013; book value, $1,013; market value, $2,250.

MORTGAGE LOANS: There are 77 loans, aggregating $131,309, all liens on improved property in Mobile City, Ala., and

vicinity. Total value, lands, $109,200 buildings, $317,400. The company holds $196,750 of insurance on the mortgaged buildings.

COLLATERAL LOANS are as follows: Securities	Market Value	Amount Loaned
4th Liberty Loan	$98	$147
3rd Liberty Loan	98	
Total	$196	$147

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $43,475; State County and municipal bonds, $93,410; other bonds, $7,050; stocks, $4,396; total, $148,331.

DIRECTORS: Frank M. Backes, J. J. Blacksher, Albert J. Brame, Samuel J. Hahn, A. L. Staples, Estes D. Baker, A. W. Brooks, J. C. Bush, Jr., Gessner T. McCorvey, W. F. McDonnell, F. C. Turner, Stewart Brooks, J. B. Davis, John F. Jossen, Samuel Eichold.

TERRITORY COVERED: Albert J. Brawl, general agent, and L. Y. Dean, special agent, Montgomery, Ala., for Ala. This company operates in Ala. only.

HISTORICAL DATA

This company was organized in 1866, with an authorized and paid up capital of $150,000. Par value of stock, $100 per share; book value, Dec. 31, 1923, $165.72; latest sale, 135%.

ADMINISTRATION AND REPUTE: This is an old and well established company and has an excellent reputation. The company does a comparatively small business in a limited territory. Underwriting and investment results for the past five years: 1923, underwriting loss, $3,600; investment profit, $18,201; 1922, underwriting profit, $6,028, investment profit, $17,643; 1921, underwriting profit, $3,683; investment profit, $14,672; 1920, underwriting profit, $1,377; investment profit, $5,628; 1919, underwriting profit, $2,292; investment profit, $6,861.

BOARD MEMBERSHIPS: Southeastern Underwriters Association, Southern Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Farm, fire, inland marine, lightning, ocean marine, reinsurance, rent, tornado and windstorm, automobile, hail, crop, profits, rain or snow, use and occupancy.

STUYVESANT INSURANCE COMPANY, New York, N. Y.

President, J. S. Frelinghuysen; Vice-Presidents, C. A. Garthwaite, H. R. Chambers; Secretary, G. F. Hutchings. Organized, 1850.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,699,113	$920,826	$407,188	$1,750,750	$1,891,904	$1,156,562	$42,000	$529,543	$1,728,105	$974,978
1922	2,593,521	803,785	331,486	1,464,845	1,573,927	1,104,959	10,500	504,795	1,620,254	1,201,343
1921	2,589,737	1,036,396	233,708	1,618,988	1,721,260	1,235,779	.....	557,464	1,793,243	1,108,206
1920	2,709,425	1,059,293	253,622	1,835,271	1,923,734	902,340	.....	538,937	1,441,277	1,104,502
1919	2,244,608	894,912	182,404	1,347,739	1,412,617	691,687	.....	428,842	1,120,529	635,429

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$13,000	Losses unpaid	$348,099
Bonds and stocks	2,076,238	Unearned prems	920,826
Cash	183,484	Other liabilities	323,000
Agents' balances	404,252		
Interest	13,460	Total liabilities	1,591,925
Other assets	8,679	Capital paid up	700,000
		Net surplus	407,188
Total adm. assets	$2,699,113	Total	$2,699,113

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Fire, $99,624,158, $1,487,646; motor vehicle, $4,622,639, $122,184; tornado, $4,053,908, $21,234; riot, civil commotion and explosion, $1,556,575, $4,673; earthquake, $11,111, $102; unclassified, effective prior to January 1, 1921, $800,027, $9,453.

BUSINESS SINCE ORGANIZATION: Premiums received, $23,771,019; losses paid, $14,208,054; dividends declared, cash, $1,303,000.

MORTGAGE LOANS: There is one loan of $6,000 on 279 Bridge St., Brooklyn, and one of $7,000, Pacific ave., Tacoma, Wash. Total valuation, $34,550; insurance, $12,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $281,268; State, County and municipal bonds, $260,495; other bonds, $514,375; stocks, $1,020,100; total, $2,076,238.

DIRECTORS: J. S. Frelinghuysen, E. C. Jameson, Robt. K. Prentice, G. F. Hutchins, C. A. Garthwaite, L. A. Thompson, W. H. Kellner, C. E. W. Chambers, A. C. Knothe, Gustavus Remak, Jr., H. R. Chambers, N. P. Cutler, Perry R. Smith, J. M. Daggett, C. M. Seeley, C. E. Rollins, Jr.

FIELD MEN AND TERRITORY COVERED: J. S. Frelinghuysen, general agent. The company operates in all states and territories of the U. S. except Del., Ia., Kans., Me., Neb., Nev., N. Mex., N. D., Okla., P. R., S. C., S. D., Vt., Wyo. and Cuba.

HISTORICAL DATA

This company was organized in 1850, and began business early in 1851 with an authorized and paid-up capital of $200,000. As of Nov. 21, 1902, $40,000 was added to surplus by an assessment levied on stockholders. Capital was increased in 1908, to $400,000, and $100,000 was added to surplus. By merger with the Lumber Insurance Company of New York, in 1916, capital of the company was increased to $700,000. Par value of stock, $100; book value, Dec. 31, 1923, $158.16; latest sale, 70%. Dec. 31, 1923, the directors owned $424,400 of capital stock. Conflagration losses: Baltimore, 1904, $42,000; San Francisco, 1906, $156,000. Values of special deposits: Canada, $122,895; Georgia, $10,000; North Carolina, $19,600; Virginia, $9,900. Largest amount insured in one hazard, gross, $50,000, net, $20,000.

ADMINISTRATION AND REPUTE: This company is one of a group under the same management as the Globe & Rutgers Fire Insurance Company, of New York. The reputation of these companies is good, and their operations have been very successful. The company came under its present management in 1902. Underwriting and investment results for the past 5 years: 1923, underwriting profit, $100,229, investment profit, $17,473; 1922, underwriting loss, $40,270, investment profit, $148,548; 1921, underwriting loss, $34,327; 1920, underwriting loss, $69,185, investment profit, $68,514; 1919, underwriting profit, $118,850; investment loss, $12,903.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, explosion, fire, hail, lightning, profits, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and wind storm, use and occupancy.

SUNFLOWER FIRE INSURANCE COMPANY, Topeka, Kansas

President, J. C. Mohler; Vice-President, W. B. Dalton; Secretary and Treasurer, Isaac W. Jones. Organized, 1914.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$286,102	$9,253	$105,950	—$8,106	$42,618	$9,003	.....	$18,691	$27,694	$3,348
1922	392,936	19,018	105,765	23,546	49,707	34,542	.....	27,287	61,829	31,045

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$161,850	Losses unpaid.....	$12,431
Bonds.....	111,608	Unearned prems....	9,253
Cash.....	4,815	Other liabilities....	38,468
Agents' balances....	2,732		
Interest and rents...	5,097	Total liabilities...	60,152
		Capital paid up....	120,000
		Net surplus.....	105,950
Total adm. assets.	$286,102	Total.....	$286,102

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire. $984,140, $10,325; motor vehicle, $4,438, $16; tornado, $544,673, $2,822; hail, $15,100, $32; riot, civil commotion and explosion, $516.

BUSINESS SINCE ORGANIZATION: Premiums received, $851,123; losses paid, $495,369; dividends declared, cash, $18,788.

MORTGAGE LOANS: There are 32 loans aggregating $161,850 and valued at $431,240 on which the company holds $20,800 of fire insurance. There was no interest past due on December 31, last.

BONDS OWNED (Market Values): U. S. Gov't bonds $30,600; State, County and Municipal bonds, $81,000; total, $111,600.

DIRECTORS: J. C. Mohler, Harry O'Brien, I. W. Jones, P. S. Houston, W. B. Dalton, F. J. Buist, Geo. Hupfer, L. Williams, T. C. Carver.

TERRITORY COVERED: Licensed in Kans. only.

HISTORICAL DATA

This company was organized in 1914, as the Capitol Live Stock Insurance Company, was reorganized in 1917, as a stock company with an authorized and paid-in capital of $200,000. As of January 25, 1921, the charter of the company was changed and the present title adopted. In 1923 capital reduced from $239,700 to $120,000. Par value of stock, $100 per share, book value, December 31, 1923, $188.29.

ADMINISTRATION AND REPUTE: While operating as a live stock insurance company its organization suffered heavy losses. The management remains the same as before the reorganization. The secretary, Isaac W. Jones, is the underwriter for the company. Underwriting and investment results in recent years: 1923, underwriting loss, $9,090, investment profit, $9,275; 1922, underwriting loss, $12,194, investment profit, $13,274.

CLASSES OF INSURANCE WRITTEN: Fire, inland marine, tornado and windstorm, hail, sprinkler leakage, riot and civil commotion, explosion and live stock.

SUPERIOR FIRE INSURANCE COMPANY, Pittsburg, Pa.

President, A. H. Trimble; Vice-President and Secretary, Edward Heer; Treasurer, H. E. Becker; Assistant Secretaries, H. J. A. Finley, T. Lee Trimble. Organized, 1871.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,543,938	$2,498,794	$731,451	$2,642,585	s$3,020,884	$1,152,840	$128,000	$1,192,130	$2,472,970	$1,116,243
1922	3,806,949	1,995,808	699,463	2,144,874	s2,430,711	1,144,646	112,000	996,828	2,253,474	$1,086,937
1921	3,509,765	1,645,694	726,574	1,893,018	s2,163,851	860,084	96,000	870,919	1,826,994	895,819
1920	3,067,549	1,595,435	585,341	1,794,528	s2,004,179	741,253	80,000	835,706	1,656,959	753,764
1919	2,644,776	1,433,207	481,012	1,575,873	s1,779,834	512,623	64,000	732,939	1,309,562	610,678

s Includes $100,000 surplus paid in, in 1919 and $80,000 in 1920, 1921 and 1922, and $160,000 in 1923.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$217,252	Losses unpaid.....	$253,693
Mortgage loans.....	2,086,163	Unearned prems....	2,498,794
Collateral loans.....	36,600	Other liabilities....	60,000
Bonds and stocks...	1,251,586		
Cash.....	417,051	Total liabilities...	2,812,487
Agents' balances....	446,936	Capital paid up....	1,000,000
Interest and rents...	41,682	Net surplus.....	731,451
Reins. recoverable on losses paid.....	46,668		
Total adm. assets.	$4,543,938	Total.....	$4,543,938

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $437,028,274. $4,336,525; tornado, $13,355,676, $54,727; riot, civil commotion and explosion $41,134. $228; unclassified, effective prior to January 1, 1921, $5,969,344, $57,823.

BUSINESS SINCE ORGANIZATION: Premiums received, $20,507,996; losses paid, $8,944,005; dividends declared, cash, $1,207,192.

REAL ESTATE OWNED: The principal parcel of real estate is the company's home office building at 1310 Beaver Avenue, Pittsburgh, the book value of which is $149,743; the other is a brick and steel office building at Wood and Water Streets, Pittsburgh, Pa., carried at cost, $67,509, net income last year, $10,027.

MORTGAGE LOANS: The company has loans, aggregating $2,086,163, the total estimated value of the mortgaged premises being $4,179,332. The insurance carried on the buildings amounts to $3,129,150. The loans are all small, relatively few exceeding $4,000 and the largest being $27,500. They are principally upon real estate in or near Pittsburgh.

COLLATERAL LOANS: There are 16 loans on good securities the market value of which is $68,816 and the amount loaned is $35,929.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds. $467,908; State, County and Municipal bonds, $54,915; other bonds, $548,493; stocks, $180,270; total, $1,251,586.

DIRECTORS: Edward Gwinner, Edward Fried, Chas. W. Dahlinger, A. F. Schwerd, Michael Kress, Geo. W. Crawford, W. A. Seiling, A. H. Trimble, Jacob M. Loeb, Edward Heer, M. W. Stoner, Dr. J. B. Keaggy, Wm. E. Conroy, H. J. A. Finley, Harry H. Short. H. E. Becker, G. C. Gerwig.

FIELD MEN AND TERRITORY COVERED: Percy B. Dutton, N. Y. state general agent (outside of Metropolitan district); George Berry, general agent (New York suburban); Eliel & Loeb, Chicago; W. P. Ray, manager, Ill. and Ind.; Fish & Schulkamp, Wis. and Minn.; Hornberger, Beckmann & Company, general agents, Tex.; James F. Cobb Company, Cal.; Gardner General Agency Company. Colo., Ida. and Mont.; Kimball & Pollock, New York Metropolitan Agents; Hurt & Quin, general agents, Ala., Fla., Ga. and S. C.; T. E. Braniff Company, Okla.; Ashton-Jenkins Company, Utah; W. L. Timmerman, Tenn.; George S. Rosencrantz, Mass., R. I., Me. and Conn.; Hayes Insurance Agency, Detroit, Mich.; Roe & Sullivan (outside of Wayne County), Mich.; Special Agents: H. C. Adey, M. J. Pfeiffer, F. W. Schratz, C. M. Hastings, Pa.; A. G. Dorger, Ohio; Webster Wenie. Mo., Ia., Kans. and Neb.; R. H. Mann, Ore. and Wash.; R. O. Furgason, Ind.; H. Arnold White, Ill.; Western Insurance Underwriters Department: The Neckerman Agency, Inc., state agents for Wis. The company operates in Ala., Cal., Col., Conn., D. C., Fla., Ga., Ida., Ill., Ind., Ia., Kans., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., Ohio, Okla., Ore., Pa., R. I., S. C., Tenn., Tex., Utah, Wash., W. Va., Wis., N. D., and Ky.

HISTORICAL DATA

The company was organized November 10, 1871, as the Humboldt Fire Insurance Company. In 1879 its capital was increased from $61,098 to $81,732. Increases in capital for subsequent years were as follows: in 1880 from $81,732 to $100,000; in 1904 from $100,000 to $200,000 when $50,000 of surplus was also paid in; in 1910 from $200,000 to $300,000 and $77,445 premium on new stock added to surplus. In 1910 the Allegheny Fire Insurance Company was merged with the Humboldt and its facilities enlarged. Increases in 1918 brought the capital to $400,000 and added $25,000 to the surplus. Name changed in 1918 from the Humboldt Fire to Superior Fire Insurance Company. In 1919 capital rose to $500,000 and $100,000 added to surplus; in 1920

capital became $600,000 and $80,000 added to surplus. In 1921 the company purchased the Western Insurance Company and absorbed its agency plant; capital increased to $700,000 in that year and $80,000 added to surplus. In 1922 capital increased to $800,000 and $80,000 was added to surplus. In 1923 $200,000 new capital was paid in and $160,000 was added to surplus which made the capital $1,000,000. Stock, par value, $50; book value, December 31, 1923, 173.14%; latest sale, 220%.

ADMINISTRATION AND REPUTE: The Superior Fire Insurance Company is soundly and ably managed, as is witnessed by the record of capital increases and gains in surplus during past years. The company is not controlled by any other organization nor does it control any. Largest amount insured in one hazard, gross, $100,000; net, $75,000. December 31, 1923, directors owned $208,300 of stock. Underwriting and investment profit and loss record: 1923, underwriting loss, $173,735, investment profit, $173,723; 1922, underwriting loss, $182,943. investment profit, $179,503; 1921, underwriting loss, $5,056, investment profit, $142,445; 1920, underwriting profit, $2,328, investment profit, $102,679; 1919, underwriting profit, $35,100. investment profit, $79,494. Besides its own policies the company guarantees policies issued under Western Underwriter Department, and Allegheny Underwriters, guarantees one-fourth of policies issued under Pittsburgh Underwriters (with Republic, Allemannia and National Ben Franklin).

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, South-Eastern Underwriters Association, New England Insurance Exchange, Allegheny County Board and Middle Department of Pa.

CLASSES OF INSURANCE WRITTEN: Explosion, fire, lightning, profits, rent, riot and civil commotion, tornado and windstorm, use and occupancy.

SYLVANIA INSURANCE COMPANY, Philadelphia, Pa.

President, Fred W. Doremus; Secretary, Wm. John Wood; Treasurer, J. A. McGowan. Organized, 1924.

The Sylvania Insurance Company was organized in Philadelphia in 1924 with a capital of $100,000 and a surplus of $50,000.

TRIANGLE AUTOMOBILE INSURANCE COMPANY, Pittsburgh, Pa.

President, Oliver S. Heck; Secretary, H. P. Phillips. Organized, 1923.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$241,081	$85,174	$47,066	$134,232	$136,639	$6,684	.....	$40,592	$47,276	$11,794

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U.S. Gov't. bonds..	$172,480	Losses unpaid.....	$5,411
Cash.....	57,610	Unearned prems....	85,174
Agents' balances....	9,433	Other liabilities....	3,430
Interest..	1,558		
		Total liabilities...	94,015
		Capital paid up...	100,000
		Net surplus.....	47,066
Total adm. assets.	$241,081	Total.....	$241,081

Underwriting loss, $3,630; investment profit, $3,966.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $3,071,274, $134,231.

TWIN CITY FIRE INSURANCE COMPANY, Minneapolis, Minn.

President, R. M. Bissell; Vice-President, Fred C. White; Vice-President and Treasurer, John H. Griffin; Secretary, Wm. Walsh; Assistant Secretary, Benjamin Herberg; Assistant Treasurer, A. W. Jones. Organized, 1913.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,778,692	$490,345	$172,205	$575,812	$619,044	$227,872	.....	$236,434	$464,306	$245,555
1922	1,121,318	320,114	233,451	1,118,169	1,177,894	545,752	.....	474,399	1,020,151	529,670
1921	1,011,378	71,891	279,892	90,049	235,501	126,946	.....	61,264	188,210	112,910
1920	965,195	178,592	226,405	214,059	367,245	80,556	.....	147,720	228,276	82,076
1919	816,746	115,533	169,735	143,998	200,458	81,134	.....	69,450	150,584	75,264

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$1,328	Losses unpaid.....	$57,094
Mortgage loans.....	406,104	Unearned prems....	490,345
Bonds and stocks...	436,463	Held under reins.	
Cash.....	99,852	treaties.....	543,322
Agents' balances....	173,445	Other liabilities....	15,726
Interest and rents...	41,991		
Other assets.....	619,509	Total liabilities...	1,106,487
		Capital paid up....	500,000
		Net surplus.....	172,205
Total adm. assets.	$1,778,692	Total.....	$1,778,692

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $50,104,519, $542,092; motor vehicle, $12,644,818, $163,813; tornado, $19,239,024, $108,465.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,991,666; losses paid, $1,914,380; dividends declared, cash, $30,000.

REAL ESTATE OWNED: The company owns 80 acres of land in Mountrail County, N. D., carried at $1,328, its cost.

MORTGAGE LOANS: There are 125 loans aggregating $406,104 on farm lands located in Minn., Mont., N. D., S. D.

and Wis., valued at $1,264,838 and the company holds $152,790 of fire insurance on the buildings. There was $29,299 of interest due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $111,423; State, County and Municipal bonds, $145,060; other bonds, $118,724; stocks, $61,256; total, $436,463.

DIRECTORS: Chas. E. Chase, F. W. Hilger, F. A. Krehla, E. H. Sherwin, J. J. Reichert, W. J. Von der Weyer, William Walsh, Sewall D. Andrews, R. M. Bissell, R. W. Webb, J. H. Griffin, C. T. Jaffray, P. J. Leeman, Fred C. White.

FIELD MEN AND TERRITORY COVERED: Frank A. Krehla, state agent, T. C. & U. A. Und. Wis.; S. A. Wallis, state agent, M. U. Und., Wis., for Wis.; Geo. B. Crane, special agent, Findlay, Ohio, for Ohio; T. J. Hjorth, state agent; L. E. Larson, state agent, Fargo, N. D., for N. D.; Geo. L. Martin, general agent, Omaha, Neb. and Chicago, Ill., for Neb., Ia. and Ill.; Olinger, Guthrie & Brewer, state agents, Wichita Kans., for Kans.; Ollinger & Guthrie, general agents, Oklahoma City, Okla., for Okla., Snyder Bros., general agent, Ky. and Tenn. The company operates in Ill., Ia., Kans., Ky., Minn., Mont., Neb., N. Y., N. D., Ohio, Okla., S. D., Tenn., and Wis.

HISTORICAL DATA

This company was organized in 1913, with a paid up capital of $500,000 and a like manner of surplus. A rather large proportion of its surplus was used for organization expenses. Par value of stock $10 per share; book value, December 31, 1923, 134.44%; latest sale, 120%. In 1913, this company absorbed the Middle West Fire Insurance Company, Valley City, N. D. The company absorbed the United American Fire Insurance Company of Milwaukee during the same year. The expense of these transactions seriously depleted its surplus for a time. The company guarantees its policy of the Middle West Fire Underwriters Agency and the United American Underwriters Agency. Largest amount insured in one hazard, gross, $50,000; net, $10,000, December 31, 1923, directors owned $7,670 of capital stock. The company was examined by the Minnesota Insurance Department in 1923.

ADMINISTRATION AND REPUTE: In February, 1921 control of this company was purchased by interests identified with the Hartford Fire Insurance Company, the officers of which control its underwriting policy. The company, therefore, enjoys the same high reputation as does the Hartford Fire. Underwriting and investment results for the past few years: 1923, underwriting loss, $82,372, investment profit, $20,572; 1922, underwriting loss, $97,467, investment profit, $50,716; 1921, underwriting profit, $18,193, investment profit, $36,157.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association, Western Union, Eastern Union, Board of Fire Underwriters of the Pacific, National Auto Underwriters Co.

CLASSES OF INSURANCE WRITTEN: Automobile, farm, fire, hail, inland marine, lightning, reinsurance, rent, sprinkler leakage, tornado and windstorm, use and occupancy.

UNDERWRITERS FIRE INSURANCE COMPANY, Concord, N. H.

President, Charles L. Jackman; Secretary, F. T. Jackman. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$191,743	$39,565	$26,037	$28,470	$51,794	$22,773	$7,100	$13,937	$43,810	$24,081
1922	219,198	47,201	31,816	43,265	66,997	29,205	7,300	17,531	54,036	31,205
1921	177,022	41,092	30,630	35,869	44,286	25,513	6,900	16,976	49,389	25,429
1920	177,350	43,394	33,656	89,925	96,638	18,001	3,645	36,348	57,994	17,949
1919	63,354	8,753	24,501	11,483	14,512	3,555	2,000	6,092	11,647	3,552

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$20,250	Losses unpaid	$3,449
Collateral loans	22,433	Unearned prems	39,565
U. S. Gov't bonds	144,792	Borrowed money	22,592
Cash	3,222	Other liabilities	100
Agents' balances	249		
Interest and rents	797	Total liabilities	65,706
		Capital paid up	100,000
		Net surplus	26,037
Total adm. assets	$191,743	Total	$191,743

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $8,009,440, $66,934; motor vehicle, $102,464, $1,249; unclassified, effective prior to January 1, 1921, $1,261,981, $13,775.

BUSINESS SINCE ORGANIZATION: Premiums received, $274,759; losses paid, $119,799; dividends declared, cash, $50,495.

REAL ESTATE OWNED: Consists of land and buildings in Concord, N. H., valued at $20,250. Rents received last year, $2,429; real estate taxes and expenses, $3,231. Total incumbrances on real estate, $27,250.

COLLATERAL LOANS: Value of these securities is $23,718; amount loaned, $22,432.

BONDS AND STOCKS OWNED (Market Values): Other bonds, $12,200; stocks, $132,592; total, $144,792.

DIRECTORS: Charles L. Jackman, Freeman T. Jackman, J. E. Fernald and M. R. Jackman.

HISTORICAL DATA

Company organized and began business 1905, in N. H. with $10,000 paid in capital, increased 1913 to $30,000; in 1920, to $100,000 by issuance of new stock. Other companies under same management: Capital Fire of Concord and the New England Underwriters' Agency; also five mutual companies. Stock, par value, is $100 a share; book value, December 31, 1923, $126.04; latest sale, common 150%, preferred 100%.

ADMINISTRATION AND REPUTE: Company operates in N. H. only, under the same able, efficient management as the Capital Group. Its small volume of reinsurance written has been profitable. Began writing direct business in 1920. Underwriting and investment results in recent years: 1920, underwriting profit, $2,111, investment profit, $10,689; 1921, underwriting loss, $2,407, investment profit, $6,282; 1922, underwriting loss, $7,699, investment profit, $16,184; 1923, underwriting profit, $1,926, investment loss, $605. Company has paid dividends regularly totalling $50,495 since organization. Its investments are all high grade. It shares the same excellent reputation as the entire Capital Group. Formerly the Eastern Fire Insurance Company, name changed in October, 1922, to Underwriters Fire Ins. Co.

CLASSES OF INSURANCE WRITTEN: Fire and motor vehicle.

UNDERWRITERS FIRE INSURANCE COMPANY, Rocky Mount, N. C.

President, M. R. Brasswell; Secretary, W. S. Wilkinson. Organized, 1905. Capital, $100,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$227,575	$44,213	$64,039	$43,929	$54,011	$19,577	$3,000	$22,174	$44,751	$20,833
1922	192,846	39,496	82,714	39,142	49,022	14,302	5,150	22,882	42,334	13,370
1921	187,857	38,522	75,618	32,904	43,642	11,740	5,150	18,915	35,805	10,553
1920	181,083	44,414	70,323	44,954	52,601	12,419	5,150	19,113	36,682	15,218
1919	163,975	39,417	60,818	39,795	46,554	13,996	6,180	22,706	42,882	11,882

See Department of Year Book: Fire Insurance Stocks and Dividends

DIRECTORS: Dr. J. C. Braswell, J. B. Phillips, H. B. Bryan, M. C. Braswell, S. C. Bellamy, W. T. Brasswell, Dr. J. P. Wimberly, Geo. Hackney, Dr. G. L. Wimberly, Dr. H. B. Marriott, G. S. Edwards, Dr. M. R. Braswell, W. S. Wilkinson, Blake Wilford. (1923 report).

FIELD MEN AND TERRITORY COVERED: Wilkinson, Bullock & Co. general agents; Geo A. Wilkinson, special agent, Rocky Mount, N. C. Company operates only in N. C. (1923 report).

HISTORICAL DATA

This company was organized late in 1905, and commenced business February 1, 1906 with a cash capital and surplus amounting to $64,325. The par value of the stock is $100; book value, Dec. 31, 1923, $164.03; latest sale, 150%.

ADMINISTRATION AND REFUTE: Although the volume of the business of this company is small, it has progressed steadily and is well managed. The secretary, W. S. Wilkinson, has had many years of insurance experience and is the underwriter. Loss paying record is good. The underwriting and investment results of this company for the last few years has been as follows: 1923, underwriting profit, $3,314, investment profit, $6,426. 1921, under writing profit, $12,345.

BOARD MEMBERSHIP: Southeastern Underwriters Association.

CLASSES OF BUSINESS WRITTEN: Fire only.

UNION FIRE INSURANCE COMPANY, Buffalo, N. Y.

Chairman, O. E. Foster; President, William T. Roberts; Vice-President, J. H. Lascelles; 2nd Vice-President, John T. Steele; Secretary, Harold L. Abell; Assistant Secretary, E. J. Nolan. Organized, 1874.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$634,633	$168,969	$210,798	$290,471	$320,764	$168,524	$20,000	$109,481	$298,005	$164,400
1922	626,587	152,219	217,583	267,068	303,687	195,030	20,000	106,997	322,027	176,042
1921	627,607	143,144	205,994	245,208	273,199	170,530	20,000	93,184	283,714	155,103
1920	620,351	172,189	165,505	325,816	356,591	154,320	20,000	147,658	321,978	172,612
1919	590,698	148,229	171,109	289,832	317,394	141,562	20,000	109,873	271,435	136,275

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$37,250	Losses unpaid	$50,674
Bonds and stocks	487,755	Unearned prems	168,969
Cash	70,049	Other liabilities	4,192
Agents' balances	32,710		
Interest	4,363	Total liabilities	223,835
Other assets	2,506	Capital paid up	200,000
		Net surplus	210,798
Total adm. assets	$634,633	Total	$634,633

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $30,025,281, $301,633; unclassified, effective prior to January 1, 1921, $205,471, $3,543.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,379,351; losses paid, $2,332,473; dividends declared, cash, $481,000.

MORTGAGE LOANS: The 10 mortgages which aggregate $37,250, appear to be amply secured by local properties valued at $89,030 and on which the company holds $46,500 of insurance.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $164,585; State, County and Municipal bonds $131,300; other bonds, $ 91,520; stocks, $100,350; total, $487,755.

DIRECTORS: W. G. Case, O. E. Foster, H. C. Harrison, J. A. Forster, J. H. Lascelles, H. H. Persons, G. B. Rodgers, Jno. T. Steele, Harry T. Vars, Harold L. Abell, Wm. T. Roberts, Frank W. Adolf, George Z. Ambs, E. J. Nolan.

FIELD MEN AND TERRITORY COVERED: Crum & Forster, New York City, general agents for the United States; F. M. Gund, Freeport, Ill., Western manager. The company operates in Ill., Mich., N. J., N. Y., Pa. and N. C.

HISTORICAL DATA

This company was organized in 1874 and retired from business in 1909. It resumed operation late in 1910. In 1904 its capital was increased from $100,000 to $200,000 by sale of new stock at par. The par value of the stock is $100; book value, December 31, 1923, $205.40.

ADMINISTRATION AND REPUTE: This company has a good record in payment of losses. The directors and other stockholders are well-known local business men. $81,700 of the stock is owned by directors. The largest amount the company writes on one risk is gross, $100,000 net, $30,000. The underwriting experience of this company during the past few years has been as follows: 1923, underwriting loss, $1,540, investment profit, $14,937; 1922, underwriting loss, $18,123, investment profit, $49,713; 1921, underwriting profit, $15,507; 1920, underwriting loss, $4,609, investment profit, $19,005; 1919, underwriting profit, $60,475, investment profit, $23,904.

CLASSES OF INSURANCE WRITTEN: Fire only.

UNION AUTOMOBILE INSURANCE COMPANY, Los Angeles, Cal.

President, Jos. W. Walt; Secretary, N. H. Bedell. Organized, 1918.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$950,725	$372,321	$140,124	$695,230	$737,958	$263,178	$40,000	$305,512	$608,690	$224,497
1922	820,539	274,026	124,492	498,174	765,685	240,327	32,633	233,006	505,966	195,628
1921	623,326	305,164	24,312	558,668	583,394	230,896	22,887	210,059	463,842	223,478
1920	509,310	252,609	13,259	387,271	430,650	122,716	24,350	189,612	336,678	122,504
1919	387,101	155,583	20,442	191,614	*252,186	40,943	10,000	93,736	144,679	40,667

*Includes $50,000 surplus paid in, in 1919.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$284,279	Losses unpaid	$27,300
U. S. Gov't bonds	173,301	Unearned prems	372,321
Cash	202,709	Other liabilities	210,980
Agents' balances	246,038		
Interest	9,537	Total liabilities	610,601
Other assets	34,861	Capital paid up	200,000
		Net surplus	140,124
Total adm. assets	$950,725	Total	$950,725

See Department of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

PREMIUMS IN FORCE, DECEMBER 31, 1923.—Motor vehicle, $724,869.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,454,247; losses paid, $786,182; dividends declared, cash, $136,-869.

MORTGAGE LOANS: Consists of 62 loans provided by farm lands located in central and eastern parts of Nebraska with a few scattered loans in Colo. and Kans., and 3 or 4 of the mortgages are on Lincoln city property, valued at $1,221,600. The company holds $39,350 of fire insurance on the mortgage property.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $36,950; State, County and municipal bonds, $90,000; other bonds, $45,000; total, $171,950.

DIRECTORS: Willard Kimball, C. J. Warner, R. M. Walt, E. J. Walt, J. S. Farrell, Fred Groth, J. S. Gabel, Jos. W. Walt, N. H. Beckh, I. T. Walt, C. H. Freadrich, L. R. Doyle, C. A. Schoemaker.

FIELD MEN AND TERRITORY COVERED: Freeze & Chamberlain managers, Salt Lake City, Utah; Fred Winter, manager, Portland, Ore.; C. L. Spear and W. O. Reed, managers, San Francisco, for northern Cal.; Reed Penington, Denver, Colo. General agents: Geo. C. Johnson Co., Minneapolis; C. M. Rupe Co., Seattle, Wash.; Geo. W. Tanway, Dallas, Tex. The company operates in Cal., Colo., Ind., Ill., Ia., La., Minn., Mo., Neb., Ore., S. D., Tex. Utah and Wash.

HISTORICAL DATA

This company commenced business on February 20, 1918, with a paid up capital of $100,000. Capital increased in 1919 to $200,-000. Par value of the stock is $100; book value December 31, 1923 $170.06; latest sale 350%.

ADMINISTRATION AND REPUTE: This company has a good reputation as regards payment of losses. The underwriting results for the past few years have been as follows: 1923, underwriting profit, $21,755; investment profit, $28,133; 1922, underwriting profit, $41,158; investment profit, $26,823; 1921, underwriting profit, $16,563; investment profit, $22,450; 1919, underwriting loss, $44,751; investment profit, $14,123.

CLASSES OF INSURANCE TRANSACTED: Fire, theft tornado, water damage, public liability, property damage, collision on automobiles only

UNION HISPANO AMERICANA FIRE AND MARINE INSURANCE COMPANY, New York, N. Y.

President, Francisco Tamames; Vice-Presidents, David H. Bellamore, Elias A. De Lima; Vice-President and General Manager, Imre Temesvari; Secretary, Charles B. Kent; Treasurer, Edward J. Enthoven.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,841,412	$908,906	*$33,001	$1,895,363	$1,979,434	$1,313,378		$600,483	$1,913,861	$1,283,399
1922	1,802,013	783,743	100,484	2,329,697	a2,831,043	711,657		747,796	1,459,453	1,116,748

* Since December 31, 1923, surplus materially augmented by income from reinsurance treaty contracts cancelled and by $59,750 adjusted income from non-admitted companies.

a Includes $450,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,481,630	Losses unpaid	$493,505
Cash	104,673	Unearned prems	908,906
Agents' balances	233,305	Other liabilities	6,000
Interest	20,073		
Other assets	1,731	Total liabilities	1,408,411
		Capital paid up	400,000
		Net surplus	33,001
Tot. adm. assets	$1,841,412	Total	$1,841,412

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Fire, $160,426,004, $1,551,766; ocean marine, $10,333,791, 235,654; unclassified, effective prior to January 1, 1921, $4,325,-26, $94,264.

BUSINESS SINCE ORGANIZATION: Premiums received, 4,226,060; losses paid, $2,443,541.

BONDS AND STOCKS OWNED (Market Values): Gov't onds, $655,400; State, County and Municipal bonds, $301,880; ther bonds, $489,250; stocks, $35,100; total, $1,481,630.

DIRECTORS: David H. Bellamore, Segundo Gasteleiro, William J. Charmack, Elias A. DeLima, Edward J. Enthoven, Charles W. Hutchinson, John H. Kampff, Charles B. Kent, John H. Lynch, William B. Neergaard, Eusebio E. Ortiz, Paul B. Roura, Francisco Seigle, Francisco Tamames, Imre Temesvari.

TERRITORY COVERED: The company operates in Ark., Cal., Colo., Ill., Ind., Ia., La., Mass., Mich., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., Tex. and W. Va.

HISTORICAL DATA

This company was organized in 1921 with a capital of $400,000 and a paid in surplus of $250,000. It took over the business of the Union Hispano Americana De Seguros of Havana. Par value of stock, $100 per share; book value. of December 31, 1923, $108.25. Largest amount insured in one hazard. gross and net, $25,000. December 31, 1923, the directors owned $7,500 of capital stock

ADMINISTRATION AND REPUTE: The late W. D. Despard, first president of this company, was a well known marine underwriter and was formerly United States manager of the Union Hispano Americana De Seguros. The officers are men of wide experience. Underwriting and investment results for the past two years: 1923, underwriting loss, $128,389, investment profit, $60,-039; 1922, underwriting loss, $318,960, investment profit, $90,085.

CLASSES OF INSURANCE WRITTEN: Fire, inland and ocean marine, parcels post, registered mail, reinsurance.

UNION INSURANCE COMPANY, Indianapolis, Ind.

esident, H. H. Woodsmall; Vice-President, Chas. E. Henderson; Treasurer, Wm. M. Fogarty; Assistant Secretaries, R. O. Knauss Fred Doeppers. Chartered, 1849.

ar	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
23	$509,112	$131,710	$66,089	$421,816	$438,262	$274,498	$17,389	$168,644	$460,531	$256,248
22	532,027	143,423	66,845	417,268	435,870	215,006	8,250	129,095	352,351	230,580
21	458,867	97,150	65,231	379,311	421,397	222,816	9,000	134,565	366,381	255,500
20	398,396	93,714	74,637	350,796	371,563	180,380	30,000	113,817	324,197	177,934
19	351,025	30,850	94,203	159,553	171,847	36,713		55,635	92,348	53,240

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$32,849	Losses unpaid	$93,335
Mortgage loans	113,370	Unearned prems	131,710
Collateral loans	127,650	Other liabilities	17,978
Bonds and stocks	51,789		
Cash	65,242	Total liabilities	243.023
Agents' balances	81,514	Capital paid up	200.000
Interest and rents	10,777	Net surplus	66,089
Other assets	25,921		
Total adm. assets	$509,112	Total	$509,112

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Losses paid, $860,532; dividends declared, cash, $64,639.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $34,295; other bonds, $15,662; stocks, $1,832; total, $51,789.

DIRECTORS: H. H. Woodsmall, Chas. E. Henderson, Harry McCartney, John S. Kittle, C. G. Fowler, Shelby S. Steele, Samuel O. Dungan.

FIELD MEN AND TERRITORY COVERED: General agents, H. H. Woodsmall & Co., Ind., Shelby S. Steele, Greenwood, Miss., general agents for Miss. The company operates in Ind. and Miss.

HISTORICAL DATA

This company was organized under a special charter of the Indiana Legislature granted in 1849, to the Ohio Insurance Company, New Albany, Ind., the business of which was shortly liquidated. The name of the company was changed to its present title in 1910 and in 1918 the charter was secured by H. H. Woodsmall and associates, who reorganized the company with an authorized and paid-in capital of $200,000 and a surplus of $70,000. There was no promotion expense. As of December 31, 1922 the directors owned about 65% of the capital stock. Par value of stock per share, $100; book value, December 31, 1923, $133.04.

ADMINISTRATION AND REPUTE: This company writes both fire and casualty business. The fire branch is in charge of Fred. Doeppers, the former executive special agent. The casualty business is written through H. H. Woodsmall & Company, Inc., acting as general agents, which company is also Ind. general agent for several other casualty companies. The business of the company has been conducted conservatively and is known to pay losses promptly. Underwriting and investment results for the last five years: 1923, underwriting loss, $7,652, investment profit, $24,285; 1922, underwriting loss, $10,093; investment profit, $19,958; 1921, underwriting loss, $17,607; investment profit, $18,082; 1920, underwriting loss, $3,402; investment profit, $13,836; 1919, underwriting profit, $19,363 investment profit, $11,340.

BOARD MEMBERSHIP: Western Union.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, reinsurance, tornado and windstorm, plate glass, public liability, surety bonds.

UNION RESERVE INSURANCE COMPANY, New York

President, B. H. Fancher; Vice-President and Secretary, Albert T. Tamblyn; Treasurer, James G. Blaine, Jr.; Vice-President and Underwriting Manager, T. B. Boss; Assistant Secretary and Assistant Treasurer, E. C. Andrews. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,734,504	$862,749	$232,023	$1,519,722	$1,610,944	$1,070,314	$25,000	$461,167	$1,556,481	$1,000,917
1922	1,723,698	665,190	375,997	*l*1,561,160	1,639,873	988,715	.....	548,467	1,537,182	941,671
1921	1,577,658	548,214	321,683	1,125,093	1,203,341	418,731	.....	408,518	827,249	601,806
1920	1,155,761	152,666	481,036	310,864	*a*828,265	21,628	.....	173,729	195,357	42,697

a Includes $500,000 surplus paid in.
l Aggregate net premiums, $2,022,872; portfolio returned on cancelled reins. contract, $461,712.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,459,000	Losses unpaid	$132,832
Cash	238,520	Unearned prems	862,749
Agents' balances	20,314	Other liabilities	6,900
Interest	16,670		
		Total liabilities	1,002,481
		Capital paid up	500,000
		Net surplus	232,023
Total adm. assets	$1,734,504	Total	$1,734,504

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $145,813,233, $1,414,304; motor vehicle, $375,305, $5,949; tornado, $7,690,347, $33,904; sprinkler leakage, $1,038,766, $3,756; riot, civil commotion and explosion, $1,456,353, $3,054; unclassified, effective prior to January 1, 1921, $2,521,927, $34,055.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,516,840; losses paid, $2,462,759; dividends declared, cash, $25.000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $637,000; railroad bonds, $528,000; other bonds, $165,850; stocks. $128,150; total, $1,459,000.

DIRECTORS: W. W. Aldrich, James V. Barry, R. M. Bissell, James G. Blaine, Jr., T. B. Boss, Geo. G. Bourne, C. H. Brigham, H. I. Brown, S. Bywater, E. C. Crossett, Chas. E. Dunlap, B. H. Fancher, H. S. Graves, Oliver Iselin, C. Runnells, S. M. Stone Albert T. Tamblyn, H. S. Tenney, B. N. Cavalho, Roger H Williams.

TERRITORY COVERED: The company operates in Ark., Colo., Conn., Del., Ill., Ind., Ia., La., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex., Utah and W. Va.

HISTORICAL DATA

This company was organized in 1920 with a paid up capital of $500,000 and began business September 11 of that year. Par value of stock $100 per share; book value, December 31, 1923, $146.40. Largest hazard, gross, $12,000, net, $10,000, December 31, 1923, directors owned $152,300 of capital stock.

ADMINISTRATION AND REPUTE: The administration of this company is identified with the Rossia Ins. Co. of America, American Fire Ins. Corp., Lincoln Fire Ins. Co. and Fire Reassurance Company of New York, which companies constitute the Rossia of Sturhahn group. The companies in this group all bear a high reputation and do a large reinsurance business. The executive offices of this company are in New York but the underwriting is conducted at Hartford, Conn. Underwriting and investment results of the past three years are as follows: 1923, underwriting loss, $164,413, investment profit, $45,440; 1922, underwriting loss, $66,143, investment profit, $120,457; 1921, underwriting loss, $282,418.

CLASSES OF BUSINESS WRITTEN: Fire reinsurance, motor vehicle, tornado, hail, sprinkler leakage, riot and civil commotion and explosion.

UNITED AMERICAN INSURANCE COMPANY, Pittsburg, Pa.

President, W. J. Patterson; Vice-President, Charles H. Geilfuss; Secretary, E. P. Niebaum. Organized. 1873.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$845,524	$389,872	$167,864	$378,315	$426,947	$342,267	$26,000	$166,394	$534,661	$323,118
1922	965,051	510,112	164,077	505,105	566,179	335,593	24,000	228,840	588,433	317,984
1921	981,537	483,618	196,050	470,134	522,310	283,630	24,000	221,292	528,922	300,121
1920	1,011,397	504,974	226,608	546,681	597,362	271,263	36,000	249,546	556,809	261,274
1919	985,370	450,203	248,451	509,191	559,730	209,523	30.000	223.079	462,602	219,755

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$5,273	Losses unpaid	$74,623
Mortgage loans	222,875	Unearned prems	389,872
Collateral loans	500	Other liabilities	13,165
Bonds and stocks	477,497		
Cash	47,279	Total liabilities	477,660
Agents' balances	78,832	Capital paid up	200,000
Interest and rents	11,235	Net surplus	167,864
Other assets	2,033		
Total adm. assets	$845,524	Total	$845,524

See Department of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $69,477,586, $678,349; tornado, $205,075, $1,005; unclassified, effective prior to January 1, 1921, $2,462,612, $28,453

BUSINESS SINCE ORGANIZATION: Premiums received, $7,804,710; losses paid, $4,219,468; dividends declared, cash, $643,000.

REAL ESTATE OWNED: Consists of 3 dwelling properties in and near Pittsburgh, valued at $1,066, $2,331 and $1,877.

MORTGAGE LOANS: There are loans, aggregating $222,875, on property worth $588,350. The company holds $345,800 of insurance on the buildings.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Fifth Ave. Bk., Pittsburgh	$980	$500
Total	$980	$500

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $39,300; State, County and Municipal bonds, $15,000; other bonds, $353,740; stocks, $69,457; total, $477,497.

DIRECTORS: Wm. H. Barket, A. H. Patterson, A. H. Voskamp, Phillip Gettman, W. J. Patterson, John R. Riesmeyer, J. B. Kaercher, Chas. H. Geilfuss, E. H. Myers, Jr., Geo. H. Klauss, E. P. Niebaum, Geo. R. Aufderheide.

FIELD MEN AND TERRITORY COVERED: Berry, Tremaine & Co., New York City, general agents for New York City and suburban N. Y., Percy B. Dutton, Rochester, general agent for N. Y. state; Fish & Schulkamp, Madison, Wis., general agents for Wis.; W. T. Timmerman, Memphis, general agent for Tenn. The company operates in Cal., Colo., Ill., Ind., La., Mass., Mich., Md., N. Y., Ohio, Pa., Tex., W. Va., Wis. and Tenn.

HISTORICAL DATA

This company was organized in 1873 with a paid in capital of $100,000; capital was increased in 1919 to $200,000 and $50,000 was contributed to surplus. The company was originally organized as the German-American Insurance Co. and adopted its present title early in 1918. Par value of the stock $50 per share, book value, December 31, 1923, 183.93%, December 31, 1923, directors owned $42,550 of capital stock. Conflagration losses: Baltimore, 1904, $70,136; San Francisco, 1906, $8,148; Salem, 1914, $16,331. Largest amount insured under one hazard, gross $26,000; net, $15,000.

ADMINISTRATION AND REPUTE: This company does a conservative business and has paid good dividends. Underwriting and investment results for the past five years: 1923, underwriting profit, $276, investment profit, $34,326; 1922, underwriting loss, $73,798; investment profit, $65,825; 1921, underwriting loss, $33,251; 1920, underwriting loss, $13,850, investment profit, $28,006; 1919, underwriting loss, $12,081, investment profit, $41,995.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, lightning reinsurance, tornado, rent, use and occupancy.

UNITED AUTOMOBILE INSURANCE COMPANY, Grand Rapids, Mich.

President, S. J. Barkwell; 1st Vice-President, G. A. Bruton; 2nd Vice-President and General Counsel, R. M. Shivel; Secretary-Treasurer, James K. Miller. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$196,372	$45,307	$21,040	$90,614	$103,231	$35,175	.....	$57,024	$92,199	$36,909
1922	190,543	53,642	11,102	107,283	116,807	51,928	.....	69,464	121,392	56,928
1921	197,070	71,261	8,065	142,523	149,633	73,353	.....	64,799	138,152	78,939
1920	180,497	59,458	10,235	148,645	168,997	42,553	$8,000	73,249	123,802	48,554
1919	117,355	.....	17,280	15,066	26,788	.....	.....	9,428	9,428	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$9,000	Losses unpaid	$18,000
Bonds	162,841	Unearned prems	45,307
Cash	13,044	Other liabilities	12,025
Agents' balances	9,119		
Interest	2,368	Total liabilities	75,332
		Capital paid up	100,000
		Net surplus	21,040
Total adm. assets	$196,372	Total	$196,372

See Department of Year Book: Classifiction of Premiums and Losses.

BUSINESS SINCE ORGANIZATION: Premiums written, $523,886; losses paid, $197,329; dividends declared, cash, $8,000.

MORTGAGE LOANS: There are 2 loans on properties located in Mich., aggregating $9,000, valued at $19,200.

BONDS OWNED (Market Values): Gov't bonds, $89,986; State, County and Municipal bonds, $14,812; railroad bonds, $56,602; total, $161,400.

DIRECTORS: S. J. Barkwell, Albert Miller, Jr., F. S. Elston, J. H. Gingrich, J. A. Higgins, F. H. Mathison, J. K. Miller, B. P. Sherwood, R. M. Shivel, Hon. A. J. Tuttle.

TERRITORY COVERED: Michigan only.

HISTORICAL DATA

This company was organized in 1919, with a paid up capital of $100,000 and a paid in surplus of $17,480. Par value of stock, $10 per share; book value, December 31, 1923, 121.04%.

ADMINISTRATION AND REPUTE: This company is under the same management as the former management of the United Automobile Exchange, Grand Rapids, Mich., which was a reciprocal doing business in Mich. Underwriting and investment results for the past two years: 1923, underwriting profit, $4,370, investment profit, $5,568; 1922, underwriting loss, $4,543, investment profit, $13,988.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, theft, property damage, public liability and collision.

UNITED FIREMEN'S INS. CO. OF PHILADELPHIA, Philadelphia, Pa.

Chairman of the Board, F. W. Lawson; President, Percival Beresford; Vice-Presidents, Geo. R. Packard, Herbert W. Ellis; Secretary Howard Terhune; Treasurer, A. H. Hellriegel; Assistant Secretary, F. J. Goodwin. Organized, 1860.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,448,822	$1,477,848	$445,241	$1,142,562	$1,253,457	$525,826	.....	$541,170	$1,066,996	$427,813
1922	2,308,009	1,368,133	380,613	1,052,498	1,162,458	521,557	.....	494,800	1,016,357	546,951
1921	2,127,534	1,145,600	465,734	630,445	a1,141,219	343,103	.....	352,755	695,858	382,776
1920	1,707,147	1,132,741	98,883	622,368	721,263	337,928	$16,000	280,420	634,348	320,987
1919	1,744,175	1,110,123	156,067	579,304	661,577	254,382	40,000	244,637	539,019	268,317

Unearned premiums include amount reclaimable on perpetual policies; losses include those on perpetual policies.
a Includes $408,050 contributed to surplus.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$125,000	Losses unpaid	$90,733
Mortgage loans	138,450	Unearned prems	987,263
Bonds and stocks	1,706,396	Perp. dep. recl	490,585
Cash	142,243	Other liabilities	35,000
Agents' balances	309,016		
Interest and rents	24,877	Total liabilities	1,603,581
Other assets	2,840	Capital paid up	400,000
		Net surplus	445,241
Total adm. assets	$2,448,822	Total	$2,448,822

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $152,904,664, $1,281,762; motor vehicle, $21,268,536; $366,931; tornado, $4,545,284, $20,317; sprinkler leakage, $895,801, $4,742; riot, civil commotion and explosion, $656,875, $1,977, unclassified, effective prior to January 1, 1921, $11,307,404, $120,343.

BUSINESS SINCE ORGANIZATION: Premiums received, $15,087,067; losses paid, $9,167,463; dividends declared, cash, $1,115,566.

REAL ESTATE OWNED: The company's home office building at 419 Walnut Street, Philadelphia (book value, $95,000; carried at $95,000).

MORTGAGE LOANS: There are 25 mortgage loans (first liens) and ground rents, aggregating $130,800, secured by properties valued in the aggregate at nearly double. There was no interest overdue on December 31, last. The loans are chiefly upon Philadelphia properties, with a few in Camden, N. J., Chicago, Brooklyn, N. Y., Hoboken and Abington, Pa. Only four loans are as large as $10,000. The others average about $4,000.

BONDS AND STOCKS OWNED (Market Values): Govt. bonds, $368,900; State, County and Municipal bonds, $108,500; other bonds, $1,094,344; stocks, $134,651; total, $1,706,396.

DIRECTORS: G. R. Packard, G. V. Smith, R. Haughton, C. S. W. Packard, C. M. Berger, W. H. Kingsley, Percival Beresford, H. W. Ellis.

FIELD MEN AND TERRITORY COVERED: G. F. Kern' general agent, Automobile Department; C. Hoyt, general agent' Metropolitan Department; H. von der Lieth, general agent, Eastern Department; J. T. Tabler, general agent, Southern Department; W. L. Maillot, general agent, Western Department; G. von der Lieth, superintendent, Improved Risks Department, 100 William Street, New York, N. Y.; Adams & Co., Mobile, Ala., general agents for Ala.; Daly General Agency, Denver, Colo., general agents for Colo., N. M. and Wyo.; Landis & Brickel, San Francisco, Cal., general agents, for Cal.; S. Y. Way & Son, Orlando, Fla., general agents for Fla.; Fred L. Gray & Co., Minneapolis, Minn., general agents for Minn.; Gaunt & Harris, Louisville, Ky., general agents for Ky; Stone & Bradford, Nashville, Tenn., general agents for Tenn.; Alfred Paull & Son, Wheeling, W. Va., general agents for W. Va.; W. A. Ellis, special agent, Montpelier, Vt., for N. H. and Vt.; F. F. Porter, state agent, Boston, Mass., for eastern Mass. and R. I.; A. M. Burke, special agent, Portland, Me., for Me.; A. A. Handel, special agent, Albany, N. Y., for eastern N. Y.; A. J. Hughes, special agent, Rochester, N. Y., for western N. Y.; P. L. Thompson, state agent, Newark N. J., for northern N. J.; G. H. Buckingham, special agent Philadelphia, Pa., for southern N. J.; P. J. Mullen, state agent Pittsburgh, Pa., for western Pa. and western Md.; C. D. Hubbard state agent, Philadelphia, Pa., for eastern Pa. and western Md. Del. and D. C.; J. G. Hardie, special agent, Philadelphia, Pa., for eastern Pa. and western Md., Del. and D. C.; G. A. Roberts special agent, Hartford, Conn., for western Mass. and Conn. W. A. Page, special agent, Weehawken Heights, N. J., for suburban N. Y.; J. S. Manning, Jr., state agent, Raleigh, N. C., for N. C. F. O. Hawkins, state agent, Montgomery, Ala., for Ga.; Chas. Cotnam, state agent, Houston, Tex., for southern Tex. and La. M. D. Kinney, state agent, Dallas, Tex., for northern Tex.; J. J. Galem, state agent, Oklahoma City, Okla., for Okla.; B. E. Marsh, state agent, Topeka, Kans., for Kans.; T. F. Hagan, state agent, Milwaukee, Wis., for Wis.; A. C. McCabe, state agent, Cleveland, Ohio, for northeastern Ohio; H. W. Smith, special agent, Columbus, Ohio, for Ohio, except northeastern portion; R. B. Howd, state agent, St. Louis, Mo., for Mo.; G. A. Richardson, state agent, Omaha, Neb., for Ia. and Neb.; W. R. Scaff, state agent, Indianapolis, Ind., for Ind.; J. E. Mattimore, state agent, Chicago, Ill., for Ill.; O. D. Wiche, state agent, Detroit, Mich., for Mich.; J. F. Moriarty, automobile state agent, Chicago, Ill., for western states. The company operates in all the states and territories of the United States except Alaska, Ark., Miss., Nev., N. D., P. I., P. R. S. C., S. D., Canada and Cuba.

HISTORICAL DATA

This company was organized in 1860, with a capital of $100,000, which was increased in 1882 to $300,000 and in 1906 to $400,000. At this time $100,000 was contributed to surplus. The capital was reduced in 1908 to $200,000, and in 1911 again increased to $400,000, at which time $100,000 was contributed to surplus. In 1921, the stockholders contributed $400,000 to surplus. Conflagration losses: Baltimore, 1904, $100,210; San Francisco, 1906, $311,552; Chelsea, Mass., 1908, $335,061. Values of special deposits: Ga., $9,800; N. C., $9,800; Va., $9,800; N. M., $9,800. Par value of stock, $10 per share; book value as of December 31, 1923, 211.31%; latest sale, 200%. As of December 31, 1923, the directors owned $900 of capital stock. Largest amount insured under one hazard, gross, $100,000; net, $50,000.

ADMINISTRATION AND REPUTE: This company is carefully and conservatively managed under the direction of Percival Beresford, who is also United States manager and attorney of the Phoenix Assurance Company, Ltd., of London, and the Swiss Reinsurance Company of Zurich, Switzerland, and president of the Imperial Assurance Company of New York and Columbia Insurance Company of N. J. Underwriting and investment results for the past five years: 1923, underwriting loss, $47,609, investment profit, $29,440; 1922, underwriting loss, $260,981; investment profit, $154,432; 1921, underwriting loss, $155,131; 1920, underwriting loss, $67,042; investment profit, $36,689; 1919, underwriting profit, $39,007; investment profit, $16,219.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Board of Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, explosion, farm, fire, lightning, perpetual, profits, reinsurance, rent, riot and civil commotion sprinkler leakage, tornado and windstorm, use and occupancy.

UNITED MERCHANTS INSURANCE COMPANY, Jersey City, N. J.

President, August Heins; Vice-President, Martin Detjen; Treasurer, Charles H. Schroeder; Secretary, Bernard Hanneken. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$350,835	$12,686	$135,446	$21,477	$47,469	$6,136		$14,679	$20,815	$6,676
1922	337,433	7,222	129,056	14,497	35,335	3,654		13,934	17,588	1,833

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$125,000	Losses unpaid	$703
Bonds and stocks	208,850	Unearned prems	12,686
Cash	9,525	Other liabilities	2,000
Agents' balances	1,817		
Interest	5,643	Total liabilities	15,389
		Capital paid up	200,000
		Net surplus	135,446
Total adm. assets	$350,835	Total	$350,835

See Department of Year Book: Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,728,873, $23,125.

BUSINESS SINCE ORGANIZATION: Premiums received, $50,660; losses paid, $9,820.

MORTGAGE LOANS: There are eight loans aggregating $125,000 on properties in New Jersey and New York, valued at $236,300, on which the company holds $134,000 of fire insurance

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $78,650; railroad bonds, $85,200; other bonds, $44,000; stocks, $1,000; total, $208,850.

DIRECTORS: J. Boschen, M. Detjen, B. Hanneken, J. D. Harder, A. Heins, H. L. Holsten, R. J. Kronke, O. J. Martens, C. H. Schroeder, Hans Seilmann, H. Von Spreckelsen, H. Wicke.

TERRITORY COVERED: Agents for New York and Brooklyn: Lewis & Gendar, 1 Liberty Street, New York and 198 Montague Street, Brooklyn. Licensed in N. J. and N. Y.

HISTORICAL DATA

This company was organized in 1920 and began business February 21, 1921, with an authorized and subscribed capital of $200,000 of which $100,000 was paid in. The capital was increased to $200,000 later in 1921. Par value of stock, $100 per share; book value, December 31, 1923, $167.72. The company was examined by the New Jersey Insurance Department in 1923. On December 31, last, the directors owned $30,400 of the capital stock. Largest amount insured on one hazard: gross, $20,000; net, $10,000.

ADMINISTRATION AND REPUTE: The officers of this company are mostly small manufacturers of New Jersey and so far as is known, none of them have had much insurance experience. The company's underwriting and investment experience has been as follows: 1923, underwriting loss, $4,161; investment profit, $10,551; 1922, underwriting profit, $2,086, investment profit $23,835.

CLASSES OF INSURANCE WRITTEN: Fire only.

UNITED STATES FIRE INSURANCE COMPANY, New York, N. Y.

President, J. Lester Parson; Vice-President, Charles A. Norriss, Ernest L. Allen, D. J. Burtis, Mortimer L. Allen, Frank L. Gardner; Secretary, D. G. Wakeman. Organized, 1824.

EAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
923	$18,624,519	$9,651,799	$1,802,742	$11,893,983	$12,803,580	$5,563,460	$299,918	$5,001,574	$10,864,952	$5,451,717
922	16,658,094	7,951,560	4,656,202	9,412,568	10,597,864	5,334,745	*m*180,250	3,938,707	9,453,702	5,246,942
921	13,146,713	7,064,265	2,977,161	7,768,937	8,355,912	4,218,594	174,489	3,383,175	7,776,258	4,347,903
920	12,569,532	6,882,773	2,878,547	8,350,283	8,909,098	3,388,888	140,000	3,432,830	6,961,718	3,525,054
919	10,689,359	5,248,491	2,913,169	6,511,122	6,911,860	2,469,811	140,276	2,653,902	5,263,989	2,633,013

m Excludes $62,500 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$1,176,550	Losses unpaid.....	$1,763,741
Collateral loans.....	3,000	Unearned prems....	9,651,799
Bonds and stocks...	14,085,595	Other liabilities....	406,237
Cash.....	1,364,285		
Agents' balances....	1,723,278	Total liabilities...	11,821,777
Interest.....	89,120	Capital paid up....	2,000,000
Other assets.....	182,691	Net surplus.....	4,802,742
Total adm. assets.	$18,624,519	Total.....	$18,624,519

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,468,383,970, $14,421,611; ocean marine, $12,593,703, $107,596; motor vehicle, $53,824,221, $1,176,369; inland navigation and transportation, $1,656,103, $27,672; tornado, $174,708,-909, $973,835; hail, $700, $6; sprinkler leakage, $15,787,492, $72,-000; riot, civil commotion and explosion, $14,327,407, $38,126; earthquake, $1,783,240, $7,095; unclassified, effective prior to January 1, 1921, $111,371,854, $1,389,474.

BUSINESS SINCE ORGANIZATION: Premiums received $42,703,910; losses paid, $72,500,659; dividends declared, cash, $1,419,340; stock, $112,500.

REAL ESTATE OWNED: The company owns 1 piece of real estate carried at book value $35,000; actual cost, $58,930; net income last year, $2,494.

MORTGAGE LOANS: These 85 loans aggregate $1,176,550, and are amply secured by property worth double the amount, the loans vary from $2,000 to $125,000. The largest is one of $25,000 on Front Street, Toronto, Can., valued at $245,000.

COLLATERAL LOAN is as follows:

Securities	Market Value	Amount Loaned
American Can Co., p. stk.....	$5,550	$3,000

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $4,050,150; State, County and Municipal bonds, $1,-880; other bonds, $1,995,750; stocks, $7,954,815; total, $15,085,595.

DIRECTORS: Isaac L. Allen, Robert D. Andrews, Louis F. Ballard, Arcunah M. Burtis, Otto B. Candidus, Frederick T. Fisher, John A. Forster, Edward E. Hall, William H. Harkness, Adolph O. Haubold, Augustus S. Hutchins, Waldo Hutchins, William A. Jones, Solomon Ketcham, Frank J. Le Fevre, Courtlandt Nickroum, Frank B. Lown, Edward E. Moberly, Charles A. Norris, J. Lester Parsons, William McD. Pierson, Charles W. Pilgrim, J. Wilson Poucher, E. S. Powell, Jr., Peter H. Troy, Caspar J. Voorhis, David G. Wakeman, Leo H. Wise, Henry J. Wyatt, G. Burgess Fisher.

FIELD MEN AND TERRITORY COVERED: F. M. Gund, Manager, Western Department, Freeport, Ill.; W. S. Jackson, Manager, Pacific Coast Department, San Francisco, Cal.; Hines Jones, managers, Southern Department, Atlanta, Ga.; R. I. Read, Manager, Chicago Brokerage Department, Chicago, Ill.; G. Burtis Fisher, state agent, Conn., Hartford, Conn.; J. Laurence Moffett, special agent, Conn.-Hartford, Conn.; J. E. Snell, general agent, New England-Boston, Mass.; Henry Borchers, special agent, New Jersey, 110 William St., N. Y. C.; Philip S. Keeler, special agent, northern N. J. and N. Y. suburban, 110 William St., N. Y. C.; W. E. Newman, special agent, central Pa. and western Md. 32 N. Third St., Harrisburg, Pa.; W. O. Slocum, special agent eastern Pa., southern N. J., Md., and D. C., 140 S. Fourth St., Philadelphia, Pa.; Robert F. Miller, special agent, western Pa., Harrisburg, Pa.; Cary P. Carr, special agent, Va., Richmond, Va.; E. W. Chester, Charleston, W. Va., special agent for W. Va. W. L. Nelson & Co., general agents, Tenn. and Ark., Memphis, Tenn.; A. L. Ross, Rochester, N. Y., special agent western N. Y., excluding suburban, 110 William St., N. Y. C.; Thom. Grunson, special agent eastern N. Y., 110 William St., N. Y. C.; Soloman Ketcham, special agent, Long Island, Amityville, N. Y.; J. H Dosser, special agent, Automobile only, N. Y. State, Elbridge, N. Y. The company operates in all the states and territories of the United States except Alas., Del., and P. I. It also operates in Canada, China, Costa Rica, Cuba, Hawaii, Mexico, Guatemala and Spanish Honduras.

HISTORICAL DATA

This company was organized in 1824 with an authorized and paid in capital of $250,000. In June 1906 practically the entire business of the company was reinsured in the Westchester Fire Insurance Company of New York and the company resumed business in August of the same year. In 1911 it absorbed the Peter Cooper Fire Insurance Company of New York, at the same time increasing its capital to $400,000. Merged (1916) with the Williamsburgh City Fire. In 1919 it reinsured the Great Western Lloyds, the National Underwriters of America, Boston Lloyds, and the Union Underwriters, all of New York. In 1922, the Colonial Assurance Company was merged with it. The capital was increased in 1922 from $1,400,000 to $2,000,000. Par value of stock, $20 per share; book value, December 31, 1923, 340.13⅔; latest sale, 400%. December 31, 1923, the directors owned $162,680 capital stock. Largest amount insured in one hazard: gross, $500,000; net, $200,-000. Conflagration losses: Boston, 1872, $5,000; Baltimore, 1904, $66,931; San Francisco. 1906, $153,931. Values of special deposits: Georgia, $10,000; Virginia, $105,690; North Carolina, $23,090; New Mexico, $9,800; Canada, $159,900; Cuba, $73,500; Porto Rico, $9,900; Mexico, $18,600.

ADMINISTRATION AND REPUTE: The underwriting policy of this company is in charge of the well known firm of Crum and Forster, who operate a large and successful fleet of fire insurance companies and act as general agents to a number of others. The company bears an excellent reputation. Underwriting and investment results for the past five years: 1923, underwriting loss, $455,-946, investment profit, $946,899; 1922, underwriting loss, $259,220, investment profit, $1,538,487; 1920, underwriting loss, $356,422, investment profit, $461,799; 1919, underwriting profit, $203,237, investment profit, $827,558.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, National Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Automobile, explosion, fire, earthquake, ocean marine, inland marine, sprinkler leakage, parcels post, rain, registered mail, riot and civil commotion, tornado and windstorm.

UNITED STATES MERCHANTS AND SHIPPERS INSURANCE COMPANY, New York

President, Douglas F. Cox; Vice-Presidents, William B. Goodwin, O. W. Smith, J. Floyd Johnston, Samuel L. Martin; Secretary-Treasurer, C. J. Ziegler; Assistant Secretaries, Mason H. Bigelow, E. W. Murray, H. L. Rodgers; 1 South William Street. Organized, 1872.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,447,787	$978,522	$1,116,585	$2,499,958	$2,687,914	$1,644,788	$76,174	$942,405	$2,663,367	$1,256,682
1922	3,821,824	887,365	756,012	2,531,623	2,776,474	1,843,040	.....	1,138,194	2,981,234	1,311,784
1921	2,628,452	683,429	93,797	1,983,419	2,825,136	1,734,272	.....	1,549,641	3,283,913	1,409,541
1920	2,774,352	806,741	133,865	3,407,538	3,703,929	2,636,995	60,000	1,497,143	4,194,138	2,653,909
1919	3,347,650	930,797	597,723	3,614,590	3,841,989	2,372,245	60,000	1,233,590	3,665,835	2,272,252

Prior to June, 1918, conducted as a Lloyds.
a Includes $30,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$3,809,657	Losses unpaid.....	$1,127,030
Cash.....	323,263	Unearned prems....	978,522
Agents' balances....	194,282	Other liabilities....	225,650
Interest.....	39,133		
Other assets.....	81,452	Total liabilities...	2,331,202
		Capital paid up....	1,000,000
		Net surplus.....	1,116,585
Total adm. assets.	$4,447,787	Total.....	$4,447,787

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $89,822,945 $818,317; ocean marine, $26,725,123, $264,577; motor vehicle, $25,454,959, $584.233; inland navigation and transportation, $3,508,078, $63,201; tornado, $4,230,548, $19,969; sprinkler leakage, $90,721, $143; riot, civil commotion and explosion, $652,625, $1,412; earthquake, $163,744, $571;

BUSINESS SINCE ORGANIZATION: Premiums received $60,839,993; losses paid, $35,311,855, dividends declared, cash, $2,660,898.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $1,860,900; State, County and Municipal bonds, $205,620; other bonds, $1,377,460; stocks, $365,677: total, $3,809,657.

DIRECTORS: George B. Agnew, Herbert Appleton, Edw. T. Becford, Douglas F. Cox, P. A. S. Franklin, W. B. Goodwin, Lewis Iselin, W. R. Peters, James H. Post, John A. Forster, E. W. Murray, M. A. Whitaker, Leo Arnstein, Julian B. Beaty, Robert E. Binger, Samuel L. Martin, J. Lester Parsons.

TERRITORY COVERED: The company operates in Ala., Ark., Cal., Colo., D. C., Fla., Ga., Hawaii, Ill., Ind., Ia., Kans., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. M., N. Y., N. D., Ohio, Okla., Ore., Pa., R. I., S. C., S. D., Tenn., Tex., Va., Wash., W. Va., Wis., Wyo., Canada, Cuba and England.

HISTORICAL DATA

This company was organized in 1872 under the name of United States Lloyds, operating as a "Lloyds" until 1918, when it became a stock company under the name of United States Lloyds, Inc. The original subscribers had deposited $100,000, and when the former organization was changed, added $300,000, making the capital of the company $400,000. This was increased in 1921 to $800,000. In 1922, the Washington Marine Insurance Company of New York was merged with the United States Lloyds, Inc., the title of the latter company being retained and the merger resulting in no change of the capital. In 1923, the Merchants & Shippers Insurance Company of New York was merged with United States Lloyds, Inc., the name being changed to United States Merchants & Shippers Insurance Company and the capital increased to $1,000,000. Par value of stock, $100 per share; book value, December 31, 1923, $211.65. December 31, 1923, the directors owned 2,136 shares of the capital stock. Largest amount insured in one hazard, gross, $100,000; net, $75,000. Values of special deposits: Ga., par $10,000, market, $9,900; Cuba, $50,000, par, market, $48,250. In 1923, the company was examined by the New York Insurance Department.

ADMINISTRATION AND REPUTE: This company is managed by Appleton & Cox, Inc., a well known and highly regarded firm of marine underwriters. Appleton & Cox are United States managers for the Indemnity Mutual Marine Assurance Co., Ltd., of London, the marine department, of the Royal Exchange Assurance Co., of London, Tokio Marine and Fire Insurance Co., Ltd., Tokio (United States marine branch), the United States Fire Insurance Co., of New York (marine department); Agricultural Insurance Co., of Watertown, N. Y. (marine department); the Fire Association of Philadelphia (marine department); Milwaukee Mechanics' Insurance Co., of Milwaukee (marine department); and the London & Scottish Assurance Co., Ltd., of London, England; North River Insurance Co., New York (marine department); Western Assurance Co. of Toronto, Can. (U. S. Marine department). The fire insurance department is in charge of Crum & Forster, of New York, a well known firm of fire underwriters, who are general agents of a number of American and foreign companies. The company bears an excellent reputation in all matters. Underwriting and investment results for the past five years: 1923, underwriting profit, $160,024, investment profit, $117,472; 1922, underwriting loss, $32,290, investment profit, $256,098; 1920, underwriting loss, $496,318, investment profit, $99,244; 1919, underwriting profit, $137,726, investment profit, $80,588.

BOARD MEMBERSHIPS: National Automobile Underwriters Conference and Sectional Conferences, Board of Underwriters of New York (marine), Institute of Marine Underwriters, Association of Marine Underwriters of U. S., New York State Fire Rating Organization. Underwriters of Middle Departments of Pa., Philadelphia Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, fire, flood, hail, inland marine, lightning, ocean marine, registered mail, reinsurance, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy.

UNIVERSAL INSURANCE COMPANY, Newark, New Jersey.

President, Samuel Bird; Vice-Presidents, Harry Bird, J. S. Gilbertson; Secretary, J. T. Byrne; Assistant Secretaries, F. S. Bowen and P. J. Barthel. Organized, 1921.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,431,309	$201,348	$301,723	$924,507	$1,155,092	$448,578	$24,000	$288,327	$760,905	$549,236
1922	1,020,086	50,881	348,046	476,408	515,001	143,164	.....	112,714	255,878	298,856
1921	731,118	15,657	285,256	79,250	98,341	9,595	.....	25,036	34,631	14,331

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$941,143	Losses unpaid	$337,334
Cash	289,373	Unearned prems	201,348
Agents' balances	132,338	Other liabilities	190,904
Interest	9,005		
Other assets	59,450	Total liabilities	729,586
		Capital paid up	400,000
		Net surplus	301,723
Total adm. assets.	$1,431,309	Total	$1,431,309

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $11,848,684, $114,292; motor vehicle, $4,920,826, $157,838; inland navigation and transportation, $5,942,619, $109,361.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,480,165; losses paid, $596,432; dividends declared, cash, $24,000.

BONDS OWNED (Market Values): U. S. Gov't bonds, $312,423; State, County and Municipal bonds, $259,400; other bonds, $369,320; total, $941,143.

DIRECTORS: Samuel Bird, Harry Bird, J. S. Gilbertson, J. T. Byrne, F. S. Bowen, P. J. Barthel, G. W. McIndoe.

FIELD MEN AND TERRITORY COVERED: Pacific Coast: W. B. Acton, Merchants Exch. Bldg., San Francisco, Cal.; Washington: H. C. Ramsay, Seattle, Wash. The company operates in Cal., Mass., N. J., N. Y., Wash. and Pa.

HISTORICAL DATA

This company was organized in 1921 with an authorized and paid in capital of $400,000, and a surplus of $285,256. Par value of stock, $25 per share; book value, December 31, 1923, 175.43%; latest sale, 100%. As of December 31, 1923 the directors owned $383,525 of capital stock. The company was examined by the New Jersey Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company was organized by, and is under the management of, Talbot, Bird & Co., who are prominent marine underwriters, representing the marine department of the Eagle, Star and British Dominion Insurance Co. Underwriting and investment results for the past two years: 1923, underwriting loss, $52,898, investment profit, $31,103; 1922, underwriting profit, $43, investment profit, $62,703. The underwriting loss in 1923 was due to the establishment of a contingent reserve of $100,000 to take care of possibly unreported losses on account of the Yokohama disaster, this reserve being additional to reserves for all known losses.

CLASSES OF INSURANCE WRITTEN: Automobile inland, marine, ocean marine.

UTAH HOME FIRE INSURANCE COMPANY OF UTAH, Salt Lake City, Utah

President, Heber J. Grant; Vice-President, John C. Cutler; Vice-President and Manager, George J. Cannon; Secretary, A. L. Macdonald; Treasurer, Edgar S. Hills; Assistant Secretary, Bertram F. Willis. Organized, 1886.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,128,329	$634,819	$891,719	$778,570	$885,277	$449,657	$72,000	$290,077	$811,734	$393,562
1922	2,072,874	518,436	926,320	487,236	599,333	291,575	72,000	197,298	560,873	296,280
1921	1,986,609	447,544	920,504	347,029	471,663	584,788	80,000	171,253	836,041	477,599
1920	2,508,683	891,500	899,262	1,322,399	1,447,714	393,284	96,000	507,939	997,223	589,938
1919	2,320,403	483,795	1,329,327	559,947	670,608	219,424	80,000	232,581	532,005	219,735

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$198,283	Losses unpaid	$147,791
Mortgage loans	804,645	Unearned prems	634,819
Collateral loans	44,202	Other liabilities	54,000
Bonds and stocks	893,726		
Cash	60,905	Total liabilities	836,610
Agents' balances	56,171	Capital paid up	400,000
Interest and rents	69,792	Net surplus	891,719
Reins. on paid losses.	605		
Total adm. assets.	$2,128,329	Total	$2,128,329

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $106,888,031, $1,099,568; ocean marine, $1,085,433, $24,960; tornado, $1,051,072, $3,092; sprinkler leakage, $290,944, $578; riot, civil commotion and explosion, $314,009, $584; unassified, effective prior to January 1, 1921, $385,987, $7,114.

REAL ESTATE OWNED: Consists of five properties, two in Salt Lake City with a combined market value of $189,907, and three parcels of land in Ida., with a market value of $8,375.

MORTGAGE LOANS: There are loans for $804,645 on Utah, Wyo. and Ida, farm, business and residence property valued at $1,876,537. Company holds $539,000 of insurance on mortgaged buildings. On December 31, last, there was $45,522 interest past due.

COLLATERAL LOANS: There are 8 loans of $2,246 each on bonds of Carey Valley Reservoir Co., Ida., the market value of which are $2,695. There are other miscellaneous loans aggregating $6,234.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $235,972; railroad bonds, $10,970; other bonds, $6,840; stocks, $619,944; total, $893,726.

DIRECTORS: Heber J. Grant, John C. Cutler, Elias A. Smith, John F. Bennett, E. O. Howard, Leon Sweet Chas. W. Nibley, George J. Cannon, Reed Smoot, Edgar S. Hills, Thomas N. Taylor, Elias S. Woodruff, Edward L. Burton, Henry H. Rolapp, Marriner S. Eccles, Louis S. Cates, Richard W. Madsen.

FIELD MEN AND TERRITORY COVERED: Heber J. Grant & Co., Salt Lake City, general agents for Utah and Ida.; E. M. Weiler, Jr., and Karl I. Pace, special agents; Gerald L. Schuyler, General Agency, Denver, Colo., general agent for Colo. and Wyo.; Cal. Agencies Inc., San Francisco, general agents, for Cal.; Lamping & Co., Inc., Seattle, general agents, Wash. and Ore.; H. R. Mann & Co., marine general agents, San Francisco. The company operates in Ariz., Ark., Cal., Colo., Ida., Ill., Ia., Ind., La., Mass., Mich., Miss., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., N. D., Ohio, Ore., Pa., S. C., Tex., Utah, Wash., W. Va. and Wyo.

HISTORICAL DATA

This company was organized in 1886, with a paid up capital of $200,000, which was increased by stock dividend to $250,000 in 1891, and in 1919, by the sale of new stock, to $300,000, at which time $40,000 was contributed to surplus. In 1919, capital was increased to $400,000 and $250,000 was added to surplus. The company was originally organized as the Home Fire Insurance Company of Utah and assumed its present title, as of March 20th, 1918. Par value of stock, $100 per share; book value, December 31, 1923; $322.93; latest sale, 295%. As of December 31, 1923, directors owned $35,800 of capital stock. Largest amount insured in one hazard, gross, $200,000; net, $30,000.

ADMINISTRATION AND REPUTE: This company is under the management of Heber J. Grant, who is a well known fire insurance underwriter and general agent, in the Rocky Mountain territory. The company is conservatively managed and in general bears an excellent reputation. Underwriting and investment results for the past five years: 1923, underwriting loss, $148,707, investment profit, $86,205; 1922, underwriting loss, $70,487, investment profit, $148,304; 1921, underwriting profit, $137,487; 1920, underwriting loss, $193,308, investment loss, $94,791; 1919, underwriting loss, $4,037, investment profit, $220,178.

BOARD MEMBERSHIPS: Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: War risk, earthquake, explosion, farm, fire, inland marine, lightning, ocean marine, profits, registered mail, reinsurance, rent, riot and civil commotion, sprinkler leakage tornado and windstorm, use and occupancy.

VICTORY INSURANCE COMPANY, Philadelphia, Pa.

President, E. C. Irvin; Vice-Presidents, J. W. Cochran, John B. Morton; Secretary and Treasurer, M. G. Garrigues. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,258,804	$368,222	$217,925	$764,754	$844,297	$515,508	$60,000	$337,296	$912,804	$468,556
1922	1,671,869	339,763	321,515	559,154	619,283	540,217	60,000	234,536	834,753	575,462
1921	1,568,275	671,574	240,356	876,390	938,940	400,282	60,000	396,917	857,199	421,044
1920	1,470,178	505,786	340,239	890,658	939,738	159,860	.....	331,057	490,917	241,375
1919	1,005,455	.....	505,455	.....	a509,115	.....	.....	12,231	12,231	.....

a Includes $500,000 surplus paid in.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$172,700	Losses unpaid.....	$132,638
Bonds and stocks...	662,270	Unearned prems....	368,222
Cash.....	226,464	Other liabilities.....	40,019
Agents' balances....	181,940		
Interest and rents...	13,061	Total liabilities...	540,879
Other assets.....	2,369	Capital paid up....	500,000
		Net surplus.....	217,925
Total adm. assets.	$1,258,804	Total.....	$1,258,804

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $70,429,886, $642,491; motor vehicle, $4,086,856, $86,186; tornado, $2,410,510, $5,984; sprinkler leakage, $136,203, $356; riot, civil commotion and explosion, $1,688,057, $1,413; earthquake, $10,000, $15.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,090,956; losses paid, $1,578,233; dividends declared, cash, $180,000.

MORTGAGE LOANS: These 22 loans aggregating $172,700 on S. D., Ohio, Minn., N. J. and D. C. property valued at $459,912, and on which the company holds $232,000 of insurance.

BONDS OWNED (Market Values): U. S. Gov't bonds, $124,000; State, County and Municipal bonds, $165,320; other bonds, $372,950; total, $662,270.

DIRECTORS: Elihu C. Irvin, Harry W. Butterworth, Robert Whitaker, Charles B. Adamson, L. E. Jones, Dimner Beeber, George W. Nevil, William A. Law, Edward J. Moore, John Gribbel, C. Fred'k C. Stout, James W. Ccchran.

FIELD MEN AND TERRITORY COVERED: Home office jurisdiction, J. W. Cochran, vice-president, for general departments; John B. Morton, vice-president, for general departments and for Ohio and Ind.; special agents, J. A. Weinland, Columbus, Ohio, I. E. Riedinger, Alliance, Ohio, for Ohio; Hudson Jones, Indianapolis, Ind., for Ind.; William H. Hellyer, manager for New England and N. Y. department; special agents, Geo. F. McFarland William Levis and James M. Bryan, Boston, Mass., for New England; W. R. Somerville, Rochester, N. Y., for western N. Y.; A. T. Lovett, Albany, N. Y., for eastern N. Y.; J. Woods Brown, manager for Middle Department and W. Va.; special agents, T. J. Trout, Altoona, Pa., for western Pa.; W. G. S. Savage, Harrisburg, Pa., for central Pa., Md. and D. C.; W. A. Dickinson, Philadelphia, Pa., for Philadelphia suburban and Del.; Wm. Y. Young, Newark, N. J., for N. J.; A. J. Ruth, Parkersburg, W. Va., for W. Va.; Southwestern Department: Trezevant & Cochran, G. A. Dallas, Tex., for Ark., La., Okla., Tex. and N. M.; Special Agents: Joe G. Smith, Dallas, for central Tex.; Chas. O'N. Bryan, Dallas, for western Tex.; Sam H. Rolston, Dallas, for northeastern Tex.; G. D. Powell, Waco, for central and western Tex.; B. A. Gill, San Antonio, for southwestern Tex.; Sam M. Powell, Houston, for south eastern Tex.; John E. Wilkinson, Oklahoma City, for western Okla.; Frank C. Beazley, Amarillo, Tex., for northwestern Tex. and N. M.; A. L. Tiedeman. Muskogee, Okla. for eastern Okla.; L. E. Walker, Little Rock, for western Ark.; H. A. Amonette, Little Rock, for eastern Ark.; E. E. Wright, New Orleans, for La.; Rodney L. Hubert, New Orleans, for northern La.; A. G. Blacklock, New Orleans, for Southern La.; Adjusters: H. J. Murphy, Dallas, for Tex.; Paul A. Howard, Dallas, for Tex.; G. W. Kline, Oklahoma City, for Okla.; Southern Department, Atlanta, Ga.: W. E. Chapkin, manager; R. A. Palvier, assistant manager; R. B. Barnett, second assistant manager; Special Agents: John M. De Saussure, Jacksonville, Fla., for Fla.; Jno. A. Gibson, Birmingham, Ala., for Ala.; B. A. Hamlin, Danville, Va. for Va.; J. E. Mitchell, Greensboro, N. C. for N. C. and S. C.; J. C. Thomson, Atlanta, Ga. for Ga.; J. Reyburn Watson, Louisville, Ky., for Ky. and Tenn.; Pacific Coast Department: 204–214 Pine Street, San Francisco; F. M. Avery, manager; Chas. L. Barsotti, assistant manager; Special Agents: Howard W. Hogan, San Francisco, Cal., for Bay Counties (Cal.); Fred J. Grover, Sacramento, Cal., for northern Cal. and Nev.; Geo. F. Staniford, Los Angeles, Cal., for southern Cal. and Ariz.; S. L. Harrington, Los Angeles, Cal. for southern Cal. and Ariz.; Frank S. Glover, Portland, Ore., for Ore. and western Ida.; Carl N. Homer, Seattle, Wash., for western Wash.; Walter R. Fritz, Spokane, Wash., for eastern Wash., northern Ida. and western Mont.; E. M. Hutchings, state agent, Helena, Mont., for Mont., Utah and southern Ida.; Western Department: D. C. Brown, state agent, Fargo, N. D., for N. D. and S. D.; E. R. Chaufty, special agent, Detroit, Mich., for Mich.; W. G. Dickey, state agent, Omaha, Neb., for Neb.; H. K. Dickinson, state agent, Detroit, Mich., for Mich.; R. B. Ellis, state agent, Milwaukee, Wis., for Wis.; I. D. Faber, state agent, Chicago, Ill., for Ill.; L. D. Griffin, state agent, Denver, Colo., for Colo. and Wyo.; J. D. McConnell, state agent, Des Moines, Ia., for Ia.; A. G. Meredith, special agent, Mellen, Wis., for Wis.; E. J. O'Meara, special agent, Chicago, Ill., for Cook County; R. W. Shimmel, state agent, Minneapolis, Minn., for Minn.; Clyde L. Tindall, special agent, Kansas City, Mo., for Kans. and Mo.; W. O. Woodsmall, state agent, Kansas City, Mo., for Kans. and Mo.; V. L. Zimmerman, state agent, Chicago, Ill., for Ill. The company operates in all states and territories of the United States with the exception of Alaska, Hawaii, Miss., N. D., P. I., P. R., Canada and Cuba.

HISTORICAL DATA

The company began business in January 1, 1920, having been incorporated August 20, 1919, with an authorized, subscribed and paid in capital stock of $500,000. Since its inception the surplus paid in from time to time has reached $500,000. More than three-fourths of the capital stock of the Victory Fire is owned by the present stockholders of the Fire Association of Philadelphia. Both companies are conducted by the same executive staff and served by the same special and general agents and managers, the salaries and incidental expenses being equally divided, although the companies are separate and distinct institutions. In 1924 capital increased from $500,000 to $1,000,000 and $500,000 added to surplus. The value of the stock at organization was $100, given as $50 par and $50 surplus. At present the par value of shares is $50; book value, December 31, 1923, 143.59%; latest sale, 200%. Values of special deposits: Va., $24,750; Ga., $10,800; N. M., $10,000; N. C., $11,220.

ADMINISTRATION AND REPUTE: The affiliation of the Victory Insurance Company with the Fire Association of Philadelphia, and the management division as detailed, has had the effect of keeping down overhead expenses while at the same time increasing facilities for business. The company is ably directed and rapidly reacted from the difficulties surrounding the launching of any organization. Largest amount insured in one hazard, gross, $100,000; net, $25,000. December 31, 1923, directors owned $27,400 of stock. Underwriting and investment record since the beginning of the company: 1923, underwriting loss, $85,156, investment profit, $41,626; 1922, underwriting profit, $61,651; investment profit, $79,495; 1921, underwriting loss, $115,515, investment profit, $75,541; 1920, underwriting loss, $228,554, investment profit, $65,450.

BOARD MEMBERSHIPS: Eastern Union, Western Union, National Board of Fire Underwriters, etc.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, fire, lightning, riot and civil commotion, sprinkler leakage, tornado and windstorm, and use and occupancy.

VIRGINIA FIRE AND MARINE INSURANCE COMPANY, Richmond, Va.

President, W. H. Palmer; Vice-President, Wm. H. Palmer, Jr.; Secretary, B. C. Lewis, Jr.; Treasurer, J. C. Watson. Organized, 1832.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,161,605	$1,251,043	$1,103,162	$1,264,799	$1,430,912	$676,500	$50,000	$546,717	$1,273,217	$645,122
1922	3,071,317	1,161,673	1,079,649	1,171,859	1,302,255	663,731	50,000	507,152	1,220,883	680,044
1921	2,895,133	1,149,319	988,520	1,139,816	1,270,180	700,468	55,000	520,074	1,275,542	668,482
1920	2,929,446	1,229,172	920,653	1,364,834	1,484,882	582,069	m60,000	593,151	1,235,220	621,485
1919	2,744,956	1,106,226	1,126,541	1,254,819	1,362,735	451,264	50,000	545,793	1,047,057	428,400

m Also $250,000 stock dividend.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$120,000	Losses unpaid	$136,900
Mortgage loans	66,500	Unearned prems	1,251,043
Collateral loans	29,100	Other liabilities	170,500
Bonds and stocks	2,544,032		
Cash	132,046	Total liabilities	1,558,443
Agents' balances	223,297	Capital paid up	500,000
Interest and rents	31,925	Net surplus	1,103,162
Other assets	14,705		
Total adm. assets.	$3,161,605	Total	$3,161,605

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $188,347,305, $2,199,966; tornado, $2,135,081, $8,735; unclassified, effective prior to January 1, 1921, $11,196,591, $165,807.

BUSINESS SINCE 1865: Premiums received, $26,464,696; losses paid, $14,877,184; dividends declared, cash, $2,287,086, stock, $250,000.

REAL ESTATE OWNED: Includes the company's home office building, 1015 E. Main Street, Richmond, which cost $31,300 in 1861, carried at book value, $75,000; and a warehouse at 1014–16 E. Cary Street, Richmond, carried at book value, $40,000, and 754 lots in Richmond valued at $5,000. All are unencumbered.

MORTGAGE LOANS: The $66,500 of mortgages includes 18 loans, ranging from $1,500 to $8,000. The total valuation of the mortgaged properties (which are located in Richmond except one) is $146,050 and the company holds $96,700 insurance on the buildings. There is no overdue interest.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Edna Cotton Mills stk	$25,000	$14,000
Edna Cotton Mills stk	25,000	14,000
Jefferson Realty Corp	1,800	1,100
Jefferson Realty Corp	560	
Totals	$52,360	$29,100

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $658,665; State, County and Municipal bonds, $317,305; other bonds, $888,865; stocks, $379,197; total, $2,544,032.

DIRECTORS: W. H. Palmer, J. Jordan Leake, W. H. Palmer, Jr., F. E. Nolting, H. L. Cabell, W. Meade Addison and Julian C. Hill.

FIELD MEN AND TERRITORY COVERED: J. M. Leake, general agent for entire field; Hall & Henshaw, New York City; J. D. Kitchen & Bro., New Orleans, general agents for Tex. and La.; A. F. Selden, Jr., J. H. Baker and P. F. Brown, Jr., special agents, Va. and N. C.; A. K. Phillips, Washington, D. C., general agent for Washington; Logue Bros. & Co., Pittsburgh, Pa., for western Pa.; Jos. Doyle, Philadelphia, Pa., for Philadelphia; Thames & Batre, Mobile, Ala.. general agents for Ala.; Hall & Benedict, Nashville, Tenn., general agents for Tenn.; F. C. Calkins & Co., Jacksonville, Fla., general agents for Fla.; A. J. Woodworth & Co., Syracuse, N. Y., for N. Y.. excluding Greater New York; Henry J. Ide, general agent, Boston, Mass., for Mass. and Conn.; Fred B. Luce, manager, Chicago, Ill., for Ill., Mich., Ohio, Wis., Ind. and Minn.; Chas M. Jerome, Atlanta, agent for Ga. The company operates in Ala.. Conn.. D. C., Fla., Ga., Ill., Ind., La., Mass., Mich., Minn., N. Y., N. C., N. D., Ohio, Pa., Tenn.. Tex., Va. and Wis.

HISTORICAL DATA

Company organized by act of Legislature March 14, 1832, as the Virginia Marine Insurance Company; cash capital $100,000; charter amended 1841; name changed in 1852 to Virginia Fire and Marine Insurance Company; par value of the stock changed from $100 to $25 in 1858. The capital was increased during the Civil War to $175,000 (all cash subscriptions ; 1872 to $200,000; 1874 to $250,000; 1920 to $500,000 by stock dividend. Stock par value, $25; book value, December 31, 1923, 320.63%, latest sale, 372%. Largest amount insured in one hazard, gross, $100,000; net, $50,000. The company was examined by the Minnesota, Ohio and Virginia Insurance Departments in 1923. Values of special deposits: Ill., $13,365; La., $24,500; N. Y., $13,000; Ga., $9,900; Mass., $12,180; N. C., $11,960; Ala., $11,960; Ind., $24,500; Ohio, $24,750; Va., $12,580.

ADMINISTRATION AND REPUTE: This company is making excellent progress as its directors are men of high standing in the state of Va., and has always paid good dividends. Underwriting and investment results of last five years: 1923, underwriting loss, $37,824, investment profit, $101,337; 1922, underwriting loss, $33,264; investment profit, $229,247; 1921, underwriting profit, $90,942, underwriting profit, $52,905; 1920, investment profit, $51,206; 1919, underwriting profit, $139,889, investment profit, $79,550.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South Eastern Underwriters' Association.

CLASSES OF INSURANCE WRITTEN: Fire, farm, lightning, rent, tornado and windstorm, use and occupancy.

VULCAN INSURANCE COMPANY, New York

President, Isidor Kahn; Secretary, I. Koenigsberger. Organized, 1911.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$512,155	$3,944	$143,109	$4,508	$26,217	$2,182	$12,000	$10,289	$24 471	—471
1922	523,747	4,611	141,452	5,164	25,355	7,742	12,000	8,694	28,436	5,609
1921	492,548	11,164	134,118	41,531	60,934	40,373	12,000	25,333	77,705	36,570
1920	491,029	34,331	113,173	52,870	59,946	29,487	12,000	26,958	68,445	27,149
1919	520,458	44,643	128.113	69.542	78,245	30,208	12,000	34,890	77,098	25,123

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$504,225	Losses unpaid	$7,697
Cash	4,758	Unearned prems	3,944
Agents' balances	802	Due for bor. money	140,900
Interest	2,370	Other liabilities	16,505
		Total liabilities	169,046
		Capital paid up	200,000
		Net surplus	143,109
Total adm. assets	$512,155	Total	$512,155

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,039,620, $6,167; motor vehicle, $27,050, $886; sprinkler leakage, $97,500, $896; unclassified, effective prior to January 1, 1921, $44,000, $263.

BUSINESS SINCE ORGANIZATION: Premiums received, $908,975; losses paid, $523,982; dividends declared, cash, $84,000.

BONDS AND STOCKS OWNED (Market Values): Municipal bonds, $240,740; railroad bonds, $26,100; stocks, $237,385; total, $504,225.

DIRECTORS: E. Eisemann, A. Eisemann, I. Kahn, L. Kahn, H. Rawitzer, M. Reisner, I. Koenigsberger, J. Warmflash, H. Johl, Geo. E. Curtis, A. Eichtersheimer, B. Kahn, J. Oppenheimer.

TERRITORY COVERED: The company operates in N. J., N. Y. and Pa., also writes excess lines on risks of large value throughout the United States.

HISTORICAL DATA

This company was organized in 1911, with an authorized and paid in capital of $200,000 and $100,000 of surplus. Par value of stock, $100 per share; book value, December 31, 1923, $171.55. As of December 31, 1923, the directors owned $130,000 of capital stock. Largest amount insured in one hazard, gross, $20,000; net, $20,000. The company was examined by the New York Insurance Department in 1923.

ADMINISTRATION AND REPUTE: The officers of this company are experienced in the fire insurance business and the company bears a good reputation. The company does a very limited business. Underwriting and investment results for the past five years: 1923, underwriting profit, $1,604; investment profit, $11,920; 1922, underwriting loss, $1,015; investment profit, $33,961; 1921, underwriting profit, $4,421, investment profit, $28,524; 1920, underwriting profit, $4,614; investment loss, $8,402; 1919, underwriting profit, $7,580, investment profit, $1,240.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, sprinkler leakage, inland marine, profits, reinsurance, rent, riot and civil commotion, tornado and windstorm, tourists' baggage, use and occupancy.

WASHINGTON ASSURANCE CORPORATION

New York, N.Y.

Under date of July 7, 1924, notice was given of intention to organize the Washington Assurance Corporation, of New York, with $200,000 capital, to transact the classes of business specified in Section 110 of the Insurance Law, namely, fire and allied classes. The incorporators named were: Walter F. Brady, William B. Carter, Bertram Cutler, Fred M. Hilton, Jos. L. Leffson, Charles F. Merle, Stephen C. Millett, Alden C. Noble, Edward R. Otheman, Roswell C. Otheman, David W. Swain, George F. Warch, G. A. Ziemen.

WEST AMERICAN INSURANCE COMPANY

Los Angeles, Cal.

President, Wm. L. Hughson; Vice-Presidents, R. Hamlin, Geo. Haberfelde, A. D. Plughoff; Vice-President and General Manager, Thos. R. Lamb; Vice-President and Secretary, H. O. Harrison; Secretary, Al. G. Faulkner. Incorporated, 1919.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,398,484	$234,348	$752,898	$693,381	$1,226,450	$170,236	$25,000	$340,710	$535,946	$135,074
1922	889,023	268,994	190,645	842,889	873,443	229,163	.....	351,127	580,290	222,740
1921	601,574	226,076	54,475	492,530	510,815	222,652	.....	208,299	430,951	215,361

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$500,000	Losses unpaid	$30,989
Mortgage loans	142,037	Unearned prems	234,348
Bonds	185,000	Other liabilities	130,249
Cash	444,214		
Agents' balances	124 803	Total liabilities	395,586
Interest and rents	2,430	Capital paid up	250,000
		Net surplus	752,898
Total adm. assets	$1,398,484	Total	$1,398,484

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,321,868; losses paid, $612,405; dividends declared, cash, $25,000.

MORTGAGE LOANS: There are 20 loans aggregating $142,007, valued at $403,100, and upon which the company holds $232,300 of insurance. There was $397 of interest past due on December 31, last.

BONDS OWNED (Market Values): U. S. Gov't bonds, $175,000; other bonds, $10,000; total, $185,000.

DIRECTORS: Roy B. Alexander, J. V. Baldwin, G. G. Bundy, J. E. Coberly, Benj. A. Finch, G. Haberfelde, R. Hamlin, H. O. Harrison, Wm. L. Hughson, Thos. R. Lamb, R. W. Martland, G. E. Noll, A. D. Plughhoff, A. C. Robbins, C. W. McCabe.

TERRITORY COVERED: Licensed in Cal. only.

HISTORICAL DATA

This company was organized in 1919 and began business in April of the following year with a paid-up capital of $250,000, and a surplus of $150,000. Par value of stock, $100 per share, book value, December 31, 1923, $401.15; latest sale, 300%.

ADMINISTRATION AND REPUTE: This company is well managed and does a comparatively large volume of business. Thomas R. Lamb, vice-president and general manager of the company, has had considerable insurance experience both as a local and general agent. He specialized in automobile insurance. The underwriting and investment results for the past two years were as follows: 1923, underwriting profit, $249,930, investment profit, $312,324; 1922, underwriting profit, $140,050, investment profit, $21,119.

CLASSES OF INSURANCE WRITTEN: Automobile and fire.

WESTCHESTER FIRE INSURANCE COMPANY, New York, N. Y.

President, Otto E. Schaefer; Vice-President and Treasurer, Harry H. Clutia; Secretary, C. B. G. Gaillard. Organized, 1837.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$12,733,963	$6,846,824	$3,144,685	$7,552,110	($9,104,824	$4,358,443	$250,000	$3,231,367	$7,839,810	$4,161,271
1922	11,149,598	6,352,506	2,456,444	7,000,814	7,526,822	4,200,106	250,000	2,961,720	7,411,826	4,632,918
1921	10,590,927	6,379,518	1,795,451	7,397,201	7,905,859	4,548,961	250,000	3,220,867	8,019,828	4,456,271
1920	10,688,471	6,719,124	1,577,833	8,316,689	8,765,342	3,698,682	250,000	3,360,081	7,308,763	3,819,886
1919	9,397,972	5,550,997	1,708,455	7,018,343	7,411,895	3,187,193	250,000	2,836,784	6,273,977	3,173,830

† Includes $1,000,000 prem. on new stock.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$187,360	Losses unpaid.....	$966,211
Bonds and stocks...	8,788,146	Unearned prems....	6,846,824
Cash.....	2,342,740	Other liabilities....	276,243
Agents' balances....	1,320,848		
Interest and rents...	78,969	Total liabilities...	8,089,278
Other assets.....	15,900	Capital paid up....	1,500,000
		Net surplus.....	3,144,685
Total adm. assets.	$12,733,963	Total.....	$12,733,963

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,219,482,791, $11,126,810; ocean marine, $6,335,223, $82,397; motor vehicle, $21,505,813, $238,771; inland navigation and transportation, $5,727,281, $85,964; tornado, $105,534,440, $506,787; riot, civil commotion and explosion, $18,662,811, $33,232; unclassified, effective prior to January 1, 1921, $69,633,559, $845,188.

BUSINESS SINCE ORGANIZATION: Premiums received, $121,219,287; losses paid, $65,641,105; dividends declared, cash, $4,246,000; stock, $100,000.

MORTGAGE LOANS: There are 42 loans aggregating $187,360, mainly upon properties in and near New York City, valued at $384,300, and upon which the company holds $136,500 insurance.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $1,236,950; State, County and Municipal bonds, $962,128; other bonds, $2,803,800; stocks, $3,785,268; total, $8,788,146.

DIRECTORS: Harry H. Clutia, Wm. H. Ammerman, G. B. Crawford, Elwood Burdsall, Frederick A. Hodgman, Otto E. Schaefer, Stiles E. Goodsell, Frank W. Chambers, Walter Lashar, Wm. R. Bull, P. H. Johnston, F. H. Payne, G. Leask, L. M. Coomer.

FIELD MEN AND TERRITORY COVERED: States reporting direct to the home office: Herbert F. Blood, 70 Kilby Street, Boston, Mass., special agent for Me., N. H., Vt. and Mass., except western part; W. A. Lester, Providence, R. I., state agent for R. I.; G. W. Goodsell & Son, Bridgeport, Conn., special agent for Conn. and western Mass.; Wm. D. Hunter, Albany, N. Y., special agent for eastern N. Y.; T. M. Hinckley, Buffalo, N. Y., special agent for western N. Y.; Hugh S. Sanford, Pittsburgh, Pa., special agent for Penn., Md., and W. Va.; G. F. Baertrich, 1107 Walnut Street, Philadelphia, Pa., special agent for balance of Pa. and N. J.; E. R. Booker, Farmville, Va., special agent for Va., Wd. and D. C.; Hugh F. Dick, Charlotte, N. C., special agent for N. C. and S. C.; D. Kilcrease, Atlanta, Ga., special agent for northern two-thirds of Ga., Ala. and Miss.; Samuel B. Kennedy, 713 Columbia Bldg., Louisville, Ky., special agent for Ky. and Tenn.; Harold I. Green, 100 William Street, New York City, special agent for suburban territory of N.Y. and suburban N.J.; J. B. Malloy, special agent, Pa. and Md.; Groover, Evans & Hoffman, Jacksonville, Fla., general agents for Fla. and southern Ga.; Western Department: 1010 Fisher Bldg., Chicago, Ill.; Walter E. Miller, manager and Harry G. Casper, assistant manager, Carl E. Ingram, second assistant manager for Ill., Ind., Mo., Kans., Mich., Minn., Mo., Neb., N. D., Ohio, S. D., and Wis.; Wm. R. Stevenson, Chicago, Wilbur Kruse, Chicago, Ill., special agent for Ill.; Paul V. Chivington, Indianapolis, Ind., state agent and George J. Juenger, Indianapolis, Ind., special agent for Ind.; C. B. Burr, Topeka, Kans., state agent for Kans.; H. F. McGurren, Detroit, Mich., state agent and H. V. Rollins, Detroit, Mich., for Mich; C. Weigley, Minneapolis, Minn., state agent and Roy B. Holly and Miner Shaw, special agent, Sioux Falls, S. D., special agents for Minn., N. D. and S. D.; Leonard C. Kline, Kansas City, Mo., state agent for Mo.; E. B. Cameron, Cleveland, Ohio, state agent and Frank H. Krause, special agent, Columbus, Ohio, for Ohio; L. G. Farmer, Milwaukee, Wis., state agent and Arthur D. Wells, Whitewater, Wis., special agent for Wis.; Eugene E. Beimer, Omaha, Neb., state agent, for Ia. and Neb.; Mountain Department, Denver, Colo., covers the states of Colo., Wyo. and N. M.; H. T. Gurney, manager and H. P. Giberson, assistant manager for Colo., Wyo. and N. M.; George B. Side, Denver, Colo., executive special agent; H. C. Maltby, Denver, Colo., special agent for Colo. and Wyo; Pacific Coast Department: 369 Pine Street, San Francisco, Cal.; Dick & Simpson, managers for Cal., Ore., Wash., B. C., Ida., Mont., Nev., Utah, Ariz., Alaska and Hawaii; Chas. W. Von Tagen, San Francisco, Cal., special agent for central Cal.; Chas. H. Davies, San Francisco, Cal., special agent, for northern Cal., and Nev.; A. W. Nyblom, Los Angeles, Cal., special agent, for southern Cal.; F. W. Cardwell, Ariz.; Z. M. Boyer, Portland, Ore., special agent, for Ore.; James S. Reed, Portland, Ore., state agent, for Wash. and B. C.; A. G. Tindolph, Seattle, Wash., special agent, for western Wash. and western B. C.; L. M. James, Salt Lake City, Utah, special agent, for eastern Mont., Utah and southeastern Ida.; G. L. Armstrong, Spokane, Wash., special agent, for eastern Wash., eastern B. C., western Ida., and western Mont.; G. Nathan, San Francisco, Cal., special agent, for central Cal.; J. M. Gordon, San Francisco, Cal., agency superintendent; Southwestern Department, Dallas, Tex.: States handled in the department: Tex., La., and Ark.; general agent, Gross R. Scruggs & Co., managers, Dallas, Tex., H. C. Crim, special agent and adjuster, Dallas, Tex., for western Tex.; A. E. W. Barrett, special agent, Dallas, Tex., for northern and eastern Tex. and north La.; J. L. Loyd, special agent, Dallas, Tex., covers south Tex. and La.; F. E. Squires, special agent, Dallas, Tex., covers western and northwestern Tex.; Geo. A. Strauchon, Oklahoma City, Okla., covers state of Okla.; Thos. W. Burns, state agent, Little Rock, Ark., covers Ark. Robert S. Price Co., Dallas, general agents for Okla.; H. B Head: Oklahoma City, state agent, for Okla.; Canadian Department, Montreal, Can.: J. W. Tatley, manager and A. H. Vallance, assistant manager; S. M. Elliott, agency superintendent, B. Bertrand, inspector, Province of Quebec; Geo. F. Mitchell, Winnipeg, Man., special agent for Man. and eastern Sask.; H. M. Killian, Calgary, Alta., special agent for western Sask. and Alberta; J. S. Wilson, Toronto, Ont., special agent for Ont. The company operates in all the states except Alaska, Del., Miss., P. I., P. R. and Cuba and operates in the territory of Hawaii, and in Province of Alberta, British Columbia, Manitoba, New Brunswick, Ontario, Quebec and Saskatchewan.

HISTORICAL DATA

This company was originally organized as a mutual company (1837) and was reorganized on a stock basis in 1870 with a paid up capital of $200,000. The capital was increased in 1875 to $250,000 by stock dividend and in 1876 by the same means to $300,000. In 1914, the capital was increased to $500,000 by a sale of new stock and again in 1917 to $1,000,000. In 1923 capital was increased to $1,500,000 by sale of stock. Par value of stock, $10 per share; book value, December 31, 1923, 309.65%; latest sale, 400%. As of December 31, 1923, the directors owned $84,700 of capital stock. The company was examined by the New York Insurance Department in 1923. Conflagration losses: Boston, 1872, $120,000; Baltimore, 1904, $249,427; San Francisco, 1906, $952,242. Values of special deposits: Va., $54,230; Ga., $10,100; N. M., $9,900; N. C., $20,200; Canada, $365,548. Largest amount insured in one hazard, gross, $100,000; net, $50,000.

ADMINISTRATION AND REPUTE: This is an old and well managed company, bearing an excellent reputation in all its business transactions. The president, Otto E. Schaefer, is well known and highly regarded throughout the insurance world, as a conservative underwriter. It operates a department known as the Delaware Underwriters Department of the Westchester Fire with headquarters at 100 William Street, New York City, the business of which will be gradually taken over by the Delaware Ins. Co., of New York, organized in 1924. The underwriting and investment results for the past five years: 1923, underwriting loss, $338,695, investment profit, $276,935; 1922, underwriting loss, $74,094; investment profit, $985,087; 1921, underwriting loss, $61,250; investment profit, $528,868; 1920, underwriting loss, $161,989; investment profit, $270,485; 1919, underwriting profit, $553,619; investment loss, $16,991.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Automobile, war, risk, crop, earthquake, explosion, farm, fire, hail, inland marine, lightning, ocean marine, parcels post, profits, registered mail, reinsurance, rent, sprinkler leakage, riot and civil commotion tornado and windstorm, tourists' baggage, use and occupancy

WESTERN NATIONAL FIRE INSURANCE COMPANY, Fargo, N. D.

President, Hugo Bachenheimer; Vice-Presidents, Otto Bremer, A. H. Movius; Secretary and Underwriting Manager, H. J. Petrie; Treasurer, Alex Stern. Incorporated, 1918.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$146,983	$36,772	$2,204	$53,069	$59,974	$38,622	.....	$32,853	$71,475	$38,18
1922	160,097	29,122	21,277	33,688	41,137	24,966	.....	27,561	52,527	25,14
1921	161,304	22,632	—32,280	26,428	40,095	31,930	.....	25,695	57,625	32,94
1920	189,548	16,357	13,418	33,503	41,611	13,944	.....	40,262	54,206	13,67

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$60,450	Losses unpaid.....	$2,007
Bonds.....	13,645	Unearned prems....	36,772
Cash.....	59,015	Other liabilities.....	3,565
Agents' balances....	10,400		
Interest and rents...	1,011	Total liabilities...	42,344
Bills receivable.....	1,461	Capital paid up....	102,435
Other assets.....	1,001	Net surplus.....	2,204
Total adm. assets.	$146,983	Total.....	$146,983

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,148,278, $50,984; motor vehicle, $448,012, $16,288; tornado, $2,946,913, $24,657.

BUSINESS SINCE ORGANIZATION: Premiums received, $164,151; losses paid, $106,858.

DIRECTORS: A. H. Movius, M.D., Otto Bremer, Alex Stern, R. E. Barron, Hugo Bachenheimer, J. R. Carley, A. F. Lehr, Adam A. Lefor, A. W. Fowler, H. J. Petrie and Aaron Stern.

FIELD MEN AND TERRITORY: Gerard Lieber, special agent, Jamestown, N. D. Company operates in N. D. only.

HISTORICAL DATA

This company was originally organized as the Equity Coopera tive Insurance Co. and was incorporated in 1918 under the titl of the American National Insurance Co. In 1919, the name wa again changed to the present title. The authorized capital wa $500,000. The capital was reduced in 1922, thus transferring ove $66,000 to surplus, and at the present time the paid up capital i $102,435. Stock par value, $15; book value, December 31, 1923 102.15%.

ADMINISTRATION AND REPUTE: This company i managed by secretary H. J. Petrie, who had a number of years experience in the insurance business. The company had a higl promotion expense. The underwriting and investment result are as follows: 1923, underwriting loss, $17,855; investmen profit, $1,828; 1922, underwriting loss, $27,498, investment profit $7,003; 1921, underwriting loss $40,498, investment profit $13,045.

BOARD MEMBERSHIP: Western Ins. Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, automobile tornado and windstorm.

WHEELING FIRE INSURANCE COMPANY, Wheeling, W. Va.

President, Wm. F. Stifel; Vice-President, Henry Bieberson; Secretary, O. E. Strauch; Treasurer, T. C. Driehorst. Organized, 1867.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$725,467	$334,107	$144,126	$333,672	$365,860	$160,945	$20,000	$149,236	$330,181	$162,06
1922	667,744	281,263	144,259	291,234	321,593	141,247	20,000	134,576	295,823	155,37
1921	640,541	240,472	173,694	203,726	232,247	100,602	20,000	104,921	225,523	96,99
1920	634,260	252,759	157,640	251,058	283,139	138,684	18,000	130,600	287,284	124,78
1919	661,722	229,694	167,058	234,656	262,820	100,979	16,000	111,193	228,172	105,50

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$66,500	Losses unpaid.....	$41,734
Mortgage loans.....	35,200	Unearned prems....	334,107
Bonds and stocks...	509,880	Other liabilities....	5,500
Cash.....	34,269		
Agents' balances....	38,900	Total liabilities...	381,341
Interest and rents..	7,217	Capital paid up....	200,000
Other assets.....	33,501	Net surplus.....	144,126
Total adm. assets.	$725,467	Total.....	$725,467

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $62,295,694, $578,014; tornado, $633,128, $1,879; unclassified, effective prior to January 1, 1921, $2,124,029, $27,280.

BUSINESS SINCE ORGANIZATION: Premiums received $6,658,763; losses paid, $3,250,549; dividends declared, cash, $636,000, stock, $90,000.

REAL ESTATE OWNED: Consists of two 2-story brick office buildings with lot 66x150 ft., on Chapline Street, Wheeling. Net income $4,735 in 1922.

MORTGAGE LOANS: There are 4 loans aggregating $35,200 and protected by property valued at $87,500. The largest is a loan of $20,000 on a brick building at 1219 Market Street, Wheeling, valued at $50,000. There was no interest overdue on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $211,350; State, County and Municipal bonds, $80,560; other bonds, $193,720; stocks, $24,250; total, $509,880.

DIRECTORS: Wm. F. Stifel, Henry Bieberson, Geo. E. Stife F. C. Driehorst, H. E. Osterling, Henry N. Hess, Wm. Kirkbac William Welty.

FIELD MEN AND TERRITORY COVERED: C. W. Voell ger, special agent for Ind., Ohio, Pa. and W. Va. The compan operates in Cal., Colo., Ill., Ind., Ia., La., Mass., Mich., Mont Nev., N. H., N. Y., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was organized in 1867, being originally known a the German Fire Insurance Co. Had a paid up capital of $10,00 which was increased to $15,000 by stock dividend in 1868, and b the same means to $23,000 in 1869; to $33,000 in 1871; $50,000 i 1872; $60,000 in 1873; $70,000 in 1874, and to $100,000 in 187 Capital was increased to $200,000 in 1905, by sale of new stock The present title was adopted in 1918. Par value of stock $10 per share; book value, December 31, 1923, $172.06; latest sal 150%. As of December 31, 1923, the directors owned $56,10 capital stock. Largest amount insured in one hazard, gros $100,000; net, $25,000. Conflagration loss, Salem, 1914, $23,00

ADMINISTRATION AND REPUTE: This is an old and cor servatively managed company, well backed financially and bearin an excellent reputation. Underwriting and investment result for the past five years: 1923, underwriting loss, $32,729, inves ment profit, $52,596; 1922, underwriting loss, $39,422, investmer profit, $29,988; 1921, underwriting profit, $10,749; 1920, unde writing loss, $12,770, investment profit, $21,252; 1919, unde writing profit, $23,354, investment profit, $8,435.

BOARD MEMBERSHIP: Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, lightnin reinsurance, rent, tornado and windstorm.

WOLVERINE FIRE INSURANCE COMPANY, Lansing, Mich.

President, Robert K. Orr; 1st Vice-President, Clarence Holmes; 2nd Vice-President, J. T. Watkins; Secretary, Walter Z. Harris; Treasurer; J. E. Beavis; Assistant Secretary, H. C. Fineout. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$405,252	$18,143	$59,253	$54,108	*$92,728	$39,951	$1,003	$71,066	$112,020	$39,525
1922	395,989	28,938	58,859	60,195	205,654	22,711	.....	122,093	144,804	20,305
1921	186,264	†27,822	5,405	36,189	95,839	21,937	.....	63,709	85,646	27,701
1920	114,653	†18,259	96,394	25,047	66,365	7,275	.....	31,634	38,909	10,917

*Includes $8,272 contributed surplus.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$45,000	Losses unpaid.....	$3,308
Mortgage loans.....	332,314	Unearned prems....	18,143
Bonds.....	96	Other liabilities....	1,373
Cash.....	15,029		
Agents' balances....	4,975	Total liabilities...	22,824
Interest and rents...	7,826	Capital paid up....	323,175
Other assets.....	12	Net surplus.....	59,253
Total adm. assets.	$405,252	Total.....	$405,252

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $690,639; motor vehicle, $3,682,000; tornado, $1,000.

BUSINESS SINCE ORGANIZATION: Premiums received, $175,615; losses paid, $90,861.

REAL ESTATE OWNED: The company owns real estate book value of which is $28,875, market value, $45,000. Total rents received last year, $1,133; real estate taxes and expenses, $1,770.

MORTGAGE LOANS: There are 97 loans aggregating $332,314, valued at $855,800, on which the company holds $480,675 of fire insurance. Loans in foreclosure, $13,000. On December 31, 1923, there was $2,915 of interest past due.

DIRECTORS: Glen R. Munshaw, Robert K. Orr, E. F. Parks, W. N. Sweeney, J. E. Beavis, Fred B. Perry, Clarence Holmes, John T. Watkins, Herbert P. Orr, Dean W. Kelley, D. M. Parsons, T. E. Johnson.

TERRITORY COVERED: Licensed in Mich. and Ohio.

HISTORICAL DATA

This company was organized in June, 1920, with an authorized and subscribed capital of $100,000, which was paid in during the year. The authorized capital was subsequently increased to $1,000,000, and as of December 31, 1923, there had been paid in $323,175. Par value of stock $25 per share; book value, December 31, 1923, 118.31%.

ADMINISTRATION AND REPUTE: This company is closely affiliated with the Michigan Employers Casualty Insurance Co., Robert K. Orr, being president of both companies. The company chiefly writes fire insurance lines on automobiles, business which is controlled by the Casualty Co. Underwriting and investment results in 1923: underwriting loss, $28,638, investment profit, $23,865.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, tornado, use and occupancy.

WORLD FIRE AND MARINE INSURANCE COMPANY

Hartford, Conn.

President, Ralph B. Ives; Vice-President, Edgar J. Sloan; Vice-President and Secretary, Guy E. Beardsley; Secretaries, W. Ross McCain William B. Goodwin. Organized, 1924.

This company was incorporated January 2, 1924 and began business January 4, 1924, with an authorized capital of $5,000,000 of which $1,000,000 was subscribed and $1,000,000 was paid in. It is under the same official management as the Aetna Insurance Co., Hartford. It is a member of the National Board of Fire Underwriters.

DIRECTORS: Ralph B. Ives, Edgar J. Sloan, Guy E. Beardsley W. Ross McCain, W. B. Goodwin, George L. Burnham, John M Thomas, Fred C. Rhoads.

PROJECTED AMERICAN STOCK FIRE INSURANCE COMPANIES

Name of Company and Officers or Promotor	Proposed Capital	Proposed Surplus
Brotherhood of Loco. Engineers Fire Ins. Co., Cleveland, O., Warren S. Stone Pres.	.....	.....
Europe Insurance Company, New York...	$200,000	.....
Mid-Continent F. & M. Co., Chicago, Ill...	$1,000,000	1,000,000
National and Overseas Insurance Company, New York, Paul C. Whipp. Wm. H. Fain. Incorprs.....	200.000	100,000
National Fire Insurance Co., Galveston, Tex., R. C. Stone & Shearn Moody. Organizers.....	250,000	250,000
New York Fire Insurance Co., New York, R. A. Coroon, Pres., T. A. Cosgrove, U. P., Sec.....	200,000	200,000
Southeastern Fire Ins. Co., Greensboro, N. C.....	500,000	.....
Southeastern Fire Ins. Co., Haines City, Fla.	.....	.....
Translantic Insurance Co., New York, P. C. Whipp, Wm. H. Fain, Incorprs...	200,000	100,000

FOREIGN FIRE AND MARINE INSURANCE COMPANIES

In the following pages will be found abstracts of the official statements covering the year 1923, of the United States branches of all regularly licensed foreign fire and marine insurance companies now operating in the United States, together with summaries of their condition and business for each of the last five years.

NOTE.—The net premiums given in the following tables represent the gross premiums written, less reinsurances thereon. Total income excludes deposits received on perpetual policies, premiums of previous year received, receipts of foreign companies from their home offices and other extraneous items. Expenses exclude deposits return on perpetual policies, remittances of foreign companies into their home offices, and other items which cannot properly be classed as expenses.

ABEILLE INSURANCE COMPANY, Paris, France

United States Managers, Starkweather & Shepley, Inc., Providence, R. I. President, George L. Shepley; Vice-Pres. and Mgr., Agcy. Dept., Emil G. Pieper. Organized, 1857.

(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$1,364,806	$849,516	$275,249	$963,955	$1,020,156	$670,369	$402,011	$1,072,380	$650,772	—$9,376
1922	1,497,664	806,921	415,554	957,857	1,024,640	615,305	358,132	973,437	615,330	—8,770
1921	1,436,060	747,265	433,850	909,309	959,135	609,300	378,365	987,665	626,686	+90,013
1920	1,335,131	730,220	345,796	1,151,763	1,189,311	456,351	450,377	906,728	512,173	.....
1919	1,079,420	443,197	477,441	678,519	706,140	218,816	224,777	443,593	241,383	.....

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Bonds and stocks	$1,118,499	Losses unpaid	$162,588
Cash	56,948	Unearned prems	849,516
Agents' balances	173,394	Other liabilities	77,453
Interest	13,761		
Other assets	2,204	Total liabilities	1,089,557
		Surplus	275,249
Total adm. assets	$1,364,806	Total	$1,364,806

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $152,687,284, $1,507,003; unclassified effective prior to January 1, 1921, $8,447,727, $102,983.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,443,093; losses paid, $3,397,147.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $548,529; State and Municipal bonds, $449,420; railroad bonds, $120,500; stocks, $50; total, $1,118,499.

UNITED STATES TRUSTEES: Bankers Trust Co., N. Y.

FIELD MEN AND TERRITORY COVERED: General Agents: Hinchman, Wentz & Miller, San Francisco, Cal., for Cal., Ore. and Wash.; Gardner General Agency Co., Denver, Colo., for Colo.; G. R. Scruggs & Co., Dallas, Tex., for La.; A. Richter Co., Inc., Salt Lake City, Utah, for Utah; Special Agents: T. H. Flaherty, Portland, Me., for Me., N. H. and Vt.; C. F. Melendy, Boston, Mass., for Mass., Conn. and R. I.; C. W. Noren, Hartford, Conn., for Conn. and western Mass.; R. A. Osborne, New York City, N. Y. for suburban N. Y. and some towns in northern N. J.; H. S. Coeyman, Buffalo, N. Y., for western half of N. Y. state; B. M. Caruth, Albany, N. Y., for eastern half of N. Y. state; John F. Stief, Philadelphia, Pa., D. C., N. J., Del., Md., eastern Pa.; J. B. White, Philadelphia, Pa., assisting John F. Stief; R. T. McKee, Pittsburgh, Pa., for western Pa.; Freeman Wilson, Columbus, Ohio, for Ohio; Geo. A. Reynolds, Columbus, Ohio, for W. Va. and part of Ohio; R. W. Tapper, Chicago, Ill., for northern Ill. and southern Wis.; F. G. Fuessel, Jr., St. Louis, Mo., for northern and southern Ill.; H. K. Huie, Oklahoma City, Okla., for Okla. and Kans.; W. A. Bartlett, Minneapolis, Minn., for Minn. and northern Wis.; Walter D. Chase, Minneapolis, Minn., assisting W. A. Bartlett; H. J. Whittier, Fargo, N. D., for N. D. and S. D.; J. B. Robinson, Detroit, Mich., for Mich.; B. J. Gilmore, Indianapolis, Ind., for Ind.; G. E. Head, Louisville, Ky., for Ky. and Tenn. and part of Va.; H. O. Glasuro, Oskaloosa, Ia., for Ia. and Neb.; Howard H. Dittrell, Rocky Mount, N. C., for N. C.; N. B. Browne, Jr., Atlanta, Ga., for northern Ga. and Ala.; Chas. R. Hudgins, Norfolk, Va., for Va.; J. F. Hallman, Atlanta, Ga., for Ga., Fla. and Ala.; W. M. Hawkins, Columbia, S. C., for S. C. The company operates in Cal., Colo., Conn., D. C., Fla., Ga., Ill., Ia., Ky., La., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., S. C., Tenn., Utah, Wash., W. Va., and Wis.

HISTORICAL DATA

This foreign company entered the United States for regular business in 1911, making its statutory deposit with the New York Insurance Department. $231,000. Deposit in Ohio, $100,000; N. C., $10,000; Ga., $10,000. It began business in Paris, France, in 1857. Its capital is 12,000,000 francs with 3,000,000 francs paid in, and on December 31, 1922, it had assets of 42,067,818 francs; a stationary reserve of 2,400,000 francs, other voluntary reserves, 5,500,000 francs and balance of profit and loss account, 2,576,255 francs. Only reinsurance was written by the United States Branch from 1911 until March, 1919 when the company began to operate direct in this country. Two other foreign companies of the same name, respectively writing life and accident insurance, are under same control as this company. Largest amount insured in one hazard, gross, $50,000, net $25,000. Value of special deposits: N. C., $9,800; Ga., $9,800.

ADMINISTRATION AND REPUTE: The Abeille has a good record at home and abroad. Starkweather & Shepley, Inc., U. S. managers, are conservative underwriters of high standing. The Abeille business written in this country is large in volume compared with its U. S. resources. Expense and loss ratios of the Branch average moderate, while premium income has shown steady advances. Its securities are of excellent kind and yield a fair rate of interest. Underwriting and investment results in the last five years have been: 1919, underwriting profit, $34,763, investment profit, $22,014; 1920, underwriting loss, $139,561, investment profit, $7,916; 1921, underwriting loss, $91,076; 1922, underwriting loss, $91,100, investment profit, $81,573; 1923, underwriting loss, $112,059, investment loss, $18,871.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire only.

ALLIANCE ASSURANCE COMPANY, Ltd., London, England

United States Managers, Chubb & Son, New York. Organized, 1824.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remt. to H. O.
1923	$1,600,656	$249,873	$639,512	$764,948	$837,598	$373,125	$448,635	$618,116	$430,368	—$138,206
1922	1,586,665	252,396	739,000	705,365	785,608	374,395	233,846	608,241	341,831	—138,194
1921	1,459,746	286,662	563,708	845,405	948,392	566,442	303,349	869,791	552,134	—145,907
1920	1,555,435	398,614	545,823	1,290,791	1,362,833	968,901	385,689	1,354,590	826,852	—48,023
1919	1,602,292	269,428	716,522	975,710	1,045,821	552,931	328,544	881,475	585,999	—55,986

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,345,940	Losses unpaid	$627,271
Cash	168,904	Unearned prems	249,873
Agents' balances	45,779	Other liabilities	84,000
Interest	21,904		
Other assets	18,129	Total liabilities	961,144
		Surplus	639,512
Total adm. assets.	$1,600,656	Total	$1,600,656

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $16,348,640, $153,728; motor vehicle, $5,140,247, $166,957; inland navigation and transportation, $20,382,729 $147,351.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,051,679; losses paid, $4,940,038.

BONDS OWNED (Market Values): Gov't bonds, $380,220; State, County and Municipal bonds, $670,000; railroad bonds, $285,720; total, $1,335,940.

U. S. TRUSTEES: Bankers Trust Co., New York.

TERRITORY COVERED: Cal., La., Md., Mass., Mich., N. J., N. Y., Pa., Vt. and W. Va.

HISTORICAL DATA

This company was established in 1824; has a subscribed capital of £5,450,000, of which £1,000,000 has been paid up in cash. It entered the United States in 1892, withdrew in 1907 and re-entered in 1911 for marine business only. The company has $300,000 on deposit in N. Y. state. Largest net amount insured under one hazard, gross, $75,000, net $50,000.

ADMINISTRATION AND REPUTE: This company is managed in the United States by Chubb & Son, of New York, who are well known and highly regarded marine underwriters. The company has an excellent reputation, both at home and abroad, G. Morgan Owen being the general manager of the company at London. Underwriting and investment results for the past five years: 1923, underwriting profit, $43,038, investment profit, $3,513; 1922, underwriting profit, $153,281, investment profit, $118,029; 1921, underwriting profit, $47,088, investment profit, $116,705; 1920, underwriting loss, $160,155, investment profit, $37,486; 1919, underwriting profit, $20,748, investment profit, $51,407.

CLASSES OF INSURANCE WRITTEN: Ocean marine, inland marine, war risk, registered mail, reinsurance, tourists' baggage, automobile, riot and civil commotion.

ALPHA GENERAL INSURANCE COMPANY, Ltd., Calcutta, India.

United States Manager, Fester, Fothergill & Hartung, New York.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$2,065,148	$1,344,678	$413,342	$1,867,929	$1,956,732	$1,004,996	$655,793	$1,660,789	$1,020,769	—$32,711
1922	1,827,325	963,121	599,300	1,591,464	1,651,015	544,966	559,621	1,104,587	688,866	—1,000
1921	1,220,454	329,077	781,470	432,806	490,673	264,233	161,010	425,243	305,729	—45,363
1920	1,032,731	366,117	603,687	455,302	*452,726	17,266	145,042	162,308	1,304	+774,986

* After deducting accrued interest on bonds.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,858,434	Losses unpaid	$279,728
Cash	134,616	Unearned prems	1,344,678
Agents' balances	46,707	Other liabilities	27,400
Interest	25,391		
		Total liabilities	1,651,806
		Surplus	413,342
Total adm. assets.	$2,065,148	Total	$2,065,148

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $231,655,309, $2,225,958; motor vehicle, $1,444,599, $20,106; inland navigation and transportation, $252,045, $791; tornado, $9,992,211, $36,630; hail, $186, $23; sprinkler leakage, $2,533,757, $7,043; riot, civil commotion and explosion, $2,525,916, $5,158; miscellaneous, $320,848, $3,272; unclassified, effective prior to January 1, 1921, $8,656,771, $109,423.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,347,501; losses paid, $1,801,747.

BONDS OWNED (Market Values): Gov't bonds, $562,095; railroad bonds, $1,276,339; other bonds, $20,000; total, $1,858,434.

TRUSTEES: Bankers Trust Co., New York, N. Y.

TERRITORY COVERED: The company is licensed in Ark., Colo., Ida., Ill., Ia., La., Me., Mass., Mich., Miss., Mo., Mont. Nev., N. H., N. J., N. Y., N. D., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company entered the United States to transact a reinsurance business exclusively. The company accepts risks covering automobiles, bombardment, explosion, fire, hail, inland marine, lightning, rent, riot and civil commotion, sprinkler leakage, tornado, windstorm, tourists' baggage, use and occupancy. The company has $236,000 on deposit in New York and $113,000 in Ohio.

ADMINISTRATION AND REPUTE: The United States manager of this company is Fester, Fothergill & Hartung, which company operates a large fleet of insurance companies who have an excellent reputation throughout the United States. Among the companies operated under the same management, are the United States branches of the Union & Phenix Espanol, Warsaw Insurance Co., Nippon Fire Insurance Co., Northern Insurance Co., of Moscow, La Cubana and the European General Reinsurance Co., Ltd., of London, England. Largest amount insured in one hazard, gross, $25,000; net, $25,000. Underwriting and investment results for the past three years: 1923, underwriting loss, $214,627, investment profit, $61,380; 1922, underwriting loss, $300,533, investment profit, $119,364; 1920, underwriting loss, $134,832, investment loss, $36,814.

CLASSES OF INSURANCE WRITTEN: Reinsurance only.

ATLANTICA INSURANCE COMPANY, Ltd., Gothenburg, Sweden

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit to H. O.
1923	$88,871	.....	$71,516	$6,180	$41,952	$64,157	$28,488	$92,645	.....	−$167,271
1922	521,434	$32,673	446,672	191,130	206,958	71,111	46,846	117,957	$91,714	−196,131
1921	653,124	26,181	606,986	102,676	114,270	26,728	24,372	51,100	44,670	+507,794

The company ceased writing business in the United States in 1924.

ATLAS ASSURANCE COMPANY LTD., London, Eng.

U. S. Manager, Ronald R. Martin, New York; U. S. Assistant Managers, G. C. Wallingford, Richard T. Butler; Deputy Manager, H. H. Ray; Western Department Manager, E. W. Jewell, Chicago; Pacific Department Manager, Frank J. Devlin, San Francisco.

Organized, 1808. (United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$5,837,594	$3,845,875	$1,515,441	$4,334,409	$4,575,152	$2,554,095	$1,827,047	$4,381,142	$2,376,793	+$136,892
1922	5,644,227	3,570,758	1,513,392	4,157,257	4,349,284	2,496,250	1,801,289	4,297,539	2,396,406	−33,281
1921	5,440,809	3,424,748	1,434,752	3,889,668	4,095,747	2,423,935	1,832,134	4,256,069	2,450,790	−25,464
1920	5,396,711	3,306,491	1,586,492	4,122,232	4,288,201	1,797,006	1,685,170	3,482,176	1,879,747	−161,250
1919	4,489,759	2,797,804	1,352,837	3,448,253	3,604,236	1,445,092	1,387,964	2,833,056	1,401,784	−136,707

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$20,000	Losses unpaid.....	$351,436
Bonds and stocks...	4,297,093	Unearned prems....	3,845,875
Cash.....	380,730	Other liabilities....	124,842
Agents' balances....	1,055,294		
Interest.....	49,845	Total liabilities...	4,322,153
Other assets.....	34,632	Surplus.....	1,515,441
Total adm. assets.	$5,837,594	Total.....	$5,837,594

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $712,549,767, $5,944,037; motor vehicle, $26,439,356, $521,959; tornado, $50,206,767, $267,734; sprinkler leakage, $6,755,273, $9,098; riot, civil commotion and explosion, $4,334,470, $29,179; earthquake, $1,048,615, $3,875; unclassified, effective prior to January 1, 1921, $36,315,485, $441,033.

BUSINESS SINCE ORGANIZATION: Premiums received, $55,456,415; losses paid, $30,057,831.

MORTGAGE LOANS: There is one loan of $20,000 on a Broadway, Brooklyn, building, valued at $35,000. The company holds $20,000 of insurance on the mortgaged property.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $2,532,765; State, County and Municipal bonds, $535,770; railroad bonds, $1,050,370; stocks, $178,188; total, $4,297,093.

U. S. DIRECTORS: Frank Lock, Chairman, Edwin G. Merrill, Wm. R. Cross, Tompkins McIlwaine, N. Y.

FIELD MEN AND TERRITORY COVERED: New York Branch: Oswald G. Boyle, manager; G. C. Wallingford, assistant manager; H. H. Ray, assistant manager; R. T. Butler, assistant manager; L. C. Williams, general adjuster; C. C. Wayland, manager of New York City Department and general agent for Suburban Department; James McFadden, general agent; J. H. Pike, special agent, for Me. N. H. and Vt.; J. H. Driscoll, special agent for Mass., R. I. and Conn.; W. T. Bessant, F. Peters and W. D. Wilson, special agents for N. Y.; H. W. Puschel, special agent for N. J.; C. M. Gallagher, special agent for eastern Pa. and Md.; I. W. Gorham, special agent for western Pa.; H. W. Kirkpatrick, special agent for Va. and N. C.; M. E. Bleakley, special agent for N. C. and S. C.; L. F. Dunlap, special agent for Ga.; W. R. Latimer, special agent for Ala.; Mills & Whitner, general agents for Fla.; L. Monrose & Sons, general agents for La.; Hall & Benedict, general agents for Tenn.; Beers, Kenison & Co., general agents for Tex.; J. S. Berkshire, special agent for Okla.; Chicago Branch: E. M. Schoen, assistant general agent; Fieldmen: A. H. Green, Chicago, for Cook Co.; R. F. Woltersdorff and M. B. Yager, Chicago, for Ill. and Mich.; Harry Gamble, Indianapolis, Ind., and Robt. G. Blair, Indianapolis, for Ind. and Ky.; W. T. Landers, Kansas City, Mo., for Kans. and Ia.; E. A. Roemer, Pacific, Mo., for Mo.; Thos. G. Linnell, Minneapolis, Minn., for Minn.; F. J. Hirsch, Omaha, Neb., for Neb. and S. D.; John M. Neuberger, O. F. Gibbs, J. F. Roberts, Cleveland, Ohio, for Ohio; F. A. Hoelscher, Charleston, W. Va., for W. Va.; A. S. Hall, Milwaukee, Wis., for Wis.; A. H. Loesch, Chicago, farm and hail departments; Dickey-Ashby-Fountain Company, Tulsa, general agents for Okla.; E. G. Harper, special agent, farm department, Minnesota.; Coates and Raines, general agents for Ark., Little Rock, Ark.; Pacific Coast Department: Frank J. Devlin, San Francisco, Cal., manager; T. H. Palache, assistant manager; A. J. Penfield, branch secretary; H. R. Jackson, executive special agent; Special Agents: A. E. Ehrhorn and W. H. Kemp, for southern Cal. and Ariz.; Wm. J. Stobener, for eastern Wash., Mont. and northern Ida.; Craig Owens, for western Wash.; J. K. Robinson for Ore.; H. H. Sams, for northern Cal. and Nev.; W. E. Kelly, for central Cal.; Daly General Agency, general agents for Colo., Wyo. and N. M. This company operates in all the states and territories except Alaska and Miss. and in the Hawaiian Islands and the Dominion of Canada.

HISTORICAL DATA

This company was organized in 1808 and has a subscribed capital £2,283,486, of which £347,486 is paid up. Its assets, December 31, 1923, were £8,244,618. The company began business in the United States in 1886. In 1921 the United States branch reinsured the outstanding liabilities of the Atlas National Insurance Co., of Sioux Falls, S. D. In 1922, the company acquired control of the Albany Insurance Co., of Albany, N. Y. Largest amount insured under one hazard, gross, $100,000; net, $25,000. Conflagration losses, Baltimore, 1904, $225,683; San Francisco, 1906, $1,721,387. The San Francisco losses were paid by remittance from the home office. Values of special deposits: Ga., $10,000; N. M., $9,900; Va., $49,250; N. C., $10,200.

ADMINISTRATION AND REPUTE: The United States manager of this company is Ronald R. Martin, who is favorably known, having previously been Canadian mangaer of the company. Underwriting and investment gains for the past five years: 1923, underwriting loss, $192,282, investment profit, $73,807; 1922, underwriting loss, $283,030, investment profit, $394,952; 1921, underwriting loss, $536,233, investment profit, $409,957; 1920, underwriting loss, $26,145, investment profit, $97,675; 1919, underwriting profit, $187,545, investment profit, $65,928.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Rocky Mountain Underwriters Association. Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, inland marine, tornado and windstorm, sprinkler leakage, explosion, earthquake, riot and civil commotion.

BALTICA INSURANCE COMPANY, Ltd., Copenhagen, Denmark

United States Manager, Franklin W. Fort, New York. (United States Branch Statistics.)
Commenced business in U. S., 1919.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$2,390,656	$1,107,114	$850,589	*a*$1,456,344	$1,604,191	*a*$952,571	*a*$498,595	$1,454,166	*a*$874,902	−$31,109
1922	2,390,711	894,384	1,006,662	1,135,089	1,295,945	984,781	391,566	1,376,347	855,708	+17,371
1921	2,461,837	888,275	974,607	1,456,255	1,621,016	1,416,216	467,249	1,883,465	1,383,763	+89,099
1920	2,529,374	993,641	939,019	2,134,477	2,212,199	793,145	579,918	1,373,063	1,116,363	+ 6,064
1919	1,743,021	286,675	1,205,424	743,124	783,946	119,979	177,947	297,926	356,876	+1,263,727

a Return premiums, expenses and losses of marine branch; discontined April, 1922, included.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$2,211,397	Losses unpaid.....	$429,453
Cash.....	54,880	Unearned prems....	1,107,114
Agents' balances...	66,980	Other liabilities....	3,500
Interest.....	31,094		
Other assets.....	26,305	Total liabilities...	1,540,067
		Surplus.....	850,589
Total adm. assets.	$2,390,656	Total.....	$2,390,656

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $176,294,780, $1,842,330; motor vehicle, $149,488, $1,524; inland navigation and transportation, $240,000, $559; tornado, $10,839,560, $52,042; sprinkler leakage, $1,661,589, $6,142; riot, civil commotion and explosion, $2,731,990, $5,563; unclassified, effective prior to January 1, 1921, $5,849,172, $78,779.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,925,288; losses paid, $4,194,986.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $762,622; State, County and Municipal bonds, $135,200; railroad and other bonds, $1,275,075; stocks, $38,500; total, $2,211,397.

UNITED STATES TRUSTEES: Guarantee Trust Co., New York.

TERRITORY COVERED: The company operates in Colo., Del., Ill., Ia., La., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was established in 1915, and is an exclusively Danish company. It was admitted to the United States in January, 1919, license being granted by the New York Insurance Department, as of January 16, 1919. Capital is authorized at 17,000,000 crowns, 25% of which is paid in. Stock transfers of any kind must have the sanction of the board of directors. This board is composed of a number of the managers of several strong and prominent Danish banks and steamship concerns. The company maintains an office at 13 Sherbourne Lane, King William Street, London E. C. 4. It was examined by the New York Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company bears an excellent reputation in all the business transactions both abroad and in the United States Branch, whose manager is Franklin W. Fort, who is also secretary of the Eagle Fire, Newark, N. J. Trustee for the United States Branch is the Guaranty Trust Co. United States Branch activities are carried on economically and with conservatism. Underwriting and investment results since entering the United States: 1923, underwriting loss, $169,531, investment profit, $44,568; 1922, underwriting loss, $206,144, investment profit, $219,382; 1921, underwriting loss, $344,596; 1920, underwriting loss, $270,633, investment profit, $9,557; 1919, underwriting loss, $90,615, investment profit, $32,311. Largest amount insured in one hazard, gross, $50,000; net, $25,000. The company's investments are diversified, well secured and remunerative at a substantial rate of interest.

CLASSES OF INSURANCE WRITTEN: (United States Branch) fire, motor vehicle, tornado, hail, sprinkler leakage, riot, civil commotion and explosion, lightning, reinsurance, rent, use and occupancy.

BRITISH AMERICA ASSURANCE COMPANY, Toronto, Can.

President and General Manager, Wilfrid M. Cox; Vice-Presidents, Herbert C. Cox, George A. Morrow; Assistant General Managers, C. S. Wainwright; Secretary, Geoffrey Stubington; U. S. Managers, Crum & Forster, 110 William Street, New York City.

Organized, 1833. (United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$2,274,517	$1,199,896	$822,734	$1,133,813	$1,243,367	$715,602	$538,406	$1,254,008	$694,000	+$1,271
1922	2,302,902	1,233,679	811,762	1,343,293	1,458,013	893,819	616,617	1,510,436	826,545	+93,519
1921	2,256,915	1,291,269	655,879	1,395,596	1,494,040	926,262	695,403	1,621,665	939,123	+117,495
1920	2,209,039	1,394,206	533,009	1,641,517	1,739,632	794,761	755,039	1,549,800	836,939	−226,907
1919	2,297,350	1,272,454	779,500	1,468,058	1,556,674	750,100	625,729	1,375,829	660,521	−347,008

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,747,974	Losses unpaid.....	$225,963
Cash.....	301,748	Unearned prems....	1,199,896
Agents' balances....	199,086	Other liabilities....	25,924
Interest.....	25,090		
Other assets.....	619	Total liabilities...	1,451,783
		Surplus	822,734
Total adm. assets.	$2,274,517	Total.....	$2,274,517

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $214,020,428, $1,967,637; motor vehicle, $1,510 906, $58,544; tornado, $7,520,084, $29,469; sprinkler leakage, $2,391,913, $5,878; riot, civil commotion and explosion, $3,417,050, $3,144; unclassified, effective prior to January 1, 1921, $7,088,887, $89,687.

BUSINESS SINCE ORGANIZATION: Premiums received, $47,780,161; losses paid, $30,207,194.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $556,495; State, County and Municipal bonds $566,979; other bonds, $503,234; stocks, $121,266; total, $1,747,974.

UNITED STATES TRUSTEE: United States Mortgage & Trust Co., New York.

DIRECTORS: T. G. McConkey, W. M. Cox, Sir John Aird, Bickerdike, H. C. Cox, D. B. Hanna, Miller Lash, George A. Morrow, Major Gen. Sir Harry Pellatt, C.V.O., E. R. Wood, Lieut. Col. Henry Brock, Alfred Cooper, John H. Fulton.

FIELD MEN AND TERRITORY COVERED: F. M. Gund, manger, Western Department, Freeport, Ill.; W. S. Jackson, manager, Pacific Coast Department, San Francisco, Cal.; Hines Bros., managers, Southern Department, Atlanta, Ga.; R. I. Read, manager, Chicago Brokerage Department, Chicago, Ill.; G. Burgess Fisher, state agent, Hartford, Conn., for Conn.; J. Laurence Moffett, special agent, Hartford, Conn., for Conn.; J. E. Snell, general agent, Boston, Mass., for Me., N. H., Vt., Mass. and R. I.; Henry Borschers, special agent, 110 William Street, New York City, for N. J.; Philip S. Keeler, special agent, 110 William Street, New York City, for northern N. J. and N. Y. suburban; W. E. Newman, special agent, 32 N. Third Street, Harrisburg, Pa., for central Pa. and western Md.; W. O. Slocum, special agent, 140 S. Fourth Street, Philadelphia, Pa., for eastern Pa., southern N. J., Md., and D. C.; Robert F. Miller, special agent, Harrisburg, Pa., for western Pa.; Cary P. Carr, special agent, Richmond, Va., for Va.; E. W. Chester, Charleston, W. Va., special agent for W. Va.; C. F. Zehnder, special agent, Nashville, Tenn., for Ky. and Tenn.; W. L. Nelson & Co., general agents, Memphis, Tenn., for Tenn. and Ark.; A. L. Ross, special agent, 110 William Street, New York City, for western N. Y., excluding suburban; T. Grunson, special agent, 110 William Street, New York City, for eastern N. Y.; Soloman Ketcham, special agent, Amityville, N. Y., for L. I.; J. H. Dosser, special agent, Elbridge, N. Y. (automobile only), for N. Y. state; Henley Scott, general agents, for Alaska, Ore., Wash. and Hawaii; Watson Taylor, general agents, for Cal. The company operates in all the states and territories of the United States except Alaska, Del. and P. I. It also operates in Canada, China, Cuba, Hawaii, Guatemala, Costa Rica, Mexico and Spanish Honduras.

HISTORICAL DATA

This company was organized in 1833, and was first known as the British American Fire & Life Assurance Co., beginning business in 1835. Business was begun in the United States in 1874. On December 31, 1923, its total assets were shown by the home office statement to amount to $2,834,585, and paid up capital is $1,400,000, of which $550,000 is 7% preferred stock. The company has the same executive and directorate management as the Western Assurance Co. of Toronto, Ont., but the companies are entirely separate in operation. Conflagration losses: Baltimore, 1904, $193,841; Toronto, 1904, $226,091; San Francisco, 1906, $961,672. In 1904 new stock was issued to make up to some extent for the heavy losses sustained in the conflagrations of that year. Special deposits in states: Ga. $10,100; N. M., $9,800; Va., $26,274; N. C., $10,250; N. Y., $225,860; Ohio, $100,000. Largest amount insured in one hazard, gross, $75,000; net, $30,000. The company guarantees a policy issued exclusively in Canada under the name British Empire Underwriters.

ADMINISTRATION AND REPUTE: This company is well managed by underwriters of experience. It does a full volume of business throughout practically all of the United States and Canada. In 1922 Crum & Forster of New York acquired control of the company and acts in the capacity of United States manager. Crum & Forster also manages the North River, New York, the Potomac, Washington, D. C., the Richmond, New York, the Union, Buffalo, the United States, New York and the International, New York. Management expenses and losses of the British America have been about normal. Underwriting and investment results in the last five years: 1923, underwriting loss, $66,152, investment profit, $77,681; 1922, underwriting loss, $54,893, investment profit, $144,387; 1921, underwriting loss, $149,226; 1920, underwriting loss, $62,993, investment profit, $43,409; 1919, underwriting profit, $225,311, investment profit, $81,498. The company has an excellent loss paying reputation. Its investments are high grade and well secured.

BOARD MEMBERSHIPS: Canada Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, Board of Fire Underwriters of the Pacific, and Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler leakage, riot, civil commotion and explosion.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LTD. Liverpool, Eng.

United States Manager, W. L. H. Simpson; Secretary, J. H. Walters, New York. Organized, 1863.
(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$3,022,573	$185,836	$2,033,725	$1,036,521	$1,167,259	$293,511	$515,917	$809,428	$314,194	—$307,979
1922	3,064,526	234,249	2,022,181	1,046,000	1,170,754	220,350	520,454	740,804	129,862	—483,296
1921	3,119,786	320,577	1,844,674	1,082,198	1,178,834	439,576	593,319	1,032,895	314,121	+537,450
1920	2,394,910	278,695	879,150	1,582,599	1,683,880	1,053,253	628,987	1,682,240	1,233,742	+236,748
1919	2,035,422	310,855	918,255	1,530,293	1,623,564	909,344	762,658	1,672,002	1,089,435	—249,661

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Bonds and stocks...	$2,589,172	Losses unpaid.....	$745,611
Cash.....	192,912	Unearned prems....	185,836
Agents' balances....	205,389	Other liabilities....	57,400
Interest.....	35,861		
Other assets.....	34,811	Total liabilities...	988,848
Bank balance, Royal Bank of Canada..	—35,572	Surplus.....	2,033,725
Total adm. assets.	$3,022,573	Total.....	$3,022,573

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Ocean marine, $856,773, $235,429; motor vehicle, $49,185, $18,507; inland navigation and transportation, $130,563, $23,610.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $11,915,441, $150,915; motor vehicle, $1,553,293, $61,572; inland navigation and transportation, $33,190,968, $51,265.

BUSINESS SINCE ORGANIZATION: Premiums received, $45,183,997; losses paid, $29,210,981.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,441,250; State, County and Municipal bonds, $294,370; other bonds, $718,360; stocks, $135,192; total, $2,589,172.

UNITED STATES TRUSTEE: Central Union Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: Balfour, Guthrie & Co., general agents, San Francisco, Cal.; W. E. J. Ord, manager. The company operates in all the states and territories of the United States and in Canada.

HISTORICAL DATA

This company was founded in England, in 1863. It has an authorized capital of £1,340,000, of which £134,000, paid up in cash, and £670,000 added from profits makes a total paid in of £804,000. The United States Branch was first started in 1876 and has since operated under the ownership and control of the Royal Insurance Co., Ltd., of Liverpool. Interests identified with this company also control the American & Foreign Insurance Co. Deposits in states: Mass., $305,000; N. Y., $244,000; Ohio, $100,000. Conflagration loss: Baltimore, 1904, $19,985. Largest amount insured in one hazard, $65,000.

ADMINISTRATION AND REPUTE: The United States business of this strong and successful foreign company has been well managed and successful. A sound and conservative policy of underwriting has been followed by W. L. H. Simpson, United States manager, who also occupies a similar capacity for the Ocean Marine and the Reliance Marine Insurance Companies of England, and is in addition president of the American & Foreign Insurance Company. Underwriting and investment results for the past five years: 1923, underwriting profit, $281,938, investment profit, $72,956; 1922, underwriting profit, $439,042, investment profit, $210,622; 1921, underwriting profit, $233,041, investment profit, $206,297; 1920, underwriting loss, $333,572, investment profit, $37,796; 1919, underwriting loss, $262,375, investment profit, $54,698. The company's investments are very well secured for the most part in Government Bonds; interest yield from investments is at a substantial rate. The company has an estimable loss paying reputation.

CLASSES OF INSURANCE WRITTEN: Ocean marine, motor vehicle, inland navigation and transportation with subdivisions including tourists' baggage and registered mail.

BRITISH GENERAL INSURANCE COMPANY, LTD., London, Eng.

United States Manager, Henry W. Brown & Co., New York. Incorporated, 1904
(United States Branch Statistics.)
Commenced business in U. S. May 1, 1920.

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$1,093,518	$381,715	$578,210	$657,454	$699,641	$311,025	$230,626	$541,651	$330,742	+$80,389
1922	864,169	298,350	471,539	569,429	581,960	333,405	207,421	540,826	338,808	—61,282
1921	854,479	300,068	453,267	602,204	615,782	254,348	224,154	478,502	276,141	—111,255
1920	726,089	184,473	493,224	313,961	315,243	36,360	109,159	145,518	71,886	.....

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Bonds	$836,170	Losses unpaid	$109,593
Cash	161,286	Unearned prems.	381,715
Agents' balances	88,467	Other liabilities	24,000
Interest	7,595	Total liabilities	515,308
		Surplus	578,210
Total adm. assets.	$1,093,518	Total	$1,093,518

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $56,457,438, $523,214; motor vehicle, $7,239,114, $156,816; unclassified, effective prior to January 1, 1921, $94,320, $4,008.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,143,048; losses paid, $910,310.

BONDS OWNED (Market Values): U. S. Gov't bonds, $915,970; State, County and Municipal bonds, $20,200; total, $836,170.

UNITED STATES TRUSTEES: Bankers Trust Co., New York.

TERRITORY COVERED: The company operates in Cal., Colo., Conn., Del., Fla., Ill., Ia., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., Tex., Wash., W. Va.

HISTORICAL DATA

This company was founded in England, in 1904, and entered the United States May 1, 1920. Since that time, it has developed into a considerable territory following a definite schedule of expansion. The home company's authorized capital is £1,000,000, of which on last available information £700,000 was the amount subscribed and £175,000 paid in. By having the same management, Henry W. Brown & Co., New York and Philadelphia, the British General is executively allied in its United States business with the Century Insurance Co., Ltd., Edinburgh, Scotland, and the Independence Insurance Co., of Philadelphia, Pa. Values of deposits: N. Y., $225,000; Ohio, $105,000.

ADMINISTRATION AND REPUTE: Henry W. Brown & Co., underwriters for the British General's American business have an excellent reputation for sound and conservative measures of progressive character. Underwriting and investment results reported by the British General since entering the United States: 1923, underwriting loss, $5,875, investment profit, $26,638; 1922, underwriting profit, $9,816, investment profit, $58,791; 1921, underwriting loss, $16,938, investment profit, $41,468; 1920, underwriting loss, $45,875; investment profit, $20,350. Underwriting results are plainly indicative of the steadily improving and progressing trend of business. The United States branch of the company has ample operating surplus. Investments are well secured, mostly in government bonds, and remunerative. The largest amount insured in one hazard, gross, $100,000; net, $40,000. The company's general agent in Canada is Thomas F. Dobbin, 17 St. John Street, Montreal.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire and motor vehicle; it also accepts reinsurance in these lines.

CALEDONIAN INSURANCE COMPANY, Edinburgh, Scotland

United States Manager, Chas. H. Post; Assistant Manager, R. C. Christopher, Hartford, Conn. Organized, 1805.
(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$4,228,987	$2,608,794	$1,222,430	$3,145,466	$3,291,078	$1,567,655	$1,231,416	$2,799,071	$1,449,937	—$124,878
1922	3,967,413	2,327,911	1,232,810	2,694,301	2,834,041	1,424,566	1,059,147	2,483,713	1,360,441	—152,615
1921	3,676,474	2,133,158	1,164,636	2,230,407	2,374,220	1,356,580	970,799	2,327,379	1,301,662	—2,114
1920	3,507,179	2,224,411	921,822	2,611,166	2,847,119	1,235,375	1,020,459	2,255,834	1,353,055	—102,791
1919	3,045,923	1,908,755	900,812	2,134,087	2,241,862	1,086,270	853,899	1,940,169	955,918	—174,804

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Bonds and stocks	$3,367,313	Losses unpaid	$285,763
Cash	171,208	Unearned prems.	2,608,794
Agents' balances	598,021	Other liabilities	112,000
Interest	36,824	Total liabilities	3,006,557
Other assets	55,621	Surplus	1,222,430
Total adm. assets.	$4,228,987	Total	$4,228,987

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $367,378,155, $3,525,138; motor vehicle, $38,512,214, $1,043,271; tornado, $16,758,553, $73,795; sprinkler leakage, $476,789, $2,230; riot, civil commotion and explosion, $1,271,083, $2,923; unclassified, effective prior to January 1, 1921, $22,721,603, $285,988.

BUSINESS SINCE ORGANIZATION: Premiums received, $52,208,049; losses paid, $30,609,335.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $1,688,403; State, County and Municipal bonds, $561,790; railroad and other bonds, $965,470; stocks, $151,650; total, $3,367,313.

UNITED STATES TRUSTEES: Central Union Trust Co. of New York, United States Board of Finance: Walter Phelps Bliss, E. G. Merrill, John Y. G. Walker, New York City.

FIELD MEN AND TERRITORY COVERED: Chas. H. Post, U. S. manager; R. C. Christopher, assistant U. S. manager; H. E. Franck, branch secretary; B. E. Gendar, secretary, New York City department; Roderick O'Connor, manager, automobile department; H. V. Murphy, assistant manager, automobile department; William L. Brown, general agent, western department; Cobb, Miller & Stebbins, Denver, Colo., general agents for Colo., Wyo., N. M., Kans. and Okla.; Love-Haskell Co., Omaha, Neb., general agents for Ia. and Neb.; John B. Adams, Detroit, Mich.,

state agent for Mich.; R. R. Clark, Boston, Mass., general agent, and William C. Norton, special agent, for Conn., N. H., Mass., Me., R. I. and Vt.; Wakefield Morley & Co., general agents, Hartford, Conn.; Beers, Kenison & Co., Galveston, Tex., general agents for Tex.; Groover, Evans & Hoffman, Jacksonville, Fla., general agents for Fla., Ga. and Ala.; The Ferd Marks Insurance Agency, Ltd., New Orleans, La., general agents for La.; Geo. Herrmann & Co., Chicago, Ill., Cook County managers; Harry R. Bush, Greensboro, N. C., manager for Va., N. C. and S. C.; E. Sharpe, Pittsburgh, Pa., special agent for Pa. and W. Va.; Raymond T. Sweeney, Louisville, Ky., special agent for Ky. and Tenn.; W. H. Pierstorff, Madison, Wis., state agent for Wis. and Minn.; A. H. F. Schumm, Newark, N. J., special agent for N. J., Del., D. C. and Md.; J. E. Rogers, New York City, special agent, and Frank L. Moore, Goshen, N. Y., assistant special agent for N. Y. state; H. T. Dahl, Jr., Chicago, Ill., state agent for Ill., outside of Cook County and Mo.; Harry W. Carey, Springfield, Ohio, state agent for Ohio; F. W. Wager, Indianapolis, Ind., state agent for Ind.; Balfour, Guthrie & Co., San Francisco, Cal., general agents, Geo. O. Hoadley, manager, F. J. Root, assistant manager of Pacific department, comprising Cal., Nev., Ariz., Ore., Wash., Ida., Utah, Mont., Alaska and Hawaii; Ed. E. Panabaker, Sacramento, Cal., special agent for central Cal.; Mark B. Harris, Los Angeles, Cal., special agent for southern Cal. and Ariz.; Owen W. Parker, special agent, Sacramento, Cal.; J. D. Owen, Seattle, Wash., special agent for western Wash.; Robert S. Aiken, Spokane, Wash., special agent for eastern Wash. and Ida.; F. W. Merigold, Kalispell, Mont., special agent for Mont.; W. A. Percival, Fresno, Cal., special agent for interior Cal. and Nev.; Neil Stewart, Portland, Ore., special agent for Ore. and southern Ida.; Frank J. Goube, San Francisco, Cal., special agent for special risk department; C. W. Davis, San Francisco, Cal., special agent for northern Cal.; Hinchman, Wentz & Miller, San Francisco, Cal., general agents, Scotch Underwriters department for Pacific Coast States: Cal., Ore., Wash., Ida., Utah, Nev., Ariz., Mont. and the territories of Alaska and Hawaii. The company operates in all states of the United States except Ark., N. D. and S. D., and also in the Dominion of Canada.

HISTORICAL DATA

This company was founded in Scotland, in 1805, and began business in the United States in 1890. Its home office statement as of December 31, 1923, showed a subscribed capital of £645,000, a paid in capital of £127,913, and funds aggregating £6,310,584. Interests connected with this company control the Caledonian American Insurance Company of New York. It guarantees policies issued under the title Scotch Underwriters. Conflagration losses: Jacksonville, Fla., 1901, $107,873 Paterson, N. J., 1902, $31,532; Baltimore, Md., 1904, $248,292; San Francisco, Cal., 1906, $2,477,481; Chelsea, Mass., 1908, $44,078; Salem, Mass., 1915, $72,807; Paris, Tex., 1917, $21,699; Atlanta, Ga., 1917, $26,887. Deposits in states: N. Y., $245,000; Ohio, $100,000; Ga., $9,800; Va., $25,890; N. C., $11,270; and N. M., $9,800. Largest amount insured in one hazard, gross, $300,000; net, $75,000.

ADMINISTRATION AND REPUTE: Management of this company follows a conservative policy, which has resulted in generally satisfactory progress of the business and the establishment of a good reputation, especially in the matter of loss payments. It has experienced a fairly moderate loss ratio. It has operated economically. Underwriting and investment results for the last five years: 1923, underwriting profit, $70,857, investment profit, $82,828; 1922, underwriting loss, $4,908; investment profit, $225,697; 1921, underwriting loss, $14,886; investment profit, $259,813; 1920, underwriting loss, $95,063; investment profit, $218,864; 1919, underwriting profit, $175,738; investment profit, $16,624. The company's investments which have yielded so substantially are diversified and very well secured.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, National Automobile Underwriters Conference, and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler leakage, riot, civil commotion and explosion, hail, earthquake, rent, use and occupancy.

CANTON INSURANCE OFFICE, Ltd., HONG HONG, CHINA.§

Pacific Coast General Agents, Parrott & Co., San Francisco, Cal. Organized, 1836.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$255,809	$6,580	$231,732	$41,541	$50,768	$40,626	$14,939	$55,565	$46,627	.....
1922	270,293	19,654	240,997	104,189	127,963	40,470	30,738	71,208	.....	—94,063
1921	308,965	22,295	264,512	102,942	178,526	123,775	47,717	176,492	.....	+64,657
1920	309,159	32,361	212,910	164,614	175,252	101,813	69,304	171,117	.....	— 21,473
1919	3,257,538	275,180	2,746,060	1,194,078	1,352,044	771,533	589,894	1,361,427	771,533	.....

§ Transacts mar. business.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$226,023	Losses unpaid	$16,285
Cash	26,787	Unearned prems	6,580
Agents' balances	2,999	Other liabilities	1,212
		Total liabilities	24,077
		Surplus	231,732
Total adm. assets.	$255,809	Total	$255,809

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine $678,537, $12,044.

BUSINESS SINCE ORGANIZATION: Premiums received, $43,048,537; losses paid, $29,895,639; dividends declared, cash, $3,467,500.

BONDS OWNED (Market Values): U. S. Gov't bonds $206,000; other bonds, $20,281; total, $226,281.

FIELD MEN AND TERRITORY COVERED: Parrott & Co., general agents for the Pacific Coast and Hawaiian Islands; Special Agents: Bell-Irving Creery & Co., Ltd., Vancouver, B. C.; Wm. Monteith Co., Ltd., Victoria, B. C.; J. B. F. Davis & Son Inc., Seattle, Wash.; Chas. Seyler, Jr., Los Angeles, Cal. and Hawaiian Trust Co., Ltd., Honolulu, Haw.

MISCELLANEOUS: This company is licensed to write marine insurance on the Pacific Coast and has $200,000 of United States bonds deposited with the Insurance Department of the state of Washington. Company is licensed in Cal., Hawaii, Wash. and Canada. Underwriting and Investment results in 1923, underwriting loss, $8,050, investment profit, $10,070.

CENTRO DE NAVIEROS ASEGURADORES, Barcelona, Spain

United States Managers and General Agents, E. Sevilla & Son, Galveston, Tex. Organized, 1879.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$205,822	.....	$205,822	$25,654	$38,904	.....	$3,981	$3,981	.....	—$33,386
1922	204,285	.....	204,285	18,126	22,876	2,719	3,387	6,106	.....	—24,345

ASSETS, DECEMBER 31, 1923: Bonds and stocks, $200,000; cash, 5,822; total adm. assets, $205,822. No liabilities. Surplus, $205,822; total, $205,822.

TERRITORY COVERED: Licensed in Texas only.

HISTORICAL DATA

This company was licensed by the Texas Insurance Department, March 10, 1920, entering the United States 41 years after it was founded in 1879. Deposit with the State of Texas was made in the form of Victory Bonds to the amount of $200,000.

ADMINISTRATION AND REPUTE: The United States managers for this company are E. Sevilla & Sons, Galveston, Tex. Only a small volume of business has so far been written in the United States. Underwriting and investment results in recent years: 1923, underwriting profit, $21,673; investment profit, $13,250; 1922, underwriting profit, $18,126, investment profit, $4 750.

CLASSES OF INSURANCE WRITTEN: Ocean marine exclusively.

CENTURY INSURANCE COMPANY, Ltd., Edinburgh, Scotland.

United States Managers, Henry W. Brown & Co., New York. Organized, 1885.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$1,139,436	$376,920	$633,006	$546,060	$596,601	$298,813	$184,103	$482,916	$312,096	−$31,569
1922	1,073,527	379,936	598,224	591,115	660,232	370,962	218,244	589,206	379,473	−51,090
1921	1,134,760	395,899	577,695	540,090	690,860	485,193	247,241	732,434	428,615	−48,296
1920	1,110,432	380,330	602,510	594,004	636,802	234,208	230,494	464,702	278,586	−106,643
1919	1,039,583	280,413	682,530	405,514	434,833	170,460	157,103	327,563	170,557	−117,707

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$965,260	Losses unpaid.....	$100,510
Cash.....	70,558	Unearned prems....	376,920
Agents' balances....	87,247	Other liabilities....	29,000
Interest.....	16,271		
Other assets.....	100	Total liabilities...	506,430
		Surplus.....	633,006
Total adm. assets.	$1,139,436	Total.....	$1,139,436

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $51,730,624, $534,222; motor vehicle, $7,739,114, $156,816; unclassified, effective prior to January 1, 1921, $1,398,822, $13,316.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,778,507; losses paid, $2,491,834.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $583,490; State, Province, County and Municipal bonds, $172,210; railroad and other bonds, $194,810; stocks, $14,750; total, $965,260.

UNITED STATES TRUSTEES: Henry I. Brown, R. Bleecker Rathbone, Roland L. Taylor.

TERRITORY COVERED: The company operates in Cal., Colo., Ill., Ind., La., Md., Mass., Minn., Mo., N. J., N. Y., N. C., Ore., Pa., R. I., Tex., Wash. and Wis.

HISTORICAL DATA

This company was established in 1885, in Scotland and was originally designed to write only health insurance, but later instituted life, fire and general casualty lines. Authorized capital is £900,000 of which according to last available report, £315,000 was the amount subscribed and £105,000 paid in. The Friends Provident Institution of London purchased control of the Century in 1918; the two companies continuing in separate operation except for a certain interlocking of directorates. The Century began writing surplus lines in the United States late in 1908, but did not begin writing a full line of business through its United States branch until October, 1911. Henry W. Brown & Company, New York and Philadelphia are the company's United States managers.

ADMINISTRATION AND REPUTE: Under the capable management of Henry W. Brown & Co., this company's business in the United States has shown some progress. Premium income advanced regularly for some years although a slight falling off was reported in business of 1922 and 1923. Charles S. Conklin vice-president of the Assurance Company of America directs the underwriting activities of his own company and also the foreign companies represented by Henry W. Brown & Company, the Century included among them. Henry W. Brown & Company also manage United States business of the British General Insurance Company and controls the Independence Insurance Company of Philadelphia. Underwriting and investment results in the last five years: 1923, underwriting profit, $33,217, investment profit, $36,135; 1922, underwriting loss, $5,932; investment profit, $89,899; 1921, underwriting loss, $58,781, investment profit, $126,501; 1920, underwriting loss, $13,584; investment profit, $12,663; 1919, underwriting profit, $20,161, investment profit, $5,464. Management has been economical. Loss ratio has averaged normal for a decade. The Century has high grade investments and an estimable loss paying record. Largest amount insured in one hazard, gross, $100,000; net, $40,000.

BOARD MEMBERSHIPS: National Board of Fire Underwriters. Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, marine, motor vehicle.

CHRISTIANIA GENERAL INSURANCE COMPANY, Christiania, Norway

U. S. Manager, J. M. Wennstrom; Assistant Manager, F. L. Stabler, New York City. Organized 1847.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit to H. O.
1923	$3,768,359	$2,228,277	$981,170	$2,899,015	$3,152,762	$2,435,335	$999,447	$3,434,782	$2,240,827	−$128,945
1922	4,700,178	2,731,490	1,266,257	3,184,198	3,527,894	2,931,613	1,058,650	3,990,263	2,597,648	−596,241
1921	5,533,515	3,384,118	1,189,998	4,112,179	4,399,101	3,219,403	1,392,223	4,611,626	3,393,997	−320,512
1920	5,665,427	3,650,918	1,243,384	5,493,763	5,692,097	2,314,857	1,878,517	4,193,374	2,662,229	+447,731
1919	3,870,434	2,287,472	1,050,831	3,663,112	3,781,150	1,267,476	1,173,976	2,441,452	1,409,822	+40,955

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$3,791,783	Losses unpaid	$512,412
Cash	22,921	Unearned prems	2,228,277
Company's balances	—100,954	Other liabilities	46,500
Interest	54,609		
		Total liabilities	2,787,189
		Surplus	981,170
Total adm. assets	$3,768,359	Total	$3,768,359

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $369,868,301, $3,853,477; tornado, $27,239,474, $135,451; sprinkler leakage, $4,762,957, $19,773; riot, civil commotion and explosion, $6,762,174. $10,823; unclassified, effective prior to January 1, 1921, $21.706,946, $287,134.

BUSINESS SINCE ORGANIZATION: Premiums received, $21,557,836; losses paid, $12,242,710.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $486,813; State, County and Municipal bonds, $215,000; other bonds, $2,982,090; stocks, $107,880; total, $3,791,783.

UNITED STATES TRUSTEES: The New York Trust Co., New York City.

TERRITORY COVERED: The company is licensed in Ark., Colo., Ill., Ind., Ia., La., Mich., Mass., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company has grown to the front rank of importance in the insurance business of Norway since its founding in 1847. The company entered the United States early in 1918 to transac. reinsurance only. Subscribed capital is reported to be Kr. 5,000,000, with Kr. 4,000,000 paid in. The Board of Directors: H Ingstad, barrister at law; Fr. Rustad, marshal of the Royal Court; H. Olsen, Consul General, W. R. Pihl, C.E ; Chr. Hansson, managing director; K. B. Lindholm, O. Smedal. The company is a member of the well-known Svea group, which includes also the Hudson, New York, Svea, Gothenburg, and the Scandinavian American, of Christiania.

ADMINISTRATION AND REPUTE: J. M. Wennstrom is United States manager as he is also for the the Svea Fire and Life, as well as being president of the Hudson Insurance Company. Under this management the company has built up a large volume of business with substantially increasing premium income prior to 1921 when it fell off somewhat from the high levels reached in 1919 and 1920. Underwriting investment results since beginning business in the United States: 1923, underwriting profit, $155,156, investment loss, $11,298; 1922, underwriting profit, $111,088; investment profit, $557,532; 1921, underwriting loss, $414,719, investment profit, $685,724; 1920, underwriting loss, $297,029, investment profit, $9,810; 1919, underwriting profit, $71,224, investment profit, $84,229. The company's investments are high grade and well secured. The underwriting losses of its early years in this country have been caused largely by the necessity for setting up required reserves, as well as to the high loss ratios of recent years, but they have been more than offset by the substantial income from investments. Largest amount insured in one hazard, gross and net, $20,000. The New York Insurance Department last examined the company in 1922. Following a definite schedule of expansion, the company's activities now cover 18 of the United States.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, explosion, riot and civil commotion, sprinkler leakage, tornado and windstorm.

COMMERCIAL UNION ASSURANCE COMPANY, Ltd., London, Eng.

United States Manager, Whitney Palache; Assistant Manager, F. W. Koeckert; Branch Secretary, Wm. M. Ballard, New York. Organized 1861. (United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$15,832,085	$8,580,667	$5,507,644	$10,726,422	$11,253,135	$5,618,627	$4,266,569	$9,885,196	$5,027,382	—$488,705
1922	15,158,649	7,806,887	5,285,659	9,603,649	10,055,387	5,094,595	3,998,642	9,093,237	4,938,053	—118,124
1921	14,037,562	7,582,568	4,476,193	8,399,611	8,862,590	5,530,126	3,478,767	9,008,893	5,342,363	—319,436
1920	14,249,901	7,654,448	4,511,603	9,570,095	10,029,634	5,811,094	3,677,962	9,489,056	6,931,499	—805,865
1919	14,881,521	8,037,833	4,466,694	10,394,696	10,823,674	4,234,514	3,989,620	8,224,134	4,226,987	—20,748

Unearned premiums include amounts reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$2,484,923	Losses unpaid	$1,348,774
Mortgage loans	61,000	Unearned prems	8,502,722
Bonds and stocks	8,653,513	Perp. dep. recl	77,945
Cash	2,402,091	Other liabilities	395,000
Agents' balances	1,992,264		
Interest and rents	117,004	Total liabilities	10,324,441
Other assets	20,790	Surplus	5,507,644
Total adm. assets	$15,832,085	Total	$15,832,085

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,376,541,518, $12,434,340; ocean marine, $13,446,057, $111,762; motor vehicle, $57,083,442, $1,008,409;; inland navigation and transportation, $61,103,735, $412,386; tornado, $132,563,-049, $604,500; sprinkler leakage, $14,927,525, $17,185; riot, civil commotion and explosion, $25,088,687, $56,376; earthquake, $3,848,085, $13,942; flood, $1,621,320, $9,951; unclassified, effective prior to January 1, 1921, $106,539,597, $1,314,461.

BUSINESS SINCE ORGANIZATION: Premiums received, $195,510 785; losses paid, $109,292,881.

REAL ESTATE OWNED: Comprises the building and lots at N. E. corner Pine and William Streets, and 60 William Street, New York, occupied by the company (book value, $416,500; carried at $800,000); the building and lots at 416–420 Walnut Street, Philadelphia (market value, $183,474), building and lots cor. Pine and Montgomery Streets, San Francisco, Cal., book value, $1,478,699 (market value, $1,501,449).

MORTGAGE LOANS: There is one loan aggregating $61,000 upon property located in New York, 4–10 Dutch Street, valued at $210,000. The company holds $70,000 of insurance on the mortgaged property.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $2,212,135; State, Province, County and Municipal bonds, $871,960; railroad and other bonds, $5,384,055; stocks, $185,363; total, $8,653,513.

UNITED STATES TRUSTEES: John Chaflin, Walter P. Bliss, F. B. Campbell.

FIELD MEN AND TERRITORY COVERED: Whitney Palache, United States manager; F. W. Koeckert, assistant manager; Wm. M. Ballard, branch secretary. Jurisdiction embraces all of the United States east of the Rocky Mountains. P. T. Tebby, 55 John Street, New York, N. Y., general agent for N. Y. suburban; R. A. Hanner, 55 John Street, New York, N. Y., manager Metropolitan District; New York Office: Coates & Raines, Little Rock, Ark., general agents for Ark.; R. A. Boit & Co., 40 Kilby Street, Boston, Mass., resident agent; G. Hope Miller, New York. N. Y., general agent for N. J., Del., D. C.,W. Va., Md. and Philadelphia; F. W. Young, general agent for Pa. (outside of Philadelphia), New York (excluding New York suburban and Brooklyn) and Ark., W. B. Burchell, general agent for New England (Conn., Me., Mass., N. H., R. I. and Vt.); W. R. Adams, Pittsburgh, Pa., special agent for western Pa.; John L. Larimer, Pittsburgh, Pa., special agent for western Pa.; Hervey C. Allen, Portland, Me., special agent for Me. and N. H.; W. F. P. Britten, Katonah, N. Y., special agent for suburban New York and Long Island; H. Griffin, Springfield, Mass., special agent for Vt. and western Mass.; W. T. Furness, Boston, Mass., general agent for Boston, Mass.; Clinton W. Elwell, special agent for eastern Mass. and R. I.;

Carl H. Gray, Buffalo, N. Y., special agent for western N. Y.; D. E. Maclay, special agent for western N. Y.; Herbert G. Loud, Baltimore, Md., special agent for W. Va., Md. and D. C.; Frederick L. Holman, suburban secretary for Philadelphia suburban field and special agent for southern N. J.; Harry W. Miller, Syracuse, N. Y., special agent for central N. Y.; R. F. Moore, Albany, N. Y., special agent for eastern N. Y.; Wm. R. Penrose, Hartford, Conn., special agent for Conn.; G. E. Stecher, Weehawken, N. J., special agent for northern N. J.; Charles W. McGaw, Wilkes Barre, Pa., special agent for central Pa.; Western Department, 164 W. Jackson Blvd., Chicago, Ill.: Fred A. Rye, manager; A. M. Nelson; assistant manager; T. E. Mathews, agency superintendent; S. A. Goodman, superintendent Improved Risk Department; C. A. Henninger, superintendent Brokerage and Service Department. George Groth, chief accountant; G. H. Worthington, office superintendent; G. R. Poole, general agent, in charge of states of: Colo., Kans., N. D., S. D., Neb., N. M., Okla. and Wyo.; N. A. McNamara, general agent, in charge of states of: Ill. (except Cook County), Mo., Minn., Ky., Tenn. and Wis.; Robert D. Flinn, general agent, in charge of states of: Ohio, Mich., Ia., and Ind.; George T. Mielke, Chicago, Ill. and Jonn B. Price, St. Louis, special agents, for Ill.; Albert E. Perry, Detroit, Mich., H. M. Johnson, and C. B. Lovett, Jackson, Mich., special agents for Mich.; Chas. F. Rupprecht, W. R. Hunter, S. B. Wright, Milwaukee, Wis., special agents for Wis.; John E. Forbes and Ethan Willman, Des Moines, Ia., special agents for Ia.; Donald D. Henry and W. E. Steffy, St. Louis, Mo., special agents for Mo.; George B. Gray and George H. Manners, Minneapolis, Minn., special agents, for Minn.; W. H. Herman, Cleveland, Ohio, and W. E. Fitzgerald, F. A. Dickerson, Jos. D. Keating, Columbus, Ohio, special agents for Ohio; O. C. Gleiser, W. J. Henshaw, and V. D. Wenger, Indianapolis, Ind., special agents for Ind.; Bennett B. Bean, Louisville, Ky., special agent for Ky.; R. W. Davis, Nashville, Tenn., special agent, for Tenn.; H. C. Runyan, Fargo, N. D., special agent, for N. D.; McKinley & Allen, Sioux Falls, S. D., supervising agents, for S. D.; Chas. E. Meeker. Omaha, Neb., special agent, for Neb.; Addison I. Doling, T. C. Pollard, Gerald J. Courtney, Topeka, Kans., special agents for Kans.; H. E. Pate, and R. L. Maxwell, Oklahoma City, Okla., special agents, for Okla.; C. H. Hardin Smith, Denver, Colo., special agent, for Colo., Wyo., and N. M.; San Francisco Office, San Francisco, Cal., Pacific Coast Department, comprising states of: Alaska, Ariz., Cal., Hawaii, Ida., Mont., Nev., Ore., Utah, Wash.; J. C. Griffiths, Jr., manager, R. C. Medcraft, assistant manager, B. L. Dowell, special agent, Los Angeles, automobile department; W. A. Rawson, superintendent, San Francisco automobile department; H. K. Gilmore, special agent, northern and central Cal., automobile department; Claude H. Allison and A. R. Latimer, special agents, southern Cal., excluding San Diego, Imperial, Riverside, and San Bernardino Counties, fire department; C. M. Tobin, special agent, San Diego, Imperial, Riverside, San Bernardino Counties, Cal. and Ariz.; Geo. F. Heuer, special agent, San Francisco and Bay Counties, Cal.; A. E. Field, special agent, San Joaquin Valley, Cal.; Volney Seebeck, special agent, northern Cal. and Nev.; Hugh S. Coburn, special agent, Utah and southern Ida.; Garland Binder, special agent, Mont.; Geo. W. Swan, special agent, western Wash. and Alaska; J. R. Carmichael, special agent, eastern Ore., eastern Wash. and northern Ida.; Ira P. E. Reynolds, special agent, western Ore.; E. S. Nelson, special agent, Ore. and Wash., automobile department; Atlanta office, Atlanta, Ga. (southern department), 601 Hurt Bldg., Atlanta, Ga., comprising states of: Ala., Fla., La., Ga., Miss., N.C., S.C., Va.; Dowdell Brown, manager, E. M. Ransom, assistant manager; Groover, Evans & Hoffman, Jacksonville, Fla., general agents for Fla.; E. J. Sullivan, New Orleans, special agent for La.; Hamilton Yancey, Roma, Ga., executive special agent for S. C., Ga., Ala. and Miss.; R. C. Patterson, Columbus, Ga., special agent for Ala. and Ga.; R. C. Lewis, Atlanta, Ga., special agent for Ga.; Roy L. Spaulding, Asheville, N. C., special agents for N. C.; Merrill Ewing, Columbia, S. C., special agent for S. C.; J. N. Jacobs, Richmond, Va., special agent for Va.; E. J. Sullivan, special agent, New Orleans, La., for La. and Miss. The company operates in all the states and territories of the United States except Alaska, P. I. and Cuba.

HISTORICAL DATA

This company began business in the United States in 1871. The Commercial Union of New York, the Palatine of London, the Union of London and the Hand in Hand Department of the C. U. are under the same management in this country. The December 31, 1923 home office statement of the Commericial Union shows capital subscribed £2,950,000, and paid up, £1,770,000, with assets of £45,539,362. Conflagration losses: Baltimore, 1904, $384,115; San Francisco, 1906, $2,469,525. San Francisco losses were paid by remittances from the home office. Values of deposits: Va., $51,700; Ga., $10,000; N. M., $9,640; Mass., $100,000; Ohio, $120,000; N. Y., $800,000; N. C., $13,950. Largest amount insured in one hazard, gross, $200,000, net, $75,000.

ADMINISTRATION AND REPUTE: This company has an excellent reputation both in this country and in Europe and is considered to be one of the largest and strongest companies in existence. United States Manager Whitney Palache succeeded Col. A. H. Wray on March 1, 1920. The underwriting and investment results in the last five years have been as follows: 1923, underwriting profit, $339,167, investment profit, $374,552; 1922, underwriting profit, $194,656, investment profit, $716,742;1921, underwriting loss, $429,365; 1920, underwriting profit, $398,743, investment profit, $187,068; 1919, underwriting profit, $1,321,246, investment profit, $255,664.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky-Mountain Underwriters Association, Eastern Automobile Underwriters Conference, National Automobile Underwriters Conference, New England Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference.

CLASSES OF INSURANCE WRITTEN: Fire, marine, war risk, sprinkler leakage, motor vehicle, aircraft, explosion, earthquake, tourists' baggage, hail, flood, inland navigation and transportation, tornado, riot and civil commotion, parcels post, perpetual, lightning, use and occupancy.

CONSOLIDATED ASSURANCE COMPANY, Ltd., London, Eng.

United States Manager, William Hare, New York.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$2,249,591	$1,502,629	$331,765	$1,942,295	$2,044,785	$1,247,236	$648,528	$1,895,764	$1,215,936	+$43,042
1922	2,174,783	1,169,319	571,607	1,786,487	1,914,148	1,161,449	562,792	1,724,241	1,008,778	+4,864
1921	1,968,038	851,035	525,362	2,147,698	2,321,836	1,523,809	767,368	2,291,657	1,604,177	—421,686
1920	2,239,670	814,507	507,637	2,203,487	2,235,948	522,294	1,762,273	1,284,567	941,423	+1,289,346

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$2,028,190	Losses unpaid	$388,613
Cash	146,268	Unearned prems.	1,502,629
Interest	24,323	Other liabilities	26,584
Other assets	50,810	Total liabilities	1,917,826
		Surplus	331,765
Total adm. assets.	$2,249,591	Total	$2,249,591

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $279,553,451, $2,633,730; motor vehicle, $807,887, $10,791; earthquake, $645,878, $772; inland navigation and transportation, $330,715, $1,275; tornado, $7,191,536, $30,146; rain, $3,750, $270; sprinkler leakage, $3,909,618, $12,934; riot, civil commotion and explosion, $6,059,507, $6,571; tourist, $13,469, $54; unclassified, effective prior to January 1, 1921, $6,013,938, $76,743.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,079,966; losses paid, $4,389,321.

BONDS OWNED (Market Values): U. S. Gov't bonds, $1,553,597; railroad bonds, $279,950; other bonds, $192,643; total, $2,028,190.

DIRECTORS: E. A. Colquhoun, Colonel E. T. Clifford, Wm. Gibson Bloxsom, W. Kent Lemon.

TRUSTEE: Bankers Trust Company, New York, N. Y.

TERRITORY COVERED: The company transacts a reinsurance business throughout the United States and is licensed in the following states, Ark., Colo., Ill., Ia., La., Me., Mass., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was established in 1903. The authorized capital is £1,000,000 of which £698,666 has been subscribed and a paid-up capital of £275,000. Assets December 31, 1923, £1,835,946. It entered the United States for fire reinsurance and was licensed by the Insurance Department of the State of New York on February 21, 1920.

ADMINISTRATION AND REPUTE: This company is very well known abroad and has an excellent reputation. The United States manager, William Hare, is also manager in this country for the State Assurance Company, Ltd., of Liverpool, and the Western Alliance Reinsurance Company of London. Mr. Hare, who was formerly United States manager for the Norwich Union Fire Insurance Society, Ltd., of Norwich, England, succeeded Henry L. Rosenfeld, who was formerly United States manager of this company.

The underwriting and investment results of this company during the past few years have been as follows: 1923, underwriting loss, $278,139, investment profit, $12,771; 1922, underwriting loss, $115,830, investment profit, $136,742; 1920, underwriting loss $357,255, investment profit, $29,294.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire reinsurance only.

CUBAN NATIONAL INSURANCE COMPANY, Havana, Cuba

United States Managers, Fester, Fothergill & Hartung, New York. Organized, 1921.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$718,660	$28,539	$531,898	$254,805	$317,867	$550,009	$119,079	$669,088	$557,273	.....
1922	1,102,140	546,606	405,155	765,910	818,752	450,597	283,148	733,745	535,425	.....
1921	378,979	497,214	415,568	549,969	558,979	3,152	176,970	180,122	42,393	+539,451

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$724,380	Losses unpaid	$148,223
Cash	18,153	Unearned prems.	28,539
Balance due to Consolidated Assn.	—41,341	Other liabilities	10,000
Balance due from Gt. Western Undrs.	5,404	Total liabilities	186,762
Interest	10,339	Surplus	531,898
Total adm. assets	$718,660	Total	$718,660

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,688,074, $40,518; tornado, $133,976, $784.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,570,684; losses paid, $989,298.

BONDS OWNED (Market Values): U.S. Gov't bonds, $537,800; railroad bonds, $89,180; other bonds, $97,400; total, $724,380.

UNITED STATES TRUSTEE: Bankers Trust Company, New York, N. Y.

TERRITORY COVERED: Ark., Colo., Ill., Ia., La., Me. Mass., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa. Tex., W. Va.

HISTORICAL DATA

This company began business in the United States in 1921 and transacts reinsurance business only. Its authorized capital is $5,000,000 with $1,250,000 paid up. Largest amount insured in one hazard, gross, $25,000; net, $25,000. Values of deposits: New York, $230,000; Ohio, $115,000.

ADMINISTRATION AND REPUTE: United States managers are Fester, Fothergill & Hartung, who are also managers for several other European and Asiatic companies; all of which transact reinsurance business. Underwriting and investment results for the past three years: 1923, underwriting profit, $96,948, investment profit, $29,796; 1922, underwriting loss, $100,309, investment profit, $89,896; 1921, underwriting loss, $192,544.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, hail, sprinkler leakage, riot, civil commotion and explosion.

EAGLE, STAR AND BRITISH DOMINIONS INSURANCE CO., London, Eng.

United States Managers, Fred S. James & Co., New York City. Organized, 1904.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+)Rec'd from or (—) Remit to H. O.
1923	$5,849,736	$3,774,748	$930,348	$6,245,925	$6,463,692	$3,708,846	$2,119,584	$5,828,430	$3,836,256	+$289,278
1922	5,053,461	2,960,079	1,209,770	4,549,397	5,139,936	3,261,378	1,669,836	4,931,214	3,116,807	+23,997
1921	5,024,148	3,047,340	1,043,672	4,603,444	4,845,746	3,448,485	1,759,507	5,207,992	3,489,230	—29,157
1920	5,032,435	3,219,849	993,192	5,310,277	5,452,944	1,866,067	1,927,327	3,793,394	2,370,142	+648,037
1919	2,672,353	1,463,884	903,642	2,159,412	2,241,113	587,067	801 501	1,388,568	658,674	+115,040

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$5,100,102	Losses unpaid	$1,047,185
Cash	122,282	Unearned prems.	3,774,748
Agents' balances	534,655	Other liabilities	97,455
Interest	75,170	Total liabilities	4,919,388
Other assets	17,527	Surplus	930,348
Total adm. assets	$5,849,736	Total	$5,849,736

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $588,428,492, $5,447,049; ocean marine, $16,187,558, $119,084; motor vehicle, $19,979,058, $581,435; inland navigation and transportation, $12,667,331, $248,917; tornado, $29,681,969, $130,889; rain and flood, $4,878, $350; sprinkler leakage, $6,452,457, $24,360; riot, civil commotion and explosion, $7,051,571, $11,242; tourist floater, $5,500, $108; unclassified, effective prior to January 1, 1921, $23,539,769, $316,051.

BUSINESS SINCE ORGANIZATION: Premiums received, $24,773,717; losses paid, $13,156,556.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $1,246,800; State, Province, County and Municipal bonds, $215,000; railroad and other bonds, $3,521,702; stocks, $116,600; total, $5,100,102.

UNITED STATES TRUSTEE: Bankers Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: Fred S. James & Co., U. S. managers; Carroll L. DeWitt, assistant U. S. manager; Fred S. James & Co., U. S. managers Western Department, O. F. Wallin, assistant U. S. manager, 175 W. Jackson Blvd., Chicago; Fred S. James & Co., general agents, Pacific Coast Department, E. C. Fox, manager, 108 Sansome Street, San Francisco & Gordon & Brown, general agents, Richmond Va., for N. C., Va., and W. Va.; Dargan & Turner, general agents, Atlanta, Ga., for Ala., Fla. and Ga.; Godchaux & Mayer, general agents, New Orleans, La., for La.; Cravens, Dargan & Co., general agents, Houston, Tex., for Tex.; Alvin P. Lloyd, Abel Bldg., Baltimore, Md., special agent for Pa., Va., W. Va., D. C. and Md.; Jos. M. Cosgrove, Hartford, Conn., special agent for New England. Conn., Mass. and R. I.; J. B. Guthrie, 123 William Street, New York, special agent for N. J. and N. Y.; Milton P. Vore, 175 W. Jackson Blvd., Chicago, Ill., special agent for Ill., Ia., Wis. and Minn.; O. P. Rush, Kansas City, Mo., for Kans., Mo., Neb. and Okla.; J. A. Cloud, Cincinnati, Ohio, special agent for Ky., Mich., Ohio and Ind.; Standard & Main, general agents, Denver, Colo., for Colo., N. M. and Wyo.; Talbot, Bird & Co., N. Y., managers marine department. The company operates in Alaska, Ark., Cal., Colo., Conn., D. C., Fla., Ga., Ida., Ill., Ind., Ia., Kans., La., Me., Md., Mass., Mich., Minn., Miss., Mo., Mont., Nebr. Nev., N. H., N. J., N. M., N. Y., N. C., N. D., Ohio, Okla., Ore. Pa., R. I., S. C., S. D., Tex., Utah, Va., Wash., W. Va., Wis. Wyo. and Canada.

HISTORICAL DATA

This company was originally known as the British Dominions Marine Insurance Co. In 1911 the name was changed to the Brit sh Dominions General Insurance Co., Ltd., and began writing fire business. It was later merged with the Eagle Insurance Co., of London, and in 1918 also took over control of the Star Assurance Society of London, adopting in 1918 its present name. On December 31, 1923 the company had an authorized capital of £3,000,000, a subscribed capital of £2,998,425 and a paid up capital of £1,092,896. Its home office statement showed assets of £20,301,686. Largest amount insured in one hazard; gross, $50,000, net, $10.000, This company formerly transacted a surplus line business in the United States. During 1916 it was regularly licensed in N. Y. state.

ADMINISTRATION AND REPUTE: This company bears a fine reputation both in England and in this country. The United States Managers, Fred S. James & Co., have long enjoyed high standing in the insurance world. The underwriting and investment results of this company for the past five years have been as follows: 1923, underwriting loss, $674,109, investment profit, $105,409; 1922, underwriting loss, $224,324, investment profit, $525,798; 1921, underwriting loss, $546,335. investment profit, $625,972; 1920, underwriting loss, $751,000, investment profit, $192,514; 1919, underwriting profit, $99,925, investment profit, $22,335.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, Board of Fire Underwriters of the Pacific, South-Eastern Underwriters Association, Rocky Mountain Underwriters Association.

CLASSES OF INSURANCE WRITTEN: United States Branch of this company writes fire, marine, motor vehicle, inland navigation and transportation, tornado, sprinkler leakage, riot, civil commotion and explosion, tourist floater and rain.

FIRST RUSSIAN INSURANCE COMPANY, Petrograd, Russia

United States Manager, Paul E. Rasor, New York. Organized, 1827.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit to H. O.
1923	$1,383,280	.....	$1,289,993	—$595,718	—$388,754	$764,049	$40,174	$804,223	$387,274	—$32,502
1922	2,806,049	$1,268,761	1,102,625	1,412,687	1,558,273	1,589,045	519,221	2,108,266	1,435,625	.....
1921	3,267,033	1,774,076	917,608	2,115,362	2,259,128	1,764,097	745,327	2,509,424	1,872,662	—100,000
1920	3,356,208	2,122,531	696,512	2,889,675	3,011,774	1,524,395	1,075,396	2,599,791	1,570,972	—50,000
1919	3,115,057	1,771,378	951,701	2,433,698	2,546,226	1,276,176	815,753	2,091,929	1,211,986	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$1,301,420	Losses unpaid.....	$35,302
Cash.....	79,854	Other liabilities....	57,985
Agents' balances....	—7,945		
Interest.....	9,951	Total liabilities...	93,287
		Surplus.....	1,289,993
Total adm. assets.	$1,383,280	Total.....	$1,383,280

BUSINESS SINCE ORGANIZATION: Premiums received, $22,004,830; losses paid, $13,696,959.

BONDS OWNED (Market Values): U. S. Gov't bonds, $178,440; State, County and Municipal bonds, $1,122,980; total, $1,301,420.

UNITED STATES TRUSTEE: Bankers Trust Co., New York.

TERRITORY COVERED: The company is licensed in Ark., Colo., Del., Ill., Ia., La., Mass., Mich., Mont., Nev., N. H., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was licensed to transact business in N. Y. state early in 1907 and writes reinsurance only in the United States. The United States Manager, Paul E. Rasor, is also manager of the Russian Reinsurance Co., the Moscow Fire Insurance Co., and the Nordisk Reinsurance Co. Special deposits: N. Y., $223,000; Ohio, $100,000. Largest amount insured in one hazard, gross, $25,000; net, $25,000.

ADMINISTRATION AND REPUTE: The situation in Russia would indicate that remittances from the Home Office would not be forthcoming if such a necessity arose. There are, however, sufficient funds in this country for liquidating purposes. The company has always borne a good reputation both in this country and in Europe. The underwriting and investment results in the last five years have been as follows: 1923, underwriting profit, $216,596, investment profit, $17,274; 1922, underwriting loss, $45,299, investment profit, $230,316; 1921, underwriting loss, $79,832, investment profit, $400,928; 1920, underwriting loss, $202,450, investment loss, $2,774; 1919, underwriting profit, $245,420, investment profit, $71,378.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, inland navigation and transportation, tornado, sprinkler leakage riot, civil commotion and explosion reinsurance.

LA FONCIERE INSURANCE COMPANY, Paris, France.

(La Fonciere Compagnie D'Assurance Contre les Risques de Transports et les Accidents de Toute Nature.)

U. S. Managers and Attorneys, Bertschmann and Maloy, New York; General Agents, H. R. Mann & Co., San Francisco, Cal. Marine Underwriter, Alfred B. Knowles. Organized, 1879.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+)Rec'd from or (—)Remit to H. O.
1923	$329,759	$8,578	$309,125	$36,197	$50,107	$16,213	$12,001	$28,214	$13,087	—$28,059
1922	360,071	4,773	339,616	38,135	51,653	20,384	14,813	35,197	19,787	+1,001
1921	330,024	4,590	309,155	31,743	45,051	35,442	12,255	47,697	26,734	—44,155
1920	363,719	13,028	325,704	80,586	93,960	66,019	26,716	92,735	61,789	+55,478
1919	315,726	13,269	273,140	73,624	84,511	33,569	26,993	60,562	35,899	—2,557

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$306,160	Losses unpaid	$9,956
Cash	29,624	Unearned prems.	8,578
Agents' balances	6,212	Other liabilities	2,100
Interest	1,989		
Bank bal. French-Amer. Bk., N. Y.	—14,226	Total liabilities	20,634
		Surplus	309,125
Total adm. assets	$329,759	Total	$329,759

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Ocean Marine, $1,775,821, $12,078.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,596,117; losses paid, $1,132,270.

BONDS OWNED (Market Values): Gov't bonds, $90,160; State, Province, County and Municipal bonds, $216,000; total, $306,160.

TERRITORY COVERED: The company is licensed in Cal., N. Y. and Wash.

HISTORICAL DATA

This company transacts marine business in the United States. Its home office statement, as of December 31, 1922, showed assets amounting to 117,927,659 francs, and a subscribed capital of 25,000,000 francs. It entered New York State in 1907, making the usual statutory deposit. Bertschmann & Maloy are also agents of the Switzerland General Insurance Company. Largest amount insured in one hazard: gross, $82,000; net, $36,760. The company was examined by the New York Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company has good standing in this country and in France and transacts a small volume of business. The underwriting and investment results for the past five years have been as follows: 1923, underwriting profit, $7,804, investment profit, $3,989; 1922, underwriting profit, $3,353, investment profit, $26,107; 1921, underwriting profit, $1,191, investment profit, $26,415; 1920, underwriting loss, $7,288, investment profit, $4,374; 1919, underwriting profit, $12,894, investment profit, $8,036.

CLASSES OF INSURANCE WRITTEN: Marine insurance

FUSO MARINE AND FIRE INSURANCE COMPANY, Tokio, Japan.

United States Marine Managers, Carpinter & Baker, New York. Organized, 1917.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$1,081,683	$191,797	$726,140	$403,802	$447,742	$220,620	$199,386	$420,006	$284,423	.....
1922	1,078,141	90,484	920,548	180,991	223,178	35,764	82,718	118,482	74,045	+521,496
1921	403,343	20,313	377,799	51,361	67,739	17,132	14,086	31,218	20,226	+23,348

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Gov't bonds	$896,310	Losses unpaid	$104,137
Cash	102,047	Unearned prems.	191,797
Agents' balances	59,503	Other liabilities	59,609
Interest	14,039		
Other assets	9,784	Total liabilities	355,543
		Surplus	726,140
Total adm. assets	$1,081,683	Total	$1,081,683

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $23,828,505, $258,193; ocean marine, $2,972,841, $19,523; inland navigation and transportation, $1,925,624, $25,986.

BUSINESS SINCE ORGANIZATION: Premiums received, $636,154; losses paid, $273,465.

UNITED STATES TRUSTEE: The Central Union Trust Company, New York, N. Y.

FIELD MEN AND TERRITORY COVERED: Donald Christopher, special agent for N. J., Md., D. C. and Pa.; Frank Fassold, special agent for Mich., Wis., Ohio, Minn. and Cook County, Ill.; C. D. Mackenzie, special agent for Ind., Ia., Mo. and Ill. (except Cook County). The company operates in D. C., Ill., Ind., Ia., Md., Mass., Mich., Minn., Mo., N. J., N. Y., Ohio, Pa., R. I. and Wis.

HISTORICAL DATA

This company was licensed at its home office December 19, 1917, and began business December 21 of that year with 10,000,000 yen, being 200,000 shares of 50 yen par value per share. Paid-up capital is 2,500,000 yen. The company entered the United States for marine business December 24, 1920, with Carpinter & Baker of New York, as marine managers. On February 6, 1922, the company made an additional deposit in the United States of Liberty Bonds and Japanese Sterling Bonds to qualify as a direct fire writing company in addition to its marine powers. The William H. Kenzel Company was its fire branch manager in the United States. In January, 1924, its fire risks were reinsured in the Globe & Rutgers, New York.

ADMINISTRATION AND REPUTE: The company's marine managers, Carpinter and Baker, have an excellent reputation earned in the service of a number of well established and prominent marine insurance companies. Underwriting and investment results in recent years: 1923, underwriting loss, $199,876, investment profit, $33,866; 1922, underwriting loss, $62,185, investment profit, $93,205; 1921, underwriting loss, $5,292, investment profit, $54,231. Largest amount insured in one hazard: gross, $75,000; net, $15,000.

CLASSES OF INSURANCE WRITTEN: Fire, ocean marine, inland navigation and transportation.

GENERAL FIRE ASSURANCE COMPANY, Paris, France.

United States Managers, Fred S. James & Co., New York. Organized, 1819.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$1,463,846	$841,092	$462,423	$987,097	$1,052,735	$678,183	$418,923	$1,097,106	$643,829	+$38,115
1922	1,566,776	837,778	532,464	1,006,983	1,080,766	733,848	444,326	1,178,174	691,547	−33,099
1921	1,643,325	801,201	629,761	979,542	1,050,954	688,069	469,791	1,157,860	650,836	−9,526
1920	1,717,406	901,425	567,612	1,137,824	1,201,311	638,281	477,024	1,155,305	647,820	+85,200
1919	1,616,091	843,266	553,344	1,100,222	1,174,343	454,183	436,327	890,510	446,344	−3,860

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,226,645	Losses unpaid	$136,759
Cash	36,442	Unearned prems	841,092
Agents' balances	180,133	Other liabilities	23,572
Interest	14,696		
Other assets	5,930	Total liabilities	1,001,423
		Surplus	462,423
Total adm. assets.	$1,463,846	Total	$1,463,846

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $166,653,697, $1,461,722; unclassified, effective prior to January 1, 1921, $10,476,862, $122,765.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,401,350; losses paid, $5,094,339.

BONDS OWNED (Market Values): U. S. Gov't bonds, $344,000; State, Province, County and Municipal bonds, $113,090; railroad and other bonds, $769,555; total, $1,226,645.

UNITED STATES TRUSTEE: Central Union Trust Company, New York, N. Y.

FIELD MEN AND TERRITORY COVERED: U. S. manager, Fred S. James & Co.; Alvin P. Lloyd, special agent, Abel Bldg., Baltimore, Md., for Pa., Md., W. Va. and Va.; Jos. M. Cosgrove, 69 Pearl Street, Hartford, Conn., for Conn., Mass., and R. I.; Milton P. Vore, special agent, 175 W. Jackson Blvd., Chicago, Ill., for Ill., Ia. and Minn.; O. P. Rush, Kansas City, Mo., for Kans., Mo., Neb. and Okla.; J. A. Cloud, 1st National Bank Bldg., Cincinnati, Ohio, special agent for Ky., Ohio, Ind. and Mich. General agents Cobb, Miller & Stebbins, Electric Bldg., Denver, Colo., for Colo., Utah, and Wyo.; Emery & Morton, 144 Carondelet Street, New Orleans, La., for La.; J. B. Guthrie, New York, special agent for N. J. and N. Y.; Carroll L. DeWitt, assistant U. S. manager; Fred S. James & Co., U. S. managers. Western Department: O. F. Wallin, assistant U. S. manager, 175 W. Jackson Blvd., Chicago, Ill.; Fred S. James & Co., general agents, Pacific Coast; E. C. Fox, manager, 108 Sansome Street, San Francisco, Cal.; Mullin, Acton Co., general agents, San Francisco, Cal., for Cal.; Emery & Norton, general agents, New Orleans, La., for La.; E. J. Miller, general agents, Denver, Colo., for Colo., Utah and Wyo. The company operates in Cal., Colo., Conn., D. C., Fla., Ill., Ind., Ia., Kans., Ky., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., N. C., Ohio, Okla., Ore., Pa., R. I., Utah, Va., Wash., W. Va., Wis. and Wyo.

HISTORICAL DATA

This company was founded in France in 1819 and entered the United States July 14, 1910. It has a capital of 6,500,000 francs. Its home office statement on December 31, 1922, showed total assets amounting to 56,361,569 francs. Deposits in States: New York, $235,000; Ohio, $105,000; Virginia, $11,000. The company was examined by the New York Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company's United States business is in the administrative hands of Fred S. James & Co., thoroughly capable and experienced managing underwriters, who also handle the United States business of the Urbaine Fire, of Paris, and the Eagle, Star and British Dominion, of London, England. The General writes a very substantial volume of United States business and has expanded its operations to cover 32 states and the District of Columbia. Underwriting and investment results in the last five years: 1923, underwriting loss, $81,262, investment loss, $26,894; 1922, underwriting loss, $173,713, investment profit, $89,515; 1921, underwriting loss, $72,081; 1920, underwriting loss, $43,131, investment loss, $27,801; 1919, underwriting profit, $39,379, investment profit, $1,062. Management expenses have resulted in an average ratio and the loss ratio has been also about normal. The company has an estimable loss paying reputation. Its investments are high grade and well secured. Largest amount insured in one hazard, gross, $356,000; net, $10,000.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, rent, profits, use and occupancy.

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, Ltd. London, England.

United States Attorney, Appleton & Cox, Inc., New York. Organized, 1826.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$1,325,878	$179,280	$870,601	$597,923	$647,183	$307,165	$204,563	$511,728	$312,980	−$92,581
1922	1,291,373	203,597	848,033	596,746	646,955	363,050	185,383	548,433	255,865	−73,350
1921	1,247,520	208,741	725,340	641,745	686,521	531,721	207,747	739,468	447,357	+216,275
1920	1,116,933	261,204	360,978	965,995	1,011,574	741,777	302,025	1,043,802	776,752	−33,303
1919	1,219,339	226,490	585,013	842,319	886,492	530,550	318,361	848,911	616,902	−26,396

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,037,680	Losses unpaid	$226,842
Cash	175,168	Unearned prems	179,280
Agents' balances	94,984	Other liabilities	49,155
Interest	12,360		
Other assets	5,686	Total liabilities	455,277
		Surplus	870,601
Total adm. assets.	$1,325,878	Total	$1,325,878

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $13,767,526, $69,819; motor vehicle, $11,738,681, $270,074; inland navigation and transportation, $711,786, $7,809.

BUSINESS SINCE ORGANIZATION: Premiums received, $13,678,116; losses paid, $8,679,502.

BONDS OWNED (Market Values): Gov't bonds, $421,960; State, County and Municipal bonds, $304,200; railroad bonds $311,520; total $1,037,680.

UNITED STATES TRUSTEE: Bankers Trust Company.

TERRITORY COVERED: The company is licensed in Ala., Ark., Cal., Colo., D. C., Ill., Ind., Ia., Ky., La., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., N. D., Ohio, Okla., Ore., Pa., Tenn., Tex., Wash. and Wis.

HISTORICAL DATA

This company was founded in England in 1826 and became a stock company in 1887; it entered the United States September 9, 1889. The home office statement as of December 31, 1923, showed an authorized and fully paid-in capital of £1,005,000 and assets of £2,985,775. In 1917 the company came under the control of the Northern Assurance Company of London. The company's United States management is also responsible for the operation of the United States business, marine departments of the Royal Exchange Assurance and of the Tokio Marine and Fire and also of the United States Merchants and Shippers Insurance Company of New York.

ADMINISTRATION AND REPUTE: This company has been well managed at home and abroad and its operations in the United States have been generally profitable and in substantial volume covering 26 states and the District of Columbia. Appleton and Cox, Inc., of New York are United States managers and in excellent repute. Underwriting and investment results in recent years: 1923, underwriting profit, $107,562, investment profit, $24,741; 1922, underwriting profit, $115,143, investment profit, $80,902; 1921, underwriting profit, $80,658, investment profit, $67,428; 1920, underwriting loss, $214,006, investment profit, $23,275; 1919, underwriting loss, $63,734, investment profit, $27,193. The company's investments are high grade and well secured. Management expenses are fairly moderate. Average loss ratio is satisfactory and the company has an estimable loss paying reputation.

BOARD MEMBERSHIPS: Board of Underwriters of New York (Marine), National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Ocean marine, motor vehicle, inland navigation, tourists baggage, registered mail.

THE LAW UNION AND ROCK INSURANCE CO., LTD., London, England.

United States Manager, A. G. McIlwaine, New York, N. Y. Organized, 1806.
(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$2,042,411	$908,664	$980,766	$909,314	$984,936	$393,220	$392,549	$785,769	$381,244	—$9,755
1922	1,894,911	737,684	1,009,566	718,742	801,935	364,021	324,480	688,501	342,299	—9,417
1921	1,729,541	719,878	869,595	707,286	773,573	383,084	338,792	721,876	378,930	—14,404
1920	1,656,946	720,103	803,810	884,850	948,870	308,980	371,821	680,801	312,673	—13,937
1919	1,443,465	502,423	842,981	543,550	597,374	332,302	258,463	590,765	320,729	+46,557

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Bonds and stocks...	$1,536,515	Losses unpaid.....	$100,481
Cash.....	280,583	Unearned prems....	908,664
Agents' balances....	204,635	Other liabilities....	52,500
Interest.....	17,392		
Other assets.....	3,286	Total liabilities...	1,061,645
		Surplus.....	980,766
Total adm. assets.	$2,042,411	Total.....	$2,042,411

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $172,779,012, $1,423,264; motor vehicle, $5,273,288, $69,252; tornado, $10,360,879, $43,442; sprinkler leakage, $165,738, $1,387; riot, civil commotion and explosion, $427,897, $447; earthquake, $464,416, $1,545; unclassified, effective prior to January 1, 1921, $7,779,684, $85,033.

BUSINESS SINCE ORGANIZATION: Premiums received, $12,545,229; losses paid, $8,080,323.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $303,990; State, County and Municipal bonds, $528,300; other bonds, $502,060; stocks, $202,165; total, $1,536,515.

UNITED STATES TRUSTEE: Central Union Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: A. G. McIlwaine, U. S. manager, 57-59 William Street, New York, executive offices, 20-22 Trinity Street, Hartford, Conn., covering Conn., D. C., Md., La., Mass., N. Y., N. J., Pa., R. I., Tex., W. Va., Fla., Ala., Ky., Tenn.; Eastern Department: Special agents, Joseph Givernaud, Boston, for Boston, Mass.; A. G. Kenngott and Dexter F. Bennett, Boston, Mass., for eastern and central Mass.; Charles P. Walters, Hartford, Conn., for Conn and New York suburban; C. A. Tillotson, Albany, N. Y., for eastern N. Y. and western Mass.; O. H. Day, Newark, N. J., for N. J.; Wm. H. Cooper, Rochester, N Y., for western N. Y.; Fred M. Bleuit, Philadelphia, Pa., for eastern Pa.; Charles B. Smith, Pittsburgh, Pa., for western Pa.; R. W. Thomas, Jr., Richmond, Va., for Md., D. C., W. Va.; John L. Smith, Louisville, Ky., for Ky. and Tenn.; John S. Aldehoff & Co., general agents, Dallas, Tex. for Tex.; general agent, A. J. Brame, Montgomery, Ala., for Ala.; W. H. Ayres, Atlanta, Ga., special agent, for La. Western Department covers western states and territories. Charles E. Dox, manager; C. Claussen, agency superintendent; C. G. Robertson, W. J. Roetter and P. C. Metzger, assistant agency superintendents; Western Department, 39 S. La Salle Street, Chicago, Ill.; Charles W. Good, 39 S. La Salle Street, Chicago, Ill., state agent for Ill.; O. P. Richter, 39 S. La Salle Street, Chicago, Ill., special agent for Cook County; Harry W. Hull, Indianapolis, Ind., state agent for Ind.; A. C. Gilbert, Detroit, Mich., state agent for Mich.; H. A. Blume, special agent for Mich.; Z. Z. Savory, Minneapolis, Minn., state agent for Minn., N. D. and S. D.; Ralph J. Rademacher, special agent for Minn., N. D. and S. D.; Dudley L. Hoffman, Moberly, Mo., state agent for Mo.; M. L. Linton, St. Louis, Mo., special agent for Mo.; J. F. Kahmann, Kansas City, Mo., state agent for Kans. and Okla.; G. C. Nordstrom, special agent for Okla.; L. W. Clark, Omaha, Neb., state agent for Ia. and Neb.; John A. Hoover, Dayton, Ohio., state agent for Ohio; Wm. White and L. R. Bean, special agents for Ohio; C. E. Hilbert, Milwaukee, Wis., state agent for Wis.; J. H. Ridgway and B. L. Lutz, special agents for Wis.; the Pacific Department covers Ariz., Colo., Ida., Mont., Nev., N. M., Ore., Utah. Wash., Wyo., and the territories of Alaska and Hawaii; Geo. O. Smith, San Fransisco, Cal., manager for Pacific Department; Wm. W. Gilmore, San Francisco, agency superintendent; J. P. Yates, Los Angeles, Cal., agency superintendent; Geo. T. Richmond, San Francisco, Cal., special agent for northern Cal. and coast counties; A. G. Dick, San Francisco, Cal., special agent for central Cal. and Nev.; F. W. Andrews, Los Angeles, Cal., special agent for southern Cal. and Ariz.; A. A. Ferns, Portland, Ore., special agent for Ore. and southern Wash.; David H. Parry, Seattle, Wash., special agent for western Wash. and territory of Alaska; C. A. Coffey, Spokane, Wash., special agent for eastern Wash., Ida., and Mont.; Nicholas Gardner, Denver, Colo., state agent for Colo., Wyo., N. M. and Utah. The company operates in all the states of the United States except Alaska, Ark., Del., Ga., Me., Miss., N. H., N. M., N. C., S. C., Vt. and Va.

HISTORICAL DATA

This company was organized in 1806 at London, England, and established its United States branch in 1897. The home office statement of December 31, 1923 shows a subscribed capital of £1,575,000; capital paid in, £165,000; redeemable debenture stock, £228,691; total assets, £11,428,354; profit and loss account balance, £362,007. The company was originally organized as the Law Union and Crown Insurance Company. In 1909 it merged

with the Rock Life Assurance Company, Ltd., of London and the present title was adopted. Conflagration losses: Baltimore, 1904, $111,474; San Francisco, 1906, $2,338,000. The San Francisco losses were paid by remittance from the Home Office. This company has deposited in Ohio $102,000, and in N. Y. $256,000. The largest amount insured in one hazard, gross, $566,000; net, $35,000.

ADMINISTRATION AND REPUTE: This company bears a high reputation at home and abroad. It is managed in the United States by A. G. McIlwaine, who is well known in underwriting circles in this country. Mr. McIlwaine is also manager of the London & Lancashire Insurance Co., Ltd., which latter company controls the Law Union and Rock Insurance Co. Underwriting and investment results for the past five years: 1923, underwriting loss, $54,972, investment profit, $35,926; 1922, underwriting profit, $8,655; investment profit, $140,733; 1921, underwriting loss, $21,326, investment profit, $97,490; 1920, underwriting loss, $40,081, investment profit, $18,873; 1919, underwriting loss, $23,466, investment profit, $21,170

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association, Eastern Union, Western Union, Board of Fire Underwriters of the Pacific, Rocky Mountain Fire Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, tornado and windstorm, sprinkler leakage, explosion, riot and civil commotion, and earthquake.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY LTD., Liverpool, Eng.

Managers, Thos. H. Anderson and Charles A. Nottingham; Deputy Manager, Robt. H. Williams; Assistant Managers J. D. Simpson, Charles L. Purdin, New York; Manager, H. T. Cartlidge, Chicago; Manager, J. G. Pepper, New Orleans; Manager, C. E. Allan, San Francisco. Organized, 1836.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$20,703,720	$11,990,331	$6,260,782	$13,682,981	$14,483,260	$7,291,894	$5,335,889	$12,627,783	$7,072,048	—$702,702
1922	19,813,077	11,002,478	6,439,593	11,786,147	12,523,939	7,675,897	5,077,862	12,753,759	7,088,099	—275,960
1921	19,350,754	11,079,882	5,666,721	10,804,788	11,508,931	7,750,550	5,562,106	13,312,656	7,676,490	+1,562,690
1920	19,598,895	12,232,802	4,547,062	14,297,399	14,947,609	6,517,934	5,451,091	11,969,025	6,754,441	+1,904,283
1919	18,710,037	10,771,628	5,749,429	12,857,014	13,437,880	5,320,067	4,634,390	9,954,457	4,941,402	—1,375,249

Unearned premiums include amounts reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$1 786,747	Losses unpaid	$1,854,853
Mortgage loans	1,558,665	Unearned prems	11,834,492
Bonds and stocks	12,987,078	Perp. dep. recl	155,839
Cash	1,507,057	Other liabilities	597,754
Agents' balances	2,650,664		
Interest and rents	160,620	Total liabilities	14,442,938
Bills receivable	21,174	Surplus	6,260,782
Other assets	31,715		
Total adm. assets	$20,703,720	Total	$20,703,720

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,970,313,897, $18,894,823; ocean marine, $13,922,809, $30,617; motor vehicle, $64,261,790 $1,007,681; inland navigation and transportation, $20,433,116, $99,653; tornado, $209,288,333, $941,829; sprinkler leakage, $14,342,979, $37,375; riot, civil commotion and explosion, $13,253,202, $27,203; earthquake, $522,717. $1,631; unclassified, effective prior to January 1, 1921, $136,432,024, $1,590,516.

BUSINESS SINCE ORGANIZATION: Premiums received, $345,455,234; losses paid, $197,110,140.

REAL ESTATE OWNED: Comprises 4 parcels, of which the combined book value is $1,356,202, and the market value is $1,786,747. The locations of the buildings and their respective book and market values are as follows: New York, 82 William Street, $331,747; 331-337 Walnut Street, Philadelphia, $210,897, market value, $1550.00; group of buildings in New Orleans: book value, $328,155, market value, $750,000; building in San Francisco: book value, $485,404, market value, $550,000. There are no incumbrances.

MORTGAGE LOANS: All but 8 of the 13 loans are upon New York City properties. The total amount, $1,558,665, is protected by real estate to the estimated value of over $2,900,000. There was no interest overdue on December 31, last. The largest loans are one of $350,000 on 800-804 Broad Street, Newark, N. J., valued at $825,000; $100,000 on 139-141 Franklin Street, New York City, valued at $240,000; one of $1,000,000 on 44th Street and Madison Avenue, New York City, valued at $1,666,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $7,389,823; State, County and Municipal bonds, $1,523,940; railroad and other bonds, $2,921,090; stocks, $1,152,225; total, $12,987,078.

UNITED STATES DIRECTORS: Walter C. Hubbard, chairman, Thatcher M. Brown, Wm. H. Wheelock, Edward W. Sheldon, Bertram H. Borden.

FIELD MEN AND TERRITORY COVERED: Thos. H. Anderson and Charles A. Nottingham, managers; Robt. H. Williams, deputy manager; J. D. Simpson, Chas. L. Purdin, assistant managers; F. H. Walker. H. D. Smith and A. L. DeRossett, agency superintendents, New York, N. Y. Administrative office, No. 1 Pershing Square, Park Avenue at 42nd Street, New York City, embraces N. Y., New England, Pa., N. J., Del., Md., D. C., Va., W. Va., N. C. and S. C.; Henry M. Fenton, Boston local manager; H. W. Stephenson, Philadelphia local manager; M. J. Price, Newark local manager. Special agents in territory of head office: John B. Knox, Jr., Maine; E. A. Greenhalgh, N. H. and Vt.; Roger W. Wight, Mass. and R. I.; L. W. Cottrell, Mass.; John W. Monroe, Conn.; J. F. Murray, F. G. Adams, R. A. Watson, H. A. Robier, J. W. Delaney, Alan Clayson, E. J. Coleman, N. Y.; M. S. Reeves, E. C. Dixon, R. C. Christopher, Jr., N. J.; G. S. Petrick, N. H. Trout, J. W. Short, Pa.; H. E. Resinger, Md. and D. C.; A. M. Travers, A. L. Wolfe, Va.; J. M. Hall, W. Va.; H. T. Hall, N. C.; Edw. Cay, S. C.; H. T. Cartlidge, manager, M. H. Grannatt, A. C. Mollington and L. B. Chandler, assistant managers; E. E. Wells, agency superintendent, 175 W. Jackson Blvd., Chicago Ill., for Colo., Ia., Ill., Ind., Kans., Ky., Mich., Minn., Mo., Neb., N. D., Ohio, S. D. and Wis.; A. M. Upham, state agent; C. B. Wright, special agent, Des Moines, Ia., for Ia.; J. N. Thompson, state agent, W. W. Beardman, special agent, Fargo, N. D., for N. D.; B. V. Legg, state agent, Roy Stram, special agent, Detroit, Mich., for Mich.; Geo. G. Williams, state agent; F. H. Huntley, special agent, Milwaukee. Wis., for Wis.; C. E. Meffert, state agent, Centralia, Mo.; W. B. Atchison, Centralia, Mo., and C. B. Collard, Troy, Mo., special agents for Mo.; C. L. Corbet, state agent, Indianapolis, Ind., and E. A. Matthews, Warsaw, Ind., J. L. Winter and G. J. Erickson, Indianapolis, Ind., special agents for Ind.; C. B. Corry, state agent, Cleveland Ohio, and Geo. C. Meehan, Cleveland, Ohio, special agent for Ohio; O. W. Doling, state agent, L. E. Tanner, special agent, Topeka, Kans., for Kans.; Richard White, state agent, Denver, Colo., for Colo.; Chas. Cladwell, state agent and W. R. King, special agent, Lincoln, Neb., for Neb.; Chas. O. Young, state agent, R. L. Hanson and L. R. Fox, special agents, Minneapolis, Minn., for Minn.; W. C. Sonnen, Geo. G. Jones, Insurance Exchange Bldg., Chicago, Ill., and A. H. Hix, Martinsville, Ill., special agents for Ill.; F. R. Sargent and Chas. J. Graf, special agents for Cook County, Ill.; Frank G. Snyder, state agent, W. W. Smith, special agent, Louisville, Ky., for Ky. Southern Department: J. G. Pepper, manager, New Orleans, La. R. C. Colcock, Jr., assistant manager, New

Orleans, La.; E. S. Waggaman, deputy assistant manager, New Orleans, La. State agents: W. H. Hackney, Montgomery, Ala.; Frank E. Godwin, Little Rock, Ark.; R. C. Reid, Jacksonville, Fla.; J. A. Hall, Atlanta, Ga.; B. P. Walker, Atlanta, Ga.; F. L. Wenner, New Orleans, La.; Chas. E. Black, special agent, New Orleans, La.; Will. S. Ellis, farm special agent, New Orleans, La.; Matt Jones, Jackson, Miss.; W. E. Penn, Grenada, Miss.; Arthur G. Head, Oklahoma City, Okla.; J. E. Sharpe, Oklahoma City, Okla. J. B. McKee, Nashville, Tenn.; H. D. Forrester, special agent, Nashville, Tenn.; R. W. Patterson, farm special agent, Nashville, Tenn.; O. M. Bondurant, farm special agent, Abilene, Tex.; John M. Walker, farm special agent, San Antonio, Tex.; P. M. Marshall Dallas, Tex.; J. H. Speed, Dallas, Tex.; W. L. Falk, Houston, Tex.; Ledoux E. Smith, San Antonio, Tex.; Clarence E. Allen, manager; Geo. F. Guerraz, assistant manager, 444 California St., San Francisco, Cal., for Cal., Nev., Ore., Ida., Ariz., Wash., Alas., Mont., Utah, Wyo. and N. Mex. Special agents: Jos. E. Brochiero, Los Angeles, for southern Cal.; P. J. Martin, Spokane, Wash., for Ida., eastern Wash.; Frank E. Atkins Seattle, Wash., for western Wash.; Geo. J. Janes, Portland, Ore. for Ore.; Harrison Houseworth, San Francisco, Cal., for northern Cal. and Nev.; Clinton A. Lothrop, San Francisco, Cal., for central Cal.; C. S. Myrick, San Francisco, Cal., for central and northern Cal. Coast Counties: H. L. Kinney, Phoenix, Ariz., for Ariz. and N. Mex.; O. R. Indahl, Butte, Mont., for Mont., Utah and Wyo. The company operates in all the States and Territories in the United States and in Canada.

HISTORICAL DATA

This company was founded in England in 1836 and began business in the United States in 1848. Its home office statement as of December 31, 1923, showed assets amounting to £21,534,450, a subscribed capital of £3,911,745 and a paid up capital of £1,787,545, including £805,800 of 4% perpetual debenture stock and £450,695 of 4% Thames and Mersey debenture stock. Interests identifies with the L. & L. & G. control the Star of America, New York, the Globe Indemnity, New York, and the Thames and Mersey Marine, Liverpool. The Royal Insurance Company, Liverpool, acquired control of the L. & L. & G. in 1919; there was a fusion of the capital stock of this company and the Royal Insurance Company, Ltd., of Liverpool, England, each company continuing to operate independently. Policies issued under the title Anglo-American Underwriters are guaranteed by the L. & L. & G. Conflagration losses: Chicago, 1871, $3,239,491; Boston, 1872, $1,427,290; Baltimore, 1904, $1,051,543; Rochester, 1904, $50,000; Toronto, 1904, $150,000; San Francisco, 1906, $4,522,905. The Chicago, Boston, Baltimore and San Francisco losses were paid chiefly by remittances from the home office. Deposits in states: New York, $500,000; Virginia, $100,760; Georgia, $10,100; New Mexico, $9,750; North Carolina, $9,900; and Ohio, $100,000. Largest amount insured in one hazard, gross, $4,100,000, net, $148,750. The New York Insurance Department examined the company's United States business during 1921 and issued the report in October 1922.

ADMINISTRATION AND REPUTE: In its world wide operation under capable and experienced management this company has been in general very successful and not the least of its profitable business has been derived from activities in the United States where it writes a large volume of business covering practically the entire country. Underwriting and investment results in the last five years: 1923, underwriting profit, $100,012, investment profit, $470,912; 1922, underwriting loss, $798,905, investment profit, $1,847,712; 1921, underwriting loss, $973,561, investment profit, $530,467; 1920, underwriting profit, $171,653, investment profit, $530,201; 1919, underwriting profit, $2,156,385, investment profit, $95,442. The company's entire assets except its life insurance funds are liable for payment of losses wherever incurred. Investments are high grade and very well secured. It has an estimable loss paying reputation and is in high standing at home and abroad.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Western Insurance Bureau, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, inland and ocean marine, motor vehicle, property damage, sprinkler leakage, tornado, hail, tourists' baggage, riot, civil commotion and explosion, earthquake, flood, registered mail and war risk. Out of the United States it writes life insurance as well as marine and general fire lines.

THE LONDON ASSURANCE CORPORATION, London, Eng.

United States Manager, Fire Branch, John H. Packard, New York; Manager, Pacific Coast Branch, J. M. Mendell; United States General Agents Marine Branch, Chubb & Son, New York. Organized 1720.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$8,374,950	$3,763,265	$3,184,134	$4,648,297	$4,949,058	$2,002,898	$1,926,893	$3,929,791	$2,015,387	—$369,219
1922	7,865,925	3,358,236	3,164,735	4,315,600	4,611,696	1,889,573	1,768,606	3,658,179	1,851,416	—603,16
1921	7,104,741	3,266,646	2,492,886	3,763,316	4,087,843	2,490,260	1,791,837	4,282,097	2,255,815	—396,83
1920	7,502,641	3,516,006	2,612,921	5,388,568	5,680,840	2,824,899	2,161,472	4,986,371	2,870,091	+183,86
1919	6,702,212	3,034,581	2,372,843	4 435,708	4,677,495	1,900,189	1,648,615	3,548,754	1,929,796	—425,69

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$6,357,859	Losses unpaid	$1,165,075
Cash	743,014	Unearned prems	3,763,265
Agents' balances	897,195	Other liabilities	262,476
Interest	64,462		
Other assets	312,420	Total liabilities	5,190,816
		Surplus	3,184,134
Total adm. assets	$8,374,950	Total	$8,374,950

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $545,268,401, $5,548,729; ocean marine, $27,779,680, $206,549; motor vehicle, $27,607,851, $648,878; inland navigation and transportation, $27,961,702, $150,018; tornado, $25,069,875, $106,116; sprinkler leakage, $576,596, $1,094; riot, civil commotion and explosion, $215,188, $304; unclassified, effective prior to January 1, 1921, $32,702,578, $403,653.

BUSINESS SINCE ORGANIZATION: Premiums received, $94,546,291; losses paid, $51,504,253.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $3,517,354; State, County and Municipal bonds, $813,980; other bonds, $1,912,075; stocks, $114,450; total, $6,357,859.

UNITED STATES TRUSTEES: James N. Jarvis, James H. Post, Justus Ruperti, Moreau Delano, New York.

FIELD MEN AND TERRITORY COVERED: John H. Packard, manager, N. Y.; Everett W. Nourse, assistant manager, N. Y.; William Schaefer, local secretary, N. Y.; F. A. Johnston, superintendent Loss Department, N. Y.; C. D. Sheffe, general agent, N. Y.; A. W. Hull, superintendent of agencies, Western Department, N. Y.; Walter Meiss, superintendent, Automobile Department, N. Y.; J. M. Mendell, manager; R. P. Thornton, branch secretary, and W. H. Hockett, superintendent of agencies. Pacific Coast Branch, 369 Pine Street, San Francisco, comprising Alas., Ariz., Cal., Colo., Haw., Ida., Mont., Nev., N. M., Ore., Utah, Wash., B. C. and Wyo.; Geo. T. Gray, San Francisco, Cal., for Sacramento Valley, Nevada and north coast Counties, Cal.; B. L. Penfield, San Francisco, Cal., for San Joaquin Valley and the south coast Counties; R W. Campbell, Los Angeles, Cal., for southern Cal. and Ariz.; G. J. Roth, Portland, Ore., for Ore., southern Wash. and Ida.; P. J. Perry, Seattle, Wash., for western Wash., western B. C. and Alas.; Lloyd C. Steinmann, Denver, Colo., for Colo., Wyo., Utah and N. M.; J. E. Johnson, Spokane, Wash., for eastern Wash., eastern B. C. and northern Ida. and Mont.; J. Arthur Roach, special agent, marine department; general and special agents; Frank E. Walls, special agent for Me., N. H. and Vt.; E. G. Beardsley, special agent, Conn., Mass. and R. I.; Walter H. Everet, state agent for Del., D. C., Md., N. J. and Pa.; Clarens M. Sheasley special agent for western Pa. Russon G.

Ganner, special agent for eastern N. Y., including suburban district; Gordon & Brown, general agents for N. C., Va. and W. Va.; J. Lewis Cassell, state agent for Ill. (except Cook County); Lucius G. Leonard, state agent for western N. Y.; Thos. C. Little, state agent and J. O. Smith, special agent for Tex.; G. J. Garsberg, special agent for Kans. and Mo.; Auer Morris, state agent for Okla.; Earl A. Reid, state agent for Ohio; James S. Goodwin, manager for Cook County, Ill.; J. P. Hazzard, special agent for Ala., Ga., S. C. and La.; L. C. Riker, state agent for Ky. and Tenn.; H. C. Hare Co., agents general for Fla.; Homer G. Meek, state agent for Ind.; John Waterworth, state agent for Ia., Neb. and S. D.; M. M. Hawxhurst, state agent for Mich.; C. M. Park, state agent for Wis.; Chubb & Son, general agents, marine branch, N. Y.; Louis L. Law, state agent for Minn. and N. D. The company does business in all the States and Territories except Ark. and Miss.

HISTORICAL DATA

This company was founded in England in 1720 and entered the United States in 1872. The home office statement as of December 31, 1923, showed £10,048,872 of assets. Its authorized capital being £2,000,000, subscribed capital, £1,496,550, and paid up capital, £873,275. The company guarantees policies issued through its agents in the United States entitled London Underwriters Agency. Conflagration losses: Baltimore, 1904, $195,175; Toronto, 1904, $70,000; San Francisco, 1906, $4,667,831. Deposits in States: Ga., $9,660; N. M., $10 300; N. C., $10,200; Va., $54,710; N. Y., $460,000; Ohio, $105,000.

ADMINISTRATION AND REPUTE: This company has been well managed and successful both in its home operations throughout its long career and in the United States where its fire and allied lines have been under the direction of John H. Packard, thoroughly experienced and capable, as United States manager, and its marine business under the United States managership of Chubb & Son, also experienced and estimable of repute. Both expense and loss ratios have been about on an average. The company is in excellent repute for prompt attention to loss claims and for equitable settlements. It does a full volume of business in the United States from which underwriting and investment results for the last five years have been: 1923, underwriting profit, $240,599, investment profit, $124,109; 1922, underwriting profit, $566,720, investment profit, $628,663; 1921, underwriting loss, $268,705, investment profit, $629,544; 1920, underwriting loss, $131,583, investment profit, $172,380; 1919, underwriting profit, $578,116, investment profit, $96,102. Following a definite schedule of expansion, the company now operates over practically the entire country. The largest amount insured in one hazard, gross, $1,150,000, net, $133,500. The company maintains a branch for Canada in Montreal, and also a marine branch under H. M. Newhall, general agent, in San Francisco, Cal. It operates also in the American territories of Guam, P. I., P. R., the Virgin Islands, also in Cuba.

BOARD MEMBERSHIPS: Western Union, South-Eastern Underwriters Association, National Board of Fire Underwriters, Board of Underwriters of New York, Southern Tornado Insurance Association, Sprinkler Leakage Conference, Explosion Conference, Underwriters Grain Association, Western Factory Insurance Association, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, ocean marine, motor vehicle, inland navigation and transportation, tornado, riot, civil commotion and explosion, lightning, tourist baggage, registered mail, sprinkler leakage, war risk, use and occupancy.

LONDON AND LANCASHIRE INSURANCE COMPANY, Ltd., London, Eng.

United States Manager, A. G. McIlwaine, Hartford, Conn. Organized, 1861.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$8,420,860	$3,805,696	$4,007,889	$3,643,037	$3,965,617	$1,715,790	$1,502,080	$3,217,870	$1,580,400	−$225,588
1922	8,014,003	3,606,638	3,709,533	3,437,353	3,728,824	1,861,009	1,505,690	3,366,699	1,786,712	−304,933
1921	7,702,369	3,655,902	3,415,303	3,468,995	3,763,618	1,981,193	1,617,131	3,598,324	1,926,441	−264,243
1920	7,652,939	3,987,848	3,053,342	4,262,407	4,516,627	1,840,205	1,792,097	3,632,302	1,826,235	+10,770
1919	6,836,752	3,545,343	2,748,442	3,864,684	4,088,058	1,422,906	1,633,626	3,056,532	1,458,365	−563,945

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$300,000	Losses unpaid	$308,775
Bonds and stocks	5,943,773	Unearned prems	3,805,696
Cash	1,110,690	Other liabilities	298,500
Agents' balances	963,144		
Interest and rents	95,603	Total liabilities	4,412,971
Other assets	7,650	Surplus	4,007,889
Total adm. assets.	$8,420,860	Total	$8,420,860

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $705,296,216, $5,740,555; motor vehicle, $43,093,537, $587,738; inland navigation and transportation, $45,500; $350; tornado, $53,997,940, $231,258; sprinkler leakage, $3,699,191, $1,856; riot, civil commotion and explosion, $703,233, $461; earthquake, $612,214, $2,398; unclassified, effective prior to January 1, 1921, $49,049,548, $542,601.

BUSINESS SINCE ORGANIZATION: Premiums received. $94,373,242; losses paid, $51,037,522.

REAL ESTATE OWNED: Consists of the 8-story fireproof office building at 57–59 William Street, New York, book value, $300,000. This building is partly occupied by the company. Net income last year, $78.

BONDS AND STOCKS OWNED (Market Values): U. S Gov't bonds, $1,976,890; State, County and Municipal bonds, $558,380; other bonds, $3,380,441; stocks, $28,063; total, $5,943,774.

UNITED STATES TRUSTEE: United States Mortgage & Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: Eastern Department: Special agents, A. G. Kennedy and Dexter F Bennett, Boston, Mass., for eastern Mass. and R. I.; C. H. Tapley, Portland, Me., for Me. and N. H.; Jos. Givernaud, Boston, Mass., for Boston; Charles P. Walters, Hartford, Conn., for Conn. and N. Y. suburban; C. A. Tillotson, Albany, N. Y., for Vt. and eastern N. Y.; Wm. H. Cooper, Rochester, N. Y., for western N. Y.; O. H. Day, Newark, N. J., for N. J.; Fred M. Bleuit, Philadelphia, Pa., for eastern Pa.; Charles B. Smith, Pittsburgh, Pa., for western Pa.; R. W. Thomas, Jr., Richmond, Va., for Md., D. C., Va. and W. Va.; Geo. B. Reeves, Columbia, S. C., for N. C. and S. C.; W. H. Ayres, Atlanta, Ga., for La.; John L. Smith, Louisville, Ky., for Ky. and Tenn.; W. S. Leake, Little Rock, Ark., for Ark.; Tom P. Hancock, Montgomery, Ala., for Ala.; R. A. Hancock, Atlanta, Ga., general agent for N. C., S. C., Ga., Fla. and La.; A. J. Brame, Montgomery, Ala., general agent for Ala.; Beers, Kenison & Co., Galveston, Tex., general agent for Tex.; Lawrence Haynes & Son, Jacksonville, Fla., general agents for Fla.; Pacific Department covers Ariz., Cal., Colo., Ida., Mont., Nev., N. M., Ore., Utah, Wash., Wyo. and the territories of Alaska and Hawaii; Geo. O. Smith, San Francisco, Cal., manager for Pacific Department; Wm. W. Gilmore, San Francisco, agency superintendent; J. P. Yates, Los Angeles, Cal., agency superintendent; Geo. T. Richmond, San Francisco, Cal., special agent for northern Cal. and Coast Counties; A. G. Dick, San Francisco, Cal., special agent for central Cal. and Nev.; F. W. Andrews, Los Angeles, Cal., special agent for southern Cal. and Ariz.; A. A. Ferns, Portland, Ore., special agent for Ore. and southern Wash.; David H. Parry, Seattle, Wash., special agent for western Wash. and territory of Alaska; C. A. Coffey, Spokane, Wash., special agent for eastern Wash., Ida. and Mont.; Nicholas Gardner, Denver, Colo., state agent for Colo., Wyo., N. M. and Utah; Western Department covers western states and territories; Charles E. Dox, manager; C. Claussen, agency superintendent; C. G. Robertson, W. J. Roetter, and P. C. Metzger, assistant agency superintendents; Western Department, 39 S. La Salle Street, Chicago, Ill.; Charles W. Good, 39 S. La Salle Street, Chicago, state agent for Ill.; B. C. Bobb, special agent for

Ill.; Wm. J. Bozdech, 39 S. La Salle Street, Chicago, special agent for Cook Co.; Harry W. Hull, Indianapolis, Ind., state agent for Ind.; A. C. Gilbert, Detroit, Mich., state agent for Mich.; H. A. Blume, special agent for Mich.; Z. Z. Savory, Minneapolis, Minn., state agent for Minn., N. D. and S. D.; Ralph J. Rademacher, special agent for Minn., N. D. and S. D.; Dudley L. Hoffman, Moberly, Mo., state agent for Mo.; M. L. Linton, special agent for Mo.; J. F. Kahmann, Kansas City, Mo., state agent for Kans. and Okla.; G. C. Nordstrom, special agent, for Okla.; L. W. Clark, Omaha, Neb., state agent for Ia. and Neb. John A. Hoover, Dayton, Ohio, state agent for Ohio; Wm. White and L. R. Bean, special agents for Ohio; C. E. Hilbert, Milwaukee, Wis., state agent for Wis.; J. H. Ridgway and B. L. Lutz, special agents for Wis. The company does business in all the states and territories of the United States except Del., Miss., and P. R., and operates in Canada, Cuba and the Hawaiian Islands.

HISTORICAL DATA

This company was established at London, England, December 10, 1861, and began business in the United States in 1879. According to its home office statement as of December 31, 1923 its subscribed capital was £5,198,437, its paid in capital, £2,286,989; total assets, £22,832,680. Values of special deposits: N. Y., $410,000; Ohio, $100,000; Va., $49,500; Ga., $10,200; N. C., $10,400; N. M., $9,900. Conflagration losses: Jacksonville, 1901, $145,000; Baltimore, 1904, $290,000; San Francisco, 1906, $7,274,000. San Francisco losses were paid from the Home Office. Largest amount insured in one hazard, gross, $350,000; net, $75,000. This company owns the Orient Insurance Company of Hartford; controls the Marine Insurance Company of London; Hand-in-Hand Insurance Company, of Toronto, Can.; Queen City Fire Insurance Company, Toronto, Can.; Millers & Manufacturers Insurance Company, Toronto, Can.; Fire Insurance Exchange Corporation, Toronto, Can.; Law, Union & Rock Insurance Company of London, and it also controls and operates the Safeguard Insurance Company of New York and the Standard Marine Insurance Company, Ltd., Liverpool, England.

ADMINISTRATION AND REPUTE: United States Manager of this company is A. G. McIlwaine, who bears an excellent reputation in this country. The company is highly regarded both at home and abroad and is known to be prompt in the settlement of its losses. The United States branch owns an office building in New York City. Underwriting and Investment results for the past five years: 1923, underwriting profit, $311,322, investment profit, $212,621; 1922, underwriting profit, $117,100, investment profit, $522,063; 1921, underwriting profit, $179,179, investment profit, $457,025; 1920, underwriting profit, $122,794, investment profit, $171,337; 1919, underwriting profit, $379,993, investment profit, $108,991.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific-Rocky Mountain Underwriters Association, Canadian Fire Under, writers Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scota Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, fire, inland marine, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage.

LONDON AND PROVINCIAL MARINE AND GENERAL INSURANCE COMPANY, Ltd., London, Eng.

United States Managers, Frank & Du Bois, New York. (United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
923	$928,891	$227,642	$661 575	$304,348	$340,276	$162,082	$138,413	$300,495	$159,241	+$30,824
1922	886,885	142,240	708,415	207,963	243,207	115,734	95,378	211,112	121,011	—18,822
1921	784,418	81,419	675,314	133,286	173,672	43,214	61,515	104,729	64,435	—24,532
1920	628,085	27,119	596,160	50,318	53,120	.....	24,395	24,395	3,206	+615,522

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Govt. Bonds.....	$751,020	Losses unpaid.....	$35,674
Cash.....	98,243	Unearned prems....	227,642
Agents' balances....	73,398	Other liabilities....	4,000
Interest.....	5,959		
Other assets.....	271	Total liabilities...	267,316
		Surplus.....	661,575
Total adm. assets.	$928,891	Total.....	$928,891

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $40,249,504, $374,705; tornado, $1,266,808, $7,446; sprinkler leakage, $35,700, $88; riot, civil commotion and explosion, $75,750, $115; unclassified, effective prior to January 1, 1921, $18,033, $301.

BUSINESS SINCE ORGANIZATION: Premiums received, $695,915; losses paid, $312,991.

UNITED STATES TRUSTEE: Bank of New York, and Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: Frank & DuBois, United States managers; Ernest B. Boyd, underwriting manager; Frank B. Martin, assistant manager; Wallace Kelly, branch secretary; Walter E. Volbrecht, Pittsburgh, Pa., special agent for Pa.; Stewart H. Davey, Columbus, Ohio. state agent for Ohio; McManus & Kennedy, Hartford, Conn., state agents for Conn.; J. Dean Wells, Chicago. Ill., special agent for Ill.; Gordon G. Kemball, special agent for Mass.; Chas. Vooris, special agent for N. J.; Pacific Coast Department: McClure Kelly, manager, and McKee Sherrard, assistant manager; Chas. J. O'Kell & Co., general agents, San Francisco, Cal.; Harry R. Bush, manager, Greensboro, N. C., for Va., N. C. and S. C.; Southeastern Department: A. H. Turner, manager, Atlanta, Ga., for Ga., Ala. and Fla.; James B. Ross, manager, New Orleans, La., for La. and Miss.; Metropolitan Department: Darby, Hooper & McDaniel, New York City. The company operates in Ala., Cal., Colo., Conn., Fla., Ga., Ida., Ill., Ky., La., Md., Mass., Mo., Mont., N. J., N. Y., N. C., Ohio, Ore., Pa.. Tex., Utah, Wash., W. Va., Wis., Wyo., P. I., P. R., Canada and Cuba.

HISTORICAL DATA

This company was founded in England in 1860. The company's home office statement as of December 31, 1923, showed assets aggregating, £1,195,808; liabilities, £224,233; reserve fund, £674,579; surplus, £196,196, capital paid up £100,000. The company is a running mate of the Yorkshire Insurance Co., York, England, and began business in the United States under license issued by N. Y., July 31, 1920. Deposits in states: Ga., $10,000; Ohio, $118,000; N. Y., $243,000.

ADMINISTRATION AND REPUTE: Frank & DuBois, United States managers for this company and also for the Yorkshire are capable underwriters of estimable reputation. Volume of business has been increasing at a substantial rate, it is well selected and of sound character, and the scope of the business is expanding progressively, business now being conducted in 28 states. Underwriting operations have not been profitable due largely to the necessity for establishing required reserves. Underwriting and investment results since organization: 1923, underwriting loss, $83,628. investment profit, $5,964; 1922, underwriting loss, $72,232, investment profit, $124,155; 1920, underwriting loss, $7,677, investment loss, $11,685. The company's investments are high grade and well secured. Largest amount insured in one hazard, gross, $50,000; net, $25,000.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, explosion, farm, lightning, rent, riot and civil commotion sprinkler leakage, tornado and windstorm, use and occupancy, and it accepts reinsurance

LONDON AND SCOTTISH ASSURANCE CORP., Ltd., London, Eng.

United States Manager, Horatio N. Kelsey, New York.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$2,013,608	$612,234	$1,087,523	$952,666	$1,027,786	$428,546	$409,379	$837,925	$475,139	+$91,903
1922	1,845,607	442,593	1,158,265	688,321	769,040	414,562	306,682	721,244	390,112	−27,637
1921	1,752,575	390,603	1,120,864	628,228	697,114	402,788	307,612	710,400	339,330	+60,834
1920	1,608,277	429,226	965,009	893,080	957,236	257,765	300,285	558,050	406,259	+124,222
1919	1,320,177	143,366	924,861	202,848	238,470	47,657	98,394	146,051	53,058	+233,368

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,654,725	Losses unpaid	$252,244
Cash	138,055	Unearned prems	612,234
Agents' balances	173,811	Other liabilities	61,607
Interest	23,801		
Other assets	23,215	Total liabilities	926,085
		Surplus	1,087,523
Tot. adm. assets	$2,013,608	Total	$2,013,608

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $89,626,972, $852,541; ocean marine, $9,748,412, $102,328; motor vehicle, $1,352,305, $20 047; inland navigation and transportation, $1,278,887, $19,502; tornado, $4,473,199, $20,788; sprinkler leakage, $144,809, $324; unclassified, effective prior to January 1, 1921, $5,012,578, $53,350.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,827,701; losses paid, $1,683,170.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $979,850; State, County and Municipal bonds, $77,130; other bonds, $597,320; stocks, $425; total, $1,654,725.

UNITED STATES TRUSTEES: G. C. Lee, F. L. Higginson, Jr., N. P. Hallowell.

FIELD MEN AND TERRITORY COVERED: Thomas Griffith, Charlotte, N. C., general agent for N. C. and S. C.; A. H. Turner, Atlanta, Ga., manager, Southern Department, has general agency for Ga., Fla., Ala. and La.; George W. Beck & Co., Denver, Colo., general agents for Colo. and Wyo.; Leon Dargan, Dallas, Tex., manager for Tex.; Benj. Goodwin, San Francisco, Cal., manager Pacific Department, with jurisdiction over Cal., Ore., Wash. and Utah; Goodwin, Klinger, Mackay Company, general agents, Pacific Automobile Department; Edward S. Merrill, Belvidere, Ill., executive special agent, having jurisdiction over the middle western states; Edw. H. White, executive special agent for Pa., Md., Va., W. Va. and part of New York State; Joseph F. Kelsey, special agent for N. Y. suburban territory, Conn., R. I. and Mass. The company operates in all the states and territories of the United States except Alas., Ariz., Ark., Del., Ida., Miss., Me., Mont., Nev., N. H., N. M., N. D., P. I., P. R., S. D., Vt. and Cuba. Operates in Canada through Canadian Branch only.

HISTORICAL DATA

This company was organized and began business in England in 1862. It entered Canada in 1863, but did not begin business in the United States until September, 1914. The company was first known as the London and Lancashire Life Insurance Assurance Company, and subsequently as the London and Lancashire Life and General Assurance Association, Ltd., until its present title was adopted in 1919. Majority of company's capital stock is owned by the Northern Assurance Company, London, England. Its home office statement as of December 31, 1923, showed assets of £6,712,037, authorized capital £1,000,000, subscribed capital of £600,000, and a paid-in capital of £120,000. Special deposits in States: Ga., $9,800; N. C., $9,800; Va., $9,800; Mass., $1,188,000; N. Y., $539,000. United States management was changed in 1919, Horatio N. Kelsey succeeding Edward E. Hall & Co.

ADMINISTRATION AND REPUTE: Business of this company was profitable in 1918 and 1919, and the business of 1922 and 1923 is indicative of an upward trend in volume of business though underwriting losses have been recorded in recent years. Results of operations in the last five years: 1923, underwriting loss, $121,839, investment loss, $41,533; 1922, underwriting loss, $97 319, investment profit, $161,253; 1921, underwriting loss, $68,-126; 1920, underwriting loss, $141,310, investment profit, $55,747; 1919, underwriting profit, $27,294, investment profit, $49,541. Mr. Kelsey is a very capable and experienced managing underwriter and is carefully and conservatively administering this company's United States business. The company has an estimable loss paying reputation. Its investments are high grade and well secured. Largest amount insured in one hazard, gross, $250,000, net, $50,000.

BOARD MEMBERSHIPS: Western Union, Eastern Union, National Board of Fire Underwriters, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, South-Eastern Underwriters Association, National Automobile Underwriters Conference, East-Factory Association, and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, inland and ocean marine, lightning, parcels post, rent, sprinkler leakage, tornado and windstorm, use and occupancy, and accepts reinsurance.

MARINE INSURANCE COMPANY, Ltd., London, Eng.

United States Managers, Chubb & Son, New York. Organized, 1836.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$4,042,049	$831,351	$1,728,277	$2,210,898	$2,639,197	$612,053	$845,984	$1,458,037	$679,155	−$524,172
1922	3,568,802	797,930	1,498,034	2,221,833	2,414,556	299,952	777,036	1,076,988	178,639	−1,112,350
1921	3,142,278	688,117	1,325,252	1,683,435	1,811,539	1,763,516	728,094	2,491,610	1,699,986	+512,983
1920	3,204,933	781,353	1,241,805	2,993,327	3,141,347	1,529,200	1,079,114	2,608,314	1,572,000	−460,658
1919	3,199,996	521,577	1,507,230	2,315,104	2,432,136	1,088,519	661,405	1,749,924	1,162,490	−271,741

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$3,243,780	Losses unpaid	$1,133,456
Cash	436,999	Unearned prems	831,351
Agents' balances	297,192	Other liabilities	348,965
Interest	28,833		
Other assets	35,245	Total liabilities	2,313,772
		Surplus	1,728,277
Total adm. assets	$4,042,049	Total	$4,042,049

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $36,831,241, $268,290; motor vehicle, $5,521,-453, $184,689; inland navigation and transportation, $719,946,993, $1,146,117.

BUSINESS SINCE ORGANIZATION: Premiums received, $34,470,236; losses paid, $15,761,024.

BONDS OWNED (Market Values): U. S. Gov't bonds, $2,597,-760; State, County and Municipal bonds, $366,650; other bonds, $279,370; total, $3,243,780.

UNITED STATES TRUSTEE: Guaranty Trust Company, New York.

TERRITORY COVERED: The company is licensed in Cal., Colo., Conn., D. C., Ill., Ind., Ia., Kans., La., Md., Mass., Mich., Minn., Mo., N. J., N. Y., Ohio, Pa., R. I., Tenn., Wash., W. Va., Wis. and Canada.

HISTORICAL DATA

This company was founded in England in 1836. Authorized and subscribed capital is £1,000,000. Paid-in capital is £600,000. The company began business in the United States in 1884. It is under the same management in this country as the Federal of Jersey City, The London Assurance (marine branch), Alliance Assurance, the Sea of Liverpool, and the Hartford Fire (marine branch). Deposits in States: N. Y., $305,000 and Ohio, $110,000. In 1917 interests identified with the London and Lancashire Fire purchased control of this company. Largest amount insured in one hazard: gross, $500,000; net, $125,000.

ADMINISTRATION AND REPUTE: Chubb and Son of New York are United States managers for this company. They have shown capability and progressiveness of disposition in administering the company's affairs profitably and with general success. Underwriting and investment results in the last five years: 1923, underwriting profit, $652,223, investment profit, $102,192; 1922, underwriting profit, $920,064, investment profit, $264,039; 1921, underwriting loss, $636,028, investment profit, $206,494; 1920, underwriting profit, $86,778, investment profit, $148,417; 1919, underwriting profit, $342,220, investment profit, $100,113. The company does a full volume of business in 22 of the United States and in the District of Columbia and Canada. Expenses and losses have for the most part shown favorable ratios. The company has an estimable loss paying reputation.

CLASSES OF INSURANCE WRITTEN: Ocean and inland marine, motor vehicle, registered mail, tourists' baggage, riot and civil commotion.

MARITIME INSURANCE COMPANY, Liverpool, Eng.

Attorney, J. E. Hoffman, New York.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$744,471	$58,811	$573,893	$191,522	$218,042	$47,263	$41,209	$88,472	$60,759	—$47,155
1922	671,877	57,669	517,090	194,475	218,186	68,501	47,179	115,680	47,694	+6,956
1921	549,202	56,052	386,416	212,379	236,091	278,010	74,648	352,658	236,696	+22,964
1920	608,476	76,875	347,208	502,425	525,737	208,739	82,758	291,497	319,780	—189,550
1919	584,013	46,042	463,952	322,237	341,998	143,939	55,874	199,813	125,297	—73,848

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$590,900	Losses unpaid	$91,994
Cash	104,354	Unearned prems.	58,811
Agents' balances	43,713	Other liabilities	19,773
Interest	5,504		
		Total liabilities	170,578
		Surplus	573,893
Total adm. assets.	$744,471	Total	$744,471

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $5,697,595, $73,601; inland navigation and transportation, $2,904,501; $13,005.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,232,184; losses paid, $2,746,831.

BONDS OWNED (Market Values): U. S. Gov't bonds, $325,150; State, County and Municipal bonds, $245,000; other bonds, $20,750; total, $590,900.

UNITED STATES TRUSTEES: Bank of America, Brooklyn, N. Y.

TERRITORY COVERED: The company operates throughout the United States and in Canada.

HISTORICAL DATA

This company was admitted to N. Y. state in 1908 and now does business throughout the country. Control is owned by the Scottish Union & National. The company's subscribed capital is £500,000 of which £100,000 is paid up; assets, December 31, 1923. £1,238,282. There is a deposit in N. Y. of $605,000.

ADMINISTRATION AND REPUTE: This company's reputation in Europe and in this country is very good and it has a good name for prompt loss payments. Largest net amount insured in one hazard $37,500. The underwriting and investment experience of this company for the past five years has been as follows: 1923, underwriting profit, $86,492, investment profit, $103,958; 1922, underwriting profit, $87,033, investment profit, $36,687; 1921, underwriting loss, $40,663, investment profit, $56,906; 1920, underwriting profit, $57,934, investment profit, $14,872; 1919, underwriting profit, $125,819, investment profit, $14,318.

CLASSES OF INSURANCE WRITTEN: Marine insurance only.

METROPOLITAN NATIONAL INSURANCE COMPANY OF HAVANA, Cuba

United States Manager, Sumner Ballard, New York.
(United States Branch Statistics.)

Commenced Business in the U. S. in 1920.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$1,048,215	$431,062	$524,152	$615,723	$664,209	$365,984	$190,532	$556,516	$295,034	—$3,000
1922	946,158	290,810	487,974	295,696	335,242	405,935	98,959	504,894	363,763	.....
1921	1,097,259	489,794	403,369	664,426	704,721	257,132	220,957	478,089	398,857	+17,750
1920	800,377	387,813	355,896	407,570	417,804	2,029	127,423	129,452	43,593	+506,857

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$952,490	Losses unpaid	$83,001
Cash	37,527	Unearned prems	431,062
Agents' balances	49 404	Other liabilities	10,000
Interest	8,794		
		Total liabilities	524,063
		Surplus	524,152
Total adm. assets	$1,048,215	Total	$1,048,215

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $69,166,827, $739,509; motor vehicle, $48,624, $582; tornado, $3,473,663, $19,268; sprinkler leakage, $42,603, $102; riot, civil commotion and explosion, $132,816, $468; earthquake, $750, $5; unclassified, effective prior to January 1, 1921, $1,810,738, $25,995.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,983,415; losses paid, $1,018,245.

BONDS OWNED (Market Values): U. S. Gov't bonds, $937,340; State, County and Municipal bonds, $15,150; total, $952,490.

TERRITORY COVERED: Operates in Ark., Colo., Del., Ill., Ia., La., Mass., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex., Utah and W. Va.

HISTORICAL DATA

This company entered the United States on July 8, 1920, under the management of Sumner Ballard, who is well known throughout the underwriting world. It transacts fire insurance in the United States and operates in all states, being licensed in such states as require a reinsurance company to be specially admitted. It has a capital of $1,000,000. Special deposits made in N. Y. state, $235,000; Ohio, $120,000. The company was examined by the New York Insurance Department in 1923.

ADMINISTRATION AND REPUTE: The president of this company is Ernest De Zaldo, who is a prominent Cuban banker; Florentino Suarez is vice-president and also a prominent merchant of Cuba. The other officers are correspondingly prominent business men of the island. The general manager and underwriter of the company is Jose P. Diaz, who is a prominent insurance man in Cuba. Values of special deposits: N. Y., $235,000; Ohio, $120.000. Largest gross and net amount insured in one hazard, $20,000. The underwriting results of this company have been as follows: 1923, underwriting loss, $5,595, investment profit, $44,773; 1922, underwriting profit, $27,537, investment profit, $57,068; 1921, underwriting loss, $62,251; 1920, underwriting loss, $165,734, investment profit, $14,773.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler leakage, riot, civil commotion, explosion and earthquake reinsurance.

MOSCOW FIRE INSURANCE COMPANY, Moscow, Russia

United States Manager, Paul E. Rasor, New York. Organized, 1858.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$1,399,889	.....	$1,357,775	—$566,590	—$477,346	$467,745	$25,877	$493,622	$144,099	—$76,012
1922	2,534,053	861,669	1,311,340	651,713	838,989	1,570,643	291,303	1,861,946	1,277,544	.....
1921	3,489,461	1,921,060	901,078	2,334,708	2,488,129	1,833,882	827,707	2,661,589	1,997,402	—150,000
1920	3,574,746	2,190,709	849,000	2,901,532	3,040,687	1,557,375	1,042,699	2,600,074	1,608,578	—150,000
1919	3,423,683	1,889,439	1,118,510	2,458,699	2,589,629	1,434,708	844,450	2,279,158	1,336,569	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,343,610	Losses unpaid	$1,818
Cash	47,128	Other liabilities	40,296
Interest	9,151		
		Total liabilities	$42,114
		Surplus	$1,357,775
Total adm. assets	$1,399,889	Total	$1,399,889

BUSINESS SINCE ORGANIZATION: Premiums received, $34,660,108; losses paid, $20,750,459.

BONDS OWNED (Market Values): U. S. Gov't bonds, $98,000; State, County and Municipal bonds, $1,245,610; total, $1,343,610.

UNITED STATES TRUSTEE: Bankers Trust Co., New York.

TERRITORY COVERED: The company is licensed in Colo., Del., Ill., La., Mass., Mich., Mont., Nev., N. H., N. Y., N. C., Ohio, Pa., Tex., W. Va., Ia. and Ark. (1923 report).

HISTORICAL DATA

This company began business in the United States January 1, 1900. It transacts reinsurance business only in this country. It had conflagration losses in Baltimore in 1904 amounting to $53,533 and in San Francisco, in 1906, amounting to $276,735. Largest gross and net amount insured in one hazard, $25,000. It has deposits in Ohio of $100,000 and in N. Y. $220,000.

ADMINISTRATION AND REPUTE: This company has always been in excellent standing in this country and abroad. The situation in Russia, however, makes it very doubtful whether any funds could be obtained from the home office. However, funds in this country can be used only in meeting obligations of the United States branch. The underwriting and investment results of this company for the past five years have been as follows: 1923, underwriting profit, $123,106, investment loss, $658; 1922, underwriting profit, $159,134, investment profit, $251,127; 1921, underwriting loss, $183,258, investment profit, $385,336; 1920, underwriting loss, $114,819, investment loss, $4,690; 1919, underwriting profit, $322,278, investment profit, $78,224.

CLASSES OF INSURANCE WRITTEN: Reinsurance on fire, motor vehicle, inland navigation and transportation, tornado, sprinkler leakage, riot, civil commotion and explosion.

NATIONALE FIRE INSURANCE COMPANY, Paris, France.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
923	$1,500,242	$849,516	$410,684	$963,955	$1,022,351	$670,412	$401,919	$1,072,331	$651,859	—$8,500
922	1,565,844	806,921	483,734	957,856	1,017,327	615,656	359,698	975,354	616,212	—2,769
921	1,465,631	747,265	463,422	909,309	963,231	609,312	378,477	987,789	630,282	—2,225
920	1,456,520	730,220	467,185	966,983	1,013,704	485,888	414,028	899,916	504,944	—25,750
919	1,408,297	627,977	557,855	953,418	996,047	323,901	322,559	646,460	354,530	.....

United States risks were reinsured in Rhode Island Insurance Company and Crum & Forster companies, and company ceased business in United States in 1924.

NETHERLANDS INSURANCE COMPANY

The Hague, Holland.

United States Manager, H. W. Letton, Insurance Exchange, Chicago, Ill.; Assistant Managers, James W. Knox and C. F. Smallwood. Established, 1845.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Rem to H. O.
1923	$1,348,874	$530,514	$735,299	$517,917	$555,724	$299,977	$214 836	$514 813	$263,042	—$139
1922	1,326,298	477,209	743,543	301,474	350,887	353,098	170,210	523,308	312,031	+96,350
1921	1,488,672	642,468	683,303	661,667	712,573	506,147	312,308	818,455	489,822	.....
1920	1,565,144	727,602	663,860	748,136	799,191	400,102	266,761	666,863	448,057	—35,316
1919	1,494,643	697,247	679,826	732,192	780,685	294,689	311,851	606,540	282,128	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$828,400	Losses unpaid	$67,052
Cash	202,132	Unearned prems	530,514
Agents' balances	305,734	Other liabilities	16,009
Interest	10,270		
Other assets	2,338	Total liabilities	613,575
		Surplus	735,299
Total adm. assets.	$1,348,874	Total	$1,348,874

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $83,437,110, $884,659; tornado, $5,449,213, $25,712; unclassified, effective prior to January 1, 1921, $5,185,693, $65,457.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,759,801; losses paid, $2,932,000.

BONDS OWNED (Market Values): U. S. Gov't bonds, $107,800; State, County and Municipal bonds, $579,990; other bonds, $140,610; total, $828,400.

U. S. TRUSTEE: Harris Trust & Savings Bank, Chicago.

FIELD MEN AND TERRITORY COVERED: General agents—The T. E. Braniff Company, Oklahoma City, Okla., for Okla.; E. I. Crockett & Company, Pueblo, Colo., for Colo.; Hay Bros. & Reynolds, Raleigh, N. C., for N. C., Va. and S. C.; A. L. LaCombe, Opelousas, La., for La. except New Orleans; Jennings-Miller-Knowlton Agency, Salt Lake City, Utah, for Idaho and Utah; Metropolitan Department, C. C. Stutt, manager, San Francisco, for northern Cal.; Per Lee Welty, Seattle, Wash., for Wash., Ore. and Mont.; Wm. H. Brewster, Boston, Mass., for Mass., Conn. and R. I. Holland American Underwriters—W. R. McDonald Company, Portland, Ore., for Ore.; Rupe & McDonald, Seattle, Wash., for western Wash.; Perry Moses, Sumter, S. C., for S. C. Special agents—Harold Knox, Philadelphia, Pa., for eastern Pa., N. J., Md., Del. and D. C.; Elmer R. Porter, Pittsburgh, Pa., for western Pa. and W. Va.; H. L. Platt, Syracuse, N. Y., for N. Y. state; Chester H. Holt, Indianapolis, Ind., for Ind., Ky. and Tenn.; W. B. Robertson, Columbus, Ohio, for Ohio; E. B. Snow, Detroit, Mich., for Mich.; Wallace Mink, Chicago, Ill., for Ill. and Mo.; D. M. Pollard, Beaumont, Tex., for Tex. and New Orleans, La.; A. C. Hall, Des Moines, Ia., for Ia. and Neb.; H. R. Wickler, Los Angeles, Cal., for southern Cal.; W. A. Williams, San Francisco, Cal., for northern Cal.; Paul Zoelzer, Minneapolis, Minn., for Minn. and Wis. The company is licensed in Alas., Ala., Cal., Colo., Conn., Del. . D. C., Fla., Ida., Ill., Ind., Ia., Kans., Ky., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. Y., N. C., Ohio, Okla., Ore., Pa., R. I., S. C., Tenn., Tex., Utah, Va., Wash., W. Va. and Wis.

HISTORICAL DATA

This company was organized in 1845 with an authorized capital of $500,000. It formerly transacted business in the United States but withdrew in 1905, reentering this country in 1913. It has deposits in Ohio, $100,000; N. C., $10,000; N. Y., $235,000; Ga., $10,000; Va., $10,000. Largest amount insured in one hazard: gross, $30,000; net, $20,000.

ADMINISTRATION AND REPUTE: This company is in good standing at home and is well managed in this country. The United States manager, H. W. Letton, is also an officer of the Great Lakes Insurance Company of Chicago. The underwriting and investment results of this company for the past five years have been as follows: 1923, underwriting loss, $30,745, investment profit, $22,316; 1922, underwriting profit, $1,253, investment profit, $62,637; 1921, underwriting loss, $62,192; 1920, underwriting loss, $3,034, investment profit, $22,002; 1919, underwriting profit, $49,667, investment profit, $30,376.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Rocky Mountain Underwriters Association, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, reinsurance, rent, tornado and windstorm, use and occupancy.

NEW INDIA ASSURANCE COMPANY, Bombay, India.

United States Manager, Sumner Ballard, New York. Organized, 1919. (United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$2,187,375	$1,406,008	$327,801	$2,286,307	$2,364,696	$1,689,084	$751,476	$2,440,560	$1 645,625	.....
1922	2,265,581	1,322,510	485,432	2,461,805	2,495,664	817,654	765,262	1,582,916	1,196,094	.....
1921	1,232,638	154,211	1,007,668	212,491	238,242	29,451	74,931	104,382	74,293	+$1,004,024

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$2,107,673	Losses unpaid	$418,566
Cash	13,521	Unearned prems	1,406,008
Agents' balances	40,385	Other liabilities	35,000
Interest	25,796		
		Total liabilities	1,859,574
		Surplus	327,801
Total adm. assets.	$2,187,375	Total	$2,187,375

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $241,595,537, $2,571 789; motor vehicle, $768,525, $10,573; tornado, $10,178,398, $51,569; sprinkler leakage, $2,785,216, $8,509; riot, civil commotion and explosion, $5,048,523, $14,737; earthquake, $272,292, $2,065; unclassified, effective prior to January 1, 1921, $2,568,705, $31,518.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,960,604; losses paid, $2,497,446.

BONDS OWNED (Market Values): U. S. Gov't bonds, $1,056 093; State, County and Municipal bonds, $30,600; other bonds, $1,020,980; total, $2,107,673

TERRITORY COVERED: The company is licensed in Ark., Colo., Ill., Ia., La., Mass., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was organized in 1919 with an authorized capital of Rs. 200,000,000. The company entered the United States and was admitted to New York State on February 2, 1921, to transact fire reinsurance. Largest gross and net amount insured in one hazard, $20,000. Values of deposits: N. Y., $212,750, Ohio, $105,000.

ADMINISTRATION AND REPUTE: United States manager of this company is Sumner Ballard, who is also United States manager for several other foreign companies. The underwriting and investment results for the past three years have been as follows: 1923, underwriting loss, $231,320, investment profit, $73,688; 1922, underwriting loss, $675,133, investment profit, $152,897; 1921, underwriting loss, $115,061.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: reinsurance only.

NEW ZEALAND INSURANCE COMPANY, LTD., Auckland, New Zealand

United States Managers, W. M. Speyer, Pacific Coast Department, San Francisco, and Walter Stone, Eastern, Central and Southern Departments, 110 William Street, New York. Organized, 1859.
(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$2,289,682	$985,691	$1,012,009	$1,215,216	$1,298,270	$618,212	$499,979	$1,118,191	$597,119	—$68,599
1922	2,156,941	845,210	1,026,791	1,042,355	1,125,207	610,193	412,925	1,023,118	586,314	—86,534
1921	2,124,634	828,078	995,176	*a*855,900	943,952	757,311	399,868	1,157,179	693,350	—176,686
1920	2,483,492	1,162,394	955,573	1,695,185	1,787,217	652,244	709,886	1,362,130	800,153	+7,751
1919	2,082,282	773,788	1,120,738	1,220,899	1,269,805	282,312	522,710	805,022	362,617	+313,418

a Premiums are net after reinsurance of considerable business in the South British.

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Real estate.....	$260,000	Losses unpaid.....	$219,332
Bonds and stocks...	1,586,296	Unearned prems....	985,691
Cash.....	96,773	Other liabilities....	72,650
Agents' balances....	319,190		
Interest and rents...	16,908	Total liabilities...	1,277,673
Other assets.....	10,535	Surplus.....	1,012,009
Total adm. assets.	$2,289,682	Total.....	$2,289,682

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $139,580,103, $1,628,262; ocean marine, $13,456,502, $54,443; inland navigation and transportation, $2,971,624, $7,918; tornado, $2,071,941, $10,345; sprinkler leakage, $476,905, $1,652; riot, civil commotion and explosion, $95,160, $216; earthquake, $61,516, $3,534; unclassified, effective prior to January 1, 1921, $3,856,153, $59,493.

BUSINESS SINCE ORGANIZATION: Premiums received, $16,827,837; losses paid, $9,075,966.

REAL ESTATE OWNED: Consists of one piece 60 feet by 124 feet, north side California Street, between Sansome and Battery Streets, San Francisco, Cal., and 3-story brick building built in 1909 and 1910. Book value, $213,480.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,139,336; State, County and Municipal bonds, $425,350; other bonds, $21,600; stocks, $88; total, $1,586,374.

UNITED STATES TRUSTEES: Anglo-California Trust Co., San Francisco, Cal.

FIELD MEN AND TERRITORY COVERED: Pacific Coast Department, 334 California Street, San Francisco, Cal., W. M. Speyer, manager, Wm. A. Louis, assistant manager.; Eastern, Central and Southern Departments, 110 William Street, N. Y., Walter Stone, manager; Special agents: W. G. Fortmann, Portland, Ore.; D. A. Parker and H. V. Goldsworthy, San Francisco, Cal.; Louis Shine, Denver, Colo.; C. P. Lyndal and H. W. Peterson, Los Angeles, Cal.; J. Robb Gay, Spokane, Wash.; Geo. H. Flathmann, New York, N. Y.; H. E. Murphy, Philadelphia, Pa.; A. W. Dorbert, Columbus, Ohio; H. E. Miller, Milwaukee, Wis.; J. E. Bales, Indianapolis, Ind. The company operates in Ala., Alaska, Ariz., Cal., Colo., Conn., Fla., Ga., Hawaii, Ida., Ill., Ind., Ky., La., Md., Mass., Mich., Mont., Nev., N. J., N. Y., N. C. (for reinsurance only), Ohio, Ore., Pa., P. I., R. I., Tenn., Tex., Utah, Wash., Wis. and Wyo.

HISTORICAL DATA

This company has been operating in the United States in Pacific Coast territory since 1875. Its home office condition as of May 31, 1923, showed £2,410,612 of assets. Its subscribed capital is £1,500,000; paid up, £750,000. Its conflagration loss in San Francisco in 1906. was $1,749,050. The company was examined by the New York Insurance Department in 1923. It has deposits in Ga. of $10,000; N. Y., $410,000; Mass., $200,000; Ohio, $100,000 Cal., $1,065,996. Largest amount insured in one hazard, gross, $242,000; net, $75,000.

ADMINISTRATION AND REPUTE: This company has a very good reputation both in this country and abroad. It is a direct writing company and has had a very profitable experience in this country. Its underwriting and investment results for the past five years have been as follows: 1923, underwriting loss, $38,955, investment profit, $105,261; 1922, underwriting loss, $4,853, investment profit, $126,003; 1921, underwriting profit, $57,625; 1920, underwriting loss, $220,200, investment profit, $62,787; 1919, underwriting loss, $26,573, investment profit, $52,736.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Mountain States Inspection Bureau, Western Union.

CLASSES OF INSURANCE WRITTEN: Earthquake, explosion, fire, hail, inland marine, lightning, ocean marine, profits, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

NIPPON FIRE INSURANCE COMPANY, Ltd., Tokio, Japan.

United States Managers, Fester, Fothergill & Hartung, New York.
(United States Branch Statistics.) Commenced business in U. S. 1919.

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$1,265,284	$615,953	$528,363	$833,823	$892,414	$605,070	$289,733	$894,803	$505,165	—$359
1922	1,293,259	572,641	514,393	783,282	838,553	629,298	278,628	907,926	625,494	—2,500
1921	1,333,654	630,469	498,090	909,649	964,699	608,425	333,985	942,410	644 018	.....
1920	1,270,735	504,724	609,399	931,346	968,004	201,167	338,076	539,243	333,412	+169,620
1919	693,444	88,823	588,696	155,402	169,730	25,476	56,059	81,535	36,134	+594,931

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,165 730	Losses unpaid.....	$107,705
Cash.....	105,177	Unearned prems....	615,953
Agents' balances....	—18,447	Other liabilities....	13,263
Interest.....	12,824		
		Total liabilities ..	736,921
		Net surplus.....	528,363
Total adm. assets.	$1,265,284	Total.....	$1,265,284

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $111,611,350, $1,066,238; motor vehicle, $463,010, $6,097; inland navigation and transportation, $17,475, $81; tornado, $5,289,388, $20,172; sprinkler leakage, $1,139,358, $1,022; riot, civil commotion and explosion, $700,769, $1,500; miscellaneous, $307,720, $948; unclassified, effective prior to January 1, 1921, $2,978,050, $39,787.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,613,503; losses paid, $2,038,629.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $539,010; other bonds, $538,720; stocks, $88,000; total, $1,165,730.

UNITED STATES TRUSTEE: Bankers Trust Company, New York.

TERRITORY COVERED: The company operates in Ark., Colo., Ida., Ill., Ia., La., Me., Mass., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was also admitted to New York State in August 1919. It has deposited $600,000 with its United States trustees and $221,000 has been deposited with the New York Insurance Department, and $100,000 with Ohio. Largest gross amount insured in one hazard, $25,000. The company was examined by the New York Insurance Department in 1923.

ADMINISTRATION AND REPUTE: Fester, Fothergill & Hartung of New York are the United States managers. This is an English firm consisting of E. C. Fester, B. C. Fothergill, Major C. F. Hartung and A. H. Garner, who are all British subjects; the firm's head office being in London, England. T. L. Haff is the representative and manager of the United States branch. The company transacts a fire reinsurance business. The underwriting and investment results for the past five years are as follows: 1923, underwriting loss, $28,866, investment profit, $43,195; 1922, underwriting loss, $66,703, investment profit, $85,506; 1921, underwriting loss, $205,917; 1920, underwriting loss, $163,578, investment profit, $14,661; 1919, underwriting loss, $30,139, investment profit, $23,904.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler leakage, hail, use and occupancy, tourists' baggage, riot, civil commotion and explosion, reinsurance.

NORDISK REINSURANCE COMPANY, Copenhagen, Denmark

United States Manager, John H. Kirker, New York. (United States Branch Statistics.)
Commenced business in United States October 8, 1919.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$1,223,212	$607,609	$469,551	$785,435	$836,528	$502,945	$259,900	$762,845	$491,684	—$49,312
1922	1,245,557	538,464	563,650	673,059	736,360	509,620	220,969	730,589	483,666	—8,957
1921	1,224,230	546,587	518,140	671,440	732,63[illegible]	599,015	220,467	819,482	610,140	+31,043
1920	1,136,930	665,269	329,709	1,149,412	1,187,041	340,846	396,183	737,029	453,391	—143,632
1919	870,789	141,525	705,564	246,030	25[illegible],05[illegible]	1,062	84,270	85,332	16,853	+764,162

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$1,177,287	Losses unpaid.....	$140,765
Cash.....	29,983	Unearned prems....	607,609
Agents' balances....	4,830	Other liabilities....	5,286
Interest.....	11,111		
		Total liabilities ..	753,661
		Surplus.....	469,551
Total adm. assets.	$1,223,212	Total.....	$1,223,212

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $108,796,765, $1,048,233; motor vehicle, $528,286, $8,091; tornado, $5,145,211, $16,526; sprinkler leakage, $885,031, $1,860; riot, civil commotion and explosion, $601,976, $1,278; unclassified, effective prior to January 1, 1921, $4,100,230, $56,103

BUSINESS SINCE ORGANIZATION: Premiums received, $3,525,375; losses paid, $1,918,255.

BONDS OWNED (Market Values): U. S. Gov't bonds $944,487; State, County and Municipal bonds, $232,800; total, $1,177,287.

UNITED STATES TRUSTEE: Bankers Trust Co., New York.

TERRITORY COVERED: The company is licensed in Colo., Del., Ill., Ia., La., Mass., Mich., Mont., Nev., N. H., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company transacts reinsurance business only. Deposit in N. Y., $225,000; in Ohio, $100,000.

ADMINISTRATION AND REPUTE: This company is well known and in good repute in this country. The underwriting and investment results of this company for the last few years are as follows: 1923, underwriting loss, $47,574, investment profit, $2,787; 1922, underwriting loss, $30,295, investment profit, $84,763; 1921, underwriting loss, $52,871; 1920, underwriting loss, $144,581, investment loss, $10,088; 1919, underwriting loss, $3,577, investment loss, $55,021. This company accepts on one risk a gross amount of $25,000 and a net amount of $25,000.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler leakage, earthquake, lightning, use and occupancy, riot, civil commotion and reinsurance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY
London, England, and Edinburgh, Scotland.

United States Manager, Cecil F. Shallcross; Assistant Managers, C. E. Case, W. S. Alley, C. R. Perkins, G. H. Batchelder, R. P. Barbour; Secretary, Robert Newboult, New York. Organized, 1809.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$13,838,496	$7,292,685	$5,190,331	$8,009,729	$8,531,968	$4,229,280	$3,146,555	$7,375,835	$4,172,400	—$535,997
1922	13,508,221	7,004,912	5,075,530	7,843,352	8,398,979	3,982,402	3,155,912	7,138,314	3,936,58[illegible]	—575,923
1921	12,398,235	6,750,648	4,213,479	6,932,294	7,445,531	4,193,791	3,075,943	7,269,734	4,120,77[illegible]	—371,434
1920	12,422,291	7,210,380	3,804,588	8,497,523	8,973,144	3,755,851	3,315,371	7,071,222	4,027,63[illegible]	—310,828
1919	11,082,577	6355,291	3,492,898	7 375,260	7,772,757	3 359,182	2,940,510	6,299,692	3,163,77[illegible]	—456,797

Unearned premiums include amounts reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$10,858,665	Losses unpaid	$849,467
Cash	1,153,673	Unearned prems	7,240,417
Agents' balances	1,637,325	Perp. dep. recl	52,268
Interest	138,915	Other liabilities	506,013
Other assets	49,918		
		Total liabilities	8,648,165
		Surplus	5,190,331
Total adm. assets	$13,838,496	Total	$13,838,496

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,255,993,495, $11,341,250; ocean marine, $17,084,790, $70,285; motor vehicle, $27,167,770, $627,576; inland navigation and transportation, $25,894,373, $136,479; tornado, $104,965,273, $461,264; perpetual, $1,899.570, $55,019; sprinkler leakage, $27,800,888, $143,918; riot, civil commotion and explosion, $24,658,413, $42,606; miscellaneous, $3,493,907, $36,455; unclassified, effective prior to January 1, 1921, $83,554,926, $956,064.

BUSINESS SINCE ORGANIZATION: Premiums received, $183,404.177; losses paid, $101,752,881.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $4,860,530; State, County and Municipal bonds, $1,012 024; other bonds $4,288,130; stocks, $697,981; total, $10,858,665.

UNITED STATES TRUSTEES: Central Union Trust Company.

FIELD MEN AND TERRITORY COVERED: New England Department: J. W. Chapman, engineer, 137 Milk Street, Boston, Mass. for New England; W. D. Clark, special agent, Hartford, Conn., for Conn. and western Mass.; Ralph S. Norton, special agent, Portland, Me., for Me.; Geo. H. Power, automobile special agent, Boston, Mass., for Mass. and R. I.; Walter R. Rhyan, engineer, Boston, Mass., for Mass.; Harold P. Warren, special agent, 137 Milk Street, Boston, Mass., for eastern Mass. and R. I.; W. E. Wormwood, special agent, 875 Elm Street. Manchester, N. H., for N. H. and Vt.; Middle Department: J. H. Bonney, special agent, 13–15 Guilford Avenue, Baltimore, Md., for Md.. Del. and three counties in W. Va.; Harry A. Carl, special agent, 508–10 Walnut Street, Philadelphia, Pa., for Philadelphia suburban; C. B. Cleaves, special agent, 40 Clinton Street, Newark, N. J., for southern N. J.; C. H. Ebbets, special agent, 40 Clinton Street, Newark, N. J., for Essex and south Hudson counties; W. N. Fraser, special agent, 316 Fourth Avenue. Pittsburgh, Pa., for western Pa. and W. Va., except three counties; Sylvester Howard, special agent, 3 Main Street, Glen Rock, N. J., for northern N. J. and North Hudson County; Fred W. Kiefer & Co., general agents, 316 Fourth Avenue, Pittsburgh, Pa., for south western Pa.; B. L. Linkfield, special agent, Bayside, N. Y., for south suburban; Ernest A. Merkl, special agent, 76 William Street New York City, for Hudson River and north suburban; W. J. Roberts, special agent, 465–7 Broadway, Albany, N. Y., for eastern N. Y.; Robert T. Stewart, special agent, 516 Union Trust Bldg., Rochester, N. Y., for western N. Y.; John H. Weber, special agent, Philadelphia, Pa., for eastern Pa.; Southern Department: Jesse W. Atkinson, special agent Canal Commercial Bldg., New Orleans, La., for La.; J. R. Bickerstaff, special agent, 430 Trust Co. of Ga. Bldg., Atlanta, Ga., for Ga. and S. C.; T. H. De Graffenried, special agent, 220 Richmond Trust Co. Bldg., Richmond, Va., for Va.; C. D. Grover, special agent, 314 Realty Bldg., Charlotte, N. C., for N. C.; W. W. Graves, special agent, 812 Bell Bldg., Montgomery, Ala., for Ala.; Groover, Evans & Hoffman, special agents, Jacksonville, Fla., for Fla.; J. W. Harris, special agent, Amer. Exch. Nat. Bank Bldg., Dallas, Tex., for northern Tex.; Wirt Leake, state agent, Amer. Exch. Nat. Bank Bldg., Dallas, Tex., for northern Tex.; E. K. McDowell, special agent, 430 Trust Co., of Ga. Bldg., Atlanta, Ga., for Ga. and S. C.; Ralph E. Minard, special agent, 220 Richmond Tr. Co. Bldg., Richmond, Va., for Va.; H. M. Sawyer, engineer. 430 Trust Co. Ga. Bldg., Atlanta, Ga., for South; W. G. Sours, general agent, Jackson, Miss., for Miss.; Allen H. Talmage, special agent, 617 Second National Bank Bldg., Houston, Tex., for southern Tex.; Pacific Department: L. H. Bovee, special agent, San Francisco, Cal., for central Cal.; Fred H. Brown, automobile special agent, Los Angeles, Cal., for southern Cal. and Ariz.; H. G. Burton, special agent, Butte Mont., for Mont.; D. J. Church, special., agent, Los Angeles, Cal., for southern Cal.; W. A. Connors, special agent, Salt Lake City, Utah, for Utah and southern Ida.; W. M Holbrough, special agent, San Francisco, Cal., for northern Cal. and Nev.; P. W. Gedney, special agent, Los Angeles, Cal., for southern Cal.; Thos. S. Heath, special agent. Denver, Colo., for Colo., N. M. and Wyo.; Benj. A. Ludlow, automobile special agent, Seattle, Wash., for Ore. and Wash.; A. C. McConnell, special agent, Los Angeles, Cal., for Ariz.; H. C. Rowles, special agent Spokane. Wash., for eastern Wash, northern Ida. and eastern Ore.; F. J. Shoeneman, special agent, San Francisco, Cal., for San Francisco Bay Counties; Stewart L. Simpson, general inspector, Seattle, Wash., for Ore., Wash. and Ida.; H. E. Smith, special agent, Portland, Ore., for western Ore.; T. B. Thompson, special agent, Denver, Colo., for Colo., N. M. and Wyo.; E. J. Young, superintendent of agencies, Seattle, Wash., for western Wash.; Geo. E. Young, special agent, Seattle, Wash., for western Wash; Central Department: Arnold G. Barker ,engineer, 408–422 West Fort Street, Detroit, Mich., for Mich.; Fred B. Barnes, state agent, Oshkosh, Wis., for Wis.; J. Bruce Dorsett. special agent, Monticello, Ind., for Ind.; W. T. Eaton, manager Farm Department, 306 Rowlands Bldg., Columbus, Ohio, for Ohio and Ind.; John G. Galloway, state agent, Bowling Green, Ky., for Ky.; H. H. Gamber, special agent. 306 Rowlands Bldg., Columbus, Ohio, for Ohio; John H. Gray, state agent, 306 Rowlands Bldg., Columbus, Ohio, for Ohio; J. W. Kercher, inspector, 301–308 Realty Bldg. ,Dayton, Ohio, for Central and West.; P. J. Moriarty, manager, 408–422 West Fort Street, Detroit, Mich., for Mich.; P. J. Moriarty, manager. 408–422 West Fort Street, Detroit, Mich., for Wayne County; John E. Snyder, special agent, Underwriters Exchange Bldg., Milwaukee, Wis., for Wis.; Herbert J. Spinning, special agent, Detroit, Mich., for Wayne County; Hardin V. Tisdale, special agent, Detroit, Mich., for Mich.; E. O. Thomson, engineer, 306 Rowlands Bldg., Columbus, Ohio for Ohio, Tenn. and Ky.; H. P. Vincent, state agent, 717 Stahlman Bldg., Nashville, Tenn., for Tenn.; Karl D. Weaver, state agent, Meyer-Kiser Bank Bldg. Indianapolis, Ind., for Ind.; Western Department: Frank L. Britton, state agent, 701 Jackson Street, Topeka, Kans., for Kans.; R. H. Castleman, special agent, 701 Jackson Street, Topeka, Kans., for Kans.; R. R. Chapman, state agent, 951 Plymouth Bldg., Minneapolis, Minn., for Minn.; John L. Chatterdon, state agent, Springfield. Ill., for Ill. except Cook County; John J. Chabanne, engineer, Minneapolis, Minn., for Minn., Ia., Neb., N. D. and S. D.; Oliver A. Clibborn, special agent, 1437 Ins. Exchange, Chicago, Ill. for Cook County; C. A. Emery, engineer, 1437 Ins. Exchange. Chicago, Ill., for Ill. and Wis.; G. Stetson Harding, inspector. 1421 Pierce Bldg., St. Louis, Mo., for Mo., Kans., Okla., Ark. and southern Ill.; John Hoskings, special agent, 1437 Ins. Exchange, Chicago, Ill.. for Cook County; W. S. Hutchins, manager, 1437 Ins. Exchange, Chicago, Ill., for Cook County; J. W. Kercher, inspector, 301–8 Realty Bldg., Dayton, Ohio., for Central and West; Henry F. Lahr, special agent, Princess Theatre Bldg., Springfield, Ill., for Ill. except Cook County; L. S. Martinson, special agent. Brandeis Theatre Bldg., Omaha, Neb., and western Ia.; Hardin F. Morris, state agent, Fargo, N. D., for N. D.; L. B. Newendorp, special agent, Des Moines, Ia., for Neb. and western Ia.; Kenneth S. Ogilbie, special agent, Kansas City, Mo., for Mo.; W. H. Paul, special agent, Plymouth Bldg., Minneapolis, Minn., for Minn.; William I. Rowe, state agent, Citizens Bank Bldg., Aberdeen, S. D., for S. D.; B. E. Scott, state agent, Gazette Bldg., Little Rock, Ark., for Ark.; W. F. Sweazea, state agent, Kansas City, Mo., for Mo.; F. F. Thompson, state agent, Ins. Bldg., Oklahoma City, Okla., for Okla.; Earl W. Walker, state agent, Bankers Trust Bldg., Des Moines, Ia., for eastern Ia.; H. N. Wood. state agent, Omaha, Neb., for western Ia. and Neb. Company operates in all the states and territories of the United States and in Canada.

HISTORICAL DATA

This company began business in the United States in 1866. It was established in 1809; its authorized capital being £6.000,000. Its subscribed capital is £4,500,000, with a total amount paid in of £2,437,500. On December 31, 1923, its home office statement showed assets of £32,167,246. Every policy issued in the United States contains a clause guaranteeing the protection of the entire assets of the Fire Department of the company to every policy holder. This company controls in this country the Commonwealth Insurance Company of New York, Pennsylvania Fire Insurance Company, the Mercantile Insurance Company of America. Conflagration losses: Chicago, 1871, $2,330,000; Boston, 1872, $742,068; Jacksonville, Fla., 1901. $171,362; Baltimore, 1904, $845,242; San Francisco. 1906, $3,683,255; Salem, 1914, $101,226; Peoria, Tex., 1916, $130,023; San Francisco losses were paid largely from remittances from home office. Values of special deposits: Va., $53,900; Ga., $9,800; N. M., $10,200; N. C., $11,760; N. Y., $497,000; Ohio, $100,000. Largest amount insured in one hazard; gross, $500,000, net, $80,000.

ADMINISTRATION AND REPUTE: This company ranks among the very first, both in this country and abroad. Its record of loss payments has been excellent. The underwriting and investment results of this company for the past five years have been as follows: 1923, underwriting profit, $447,221. investment profit, $228,563; 1922, underwriting profit, $396,838, investment profit, $982,335; 1921, underwriting profit, $119,354, investment profit, $713,804; 1920, underwriting profit, $415,721, investment profit, $216,228; 1919, underwriting profit, $598,925, investment profit, $36,147.

BOARD MEMBERSHIPS: Eastern Union, Western Union, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriter Association, National Board of Fire Underwriters, Eastern Automobile Underwriters Conference, New England Automobile Underwriters Conference, National Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference, South-Eastern Underwriters Association, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference, and also the Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, ocean marine motor vehicle, inland navigation and transportation, tornado sprinkler leakage, earthquake, riot, civil commotion and explosion, lightning, windstorm, registered mail, reinsurance, rent, tourists' baggage, use and occupancy, hail, water damage and rain.

NORTH CHINA INSURANCE COMPANY, Shanghai.

U. S. Manager, Frank H. Cauty, New York.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$1,120,028	$87,534	$900,155	$226,424	$277,564	$111,776	$88,275	$200,051	$120,240	−$114,522
1922	1,179,809	77,475	982,875	199,133	249,301	166,103	78,169	244,272	127,405	+7,019
1921	1,132,643	82,440	922,833	194,724	240,794	110,306	65,909	176,215	145,172	−10,012
1920	1,038,481	85,300	850,138	272,080	318,466	205,312	81,855	287,167	180,232	−8,105
1919	1,053,973	63,892	865,959	278,613	322,605	190,903	84,397	275,300	213,915	−518,809

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,024,000	Losses unpaid	$96,506
Cash	39,816	Unearned prems	87,534
Agents' balances	32,627	Other liabilities	35,833
Interest	15,643		
Other assets	7,942	Total liabilities	219,87
		Surplus	900,15
Total adm. assets	$1,120,028	Total	$1,120,028

RISKS AND PREMIUMS IN FORCE. DECEMBER 31' 1923: Fire, $6,953,035. $92,437; ocean marine, $10,132,705 $51,150; inland navigation and transportation, $5,641,807, $10,674; unclassified, effective prior to January 1, 1921, $10,009, $360.

BUSINESS SINCE ORGANIZATION: Premiums received' $2,004,326; losses paid, $1,131,105.

BONDS OWNED (Market Values) U. S. Gov't bonds, $538,950' State, County and Municipal bonds, $300,000; railroad bonds' $185,050; total, $1,024,000.

UNITED STATES TRUSTEE: Metropolitan Trust Co., New York.

TERRITORY COVERED: Balfour, Guthrie & Co., San Francisco, Cal., managers, Pacific Branch. This company is licensed in Cal., Hawaii, La., Mass., Mont., N.Y., Ore., Tex., Wash.

HISTORICAL DATA

This company, which entered the United States in 1912 for the purpose of writing marine insurance, was established in 1862 with an authorized capital of £150,000. In 1919 it began writing fire insurance, obtaining a license to operate in N. Y. state. Largest amount insured in one hazard: gross, fire, $63,000, marine, $102,000; net, fire, $33,000, marine, $35,000. There is a deposit in N. Y. to the amount of $1,050,000.

ADMINISTRATION AND REPUTE: This company has a good reputation and strong financial backing. The United States manager, F. H. Cauty, is also manager of The Union Marine Insurance Co. of Liverpool and The Thames and Mersey Marine Insurance Co. The underwriting and investment results for the past few years: 1923, underwriting profit, $4,714, investment profit, $49,860; 1922, underwriting loss, $30,982, investment profit, $48,340; 1921, underwriting loss, $1,703, investment profit, $46,-426; 1920, underwriting loss, $14,209, investment profit, $44,181; 1919, underwriting loss, $30,783, investment profit, $48,899.

CLASSES OF INSURANCE WRITTEN: Fire, flood, inland, marine, ocean marine, lightning, parcels post, registered mail reinsurance and tourists' baggage.

THE NORTHERN ASSURANCE COMPANY, Ltd., London, Eng.

General Attorney and Manager Eastern and Southern Departments, Alfred G. Martin; Assistant Managers, J. Victor Lane and Charles W. Cooper, New York; Manager Western and Pacific Departments, H. D. Lewis; Assistant Manager, L. W. Grupe, Chicago. Organized, 1836. (United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Rem to H. O.
1923	$9,025,828	$5,624,989	$2,503,804	$6,109,758	$6,556,687	$3,416,972	$2,442,883	$5,859,855	$3,231,443	−$831,500
1922	9,464,326	5,224,976	3,198,180	5,664,814	6,053,452	3,492,034	2,347,641	5,839,675	3,253,071	−600,59
1921	9,661,139	5,184,774	3,267,577	5,523,401	5,923,964	3,531,122	2,385,061	5,916,183	3,555,784	−407,870
1920	9,567,157	5,418,681	3,117,395	6,347,623	6,655,299	3,068,752	2,459,732	5,528,484	3,128,418	+507,222
1919	8,049,352	4,570,460	2,544,965	5,323,118	5,604,550	2,166,420	2,065,421	4,231,841	2,153,993	−150,938

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$232,500	Losses unpaid	$717,042
Mortgage loans	135,000	Unearned prems	5,624,989
Bonds and stocks	6,882,659	Other liabilities	179,993
Cash	367,544		
Agents' balances	1,208,815	Total liabilities	6,522,024
Interest and rents	94,595	Surplus	2,503,804
Other assets	104,714		
Total adm. assets	$9,025,828	Total	$9,025,828

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $942,219,928, $9,011,249; ocean marine, $5,286,862, $19,633; motor vehicle, $18,003,961, $480,145; inland navigation and transportation, $2,374,116, $16,170; tornado, $97,746.543. $402,381; sprinkler leakage, $9,299,311, $17,955; riot, civil commotion and explosion, $4,855,314, $10,990; unclassified, effective prior to January 1, 1921, $47,505,965, $598,943.

BUSINESS SINCE ORGANIZATION: Premiums received, $103,023,129; losses paid, $57,351,452.

REAL ESTATE OWNED: Building, 135 William Street, 4,100 square feet, actual cost $837,500—market and book value equity $232,500; mortgage Royal Baking Powder Co., $587,500, due 1935; rents, $71,574; expenses, $58,133; net income, $13,441.

MORTGAGE LOANS: There is one loan of $135,000 on 38 Pine Street, New York City, valued at $210,000. The company holds $40,000 of insurance on the building.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $2,501,633; State, County and Municipal bonds, $856,630; railroad and other bonds, $3,190,886; stocks, $333,510; total, $6,882,659.

UNITED STATES TRUSTEES: J. V. B. Thayer, James Brown and R. M. Hurd.

FIELD MEN AND TERRITORY COVERED: Eastern and Southern Departments, Alfred G. Martin, manager; J. Victor Lane and Chas. W. Cooper, assistant managers, 55 John Street, New York City; Western Department, H. D. Lewis, manager; L. W. Grupe, assistant manager, Monadnock Block, Chicago, Ill., Special Agents: A. S. Robinson and Wm. Steel, special agents for N. Y. state; Edw. R. Buhler, for N. J. and Pa.; E. C. McColley for N. J., Pa., Del., Md. and D. C.; Kenneth H. Erskine, for east Mass., and R. I.; Walden M. Howe, for Conn., western Mass.

nd Vt.; Geo. H. Eise for Me. and N. H.; E. A. Clark for Va. and
. C.; R. R. Rice, W. L. Moore and Ed. Stebbins, special agents
r Tex.; O. Mary, Jr., for Ala. and La.; T. J. Lynch, for S. C.,
a., Fla.; C. H. Anderson, Hannibal, Mo., for Mo.; Thos. H.
yrd, Topeka, Kans., for Kans.; Fred Meister, Kansas City, Mo.,
r western Mo.; R. G. Vallentyne, Portland, Ore., for western Ore.,
estern Wash. and Alaska; C. W. Cartwright, Minneapolis, Minn.,
r Minn.; Wm. M. Reed, Cleveland, Ohio, for northern Ohio;
. L. Easton, Milwaukee, Wis., for Wis.; D. P. Freese, Butte,
lont., for Mont., Utah and southeastern Ida.; E. H. Goodman,
etroit, Mich., for Mich.; A. L. Tefft, Denver, Colo., for Colo.
nd Wyo.; E. C. Fotheringham, San Fra cisco, Cal., for northern;
al. and Nev.; H. D. Sherman, San Francisco, Cal., for northern
al.; Wm. Mank, Columbus, Ohio, for southern Ohio and W. Va.;
/m. K. Wisner, Cedar Rapids, Ia., for Ia. and Neb.; Tom E.
arp and J. O. Trulove, assistants, Oklahoma City, Okla., for
. M. and Okla.; G. Mueller, Los Angeles, Cal., for Ariz. and
uthern Cal.; C. J. Scruggs, Nashville, Tenn., for Ky. and Tenn.;
. A. Strong, Fargo, N. D., for N. D. and S. D.; W. E. Alair,
pokane, Wash., for eastern Wash., eastern Ore. and northern
nd southwest Ida.; C. G. Wonn., Chicago, Ill., for Ill.; W. H.
IcGee & Co., United States Marine Underwriters, 15 William
reet, New York and Insurance Exchange Building, Chicago, Ill.
he company does business through the Eastern and Southern
epartments in N. Y., N. J., Pa., Del., Md., D. C., Va., N. C.,
C., Ga., Fla., Ala., Miss., La., Tex. and all the New England
ates. The western department comprises Colo., Ill., Ind., Ia.,
ans., Ky., Mich., Minn., Mo., Mont., Neb., N. M., N. D., Ohio,
kla., S. D., Tenn., W. Va., Wis., Wyo., Cal., Ore., Wash., Nev.,
tah, Ariz., Alaska and Ida. The company operates in all the
ates and territories (with the exception of Ark.).

HISTORICAL DATA

This company was organized in 1836 and commenced business
the United States in 1854. The subscribed capital is £4,514,110,
d the paid in capital is £903,661; assets, December, 31, 1923,
5,773,246. Values of special deposits: Va., $48,880; Ga.,
0,200; N. Y., $7,532,373; Mass., $100,000; Ohio, $100,000;
. M., $10,200; N. C., $10,200. Conflagration losses: Baltimore,
04, $958,494; Toronto, 1904, $170,000; San Francisco, 1906,
$2,413,755. Losses at San Francisco and Baltimore were paid by remittance from the home office. The largest amount insured in one hazard, gross, $1,016,500; net, $100,000.

ADMINISTRATION AND REPUTE: This company enjoys an excellent reputation both at home and abroad. It entered the United States in 1876 in conjunction with the Imperial, and all business except Cal. was controlled by a branch office in New York under the management of R. D. Alliger. The joint agency with the Imperial was dissolved in 1882 and branch offices were established in New York for the eastern and southern states, in Boston for the New England states, and in Chicago for the middle and western states. Henry H. Hall was manager of the New York office until 1889, being succeeded by G. W. Babb, who was in turn succeeded by Alfred G. Martin in 1916. Mr. Martin has had a long experience both in the home office and in the field, and is well and favorably known throughout the United States. The company guarantees the policies of the Northern Underwriters Agency Department. The company owns or controls the Provident Accident & Guarantee Co., Ltd., of London; the Indemnity Mutual Marine Assurance Co., Ltd., of London; the White Cross Insurance Association, Ltd., of London; the National Guarantee & Suretyship Association, Ltd., of Edinburgh; and the Royal Scottish Insurance Co., Ltd., of Glasgow. Underwriting and investment results for the past five years: 1923, underwriting loss, $55,404, investment profit, $189,678; 1922, underwriting loss, $62,027, investment profit, $586,273; 1921, underwriting loss $199,491; investment profit, $759,866; 1920, underwriting loss, $93,378, investment loss, $148,755; 1919, underwriting profit, $570,419, investment profit, $47,484.

BOARD MEMBERSHIPS: Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Underwriters, of the Pacific, Rocky Mountain Fire Underwriters Association, National Automobile Underwriters Conference, Explosion Conference, National Board of Fire Underwriters, and Tornado Conferences.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, inland marine, lightning, ocean marine, parcels post, registered mail, tourists' baggage, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy, and war risk.

NORTHERN INSURANCE COMPANY, Moscow, Russia.

United States Managers: Fester, Fothergill & Hartung, New York. Organized, 1872.

(United States Branch Statistics.)

ıar	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
23	$844,387	$253,794	$459,051	$418,226	$447,437	$93,111	$174,835	$267,946	$134,689	—$20,000
22	705,439	4,918	679,342	—3,309	24,944	5,412	9,198	14,610	—1,410	—30,000
21	703,105	13,130	660,133	—18,389	17,515	114,021	902	114,923	53,967	—1,600
20	804,473	61,899	639,966	z161,870	210,502	357,761	77,979	435,740	306,195	—50,981
19	1,120,923	361,141	611,186	554,964	614,531	572,007	232,023	804,030	474,339	—49,193

z After deducting return premiums on cancelled treaties.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
nds.....	$678,520	Losses unpaid.....	$60,836
sh.....	113,978	Unearned prems....	253,794
ents' balances....	41,502	Contingent reserve..	50,000
erest.....	10,387	Other liabilities....	20,706
		Total liabilities...	385,336
		Surplus.....	459,051
Total adm. assets.	$844,387	Total.....	$844,387

ee Department of Year Book: Classification of Premiums and ses.

ISKS AND PREMIUMS IN FORCE, DECEMBER 31, 3: Fire, $39,844,521, $400.599; motor vehicle, $26,362, $285, nd navigation and transportation, $138,492, $398; tornado, 6,242, $3,305; hail, $107, $13; sprinkler leakage. $602,425; 57; riot, civil commotion and explosion, $574,960, $1,086; cellaneous, $99,518, $1,486; unclassified, effective prior to uary 1, 1921, $674,763, $10,067.

USINESS SINCE ORGANIZATION: Premiums received, 48,076; losses paid, $4,233,245.

ONDS OWNED (Market Values): U. S. Gov't bonds, $8,250; State, County and Municipal bonds, $613,000; other bonds, $57,270; total. $678,520.

UNITED STATES TRUSTEE: Bankers Trust Co., New York.

TERRITORY COVERED: The company is licensed in Ark., Colo., Ida., Ill., Ia., La., Me., Mass., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

The company transacts reinsurance only. It has deposits in Ohio of $100,000 and in N. Y. of $200,000. Largest gross and net amounts insured on one hazard, $25,000.

ADMINISTRATION AND REPUTE: This company has an excellent reputation and its United States managers, Fester, Fothergill & Hartung, have a very high standing, in the insurance world. The underwriting and investment results for the past five years have been as follows: 1923, underwriting loss, $208,029, investment profit. $7,737; 1922, underwriting loss, $126, investment profit, $49,335; 1921, underwriting loss, $19,894; 1920, underwriting profit, $90,802, investment loss, $11,041; 1919, underwriting profit, $217,875, investment profit, $1,723.

CLASSES OF INSURANCE WRITTEN: Reinsurance on general lines.

NORWEGIAN ATLAS INSURANCE COMPANY, Ltd., Christiania, Norway

United States Manager, Bjarne Holst.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$953,366	$12,441	$659,091	$87,229	$216,624	$237,722	$118,294	$356,016	$133,256	—$212,552
1922	1,391,732	77,135	893,304	519,332	691,651	760,042	†626,124	†1,386,166	325,044	—450,116
1921	2,613,318	627,224	1,025,737	1,609,163	1,738,301	1,455,782	477,667	1,933,449	1,610,279	+314,134
1920	2,842,311	1,066,092	813,699	2,334,600	2,420,497	925,344	741,505	1,666,849	1,272,777	.....
1919	1,782,629	842,153	962,222	1,613,847	1,656,996	474,480	451,784	926,264	665,998	.....

†Includes $424,245 net paid on fire reins.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$792.490	Losses unpaid	$279,334
Cash	25,037	Unearned prems	12,441
Agents' balances	5,644	Other liabilities	2,500
Interest	10,193		
Other assets	120,002	Total liabilities	294,275
		Surplus	659,091
Total adm. assets	$953,366	Total	$953.366

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $68,732, $884; ocean marine, $927,165, $31,460; inland navigation and transportation, $388.781, $2,034.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $629,200; State, County and Municipal bonds, $10,700; other bonds, $114,685; stocks, $37,905; total, $792,490.

TERRITORY COVERED: The company is licensed in N. Y. only.

HISTORICAL DATA

This company began business in January, 1915, and entered the United States during 1918, receiving its license from the New York Insurance Department on November 9, of that year. On December 31, 1922, the company had a paid in capital of 3,000,000 Kr., and assets of 16,880,320 Kr. It entered this country to do a fire reinsurance business as well as a direct marine, but in April, 1922, ceased writing the former. Values of deposits: N. Y., $420,000; Ohio, $100,000. The Northern Underwriting Agency, Incorporated, was United States manager for this company, but in August, 1923, was succeeded by its present manager, Bjarne Holst.

ADMINISTRATION AND REPUTE: This company built up a substantial volume of business covering 10 of the United States, but in 1923, the premiums greatly declined, and the company is now licensed only in N. Y. Underwriting and investment results since entering the United States: 1923, underwriting loss, $45,284, investment profit, $35,302; 1922, underwriting profit, $539,551, investment profit, $96,443; 1921, underwriting loss, $95,000; 1920, underwriting loss, $239,824, investment profit, $91,301; 1919, underwriting loss, $57,152, investment profit, $23,617. Large underwriting profit of 1922, was accounted for by the reduction of business volume which accordingly released considerable amount of reserves. Management expenses of United States branch business have been fairly economical. Investment securities are high grade. Largest net amount insured in one hazard, $10,000.

CLASSES OF INSURANCE WRITTEN: Marine.

NORWICH UNION FIRE INSURANCE SOCIETY, Ltd., Norwich, Eng.

United States Manager, Hart Darlington; Branch Secretary, J. F. Van Riper; Pacific Coast Manager, J. L. Fuller, San Francisco, Cal.
Organized, 1797. (United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$6,959,097	$4,208,347	$2,108,420	$4,835,811	$5,076,761	$2,471,563	$2,067,581	$4,539,144	$2,256,618	+$351,668
1922	6,199,793	3,589,430	1,878,710	4,345,927	4,572,687	2,432,626	1,844,489	4,277,115	2,249,500	—144,605
1921	5,810,555	3,332,540	1,669,261	3,976,124	4,219,020	2,524,599	1,740,299	4,264,998	2,564,788	+414,788
1920	5,327,801	3,285,942	1,289,253	4,749,820	4,924,598	2,367,168	1,839,437	4,206,605	2,366,715	—79,965
1919	4,734,193	2,734,368	1,393,636	3,800,754	3,952,123	1,781,964	1,476,313	3,258,277	1,703,487	—145,973

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$175,000	Losses unpaid	$498,434
Bonds and stocks	5,252,365	Unearned prems	4,208,347
Cash	453,049	Other liabilities	143,896
Agents' balances	974,661		
Interest and rents	52,503	Total liabilities	4,850,677
Other assets	51,519	Surplus	2,108,420
Total adm. assets	$6,959,097	Total	$6,959.097

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $740,572,142; $6,465,534; ocean marine, $29,241,020, $60,801; motor vehicle, $18,237,335, $457,749; earthquake, $840,230, $3,083; inland navigation and transportation, $18,751,837, $39,738; tornado, $49,905,723, $214,210; go fer's outfit, $271,328, $2,518; sprinkler leakage, $6,217,446, $10,635; riot, civil commotion and explosion, $2,809,423, $7,363; tourists' baggage, $293,782, $3,491; unclassified, effective prior to January 1, 1921, $29,460,601, $346,889.

BUSINESS SINCE ORGANIZATION: Premiums received, $82,949,949; losses paid, $46,872,282.

REAL ESTATE OWNED: Four story office building in San Francisco, cost, book value and market value, $175,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $2,114,633; State, County and Municipal bonds, $456,370; other bonds, $1,910,080; stocks, $771,983; total, $5,252,365.

UNITED STATES TRUSTEES: Central Union Trust Co., New York and Mercantile Trust Co. of San Francisco, Cal.

UNDERWRITING MANAGERS, FIELD MEN AND TERRITORY COVERED: Head office for the United States, 75 Maiden Lane, New York City, Hart Darlington, manager; J. F. Van Riper, branch secretary; Special Agents: Ray C. Holzwarth, 714 Onondaga Co., Savings Bank Bldg., also P. O. Box 255, Syracuse, N. Y.; A. J. Weed, 112 Water Street (P. O. Box 3393), Boston, Mass.; A. G. Raitz, 908 Peoples Bank Bldg., Pittsburgh, Pa.; John F. Burke, Trust Co. of Ga. Bldg., Atlanta, Ga.; Thomas C. Farrell, Canal-Commerial Bldg., New Orleans, La.; Jas. A. Broderick, Hartford-Aetna Natl. Bank Bldg., Hartford, Conn.; H. J. Noble, 201 Walnut Place, Philadelphia, Pa.; J. Burr Taylor Omaha Natl. Bank Bldg., Omaha, Nebr.; F. W. Calhoun, 75 Maiden Lane, New York City; Fred W. Lau, Room No. 302, 20 Clinton St., Newark, N. J.; George B. Townsend, 702 Union Trust Bldg., Petersburg, Va.; Earle S. Coots, 727 Insurance Bldg.,

klahoma City, Okla.; Arthur M. Cole, 510 Alliance Bank Bldg., lliance, Ohio; Richard S. Barret, Spitzer Bldg., Toledo, Ohio; lenry L. Larsen, P. O. Box 114, First Natl. Bank Bldg., Fargo, . D.; P. E. Nelson, Security Bank Bldg., Sioux Falls, S. D.; . L. Stewart, 204 4th St., Parkersburg, W. Va.; B. H. Wilson, ecurities Bldg.. Des Moines, Ia.; State Agents: Edwin L. Seneco, 75 W. Jackson Blvd., Chicago, Ill.; C. A. Hallberg, 1015 First Natl. Bank Bldg., Detroit, Mich.; Frederic O. Hasse, 404 Univerty Bldg., Milwaukee, Wisc.; James J. Cane, New York Life ldg., Minneapolis, Minn.; E. M. McKinley, 525 Securities Bldg., es Moines, Ia.; Chas. C. Martin, Waldheim Bldg., cor. 11th and lain Streets, Kansas City, Mo.; J. A. Thomas, Waldheim ldg., Kansas City, Mo.; George J. Burke, Natl. City Bank Bldg., ndianapolis, Ind.; E. H. Stockman, Room 415 Chamber of Comerce Bldg., Nashville, Tenn. The company does business in all f the states of the United States except Ark., Del. and Miss. It lso does business in the Dominion of Canada, Cuba, Hawaii, orto Rico, Europe, Asia, Africa, South Africa, Australia, South merica and West Indies.

HISTORICAL DATA

This company was founded in 1797. Authorized capital is 1,579,085 all of which is subscribed, and £612,085 of which is aid in. On December 31, 1923, the company had assets amounting o £5,497,811. The company began business in the United States 1877. In May 1907 the company took over the business of the ndemnity Fire of New York. It also owns the Eagle Fire of ew York. In 1907, also the company absorbed the business of ie Norwich and London Accident Insurance Co. and in this onnection issed 4% interest bearing debentures amounting to 580,000. Since 1919 the company has been under the control the Phoenix Assurance. The company guarantees policies issued under the names New York Fire Office and British and Federal Underwriters. Conflagration losses: Jacksonville, 1901, $299,294; Baltimore, 1904, $574,421; Toronto, 1904, $120,000; San Francisco, 1906, $1,633,453; Chelsea, Mass., 1908, $337,601. The Baltimore losses were paid by draft on the home office and the Toronto losses were paid by the company's Canadian branch. Values of special deposits: Ga., $10,200; N. M., $9,800; N. C., $10,100; Va., $32,340; Ohio, $100,000. Largest amount insured in one hazard, gross, $300,000; net, $100,000.

ADMINISTRATION AND REPUTE: Entire assets of the home company are liable for payment of losses incurred on business in the United States. The United States branch has been well managed on a conservative basis and with notable economy. Loss ratios have not been high and the company bears an excellent reputation for promptly and equitably settling loss claims. Underwriting and investment results in the last five years: 1923, underwriting loss, $227,490, investment profit, $100,533; 1922, underwriting loss, $123,107, investment profit, $473,099; 1921, underwriting loss, $411,163, investment profit $412,091; 1920, underwriting loss, $111,897. investment profit, $77.790; 1919, underwriting profit, $276,076, investment profit, $32,922.

BOARD MEMBERSHIPS: Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, National Board of Fire Underwriters, National Automobile Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Automobile, bombardment or war risk, earthquake, explosion, farm, fire, hail, inland marine, lightning, ocean marine, parcels post, profits, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy, golfers and accepts reinsurance.

OCEAN MARINE INSURANCE COMPANY, LTD., London, Eng.

Manager, W. L. H. Simpson, New York. Organized, 1859.

(United States Branch Statistics.)

EAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
23	$657,386	$52,347	$471,346	$197,297	$222,653	—$67,877	$52,280	—$15,597	—$71,221	—$186,461
22	626,261	43,212	448,021	170,773	195,060	99,429	43,529	142,958	119,868	+8,829
21	546,099	68,860	346,483	198,169	226,003	355,164	45,394	400,558	329,113	+94,025
20	607,600	74,716	388,568	452,574	487,472	429,538	99,322	528,860	397,967	—53,488
19	715,357	59,385	468,214	475,116	511,095	306,518	108,574	415,092	311,418	—135,065

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
nds	$579.160	Losses unpaid	$123,572
sh	15.297	Unearned prems	52,347
ents' balances	55,957	Other liabilities	10,121
erest	6,391		
her assets	581	Total liabilities	186,040
		Surplus	471,346
Total adm. assets.	$657,386	Total	$657,386

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 23: Ocean marine, $7,647,641, $48,274; motor vehicle, $638,405, 2,646; inland navigation and transportation, $2,951,163, $13,069.

BUSINESS SINCE ORGANIZATION: Premiums received, 316,883; losses paid, $4,202,766.

BONDS OWNED (Market Values): Gov't bonds. $354,470; te, County and Municipal bonds, $130,440; other bonds, ,250; total, $579,160.

UNITED STATES TRUSTEE: Franklin Trust Co., Brooklyn, Y.

TERRITORY COVERED: The company operates throughout United States and in Canada.

HISTORICAL DATA

This company began business in the United States in August 3. after having been organized in England, 1859 and incorporated 1889. Authorized and subscribed capital is £1,000,000. Paid in capital is £100,000. The Ocean Marine is owned by the North British and Mercantile of London, having been purchased by it in 1907, but continued as a separate corporation. W. L. H. Simpson, United States manager, is also manager for the business in this country of the American and Foreign Marine, N. Y., British and Foreign Marine of Liverpool, the Maritime, of Liverpool. and the Reliance Marine of Liverpool. Conflagration losses: Baltimore, 1904, $2,500. There is a deposit in N. Y. of $613,550. Largest net amount insured in one hazard, $25,000.

ADMINISTRATION AND REPUTE: This company has been well managed and in general successful. W. L. H. Simpson, United States manager, is a capable and experienced insurance underwriter under whom expenses of operations in this country have been kept moderate and an excellent reputation built up especially in the matter of loss payments. The company writes a good volume of business practically throughout the United States and Canada, and has shown a progressive disposition. Underwriting and investment results in the last five years: 1923, underwriting profit, $205,633, investment profit, $4,153; 1922. underwriting profit $32,811, investment profit, $59,897; 1921, underwriting loss, $172,211, investment profit. $36.101; 1920. underwriting loss, $46,691, investment profit, $20,534; 1919, underwriting profit, $60,172, investment profit, $23,203. Loss ratio which was high in 1920 and 1921 improved substantially in 1922. The company's investments are high grade and well secured.

CLASSES OF INSURANCE WRITTEN: Ocean and inland marine and motor vehicle.

OSAKA MARINE & FIRE INSURANCE COMPANY, Ltd., Osaka, Japan

United States Manager, Sumner Ballard, New York. Organized, 1893. Commenced business in U. S., 1921.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$1,163,792	$662,724	$325,687	$930,224	$1,016,847	$520,488	$338,386	$858,874	$556,360	+$26,480
1922	1,043,069	495,320	426,385	897,935	916,227	241,838	295,873	537,711	335,418	+100,000
1921	521,552	.....	521,522	.....	1,284	.....	.....	.....	.....	+520,268

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,085,830	Losses unpaid	$142,881
Cash	62,102	Unearned prems	662,724
Agents' balances	15,860	Other liabilities	32,500
		Total liabilities	838,105
		Surplus	325,687
Total adm. assets	$1,163,792	Total	$1,163,792

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE DECEMBER 31 1923: Fire, $117,256,908, $1,119,929; motor vehicle, $374,314, $4,158; tornado, $4,693,415, $16,021; sprinkler leakage, $1,854,137, $5,043; riot, civil commotion and explosion $2,728,966, $5,402; unclassified, effective prior to January 1, 1921, $1,862,611, $21,108.

BUSINESS SINCE ORGANIZATION: Premiums received $1,828,158; losses paid, $748,896.

BONDS OWNED (Market Values): U. S. Gov't bonds, $718,470; State, County and Municipal bonds, $45,750; railroad and other bonds, $321,610; total, $1,085,830.

UNITED STATES TRUSTEE: Bankers Trust Co., New York.

TERRITORY COVERED: The company is licensed in Ark., Colo., Ill., Ia., La., Mass., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company, founded in Osaka, Japan, in 1893, entered the United States for fire reinsurance business in December 1921, and is under the management of Sumner Ballard, 80 Maiden Lane, New York City. Other companies in the Sumner Ballard group: International, of New York, of which Mr. Ballard is president; the Metropolitan National, Havana, Cuba; the New India Assurance, Bombay, India; and the Scandinavia, all of which Mr. Ballard manages. The Osaka is one of the leading insurance companies of Japan, being identified with strong Japanese steamship interests, principally the Osaka Chosen Kaisha. The home office statement of the company as of March 31, 1922, showed assets of $8,311,187, with a paid up capital of $1,395,000, and surplus over capital and liabilities of $2,671,500. Value of deposits: N. Y., $207,000; Ohio, $102,000.

ADMINISTRATION AND REPUTE: This company is under the direction of thoroughly sound underwriting management. Initial year's business in the United States was a substantial volume and obtained economically. Loss ratio was high on account of the necessity for setting up required reserves. Underwriting and investment results for the past two years have been as follows: 1923, underwriting loss, $148,863, investment profit $21,685; 1922, underwriting loss, $255,694, investment profit, $60,527 Largest amount insured in one hazard, gross and net, $20,000.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, tornado, sprinkler leakage, riot, civil commotion and explosion.

PALATINE INSURANCE COMPANY, Ltd., London, Eng.

United States Manager, Whitney Palache; Assistant Manager, F. W. Koeckert; Branch Secretary, Wm. M. Ballard, New York. Organized, 1900.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$5,359,070	$3,132,522	$1,763,516	$3,620,049	$3,819,789	$1,957,005	$1,515,594	$3,472,599	$1,837,201	—$76,241
1922	5,183,128	2,910,101	1,749,717	3,108,780	3,290,836	1,800,486	1,331,583	3,132,069	1,681,755	—159,107
1921	4,997,638	2,868,587	1,556,805	2,927,883	3,124,988	1,899,157	1,348,572	3,247,729	1,859,715	—223,500
1920	5,240,132	3,168,125	1,565,170	3,618,573	3,795,285	1,606,247	1,427,488	3,033,735	1,680,956	—101,657
1919	4,672,714	2,604,491	1,621,926	2,958,988	3,114,590	1,129,789	1,143,173	2,272,962	1,137,357	—89,971

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$20,000	Losses unpaid	$360,032
Bonds and stocks	4,129,712	Unearned prems	3,132,522
Cash	519,329	Other liabilities	103,000
Agents' balances	607,116		
Interest	57,080	Total liabilities	3,595,554
Other assets	25,833	Surplus	1,763,516
Total adm. assets	$5,359,070	Total	$5,359,070

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $586,610,236, $4,931,902; motor vehicle, $17,939,146, $276,114; aircraft, $150, $6; inland navigation and transportation, $399,564, $8,003; tornado, $63,806,942, $253,812; flood, $473,606. $8,965; sprinkler leakage, $5,884,687, $10,814; riot, civil commotion and explosion, $14,988,891, $20,020; earthquake, $1,844,294, $5,645; unclassified, effective prior to January 1, 1921, $38,099,919, $474,458.

BUSINESS SINCE ORGANIZATION: Premiums received, $46,871,849; losses paid, $25,568,314.

MORTGAGE LOANS: There is one loan of $20,000 on property in Los Angeles valued at $45,000 insurance held $35,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,206,197; State, County and Municipal bonds, $503,710; other bonds, $2,178,080; stocks, $241,725; total, $4,129,712.

UNITED STATES TRUSTEES: John Claflin, W. P. Bliss, Frederick B. Campbell, New York.

FIELD MEN AND TERRITORY COVERED: Whitney Palache, United States manager; F. W. Koeckert, assistant manager; Wm. M. Ballard, branch secretary. Jurisdiction embraces all of the United States east of the Rocky Mountains. P. T. Tebby 55 John Street, New York City, general agent for N. Y. suburban; F. A. Hanner, 55 John Street, New York City, manager Metropolitan District; New York office. Coates & Raines, Little Rock, Ark., general agents for Ark.; R. A. Boit & Co., 40 Kilby Street, Boston, Mass., resident agents; G. Hope Miller, New York City, general agent for N. J., Del., D. C., W. Va., Md. and Philadelphia; F. W. Young, general agent for Pa. (outside of Philadelphia), N. Y. (excluding New York suburban and Brooklyn) and Ark.; W. B. Burchell, general agent for New England (Conn., Me., Mass., N. H., R. I. and Vt.); W.R. Adams, Pittsburgh, Pa., special agent

for western Pa.; John L. Larimer, Pittsburgh, Pa., special agent for western Pa.; Hervey C. Allen, Portland, Me., special agent for Me. and N. H.; W. F. P. Britten, Katonah, N. Y., special agent for suburban New York and Long Island; Clinton W. Elwell, Boston, Mass., special agent for Vt. and western Mass.; W. T. Furness, Boston, Mass., general agent for eastern Mass. and R. I.; Carl H. Gray, Buffalo, N. Y., special agent for western N. Y.; E. S. Mackay, special agent for western N. Y.; W. J. Highfield, Wilmington, Del., special agent for Del.; Herbert G. Loud, Baltimore, Md., special agent for W. Va., Md. and D. C.; Frederick L. Holman, suburban secretary for Philadelphia, suburban field and special agent for southern N. J. and eastern Pa.; Harry W. Miller, Syracuse, N. Y., special agent for central N. Y.; A. J. Middleton, Albany, N. Y., special agent for eastern N. Y.; Wm. R. Penrose, Hartford, Conn., special agent for Conn.; G. E. Stecher, Weehawken, N. J., special agent for northern N. J.; Chas. W. McGraw, Wilkes-Barre, Pa., special agent for central Pa.; Western Department, 164 W. Jackson Blvd., Chicago, Ill.; Fred A. Rye, manager, A. M. Nelson, assistant manager, T. E. Mathews, agency superintendent, S. A. Goodman, superintendent Improved Risk Department, C. A. Henninger, superintendent, Brokerage & Service Department, George Groth, chief accountant, G. H. Worthington, office superintendent, G. R. Poole, general agent, in charge of states of: Colo., Kans., N. D., S. D., Neb., N. M., Okla., and Wyo.; N. A. McNamara, general agent in charge of states of: Ill. (except Cook County), Mo., Minn., Ky., Tenn. and Wis.; Robert D. Flinn, general agent, in charge of states of: Ohio, Mich., Ia. and Ind.; George T. Mielke, Chicago, Ill., and John B. Price, St. Louis, Mo., special agents for Ill.; Albert E. Perry, Detroit, Mich. and H. M. Johnson and C. B. Lovett, Jackson, Mich., special agents, for Mich.; Chas. F. Ruprecht, W. R. Hunter, S. B. Wright, Milwaukee, Wis., special agents, for Wis.; John E. Forbes and Ethan Willman, Des Moines, Ia., special agents, for Ia.; Donald D. Henry, and W. E. Steffy, St. Louis, Mo., special agents for Mo.; George B. Gray and George. H. Manners, Minneapolis, Minn., special agents for Minn.; W. H. Herman, Cleveland, Ohio and W. E. Fitzgerald, F. A. Dickerson, Jos. D. Keating, Columbus, Ohio., special agents, for Ohio; O. C. Gleiser, W. J. Henshaw, and V. D. Wenger, Indianapolis, Ind., special agents, for Ind.; Bennett B. Bean, Louisville, Ky., special agent, for Ky. R. W. Davis, Nashville, Tenn., special agent for; Tenn.; H. C. Runyan, Fargo, N. D., special agent, for N. D.; McKinney & Allen, Sioux Falls, S. D., supervising agents, for S. D.; Chas. E. Meeker, Omaha, Neb., special agent, for Neb.; Addison I. Doling, T. C. Pollard, Gerald J. Courtney, Topeka, Kans., special agents, for Kans.; H. E. Pate and R. L. Maxwell, Oklahoma City, Okla., special agents for Okla.; C. H. Hardin Smith, Denver, Colo., special agent, for Colo., Wyo. and N. M.; San Francisco Office, San Francisco, Cal., Pacific Coast Department, comprising states of Alaska, Ariz., Cal., Hawaii, Ida., Mont., Nev., Ore., Utah, Wash.: J. C. Griffiths, Jr., manager, R. C. Medcraft, assistant manager, B. L. Dowell, special agent, Los Angeles, automobile department; W. A. Rawson, superintendent, San Francisco automobile department; H. K. Gilmore, special agent, northern and central Cal., automobile department; Claude H. Allison, and A. R. Latimer, special agents, for southern Cal., excluding San Diego, Imperial, Riverside and San Bernardino Counties, fire departments; C. M. Tobin, special agent, San Diego Imperial, Riverside and San Bernardino Counties, for Cal. and Ariz.; Geo. F. Heuer, special agent, San Francisco and Bay Counties, Cal.; A. E. Field, special agent, San Joaquin Valley, Cal.; Volney Seebeck, special agent, northern Cal. and Nev.; Hugh S. Coburn, special agent, for Utah and southern Ida.; Garland Binder, special agent, Mont.; Geo. W. Swan, special agent, for western Wash. and Alaska; J. R. Carmichael, special agent, eastern Ore., for eastern Wash. and northern Ida.; Ira P. E. Reynolds, special agent, for western Ore.; E. S. Nelson, special agent, for Ore. and Wash. automobile department; Atlanta Office, Atlanta, Ga. (southern department), 601 Hurt Bldg., Atlanta, Ga., comprising states of Ala., Fla., La., Ga., Miss., N. C., S. C., Va.; Dowdell Brown, manager; E. M. Ransom, assistant manager; Thames & Batre, Mobile, Ala., general agents for Ala.; J. H. Norton & Co., Jacksonville, Fla., general agents for Fla.; Jno. C. Whitner & Co., Atlanta, Ga., general agents for Ga.; James B. Ross, manager, New Orleans, La., general agent for La. and Miss.; Ray L. Spaulding, Asheville, N. C., special agent for N. C.; Merrell Ewing, Columbia, S. C., special agent for S. C.; J. N. Jacobs, Richmond, Va., special agent for Va.; Dallas Office: Dallas, Tex. (Texas Department), comprising state of Tex.; W. Hugh Hunter, manager; A. B. Prescott, assistant manager; R. E. L. Leiper, San Antonio, Tex.; Ford C. Benham, Dallas, Tex.; C. M. Gladson, Dallas, Tex.; Douglass Bodenhamer, Dallas, Tex., special agents for Tex. The company operates in all the states and territories of the United States except Alaska, Philippine Islands, Canada and Cuba

HISTORICAL DATA

This company was organized in 1900 to succeed a Manchester (England), company of similar name which had been established in 1886. Authorized capital of £200,000 has been entirely paid up. Home office statement, December 31, 1923, shows assets of £1,472,306. It is controlled by interests which dominate the Commercial Union of London and the Commercial Union of New York. Conflagration losses: Baltimore, 1904, $195,718; San Francisco, 1906, $1,943,717. San Francisco losses were paid by remittances from the home office. Deposits in states: Va., $50,160; Ga., $10,000; N. M., $9,680; N. C., $13,950; Ohio, $120,000; N. Y., $210,000.

ADMINISTRATION AND REPUTE: Assets of the company except for life insurance funds are all liable for the payment of losses incurred in operations in this country. Whitney Palache is United States manager for the company; F. W. Koeckert, assistant manager. They are experienced and capable insurance underwriters who have met with considerable success. The company's underwriting and investment results in the last five years: 1923, underwriting loss, $36,567, investment profit, $120,388; 1922, underwriting profit, $6,958, investment profit, $343,801; 1921, underwriting loss, $99,135, investment profit, $313,797; 1920, underwriting loss, $38,449, investment profit, $91,353; 1919, underwriting profit, $342,394, investment profit, $88,062. The company's investments are high grade and very well secured. It has an estimable loss paying reputation. Management in general has been economical and loss ratio about of an average. Largest amount insured in one hazard, $100,000, net $30,000.

BOARD MEMBERSHIPS: Eastern Union, Western Union, National Board of Fire Underwriters, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, National Automobile Underwriters Conference and sectional conferences.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle aircraft, inland navigation and transportation, tornado, hail, earthquake, flood, sprinkler leakage, riot, civil commotion and explosion, lightning, tourists' baggage.

PATERNELLE FIRE INSURANCE COMPANY, Ltd., Paris, France.

(United States Branch Statistics.)

[illegible]	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
'23	$1,856,461	$1,305,639	$289,966	$1,582,410	$1,670,553	$1,076,599	$543,299	$1,619,898	$996,259	—$21,199
'22	1,878,438	1,180,773	375,324	1,386,016	1,478,428	1,065,701	488,802	1,554,503	1,043,422	—101,619
'21	2,025,363	1,233,615	450,770	1,386,473	1,474,916	1,039,468	494,279	1,533,747	1,056,489	— 1,484
'20	2,025,492	1,414,421	310,596	1,821,085	1,894,952	965,014	687,257	1,652,271	1,019,472	—1,357
'19	1,832,133	1,191,982	413,435	1,576,010	1,644,306	764,335	567,468	1,331,803	739,481	—125,000

This company ceased writing business in the United States in '24 and all risks were reinsured in the Royal Ins. Company of Liverpool.

PHENIX INSURANCE COMPANY, Paris, France.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit to H. O.
1923	$1,426,224	$849,516	$336,666	$963,955	$1,020,660	$670,231	$401,991	$1,072,222	$652,876	—$5,633
1922	1,516,371	806,921	434,261	957,856	1,022,070	615,656	357,004	972,660	614,886	—4,102
1921	1,451,010	747,265	448,806	909,309	962,886	609,312	378,536	987,848	639,922	+ 36,330
1920	1,423,454	730,220	434,119	966,983	1,011,521	485,888	414,026	899,914	495,749	.....
1919	1,322,657	627,977	462,601	953,418	989,045	323,901	322,541	646,442	351,200	.....

United States risks were reinsured in Rhode Island Insurance Company and Crum & Forster companies and company ceased business in United States in 1924.

PHŒNIX ASSURANCE COMPANY, London, Eng.

United States Manager and Attorney, Percival Beresford; Assistant Manager, H. W. Ellis; Secretary, H. Terhune; Treasurer, A. H. Hellriegel; Assistant Secretary, Frank J. Goodwin, New York; Marine Department Manager, F. H. Cauty, New York.
Organized, 1782. (United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+)Rec'd from or (−)Remit to H. O.
1923	$7,320,808	$4,262,743	$2,478,593	$5,001,665	$5,216,961	$2,208,701	$2,240,358	$4,449,059	$2,217,805	—$224,989
1922	6,90 ,627	3,642,183	2,727,190	4,094,931	4,368,174	2,217,101	1,809,215	4,026,316	2,117,226	—361,269
1921	6,759,519	3,617,661	2,514,539	4,155,900	4,394,481	2,202,911	1,962,335	4,165,246	2,263,901	—5,205
1920	6,361,681	3,790,928	2,018,723	4,495,359	4,690,809	1,914,044	1,888,876	3,802,920	2 058,221	—240,270
1919	5,784,683	3,061,975	2,277,060	3,921,848	4,101,911	1,695,727	1,609,464	3,305,191	1,647,266	—295,637

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$309,000	Losses unpaid.....	$429,472
Bonds and stocks...	5,097,990	Unearned prems....	4,262,743
Cash.....	385,486	Other liabilities....	150,000
Agents' balances....	1,440.036		
Interest and rents...	68,936	Total liabilities...	4,842,215
Other assets.....	19,360	Surplus.....	2,478,593
Total adm. assets.	$7,320,808	Total.....	$7,320.808

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $870,267,899, $6,535,419; motor vehicle, $25,021,650, $561,583; tornado. $68.050,916, $246,033; sprinkler leakage, $17,947,193, $38,955; riot. civil commotion and explosion, $3,907, 080. $15,424; unclassified, effective prior to January 1, 1921, $38,036,142. $378,986.

BUSINESS SINCE ORGANIZATION: Premiums received, $102,993,545; losses paid, $59.769,466.

REAL ESTATE OWNED: Consists of a building at 358-374 Pine Street, San Francisco, Cal., with book value of $285,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $2,146,290; State, County and Municipal bonds, $881,140; railroad and other bonds. $2 052,810; stocks, $17,750; total, $5 097,990.

UNITED STATES TRUSTEES: Geo. A. Strong, Harry Hayden Treadwell, Geo. Francis Crane, New York.

FIELD MEN AND TERRITORY COVERED: G. F. Kern, general agent, Automobile Department; C. Hoyt, general agent, Metropolitan Department; H. von der Lieth, general agent, Eastern Department; J. T. Tabler, general agent, Southern Department; W. L. Maillot, general agent, Western Department; G. von der Lieth, superintendent, Improved Risks Department, 100 William Street, New York, N. Y.; E. C. F. Knowles, general agent, Pacific Coast Department, San Francisco, Cal.; W. A. Ellis, special agent, Montpelier, Vt., for N. H. and Vt.; F. F. Porter, state agent, Boston, Mass., for eastern Mass. and R. I.; H. F. Still, special agent, Boston, Mass., for eastern Mass. and R. I.; A. M. Burke, special agent, Portland, Me., for Me.; A. A. Handel, special agent, Albany, N. Y., for eastern N. Y.; A. J. Hughes, special agent, Rochester, N. Y., for western N. Y.; J. R. Banta' state agent, Newark, N. J., for northern N. J.; P. L. Thompson' state agent, Newark, N. J., for northern N. J.; G. H. Bucking am, special agent, Philadelphia, Pa., for southern N. J.; P. J. Mullen, state agent, Pittsburgh, Pa., for western Pa. and western Md.; C. D. Hubbard, state agent, Philadelphia, Pa., for eastern Pa. and western Md., Del. and D. C.; J. G. Hardie, special agent, Philadelphia, Pa., for eastern Pa. and western Md., Del. and D. C.; G. A. Roberts, special agent, Hartford, Conn., western Mass. and Conn.; W. A. Page, special agent, Weehawken Heights, N. J., for suburban N. Y.; A. C. Word, state agent, Richmond, Va., for Va.; J. S. Manning, Jr., state agent, Raleigh, N. C., for N. C. and S. C.; F. O. Hawkins, state agent, Montgomery, Ala., for Ala. and Ga.; Chas. Cotnam, state agent. Houston, Tex., for southern Tex. and La.; M. D. Kinney, state agent, Dallas, Tex., for northern Tex ; J. J. Galem, state agent, Oklahoma City, Okla., for Okla.; J. N. Jones, state agent, Little Rock, Ark., for Ark.; Strickland & Travis, general agents, Jacksonville, Fla., for Fla.; J. F. Paull & Co., general agents, Wheeling, W. Va., for W. Va.; B. E. Marsh, state, agent, Topeka, Kans., for Kans.; J. R. Hall, state agent, Minneapolis, Minn., for Minn., N. D. and S. D.; T. F. Hagan, state agent, Milwaukee, Wis., for Wis.; J. H. Kemper, state agent, Lexington, Ky., for Ky. and Tenn.; A. C. McCabe, state agent, Cleveland, Ohio for northeastern Ohio; H. W. Smith, special agent, Columbus, Ohio, for Ohio (except northeastern portion); R. B. Howd, state agent, St. Louis, Mo., for Mo.; H. D. Bartlett, state agent, Denver, Colo., for Colo. and Wyo.; G. A. Richardson, state agent, Omaha, Neb., for Ia. and Neb.; W. R. Scaff, state agent, Indianapolis, Ind., for Ind.; J. E. Mattimore, state agent, Chicago, Ill., for Ill.; O. D. Wiche, state agent, Detroit, Mich., for Mich.; J. F. Moriarty, automobile state agent, Chicago, Ill., for western states; H. J. Vallentyne, special agent, Seattle, Wash., for Wash and northern Ida.; S. G. Purdy, special agent Los Angeles, Cal., for southern Cal.; R. M. Carr, special agent, San Francisco, Cal., for central Cal.; V. Flashman, special agent, San Francisco, Cal., for northern Cal. and Nev.; B. J. Kellner, special agent, Los Angeles Cal., for southern Cal. and Ariz.; W. K. Chetwood, automobile state agent, Los Angeles, Cal., for southern Cal. and Ariz.; O. Rankin, special agent, Portland, Ore., for Ore. and southern Ida.; G. C. Newlon, special agent, Helena, Mont., for Mont. and part of Ida. The company operates in all the states and territories of the United States, except Miss.

HISTORICAL DATA

This company was organized in 1782. It entered the United States in 1804, being the first English fire office to establish an

American branch. The company withdrew in 1810 due to hostile legislation and did not re-enter for direct business until 1879. During the interim it did a reinsurance business and suffered to the extent of $500,000 from the Chicago conflagration in 1871 and $250,000 at Boston in 1872. The company controls the Imperial Insurance Co., of New York, Columbia Insurance Co. of New Jersey and the United Firemens Insurance Co. of Philadelphia. The home office statement of the Phoenix as of December 31, 1923, shows that it then had £30,471,209 of assets, including the paid up portion of its capital, £3,277,668. Its subscribed capital is £6,065,453. Conflagration losses: Baltimore, 1904, $472,769; San Francisco, 1906, $2,518,804. The San Francisco losses were paid by remittance from home office. Values of special deposits: Ga., $9,400; Va., $19,740; N. C., $9,300; N. M., $9,800; N. Y., $460,000; Ohio, $100,000. Largest amount insured in one hazard, gross, $100,000; net, $50,000.

ADMINISTRATION AND REPUTE: United States manager of this company is Percival Beresford, who is well known throughout the country and is in excellent standing. The company has a very high reputation both at home and abroad and is well managed in all departments. Underwriting and investment results for the past five years: 1923, underwriting loss, $122,357, investment profit, $122,994; 1922, underwriting profit, $146,576, investment profit, $424,765; 1921, underwriting profit, $69,880, investment profit, $431,007; 1920, underwriting loss, $148,792, investment profit, $68,779; 1919, underwriting profit, $455,613, investment profit, $102,235.

BOARD MEMBERSHIPS: Eastern Union, Western Union, South-Eastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, earthquake, explosion, farm, fire, inland marine, lightning, ocean marine, parcels post, profits, registered mail, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy.

PRUDENTIA RE- AND COINSURANCE CO., Ltd., Zurich, Switzerland

United States Manager, Rodney Davis, New York. Organized, 1875.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$5,022,893	$3,206,807	$1,020,196	$4,489,875	$4,718,831	$2,474,819	$1,512,444	$3,987,263	$2,557,764	+$356,687
1922	4,035,648	2,197,710	1,272,735	3,013,501	3,216,212	1,824,557	1,043,167	2,867,724	1,891,529	.....
1921	3,555,554	1,855,472	1,232,898	2,417,282	2,579,559	1,633,621	888,356	2,521,977	1,666,290	.....
1920	3,349,747	1,835,353	1,101,771	3,803,550	2,949,663	1,401,056	987,380	2,388,436	1,510,738	.....
1919	2,817,227	1,367,425	1,182,883	2,354,922	2,430,196	851,280	793,312	1,644,592	954,259	+333,062

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$399,650	Losses unpaid.....	$667,890
Bonds and stocks...	4,127,035	Unearned prems....	3,206,807
Cash.....	205,842	Contingent fund....	50,000
Agents' balances....	220,850	Other liabilities....	78,000
Interest.....	69,516	Total liabilities...	4,002,697
		Surplus.....	1,020,196
Total adm. assets.	$5,022,893	Total.....	$5,022,893

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $538,509,214, $5,468,341; motor vehicle, $1,993,976, $19,783; tornado, $20,555,034, $83,176; sprinkler leakage, $6,368,737, $22,088; riot, civil commotion and explosion, $13,289,557, $34,147; unclassified, effective prior to January 1, 1921, $14,523,465, $187,727.

BUSINESS SINCE ORGANIZATION: Premiums received, $15,981,360; losses paid, $8,114,578.

MORTGAGE LOANS: Loans aggregating $399,650, mostly on New York City and Philadelphia. Parcels are on property valued at $715,150, and the company holds $492,050 of insurance on the buildings. No interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $705,390; other bonds, $3,170,860; stocks, $250,785; total, $4,127,035.

UNITED STATES TRUSTEE: Bank of New York & Trust Co.

TERRITORY COVERED: The company operates in Ark., Colo., Ill., Ia., La., Mass., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was organized in 1875. Its home office statement as of December 31, 1922, shows a subscribed capital of 6,000,000 francs, and assets aggregating 53,578,950 francs. It entered the United States in July, 1918, and was licensed in N. Y. to do a fire reinsurance business. The company is controlled by the Swiss Reinsurance Co. of Zurich, and is under the same management. The highest amount insured in one hazard, $25,000. The company has deposited $216,000 with the Supt. of Ins. of N. Y. and $110,000 with the Supt. of Ins. of Ohio. The company was examined by the New York Insurance Department in 1923.

ADMINISTRATION AND REPUTE: The United States manager of this company is Rodney Davis, who has had many years experience as a fire insurance underwriter. The company has an excellent reputation in this country. Underwriting and investment results for the past five years: 1923, underwriting loss, $682,287, investment profit, $123,061; 1922, underwriting loss, $290,292, investment profit, $330,129; 1921, underwriting loss, $175,299; 1920, underwriting loss, $194,901, investment profit, $113,789; 1919, underwriting loss, $134,187, investment profit, $95,053.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, riot and civil commotion, explosion, sprinkler leakage, war risk, tornado and windstorm.

QUEENSLAND INSURANCE COMPANY, Sydney, N. S. W.

United States Managers, W. J. Colmans, New York. Organized, 1886.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$656,993	$38,719	$577,794	$81,445	$104,825	$39,053	$88,518	$127,571	$43,005	.....
1922	594,863	33,142	527,524	76,977	101,030	57,060	29,232	86,292	62,852	+817
1921	568,176	47,267	487,063	80,193	102,496	40,756	90,522	131,278	41,474	−28,731
1920	531,696	40,311	460,084	110,662	131.037	32,483	48,196	80,679	46,321	+12,082
1919	503,787	19,109	470,056	78,581	102,520	13,052	48,947	61,999	15,198	−14,687

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds...	$621,225	Losses unpaid.....	$35,221
Cash.....	18,177	Unearned prems....	38,719
Agents' balances....	12,062	Other liabilities.....	8,260
Interest.....	5,525		
Other assets.....	4	Total liabilities...	79,200
		Surplus.....	577,794
Total adm. assets.	$656,993	Total.....	$656,993

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $7,849,546, $66,825; ocean marine, $683,538, $2,365.

BUSINESS SINCE ORGANIZATION: Premiums received, $459,119; losses paid, $183,945.

FIELD MEN AND TERRITORY COVERED: For marine business, Balfour, Guthrie & Co., general agents, San Francisco, Cal.; Dodwell & Co., Ltd., marine agents, Seattle, Wash. The company is licensed in Cal., Ida., Mont., Ore., Wash. and in Canada.

HISTORICAL DATA

This company was established in 1886. It entered the United States in 1918. It was licensed by the California Insurance Department to transact marine insurance and has a deposit in that State of $275,000. It will begin writing fire business in eastern states in 1924.

ADMINISTRATION AND REPUTE: The former United States managers of this company, Balfour, Guthrie & Co., are well known underwriters of San Francisco. In general the company has a good reputation. W. J. Colmans, the present United States Manager, came from the home office in 1924, when the company planned to begin writing fire insurance in the United States. It was then expected that the company would remit $1,000,000 of additional funds to the United States Branch. Underwriting and investment results for recent years: 1923, underwriting loss, $7,152, investment profit, $23,595; 1922, underwriting loss, $2,869, investment profit, $36,081; 1919, underwriting loss, $3,914, investment profit, $14,278.

BOARD MEMBERSHIPS: Board of Fire Underwriters of the Pacific.

CLASSES OF INSURANCE WRITTEN: Fire, ocean marine.

REINSURANCE COMPANY SALAMANDRA, Copenhagen, Denmark

United States Managers, Meinel & Wemple, Inc., New York. Organized, 1918.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$6,149,586	$3,817,510	$1,236,557	$4,882,072	a$5,390,965	$3,151,791	$1,694,156	$4,845,947	$3,143,107	—$203,474
1922	6,089,963	3,387,643	1,630,312	3,656,757	t4,778,905	1,980,051	818,941	2,798,992	2,165,744	—248,369
1921	4,261,849	2,524,035	1,025,193	3,759,373	3,917,460	1,503,435	703,452	2,206,887	1,876,449	+314,249
1920	1,624,134	964,112	415,716	1,496,818	1,540,254	517,796	523,804	1,041,600	705,620	—15,000
1919	1,106,317	627,155	429,914	1,256,777	1,264,904	272,918	420,688	693,606	319,723	+531,222

t Incl. amts. received from Salamandra, $50,000 for taxes, $387,089 for unpaid losses and $426,876 in excess of liabilities transferred.
a Includes $189,683 received from Salamandra in excess of liabilities transferred.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$5,941,259	Losses unpaid.....	$955,519
Cash.....	52,901	Unearned prems....	3,817,510
Agents' balances....	65,900	Other liabilities....	140,000
Interest.....	89,526		
		Total liabilities...	4,913,029
		Surplus.....	1,236,557
Total adm. assets.	$6,149,586	Total.....	$6,149,586

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $673,717,790, $6,608,609; motor vehicle, $6,678,410, $39 384; tornado, $37,554,812, $160,747; sprinkler leakage, $6,541,455, $10,962; riot, civil commotion and explosion, $6,316,583, $12,203; earthquake, $409,722, $1,352; unclassified, effective prior to January 1, 1921, $40,888,627, $562,282.

BUSINESS SINCE ORGANIZATION: Premiums received, $15,051,798; losses paid, $7.275,126.

BONDS OWNED (Market Values): U. S. Gov't bonds, $940.450; State, County and Municipal bonds, $857.749; total, $5,941.259.

UNITED STATES TRUSTEE: Bank of New York & Trust Co., New York.

TERRITORY COVERED: The company operates in all the states and territories of the United States.

HISTORICAL DATA

This company was organized in 1918 and was organized to take care of the foreign business of the Salamandra of Petrograd. It was licensed by the New York Insurance Department as of August 15, 1919. As of December 31, 1922, the company reinsured the entire outstanding liabilities of the Salamandra Insurance Company of Petrograd. Largest amount insured in one hazard, gross, $50,000; net, $50,000. Values of deposits: N. Y. $225,000; Ohio $110,000.

ADMINISTRATION AND REPUTE: The United States managers of this company, Meinel and Wemple, Inc., is a well known and highly regarded company. Since the death of Mr. Meinel, Mr. Wemple has been the head of the firm. Underwriting and investment results for the past five years: 1923, underwriting loss, $440,152, investment profit, $227,000; 1922, underwriting loss. $365,200, investment profit, $322,038; 1921, underwriting loss, $475,751, investment profit, $345,327; 1920, underwriting loss, $76,798, investment profit, $77,599; 1919, underwriting loss, $113.231, investment profit, $11,923.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, lightning fire, riot and civil commotion, tornado and windstorm, sprinkler leakage, reinsurance, war risk, use and occupancy, inland marine and hail.

RELIANCE MARINE INSURANCE COMPANY, Ltd., Liverpool, Eng.

Attorney and Manager, W. L. H. Simpson, New York. Organized, 1885.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	Remit. to H. O.
1923	$638,566	$39,088	$479,663	$138,318	$166,449	$49,089	$40,594	$89,683	$36,395	—$53,401
1922	628,514	36,172	463,506	80,684	108,058	36,011	38,156	74,167	41,750	—10,142
1921	587,102	62,250	397,097	120,507	158,113	259,726	72,887	332,613	248,342	+4,388
1920	734,820	65,830	506,187	375,224	406,570	237,713	82,601	320,314	203,526	—46,680
1919	689,548	55,848	458,036	347,084	381,490	262,833	92,541	355,374	266,801	—141,410

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$600,905	Losses unpaid	$110,878
Cash	9,237	Unearned prems	39,088
Agents' balances	21,203	Other liabilities	8,937
Interest	6,856		
Other assets	365	Total liabilities	158,903
		Surplus	479,663
Total adm. assets.	$638,566	Total	$638,566

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean Marine, $6,050,218, $26,791; motor vehicle, $630,483, $12,669; inland navigation and transportation, $2,767,749, $12,284.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,705,499; losses paid, $4,642,904.

BONDS OWNED (Market Values): U. S. Gov't bonds, $380,455; State, County and Municipal bonds, $160,000; other bonds, $60,450; total, $600,905.

UNITED STATES TRUSTEES: Franklin Trust Co., Brooklyn, N. Y.

FIELD MEN AND TERRITORY COVERED: W. L. H. Simpson, attorney for the United States; Agents: F. H. G. Fry, New Orleans, La.; M. J. Sanders, New Orleans, La. The company operates throughout the United States and in Canada.

HISTORICAL DATA

This company was organized in 1881. It entered the United States in 1890. It has a paid up capital of £100,000. It is controlled by the Guardian Assurance Company, Ltd., of London. The United States branches of the Maritime of Liverpool, the Ocean Marine and the British & Foreign Marine, and the marine business of the American and Foreign Marine are all under the same management as the United States branch of this company. The largest net amount insured in one hazard. $25,000. Conflagration losses: Baltimore, 1904, $2,500. Deposit in N. Y., $626,500.

ADMINISTRATION AND REPUTE: This company is in good repute and its United States Manager, W. L. H. Simpson is an experienced underwriter. Underwriting and investment results for the past five years: 1923, underwriting profit, $56,251, investment profit, $13,307; 1922, underwriting profit, $26,986, investment profit, $49,565; 1921, underwriting loss, $171,098, investment profit, $57,620; 1920, underwriting profit, $62,215, investment profit, $32,616; 1919, underwriting loss, $15,956, investment profit, $26,463.

CLASSES OF INSURANCE WRITTEN: Ocean marine, inland marine, automobile.

ROYAL EXCHANGE ASSURANCE, London, Eng.

United States Manager, Gayle T. Forbush, New York; Assistant Manager, Arthur Waller. Organized, 1720

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$5,266,517	$2,756,108	$1,901,694	$2,880,229	$3,086,200	$1,657,557	$1,234,146	$2,891,703	$1,550,036	−$222,814
1922	5,457,632	2,589,700	2,181,943	2,922,548	3,153,783	1,635,752	1,241,311	2,877,063	1,601,368	−683,758
1921	5,511,061	2,544,721	2,235,269	2,826,436	3,063,618	2,175,166	1,363,179	3,538,345	2,000,128	+9,119
1920	5,610,815	2,997,862	1,591,737	4,459,008	4,659,108	2,326,660	1,761,474	4,088,134	2,483,943	+1,454,159
1919	4,301,666	2,454,058	1,059,677	3,626,537	3,791,318	1,778,610	1,445,675	3,224,285	1,892,287	−344,433

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$200,000	Losses unpaid	$475,494
Bonds and stocks	4,096,192	Unearned prems	2,756,108
Cash	255,649	Other liabilities	133,221
Agents' balances	633,782		
Interest	54,807	Total liabilities	$3,364,823
Other assets	26,087	Surplus	1,901,694
Total adm. assets.	$5,266,517	Total	$5,266,517

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $479,263,252, $4,441,841; ocean marine, $5,234,486, $24,685; motor vehicle, $7,927,467, $160,639; inland navigation and transportation, $283,250, $1,309; tornado, $29,669,363, $132,395; hail, $456,007, $1,092; sprinkler leakage, $1,924,998, $6,744; riot, civil commotion and explosion, $4,961,727, $7,054; earthquake, $838,600, $2,528; unclassified, effective prior to January 1, 1921, $24,810,798, $303,302.

BUSINESS SINCE ORGANIZATION: Premiums received, $51,222,936; losses paid, $30,619,538.

MORTGAGE LOANS: There is a loan of $200,000 on an office building at 83 Maiden Lane, New York City, valued at $585,000; The company holds $350,000 of insurance on the mortgaged building.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $2,601,492; State, County and municipal bonds, $568,960; other bonds, $892,240; stocks, $34,500; total, $4,096,192.

UNITED STATES TRUSTEE: Bankers Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: Russell E. Stevens, general agent, Boston, Mass., Robert H. Case, special agent, Boston, Mass., for New England; Fred E. Potter, state agent, Elmira, N. Y., for New York; Harold B. Hayward, state agent, Pittsburgh, Pa., John Marsden, special agent, Roselle Park, N. J., for New Jersey and Pennsylvania; A. N. Hamilton, special agent, Philadelphia, Pa., for Eastern Pennsylvania, Maryland, District of Columbia and West Virginia; James B. Tallman, general agent, Chicago, Ill., for Cook County; John Bauer, special agent, Chicago, Ill., for Illinois and Indiana; A. L. Severson, special agent, Stoughton, Wis., for Minnesota and Wisconsin.; Charles D. Livingston, general agent, Detroit, Mich., A. N. McDouglal, special agent, Detroit, Mich., for Michigan, Kentucky, Ohio and Tennessee; Jean W. Tallman, special agent, Columbus, Ohio for Ohio; Firman B. White, state agent, Kansas City, Mo., for Kansas and Missouri; Arthur R. Porter, state agent, Denver Colo., for Nebraska Colorado and Wyoming. Pacific Department comprising Ariz., Cal., Ida., Mont., Nev., Ore., Utah, Wash., Hawaii and Alaska: Benj. Goodwin, manager, W. A. Frazier. Earl R. Holland, assistant managers, San Francisco, Cal.; R. DeLappe, general adjuster, San Francisco, Cal.; special agents, Frank A. Mack, San Francisco, Cal., Chas. K. Moore, Los Angeles, Cal., L. B. Stackpole, Los Angeles, Cal., H. A. Baker, Los Angeles, Cal., George W. Madison, Berkeley, Cal., George P. Williams, Fresno, Cal., Fred. Tebben, Portland, Ore., J. P. Tompkins, Poreland, Ore., Bert Thurston Seattle, Wash., W. G. Frazier, Spokane, Wash., Walter I. McCallum, Great Falls, Mont., Wendell H. Payne, Salt Lake City, Utah. Seibels, Bruce & Company, managers, southern department. Columbia, S. C., for Ala., Fla., Ga., N. C. and S. C.; Edwin G. Seibels, president, John J. Seibels, vice-president; Charles J. Bruce, vice-president, R. Means Davis, secretary and treasurer, Columbia, S. C.; special agents: Jno. H. Cato, Jr., 221 Richmond Trust Building, Richmond, Va., for Va. and N. C.; H. C. Porter, Jr. and J. C. Steen, Columbia, S. C., for S. C.; Chas. M. Hillard and J. Walter Hillard, Palatka, Fla., for Fla.; H. R. Deal and Robt. M. Simmonds, 233 Trust Co. of Ga. Building, Atlanta, Ga., for Ga. and Ala. Southwestern department: Trezevant & Cochren, general agents, Dallas, Tex., for Ark., La., Okla., Tex.; special agents: Joe G. Smith, Dallas, Tex., for north central Tex.; Chas. O'N. Bryan, Dallas, Tex., for northwest Tex.; J. W. Buehrer, Dallas, Tex., for north east Tex.; G. D. Powell, Waco, Tex., for central Tex.; B. A. Gill, San Antonio, Tex., for southwest Tex.; Sam. M. Powell, Houston Tex., for southeast Tex.; John E. Wilkinson, Oklahoma City, Okla., for western Okla.; Frank C. Beazley Oklahoma City, Okla., for western Okla.; A. L. Tiedeman, Muskogee, Okla., for eastern Okla.; L. E. Walker, Little Rock, Ark., for western Ark.; H. A. Amonette, Little Rock, Ark., for eastern Ark.; E. E. Wright, New Orleans, La., for La.; Geo. E. Williams, New Orleans, La., for north La.; Rodney L. Hubert, New Orleans, La., for south La.; adjusters: H. J. Murphy, Dallas, Tex., for Tex.; Paul A. Howard, Dallas, Tex., for Tex.; G. W. Kline, Oklahoma City, Okla., for Okla. Appleton & Cox., Inc., attorneys marine dept., 3 So. William st., New York City. The company operates in all the states and territories of the United States excepting Alas. N. M., Del. and N. D.

HISTORICAL DATA

This company entered the United States in 1891 with headquarters at San Francisco, moving to New York in 1898. The company has a paid-in capital of £689,220 and a deposit of $400,000 in the United States. Home office statement shows assets, December 31, 1923, £11,773,850. Largest amount insured in one hazard, gross, $100,000; net, $50,000. Conflagration losses: Baltimore, 1904, $402,558; San Francisco, 1906, $2,968,637. Baltimore and San Francisco losses were paid by remittances from home office. Values of special deposits: Virginia, $59,000; North Carolina, $10,300; Georgia, $10,000; Ohio, $100,000; Massachusetts. $200,000.

ADMINISTRATION AND REPUTE: The United States branch of this company is managed by Gayle T. Forbush, who is highly regarded in the insurance business. Underwriting and investment results for the past five years: 1923, underwriting loss, $93,222, investment profit, $35,785; 1922, underwriting profit, $51,405; investment profit, $579,028; 1921, underwriting loss, $36,987; investment profit, $625,821; 1921, underwriting loss, $362,637; investment loss, $539,712; 1919, underwriting loss, $25,266; investment profit, $82,050.

BOARD MEMBERSHIPS: Eastern Union, Western Union, Rocky Mountain Board of Fire Underwriters, Board of Fire Underwriters of the Pacific, Southeasterm Underwriters Association, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, marine, tornado and windstorm, sprinkler leakage, tourists' baggage, riot and civil commotion, automobile.

ROYAL INSURANCE COMPANY, Ltd., Liverpool, Eng.

United States General Attorney, Walter Carter; Secretary, Harold A. Fortington, New York Dept.; Frederick B. Kellam, New York, Manager, N. Y. and Middle States; Manager, R. V. Watt, San Francisco; Managers, Field & Cowles, Boston; Manager, Elwin W. Law, Chicago; Manager, Milton Dargan, Atlanta; Manager for Marine and Transportation Department, John E. Hoffman.

Organized, 1845.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit to H. O.
1923	$21,756,059	$13,499,794	$5,863,859	$14,315,504	$15,179,597	$7,338,950	$6,094,429	$13,433,379	$6,646,062	—$923,613
1922	21,253,689	12,763,036	5,795,550	13,164,465	14,056,525	7,327,163	5,763,088	13,090,251	6,787,394	—1,481,683
1921	21,217,105	12,742,652	5,668,882	12,899,897	13,726,100	7,813,998	6,229,578	14,043,576	7,827,652	+216,502
1920	21,107,731	13,247,403	5,146,335	15,018,795	15,763,853	7,094,920	6,676,715	13,771,635	7,237,665	—215,304
1919	19,489,740	11,496,245	5,277,632	13,584,708	14,328,071	5,573,231	5,302,345	10,875,576	5,309,354	—2,104,160

Unearned premiums include amounts reclaimed on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$2,408,500	Losses unpaid	$1,583,128
Mortgage loans	281,300	Unearned prems	13,445,083
Bonds and stocks	14,687,140	Perp. dep. recl	54,711
Cash	1,594,447	Other liabilities	809,278
Agents' balances	2,389,424		
Interest and rents	194,541	Total liabilities	15,892,200
Other assets	200,707	Surplus	5,863,859
Total adm. assets	$21,756,059	Total	$21,756,059

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,120,573,501, $19,837,337; ocean marine, $4,602,037, $77,430; motor vehicle, $128,874,467, $2,013,819; inland navigation and transportation, $14,576,979, $42,823; tornado, $235,240,128, $1,194,444; sprinkler leakage, $12,444,207, $45,254; riot, civil commotion and explosion, $4,535,837, $9,207; unclassified, effective prior to January 1, 1921, $195,971,319, $2,254,338.

BUSINESS SINCE ORGANIZATION: Premiums received, $292,062,310; losses paid, $156,450,162.

REAL ESTATE OWNED: Comprises 3 properties carried at their book values, which are $615,665 less than cost. They are as follows: Royal Insurance Building, Walnut and Third Streets, Philadelphia, book value, $65,000; Royal Insurance Building, Pine and Sansome Streets, San Francisco, book value, $1,068,500; Royal Insurance Building, N. E. corner William Street and Maiden Lane, New York, book value, $1,275,000.

MORTGAGE LOANS: There are 6 loans aggregating $281,300, all of which are upon New York City property. The largest loan of $200,000 is secured by an office building at 25 Pine Street, valued at $350,000.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $5,524,297; State, County and Municipal bonds, $1,288,236; other bonds, $7,524,273; stocks, $350,335; total, $14,687,140.

UNITED STATES TRUSTEE: Bank of New York & Trust Co., New York. United States committee of management, James A. Macdonald, Columbus O'Donnell Iselin, William Woodward, Gates W. McGarrah.

FIELD MEN AND TERRITORY COVERED: Walter Carter, general attorney, New York Department for United States, 84 William Street, New York; Harold A. Fortington, secretary; Frederick B. Kellam, manager, W. Mackintosh, Chas. R. Pitcher, assistant managers, James Keeley, agency superintendent; John E. Hoffman, marine manager, 84 William Street, New York; New York Department comprises, N. Y., N. J., Pa., Del., Md., W. Va. and D. C.; Special Agents: James M. Daggett, Albany, N. Y., for eastern N. Y.; H. S. Visscher, Rochester, N. Y., for western N. Y.; W. E. Bryan, New York City, for suburban N. Y.; Allan Hay, Newark, N. J., for N. J.; W. T. Mills, Jr., Harrisburg, Pa., for eastern Pa. and Del.; J. E. Sautter, Pittsburgh, Pa., for western Pa.; William C. Poe, Jr., Baltimore, Md., for D. C., Md. and W. Va.; W. H. Gibson, Centerville, Md., for eastern Md.; New England Department, 85 Water Street, Boston, Mass.; Field & Cowles, managers for Me., N. H., Vt., Mass., R. I. and Conn.; Special Agents: H. A. Wiley, Fred M. Johnson, 85 Water Street, Boston, Mass., for New England; Charles H. Field, Belfast, Me., for Me.; John F. Williams, Meriden, Conn., for Conn.; Wakefield, Morley & Co., general agents for part of Conn.; Western Department, 209 W. Jackson Blvd., Chicago, Ill., for Ill., Ind., Ohio, Mich., Ia., Kans., Minn., Wis., Mo., N. D., S. D., Neb., Colo., Wyo.; Elwin W. Law, manager, S. H. Quackenbush, deputy manager; H. L. Dalton, assistant manager; H. W. Boyd, W. M. Frink, H. F. Gregg, agency superintendent; D. B. Welpton, general adjuster; R. A. Buckman, superintendent automobile department; J. M. Mather, superintendent Cook County department; H. E. Peterson, superintendent farm department; State and Special Agents: H. B. Greer, Denver, Colo., state agent for Colo. and Wyo.; W. M. Coy, state agent for Ill.; W. W. Cannon, Decatur, Ill.; A. T. Ahlin, Maple Park, Ill., special agents for Ill.; H. C. Bilter and L. B. Foley, Chicago, special agents for Cook County; R. B. McClure, H. A. Wilson, Indianapolis, special agents for Ind.; W. W. Waddell, Des Moines, Ia., state agent for Ia.; R. P. Osier, Des Moines, special agent for Ia.; E. W. DeCrof, Kansas City, Mo., state agent for Mo.; R. B. Durham, St. Louis, Mo., special agent for Mo.; J. G. Updegrall, Kansas City, Mo., state agent for Kans.; Carl E. Bailey, Wichita, Kans., special agent for Kans.; Martin Brown, Detroit, Mich., state agent for Mich.; H. F. Sirich and H. B. Finch, Detroit, special agents, for Mich.; August Quast, Minneapolis, special agent for Minn.; W. H. Unger, Minneapolis, Minn., state agent for Minn. and N. D.; L. A. White, Omaha, Neb., state agent for Neb.; B. T. Duffy, Cleveland, Ohio, local manager for Cleveland, Ohio; George A. Yunker, Cleveland Ohio, assistant local manager for Cleveland, Ohio; B. O. Evans, Mt. Vernon, Ohio, and S. E. Goodfellow, Columbus, Ohio, Martin Vold, Jr., Cincinnati, Ohio, special agents for Ohio; Frederick Sebold, Sioux Falls, S. D., state agent for S. D.; H. C. Busack, Milwaukee, Wis., state agent for Wis.; Harvey Girard, Milwaukee, Wis., special agent for Wis.; Southern Department, Hurt Bldg., Atlanta, Ga.; Milton Dargan, manager, F. M. Mikell, assistant manager; W. Q. Slaughter, assistant manager, George P. Street, agency superintendent; State and Special Agents: Ala.: Edwin Fitzgerald, special agent, Birmingham, Ala. and

Charles E. Blackwell, farm special agent, Atlanta, Ga.; Ark.: Esmond Ewing, special agent and Joseph Ely, farm special agent, Little Rock, Ark.; Fla.: B. F. Weaver, special agent, Jacksonville, Fla.; Ga.: B. E. Dryden, B. R. Rhett and T. D. Lippitt, special agents and Chas. E. Blackwell, and Roy May, farm special agents, Atlanta, Ga.; Ky.: Milton C. Miller, state agent and Edw. D. Schane, special agent and Lloyd R. McKnight, farm special agent, Louisville, Ky.; La.: E. A. Chavanne, state agent, Louis E. Martin, special agent, and F. M. Highfill, farm special agent, New Orleans, La.; Miss.: E. A. Chavanne, state agent, William B. Sullivan, special agent and F. M. Highfill, farm special agent, New Orleans, La., and John T. Carter, farm special agent, Jackson, Miss.; N. C.: E. M. Schenck, special agent, Greensboro, N. C. and B. D. Farrabee, farm special agent, Raleigh, N. C.; Okla.: Mendez Young, special agent and B. M. Stanton, farm special agent, Oklahoma City, Okla.; S. C.: W. A. Camp, special agent. Columbia, S. C., and Roy May, farm special agent, Atlanta, Ga.; Tenn.: F. H. Warren, Esq., state agent, and J. A. Mable, special agent, Nashville, Tenn. and G. W. Crittenden, farm special agent, Elkton, Ky.; Tex.: R. C. McConnell, state agent and Fred Gibbons and W. J. McManmon, special agents, and A. A. Wright, farm special agent, Dallas, Tex.; Va.: George B. Jennings, state agent, W. A. Jordon, Jr., special agent and Will A. Jordon, Sr., farm special agent, Richmond, Va.; Pacific Coast Department, cor. Pine and Sansome Streets, San Francisco, Cal.; Rolla V. Watt, manager for Cal., Nev., Ore., Wash., Ida., Mont., Utah, N. M., Ariz., Alaska and Hawaii; H. R. Burke, assistant manager, San Francisco, Cal.; Fred H. Farr, second assistant manager; Fred J. Perry, agency superintendent, San Francisco, Cal.; C. D. Gabrielson, Salem, Ore. for Ore.; M. B. Evans, Seattle, Wash. and A. O. Armstrong, Portland, Ore., for western Wash. and Alaska and northern Ore.; J. H. Banks, Spokane, Wash., for eastern Wash., northern Ida. and eastern Mont.; T. E. Atherstone, Billings, Mont., for eastern Mont.; E. P. Eldred, Fresno, Cal., for central Cal.; J. B. Walden, San Francisco, Cal., for northern Cal. and Nev.; J. G. Rourke, San Francisco, Cal., for Bay Counties; V. W. McKinney and Harrison M. Tucker, Los Angeles, Cal., for southern Cal.; D. L. Stewart, Sacramento, Cal., for central Cal.; Paul H. Hobby, Salt Lake City, for Utah and southern Ida.; H. M. Frank, Phoenix, for Ariz. and N. M.; W. H. Ticknor, special risk department, San Francisco, Cal. The company operates in all the states and territories of the United States and Canada.

HISTORICAL DATA

This company was organized in 1845 and entered the United States in 1851. The home office statement as of December 31, 1923, shows a subscribed capital of £5,599,430; a paid up capital of £1,679,829, and assets aggregating £37,270,900. The company owns the majority of the stock of The Queen Insurance Company of America. Conflagration losses: Baltimore, 1904, $1,002,344; San Francisco, 1906, $4,595,176. San Francisco losses were paid by remittance from the home office. Value of special deposits: Va., $100,880; Ga., $10,200; N. M., $10,000; N. C., $9,200; N. Y., $587,000; Ohio, $110,000. Directors owned $122,925 of company's stock in 1923. Largest amount insured in one hazard, gross, $959,500; net, $200,000.

ADMINISTRATION AND REPUTE: The Royal Insurance Company is one of the strongest organizations of its kind in the world. It does a world wide business, transacting all lines of insurance except in the United States, where, because of legal limitations, it is confined to fire and marine insurance. The Company operates under a committee of management consisting of Gates W. McGarrah, James A. MacDonald, Columbus O'Donnell Iselin and William Woodward. General attorney for the United States is Walter Carter, who is in high repute. The direct management of the company is divided into territorial departments, manager in each department being very well known throughout the country. Underwriting and investment results for the past five years: 1923, underwriting profit, $459,619, investment profit, $548,265; 1922, underwriting profit, $389,024, investment profit, $1,233,826; 1921, underwriting loss, $780,292, investment profit, $1,100,458; 1920, underwriting loss, $540,946, investment profit, $713,410; 1919, underwriting profit, $1,582,902, investment profit, $362,348.

BOARD MEMBERSHIPS: Eastern Union, South-Eastern Underwriters Association, Western Union, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, explosion, farm, fire, inland marine, lightning, ocean marine, parcels post, perpetual, registered mail, reinsurance, rent, riot, and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy.

RUSSIAN REINSURANCE COMPANY, Petrograd, Russia.

United States Manager, Paul E. Rasor, New York.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec' from or (−) Remit to H. O.
1923	$1,074,069	.....	$1,038,608	—$450 713	—$381.247	$383,241	$59 373	$442,614	$143,751	—$30,023
1922	1,994,801	723,905	997,139	743,771	847,226	1,074,097	303,635	1,377,732	930,705	+2,246
1921	2,441,494	1,202,708	817,969	1,458,120	1,562,482	1,143,614	513,807	1,665,421	1,217,727	—230,000
1920	2,659,910	1,377,760	955,374	1,810,917	1,917,115	983,166	621,249	1,604,415	1,012,268	—94,956
1919	2,554,487	1,210,553	1,066,394	1,526,929	1,626,459	954,733	551,755	1,506,488	870,814	+12,316

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$1,040,120	Losses unpaid.....	$7,655
Cash.....	25,449	Other liabilities....	27,806
Agents' balances....	8,590		
		Total liabilities...	35,461
		Surplus.....	$1 038,608
Total adm. assets.	$1,074.069	Total.....	$1,074,069

BUSINESS SINCE ORGANIZATION: Premiums received, $19,869,239; losses paid, $12,311,175.

BONDS OWNED (Market Values): U. S. Gov't bonds, $100,000; State, County and Municipal bonds, $940,120; total, $1.040,120.

UNITED STATES TRUSTEE: Bankers Trust Company, New York.

TERRITORY COVERED: The company is licensed in Colo., Del., Ill., La., Mass., Mich., Mont., Nev., N. H., N. Y., N. C., Ohio, Pa., Tex., W. Va., Ia. and Ark.

HISTORICAL DATA

This company was authorized to transact business in New York State early in 1907. Value of deposits: New York, $200,000; Ohio, $100,000. Largest amount insured in one hazard, $25,000.

ADMINISTRATION AND REPUTE: It is unlikely that this company has any present connection with its home office, owing to the condition of affairs in Russia during the past several years. Paul E. Rasor, the United States manager of this company, is also United States manager for the Moscow Insurance Company, First Russian Insurance Company, and The Nordisk Reinsurance, of Copenhagen, Denmark. Mr. Rasor is a well known reinsurance underwriter. Underwriting and investment results for the past five years: 1923, underwriting profit, $71,290, investment profit, $201; 1922, underwriting loss, $5,436, investment profit, $182,360; 1921, underwriting loss, $123,451; 1920, underwriting profit, $1,283, investment loss, $8,937; 1919, underwriting profit, $207,282, investment profit, $61,695.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, inland marine, tornado and windstorm, sprinkler leakage, riot and civil commotion, all by reinsurance.

SCANDINAVIAN AMERICAN ASSURANCE CORPORATION, LTD.

Christiania, Norway.

U. S. Manager, J. M. Wennstrom, New York.

(United States Branch Statistics)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$1,303,867	$892	$781,950	—$5,495	$57,033	$253,340	$43,754	$297,094	$76,700	—$171,515
1922	1,675,228	.....	977,173	—707,428	—434,041	738,180	—6,370	731,810	149,960	—409,682
1921	3,228,730	772,352	947,646	1,551,248	1,734,529	2,344,646	637,337	2,981,983	1,788,667	+119,038
1920	4,255,480	1,465,891	686,023	4,553,602	4,735,563	3,019,043	1,387,041	4,406,084	3,446,709	+380,999
1919	3,701,044	1,058,657	1,039,933	3,490,268	3,616,272	2,076,882	1,025,847	3,102,729	2,619,171	—285,039

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Bonds	$643,969	Losses unpaid	$519,525
Cash	645,755	Unearned prems	892
Agents' balances	277	Other liabilities	1,500
Interest	7,723		
Other assets	6,143	Total liabilities	521,917
		Surplus	781,950
Total adm. assets	$1,303,867	Total	$1,303,867

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Inland navigation and transportation, $1,682,104, $1,947;

BUSINESS SINCE ORGANIZATION: Premiums received, $12,681,937; losses paid, $9,345,218.

BONDS OWNED (Market Values): U. S. Gov't bonds, $436,844; State, County and Municipal bonds, $200,000; other bonds, $7,125; total, $643,969.

UNITED STATES TRUSTEE: Guaranty Trust Company, New York.

TERRITORY COVERED: The company is licensed in Ia., N. Y. and Ohio.

HISTORICAL DATA

This company was organized in Norway in 1916 by ten Norwegian insurance companies. It entered the United States during the latter part of the same year, writing marine insurance only. It was originally managed by O. G. Orr & Company, who were succeeded by H. F. & T. R. Osborn and in turn by J. M. Wennstrom in 1921. Capital stock of the company is owned by eight Norwegian and two Danish companies. The company was examined by the New York Insurance Department in 1923. Largest amount insured in one hazard: gross, $30,000; net, $20,000.

ADMINISTRATION AND REPUTE: J. M. Wennstrom, United States manager of this company, is also United States manager for the Svea Fire & Life Insurance Company of Gothenberg, Sweden, and the Christiana General Insurance Company, of Christiana, Norway. Mr. Wennstrom is also president of the Hudson Insurance Company of New York. Underwriting and investment results for the past two years: 1923, underwriting loss, $120,650, investment profit, $9,971; 1922, underwriting profit, $75,513, investment profit, $171,973.

CLASSES OF INSURANCE WRITTEN: Fire, lightning and marine insurance.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

Edinburgh, Scotland.

United States Manager, J. H. Vreeland, Hartford, Conn. Organized, 1824. (United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$8,319,099	$4,055,081	$3,581,006	$3,873,041	$4,267,256	$1,980,097	$1,615,162	$3,595,259	$1,831,874	+$78,441
1922	9,178,569	3,796,154	4,731,059	3,644,926	4,002,314	2,103,291	1,487,267	3,590,558	1,893,472	—59,722
1921	8,442,342	3,861,791	3,909,381	3,644,436	3,999,151	2,281,147	1,594,187	3,875,334	2,032,297	—71,894
1920	8,250,017	4,212,106	3,264,827	4,572,645	4,901,111	2,336,447	2,038,858	4,375,305	2,366,508	—36,176
1919	7,968,939	3,951,484	3,210,487	4,580,327	4,907,041	1,715,269	1,930,746	3,646,015	1,735,013	+107,064

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Real estate	$193,842	Losses unpaid	$417,008
Mortgage loans	244,200	Unearned prems	4,055,081
Bonds and stocks	6,462,053	Other liabilities	266,004
Cash	374,108		
Agents' balances	930,550	Total liabilities	4,738,093
Interest and rents	110,749	Surplus	3,581,006
Other assets	3,597		
Total adm. assets	$8,319,099	Total	$8,319,099

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $761,165,399, $6,644,477; motor vehicle, $24,228,936 $280,118; tornado, $54,800,341, $213,783; hail, $385,487, $1,357; sprinkler leakage, $6,276,862, $15,442; riot, civil commotion and explosion, $8,259,994, $9,122; earthquake, $1,229,600, $4,431; unclassified, effective prior to January 1, 1921, $43,903,976, $522,886.

BUSINESS SINCE ORGANIZATION: Premiums received, $82,898,311; losses paid, $44,802,254.

REAL ESTATE OWNED: Consists of 1 parcel located at 75 Elm Street, Hartford, Conn., with office building which cost $209,394.

MORTGAGE LOANS: These loans are mostly small, the bulk of them secured by properties in Hartford, Conn., with one in St. Paul, Minn.; $244,200 of loans are secured by properties valued at more than double the amount loaned thereon. The company holds ample insurance on the buildings. On December 31, last, no interest was past due.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $2,309,443; State, County and Municipal bonds, $773,210; other bonds, $3,367,805; stocks, $11,595; total $6,462,053.

UNITED STATES TRUSTEES: Meigs H. Whaples, Morgan B. Brainard, L. Edmund Zacher, Hartford.

FIELD MEN AND TERRITORY COVERED: J. H. Vreeland, Hartford, Conn., manager U. S. and Canada; J. H. McCormick, Hartford, secretary; Angus Caruth, W. R. Hills, T. R. Fletcher, Hartford, assistant secretaries. General agents: Trezevant & Cochran, Dallas, Tex., for Tex., Ark. Okla.; Thompson Derr & Bro., Wilkes-Barre, for Pa.; Jos. Emsheimer Ins. Agency, Wheeling, for W. Va.; H. C. Hare & Co., Jacksonville, for Fla.,

Munger, Vokoun, Wetmore & Witherbee, Chicago, for Cook County, Ill.; H. W. Fores, San Francisco, for Cal., Ariz., Nev., Alaska and Haw. Special agents: John H. Fuller, San Francisco, for northern Cal.; A. F. Nicoll, Los Angeles, for southern Cal.; Jno. B. Fritschi, San Francisco, for central Cal.; F. R. Kugler, Boston, for eastern Mass., R. I., Me. and N. H.; Wm. B. Kline, Hartford, for Conn. and western Mass.; R. M. Underwood, Brooklyn, for suburban New York; and O. E. Goeringer, Brooklyn, for eastern N. Y.; J. J. Duane, Rochester, for western N. Y.; A. MacKenzie, Jr., Newark, for N. J.; J. W. Crumely, Richmond, for Va., Md., and D. C.; W. H. Wearn, Jr., Charlotte, for N. C. and S. C.; Bockover Toy, Atlanta, for Ga. and Ala.; E. W. Charlton, New Orleans, for La.; E. C. Curtis, Grand Rapids, for Mich.; G. E. Schweers, Milwaukee, for Wis.; A. W. Baxter and H. B. Martin, Chicago, for Ill.; F. W. Cole, Memphis, for Tenn.; J. W. Herd, St. Louis, for Mo.; J. L. Reams, Denver, for Colo., Wyo., N. M. and Utah; R. J. Gray, Columbus, for western Ohio; L. F. Daniel, Minneapolis, for Minn.; O. E. Scurr, Omaha, for Neb. and Ia.; Ewing Stults, Louisville, for Ky.; F. W. Gaston, Tacoma, for western Wash., Ore., B. C.; C. R. Kerns, Spokane, eastern Wash., Mont. and Ida.; E. M. Foote, Toronto, for eastern Canada; Wm. Cowan, for Man., Alta. and Sask. Southwestern Department, Dallas, Tex.: Trezevant & Cochran, general agents for Ark., Okla. and Tex.; W. F. Scott, state agent, Little Rock, Ark.; L. E. Walker, special agent, Little Rock, Ark.; J. W. Eilkinson, special agent, Oklahoma City, Okla.; R. W. Crow, special agent, Muskogee, Okla.; Geo. W. Kline, adjuster, Oklahoma City, Okla.; Geo. C. Young, special agent, Dallas, Tex.; Jos. G. Smith, special agent, Dallas, Tex.; Chas. O'N. Bryan, special agent, Dallas, Tex.; J. Chas. Pearson, special agent, San Antonio, Tex.; G. D. Powell, special agent, Waco, Tex.; S. M. Powell, special agent, Houston, Tex.; J. W. Buehrer, adjuster, Dallas, Tex.; H. J. Murphy, adjuster, Dallas, Tex. The company does business in all of the United States except N. D., S. D., Vt. and Miss.

HISTORICAL DATA

This company was incorporated by acts of Parliament of Great Britain and Ireland. The Scottish Union Insurance Company was organized in 1824 and the Scottish National Insurance Company in 1841, amalgamation of the two companies having been effected on May 27, 1878, under the present title. The authorized capital stock is £6,000,000, subscribed £5,539,280; paid in, £300,000. As of December 31, 1923, the home office statement showed total assets of £12,934,012. Largest amount insured in one hazard, gross, $250,000; net, $50,000.

ADMINISTRATION AND REPUTE: It is interesting to note that the first president of this company was Sir Walter Scott, who occupied the chair during the years 1825, 1827, 1828 and 1829. The company has always enjoyed an excellent reputation, both in Great Britain and in this country. It entered the United States in 1880 under the management of Martin Bennett. The present manager is John H. Vreeland. The company owns controlling interest in the American Union Insurance Company of New York and guarantees the policies of the British Underwriters Agency, United States Branch, and the Edinburgh Underwriters Agency (in the Dominion of Canada). Underwriting and investment results for the past five years are as follows: 1923, underwriting profit, $56,991, investment profit, $125,208; 1922, underwriting profit, $214,675, investment profit, $665,547; 1921, underwriting profit, $170,916, investment profit, $543,923; 1920, underwriting loss, $123,414, investment profit, $210,664; 1919, underwriting profit, $235,264, investment profit, $173,816.

BOARD MEMBERSHIPS: Eastern Union, Western Union, South-Eastern Underwriters Association, Board of Fire Underwriters of the Pacific, Rocky Mountain Fire Underwriters Association, National Automobile Underwriters Conference, Eastern Automobile Underwriters Conference, Canada Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, farm, fire, hail, lightning, profits, re-insurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

Conflagration losses: Baltimore, 1904, $158,438; Toronto, 1904, $151,134; San Francisco, 1906, $1,046,635. Values of special deposits: Ga., $9,800; N. C., $10,300; N. M., $10,200; Va., $52,680; N. Y., $200,000; Conn., $110,000; Ohio, $100,000.

THE SEA INSURANCE COMPANY, Ltd., Liverpool, Eng.

United States Managers, Chubb & Son, New York. Organized, 1875. (United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$2,783,097	$223,699	$1,083,109	$1,042,164	$1,419,437	$457,717	$377,281	$834,998	$502,606	—$309,574
1922	2,890,067	242,129	1,393,111	1,048,709	1,204,840	532,079	380,975	913,054	450,342	—861,215
1921	2,909,088	324,161	1,306,939	842,809	986,498	630,784	458,298	1,089,082	725,234	—103,628
1920	3,355,680	743,300	1,231,800	2,232,041	2,386,932	1,145,273	1,158,259	2,303,532	1,050,637	+62,585
1919	3,004,559	483,941	996,765	1,849,510	2,110,751	865,746	690,054	1,555,806	882,986	—14,144

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$2,419,060	Losses unpaid	$1,290,733
Cash	86,943	Unearned prems	223,699
Agents' balances	192,796	Other liabilities	185,556
Interest	23,923		
Other assets	60,375	Total liabilities	1,699,988
		Surplus	1,083,109
Total adm. assets	$2,783,097	Total	$2,783,097

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $31,787,764, $215,232; inland navigation and transportation, $23,210,384, $140,825.

BUSINESS SINCE ORGANIZATION: Premiums received, $29,172,933; losses paid, $14,917,684.

BONDS OWNED (Market Values): U. S. Gov't bonds, $1,728,190; State, County and Municipal bonds, $690,870; total, $2,419,060.

UNITED STATES TRUSTEE: Equitable Trust Co., New York.

TERRITORY COVERED: The company is licensed in Ala., Ark., Cal., Colo., Ill., Ia., La., Mich., Minn., N. J., N. Y., Ohio, Ore., Pa., Tex. and Wash.

HISTORICAL DATA

This company was organized in 1875 and entered the United States in 1876. The company has a subscribed capital of £500,000, all of which is paid up. Home office statement shows assets, December 31, 1923, £1,699,389. Conflagration losses: Baltimore, 1904, $6,000. Value of special deposits: N. Y., $235,000; Ohio, $110,000. Largest net amount insured in one hazard; gross $250,000, net, $50,000.

ADMINISTRATION AND REPUTE: The United States managers of this company are also United States managers of The Marine of London, and general agents of the Marine branch of The London Assurance, The Alliance Assurance of London, The Hartford Fire Insurance Co., of Hartford (marine and inland dept.) and of The Federal of New Jersey for marine, inland and automobile business. Both the company and its managers are in excellent repute. Underwriting and investment results for the past five years: 1923, underwriting profit, $69,094, investment profit, $93,892; 1922, underwriting profit, $288,431, investment profit, $300,505; 1921, underwriting loss, $40,770, investment profit, $225,537; 1920, underwriting profit, $35,231, investment profit, $137,219; 1919, underwriting profit, $115,096, investment profit, $87,948.

CLASSES OF INSURANCE WRITTEN: Ocean marine, inland marine, motor vehicle, riot and civil commotion.

SECOND RUSSIAN INSURANCE COMPANY, Petrograd, Russia.

United States Manager, Meine. & Wemple, Inc., 469 Fifth Avenue, New York. Organized, 1835. U. S. branch established, 1913.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$1,088,909	$352,756	$523,194	$482,205	$544,360	$459,553	$205,883	$665,436	$350,470	—$20,000
1922	1,256,243	350,578	587,771	389,914	492,238	1,030,580	198,166	1,228,746	328,633	—81,179
1921	2,168,941	534,737	525,897	1,342,845	1,475,657	1,324,400	495,032	1,819,432	1,730,268	—71,357
1920	2,436,374	850,429	940,999	2,028,593	2,135,193	1,164,996	611,850	1,776,846	1,267,793	—91,500
1919	2,170,841	807,143	817,701	1,421,246	1,530,045	1,279,534	566,141	1,845,675	1,224,792	—183,918

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,090,480	Losses unpaid	$207,509
Cash	17,395	Unearned prems	352,756
Agents' balances	—32,877	Other liabilities	5,450
Interest	13,912	Total liabilities	565,715
		Surplus	523,194
Total adm. assets	$1,088,909	Total	$1,088,909

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Fire, $58,994,996, $617,154; motor vehicle, $1,388,476, $5,346; inland navigation and transportation $128 450, $119; tornado, $3 336 383, $16,206; sprinkler leakage, $407,872, $843; riot, civil commotion and explosion, $965,406, $1,808; earthquake, $21,564, $71; unclassified, effective prior to January 1, 1921 $4,883,183, $5,726.

BUSINESS SINCE ORGANIZATION: Premiums received, $15,486,754; losses paid, $9,910,321.

BONDS OWNED (Market Values): U. S. Gov't bonds, $248,050; State, County and Municipal bonds, $327,810; other bonds, $514,620; total, $1,090,480.

UNITED STATES TRUSTEE: Bank of New York and Trust Company New York.

TERRITORY COVERED: The company operates in all the states and territories of the United States.

HISTORICAL DATA

This company was organized in 1835 and its United States branch was established in 1913. It has a deposit in New York of $452,000 and $100,000 in Ohio. Largest gross amount insured in one hazard, $20,000, net, $20,000.

ADMINISTRATION AND REPUTE: The United States managers of this company, Meinel and Wemple, are well known underwriters. Since the present condition of the affairs in Russia obtained, there has been no connection between the home office and the United States branch. Underwriting and investment results for the past five years: 1923, underwriting loss, $84,346, investment profit, $21,800; 1922, underwriting profit, $48,095, investment profit, $122,802; 1921, underwriting loss, $519,511, investment profit, $138,788; 1920, underwriting profit, $121,229, investment profit, $87,499; 1919, underwriting profit, $119,039, investment profit, $1,349.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, ocean marine, inland marine, tornado and windstorm, sprinkler leakage, riot and civil commotion, earthquake, all by reinsurance.

SKANDIA INSURANCE COMPANY, Stockholm, Sweden.

United States Manager, William Mackintosh, New York. Organized, 1855.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$2,318,529	$1,303,398	$678,867	$1,590,070	$1,688,064	$1,084,213	$507.230	$1 591,443	$984 307	—$53,154
1922	2,381,346	1,174,908	793,932	1,396,781	1,496,220	1,037,187	454,856	1,492,043	1,030,921	—115,136
1921	2,991,442	1,213,229	765,560	1,370,458	1,478,403	1,046,197	459,520	1,505,717	1,033,010	—163,279
1920	8,336,152	1,377,601	689,309	1,787,842	1,886,736	950,124	632,345	1,573,469	734,721	—12,408
1919	2,247,118	1,171,073	718,779	1,555,737	1.644,488	755,075	522.830	1,278,905	762,094	—258,391

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$2,129,942	Losses unpaid	$306,019
Cash	79,717	Unearned prems	1,303,398
Agents' balances	86,786	Other liabilities	30,245
Interest	22,084	Total liabilities	1,639,662
		Surplus	678,867
Total adm. assets	$2,318,529	Total	$2,318,529

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $212,229,472, $2,221,829; tornado, $5,258,409, $22,712; sprinkler leakage, $1,696,014, $6,273; riot, civil commotion and explosion, $1,442,462, $3,044; unclassified, effective prior to January 1, 1921, $9,529,697, $152,232.

BUSINESS SINCE ORGANIZATION: Premiums received, $25.776,763; losses paid, $15,279,965.

BONDS OWNED (Market Values): Gov't bonds, $1,218,243; State and Municipal bonds, $321,500; railroad bonds, $590,200; total, $2,129,943.

UNITED STATES TRUSTEE: Bank of New York and Trust Company, New York.

TERRITORY COVERED: The company is licensed in Ark., Cal. Colo., Ill., Ia., Md., Mass., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., N. D., Ohio, Pa., Tex., Wash. and W. Va.

HISTORICAL DATA

This company was organized in 1855 and began business in the United States in 1900. Its home office statement, December 31, 1922, shows a capital of $2,027,027 and assets of $33,247,079. Values of special deposits: N. Y., $230,000; Ohio, $100,000. Conflagration losses: Baltimore 1904, $147,569; San Francisco 1906, $644,175. Largest gross and net amounts insured in one hazard, $50,000.

ADMINISTRATION AND REPUTE: This company does a conservative business and bears a good reputation both at home and abroad. Underwriting investment results for the past five years: 1923, underwriting loss, $48,426, investment loss, $13,486; 1922, underwriting loss, $49,875, investment profit, $193,383; 1921, underwriting profit, $20,960; 1920, underwriting loss, $23,608 investment profit, $48,961; 1919, underwriting profit, $140,934, investment profit, $38,201.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Explosion, farm, fire, riot and civil commotion, sprinkler leakage, tornado and windstorm, railroad.

SKANDINAVIA INSURANCE COMPANY, Copenhagen, Denmark.

United States Manager, Sumner Ballard, New York; United States Marine General Agent, Wm. H. McGee & Co., New York.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$3,519,134	$1,737,720	$1,112,771	$1,813,947	$2,070,421	$1,810,309	$687,316	$2,497,625	$1,512,028	—$871,417
1922	5,032,729	2,307,170	1,713,535	2,361,132	2,770,842	2,957,024	785,989	3,743,013	2,308,903	—958,224
1921	6,940,215	3,634,741	1,699,095	4,939,828	5,388,305	4,414,234	1,642,052	6,056,286	3,864,590	—1,051,546
1920	8,336,152	4,216,977	1,914,952	7,888,956	8,299,016	4,775,524	2,665,490	7,441,014	a5,533,028	+111,812
1919	7,527,821	4,339,207	1,765,775	7,358,070	7,570,363	2,879,417	2,355,488	5,234,905	3,349,234	+722,718

a Includes $284,915 marine losses included.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$3,351,280	Losses unpaid	$508,643
Cash	53,684	Unearned prems	1,737,720
Agents' balances	62,928	Other liabilities	160,000
Interest	51,242	Total liabilities	2,406,363
		Surplus	1,112,771
Total adm. assets.	$3,519,134	Total	$3,519,134

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $321,458,728, $3,046,737; motor vehicle $215,939, $1,274; tornado, $19,807,642, $96,242; sprinkler leakage, $254,835, $583; riot, civil commotion and explosion, $408,675, $604; earthquake, $9,750, $59; unclassified, effective prior to January 1, 1921, $22,497,780, $320,312.

BUSINESS SINCE ORGANIZATION: Premiums received, $30,965,258; losses paid, $18,538,286.

BONDS OWNED (Market Values): Gov't bonds, $619,831; State, County and Municipal bonds, $448,450; other bonds, $2,283,000; total, $3,351,281.

UNITED STATES TRUSTEE: Guaranty Trust Co., New York.

TERRITORY COVERED: The company is licensed in Ark., Colo., Del., Ill., Ia., La., Mass., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex., Utah and W. Va.

HISTORICAL DATA

This company was organized in 1899 and entered the United States in December 1916. Its home office statement as of December 31, 1923, showed a capital of 20,000,000 Kr., with assets of 76,721,230 Kr., including 14,600,000 Kr. of uncalled capital. Largest amount insured in one hazard, gross, $40,000; net, $30,000. Values of deposits: N. Y., $412,500; Ohio, $100,000.

ADMINISTRATION AND REPUTE: The United States manager of this company is Sumner Ballard, who acts in the same capacity for the Metropolitan National Insurance Co. of Havana, Cuba, New India Assurance Co., of Calcutta, India, and the Osaka Marine & Fire Insurance Co., Tokio, Japan. Mr. Ballard is also president of the International of New York and has served for several years as secretary for the National Board of Fire Underwriters and is very well known throughout the insurance world. Underwriting and investment results for the past five years: 1923, underwriting profit, $233,845, investment profit, $36,818; 1922, underwriting profit, $543,539, investment profit, $425,290; 1921, underwriting profit, $75,001, investment profit, $660,873; 1920, underwriting loss, $203,127, investment profit, $344,299; 1919, underwriting profit, $21,008, investment profit, $138,367.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, ocean marine, automobile, inland marine, tornado and windstorm, sprinkler leakage, riot and civil commotion, explosion, all by reinsurance.

SOUTH BRITISH INSURANCE COMPANY, Ltd., Auckland, New Zealand

United States Managers, W. M. Speyer, Manager Pacific Coast Department, San Francisco, and Walter Stone, Manager Eastern, Central and Southern Departments, New York. Organized, 1872.

(United States Branch Statistics)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$1,183,466	$548,067	$449,482	$671,193	$720,801	$387,881	$333,928	$721,809	$720,594	+$78,441
1922	1,046,116	450,005	441,757	552,395	595,717	348,006	278,690	626,696	349,047	+169,946
1921	887,885	405,944	362,197	856,530	880,003	262,835	336,100	598,935	357,733	+540,548

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Gov't bonds	$1,150,332	Losses unpaid	$95,077
Cash	8,183	Unearned prems	548,067
Agents' balances	11,990	Other liabilities	40,840
Interest	12,960	Total liabilities	683,984
		Surplus	499,482
Total adm. assets.	$1,183,466	Total	$1,183,466

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $81,098,978, $919,550; tornado, $2,060,091, $10,305; sprinkler leakage, $476,904, $1,652; riot, civil commotion and explosion, $72,659, $267; earthquake, $269,200, $1,107; unclassified, effective prior to January 1, 1921, $3,529,724, $50,800.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,080,119; losses paid, $974,231.

UNITED STATES TRUSTEE: Anglo-California Trust Co., San Francisco.

FIELD MEN AND TERRITORY COVERED: Pacific Department, 334 California Street, San Francisco, W. M. Speyer, manager, Wm. A. Louis, assistant manager; Special Agents: D. A. Parker, W. G. Fortmann, J. Robb Gay, Louis Shine, C. P. Lyndall, H. W. Peterson, H. V. Goldsworthy; Eastern Department, 110 William Street, New York, Walter Stone, manager. The company operates in Ala., Alaska, Ariz., Cal., Colo., Fla., Hawaii, Ida., Ill., Ind., La., Md., Mass., Mich., Mont., Nev., N. J., N. Y., N. C., Ohio, Ore., Penn., Tenn., Tex., Utah, Wash. and Wyo.

HISTORICAL DATA

This company was organized in 1872 and entered the United States in 1921. It has a subscribed capital of £1,031,620, of which £773,730 has been paid up. Its home office statement August 31, 1923, showed assets of £2,252,977. Values of deposits: N. Y., $235,000; Ohio, $110,000; Cal., $709,450. The company was examined by the New York Insurance Department in 1923. Largest amount insured in one hazard, gross, $45,000; net, $35,000.

ADMINISTRATION AND REPUTE: The managers of this company are well known underwriters and are in excellent repute. The company itself bears a good reputation both at home and abroad. Underwriting results for the past three years: 1923, underwriting loss, $129,770, investment profit, $109,053; 1922, underwriting loss, $155,208, investment profit, $64,822; 1921 underwriting loss, $267,244.

CLASSES OF INSURANCE WRITTEN: Earthquake, explosion, farm, fire, lightning, profits, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

STANDARD MARINE INSURANCE COMPANY, Ltd., Liverpool, Eng.

United States Manager, W. J. Roberts, New York. Organized, 1871.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$3,400,713	$465,118	$1,587,258	$1,832,876	$1,953,286	$820,763	$375,131	$1,195,894	$774,726	—$767,295
1922	3,491,064	350,617	1,776,551	1,972,990	2,118,927	797,946	352,834	1,150,780	921,232	—838,238
1921	3,346,014	233,268	1,793,849	1,845,579	1,978,937	926,371	472,565	1,398,936	1,242,198	—500,530
1920	3,592,480	367,618	1,713,682	3,295,907	3,426,712	1,833,696	660,626	2,494,322	1,893,321	—948,491
1919	3,367,719	667,995	1,599,875	3,077,658	3,192,648	811,777	420,500	1,232,277	1,221,980	—1,315,503

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$2,474,950	Losses unpaid	$1,165,315
Cash	100,153	Unearned prems	465,118
Agents' balances	723,311	Other liabilities	183,022
Interest	39,022		
Other assets	63,277	Total liabilities	1,813,455
		Surplus	1,587,258
Total adm. assets	$3,400,713	Total	$3,400,713

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $30,047,287, $345 507; inland navigation and transportation, $28,532,071, $182,351.

BUSINESS SINCE ORGANIZATION: Premiums received, $33,256,791; losses paid, $19,036,196.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,156,000; State, County and Municipal bonds, $292,860; other bonds, $779,340; stocks, $246,750; total, $2,474,950.

UNITED STATES TRUSTEE: The Guaranty Trust Company of New York.

FIELD MEN AND TERRITORY COVERED: W. J. Roberts, United States manager, New York: Beers, Kenison & Co., Galveston, Tex.; Arthur Mendes & Co., New Orleans, La.; J. B. F. Davis & Son, San Francisco, Cal. and Seattle, Wash.; W. D. Middleton & Co., Charleston, S. C. The company operates in Ark., Cal., Conn., Ga., Ill., La., Mass., Minn., Mo., N. J., N. Y., Ohio, Pa., R. I., S. C., Tenn., Tex., Wash., Wis. and in the Dominion of Canada.

HISTORICAL DATA

This company was organized in 1871 and entered in the United States in 1888. The company has an authorized capita of £1,000,000, of which £500,000 has been subscribed, and £100,000 paid in. The United States branch of this company owns 2,000 shares of the London & Lancashire Indemnity Company, of America, whose total capital stock consists of 7,500 shares. The entire stock of this company is owned by the head office of the London and Lancashire Insurance Company, Ltd., of Liverpool, England. Values of special deposits: N. Y., $344,000; Ohio, $98,500; Ga., $9,300. Largest amount insured in one hazard: gross, $1,000,000; net, $25,000.

ADMINISTRATION AND REPUTE: This company bears an excellent reputation both at home and abroad, is well managed, and does a conservative business. Underwriting and investment results for the past five years: 1923, underwriting profit, $577.514, investment profit, $76,510; 1922, underwriting profit, $568,354, investment profit, $252,586; 1921, underwriting profit, $393,466, investment profit, $187,231; 1920, underwriting profit, $986.973, investment profit, $75,325; 1919, underwriting profit $899,034, investment profit, $92,201.

CLASSES OF INSURANCE WRITTEN: Automobile, inland marine, ocean marine, parcels post, registered mail, tourists' baggage.

MISCELLANEOUS: The company began business in the United States in 1888. All the stock of this company is owned by the head office of the London & Lancashire Fire. Deposit in Ga., $9,200; Ohio, $99,000.

THE STATE ASSURANCE COMPANY, Ltd., Liverpool, Eng.

United States Manager, William Hare, 100 Maiden Lane, New York. Organized, 1891.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$1,341,557	$625,409	$612,777	$700,397	$749,521	$320,869	$376,570	$697,439	$327,198	+$3,895
1922	1,333,759	453,833	792,011	464,408	515,264	207,911	328,227	536,138	217,104	+12,755
1921	1,245,378	400,289	772,014	369,468	421,896	173,999	166,194	340,193	171,666	—$45,516
1920	1,137,534	389,517	678,920	417,940	455,895	174,334	171,534	345,868	180,229	+134,338
1919	910,141	332,382	518,173	388,205	420,249	125,455	155,902	281,357	127,195	—23.569

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,120,845	Losses unpaid	$75,870
Cash	34,643	Unearned prems	625,409
Agents' balances	171,498	Other liabilities	27,500
Interest	13,294		
Other assets	1,277	Total liabilities	728,780
		Surplus	612,777
Total adm. assets	$1 341,557	Total	$1.341,557

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $116,255,890, $948,786; motor vehicle, $2,452,451, $68,686; tornado, $11,127,832, $29,273; sprinkler leakage, $3 232,-520, $1,316; riot, civil commotion and explosion, $112,217, $193; unclassified, effective prior to January 1, 1921, $6,422,475, $68,325.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,567,594; losses paid, $3,636,024.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $556,117; State, County and Municipal bonds, $253,820; other bonds, $298,990; stocks, $11,918; total, $1,120,845.

UNITED STATES TRUSTEES: J. Montgomery Hare, J. Frederic Kernochan, Dallas B. Pratt, W. Emlen Roosevelt.

FIELD MEN AND TERRITORY COVERED: William Hare, New York, United States manager; H. L. Sowards, agency superintendent; L. H. Post, chief accountant; Beers, Kennison & Company, Galveston, general agents for Tex.; H. M. Newhall & Company, San Francisco, general agents for Cal., Wash., Ore., Utah and Mont.; Cobb & Company, Denver, general agents for Colo. and Wyo.; J. H. Good, Kansas City, general agents for Mo. (outside of St. Louis); J. M. Larmore, special agent, Anderson, Ind.; W. N. Du Val, special agent, Minneapolis, Minn.; Dickey-Ashley-Fountain Company, general agents for Okla.; J. R. Cashel, special agent, Columbus, Ohio; Hall & Benedict, Nashville, Tenn., general agent for Tenn.; H. C. Hare & Company, Jacksonville, general agents for Fla.; H. T. Higinbotham, New Orleans, general agent for La.; A. G. Hancock, Baltimore, general agent for Md.

except Baltimore, D. C., Va., W. Va., and N. C.; Chas. H. Tiedeman, special agent, Hartford, Conn.; Leon D. Tebbetts, special agent, Waterville, Me.; C. C. Meyer, Jr., special agent; Philadelphia; John H. Lohstoeter, special agent, Pittsburgh, Pa. The company operates in all territories and states of the United States, except Ala., Ariz., Alaska, Ark., Del., Ga., Hawaii, Ida., Miss., Nev., N. M., N. D., P. I., P. R., S. C., S. D., Vt., Canada and Cuba.

HISTORICAL DATA

This company was organized in 1891 and has an authorized and subscribed capital of £800,000, of which £100,000 has been paidin. The home office statement showed assets, December 31, 1923, of £2,670.105. This company entered the United States in 1897 under the management of Hall & Henshaw of New York, and was succeeded by James H. Brewster, and he in turn by J. H. Vreeland who relinquished the management to William Hare in 1920. Values of special deposits: N. Y., $233,000; Ohio, $100,000; N. C., $11,880; Va., $9,800. Conflagration losses: Baltimore, 1904, $72,866; San Francisco, 1906, $1,055,300. Losses on the San Francisco conflagration were partly paid by an assessment of $700,000 on the share holders. Largest amount insured in one hazard, gross, $400,000; net, $20,000.

ADMINISTRATION AND REPUTE: William Hare, the United States manager of this company, is also United States manager of the Consolidated Assurance Company, Ltd., and was formerly joint United States manager for the Norwich Union Fire office. Both the company and its United States manager are in excellent repute throughout the United States. Underwriting and investment results for the past five years: 1923, underwriting loss, $183,589, investment profit, $460; 1922, underwriting loss, $138,538, investment profit, $145,781; 1921, underwriting profit, $13,692; 1920, underwriting profit, $4,752, investment profit, $21,657; 1919, underwriting profit, $29,102, investment profit, $11,425.

BOARD MEMBERSHIPS: Eastern Union, Western Union Southeastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, earthquake, explosion, fire, hail, sprinkler leakage, riot and civil commotion, tornado and windstorm.

SUN INSURANCE OFFICE, London, Eng.

United States Manager, P. T. Kelsey; Joint Secretaries, Elliott Middleton, and Fred. H. Sherman; Assistant Secretary, P. P. Glover, New York; Western Department Manager, John F. Stafford, Chicago, Ill. Organized, 1710.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$7,227,782	$4,429,804	$2,147,405	$4,456,433	$4,725,631	$2,154,513	$1,989,600	$4,144,113	$1,937,959	—$358,585
1922	7,093,503	4,114,045	2,207,859	4,024,345	4,345,983	2,077,652	1,785,641	3,863,293	2,089,970	—572,914
1921	6,964,324	4,012,237	2,274,837	3,718,466	3,984,967	2,130,175	1,801,125	3,931,300	2,054,646	—60,252
1920	6,658,217	4,296,970	1,662,015	4,532,739	4,779,831	2,298,106	1,898,485	4,196,591	2,090,059	—42,383
1919	6,287,138	4,097,476	1,390,323	4,519,165	4,735,624	2,261,971	1,849,891	4,111,862	2,268,785	—64,203

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$125,000	Losses unpaid	$498,843
Bonds and stocks	5,512,985	Unearned prems	4,429,804
Cash	485,345	Other liabilities	151,730
Agents' balances	1,020,103		
Interest	73,801	Total liabilities	5,080,377
Other assets	10,548	Surplus	2,147,405
Total adm. assets	$7,227,782	Total	$7,227,782

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $768,145,207, $6,817,938; ocean marine, $5,153,367, $16,028; motor vehicle $32,424,412, $768,796; inland navigation and transportation, $34,598, $605; tornado, $65,703,134, $252,366; sprinkler leakage, $5,909,735, $6,925; riot, civil commotion and explosion, $1,105,621, $2,458; unclassified, effective prior to January 1, 1921, $50,482,899, $585,915.

BUSINESS SINCE ORGANIZATION: Premiums received, $96,011,179; losses paid, $53,523,616.

MORTGAGE LOANS: There is a loan of $125,000 on the 5-story brick office building at 54 Pine Street, occupied by the company, of which the value is $250,000. There is $105,000 of insurance held by the company.

BONDS AND STOCKS OWNED: (Market Values): U. S. Gov't bonds, $1,857,533; State, County and Municipal bonds, $93,740; other bonds, $2,916,721; stocks, $644,991; total $5,512,985.

UNITED STATES TRUSTEES: Herbert L. Griggs Samuel T. Hubbard, James Brown, New York.

FIELD MEN AND TERRITORY COVERED: United States branch, N. Y., Preston T. Kelsey, manager; Elliott Middleton and Fred H. Sherman, secretaries; P. P. Glover, assistant secretary; W. R. Budlong, Philadelphia, state agent for Pa.; R. A. Macdonald, Newark, state agent for N. J., Md., D. C. and Del.; John C. Whitner & Company, Atlanta, general agents for Ga.; Thames & Batre, Mobile, general agents for Ala.; J. H. Atkins, Atlanta, state agent for Ga., Ala. and S. C.; Thos. Griffith, Charlotte, general agent for N. C.; J. McG. Miller, Richmond, special agent for Va. and N. C.; Jas. L. Sandison, Boston, state agent for Conn., Mass. and R. I.; E. D. Macdonald, Boston, special agent for Me., N. H. and Vt.; Henry F. Lesch, Queens, special agent for eastern N. Y. and L. I.; Geo. S. Jamison, Syracuse, state agent, and J. Howard Burchit, special agent for western N. Y.; James B. Ross, manager, New Orleans, for La.; Beers, Kenison & Co., Galveston, general agent for Tex. Western department, comprising Ark., Colo., Ill., Ind., Ia., Kans., Ky., Mich., Minn., Mo., Neb. N. D., Ohio, Okla., S. D., Tenn., W. Va., Wis. and Wyo.: 76 Monroe Street, Chicago, Ill., John F. Stafford, manager; J. C. Wharton and E. C. Smith, assistant managers; C. D. King, Denver, Colo., state agent for Colo. and Wyo.; C. W. Ohlsen, Chicago, Ill., state agent for Ill.; A. W. Hale, special agent for Cook County, Ill.; J. C. Chase, St. Louis, Mo., special agent for Mo.; C. R. Lill, Minneapolis, Minn., special agent for Minn.; P. J. Hefferman, Indianapolis, Ind., state agent for Ind.; John O. White, Nashville, Tenn., special agent for Ky. and Tenn.; Carl A. Henry, general agent, Sansome and Sacramento Streets, San Francisco, Cal.; Chas. C. Gardner, Detroit, Mich., state agent for Mich.; W. S. Schreiber, Fargo, special agent for N. D. and S. D.; F. L. Weineck, Milwaukee, special agent for Wis.; J. C. Dulany, Oklahoma City, state agent and adjuster, and J. A. Bosdett, Oklahoma City, special agent for Okla., Kans. and Ark.; O. P. Sachs, Wheeling, state agent for W. Va.; F. E. Woods, state agent, and H. E. Galitz, Columbus, special agent, for Ohio; H. W. Hicks, state agent for Ia. and Neb.; Pacific department comprises Cal., Wash., Mont., Ore., Ariz., Nev., Utah, Alas. and Ida.; J. N. Waters, special agent, San Francisco; J. F. Boylan, special agent, Los Angeles, Cal.; P. E. Gerould, special agent, Portland, Ore.; Chas. H. Hay, special agent, Salt Lake City, Utah. The company operates throughout the United States.

HISTORICAL DATA

This company was organized in 1710 and began business in the United States in 1882, has an authorized capital of £2,500,000, of which £2,400,000 is subscribed and £480,000 paid in. On December 31, 1923, there were assets of £6,087,557. The company owns the Patriotic Insurance Company of America, both companies being under the same management in this country. The United States branch guarantees the policies of the Sun Underwriter Agency. The company owns 2,970 shares of Sun Indemnity Company's stock. Conflagration losses: Baltimore, 1904, $500,919; San Francisco 1906, $1,692,820. San Francisco losses were paid

by remittance from the home office. Values of special deposits: N. Y., $400,000; Ohio, $100,000; Ga., $10,000; N. C., $10,200; Va., $9,840. The largest amount insured in one hazard: gross, $250,000; net, $60,000.

ADMINISTRATION AND REPUTE: This company is in very high standing, both at home and abroad, and its United States manager is well known and highly regarded as a fire insurance underwriter. He was formerly manager of the company's western department at Chicago and was succeeded there by John F. Stafford, who is one of the leading fire underwriters of the west. Underwriting and investment results for the past five years: 1923, underwriting profit, $126,590, investment profit, $171,540; 1922, underwriting loss, $25,481, investment profit, $531,417; 1921, underwriting profit, $131,085, investment profit, $541,988; 1920, underwriting profit, $200,632, investment profit, $114,280; 1919, underwriting loss, $1,474, investment profit, $87,000.

BOARD MEMBERSHIPS: Eastern Union, Western Union, South-Eastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, National Automobile Underwriters Conference, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, tornado, riot, civil commotion and explosion, sprinkler leakage, marine, rents, leasehold, use and occupancy, profits and commissions.

SVEA FIRE AND LIFE INSURANCE COMPANY, LTD.,

Gothenburg, Sweden.

United States Manager, J. M. Wennstrom; Assistant Manager, F. L. Stabler, Superintendent of Agencies, J. F. Guinness; Pacific Department, Managers, Edward Brown & Sons, San Francisco. Organized. 1866. (United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$2,797,781	$1,428,331	$1,148,513	$1,422,207	$1,528,412	$813,908	$620,784	$1,434,692	$711,558	—$245,350
1922	2,981,896	1,354,819	1,327,226	1,339,542	1,440,719	892,309	603,859	1,496,168	864,775	+50,714
1921	3,004,018	1,429,232	1,270,975	1,324,039	1,428,655	930,058	643,700	1,573,758	917,644	—38,307
1920	2,992,028	1,616,506	1,056,421	1,754,573	1,852,962	949,377	740,011	1,689,388	970,606	+10,626
1919	2,852,433	1,482,693	1,102,765	-1,751,474	1,843,817	688,628	719,394	1,408,022	711,332	—40,122

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Bonds and stocks	$2,225,230	Losses unpaid	$165,937
Cash	186,605	Unearned prems	1,428,331
Agents' balances	284,269	Other liabilities	55,000
Interest	23,847		
Other assets	77,830	Total liabilities	1,649,268
		Surplus	1,148,513
Total adm. assets	$2,797,781	Total	$2,797,781

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $239,243,459, $2,460,703; unclassified, effective prior to January 1, 1921, $16,757,872, $229,366.

BUSINESS SINCE ORGANIZATION: Premiums received, $24,205,395; losses paid, $14,010,011.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,075,130; State, County and Municipal bonds, $340,660; other bonds, $799,190; stocks, $10,250; total, $2,225,230.

UNITED STATES TRUSTEE: New York Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: The Hedwall-Sundberg Co., Minneapolis, Minn., general agents for Minn., Kans., N. D., S. D. and Neb.; Alfred Paull & Son, Wheeling, W. Va., general agents, W. Va.; Rhett, Weaver & Ellis, Atlanta, Ga., general agents, for Ga. and Fla.; E. G. Stuart, state agent, Louisville, Ky., for Ky. and Tenn.; Chas. R. Briggs, state agent, Greensboro, N. C., for N. C. and S. C.; H. T. Higinbotham, New Orleans, La., general agent, for Ala. and La.; T. A. Manning & Son, Dallas, Tex., general agents, for Tex.; Dickey, Ashby, Fountain Co., Tulsa, Okla., general agents, for Okla.; W. S. Bachman, state agent, Wilkes-Barre, Pa., eastern Pa., eastern Md., Del., and D. C.; Warren F. Elliott, special agent, Pittsburgh, Pa., for western Pa. and western Md.; A. C. Bachman, New York City, special agent, for N. J. and N. Y. suburban; K. M. Keefer, Syracuse, N. Y., special agent, N. Y. state; H. V. Phillips, Boston, Mass., special agent, for Mass., R. I. and Conn.; A. R. Marks, Chicago, Ill., state agent, for Ill., Ind. and Mo.; E. H. Warner, state agent, Mason City, Ia., for Ia.; R. W. Jones, Columbus, Ohio, state agent, for Ohio; R. K. Meeker, Milwaukee, Wis., state agent, for Wis.; J. D. Pollock, Detroit, Mich., state agent, for Mich. The company operates in all states and territories of the United States except Ark., Me., Miss., N. M., P. I., P. R., Va., Vt., Canada and Cuba.

HISTORICAL DATA

This company began operating in the United States, commencing on the Pacific Coast, in 1884, having been established in Sweden in 1866. Its home office statement, December 31, 1923, shows a subscribed capital of 12,000,000 kronen with 106,473,525 kronen of assets. Development of its activities in this country was rapid and in 1895 its United States head office was moved to New York and underwriting facilities extended. In the San Francisco fire of 1906 the company paid a conflagration loss of $1,315,377 which was defrayed by remittances from the home office. Largest amount insured in one hazard, gross, $100,000 net, $30,000. Conflagration losses: San Francisco, 1906, $1,315,377. San Francisco losses were paid by remittances from home office. Deposit in Ga., $10,600 N. C., $10,100 Ohio, $100,000; N. Y., $214,000.

ADMINISTRATION AND REPUTE: The management at the head of this company is experienced and able and the reputation of the organization has been sustained. Its action during the San Francisco conflagration established its renown in the matter of loss payments. The United States branch of the Christiania General Insurance Company of Christiania, Norway, is under the same executive direction and the Svea Fire & Life controls the Hudson Insurance Company of New York, the managerial affairs being jointly shared. The company's operational costs have been somewhat large but its careful investments and favorable loss ratio have more than offset this. The following record of investment and underwriting losses and gains over a period of five years bears out this contention: 1923, underwriting loss, $6,104, investment profit, $72,742; 1922, underwriting loss, $70,718, investment profit, $149,299; 1921, underwriting loss, $4,730, investment profit, $257,590; 1920, underwriting loss, $175,874, investment profit, $118,904; 1919, underwriting profit, $108,839, investment profit, $38,464.

BOARD MEMBERSHIPS: Southeastern Underwriters Association, Eastern Union, Board of Underwriters of Pacific and Rocky Mountain Underwriters Association, Western Union, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Explosion, fire, lightning, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

SWISS REINSURANCE COMPANY, Zurich, Switzerland

United States Manager and Attorney, Percival Beresford, New York. Organized, 1863.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$4,224,796	$2,880,557	$835,454	$3,741,317	$3,932,301	$2,144,329	$1,391,758	$3,536,087	$2,068,706	.....
1922	3,820,683	2,304,144	981,549	2,917,855	3,113,082	1,876,274	1,034,951	2,911,225	1,930,803	.....
1921	3,485,116	2 178,861	855,515	2,566,106	2,735,897	1,634,256	936,438	2,570,694	1,669,501	+$1,610
1920	3,195,251	2,051,096	756,106	2,672,632	2,816,477	1,344,480	1,045.296	2,389,776	1,479,194	—1,626
1919	2,831,928	1,679,308	890,929	2.336,226	2.457,453	1,201,594	823,607	2,025,201	1,168 312	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$102,400	Losses unpaid.....	$505,285
Bonds and stocks...	3,674,060	Unearned prems....	2,880,557
Cash.....	263,983	Other liabilities....	3,500
Agents' balances....	126,766		
Interest.....	57,587	Total liabilities...	3,389,342
		Surplus.....	835,454
Total adm. assets.	$4,224,796	Total.....	$4,224,796

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $495,896,925, $4,930,457; motor vehicle, $4,294,759, $38,772; tornado, $17,367,237, $75,581; sprinkler leakage, $5,821,860, $24,621; riot civil commotion and explosion $4,695,956 $12,421; unclassified, effective prior to January 1, 1921, $18,404,050, $245,931.

BUSINESS SINCE ORGANIZATION: Premiums received, $23,102,280; losses paid, $12,224,951.

MORTGAGE LOANS: There are 14 loans ranging from $6,500 to $9,000 each and totaling $102,400 on New York City dwellings, valued at $196,800. No interest was past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $595,500; State, County and Municipal bonds, $156,000; other bonds, $2,759,810; stocks, $162,750; total, $3,674,060.

UNITED STATES TRUSTEE: Bank of New York and Trust Company, New York.

TERRITORY COVERED: The company is licensed in Ark., Colo., Ia., Ill., Kans., La., Mass., Mich., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was organized in 1863 and entered the United States in 1910. The home office balance sheet showed the following as of December 31, 1921: assets, $42,911,143; capital paid in, $1,000,000; net surplus, $2,534,183. Largest gross and net amounts insured in one hazard, $50,000. Values of deposits, N. Y., $225,000; Ohio, $100,000.

ADMINISTRATION AND REPUTE: The United States branch of this company is under the same management as the Phoenix Assurance Company of London. Mr. Beresford is very well known and a highly regarded underwriter in the United States. The company bears a good reputation. Underwriting and investment results for the past five years: 1923, underwriting loss, $260,331, investment profit, $114,237; 1922, underwriting loss, $193,581, investment profit, $324,615; 1921, underwriting loss, $191,076, investment profit, $288,875; 1920, underwriting loss, $211,707, investment profit, $73,031; 1919, underwriting profit, $163,027 investment profit $60,564.

BOARD MEMBERSHIP: National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, explosion, farm, fire, lightning, profits, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy, all by reinsurance.

SWITZERLAND GENERAL INS. CO., OF ZURICH, Switzerland

Attorneys, Bertschmann & Maloy, New York. Organized, 1869.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$1,372,344	$43,291	$949,046	$473,507	$541,421	$260,273	$132,440	$392,713	$232,471	—$151.415
1922	1,401,690	43.075	944,659	509,158	565,544	313,893	151,323	465,216	179,614	+19,133
1921	1,252,443	55,109	655,054	633,139	686,637	762,097	175,373	937,470	634.793	+323 544
1920	1,154,079	80,979	417,192	1.251,920	1,392,815	994,369	321,482	1,315,851	1,260.416	+15.666
1919	1,145.297	99,962	682,027	978.401	1,025,909	652,930	255,448	908.378	741,186	—328.928

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$958,250	Losses unpaid.....	$366,707
Cash.....	374,393	Unearned prems....	43,291
Agents' balances....	18,996	Other liabilities....	13,300
Interest.....	16,376		
Other assets.....	4,329	Total liabilities...	423,298
		Surplus.....	949,046
Total adm. assets.	$1,372,344	Total.....	$1,372,344

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $7,649,596, $50,191; inland navigation and transportation, $249,995, $9,475.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,746,015; losses paid, $7,404,949.

BONDS OWNED (Market Values): U. S. Gov't bonds, $563,250; State, County and Municipal bonds, $21,500; other bonds $373,500; total, $958,250.

UNITED STATES TRUSTEE: Guaranty Trust Co. New York.

FIELD MEN AND TERRITORY COVERED: Louis Rosenthal, agent for Cal., Hawaii and Wash. The company is licensed in Cal., Hawaii, N. Y. and Wash.

HISTORICAL DATA

This company was founded in Switzerland in 1869 under the name Switzerland Marine Insurance Co. It began business in the United States in 1872. The present name was adopted in 1901, authorized and subscribed capital is 5,000,000 francs. Paid in capital, 1,000,000 francs. Bertschmann and Maloy, of New York, are attorneys and United States managers for this company and also for La Fonciere Marine Insurance Co., Paris, France. Value of deposit in N. Y., $995,000.

ADMINISTRATION AND REPUTE: This company is well managed and through Bertschmann and Maloy, who have an estimable reputation as managing underwriters, has met with fair success in business transacted in this country. Management is economical and operations have been generally profitable. Underwriting and investment results in the last five years: 1923, underwriting profit, $112,252, investment profit, $38,136; 1922, underwriting profit, $190,875, investment profit, $78,168; 1921, underwriting loss, $165,869, investment profit, $80,187; 1920, underwriting loss, $316,633, investment profit, $36,131; 1919, underwriting loss, $77,454, investment profit, $44,597. The company had a separate department in San Francisco which deals directly with the home office. Examined by New York Department at San Francisco in 1923. Investments are high grade and well secured. The company has an estimable loss paying reputation and is generally in high standing.

CLASSES OF INSURANCE WRITTEN: In the United States: ocean marine, inland navigation and transportation, registered mail and parcels post.

THAMES AND MERSEY MARINE INS. CO., Ltd., Liverpool, Eng.

Manager, Frank H. Cauty, New York. Organized, 1860.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$1,466,656	$153,225	$919,847	$564,142	$632,002	$289,518	$162,944	$452,462	$61,581	—$332,187
1922	1,542,034	153,087	908,080	492,209	582,717	379,840	201,557	581,397	158,626	—290,470
1921	1,777,754	298,605	838,328	786,126	855,669	902,155	459,163	1,361,318	864,656	+438,788
1920	1,697,676	318,809	720,686	1,515,138	1,574,882	968,240	750,699	1,718,938	1,032,246	+78,992
1919	1,799,473	281,570	888,069	1,338,479	1,420,859	582,957	478,510	1,061,467	615,644	−147,733

Assets Dec. 31 1923.		Liabilities Dec. 31, 1923.	
Bonds and stocks...	$1,323,243	Losses unpaid.....	$207,177
Cash.....	110,181	Unearned prems....	153,225
Agents' balances....	20,962	Other liabilities....	186,406
Interest.....	11,933		
Other assets.....	27,777	Total liabilities...	546,809
		Surplus.....	919,847
Total adm. assets.	$1,466,656	Total.....	$1,466,656

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $62,968,999, $161,973; inland navigation and transportation, $38,820,974, $48,956.

BUSINESS SINCE ORGANIZATION: Premiums received, $24,962,683; losses paid, $12,742,429.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $887,543; State, County and Municipal bonds, $285,900; other bonds, $149,000; stocks, $800; total, $1,323,243.

UNITED STATES TRUSTEE: Central Union Trust Co. of New York.

FIELD MEN AND TERRITORY COVERED: Louis Rosenthal, San Francisco, Cal., manager Pacific branch, comprising Cal., B. C. Ore. and Wash. The company operates in Ark. Cal., Ga., Hawaii, Ill., La., Md., Mass., N. Y., Ore., Pa., P. I., S. C., Tex., Wash. and in Canada.

HISTORICAL DATA

This company was founded in 1860 in England and began business in the United States in 1880. It has at home an authorized and subscribed capital of £2,000,000. Paid in capital is £200,000. Interests identified with the Liverpool & London & Globe acquired control of the company by purchase, in November 1911. It is under the same management in the United States as the North China, the Union Marine, and the Marine Departments of Phoenix of London, the Liverpool & London & Globe and the Columbia of Jersey City. It is a member of the well-known Royal Group, with the following: American & Foreign, New York; British & Foreign Marine, Liverpool; Eagle Indemnity, New York; Globe. Indemnity, New York; Capital, Sacramento; Liverpool & London & Globe, Liverpool; Newark Fire, Newark; Prudential of Great Britain, New York; Queen, New York; Royal, Liverpool; Royal Indemnity, New York and the Star, New York. Conflagration losses: Baltimore, 1904, $4,345. Special deposits in states: Ga., $10,200; S. C. $11,760; Mass., $100,000; Ohio, $115,000; N. C., $12,000; N. Y., $250,000; P. I., $27,440.

ADMINISTRATION AND REPUTE: The United States manager for this company is Frank H. Cauty, who bears an excellent reputation and is an experienced underwriter. Under him the company has attained a high standing and in general has been successful in its operations of the past decade. Underwriting and investment results for the past five years: 1923, underwriting profit, $361,019, investment profit, $78,414; 1922, underwriting profit, $247,954, investment profit, $112,828; 1921, underwriting loss, $493,398, investment profit, $197,963; 1920, underwriting loss, $252,238, investment profit, $4,195; 1919, underwriting profit, $203,406, investment profit, $17,729. The company's investments are high grade and well secured. Management and acquisition costs have been below average. Loss ratio has been about normal. The company has an estimable loss paying reputation. Largest amount insured in one hazard, gross, $1,260,000; net, $42,000.

CLASSES OF INSURANCE WRITTEN: Ocean and inland marine, parcels post, registered mail, tourits' baggage and reinsurance.

TOKIO MARINE AND FIRE INSURANCE COMPANY, Ltd.
Tokio, Japan.

United States Fire Branch, J. A. Kelsey, General Agent; Assistant General Agent, G. Z. Day; Marine Branch, Appleton & Cox, Inc., New York, Attorneys. (United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$6,054,621	$1,321,825	$4,103,844	$2,167,767	$2,410,062	$1,098,030	$808,271	$1,906,301	$1,151,706	$—$39,738
1922	5,665,944	1,054,496	4,063,762	1,729,740	1,961,354	978,556	690,651	1,669,207	936,638	—7,080
1921	5,321,320	1,025,446	3,725,068	1,678,352	1,880,005	1,035,907	691,776	1,727,683	1,108,506	+467,509
1920	4,596,298	1,205,924	2,851,057	2,331,401	2,509,179	1,323,694	955,999	2,279,693	1,294,028	+349,587
1919	4,108,069	1,030,894	2,486,388	2,086,402	2,211,853	763,734	752,986	1,516,720	1,018,464	+242,531

Assets, Dec. 31, 1923.		Liabilities, De . 31, 1923.	
Bonds and stocks...	$4,914,930	Losses unpaid.....	$513,867
Cash.....	824,820	Unearned prems....	1,321,825
Agents' balances....	231,034	Other liabilities....	115,085
Interest.....	59,609		
Other assets.....	24,228	Total liabilities...	1,950,777
		Surplus.....	4,103,844
Total adm. assets.	$6,054,621	Total.....	$6,054,621

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $211,000,906, $1,972,011; ocean marine, $13,864,571, $131,602; motor vehicle, $3,908,236, $89,376; inland navigation and transportation, $1,656,102, $27,672; tornado, $6,965,766, $30,620; sprinkler leakage, $588,001, $3,057; riot, civil commotion and explosion, $436,091, $1,093; unclassified, effective prior to January 1, 1921, $8,862,202, $118,886.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,521,692; losses paid, $7,260,997.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $2,577,070; State, County and Municipal bonds, $397,750; other bonds, $1,473,435; stocks, $466,675; total, $4,914,930.

TRUSTEES: Central Union Trust Co., New York, and Guaranty Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: H. W. Murray, Chicago, Ill., superintendent of agencies; F. R. Glass, special agent, Chicago, Ill.; A. K. Slade, Boston, Mass., special agent; W. G. Roehrle, special agent, New York; A. H. Turner, manager, Atlanta, Ga.; Henley & Scott, San Francisco, Cal., general agents; Geo. S. Kausler, Ltd., New Orleans, La., state agents; Cobb, Miller & Stebbins, Denver, Colo., general agents; I. Reinhardt & Son, Dallas, Tex., general agents; Geo. W. Pacaud, Montreal, P. Q., general agent; Rainnie & Keator, Ltd., Halifax, N. S., general agents; Reed, Shaw & McNaught, Toronto, Ont., general agents. The company operates in Ala., Cal., Colo., Conn., D. C., Fla., Ga., Hawaii, Ia., Ill., Ind., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H. N J. N. Y.. N. C., Ohio, Okla., Ore., Pa., R. I., S. C., Tenn., Tex., Va., Wash., W. Va., Wis. and in Canada.

HISTORICAL DATA

This company was organized in 1879 as the Tokio Marine Insurance Company, adopting its present title in 1918. Capital of yen 30,000,000 has been paid in. It was admitted to the United States in November, 1911, for marine business and began writing fire business in 1918. Value of special deposits: N. Y., $445,000, Ga., $10,000; Ohio, $100,000; N. C., $9,900; Va., $30,000. The company was examined by the New York Insurance Department in 1923.

ADMINISTRATION AND REPUTE: This company is one of the strongest companies in Japan and is under excellent management in this country. The marine department is under the management of Appleton & Cox, Inc., which firm is also marine manager of several other companies, and is highly regarded in marine insurance circles. The fire department is managed by Johnson & Higgins, who also manage the fire department of a number of other companies, as well as doing a very large brokerage business. J. A. Kelsey is general agent for the Tokio Marine & Fire Insurance Company. The company controls the Standard Insurance Company of New York and guarantees the policies of the Manhattan Underwriters Agency. Underwriting and investment results for the past five years: 1923, underwriting loss, $87,069, investment profit, $188,865; 1922, underwriting profit, $57,334, investment profit, $328,440; 1921, underwriting profit, $96,862, investment profit, $330,208; 1920, underwriting loss, $84,776, investment profit, $157,393; 1919, underwriting loss, $65,481, investment profit, $106,997. Largest amount insured in one hazard, gross, $300,000; net, $100,000.

BOARD MEMBERSHIPS: Eastern Union, Western Union, Southeastern Underwriters Association, Rocky Mountain Underwriters Association, Board of Fire Underwriters of the Pacific, Canadian Fire Underwriters Association, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, National Automobile Underwriters Conference, New England Automobile Underwriters Conference, Eastern Automobile Underwriters Conference, Southern Automobile Underwriters Conference, Western Automobile Underwriters Conference, Pacific Coast Automobile Underwriters Conference, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, ocean and inland marine, motor vehicle, tornado, explosion, parcels post, registered mail, tourists' baggage, use and occupancy, riot and civil commotion.

UNION ASSURANCE SOCIETY, Ltd., London, Eng.

United States Manager, Whitney Palache, New York. Organized. 1907.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$3,075,937	$1,990,916	$792,257	$2,425,098	$2,538,310	$1,310,810	$974,390	$2,285,200	$1,233,590	—$84,736
1922	2,935,517	1,644,540	957,003	1,925,294	2,028,632	1,131,737	830,988	1,962,725	1,025,905	+45,745
1921	2,792,638	1,485,200	919,216	1,678,366	1,782,088	1,113,963	781,872	1,895,835	1,136,903	—137,903
1920	2,959,137	1,492,673	1,123,232	1,959,267	2,049,018	786,960	708,420	1,495,380	859,500	—72,255
1919	2,536,922	1,204,710	1,117,106	1,398,731	1,483,803	582,408	539,315	1,121,723	610,859	—46,111

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$2,323,750	Losses unpaid.....	$241,764
Cash.....	378,277	Unearned prems....	1,990,916
Agents' balances....	321,773	Other liabilities....	51,000
Interest.....	26,832		
Other assets.....	25,305	Total liabilities...	2,283,680
		Surplus.....	792,257
Total adm. assets.	$3,075,937	Total.....	$3,075,937

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $346,319,896, $3,144,696; motor vehicle, $11,126,463; $203,993; inland navigation and transportation, $304,127, $3,804; tornado, $19,120,151, $92,277; flood, $122,036, $2,028; sprinkler leakage, $2,798,809, $7,080; riot, civil commotion and explosion, $4,978,244, $10,303; earthquake, $1,600,813, $6,008; unclassified, effective prior to January 1, 1921, $17,509,188, $187,967.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,861,563; losses paid, $6,867,201.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $761,580; State, County and Municipal bonds $686,820; other bonds, $873,350; stocks, $2,000; total, $2,323,750.

UNITED STATES TRUSTEES: Frederick B. Campbell John Claflin, Walter P. Bliss, New York.

FIELD MEN AND TERRITORY COVERED: Whitney Palache, United States manager; F. W. Koeckert, assistant manager; Wm. M. Ballard, branch secretary. Jurisdiction embraces all of the United States east of the Rocky Mountains. P. T. Tebby, 55 John Street, New York City, general agent for N .Y. suburban, F. A. Hanner, 55 John Street, New York City, manager Metropolitan District; New York Office: R. A. Boit & Co., Boston, Mass., resident agent; G. Hope Miller, New York City, general agent for N. J., Del., D. C., W. Va., Md., and Philadelphia; F. W. Young, general agent for Pa. (outside of Philadelphia) and N. Y. (excluding N. Y. suburban and Brooklyn); W. B. Burchell, general agent, for New England (Conn., Me., Mass., N. H., and R. I.); W. R. Adams, Pittsburgh, Pa., special agent for western Pa., L. Larimer, Pittsburgh, Pa., special agent for western Pa. Harvey G. Allen, Portland, Me., special agent for Me. and N. H.; W. F. P. Britton, Katonah, N. Y., special agent for suburban

N. Y. and Long Island; Clinton W. Elwell, Boston, Mass., special agent for western Mass.; W. T. Furness, Boston, Mass., general agent for eastern Mass. and R. I.; Carl H. Gray, Buffalo, N. Y., special agent for western N. Y.; E. L. Maclay, special agent for western N. Y.; W. J. Highfield, Wilmington, Del., special agent for Del.; Herbert G. Loud, Baltimore, Md., special agent for W. Va., Md. and D. C.; Frederick L. Holman, suburban secretary for Philadelphia suburban field and special agent for southern N. J. and eastern Pa.; Harry W. Miller, Syracuse, N. Y., special agent for central N. Y.; A. J. Middleton, Albany, N. Y., special agent for eastern N. Y.; Wm. R. Penrose, Hartford, Conn., special agent for Conn.; G. E. Stecher, Weehawken, N. J., special agent for northern N. J.; Charles W. McGraw, Wilkes-Barre, Pa., special agent for central Pa.; Western Department, 164 W. Jackson Blvd., Chicago, Ill.; Fred A. Rye, manager, A. M. Nelson, assistant manager, T. E. Mathews, agency superintendent; S. A. Goodman, superintendent Improved Risk Department; C. A. Henninger; superintendent Brokerage and Service Department; George Groth, chief accountant, G. H. Worthington, office superintendent, G. R. Poole, general agent in charge of states of Colo., Kans., N. D., S. D., Neb., N. M., Okla. and Wyo.; N. A. McNamara, general agent in charge of states of Ill. (except Cook County) Mo., Minn., Ky., Tenn. and Wis.; Robert D. Flinn, general agent in charge of states of Ohio, Mich., Ia., and Ind.; George T. Mielke Chicago, Ill., and John B. Price, St. Louis, Mo., special agents for Ill.; Albert E. Perry, Detroit, Mich., and H. M. Johnson and C. B. Lovett, Jackson, Mich., special agents for Mich.; Chas. F. Ruprecht, W. R. Hunter, S. B. Wright, Milwaukee, Wis., special agents for Wis.; John E. Forbes and Ethan Willman, Des Moines, Ia., special agent for Ia.; Donald D. Henry and W. E. Steffy St. Louis, Mo., special agents for Mo.; George B. Gray and George H. Manners, Minneapolis, Minn., special agents for Minn.; W. H. Herman, Cleveland, Ohio and W. E. Fitzgerald, F. A. Dickerson, Jos. D. Keating, Columbus, Ohio, special agents for Ohio; O. C. Gleiser, W. J. Henshaw and V. D. Wenger, Indianapolis, Ind., special agents for Ind.; Bennett B. Bean, Louisville, Ky., special agent for Ky.; R. W. Davis, Nashville, Tenn., special agent for Tenn.; H. C. Runyan, Fargo, N. D., special agent for N. D.; McKinney & Allen, Sioux Falls, S. D., supervising agents for S. D.; Chas. E. Meeker, Omaha, Neb., special agent for Neb.; Addison I. Doling, T. C. Pollard, Gerald J. Courtney, Topeka, Kans., special agents for Kans.; H. E. Pate and R. L. Maxwell, Oklahoma City, Okla., special agents for Okla.; C. H. Hardin Smith, Denver, Colo., special agents for Colo., Wyo. and N. M.; Denver Office, Denver, Colo. (Northwestern Department), comprising states of Kans., Wyo. and Colo., J. F. Edmonds, manager; George Sherrick and G. R. Poole, assistant managers; H. E. Seeds, Topeka, Kans., state agent for Kans.; T. C. Pollard, Topeka, Kans., special agent for Kans.; C. H. Hardin Smith, Denver, Colo., state agent for Wyo. and Colo.; San Francisco Office, San Francisco, Cal., Pacific Coast Department, comprising states of Alaska, Ariz., Cal., Hawaii, Ida., Mont., Nev., Ore., Utah, Wash.; J. C. Griffiths, Jr., manager, R. C. Medcraft, assistant manager, B. L. Dowell, special agent, Los Angeles, automobile department; W. A. Rawson, superintendent, San Francisco, automobile department; H. K. Gilmore, special agent, northern and central Cal. automobile department; Claude H. Allison and A. R. Latimer, special agents, southern Cal., excluding San Diego, Imperial, Riverside and San Bernardino Counties fire departments; C. M. Tobin, special agent, San Diego, Imperial, Riverside and San Bernardino Counties, Cal. and Ariz.; Geo. F. Heuer, special agent, San Francisco and Bay Counties, Cal.; A. E. Field, special agent, San Joaquin Valley Cal.; Volney Seebeck, special agent, northern Cal. and Nev.; Hugh S. Coburn, special agent, Utah and southern Ida.; Garland Binder, special agent, Mont.; Geo. W. Swan, special agent, western Wash. and Alaska; J. R. Carmichael, special agent, eastern Ore., eastern Wash. and northern Ida.; Ira P. E. Reynolds, special agent western Ore.; E. S. Nelson, special agent, Ore. and Wash.; automobile department; Atlanta Office, Atlanta, Ga. (Southern Department, 601 Hurt Bldg. Atlanta, Ga.), comprising states of Ala., Ga., Miss., N. C., S. C., Va., Fla. and La.; Dowdell Brown, manager; E. M. Ransom, assistant manager; Loren H. Green & Co., Jacksonville, Fla., general agents for Fla.; L. Monrose & Sons, New Orleans, La. general agents for La. and Miss.; R. C. Patterson, Columbus, Ga., special agent for Ala.; R. C. Lewis, Atlanta, Ga., special agent for Ga. (excluding Columbus, West Point, La Grange, Richland, Buena Vista, Lumpkin—covered by Patterson); Ray L. Spaulding, Asheville, N. C., special agent for N. C.; Merrell Ewing, Columbia, S. C., special agent for S. C.; J. N. Jacobs, Richmond, Va., special agent for Va.; Dallas Office, Dallas Tex. (Texas Department) comprising state of Tex.; W. Hugh Hunter, manager; A. B. Pr scott, assistant manager; R. E. L. Leiper, San Antonio, Tex., Ford C. Benham, Dallas, Tex., C. M. Gladson, Dallas, Tex., and Douglas Bodenhamer, Dallas, Tex., special agents for Tex. The company operates in all the states and territories of the United States except Alaska, N. M., P. I., P. R., S. D. and Cuba.

HISTORICAL DATA

This company was founded in 1714 in England and began business in the United States in 1881. Authorized and fully subscribed capital is £450,000. Paid in capital is £50,000. This capital is that of the new Union Assurance Society, which was established by incorporation July 30, 1907, to succeed to the business of the former company of the same name under the direction and control of the Commercial Union Assurance Company which had acquired the former by purchase earlier in 1907. This company and the Commercial Union are under the same management in the United States and are also members of the well known Commercial Union Group, which also includes the American Central, St. Louis; California, San Francisco; Columbia Casualty, New York; Commercial Union, New York; Ocean Accident & Guarantee, London; and the Palatine, London. Deposits in states: Ohio, $100,000; N. Y., $363,000; N. C., $13,950; Ga., $10,230 and Va., $9,800.

ADMINISTRATION AND REPUTE: This company is under the capable and experienced management in the United States, of Whitney Palache, manager and F. W. Koeckert, assistant manager. It writes a very substantial volume of business from which it has in the last decade been generally profitable. Underwriting and investments results for the last five years: 1923, underwriting loss, $168,691, investment profit, $54,789; 1922, underwriting loss, $130,590, investment profit, $151,475; 1921, underwriting loss, $259,932; 1920, underwriting profit, $49,122, investment profit, $29,259; 1919, underwriting loss, $3,378, investment profit, $44,055. Investments are high grade and well secured. The company's operations have been conducted economically and its losses have been moderate until 1921, when they were rather heavy, but declined to below normal in 1922 and 1923. Largest amount insured in one hazard, gross, $100,000; net, $30,000.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, South-Eastern Underwriters Association.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, inland navigation and transportation, tornado, sprinkler leakage, riot, civil commotion and explosion, earthquake, flood, tourists' baggage, windstorm, aircraft, hail and lightning.

UNION FIRE INSURANCE COMPANY, Paris, France

Managers, Starkweather & Shepley, Inc., Providence, R. I. Organized. 1828.
President, George L. Shepley; Vice-Pres. and Mgr. Agcy. Dept., Emil G. Pieper.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$1,752,762	$1,027,009	$456,365	$1,177,198	$1,244,619	$756,960	$464,641	$1,221,601	$720,745	—$9,683
1922	1,798,160	888,194	618,453	1,009,786	1,080,399	650,087	365,212	1,015,299	647,360	—12,235
1921	1,716,759	865,912	589,422	968,342	1,038,064	575,366	433,011	1,108,377	683,260	+32,084
1920	1,675,297	919,659	470,537	1,217,484	1,272,495	550,631	506,679	1,057,310	586,380	—23,443
1919	1,542,245	732,731	567,547	1,038,719	1,089,866	409,244	383,870	793,114	409,338	—42,046

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,387,111	Losses unpaid.....	$162,886
Cash.....	82,470	Unearned prems....	1,027,009
Agents' balances....	247,066	Other liabilities....	106,503
Interest.....	16,397		
Other assets.....	19,718	Total liabilities...	1,296,398
		Surplus.....	456,365
Total adm. assets.	$1,752,762	Total.....	$1,752,762

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $175,406,335, $1,771,775; unclassified, effective prior to January 1, 1921, $10,895,420, $147,009.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,448,437; losses paid, $4,975,488.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $685,561; State, County and Municipal bonds, $446,300; railroad bonds, $255.000; stocks, $250; total, $1,387,111.

UNITED STATES TRUSTEES: Farmers Loan & Trust Co., New York City.

FIELD MEN AND TERRITORY COVERED: Watson & Taylor, San Francisco, Cal., for Cal.; Gardner General Agency Co., Denver, Colo., for Colo.; Godchaux & Mayer, Ltd., New Orleans, La., for La.; Lamping & Co., Inc., Portland, Ore., for Ore.; J. B. Moreton Co., Inc., Salt Lake City, Utah, for Utah; Lamping & Co., Seattle, Wash., special agents, for Wash.; T. H. Flaherty, Portland, Me., for Me., N. H. and Vt.; C. F. Melendy, Boston, Mass., for Mass., Conn. and R. I.; C. W. Noren, Hartford, Conn., for Conn. and western Mass.; R. A. Osborne, New York City, for suburban N. Y. and some towns in northern N. J.; H. S. Coeyman, Buffalo, N. Y., for western half of N. Y. state; B. M. Caruth, Albany N. Y., for eastern half of N. Y. state. John F. Stief, Philadelphia, Pa., for D. C., N. J., Del., Md., and eastern Pa.; J. B. White, Philadelphia, Pa., assisting John F. Stief; R. T. McKee, Pittsburg, Pa., for western Pa.; Freeman Wilson, Columbus, Ohio, for Ohio; Geo. A. Reynolds, Columbus, Ohio, for W. Va. and part of Ohio; R. W. Tapper, Chicago, Ill., for northern Ill. and southern Wis.; F. G. Fuessel, Jr., St. Louis, Mo., for Mo. and southern Ill.; H. K. Huie, Oklahoma City, Okla., for Okla. and Kans.; W. A. Bartlett, Minneapolis, Minn., for Minn. and northern Wis.; Walter D. Chase, Minneapolis, Minn., asisting W. A. Bartlett; H. J. Whittier, Fargo, N. D., for N. D. and S. D.; J. B. Robinson, Detroit, Mich., for Mich.; B. J. Gilmore, Indianapolis, Ind., for Ind.; G. E. Head, Louisville, Ky., for Ky. and Tenn. and part of Va.; Howard H. Littrell, Rocky Mount, N. C., for N. C.; H. O. Glasure, Oskaloosa, Ia., for Ia. and Neb.; N. B. Browne, Jr., Atlanta, Ga., for northern Ga. and Ala.; Chas. R. Hudgins, Norfolk, Va., for Va.; J. E. Hallman, Atlanta, Ga., for Ga., Ala. and Fla.; W. M. Hawkins, Columbia, S. C., for S. C. The company operates in Cal., Colo., Conn., D. C., Fla., Ga., Ida., Ill., Ind., Ia., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. C., Tenn., Tex., Utah, Va., Wash., W. Va. and Wis.

HISTORICAL DATA

This company was founded in 1828 in France and began regular business in the United States in 1910, although previously having written some surplus lines of business here through its present United States managers. Its home office statement as of January 1, 1922, showed total assets of $21,893,251. Capital is $4,000,000. This company is a member of the well known Starkweather and Shepley Group including the Abeille, Paris; and Rhode Island, Providence. Deposits in states: Ohio, $100,000; Va., $11,280; Ga., $10,100; N. Y., $210,000; and N. C., $9,200. Jointly with Rhode Island, of Providence, this company guarantees underwriters policies issued under the name Rhode Island-Union Underwriters Agency. Largest amount insured in one hazard; gross, $50,000; net, $10,000.

ADMINISTRATION AND REPUTE: This company is under the management of Starkweather and Shepley, Inc., of Providence, R. I., who are underwriters of high standing and long experience. The company writes a substantial volume of business. Underwriting and investment results for the last five years: 1923, underwriting loss, $152,451, investment loss, $12,572; 1922, underwriting loss, $62,242, investment profit, $103,509; 1921, underwriting loss, $58,680; 1920, underwriting loss, $66,437, investment loss, $7,130; 1919, underwriting profit, $96,887, investment loss, $85,821. Management expenses have been below average and loss ratio only slightly above normal.

BOARD MEMBERSHIPS: Western Insurance Bureau, Board of Fire Underwriters of the Pacific, Rocky Mountain Underwriters Association, Canadian Fire Underwriters Association, Western Canada Fire Underwriters Association, Mainland Board of Fire Underwriters, New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire only.

UNION INSURANCE SOCIETY OF CANTON, Ltd., Hongkong

U. S. Fire Managers, Marsh & McLennan Chicago Ill.; Marine Underwriters, W. J. Roberts New York.

Organized, 1835.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$8,964,640	$5,015,000	$1,846,919	$8,778,838	$9,173,287	$4,801,355	$3,202,362	$8,003,717	$4,676,295	—$186,849
1922	8,459,146	4,140,410	2,466,623	6,945,085	7,286,679	4,008,483	2,400,817	6,409,300	3,925,004	—28,752
1921	$7 503 382	3 432 193	2 295 458	5,428,345	5,821,974	4,512,309	1,024,573	6,437,182	4,627,893	—153,922
1920	7,795,395	3,935,281	1,781,411	7,593,725	7,808,921	3,274,677	2,346,395	5,829,471	4,0[illegible]22	+1,370,790
1919	4,452,581	2,055,515	1,249,204	4,078,579	4,148,639	1,087,885	1,286,640	2,374,525	1,783,802	+1,136,204

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$7,400,526	Losses unpaid.....	$1,869,719
Cash.....	542,718	Unearned prems....	5,015,000
Agents' balances....	857,882	Other liabilities....	233,002
Interest.....	114,415		
Other assets.....	49,099	Total liabilities...	7,117,721
		Surplus.....	1,846,919
Total adm. assets.	$8,964,640	Total.....	$8,964,640

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $561,924,726, $4,078,957; ocean marine, $14,387,999, $86,421; motor vehicle, $107,899,302, $4,638,339; inland navigation and transportation, $5,032,891, $85,144; tornado, $45,046,979, $175,129; sprinkler leakage, $6,213,168, $6,884; riot, civil commotion and explosion, $6,977,077, $14,965; earthquake, $4,772,215, $17,090; unclassified, effective prior to January 1, 1921, $20,030,142, $197,824.

BUSINESS SINCE ORGANIZATION: Premiums received, $34,434,632; losses paid, $17,500,278.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,172,576; State, County and Municipal bonds, $5,570,850; stocks, $657,100; total, $7,400,526.

UNITED STATES TRUSTEES: Continental and Commercial Trust & Savings Bank, Chicago, Ill.

FIELD MEN AND TERRITORY COVERED: Balfour, Guthrie & Co., general agents, San Francisco, Cal.; W. J. Roberts, Marine underwriter and attorney, New York City; Ulric S. Atkinson, assistant United States manager, Chicago, Ill.; C. G. Whipple, western general agent, Chicago, Ill.; Arthur F. Sanford, eastern general agent, N. Y. The company is licensed in all the states and territories and also throughout Canada, except Porto Rico and Cuba.

HISTORICAL DATA

This company was founded as a British Marine business in 1835. In 1905, the British Trades Insurance Co., Ltd., and in 1915, the China Fire Insurance Co., Ltd., were merged into this

company. Its home office statement, as of December 31, 1921, shows assets of £5,646,860, a subscribed capital of £1,110,000 and a paid in capital of £444,000. It formerly transacted a surplus line business on the Pacific Coast operating through licensed brokers. In 1917, it was regularly admitted to N. Y. state. It issues and guarantees policies under the name Allied Underwriters' Agency. Deposits in states: N. M., $10,890; Va., $9,900; Ga., $9,800; N. C., $10,890; Ohio, $100,000; N. Y., $450,000.

ADMINISTRATION AND REPUTE: This company does a large volume of business in the United States, and it is very well managed by Marsh & McLellan, of Chicago, United States managers, and Ulric S. Atkinson, assistant United States manager, A.F. Sanford, of New York, is eastern general, and E. G. Whipple. of Chicago, is western general agent. The United States managers maintain office in several of the largest cities of the United States and in Montreal and London. Underwriting and investment results in the last five years: 1923, underwriting loss, $322,319, investment profit, $189,464; 1922, underwriting loss, $293,270, investment profit, $505,136; 1921, underwriting profit, $186,732, investment profit, $842,752; 1920, underwriting loss, $996,805, investment profit, $182,415; 1919, underwriting loss, $595,696, investment profit, $28,063. Rather large underwriting losses have been sustained since entering the United States, and are, for the most part, accounted for by the fact that business volume has rapidly increased and accordingly it has been necessary to set up large required reserves. The underwriting loss was, however, offset by interest earned on reserves and equity in unearned premiums. Largest amount insured in one hazard, gross, $500,000; net $50,000.

BOARD MEMBERSHIPS: Eastern Union, Western Union, Southeastern Underwriters Association, Board of Fire Underwriters of the Pacific, and Rocky Mountain Underwriters Association, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, bombardment or war risk, earthquake, explosion, farm, fire, inland marine, lightning, ocean marine, parcels post, profits, registered mail, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, use and occupancy, and reinsurance.

UNION AND PHENIX ESPANOL INSURANCE CO., Madrid, Spain.

United States Managers: Fester, Fothergill & Hartung, New York. Organized, 1864.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H O.
1923	$4,258,675	$3,242,208	$384,867	$4,053,596	$4,234,286	$2,407,467	$1,505,769	$3,913,236	$2,263,209	+$94,418
1922	3,970,972	2,805,749	455,063	3,621,959	3,798,214	2,257,498	1,376,276	3,633,774	2,174,655	−273,930
1921	3,937,455	2,567,620	625,151	3,100,633	3,298,493	2,425,833	1,189,170	3,615,003	2,358,293	−116,053
1920	4,206,488	3,197,992	246,356	4,532,773	4,723,093	2,220,820	1,714,083	3,934,903	2,443,462	−110,113
1919	3,598,698	2,472,652	619,743	3,701,831	3,814,497	1,504,305	1,414,786	2,919,091	1,566,370	−110,284

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$3,851,145	Losses unpaid	$572,098
Cash	334,137	Unearned prems	3,242,208
Agents' balances	17,073	Other liabilities	59,502
Interest	56,320	Total liabilities	3,873,808
		Surplus	384,867
Total adm. assets.	$4,258,675	Total	$4,258,675

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $574,685,241, $5,400,223; motor vehicle, $6,253,271, $87,218; inland navigation and transportation, $22,108, $364; tornado, $21,810,274, $98,127; sprinkler leakage, $5,143,464. $13,589; riot, civil commotion and explosion, $4,662,292, $12,172; miscellaneous, $211,824, $846; unclassified, effective prior to January 1, 1921, $27,808,714, $347,137.

BUSINESS SINCE ORGANIZATION: Premiums received, $30,575,350; losses paid, $16,218,939.

UNITED STATES TRUSTEE: Bankers Trust Co., New York.

TERRITORY COVERED: The company operates in Ark., Colo., Ida., Ill., Ia., La., Me., Mass., Mich., Miss., Mo., Mont., Nev., N. H., N. J., N. Y., N. D., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was founded in 1864 and began business in the United States in 1910, transacting fire reinsurance. Latest reports state its authorized capital to be 12,000,000 pesetas. It is a member of the well known Fester, Fothergill and Hartung Group, which includes the following: Alpha General, Calcutta; Cubana, Havana; European General Reinsurance, London; Nippon, Tokio; Northern, Moscow; Warsaw, Warsaw. Deposits in states: Ohio, $100,000; N. Y., $200,000.

ADMINISTRATION AND REPUTE: Fester, Fothergill and Hartung are United States managers for this company. They are in excellent repute and have been successful generally in the writing of reinsurance for a number of foreign companies in the United States. This company's underwriting and investment results in recent years: 1923, underwriting loss, $212 910, investment profit, $48,295; 1922, underwriting loss, $210,811, investment profit, $314,653; 1921, underwriting profit, $138,416, investment profit, $356,433; 1919, underwriting profit, $95,314, investment profit, $124,798. Management expenses have been slightly above average, and loss ratio also somewhat above normal. The company has an estimable loss paying reputation. Largest amount insured in one hazard, gross and net, $25,000.

CLASSES OF INSURANCE WRITTEN: In the United States reinsurance only on fire, automobile, tornado, hail, riot and civil commotion, tourists' baggage, use and occupancy, sprinkler leakage and explosion.

UNION MARINE INSURANCE COMPANY, Ltd., Liverpool, Eng.

United States Manager, Frank H. Cauty, New York. Organized, 1863.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$1,260,308	$132,520	$757,539	$343,119	$423,915	$128,099	$152,895	$280,994	$4,867	−$285,385
1922	1,381,630	137,362	782,239	359,251	428,384	147,521	186,516	334,037	11,221	−218,098
1921	1,463,717	179,046	763,297	277,807	333,030	488,938	299,674	788,612	411,877	+370,744
1920	1,416,640	195,379	636,021	1,033,710	1,076,932	619,391	367,479	986,880	691,732	+255,227
1919	1,131,141	146,774	418,515	787,203	835,550	674,526	327,017	1,001,543	612,764	+17,296

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,020,185	Losses unpaid	$252,766
Cash	135,631	Unearned prems.	132,520
Agents' balances	65,324	Other liabilities	117,482
Interest	16,357		
Other assets	22,811	Total liabilities	502,768
		Surplus	757,539
Total adm. assets.	$1,260,308	Total	$1,260,308

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $50,568,101, $126,602; inland navigation and transportation, $33,928,145, $66,041.

BUSINESS SINCE ORGANIZATION: Premiums received, $22,334,147; losses paid, $10,491,523.

BONDS OWNED (Market Values): Gov't bonds, $266,160; State, Province, County and Municipal bonds, $356,260; railroad and other bonds, $397,765; total, $1,020,185.

UNITED STATES TRUSTEES: Bank of New York (National Banking Associations).

FIELD MEN AND TERRITORY COVERED: Neare, Gibbs & Lent, Cincinnati, Ohio; Field & Cowles, Boston, Mass.; F. H. Osborn & Co., Chicago, Ill.; Lucas E. Moore & Co., New Orleans. The company operates in Ark., Cal., Colo., Conn., D. C., Ga., Hawaii, Ill., Ind., Ia., Ky., La., Mass., Mich., Minn., Mo., N. H., N. J., N. Y., Ohio, Ore., Pa., P. I., P. R., R. I., Tex., Vt., Wash., Wis. and in Canada and Cuba.

HISTORICAL DATA

This company was founded in 1863 in England, and began business in the United States in October, 1880. Its authorized and subscribed capital is £1,308,000. Paid in capital is £163,500. Majority of its stock is owned by the Phenix of London, which company purchased control in 1911. Operation however, is conducted upon a separate basis. The Union Marine is a member of the F. H. Cauty Group which also includes the Columbia, Jersey City; North China, Shanghai; Norwich Union, Norwich; Phoenix, London, Thames & Mersey, Liverpool. Conflagration loss in San Francisco, 1906, $7,221. Special deposits in states: Ohio, $100,000; Ga., $10,100; Mass., $119,000; N. Y., $217,000.

ADMINISTRATION AND REPUTE: Frank H. Cauty, New York, is United States manager of the company and under its direction it has made progress in building up a substantial volume of business. Underwriting and investment results for the last five years have been: 1923, underwriting profit, $203,382, investment profit, $23,207; 1922, underwriting profit, $115,774, investment profit, $121,267; 1921, underwriting loss, $373,608, investment profit, $130,139; 1920, underwriting loss, $4,764, investment profit, $10,449; 1919, underwriting loss, $168,642, investment profit, $22,369. In 1921, the company reduced its writings to $277,807 from $1,033,710 in 1920. In 1922 and 1923, the volume increased and yielded good profits. The company has an excellent loss paying reputation. Its investments are high grade and well secured. The New York Insurance Department examined the company in 1922. Largest amount insured in one hazard, gross, $343,000; net, $21,000.

BOARD MEMBERSHIPS: National Automobile Underwriters Conference and Sectional Conferences.

CLASSES OF INSURANCE WRITTEN: Motor vehicle, inland and ocean marine, parcels post, registered mail, tourists' baggage and reinsurance

URBAINE FIRE INSURANCE COMPANY, Paris, France.

United States Managers, Fred S. James & Co., New York.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$5,671,343	$3,903,751	$912,734	$5,088,423	$5,339,060	$2,926,502	$1,898,994	$4,825,496	$2,740,647	−$173,095
1922	5,439,568	3,092,841	1,359,466	3,864,710	4,136,478	2,586,461	1,509,932	4,096,393	2,616,280	−58,033
1921	5,322,355	2,953,381	1,455,156	3,569,747	3,859,344	3,081,957	1,460,343	4,542,300	2,850,411	−17,427
1920	5,884,148	3,865,978	989,146	5,528,084	5,776,960	2,654,382	2,179,656	4,834,038	3,014,057	−23,443
1919	5,083,511	2,797,595	1,587,809	4,191,256	4,436,985	1,700,696	1,599,822	3,300,518	1,795,520	+252,337

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$5,268,936	Losses unpaid	$744,545
Cash	124,800	Unearned prems.	3,903,751
Agents' balances	198,448	Other liabilities	110,313
Interest	75,459		
Other assets	3,700	Total liabilities	4,758,609
		Surplus	912,734
Total adm. assets.	$5,671,343	Total	$5,671,343

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $715,190,663, $6,555,709; motor vehicle, $5,168,123, $72,394; inland navigation and transportation, $186,731, $509; tornado, $19,413,020, $83,728; hail, $134, $17; sprinkler leakage, $4,811,026, $11,412; riot, civil commotion and explosion, $3,394,216, $7,095; tourists' floater, $15,888, $479; unclassified, effective prior to January 1, 1921, $27,260,720, $343,533.

BUSINESS SINCE ORGANIZATION: Premiums received, $28,573,850; losses paid, $14,662,781.

TRUSTEE: Guaranty Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: Fred S. James & Co., United States managers; Carroll L. De Witt, assistant United States managers; F .S. James & Co., United States managers; Western Dept.: O. F. Wallin, asst. United States manager, 175 W. Jackson Blvd., Chicago, Ill.; Fred S. James & Co., genefal Agents; Pacific Coast: E. C. Fox, manager, 108 Sansome Street, San Francisco, Cal.; Rhett, Weaver & Ellis, Atlanta, Ga., for Ala.-Fla., Ga., La.; Cobb, Miller & Stebbins, general agents, Denver; Colo., for Colo., Utah and Wyo.; A. P. Lloyd, Abel Bldg., Baltimore, Md., special agent for Pa., Md., D. C., Va. and W. Va., J. M. Cosgrove, Hartford, Conn., special agent for Conn., Mass., and R. I.; J. B. Guthrie, New York, special agent for N. Y. and N. J.; O. P. Rush, Reserve Bank Bldg., Kansas City, Mo., for Mo.; Milton P. Vore, 175 W. Jackson Blvd., Chicago, Ill., special agent for Ill., Ia., Wis. and Minn.; J. A. Cloud, First Natl. Bank Bldg., Cincinnati, Ohio., special agent for Ind., Ky., Mich. and Ohio. The company operates in all the states and territories except Alaska, Ariz., Del., D. C., Hawaii, Ida., Kans., Miss., Neb., N. M., N. D., Okla., P. I., P. R., S. C., S. D., Tenn., Vt. and Va.

HISTORICAL DATA

This company was founded and has operated continuously in France since 1838. It began regularly to write fire insurance in the United States in 1913. Its home office statement on December 31, 1921, showed assets of $14,845,858, the paid up capital being $1,000,000. The company was licensed in New York on February 10, 1913. Deposits in states: N. Y., $200,000; Ohio, $100,000; Ga., $9,800.

ADMINISTRATION AND REPUTE: This company is managed by Fred S. James & Co., an experienced and thoroughly capable and successful firm of underwriters, which is also in excellent standing for its management of the United States business of the Eagle Star & British Dominions, London, and of the General, Paris. These two companies, with the Urbaine, are well known as the F. S. James Group. The Urbaine writes a very substantial volume of business in this country. Underwriters and investment results in the last five years: 1923, underwriting loss, $432,038, investment profit, $158,400; 1922, underwriting loss, $428,706, investment profit, $391,048; 1921, underwriting profit, $40,402, investment profit, $443,037; 1920, underwriting loss, $680,753, investment profit, $145,043; 1919, underwriting profit, $264,031, investment profit, $56,169. Volume of business was considerably reduced in 1921, after having made rapid gains in the previous few years which necessitated the up-building of required reserves being principally responsible for the large underwriting loss of 1920. Loss and expense ratios through a decade show satisfactory averages. The company's reputation for settling loss claims is excellent. Investments are high grade and well secured. Largest amount insured in one hazard, gross, $90,000; net, $18,000.

BOARD MEMBERSHIPS: Western Union, Eastern Union, Southeastern Underwriters Association, Rocky Mountain Underwriters Association, and Board of Fire Underwriters of the Pacific, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, rent, profits, use and occupancy, motor vehicle, inland navigation and transportation, sprinkler leakage, tourists' floater, tornado, hail, riot, civil commotion and explosion, flood and reinsurance.

WARSAW INSURANCE COMPANY, Ltd., Warsaw, Poland.

United States Managers: Fester, Fothergill & Hartung, New York.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit to H. O.
1923	$856,063	$146,536	$647,043	$55,292	$112,131	$394,752	$66,236	$370,988	$211,774	—$30,000
1922	1 153 760	410 317	588 677	518 916	569 190	355 561	189 893	545 454	344 413	—10,000
1921	1,096,712	398,265	540,222	464,910	518,321	454,139	168,923	623,062	401,184	.....
1920	1,170,789	568,441	413,020	932,747	980,410	546,210	301,348	847,558	608,301	— 35,000
1919	1,103,230	453,782	508,108	594,200	634,952	410,686	212,869	623,555	390,000	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$846,410	Losses unpaid	$45,227
Cash	18,182	Unearned prems	146,536
Agents' balances	—19,674	Other liabilities	17,257
Interest	11,020		
Other assets	125	Total liabilities	209,020
		Surplus	647,043
Total adm. assets	$856,063	Total	$856,063

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $27,820,643, $281,945; motor vehicle, $42,782. $331; tornado, $945,408, $4,602; sprinkler leakage, $501,688, $1,036; riot, civil commotion and explosion, $1,092,897, $3,390; miscellaneous, $104,657, $852; unclassified, effective prior to January 1, 1, 1921, $4,210,301, $49,170.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,066,177; losses paid, $4,611,402.

BONDS OWNED (Market Values): U. S. Gov't bonds, $54,150; State, County and Municipal bonds, $634,480; other bonds, $157,780; total, $846,410.

UNITED STATES TRUSTEE: Bankers Trust Co., New York.

TERRITORY COVERED: The company operates in Ark., Colo., Ida., Ill., Ia., La., Me., Mass., Mich., Miss., Mo., Mont., Nev., N. H., N. J., N. Y., N. D., Ohio, Pa., Tex. and W. Va.

HISTORICAL DATA

This company was founded 1870, in Poland. Its name, originally the Warsaw Fire Insurance Co., was changed to the present title in 1920. Authorized and subscribed capital is 2,000,000 roubles. In the United States the company transacts only reinsurance. Deposits in states: Ohio, $100,000; N. Y., $200,000. This company is a member of the well known Fester, Fothergill & Hartung Group, which also includes the Alpha General, Calcutta; Cubana, Havana; European General Reinsurance, London; Nippon, Tokio; Northern, Moscow; Union & Phenix Espanol, Madrid.

ADMINISTRATION AND REPUTE: This company is managed in the United States by Fester, Fothergill & Hartung who are underwriters of the highest repute, experience and success. They have economically managed this company's business in this country. Its net writings have fallen off considerably since 1920. It has been however, generally successful. Underwriting and investment results in the last five years: 1923, underwriting profit, $71,558, investment profit, $16,807; 1922, underwriting loss, $33,788, investment profit, $92,243; 1921, underwriting profit, $44,554; 1920, underwriting loss, $76,088, investment profit, $16,000; 1919, underwriting profit, $63,998, investment profit, $43,978. Formerly a Russian company in good repute, since coming under the home jurisdiction of the Polish Government, its estimable reputation has continued. The company is in high standing for promptly paying losses. The New York Insurance Department examined the company as of December 31, 1922, without adverse comment. Largest amount insured in one hazard, gross and net, $25,000.

CLASSES OF INSURANCE WRITTEN: Reinsurance in the following lines: fire, hail, automobile, explosion, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage and use and occupancy.

WESTERN ASSURANCE COMPANY, Toronto, Canada.

President and General Manager, Wilfrid M. Cox; Vice-Presidents, Herbert C. Cox, George A. Morrow; Assistant General Manager, C. S. Wainwright; Secretary, Geoffrey Stubington. Organized, 1851.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (−) Remit. to H. O.
1923	$4,296,822	$1,832,894	$1,431,709	$2,331,471	$2,529,746	$1,344,020	$1,087,743	$2,431,763	$916,548	—$301,091
1922	4,591,276	1,670,923	1,409,505	2,148,700	2,369,480	1,409,444	959,003	2,368,447	1,206,559	—176,931
1921	4,835,545	1,610,126	1,599,555	1,890,868	2,088,730	1,507,995	857,947	2,365,942	1,499,064	—159,526
1920	5,279,511	1,751,809	1,734,843	2,690,524	2,857,249	1,977,938	1,051,498	3,029,436	2,354,076	+420,280
1919	4,975,922	1,803,198	1,939,909	2,817,383	2,990,620	1,586,841	1,052,144	2,638,985	1,571,546	—46,796

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$3,217,583	Losses unpaid	$850,956
Cash	665,250	Unearned prems	1,832,894
Agents' balances	353,780	Other liabilities	181,263
Interest	46,099		
Other assets	14,210	Total liabilities	2,865,113
		Surplus	1,431,709
Total adm. assets	$4,296,822	Total	$4,296,822

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Fire $334,765,841, $3,045,564; ocean marine, $5,532,756, $41,784; motor vehicle, $2,472,250, $68,432; inland navigation and transportation, $1,439,568, $29,704; tornado, $20,845,454, $84,386; sprinkler leakage, $1,982,807, $1,186; riot, civil commotion and explosion, $1,769,925, $2,758; unclassified, effective prior to Jan. 1, 1921, $16,713,475, $200,009.

BUSINESS SINCE ORGANIZATION: Premiums received, $80,936,921; losses paid, $52,844,069.

BONDS AND STOCKS OWNED. (Market Values): Gov't bonds, $1,070,706; State, County and municipal bonds, $933,435; other bonds, $917,056 stocks. $296,386; total, $3,217,583.

UNITED STATES TRUSTEE: The United States Mortgage & Trust Co., New York.

DIRECTORS: W. M. Cox, Robt. Bickerdike, H. C. Cox, D. B. Hanna, Sir John Aird, Miller Lash, Geo. A. Morrow, Alfred Cooper, London, Eng., Major-Gen. Sir Henry M. Pellatt, C. V. O., E. R Wood, John H. Fulton, Lt-Col. Henry Brock, T. G. McConkey.

FIELD MEN AND TERRITORY COVERED: F. M. Gund, manager, Western Department, Freeport, Ill.; Hines Bros., mgrs., So. Dept., Atlanta, Ga.; E. H. Lebert, asst. mgr., Fred J. Reaves, Little Rock, state agt., Ark.; Fred H. Gautt, Columbia, special agt., S. C.; E. L. Griffin, Orlando, special agt., Fla.; A. O. Ohlhave, Atlanta, state agt., Ga.; C. R. Nichols, Jackson, special agt., Miss.; L. F. LeFerre, New Orleans, state agt., La.; L. S. Huges, Birmingham, special agt., Ala.; Gilbert Hughes, Dallas, state agt., Texas.; Ernest T. Hines, San Angelo, special agt., Tex.; Hoyt Sloan, San Antonio, special agt., Tex.; States Circled under Southern Dept. office; C. H. Ray, McKirney special agt., Tex.; John A. Clayton, Waco, Tex.; Ward S. Jackson, manager, Pacific Coast Dept., San Francisco, Cal.; T. J. Keleher, agency supt. southern Cal., & Ariz.; W. J. Reed, special agt. southern Cal., & Ariz.; W. T. Booth, special agt., San Joaquin Valley, Cal.; T. B. Clark, special agt., northern Cal.; W. E. Helfrich, state agt. Ore.; C. L. King, state agt., western Wash.; A. H. Mann, special agt., eastern Wash., and northern Ida.; W. C. Carlyon, state agt., Utah & Mont. and Idaho.; R. I. Read, manager, Chicago Brokerage Department, Chicago, Ill.; G. Burgess Fisher, state agent. Conn., Hartford, Conn.; J. Laurence Moffet, special agent, Conn.-Hartford, Conn.; J. E. Snell, special agent, New England-Boston, Mass.; Henry Borchers, special agent, N. J., 110 William St., New York City; Philip S. Keeler, special agent, northern N. J. and N. Y. surburban, 110 William St., New York City; W E. Newman, special agent, central Pa. and western Md., 32 N. Third St., Harrisburg, Pa.; W. O. Slocum, special agent, eastern Pa., southern N. J., Md., and D. C., 140 S. Fourth St., Philadelphia, Pa.; Robert F. Miller, special agent, western Pa., Harrisburg, Pa.; Cary P. Carr, special agent, Va. and W. Va., Richmond, Va.; C. F. Zehnder, special agent, Ky. and Tenn., Nashville, Tenn.; W. L. Nelson & Co., general agents, Tenn. and Ark., Memphis, Tenn.; A. L. Ross, special agent, N. Y. State, excluding suburban, 110 William St., New York City; Soloman Ketcham, special agent, Long Island, Amityville, N. Y.; J. H. Dosser, special agent, Automobile only, N. Y. State, Elbridge, N. Y. The company operates in all the states and territories of the U. S. except Miss., P. I. and Vt. Operates also in United Kingdom of Great Britain and Ireland, France, Holland, Denmark, Australia, parts of Africa and Asia, West Indies and Newfoundland.

HISTORICAL DATA

This company was organized in 1851 and entered the United States in 1874. Its statement as of January 1, 1924, shows a paid-up capital of $2,500,000 (of which $1,000,000 is 7% preferred stock, issued and sold in 1906 at 125%). Its assets as of the same date were $6,056,382. Has a deposit in New York of $429,400; in Ohio, $100,000; California, $105,000; Georgia, $9,500; Virginia, $45,160; Porto Rico, $9,700; North Carolina, $10,250; New Mexico, $9,900. Conflagration losses, Baltimore, 1904, $344,583; San Francisco 1906, $1,740,770. Largest amount insured in one hazard, gross, $75,000; net, $30,000.

ADMINISTRATION AND REPUTE: In 1923, the United States branch was taken over by Crum & Forster of New York, which company operates a large fleet of fire insurance companies. The management has been affiliated closely with that of the British America Insurance Co. of Toronto, which has also come under the control of Crum & Forster. The company is well known throughout the United States and Canada, and its officers are men of high standing in the dominion. Underwriting and investment results for the past five years: 1923, underwriting profit, $312,529, investment profit, $132,029; 1922, underwriting loss, $310,964, investment profit, $298,274; 1921, underwriting loss, $309,332; investment profit, $333,570; 1920, underwriting loss, $621,090; investment profit, $34,653; 1919, underwriting profit. $81,106; investment profit, $1,115,055.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Automobile, war risk, explosion, farm, fire, inland marine, lightning, ocean marine, parcels post, registered mail, reinsurance, rent, riot and civil commotion, tornado and windstorm, sprinkler leakage, tourists' baggage, use and occupancy.

WORLD AUXILIARY INSURANCE CORPORATION, Ltd., London, Eng.

United States Manager, Marsh & McLennan; Assistant U. S. Manager, Ulric S. Atkinson, 175 West Jackson Blvd., Chicago, Ill.

Organized, 1919.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—)Remit. to H. O.
1923	$754,484	$301,842	$382,834	$369,919	$422,868	$248,129	$122,021	$370,150	$240,513	—$184,357
1922	917,462	272,261	570,069	314,059	396,903	418,432	109,867	528,299	326,735	—241,357
1921	1,309,095	416,546	730,012	741,656	821,419	715,825	202,597	918,422	691,937	—64,700
1920	1,328,015	563,133	622,999	935,884	957,153	91,449	275,303	366,752	221,894	+753,058

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$700,720	Losses unpaid	$65,239
Cash	48,131	Unearned prems.	301,842
Agents' balances	—2,114	Other liabilities	4,569
Interest	7,746		
		Total liabilities	371,650
		Surplus	382,834
Total adm. assets.	$754,484	Total	$754,484

. See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $62,635,799, $497,916; inland navigation and transportation, $7,041, $247; tornado, $5,601,679, $18,971; sprinkler leakage, $2,165,166, $7,871; riot, civil commotion and explosion, $3,316,727, $6,102; unclassified, effective prior to January 1, 1921, $4,396,788, $40,921.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,361,518; losses paid, $1,417,064.

BONDS OWNED (Market Values): Gov't bonds, $622,720; State, County and Municipal bonds, $78,000; total, $700,720.

UNITED STATES TRUSTEE: Continental and Commercial Trust and Savings Bank, Chicago.

TERRITORY COVERED: The company is licensed in all the states and territories of the United States except Miss., P. I., P. R., Canada and Cuba.

HISTORICAL DATA

This company was organized in 1919 and entered the United States in 1920. It has an authorized capital of £750,000. of which £600,000 have been subscribed and £300,000 paid in. Home office assets, December 31, 1923, £866,522. Values of special deposits: N. Y., $336,000; Ohio, $100,000; N. C., $9,800; Ga., $9,800; Va., $9,900; N. M., $11,760. Largest amount insured in one hazard, gross, $60,000; net, $30,000.

ADMINISTRATION AND REPUTE: This company is under the management of Marsh and McLennan of Chicago, a very well known and highly reputable firm of general agents. Underwriting and investment results for the past three years: 1923, underwriting loss, $15,567, investment profit, $12,689; 1922, underwriting profit, $3,849, investment profit, $77,565; 1921, underwiring loss, $49,417.

CLASSES OF INSURANCE WRITTEN: Explosion, fire, inland marine, lightning, parcels post, registered mail, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, tourists' baggage, war risk, use and occupancy, all by reinsurance.

YANG TSZE INSURANCE ASSOCIATION, Ltd., Shanghai, China.¶

United States Managers, Platt, Fuller & Co., New York. Organized, 1889.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1923	$697,141	$62,070	$387,159	$231,059	$263,156	$165,710	$72,021	$237,731	$120,304	—$8,495
1922	690,210	48,529	368,271	202,364	256,210	299,759	70,981	370,740	226,144	+10,359
1921	796,617	43,348	434,092	159,776	200,076	493,444	94,282	587,726	222,048	+91,115
1920	1,062,221	94,843	368,404	577,138	621,379	484,094	469,229	953,323	348,526	—53,960
1919	1,165,556	160,494	368,724	728,959	767,918	511,563	189,037	700,600	679,628	—60,138

¶Transacts marine business.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$619,400	Losses unpaid	$229,360
Cash	50,274	Unearned prems	62,070
Agents' balances	17,588	Other liabilities	18,552
Interest	6,903		
Other assets	2,976	Total liabilities	309,982
		Surplus	387,159
Total adm. assets	$697,141	Total	$697,141

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $6,469,259; $111,289.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,780,463; losses paid, $4,684,664.

BONDS OWNED (Par Values): Gov't bonds, $350,000; State, County and Municipal bonds, $225,000; other bonds, $50,000; total, $625,000.

UNITED STATES TRUSTEE: Metropolitan Trust Co., New York.

TERRITORY COVERED: The company is licensed in Cal., Hawaii., Wash. and N. Y. Operates also in Japan, Korea, Austalia, East Indies, Strait Settlements, India, France and England.

HISTORICAL DATA

This company was organized in 1889 and entered the United States in 1907. Besides the statutory deposit with the New York State Insurance Department, this company has $425,051 on deposit with the Metropolitan Trust Co. of New York. Largest amount insured in one hazard, gross, $250,000; net, $50,000.

ADMINISTRATION AND REPUTE: The company entered this country under the management of Willcox, Peck & Hughes of New York, but it recently extended its operation and as a result the management went to Platt, Fuller & Co., of New York. The company has an excellent reputation at home and abroad. Underwriting and investment results for the past two years: 1923, underwriting profit, $20,178, investment profit, $16,612; 1922, underwriting loss, $131,146, investment profit, $52,871.

CLASSES OF INSURANCE WRITTEN: Inland and ocean marine.

YORKSHIRE INSURANCE COMPANY, Ltd., York, Eng.

United States Managers, Frank & DuBois; Underwriting Manager, Ernest B. Boyd; Assistant Manager, Frank B. Martin, New York.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1923	$3,169,835	$1,527,027	$1,379,394	$2,028,846	$2,146,159	$1,035,557	$815,281	$1,850,838	$949,486	—$33,369
1922	3,008,963	1,322,628	1,383,778	1,764,614	1,876,605	1,201,333	754,204	1,955,537	999,335	—29,577
1921	2,935,231	1,397,839	1,084,554	2,092,153	2,209,988	1,358,357	917,896	2,276,253	1,440,442	+183,536
1920	2,743,342	1,312,581	1,098,520	1,935,342	2,033,288	826,582	768,868	1,595,450	925,107	—27,791
1919	2,404,854	993,837	1,191,887	1,450,276	1,522,234	557,244	630,871	1,188,115	531,781	—58,072

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$2,316,051	Losses unpaid	$228,414
Cash	366,831	Unearned prems	1,527,027
Agents' balances	462,853	Other liabilities	35,000
Interest	22,174		
Other assets	1,926	Total liabilities	1,790,441
		Surplus	1,379,394
Total adm. assets	$3,169,835	Total	$3,169,835

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $229,009,752, $2,240,119; motor vehicle, $20,429,721, 476,212; tornado, $6,704,628, $32,447; sprinkler leakage, $738,385, $1,612; riot, civil commotion and explosion, $2,267,769, $4,329; unclassified, effective prior to January 1, 1921, $7,524,938, $100,874.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,169,190; losses paid, $6,865,093.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $997,619; State, County and Municipal bonds, $536,900; other bonds, $507,840; stocks, $273,692; total, $2,316,051.

UNITED STATES TRUSTEE: Bank of New York & Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: Frank & DuBois, United States managers; Ernest B. Boyd, underwriting manager; Frank B. Martin, assistant manager; Wallace Kelly, branch secretary; Walter E. Volbrecht, Pittsburgh, Pa., special agent for Pa., D. C. and Md.; George H. Kemball, Boston, Mass., special agent for Mass. and R. I.; Stewart H. Davey, Columbus, Ohio, state agent for Ohio, Mich. and Ky.; C. Vcoris, Elizabeth, N. J., for N. J.; J. Dean Wills, Chicago, Ill., for Ill., Ind. and Mo.; McManus & Kennedy, Hartford, Conn., special agent for Conn.; Pacific Coast Department: McClure Kelley, manager, and McKee Sherrard, assistant manager, San Francisco, Cal.; Harry R. Bush, manager, Greensboro, N. C., for Va., N. C. and S. C.; A. H. Turner, manager, 1720 Hurt Bldg., Altanta, Ga.; Southeastern Department: Louis T. Miller, general agent, Hurt Bldg., Atlanta, Ga., for Ga., Fla., Ala.; I. M. Callaway, Orlando, Fla., special agent, for Fla.; W. M. Bennie, Birmingham, Ala., special agent, for Ala.; C. L. Ledsinger, Atlanta, Ga., special agent, for Ga.; Territory of this Department: Ga., Fla., Ala.; Willard S. Brown & Co., managers, New York City; Pacific Coast Department: McClure Kelly, manager, McKee Sherrard, assistant manager San Francisco, Cal.; comprises Cal., Colo., Ore., Wash., Mont., Ida., Ariz., Utah, Hawaii, Wyo. and N. M.; Daly General Agency, Denver, Colo., for Colo., Wyo. and N. M.; Walter E. Bliss, state agent, Portland, Ore., for Ore.; Harry H. Bobb, special agent, Portland, Ore.; Irwin W. Elwell, special agent, Seattle, Wash., for western Wash.; Edward W. Porep, special agent, Spokane, Wash., for eastern Wash. and northern Ida.; Charles F. Carlisle, special

agent, Salt Lake City, Utah, for Utah and southern Ida.; Milton S. Williams, special agent, Butte, Mont., for Mont.; Wm. F. Kuhl, superintendent of agencies, Los Angeles, Cal., for southern Cal., and Ariz.; Joseph J. Ward, special agent, C. Arnold Brennen, automobile special agent, Los Angeles, Cal., for southern Cal., and Ariz.; Chas. R. Hall, special agent, Sacramento, Cal., for northern Cal.; F. Leslie Tindell, Fresno, Cal., for central Cal.; Robert Sherrard, special agent, San Francisco, Cal., for western Cal.; John L. Whelan, superintendent Metropolitan Department, San Francisco, Cal.; Thomas J. Craig, agency superintendent, San Francisco, Cal.; James S. Evans, agency superintendent, San Francisco, Cal. The company operates in all the states and territories of the United States except Ark., Del., Ia. .Kans., Me., Neb., Nev., N. H., N. D., Okla., S. D., Tenn., Vt. and W. Va.

HISTORICAL DATA

This company was founded in 1824 and entered the United States in 1910. It has a subscribed capital of £917,066, of which £132,410 is paid up. Home office assets, December 31, 1923, £8,599,866. Value of deposits: Ohio, $100,000; N. M., $11,385; Ga., $10,000; N. C., $10,300; Va., $10,800; N. Y., $325,000. Largest amount insured in one hazard, gross, $50,000; net, $25,000.

ADMINISTRATION AND REPUTE: This company is in very high standing both at home and abroad and its managers compose one of the best known firms in New York. Underwriting and investment results for the past five years: 1923, underwriting loss, $1,280, investment profit, $30,265; 1922, underwriting profit, $45,151, investment profit, $283,650; 1921, underwriting loss, $410,667; 1920, underwriting loss, $88,232, investment profit, $22,655; 1919, underwriting profit, $159,928, investment profit, $66,072.

BOARD MEMBERSHIPS: Southeastern Underwriters Association, Western Union, National Automobile Underwriters Conference, National Board of Fire Underwriters.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, hail, lightning, profits, rent, riot, civil commotion and explosion, sprinkler leakage, tornado and windstorm, use and occupancy.

AMERICAN MUTUAL FIRE AND MARINE INSURANCE COMPANIES

In this division will be found abstracts from the official statements covering the year 1923 of regularly licensed American mutual fire and marine insurance companies having $15,000 or more of cash assets, and others whose statistics may be of general interest, with summaries of their condition and business for each of the last three years. Companies having between $15,000 to $50,000 are tabulated at the end of this section.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, Abington Mass.

President, Isaac C. Howland; Secretary, Alfred H. Nash; Assistant Secretary, William A. Robbins. Organized, 1856.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$325,042	$168,425	$146,641	$142,781	$156,352	$51,961	$35,123	$52,136	$139,220	$52,891
1922	311,349	139,368	163,836	119,150	132,366	40,105	32,509	41,938	114,552	41,156
1921	281,797	123,331	152,503	95,408	107,835	26,637	28,543	37,805	92,985	29,312

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$4,300	Losses unpaid	$7,238
Bonds and stocks	266,787	Unearned prems	168,425
Cash	38,122	Other liabilities	2,738
Agents' balances	11,391		
Interest	4,442	Total liabilities	178,401
		Surplus	146,641
Total adm. assets.	$325,042	Total	$325,042

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $140,065, $49,645; motor vehicle, $2,715, $1,250.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, Dec. 31, 1923: Fire, $19,111,085, $281,642, $263,712; motor vehicle, $131,192, $2,678, $2,678.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,204,342; losses paid, $805,951; dividends declared, cash, $656,572.

MORTGAGE LOANS: There are 4 loans, amounting to $4,300 on property worth $9,200. There was no interest past due on December 31, last. The company holds $8,900 of fire insurance on the mortgaged property.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $62,238; State, County and Municipal bonds, $83,450; other bonds, $117,444; stocks, $3,655; total, $266,787.

DIRECTORS: Isaac C. Howland, E. H. Thompson, A. H. Nash, A. F. Barker, Wm. C. Brett, Henry W. Chandler, Charles F. Dudley, L. S. Fairbanks, Charles W. Howland, F. E. Perkins, H. Loring Jenkins, John A. Radcliffe.

TERRITORY: The company operates in Mass., N. H., N. J. N. Y., Pa., R. I. and Vt.

ADDISON FARMERS MUTUAL INSURANCE COMPANY, Elenhurst, Ill.

President A. S. Gloss; Secretary, Otto A. Fisher. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$99,253	$62,973	$36,280	$35,814	$41,433	$22,666	.....	$7,269	$29,935	$21,736
1922	92,902	54,607	38,296	26,912	32,166	36,698	.....	5,533	42,231	36,020
1921	105,750	51,983	4,077	23,575	27,236	26,602	.....	7,222	33,824	25,947

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$904	Unearned prems	$62,973
Mortgage loans	78,200		
Cash	15,403	Total liabilities	62,973
Agents' balances	3,600	Surplus	36,280
Interest	1,146		
Total adm. assets.	$99,253	Total	$99,253

Underwriting loss, $6,872; investment profit, $4,857

MORTGAGE LOANS: There are 37 loans aggregating $78,200 on property valued at $185,750 on which the company holds $100,000 of fire insurance.

ALLIANCE CO-OPERATIVE INSURANCE COMPANY, Topeka, Kan.

President, W. B. Gasche; Vice-President, R. S. Spiker; Secretary, E. J. Smalley. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$205,005	$65,140	$138,025	$73,478	$86,623	$39,693	$361	$34,318	$74,372	$38,532
1922	200,675	53,566	139,933	61,542	76,163	41,635	286	29,751	71,672	40,276
1921	192,526	58,663	130,023	65,121	76,364	33,154	275	30,935	64,364	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$3,046	Losses unpaid	$1,840
Mortgage loans	39,200	Unearned prems	65,140
Bonds	150,260		
Cash	11,300	Total liabilities	66,980
Agents' balances	1,199	Surplus	138,025
Total adm. assets.	$205,005	Total	$205,005

CLASSIFICATION OF NET PREMIUMS WRITTEN AND AND NET LOSSES PAID IN 1923: Fire, $50,567, $31,502; tornado, $22,911, $7,030.

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $11,181,650, tornado, $10,534,701.

BUSINESS SINCE ORGANIZATION: Premiums received, $954,539; losses paid, $456,075.

REAL ESTATE OWNED: Comprises 3 tracts of land, 1 sold under contract, valued at $9,500, company's equity, $3,046. Total rents received last year, $300.

MORTGAGE LOANS: The company holds 16 mortgages aggregating $39,200 on farm property, valued at $128,670. No interest past due December 31, last. Company holds $8,725 insurance on mortgaged buildings.

BONDS OWNED (Market Values): U. S. Gov't bonds, $32,000; State, County and Municipal bonds, $118,260; total, $150,260.

DIRECTORS: H. G. Carls, Paul Klein, J. Y. Miller, R. S. Spiker, C. L. Troudner, Otis S. Allen, J. A. Bonjour, P. A. Rogers, E. J. Smalley, C. Wiles, L. J. Boruff, E. C. Cavanaugh, W. B. Gashe, C. J. Shirk, Jas. G. Tomson.

TERRITORY COVERED: Kansas only.

ALLIED AMERICAN MUTUAL AUTOMOBILE INSURANCE CO., Boston, Mass.

President ,C. E. Hodges; Secretary ,H. C. Kneppenberg, Jr. Organized, 1920.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$315,762	$63,309	$225,128	$152,459	$165,189	$31,558	$45,878	$23,335	$100,771	$30,185
1922	255,773	60,241	$75,711	126,249	137,227	31,195	+37,820	14,761	83,776	36,265
1921	191,659	46,082	133,660	100,604	108,081	11,830	4,815	10,620	27,265	18,007

+ Includes $7,000 dividend on guaranty capital.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Bonds	$288,040	Losses unpaid	$14,451
Cash	23,073	Unearned prems	63 909
Agents' balances	1,763	Other liabilities	12,874
Interest	2,886		
		Total liabilities	90,634
		Surplus	225,128
Total adm. assets.	$315,762	Total	$315,762

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Motor vehicle, $152,459, $31,558.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $7,868,093, $145,036, $290,073.

BUSINESS SINCE ORGANIZATION: Premiums received $383,729; losses paid, $70,470; dividends declared, cash, $71,013

BONDS OWNED (Market Values): U. S. Gov't bonds, $44,200, State, County and Municipal bonds, $130,100; other bonds; $113,740; total, $288,040.

DIRECTORS: S. Borden, Jr., Wm. L. S. Brayton, Chas. E, Hodges, Chas. E. Hodges, Jr., Chas. C. Hoyt, J. D. Phillips, John A. Sweetser, John Gaston.

TERRITORY COVERED: Operates in Conn., Mass., N. Y., N. J., Pa. and R. I.

MISCELLANEOUS: This company was incorporated and began business November 9, 1920, and transacts fire, theft and transportation on automobiles. Largest amount insured in one hazard, gross, $41,800; net, $10,000.

AMERICAN MUTUAL INSURANCE COMPANY, Indianapolis, Ind.

President, Sollis Runnels; Vice-Presidents, F. H. Irwin, J. P. Cook; Secretary, Jno. W. McGinety. Organized, 1916.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$318,160	$117,474	$178,454	$193,107	$207,951	$90,421	$11,098	$65,492	$167,011	$74,340
1922	295,165	83,749	177,125	127,490	247,280	123,578	12,880	71,571	208,029	92,760
1921	282,669	92,443	131,267	154,626	167,001	101,746	5,004	97,599	204,349	116,139

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds	$10,050	Losses unpaid	$13,299
Cash	58,342	Unearned prems	117,474
Agents' balances	35,683	Other liabilities	8,933
Interest	1,607		
Other assets	212,478	Total liabilities	139,706
		Surplus	178,454
Total adm. assets.	$318,160	Total	$318,160

Underwriting profit, $16,700; investment profit, $14,963.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $159,996, $80,214; motor vehicle, $23,065, $5,041; tornado, $10,046, $1,570; all other $1,162.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $17,930,114, $188,451; motor vehicle, $1,290,279, $22,957; tornado, $3,471,450, $9,660.

BUSINESS SINCE ORGANIZATION: Premiums received, $930,629; losses paid, $503,645; dividends declared, cash, $19,145.

DIRECTORS: Sollis Runnels, Jno. W. McGinety, George W. Snyder, F. H. Irwin, Chas. H. Towson, J. P. Cook, Maude McGinety.

TERRITORY COVERED: Licensed in Ill., Ind., Ohio, Penn. and S. D.

AMERICAN MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President and Treasurer, John R. Freeman; Secretary and Assistant Treasurer, Theo. P. Bogert. Organized, 1877.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,031,264	$978,984	$1,023,817	$1,175,868	$1,273,804	$57,647	$796,020	$57,106	$920,773	$62,314
1922	1,712,760	707,589	988,208	793,152	886,562	51,407	744,693	69,988	866,088	53,365
1921	1,642,167	787,769	840,255	856,249	942,280	36,439	784,342	71,185	891,966	35,321

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,729,229	Losses unpaid	$15,787
Cash	232,245	Unearned prems	978,983
Agents' balances	58,574	Other liabilities	12,677
Interest	11,216	Total liabilities	1,007,447
		Surplus	1,023,817
Total adm. assets.	$2,031,264	Total	$2,031,264

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,174,653. $52,405; inland navigation and transportation, $506, $1,882; sprinkler leakage, $709, $3,359.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $244,537,391, $1,730,126, $8,650,632; tornado, $114,000, $653, $3,265; sprinkler leakage, $9,770, $895, $4,476; unclassified, effective prior to January 1, 1921, $326,630, $2,143, $10,718.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,427,915; losses paid, $1,880,391; dividends declared, cash, $10,524,230.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $652,300; State, County and Municipal bonds, $57,934; other bonds, $153,760; stocks, $865,235; total, $1,729,229.

DIRECTORS: H. F. Lippitt, J. R. Freeman, J. H. Metcalf, S. M. Nicholson, H. D. Sharpe, Robt. W. Taft, A. B. Chace, Wm. Gammel, R. H. I. Goddard, Chas. M. Holmes, James R. MacColl, F. K. Copeland, A. O. Dawson, John H. Goss, Chas. O. Richardson.

TERRITORY COVERED: The company is licensed in Conn., Ill., Ky., Me., Md., Mass., Mich., N. H., N Y., N. C., Ohio. Pa., R. I., S. C., Vt., Wis. and Canada, and operates throughout the United States and Canada.

HISTORICAL DATA

This company was organized in 1877. It is under the same management as the Enterprise Manufacturers, The Mechanics, The Rhode Island, and the State Mutual Fire Insurance Co. No assessment has ever been levied on policyholders of this company. This company is a member of the Associated Factory Mutual Fire Insurance. Largest gross and net amounts insured in one hazard, $360,000. Underwriting and investment results for the past five years: 1923, underwriting profit, $768,497, investment profit, $62,833; 1922, underwriting profit, $748,510, investment profit, $144,136; 1921, underwriting profit, $863,251, investment profit, $117,696; 1920, underwriting profit, $780,378, investment profit, $54,501; 1919, underwriting profit, $568,217, investment profit, $14,064.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, tornado and windstorm, use and occupancy.

AMERICAN STEAMSHIP OWNERS' PROTECTION AND INDEMNITY ASSOCIATION, Inc., New York, N. Y.

Managers, Johnson & Higgins. Incorporated, February 20, 1917.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,914,789	.....	.....	$566,059	$2,057,747	$654,428	.....	.....	$4,447,093	$1,925,740
1922	5,180,806	.....	.....	869,064	1,092,484	1,670,340	.....	354,297	2,024,637	1,124,021
1921	6,025,173	.....	.....	3,496,696	3,712,875	2,175,873	.....	759,732	2,935,605	3,607,435

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,711,690	Losses unpaid	$2,138,203
Cash	428,929	Perp. dep. recl	495,601
Net assets. outstg	464,144	Other liabilities	280,095
Other assets	310,026	Total liabilities	2,914,789
Total adm. assets.	$2,914,789		

BUSINESS SINCE ORGANIZATION: Premiums received $12,337,830; losses paid, $5,781,956.

BONDS OWNED: (Market Values) U. S. Gov't bonds, $277,500; State, County and municipal bonds, $1,434,190, total, $1,711,690.

DIRECTORS: Alfred G. Smith, chairman; C. W. Jungen, Maurice Bouvier, J. D. Tomlinson, G. H. Carter, P. H. Harwood, E. E. O'Donnell, F. G. Mooney.

MISCELLANEOUS: Covers risks not covered by marine insurance policies, such as liability for injury to persons, collision and other damage to vessels, etc.

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.

President, E. V. French; Vice-President, D. W. Bartlett; Vice-President and Treasurer, G. S. Young; Secretary, F. W. Jones. Organized, 1860.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$5,956,316	$2,503,727	$3,399 249	$3,773,451	$4,060,174	$145,949	$3,248,492	$220,851	$3,615,292	$160,570
1922	5,608,813	2,306,647	3,266,432	3,444,409	3,726,059	191,669	3,280,317	224,867	3,696,853	194,296
1921	5,371,915	2,440,392	2,889,477	3,665,544	3,927,017	104,326	3,484,124	3,234,628	3,823,078	86,771

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$5,297,610	Losses unpaid.....	$42,822
Cash.....	310,680	Unearned prems....	2,503,727
Agents' balances....	266,414	Other liabilities....	10,518
Interest.....	81,612		
		Total liabilities...	2,557,067
		Surplus.....	3,399,249
Total adm. assets.	$5,956,316	Total.....	$5,956,316

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire $703,516,477, $4,856,615, $24,283,076; unclassified, effective prior to January 1, 1921, $5,474,019, $33,982, $169,911.

BUSINESS SINCE ORGANIZATION: Premiums received, $60,244,950; losses paid, $5,527,649; dividends declared, cash, $47,757,243.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $955,300; State, County and Municipal bonds. $421,350; other bonds, $3,896,760; stocks, $124,200; total, $5,297,610.

DIRECTORS: Roland W. Toppan, George W. Wheelwright, Franklin W. Hobbs, Edward Lovering, D. Wendell Bartlett, M. F. Westover, Philip Y. DeNormandie, Nathaniel Stevens, Robert Amory, R. P. Snelling, T. A. Russell, Walter B. Nye, Lester Leland, E. V. French.

TERRITORY COVERED: Company operates in Me., Mass., R. I., Mich., N. Y., N. H., Pa., S. C. and Wis.

HISTORICAL DATA

This company began business in 1860. It has a good reputation and is a member of the Associated Factory Mutual Fire Insurance Co. This company has accumulated a substantial surplus. Largest gross and net amounts insured in one hazard, $662,000. Underwriting and investment results for the past five years: 1923, underwriting profit, $3,195,242, investment profit, $186,067; 1922, underwriting profit, $3,176,849, investment profit, $480,424; 1921, underwriting profit. $3,419,251, underwriting profit, $421,115; 1920, underwriting profit, $275,332, investment profit, $127,808; 1919, underwriting profit. $2,652,192, investment profit, $97,439

CLASSES OF INSURANCE WRITTEN: Fire, tornado and sprinkler leakage.

ASHLAND MUTUAL FIRE INSURANCE COMPANY, Ashland, Pa.

President, Geo. F. Rentz; Secretary, F. E. Heinze. Organized, 1878.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$67,069	.....	$67,069	$1,710	$3,946	.....	.....	$1,068	$1,068	.....
1922	61,792	.....	61,792	1,423	3,783	3,168	.....	161	3,329	3,165
1921	56,977	.....	56,977	1,742	3,840	20	.....	1,041	1,061	20

ASSETS, DECEMBER 31, 1923: Collateral loans, $2,650; bonds and stocks, $47,416; cash, $17,003; total adm. assets, $67,069. LIABILITIES: None. Surplus, $67,069; total, $67,069.

RISKS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $540,585, $99,083.

BUSINESS SINCE ORGANIZATION: Premiums received, $56,389; losses paid, $22,745.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $10,700; State, County and Municipal bonds $400; other bonds, $23,405; stocks, $12,911; total, $47,416.

ATLANTIC MUTUAL FIRE INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.

President and Treasurer, E. L. Tessier; Vice-President and Assistant Treasurer, R. A. Downes; Secretary, George C. Hopson. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$103,234	$48,278	$31,276	$83,751	$91,301	$66,789	$20,205	$24,100	$111,094	$59,466
1922	135,651	57,925	42,556	134,801	242,555	120,807	29,869	48,002	198,678	114,496
1921	165,921	81,786	a64,673	152,158	168,987	117,117	42,315	63,335	222,767	127,702

a Includes $50,000 guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$83,271	Losses unpaid.....	$8,096
Cash.....	4,121	Unearned prems....	48,278
Agents' balances....	14,267	Other liabilities....	15,584
Interest and rents...	1,575		
		Total liabilities...	71,958
		Surplus.....	31,276
Total adm. assets.	$103,234	Total.....	$103,234

Underwriting profit, $8,999; investment profit, $125.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $6,491,592, $95,088.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,634,692; losses paid, $650,089; dividends declared, cash, $651,726.

BONDS OWNED (Market Values): U. S. Gov't bonds, $9,800; State, County and Municipal bonds, $19,850; other bonds, $53,621; total, $83,271.

DIRECTORS: R. A. Downes, E. L. Tessier, W. S. Royster, Robert P. Hooper, Samuel L. Hammer, Thomas S. Gay, Albert E. Ford, William D. Whitaker, Joseph A. Coleman, Thomas H. Ball, J. A. Ryan.

MISCELLANEOUS: This company was formerly styled the Cotton Seed Crushers Mutual Assurance Co., and transacts fire insurance only. The company is licensed in Ind., Mo., Ohio, Pa. and S. D.

ATLANTIC MUTUAL FIRE INSURANCE COMPANY, Savannah, Ga.

President, C. H. Konemann; Secretary, Fred Wessels, Jr. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$392,746	$106,883	†$259,671	$188,844	$236,959	$62,950	$29,517	$112,607	$205,074	$69,919
1922	357,249	105,819	†226,683	194,304	266,046	77,092	33,153	147,304	257,549	72,853
1921	360,316	100,318	†214,988	165,787	218,011	54,767	34,465	45,360	134,592	55,986

† Includes $100,000 guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$28,000	Losses unpaid	$7,963
Mortgage loans	134,428	Unearned prems	106,883
Bonds and stocks	99,981	Other liabilities	18,229
Cash	63,499		
Agents' balances	52,014	Total liabilities	133,075
Interest and rents	2,269	Guarantee fund	100,000
Other assets	12,556	Net surplus	159,671
Total adm. assets.	$392,746	Total	$392,746

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $187,559, $60,813; tornado, $1,284, $1,144.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $16,116,005, $206,828; tornado, $325,645, $1,925; unclassified, effective prior to January 1, 1921, $164,416, $208,753.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,146,103; losses paid, $393,318.

REAL ESTATE OWNED: The company owns its own home office building, market value, $35,000.

MORTGAGE LOANS: There are 53 loans on improved Savannah real estate aggregating $134,428 and valued at $353,300.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $49,691; State, County and Municipal bonds, $31,170; other bonds, $19,190; stocks, $945; total, $100,995.

FIELD MEN AND TERRITORY COVERED: Houston. Dunn, Philadelphia, Pa., general agent for Pa.; Joseph A. Palmer, Savannah, Ga., for Ga. and S. C. The company operates in Ala. Colo., Ga., Ill., Mass., Miss., N. Y., N. C., Ohio, Pa. S. C. and Tex.

MISCELLANEOUS: This company was formerly the German Mutual of Savannah.

ATLANTIC MUTUAL (MARINE) INSURANCE COMPANY, New York.

President, Cornelius Eldert; Secretary, G. Stanton Floyd-Jones. Organized, 1842.

Year	Cash Assets	Unearned Premiums	Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$17,601,659	$347,611	$7,384,044	$3,108,995	$4,182,929	$1,198,496	$1,401,733	$672,652	$3,372,881	$1,053,595
1922	16,969,753	472,651	7,370,881	3,317,325	4,349,800	1,287,986	1,105,203	1,139,155	3,532,344	1,348,018
1921	15,487,060	612,049	6,242,252	2,637,405	3,621,854	2,060,763	2,488,674	1,205,223	5,754,660	2,055,103

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$3,920,000	Losses unpaid	$3,717,570
Bonds and stocks	10,784,295	Unearned prems	347,611
Cash	1,565,002	Outs. ctf. and dep	4,907,160
Agents' balances	809,506	Other liabilities	1,245,274
Interest and rents	111,841		
Other assets	411,015	Total liabilities	10,217,615
		Surplus	7,384,044
Total adm. assets.	$17,601,659	Total	$17,601,659

Underwriting profit, $1,340,407; investment profit, $580,413.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Ocean marine, $3,000,773, $1,141,687; inland navigation and transportation, $108,222, $48,966;

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Ocean marine, $22,645,367, $339,050; inland navigation and transportation, $2,377,673, $5,273.

BUSINESS SINCE ORGANIZATION: Premiums received $294,389,953; losses paid, $145,754,392; dividends declared, cash $107,056,020.

REAL ESTATE OWNED: Comprises the company's home office building, a modern office structure, covering 14,000 square feet at Wall and William Streets and Exchange Place, New York, the book value of which is $3,900,000 (carried at $3,900,000) Rents received last year, $524,528; real estate, taxes and expenses, $269,603.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $3,089,320; State, County and Municipal bonds, $1,286,673; other bonds, $2,175,455; stocks, $40,232,857; total, $10,784,305.

TRUSTEES: Edmund L. Baylies, John N. Beach, James Brown, John Claflin, J. William Clark, Frederic A. Dallett, Cleveland H. Dodge, Cornelius Eldert, G. Stanton Floyd-Jones, Philip A. S. Franklin, Samuel H. Gillespie, Herbert L. Griggs, Samuel T. Hubbard, Charles D. Levrich, Henry Forbes McCreery, Frank C. Munson, George Nichols, Walter Wood Parsons, Charles A. Peabody, William R. Peters, James H. Post, Dallas B. Pratt, John J. Riker, Max J. H. Rossbach, Justus Ruperti, Wm. Jay Schieffelin, Samuel Sloan, John Sloane, George E. Turnure, Geo. C. Van Tuyl, Jr., Edward H. Wells, Richard Young.

TERRITORY COVERED: Operates in Mass., N. Y. and Pa.

MISCELLANEOUS: Largest amount insured in one hazard, gross, $1,144,740; net, $281,969.

AUTOMOBILE DEALERS PREFERRED MUTUAL FIRE INSURANCE COMPANY, 1819 Broadway, New York.

President, Walter A. Woods; Vice-Presidents, William C. Poertner, Arthur L. Clark, John Van Benschoten, Charles E. Jackson Frank D. Saupp, Secretary, B. C. Budd; Treasurer, Glenn A. Tisdale. Organized, 1923.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$5,189	$2,565	$1,571	$7,104	$7,115	348	.....	$1,578	$1,926	$1,169

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$4,267	Losses unpaid	$982
Abents' balances	922	Unearned prems	2,565
		Other liabilities	71
		Total liabilities	3,618
		Surplus	1,571
Total adm. assets	$5,189	Total	$5,189

Underwriting profit, $1,560, investment profit, $11.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $144,315, $1,758; theft, $125,788, $2,978; collision, $11,050, $1,364; property damage, $50,300, $1,004.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,104; losses paid, $286.

DIRECTORS: Walter A. Woods, Wm. C. Poertner, Arthur L. Clark, John Van Benschoten, Charles E. Jackson, Frank D Saupp, Burkitt C. Budd, John T. Keyes, Glenn A. Tisdale, Eugene J. Ellis, Frank M. Mitchell, W. W. Garabrant, Joseph F. Haas, Edward A. Moree, Franklin M. White, Arthur J. Gosser, Albert P. Simmonds, Edward C. Bald, Charles G. Percival, William Otis Badger, Jr.

MISCELLANEOUS: Company is being promoted by the "Preferred Automobile Brokers," New York.

This company was granted a charter March, 1923, and certificate of authority issued May 17, 1923. The classes of business transacted are: fire, theft, transportation, property damage and collision. Operates in N. Y. state only.

AUTOMOBILE MUTUAL INSURANCE COMPANY OF AMERICA

Providence, R. I.

President, A. T. Vigneron; Secretary, Henry W. Anderson. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,582,844	$321,112	$1,228,802	$652,428	$724,322	$114,634	$330,129	$141,214	$585,977	$116,214
1922	1,456,757	325,248	1,106,356	654,880	721,756	147,553	332,484	132,739	612,776	132,125
1921	1,304,098	330,175	942,446	665,080	723,673	122,892	319,615	115,255	557,762	137,399

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,483,046	Losses unpaid	$23,070
Cash	64,675	Unearned prems	321,112
Agents' balances	14,314	Other liabilities	9,860
Interest	14,367		
Other assets	6,442	Total liabilities	$354,042
		Surplus	1,228,802
Total adm. assets	$1,582,844	Total	$1,582,844

Underwriting profit, $393,100; investment profit, $1,250.

CLASSIFICATION OF NET PREMIUMS AND NET LOSSES PAID IN 1923: Motor vehicle, $734,455, $96,539; all other, $10,957.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Motor vehicle, $20,899,100, $493,498.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,130,247; losses paid, $905,647; dividends declared, cash, $2,177,269.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $888,500; State, County and municipal bonds, $5,250; other bonds, $298,935; stocks, $295,503; total, $1,488,188.

DIRECTORS: C. Prescott Knight, Frank N. Phillips, Louis W. Downes, A. T. Vigneron, C. C. Hanch, Chas. A. Russell, Archer J. Smith, Cyrus P. Brown, Geo. E. Boyden, E. B. Hough, H. B. Vigneron and Frederick S. Chase.

TERRITORY COVERED: The company covers insurance throughout the United States, and has complied with the requirements of the Insurance Commissioners of Mass., O. and R. I.

AUTOMOBILE MUTUAL FIRE INSURANCE CO., Boston, Mass.

President, Dean K. Webster; Secretary, A. Shirley Ladd. Organized, 1914.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$166,492	$97,481	$63,317	$206,192	$214,446	$46,537	$45,930	$101,153	$193,620	$42,261
1922	146,935	86,986	50,289	188,661	215,150	43,552	52,943	121,663	218,158	29,594
1921	143,578	91,129	32,949	203,602	228,817	64,022	46,628	111,933	222,583	67,468

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$122,018	Losses unpaid	$2,581
Cash	29,004	Unearned prems	97,481
Agents' balances	8,759	Other liabilities	3,113
Interest	5,527		
Other assets	1,184	Total liabilities	$103,175
		Surplus	63,317
Total adm. assets	$166,492	Total	$166,492

Underwriting profit, $54,542; investment profit, $5,737.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Motor vehicle, $9,124,838, $209,903.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,119,718; losses paid, $250,803; dividends declared, cash, $223,405.

BONDS OWNED (Market Values): U. S. Gov't bonds, $40,428; State, County and municipal bonds, $1,950; other bonds, $79,640; total, $122,018.

DIRECTORS: Dean K. Webster, W. F. McQuillen, A. Shirley Ladd, Wm. A. Thibodeau, Eben J. Ham, Milton L. Cushing, E. E. Jameson, J. M. Perry, H. A. Crossman, G. U. Kierstead, Charles W. Willis, Chas. E. Halstead, H. W. Chandler, C. M. Cox, F. A. Noyes, Frank C. Jones, Elmer D. Marshall, Elbert S. Brigham.

MISCELLANEOUS: The company employs no agents and transacts all business direct from home office. Formerly Massachusetts Mutual Automobile Insurance Co. Name changed in 1919. It is licensed only in Massachusetts, but operates from home office in all the New England states. Transacts automobile insurance only.

AUTO-OWNERS INSURANCE COMPANY, Lansing, Mich.

President, Col. J. C. McCullough; Secretary and Treasurer, Vern V. Moulter. Organized, 1916.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'hy'rs	Returned Expenses	Total Expenditures	Losses Incurred
1923	$482,136	†$371,272	$110,864	$768,065	$785,865	$288,001	.....	$260,312	$548,313	$323,980
1922	264,098	134,632	82,466	564,355	578,553	242,946	25,825	199,932	468,705	230,085
1921	135,560	59,098	55,824	393,989	420,241	209,460	19,312	161,403	390,175	.....

† Total liabilities.

BADGER MUTUAL FIRE INSURANCE CO., Milwaukee, Wis.

President, Aug. J. Langholff; Vice-President, Richard Schmidt; Treasurer, C. L. Roloff; Secretary, W. H. Graebner. Organized, 1887.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'y'hrs	Expenses	Total Expenditures	Losses Incurred
1923	$357,038	$96,078	$256,860	$86,048	$103,517	$14,067	.....	$46,426	$60,493	$13,493
1922	314,392	77,653	233,440	70,389	85,493	13,262	.....	37,155	50,417	10,955
1921	278,934	62,175	216,827	51,174	65,095	10,027	.....	51,566	41,593	11,985

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Real estate.....	$22,539	Unearned prems....	$96,078
Mortgage loans.....	314,890	Other liabilities....	4,100
Cash.....	5,555		
Agents' balances....	9,927	Total liabilities...	$100,178
Interest and rents...	4,127	Surplus.....	256,860
Total adm. assets.	$357,038	Total.....	$357,038

Underwriting profit, $8,070; investment profit, $15,350.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Fire, $29,949,704, $172,231.

BUSINESS SINCE ORGANIZATION: Premiums received, $712,265; losses paid, $123,613.

TERRITORY COVERED: Licensed in Wis. only and writes only fire insurance.

BALTIMORE EQUITABLE SOCIETY OF BALTIMORE, MD.

Baltimore, Md.‡

Treasurer, Wilton Snowden; Secretary, H. E. Rawlings. Organized, 1794.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,668,943	$445,454	$1,220,489	$3,967	$123,561	$12,183	.....	$29,462	$41,645	$9,145
1922	1,600,212	456,126	1,138,179	3,966	100,780	6,711	.....	55,710	62,421	9,434
1921	1,487,748	463,099	1,022,009	4,789	112,885	4,206	.....	49,708	53,914	2,908
1920	1,437,951	469,342	964,639	4,381	116,184	25,475	.....	69,492	94,967	12,309

‡Company does business on cash plan.

ASSETS DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Real estate.....	$116,856	Unearned prems....	$6,792
Mortgage loans.....	82,000	Perp. dep. recl.....	438,662
Bonds.....	1,392,045	Other liabilities....	3,000
Cash.....	55,581		
Interest and rents...	22,028	Total liabilities...	448,454
Other assets.....	433	Surplus.....	1,220,489
Total adm. assets.	$1,668,943	Total.....	$1,668,943

REAL ESTATE OWNED: The total book value of the real estate owned is $116,856; market value, $172,348.

MORTGAGE LOANS: These loans aggregate $82,000 on property valued at more than double the amount loaned thereon. The company holds ample insurance on the mortgaged property

DIRECTORS: Wilton Snowden, Decatur H. Miller, Jr., Elisha H. Perkins, John K. Shaw, Miles White, Jr., Theodore F. Krug, Jacob B. Cahn, H. Bolton Jones, George W. Corner Jr., Harry G. Evans, T. Courtenay Jenkins, William K. Bartlett.

MISCELLANEOUS: Conflagration loss: Baltimore, 1904, $1,915,517. The company operates in Ala., Alas., Ill., Me., Md. and writes only fire insurance.

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY

Yarmouthport, Mass.

President, Frederick C. Swift; Secretary John H. Clark. Organized, 1833.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losse Incurred
1923	$254,635	$94,596	$156,652	$65,957	$79,387	$21,907	$31,748	$16,169	$69,824	$17,802
1922	251,894	92,346	153,848	62,213	75,761	10,089	29,780	15,801	55,670	12,987
1921	219,955	90,895	125,789	50,819	60,819	13,659	28,689	15,675	58,023	13,251

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$1,000	Losses unpaid	$2,500
Bonds and stocks	228,396	Unearned prems	94,596
Cash	22,744	Other liabilities	888
Interest and rents	2,495	Total liabilities	97,983
		Surplus	156,652
Total adm. assets.	$254,635	Total	$254,635

Net amount of members' liability, $186,772; underwriting profit, $7,500; investment profit, $6,249.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,499,877. $186,772.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,990,430; losses paid, $530,729; dividends declared, cash, $1,146,209.

REAL ESTATE OWNED: Consists of ½ acre of land and the office building thereon, carried at book value, $1,000; market value, $1,000. Rents received last year, $200, taxes and expenses, $58.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $75,875; State, County and Municipal bonds, $7,890; other bonds, $102,855; stocks, $41,776; total, $228,396.

DIRECTORS: J. P. Edwards, H. A. Harding, M. N. Harris, Arthur E. Carlander, G. W. Jones, E. W. Lovell, E. W. Haines, W. G. Smith, R. H. Snow, F. C. Swift, F. G. Thacher, E. P. Kelley, J. R. Wixon, R. C. Handy.

TERRITORY COVERED: Operates in Barnstable County, Mass. only, and writes fire insurance only.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, Pittsfield, Mass.

President, Henry R. Peirson; Vice-President, Chas. L. Hibbard; Secretary and Treasurer, Robert A. Barbour; Asst. Secretary, Chas. F. Reid. Organized, 1835.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$690,238	$468,039	$65,298	$617,597	$647,357	$339,571	$72,597	$231,328	$643,496	$328,182
1922	671,300	506,461	101,309	612,977	641,383	292,732	64,256	234,356	591,344	282,466
1921	601,390	424,969	108,496	529,461	554,646	179,030	63,208	193,470	435,708	216,612

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$18,000	Losses unpaid	$49,891
Mortgage loans	5,900	Unearned prems	468,039
Collateral loans	6,900	Other liabilities	107,010
Bonds and stocks	593,758	Total liabilities	624,940
Cash	48,508	Surplus	65,298
Agents' balances	6,806		
Interest and rents	6,942		
Other assets	3,424		
Total adm. assets.	$690,238	Total	$690,238

Underwriting profit, $86,802; investment profit, $17,127.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $546,243, $311,958; motor vehicle, $67,633, $18,873; tornado, $3,255, $502; hail, $669, $659; sprinkler leakage, $—204, $111.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $63,231,360, $750,236, $541,825; motor vehicle, $3,531,504, $66,421, $66,421; tornado, $701,177, $3,288, $276; sprinkler leakage, $129,854, $465; riot, civil commotion and explosion, $207,407, $413; unclassified, effective prior o January 1, 1921, $5,868,437, $61,146, $55,332.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,742,492; losses paid, $1,945,958; dividends declared. cash, $972,445.

REAL ESTATE OWNED: The company owns a lot at East Street and Wendell Avenue. Pittsfield Avenue acquired in 1922 at a cost of $18,000. Net expenses last year, $1,256.

MORTGAGE LOANS: There are two loans aggregating $5,900 on property valued at $34,000. The company holds $7,500 insurance on the building.

COLLATERAL LOANS: There are two loans, one of $700 and one of $1,100 on high grade securities, market value, $3,040.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $51,804; State County and Municipal bonds, $178,611; other bonds, $270,250; stocks, $93,092; total, $593,757.

DIRECTORS: James Wilson, H. W. Clark, T. E. Ramsdell, F. W. Dutton, John C. Crosby, H. R. Pierson, C. C. Gamwell, C. L. Hibbard, Wm. L. Adam, W. J. Raybold, R. A. Barbour, C. F. Sawyer.

TERRITORY COVERED: The company is licensed in Colo., Conn., D. C., Ga., Ill., La., Me. Md., Mass., Mich., Mont., N. H., N. J., N. Y., Ohio, Pa., R. I., and Vt.

MISCELLANEOUS: Conflagration losses: Chelsea, 1908, $4,800; Salem, 1914, $5,000. Largest amount insured in one hazard gross, $43,000; net, $9,200.

BLACKSTONE MUTUAL FIRE INSURANCE CO., Providence, R. I.

President and Treasurer, W. B. McBee; Vice-President and Assistant Treasurer, Charles H. Smith; Secretary, Howard I. Lee. Organized, 1868.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$3,116,197	$1,537,545	$1,540,404	$1,937,235	$2,085,501	$96,769	$1,585,125	$142,182	$1,824,076	$102,698
1922	2,904,852	1,308,768	1,567,721	1,674,129	1,820,807	96,197	1,554,662	144,463	1,795,322	99,534
1921	2,762,969	1,392,524	1,348,868	1,737,593	1,876,315	58,519	1,642,466	153,520	1,854,505	50,418

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$2,750,084	Losses unpaid	$22,915
Cash	247,996	Unearned prems	1,537,545
Agents' balances	94,910	Other liabilities	15,333
Interest and rents	23,207	Total liabilities	1,575,793
		Surplus	1,540,404
Total adm. assets.	$3,116,197	Total	$3,116,197

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,936,085, $89,435; tornado, $477, $1,598; sprinkler leakage, $672, $5,736.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE DECEMBER 31, 1923: Fire, $395,964,116, $2,797,108, $13,985,538; tornado, $84,500, $473, $2,365; sprinkler leakage, $115,150, $996, $4,979; unclassified, effective prior to January 1, 1921, $637,240, $4,013, $20,069.

BUSINESS SINCE ORGANIZATION: Premiums received, $28,764,881; losses paid, $2,973,061; dividends declared, cash, $21,817,427.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,046,150; State, County and Municipal bonds, $43,200; other bonds, $631,385; stocks, $1,029,349; total, $2,750,084.

DIRECTORS: Charles H. Merriman, Jr., George M. Smith,

Royal C. Taft, William B. McBee, Henry L. Tiffany, Charles E. Patterson, Geo. H. Wilcox, H. A. Higgins, Chas. H. Newell, William E. Beattie, Herbert G. Beede, Chas. H. Smith.

TERRITORY COVERED: Ill., Me., Md., Mass., Mich., N. H., N. Y., N. C., Ohio, Pa., R. I., S. C., Vt. and Wis.

HISTORICAL DATA

This company was organized in 1868 and is a member of the Associated Factory Mutual Fire Insurance Cos. and writes business on first class manufacturing properties. It is under the same management as the Merchants Mutual Fire Insurance Co. of Providence, R. I. Largest gross and net amounts insured in one hazard, $150,000. Underwriting and investment results for the past five years: 1923, underwriting profit, $1,471,083, investment profit, $80,435; 1922, underwriting profit, $1,520,435, investment profit, $258,750; 1921, underwriting profit, $1,712,065, investment profit, $150,376; 1920, underwriting profit, $1,575,019, investment profit, $54,317; 1919, underwriting profit, $1,204,549, investment profit, $28,350.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage, tornado and windstorm, use and occupancy.

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY
Boston, Mass.

President, Joseph P. Gray; Vice-President and Engineer, L. H. Kunhardt; Secretary, H. Dwight Hall; Treasurer, E. F. Robinson. Organized, 1850.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$7,519,556	$3,345,177	$4,112,705	$5,072,346	$5,471,678	$193,604	$4,362,927	$264,402	$4,820,933	$198,090
1922	7,082,381	3,034,792	4,001,548	4,622,701	4,998,893	245,264	4,364,795	262,195	4,872,254	249,230
1921	6,708,437	3,107,315	3,558,585	4,719,409	5,049,304	130,084	4,558,412	274,518	4,963,014	98,055

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$7,052,095	Losses unpaid	$47,143
Cash	174,757	Unearned prems	3,345,177
Agents' balances	179,739	Other liabilities	14,531
Interest	112,965	Total liabilities	3,406,851
		Surplus	4,112,705
Total adm. assets	$7,519,556	Total	$7,519,556

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $5,072,346, $174,328; tornado, $3,374; sprinkler leakage, $12,293.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $962,944,566, $6,558,996, $32,794,982; unclassified, effective prior to January 1, 1921, $958,850, $6,125, $30,625.

BUSINESS SINCE ORGANIZATION: Premiums received, $80,487,314; losses paid, $8,016,593; dividends declared, cash, $63,578,820.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,104,750; State, County and Municipal bonds, $595,150; other bonds, $5,210,195; stocks, $142,000; total, $7,052,095.

DIRECTORS: Frederic Amory, Howard Stockton, Simeon B. Chase, Edward T. Pierce, Joseph P. Gray, Edwin F. Greene, Frederic C. McDuffie, H. DeForest Lockwood, Ronald T. Lyman, Frederic C. Dumaine, R. H. I. Goddard, Frank Cheney, Jr., E. Kent Swift.

TERRITORY COVERED: The company operates in Cal., Colo., Conn., Del., D. C., Fla., Ga., Ill., Ind., Ia., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., Neb., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., S. C., Tenn., Tex., Vt., Va., Wash., W. Va., Wis., Wyo. and in Canada.

HISTORICAL DATA

This company was organized in 1850 and has been very successful in insuring highly protected risks. The company is a member of the Associated Factory Mutual Fire Insurance Cos. Largest gross and net amounts insured in one hazard, $800,000. Underwriting and investment results for the past five years: 1923, underwriting profit, $4,303,063, investment profit, $171,021; 1922, underwriting profit, $4,186,717, investment profit, $621,042; 1921, underwriting profit, $4,524,698, investment profit, $529,852; 1920, underwriting profit, $4,167,087, investment profit, $166,837; 1919, underwriting profit, $3,464,778, investment profit, $134,149.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage, windstorm, use and occupancy, builders' risk.

BREMEN FARMERS MUTUAL INSURANCE COMPANY, Bremen, Kan.

President, R. Frohberg; Secretary, Herman Thiele. Organized, 1888.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$61,762	$18,765	$42,219	$9,139	$12,142	$2,682	.....	$3,221	$5,903	$2,605
1922	55,523	.....	55,523	7,491	10,297	4,341	.....	2,905	7,246	.....
1921	52,472	17,103	35,369	7,962	10,132	2,941	.....	3,147	6,088	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$33,500	Losses unpaid	$597
Bonds	6,000	Unearned prems	18,765
Cash	16,350	Other liabilities	181
Other assets	5,912	Total liabilities	$19,543
		Surplus	42,219
Total adm. assets	$61,762	Total	$61,762

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $6,005, $1,852; tornado, $3,134, $753.

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $3,835,914; tornado, $2,041,523.

MORTGAGE LOANS: There are 6 loans aggregating $33,500 and valued at $113,000. On December 31 last, there was no interest past due.

BONDS OWNED (Market Values): U. S. Gov't bonds, $3,000; State, County and municipal bonds, $3,000; total, $6,000.

TERRITORY COVERED: Kan. only.

BROWN COUNTY FARMERS MUTUAL INSURANCE CO., Morrill, Kan.

President, Frank Daeschuer; Secretary, G. Keplinger. Organized, 1889.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$123,414	.....	$123,214	$63,137	$68,457	$42,812	.....	$19,972	$62,784	.....
1922	117,740	.....	116,840	45,806	51,209	33,548	.....	14,982	48,530	34,146
1921	115,061	.....	114,936	48,069	52,619	29,508	.....	16,499	46,007	29,253

ASSETS, DECEMBER 31, 1923: Real estate, $69,500; Gov't bonds, $5,000; cash, $45,414; other assets, $3,500; total adm. assets, $123,414. LIABILITIES: Losses unpaid, $200; total liabilities, $200; surplus, $123,214; Total, $123,414.

NET AMOUNT OF PREMIUM NOTES, DECEMBER 31, 1923: $125,550.

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $18,370,426.

BUCKEYE UNION MUTUAL INSURANCE COMPANY, Mansfield, Ohio.

President, L. R. Dronberger; Secretary, Ira L. Morris; Assistant Secretary, R. B. Keffer. Organized, 1918.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$79,580	$50,250	$7,018	$119,178	$120,838	$54,501	.....	$42,843	$97,343	$64,634
1922	66,365	53,998	7,005	108,773	109,778	37,733	.....	37,681	75,414	38,717
1921	34,133	24,840	4,730	91,934	92,696	62,687	.....	39,917	102,604	65,130

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$4,904	Losses unpaid.....	$15,857
Mortgage loans.....	1,000	Unearned prems....	50,250
U. S. Gov't bonds...	24,614	Other liabilities....	6,455
Cash.....	25,985		
Agents' balances....	22,292	Total liabilities...	$72,562
Interest and rents...	100	Surplus.....	7,018
Other assets.....	685		
Total adm. assets..	$79,580	Total.....	$79,580

Underwriting loss, $371; investment profit, $1,059.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Motor vehicle, $110,166, $45,676; health and accident, $6,653, $6,466; all other, $6,124, $2,359.

RISKS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $100,501.

BUSINESS SINCE ORGANIZATION: Premiums received, $435,383; losses paid, $184,311.

MORTGAGE LOANS: There is one loan aggregating $1,000 on private dwelling in Toledo, O., and valued at $4,000.

DIRECTORS: L. R. Dronberger, F. B. Black, W. B. Martin, Ira L. Morris, Henry R. Endly, F. W. Bloor, Melvin Leight.

TERRITORY COVERED: The company operates in Ohio only.

MISCELLANEOUS: The Buckeye Union Mutual of Mansfield, Ohio, has been licensed to do business. The company at present will write automobile insurance, plate glass, and personal accident.

BUCKS COUNTY CONTRIBUTIONSHIP FOR INSURING HOUSES AND OTHER BUILDINGS FROM LOSS BY FIRE, Morrisville, Pa.

President, Henry W. Comfort; Secretary, William Bishop. Organized, 1811.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$672,231	.....	$595,490	—504	$41,737	$1,041	$6,130	$14,926	$22,097	$1,041
1922	653,110	.....	575,822	.....	44,425	5,362	6,629	12,356	24,347	5,362
1921	636,315	$74,919	561,396	.....	35,865	7,338	7,322	14,116	28,776	9,324

Unearned premiums include amount reclaimable on policies.

ASSETS, DECEMBER 31, 1923: Mortgage loans, $542,650; bonds, $119,601; cash, $9,980; total adm. assets, $672,231. LIABILITIES: Deposits returnable, $76,741; total liabilities, $76,741; surplus, $595,490; total, $672,231.

Underwriting loss, $12,014; investment profit, $37,784.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,546,446, $76,741.

MORTGAGE LOANS: There are 94 loans aggregating $542,650. All are on real estate located in Trenton, N. J. and Morrisville, Pa., varying from $500 to $60,000. There was no interest overdue on December 31, last. No foreclosures.

BONDS AND STOCKS OWNED (Market Values): Bonds, $59,178; stocks, $60,423; total, $119,601.

DIRECTORS: E. S. Kirkbridge, Chas. B. Case, E. T. Worthington, J. Howard Ronan, H. W. Comfort, Arthur D. Forst, J. C. Richardson.

TERRITORY COVERED: Chas. B. Case, Trenton, N. J., agent for N. J. The company operates in N. J. and Penn.

BURLINGTON MUTUAL FIRE INSURANCE COMPANY, Burlington, Vt.

President, Chauncey W. Brownell; Secretary, E. W. J. Hawkins. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$72,033	$27,509	$—20,685	$90,274	$95,179	$64,130	123	$35,689	$99,942	$69,400
1922	70,755	24,908	†—15,750	76,771	81,718	65,524	.....	39,781	105,305	65,356
1921	64,278	19,487	*15,667	56,111	59,065	40,878	†700	23,987	65,565	47,371

* Includes $10,000 guarantee fund paid in. † Dividend on guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$30,000	Losses unpaid.....	$7,385
Cash.....	2,822	Unearned prems....	27,509
Agents' balances....	38,176	Other liabilities....	57,826
Other assets.....	1,035	Total liabilities...	$92,718
		Surplus.....	—20,685
Total adm. assets.	$72,033	Total.....	$72,033

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $12,382,125.

BUSINESS SINCE ORGANIZATION: Premiums and assessments received, $512,973; losses paid, $334,562.

REAL ESTATE OWNED: The company recently purchased a three-story brick building corner of Main and Church sts., for company office and rental purposes. Book value, $30,000; market values, $30,000. Rents received, including $900 for company's occupancy of its own building, $2,998.

DIRECTORS: E. S. Adsit, F. O. Beaupre, C. S. Brownell, C. W. Brownell, C. B. Brownell, J. J. Flyn, E. W. J. Hawkins, D. C. Hawley, H. M. McFarland, J. H. Macomber, Thomas Reeves, Juan Robinson, J. L. Southwick, C. L. Woodbury, D. F. Pollard.

FIELD MEN AND TERRITORY COVERED: H. M. McFarland, Hyde Park, Vt., special agent for Vt. The company operates in Vt. only.

MISCELLANEOUS: This company was chartered by the Vermont State legislature in 1906, to transact a mutual fire insurance business with a guarantee of $10,000, and commenced business June 1, 1907.

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, Andover, Mass.

President, Burton S. Flagg; Vice-President and Treasurer, William E. Burrage; Secretary, John A. Arnold. Organized, 1834.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$203,751	$78,214	$90,147	$108,578	$117,909	$58,966	$9,282	$35,302	$103,550	$55,474
1922	172,729	87,638	62,121	138,205	152,255	65,473	17,698	44,991	128,162	72,050
1921	143,950	77,257	57,085	102,493	108,858	30,848	10,220	35,395	76,463	35,207

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$35,800	Losses unpaid.....	$11,323
Bonds and stocks...	117,960	Unearned prems....	78,214
Cash.....	36,173	Other liabilities....	24,067
Agents' balances....	11,472	Total liabilities...	$113,604
Interest	2,347	Surplus.....	90,147
Total adm. assets.	$203,751	Total.....	$203,751

Underwriting profit, $29,605; investment profit, $5,042.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $98,469, $54,955; motor vehicle, $9,823, $3,476; tornado, $286.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $10,859,490, $126,503; motor vehicle, $437,739, $9,779; tornado, $30,391,274; unclassified, effective prior to January 1, 1921, $856,766, $860,667.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,907,278; losses paid, $1,206,881; dividends declared, cash, $953,692.

MORTGAGE LOANS: There are 11 loans aggregating $35,800, all located in Massachusetts. Residences valued at $78,500, on which the company holds $54,700 of fire insurance. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $8,850; State, County and municipal bonds, $34,540; other bonds, $56,210; stocks, $18,360; total, $117,960.

DIRECTORS: Wm. E. Burrage, H. R. Dow, B. S. Flagg, F. H. Jones, J. J. E. Rothery, J. C. Sawyer, A. Stevens, A. P. Thompson, L. R. J. Varnum.

FIELD MEN AND TERRITORY COVERED: Robert Veit, special agent, home office. The company operates in Del., D. C., Me., Mass., O., Pa. and Vt.

MISCELLANEOUS: This company reinsured its outstanding policies in the Royal of Liverpool, in May, 1908, and in 1909 resumed business. Conflagration losses: Chelsea, 1908, $70,000. Its home office was moved from Cambridge in 1913.

CAMPBELLSPORT MUTUAL FIRE INS. CO., Campbellsport, Wis.

President, O. G. Hendrick; Vice-President, L. C. Kohler; Secretary, H. A. Wrucke. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$73,939	$35,876	$30,747	$45,305	$48,517	$23,744	.....	$21,655	$45,399	$23,075
1922	68,559	32,213	31,200	41,505	44,419	23,084	.....	20,827	43,911	25,586
1921	67,247	31,838	32,696	40,184	42,383	21,074	.....	20,721	41,795	20,479

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$5,000	Losses unpaid	$4,200
Mortgage loans	51,260	Unearned prems	35,876
Cash	8,026	Other liabilities	3,116
Agents' balances	4,784		
Interest and rents	3,119	Total liabilities	$43,192
Other assets	1,750	Surplus	30,747
Total adm. assets	$73,939	Total	$73,939

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $8,128,449, $67,519.

BUSINESS SINCE ORGANIZATION: Premiums received, $622,948; losses paid, $314,192.

REAL ESTATE OWNED: Company's home office building $5,000 and site.

MORTGAGE LOANS: These loans aggregate $51,260 and are protected by farm property valued at nearly three times the amount loaned. Company holds about $10,000 of insurance on the buildings.

DIRECTORS: O. G. Hendricks, L. C. Kohler, H. A. Wrucke, Geo. C. Wachs, E. F. Martin, Leo. R. Rosenbaum, Alfred Van de Zande, Wm. Wedde, Math Schlaefer.

FIELD MEN AND TERRITORY COVERED: H. A. Wrucke, Cambellsport, Wis., for Wis. Operates in Wis. only.

CANTON CO-OPERATIVE FIRE INS. CO. Canton, N. Y.

President S. W. Gould; Secretary John H. Berry. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$82,485	$53,585	—$242	$101,798	$141,359	$77,822	.....	$59,217	$137,039	.....
1922	80,547	46,712	22,610	85,911	97,248	53,516	.....	42,884	96,400	.....
1921	78,376	40,412	32,502	76,574	80,131	47,166	.....	25,163	72,329	$47,166

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$37,750	Losses unpaid	$13,917
Bonds and stocks	28,635	Unearned prems	53,585
Cash	1,474	Other liabilities	15,225
Agents' balances	13,273		
Interest and rents	1,180	Total liabilities	82,727
Other assets	173	Liab. excess	—242
Total adm. assets	$82,485	Total	$82,485

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $12,266,950, $131,407.

TERRITORY COVERED: The company operates in New York only.

MISCELLANEOUS: Formerly the Mutual Cheese Factory and Creamery Ins. Co., name changed, May 20, 1920.

CANTWELL MUTUAL INSURANCE COMPANY, Odessa, Del.

President, C. E. Pool; Secretary and Treasurer, Joseph G. Brown. Organized, 1849.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$70,242	.....	$70,242	$6,037	$9,571	528	.....	$7,359	$7,887	.....
1922	68,906	.....	68,906	5,116	9,357	1,728	.....	6,722	8,450	$1,728
1921	68,219	.....	68,219	6,019	10,064	3,351	.....	7,472	10,823	3,351

ASSETS, DECEMBER 31, 1923: Mortgage loans, $2,000; bonds, $66,470; cash, $1,752; total adm. assets, $70,242. NO LIABILITIES. Surplus, $70,242; total, $70,242.

TERRITORY COVERED: Del. only.

CAPITAL FIRE MUTUAL INSURANCE COMPANY, Lincoln, Neb.

President, Geo. H. Gutru; Vice-President, R. H. Harris; Secretary, John F. Zimmer. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$66,398	$27,753	$33,261	$135,500	$147,415	$62,255	$11,255	$76,880	$150,390	$65,741
1922	60,195	29,064	31,131	145,358	159,033	112,951	11,999	83,701	208,651	112,951
1921	109,226	31,889	77,337	189,213	210,197	129,942	10,608	114,177	254,727	124,753

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$2,700	Losses unpaid	$5,384
U. S. Gov't bonds	9,750	Unearned prems	27,753
Cash	37,018		
Agents' balances	6,108	Total liabilities	$33,137
Interest	315	Surplus	33,261
Other assets	10,507		
Total adm. assets	$66,398	Total	$66,398

Underwriting profit, $4,408; investment profit, $2,705.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $78,649. $29,575; motor vehicle, $22,567, $6,826; tornado, $8,789, $1,939; hail, $23,516, $23,915.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $8,915,974, $174,032; motor vehicle, $673,903, $21,388; tornado, $2,130,796, $15,180.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,621,720; losses paid, $726, 334; dividends declared, cash, $87,139.

DIRECTORS: John F. Zimmer, R. H. Harris, B. S. Smith, Frank Masterson, Geo. H. Gutru.

FIELD MEN AND TERRITORY COVERED: B. S. Smith, Lincoln, Neb., for south Neb.; Fred D. Spencer, Neligh, Neb., for north Neb. Operates in Neb. only.

CAROLINA MUTUAL INSURANCE COMPANY, Charleston, S. C.

President, E. E. Wehman; Secretary, E. E. Wehman, Jr. Organized, 1851.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$313,990	$33,116	$276,267	$65,604	$79,144	$12,805	$11,360	$25,131	$49,296	$14,036
1922	288,957	24,647	261,768	49,060	66,770	8,124	10,298	18,984	37,408	8,2796
1921	242,419	21,830	206,168	47,358	61,955	3,703	10,002	18,496	32,201	3,703

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$25,000	Losses unpaid	$1,714
Mortgage loans	12,500	Unearned prems	33,116
Bonds and stocks	260,505	Other liabilities	2,892
Cash	1,961		
Agents' balances	9,819	Total liabilities	$37,722
Interest and rents	4,160	Surplus	276,268
Other assets	44		
Total adm. assets	$313,990	Total	$313,990

Underwriting profit, $19,648; investment profit, $8,972.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $5,614,797, $65,777.

REAL ESTATE OWNED: Company owns its home office building at 37 Broad st., Charleston, S. C. and property in rear on Elliott st., Charleston, S. C. Company's office building at the end of the year 1923, was in process of complete remodeling which will materially increase size of building both for company purposes and for rentals. Remodeling was not completed by December 31, 1923, but by adding amount which had been expended already a value of $25,000 was placed as that by which the real estate of the company was to be carried. This is much below the actual market value.

MORTGAGE LOANS: There are 4 loans aggregating $12,500, being all first mortgage, all on improved Charleston real estate each loan being less than 50% of actual value of property.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $69,975; State, County and municipal bonds, $172,830; stocks, $17,700; total, $260,505.

TERRITORY COVERED: S. C., Ga., Pa., Ill. and Mo.

MISCELLANEOUS: Conflagration loss: Charleston, 1861, $23,000. Transacts fire insurance only. Only non-assessable policies issued after July, 1924.

CATSKILL MOUNTAIN FIRE INSURANCE COMPANY OF GREENE COUNTY, Greenville, N. Y.

President P. Gardner Coffin; Secretary, O. C. Stevens. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$68,577	$26,745	$38,883	$45,502	$49,201	$27,934	.....	$15,090	$43,024	$26,256
1922	65,277	22,855	37,794	39,788	46,748	28,459	.....	15,843	44,302	29,058
1921	61,611	19,768	38,188	35,777	38,495	20,724	.....	12,256	32,980	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$7,350	Losses unpaid	$2,949
Bonds and stocks	48,920	Unearned prems	26,745
Cash	3,566		
Agents' balances	8,047	Total liabilities	29,694
Interest	694	Surplus	38,883
Total adm. assets	$68,577	Total	$68,577

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $6,860,513.

MORTGAGE LOANS: The loans are secured by properties in Morris Park, Brooklyn, Garden City, Jamaica, Greenville and Ravena, N. Y.

FIELD MEN AND TERRITORY COVERED: F. A. Merigold, special agent, 1–2 Columbia Place, Albany, N. Y. The company operates in N. Y. only.

CENTRAL MANUFACTURERS MUTUAL INSURANCE COMPANY Van Wert, O.

President, H. V. Olney; Secretary and Treasurer, C. A. L. Purmort. Organized, 1876.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,367,714	$1,025,294	$1,159,828	$1,905,759	$1,979,807	$908,386	$426,499	$506,732	$1,841,617	$892,057
1922	2,234,478	907,767	1,149,854	1,649,780	1,751,977	869,454	418,839	463,327	1,751,620	752,459
1921	2,229,351	971,415	976,602	1,809,012	1,892,217	838,910	390,039	552,014	1,780,963	902,791

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$48,000	Losses unpaid	$92,308
Mortgage loans	502,250	Unearned prems	1,025,294
Bonds and stocks	1,370,010	Other liabilities	90,284
Cash	133,203		
Agents' balances	292,824	Total liabilities	1,207,886
Interest and rents	21,427	Surplus	1,159,828
Total adm. assets	$2,367,714	Total	$2,367,714

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,608,155, $804,578; motor vehicle, $297,605, $87,863.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $154,000,609, $1,716,893, $1,617,667; motor vehicle, $15,126,255, $291,761; $277,001; unclassified, effective prior to January 1, 1921, $103,416, $957.

BUSINESS SINCE ORGANIZATION: Premiums received, $17,121,965; losses paid, $7,844,210; dividends declared, cash, $2,892,975.

REAL ESTATE OWNED: The company owns its home office building in Van Wert, Ohio, costing $55,365 and carried at book value, $40,000, also 80 acres of land in Paulding County, Ohio, carried at $8,000.

MORTGAGE LOANS: These loans, aggregate $502,500, protected by improved farm lands in Van Wert, Paulding and

Miami Counties valued at more than double the amount loaned thereon. All are first liens as the lands alone in each case exceed in value the amount loaned, no fire insurance is required, but $76,000 is held by the company.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,035,600; State, County and Municipal bonds, $324,410; stocks, $10,000; total, $1,370,010.

DIRECTORS: H. V. Olney, L. G. Purmort, C. A. L. Purmort, C. V. Hoke, C. M. Purmort, James S. Kemper, H. M. Gleason.

FIELD MEN AND TERRITORY COVERED: Jas. S. Kemper, Chicago, Ill.; H. E. Stone, general agent, Boston, Mass.; F. J. Martin, Seattle, Wash., for Pacific Coast; J. L. Riley & Co., Atlanta, Ga., for southeastern states; Ed. K. Shepard, New York, N. Y.; The Mutual Insurance Agency, Washington, D. C., for D. C., Va. and N. C.; Vance C. Smith, manager, Toronto, Ont., for Canada; L. G. Purmort, superintendent of agencies, home office; The Mutual Insurance Agency, Denver, Colo., for Mountain States. The company operates in Alaska, Cal., Colo., Conn., Del., D. C., Fla., Ga., Ill., Ind., Ia., Kans., Ky., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., Ohio, Okla., Ore., Pa., R. I., S. C., Tenn., Tex., Va., Wash., W. Va., Wis. and Canada.

HISTORICAL DATA

This company was organized in 1876. It writes business at tariff rates and uses both the assessable and non-assessable policies. The company has never made an assessment. It had small conflagration losses in Baltimore in 1904, $2,500, and in San Francisco in 1906, $2,500. Largest gross and net amounts insured in one hazard, $50,000. Underwriting investment results for the past five years: 1923, underwriting profit, $388,180, investment profit, $63,505; 1922, underwriting profit, $498,264; 1921, underwriting profit, $351,146, investment profit, $125,964; 1920, underwriting profit, $337,820; investment profit, $64,339; 1919, underwriting profit, $343,144, investment profit, $9,478.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, lightning, reinsurance, rent, sprinkler leakage, use and occupancy.

CINCINNATI EQUITABLE INSURANCE COMPANY, Cincinnati, O.

President, Frank J. Jones; Secretary and Treasurer, Edward H. Ernst. Organized, 1826.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$891,482	$259,807	$630,778	$10,160	$61,256	$12,792	.....	$33,258	$46,050	$13,102
1922	859,686	264,272	594,788	13,071	68,965	25,589	.....	46,448	72,037	.....
1921	807,467	265,832	522,790	6,771	51,922	7,901	.....	9,229	17,130	13,653

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$20,000	Losses unpaid.....	$500
Bonds and stocks...	866,375	Perp. dep. recl.....	259,807
Cash.....	3,107	Other liabilities....	397
Interest and rents...	2,000		
		Total liabilities...	$260,704
		Surplus.....	630,778
Total adm. assets.	$891,482	Total.....	$891,482

DIRECTORS: F. J. Jones, L. E. Miller, C. P. Taft, C. L. Harrison, C. F. Windisch, Wm. V. Ebersole, A. C. Shinkle, J. W. Bullock, T. Field, M. J. Freiberg, C. J. Livingood, J. D. Sage.

MISCELLANEOUS: The company writes fire on buildings only in Hamilton County, Ohio.

CITIZENS MUTUAL AUTOMOBILE INS. CO., Howell, Mich.

President, Edwin Farmer; Vice-Presidents, F. E. French, R. B. Walker and S. R. Ketchum; Treasurer and Secretary, W. E. Robb. Organized, 1915.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'hy'rs	Expenses	Total Expenditures	Losses Incurred
1923	$386,334	$330,946	$10,388	$924,736	$931,273	$427,664	.....	$350,164	$777,828	$417,422
1922	200,942	164,649	6,293	658,596	662,067	295,147	.....	273,675	568,822	.....
1921	113,857	.....	87,857	584,551	594,824	323,273	.....	243,656	566,926	330,000

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$27,727	Losses unpaid.....	$45,000
Bonds.....	28,947	Unearned prems....	330,946
Cash.....	319,271		
Agents' balances....	6,662	Total liabilities...	$375,946
Interest and rents...	3,725	Surplus.....	10,388
Total adm. assets.	$386,334	Total.....	$386,334

BUSINESS SINCE ORGANIZATION: Premiums received, $3,546,329; losses paid, $1,760,514.

REAL ESTATE OWNED: Consists of office building and site' book value, $27,727; market value, $30,000.

BONDS OWNED (Market Values): State, County and municipal bonds, $28,947; total, $28,947.

DIRECTORS: W. F. Nank, Wm. Brogan, Geo. J. Burke, H. W. Ellis, F. W. Comiskey, L. S. Hackett, R. J. Robb, K. P. Gannon, Chas. E. Skinner.

TERRITORY COVERED: Mich. only.

CITIZENS MUTUAL INSURANCE COMPANY, Boston, Mass.

President, Geo. W. Hinkley; Vice-President & Treasurer, Prescott Keyes; Secretary, E. R. Howard. Organized, 1846.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$125,581	$62,811	$51,141	$77,193	$99,831	$30,080	$13,864	$28,799	$72,743	.....
1922	$139,979	$57,868	$45,780	$78,402	$119,677	$87,977	$13,552	$39,232	$140,761	$73,915
1921	156,463	100,187	31,613	142,575	148,390	63,379	12,080	49,906	125,365	76,301

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$4,361	Losses unpaid.....	$5,494
Bonds and stocks...	109,095	Unearned prems....	62,811
Cash.....	1,882	Other liabilities....	6,136
Agents' balances....	8,300		
Interest.....	1,943	Total liabilities...	$74,440
		Surplus.....	51,141
Total adm. assets.	$125,581	Total.....	$125,581

Underwriting profit, $14,577; investment profit, $4,359.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $41,585, $17,240; motor vehicle, $35,608, $11,171.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $6,289,312, $73,693; motor vehicle, $1,806,930, $34,057.

BUSINESS SINCE ORGANIZATION: Premiums received.

$3,551,644; losses paid, $1,328,190; dividends declared, cash, $1,552,853.

MORTGAGE LOANS: There are 3 loans aggregating $4,361 on improved property in the State of Massachusetts valued at $12,300; the company holds $11,700 of fire insurance on the buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $20,389; State, County and municipal bonds, $9,380; other bonds, $69,594; stocks, $7,518; total, $106,881.

TERRITORY COVERED: Company is licensed in Mass. and Vt.

CITIZENS FUND MUTUAL FIRE INS. CO., Red Wing, Minn.

President, C. E. Friedrich; Secretary, H. L. Hjermsted. Organized, 1915.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$214,501	$99,416	$91,707	$175,278	$206,785	$63,464	$14,256	$80,063	$157,783	$65,137
1922	167,677	84,375	64,136	153,978	180,908	73,101	7,261	70,035	150,397	70,455
1921	139,867	31,367	90,612	101,332	125,967	47,112	.....	58,917	106,029	35,262

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Real estate	$21,240	Losses unpaid	$7,496
U. S. Gov't bonds	80,696	Unearned prems	99,416
Cash	21,933	Other liabilities	15,882
Agents' balances	24,734		
Interest and rents	2,450	Total liabilities	122,794
Other assets	603,448	Surplus	91,707
Total adm. assets	$214,501	Total	$214,501

Underwriting profit, $34,675; investment profit, $8,144.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $170,672, $61,668; motor vehicle, $139; aircraft, $4,467, $532.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $16,311,765, $187,119; motor vehicle, $5,350, $138; tornado, $2,821,590, $11,282.

BUSINESS SINCE ORGANIZATION: Premiums received, $727,818; losses paid, $284,880.

REAL ESTATE OWNED: Consists of home office building, carried at book value of $19,417, market value, $21,241. Real estate taxes and expenses, $434; rents received last year, $1,500.

BONDS OWNED (Market Values): U. S. Gov't bonds, $80,696.

FIELD MEN AND TERRITORY COVERED: K. Neutson, general agent, Minneapolis, Minn. The company operates in Ill., Ia., Minn., Pa., S. D. and Wis.

CONCORD MUTUAL FIRE INSURANCE COMPANY, Concord, N. H.

President, George M. Kimball; Vice-President, R. J. Merrill; Secretary, C. L. Jackman. Organized, 1885.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$382,696	$30,214	$351,414	$29,650	$49,615	$14,145	$4,970	$10,213	$29,328	$11,869
1922	338,913	18,168	317,837	15,261	34,208	5,101	3,277	5,351	13,729	7,419
1921	294,498	18,616	275,196	15,629	32,433	4,640	3,658	10,009	18,307	4,537

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Bonds and stocks	$362,011	Losses unpaid	$468
Cash	14,111	Unearned prems	30,214
Agents' balances	5,920	Other liabilities	600
Interest	654		
		Total liabilities	$31,282
		Surplus	351,414
Total adm. assets	$382,696	Total	$382,696

Underwriting loss, $4,481; investment profit, $18,047.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,438,516, $47,744; unclassified, effective prior to January 1, 1921, $393,130, $4,491.

BUSINESS SINCE ORGANIZATION: Premiums received, $679,923; losses paid, $316,440; dividends declared, cash, $110,319.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $13,760; other bonds, $36,090; stocks, $312,161; total, $362,011.

DIRECTORS: W. W. Thayer, Geo. M. Kimball, M. D., E. N. Pearson, C. R. Corning, W. D. Thompson, R. J. Merrill, B. P. Hodgman, B. W. Couch and C. L. Jackman.

TERRITORY COVERED: Me., Mass., N. H. and Vt.

MISCELLANEOUS: Transacts fire and automobile insurance.

CO-OPERATIVE FIRE INSURANCE COMPANY, Catskill, N. Y.

President, Ernest A. Bennett; Secretary, L. W. Bagley. Organized, 1886.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$109,978	$31,411	$76,332	$52,507	$57,513	$28,762	.....	$20,295	$49,057	.....
1922	102,370	29,886	70,169	50,070	55,318	24,726	.....	19,378	44,104	.....
1921	90,125	28,604	31,854	47,804	50,775	26,574	.....	19,346	45,920	.....

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Mortgage loans	$6,500	Losses unpaid	$2,235
Bonds and stocks	70,528	Unearned prems	31,411
Cash	23,333		
Agents' balances	8,093	Total liabilities	33,646
Interest and rents	1,524	Surplus	76,332
Total adm. assets	$109,978	Total	$109,978

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $8,699,526, $77,217.

MORTGAGE LOANS: Four loans, one of $1,000 on Hague property worth $2,500 two mortgages aggregating $3,000 on Ticonderoga property, worth $12,000; one of $2,500 on Mechanicsville property valued at $5,000. No interest was past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $62,297; stocks, $8,230; total, $70,527.

FIELD MEN AND TERRITORY COVERED: Frederick A. Merigold, 1 Columbia Place, Albany, N. Y. Operates only in state of N. Y. outside of city of Greater New York. Writes fire insurance only.

MISCELLANEOUS: The law of 1910 allows co-operative companies seven years to accumulate reserve

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY, Boston, Mass.

President, Eugene H. Clapp; Vice-President and Assistant Treasurer, W. B. Brophy; Secretary and Treasurer, Benjamin Taft. Organized, 1875.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,409,856	$608,017	$789,938	$858,954	$924,224	$36,350	$747,305	$55,652	$839,307	$39,356
1922	1,358,877	569,854	780,761	878,443	943,542	46,915	830,042	59,627	936,584	43,526
1921	1,309,815	584,699	713,397	901,881	964,745	37,488	857,918	61,511	956,917	33,549

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,231,400	Losses unpaid	$8,420
Cash	110,463	Unearned prems	608,017
Agents' balances	50,065	Other liabilities	3,481
Interest	17,927	Total liabilities	619,918
		Surplus	789,938
Total adm. assets	$1,409,856	Total	$1,409,856

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $858,954, $32,149; tornado, $1,908; sprinkler leakage, $2,293.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $152,928,806, $1,156,539, $5,782,695; unclassified, effective prior to January 1, 1921, $62,000, $439, $2,194.

BUSINESS SINCE ORGANIZATION: Premiums received, $17,503,983; losses paid, $2,165,702; dividends declared, cash, $13,044,625.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $303,020; State, County and Municipal bonds, $591,140; other bonds, $308,780; stocks, $28,460; total, $1,231,400.

DIRECTORS: E. H. Clapp, C. C. Converse, A. H. Lowe, C. T. Plunkett, L. Leland, B. F. Peach, J. P. Stevens, C. A. Stone, E. F. Lewis, B. Taft, W. B. Brophy, F. R. Briggs.

TERRITORY COVERED: The company is licensed in Ill., Me., Md., Mass., Mich., N. H., N. Y., N. C., Ohio, Pa., R. I., S. C., Vt. and Wis.

HISTORICAL DATA

This company was organized in 1875 and is under the same management as the Rubber Manufacturers Mutual Insurance Co. and The Industrial Mutual Insurance Co., both of Boston. The company is a member of the Associated Factory Mutual Fire insurance Cos.; it has never made an extra assessment. Conflagration loss: Baltimore, 1904, $468. Largest gross and net amounts insured in one hazard, $80,000. Underwriting investment results for the past five years: 1923, underwriting profit, $726,323, investment profit, $30,158; 1922, underwriting profit, $792,740, investment profit, $104,666; 1921, underwriting profit, $872,726, investment profit, $83,393; 1920, underwriting profit, $840,270, investment profit, $27,079; 1919, underwriting profit, $698,655, investment profit, $18,432.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage, windstorm, use and occupancy.

CREAM CITY LIMITED MUTUAL FIRE INSURANCE CO., Milwaukee, Wis.

President, F. L. Kunkel; Vice-President, A. F. Voigt; Treasurer, William C. Wille; Secretary, Julius Lambrecht. Organized, 1889.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$139,070	$39,902	$97,474	$41,021	$47,633	$10,015	.....	$20,247	$30,262	$8,946
1922	121,921	34,182	85,405	35,777	40,909	5,560	.....	16,829	22,389	6,807
1921	103,213	29,017	73,240	28,828	33,254	8,077	.....	14,399	22,476	7,846

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$122,350	Losses unpaid	$500
Ctf. of dep	2,000	Unearned prems	39,901
U. S. Gov't bonds	1,500	Other liabilities	1,194
Cash	7,975	Total liabilities	41,595
Agents' balances	3,523	Surplus	97,474
Interest and rents	1,722		
Total adm. assets	$139,070	Total	$139,070

Underwriting profit, $5,794; investment profit, $6,275.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $10,990,787, $73,720.

BUSINESS SINCE JANUARY 1, 1918: Premiums received, $177,942; losses paid, $41,858.

MORTGAGE LOANS: These loans aggregate $122,350 on Milwaukee real estate only, valued at $287,325 on which the company holds $163,900 of fire insurance.

DIRECTORS: F. L. Kunkel, A. F. Voigt, J. Lambrecht, Wm. C. Wille, J. Grevesmuehl, R. H. L. Jaeger, J. Raddatz, A. L. Norenberg, John Dummert.

TERRITORY COVERED: The company is licensed only in Wis. Writes fire insurance only.

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY, Bridgeton, N. J.

President, Harry H. Hankins; Secretary, Charles F. Reeves. Organized, 1844.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$186,926	$107,163	$78,795	$51,596	$60,278	$28,473	.....	$17,044	$45,517	$29,451
1922	171,905	103,319	67,445	49,359	57,406	25,287	.....	16,359	41,646	25,079
1921	155,941	98,605	56,285	49,778	56,610	21,993	.....	17,164	39,157	22,781

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$8,000	Losses unpaid	$478
Mortgage loans	106,010	Unearned prems	107,163
Collateral loans	7,000	Other liabilities	491
Bonds	53,200		
Cash	5,321	Total liabilities	108,132
Agents' balances	5,018	Surplus	78,795
Interest and rents	2,377		
Total adm. assets	$186,926	Total	$186,926

Net amount of members' liability, December 31, $1,763,877.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $17,597,985, $221,400.

BUSINESS SINCE ORGANIZATION: Dividends declared, cash, $48,581.

REAL ESTATE OWNED: Consists of brick and stone home office building, 107 E. Commerce Street, Bridgeton; market value, $13,000, carried at book value, $8,000. Taxes and expenses last year $705; rents received $280.

MORTGAGE LOANS: There are 43 loans aggregating $106,010, secured by improved real estate in Camden Cumberland, Cape May and Glouscester Counties, N. J., valued at $209,560. The company holds $144,550 insurance on the mortgaged property. There was $323 interest overdue on December 31, last. Accrued interest, $1,147.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned
Bridgeton Nat. Bank	$800	$500
Martin Dyeing & Fin. Co. st'k	625	1,000
H. K. Melford Co., St'k	1,200	
Bridgeton Nat. Bank	4,000	3,000
Liberty Loan	1,400	1,000
Liberty Loan	600	500
Mortgages	1,200	1,000
Totals	$9,825	$7,000

BONDS OWNED (Market Values): U. S. Gov't bonds, $32,100; State, County and Municipal bonds, $10,000; other bonds, $11,100; total, $53,200.

DIRECTORS: Wm. T. Laning, J. K. Carroll, Chas. F. Reeves, H. B. Bamford, H. H. Hankins, A. R. Slade, Wm. E. Shoemaker, F. B. Ridgway, D. S. Blew, I. C. Smalley, F. H. G. Shimp, L. W. Minch, W. M. Bacon, H. B. Hancock, E. M. Kimball.

TERRITORY COVERED: N. J. only.

MISCELLANEOUS: Transacts fire insurance only.

DANBURY MUTUAL FIRE INSURANCE COMPANY, Danbury, Conn.

President, Eber A. Hodge; Secretary, L. L. Hubbell. Organized, 1850.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$77,075	$11,402	$64,748	$9,176	$13,337	$6,828	$3,509		$10,337	
1922	74,075	10,236	62,430	8,707	12,182	3,639		$2,655	6,294	$4,956
1921	65,056	8,928	55,891	6,224	9,846	8,313		2,427	10,740	8,403

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$5,500	Losses unpaid	$853
Bonds and stocks	58,280	Unearned prems	11,402
Agents' balances	12,112	Other liabilities	71
Other assets	1,184		
		Total liabilities	12,326
		Surplus	64,749
Total adm. assets	$77,075	Total	$77,075

Underwriting profit, $3,000.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,638,459, $20,642.

MORTGAGE LOANS: There are 2 loans aggregating $5,500 and are protected by improved real estate worth $10,000. On December 31, last, there was $50 of interest past due. The company holds $7,500 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): State, County and Municipal bonds, $61,000; stocks, $1,400; total, $62,400.

DIRECTORS: G. M. Rundle, J. R. Bacon, J. M. Belden, F. E. Hartwell, L. L. Hubbell, E. A. Hodge, C. D. Parks and G. Fred Lyon.

FIELD MEN AND TERRITORY COVERED: The Stevens-Hodge Corp., sole agents, Conn. only.

MISCELLANEOUS: Company writes fire insurance only.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, Dedham, Mass.

President, James Y. Noyes; Secretary, Theodore T. Marsh. Organized, 1837.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$210,514	$91,965	$114,432	$57,304	$69,544	$19,180	$21,495	$22,565	$63,240	$20,150
1922	211,487	86,798	121,936	52,783	62,775	14,750	20,993	22,434	58,177	15,057
1921	194,475	84,404	108,191	47,454	57,538	12,880	18,747	20,464	52,091	12,311

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$12,650	Losses unpaid	$2,263
Bonds and stocks	179,705	Unearned prems	91,965
Cash	10,084	Other liabilities	1,854
Agents' balances	4,505		
Interest and rents	2,933	Total liabilities	96,082
Other assets	637	Surplus	114,432
Total adm. assets	$210,514	Total	$210,514

Underwriting profit, $9,244; investment profit, $4,262; net amount of members' liability, December 31, $138,041.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $9,017,723, $138,041.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,528,797; losses paid, $515,604; dividends declared, cash, $596,647.

MORTGAGE LOANS: There are 5 loans aggregating $12,650, on dwellings in Dedham, Roxbury, West Roxbury and Jamaica Plain, valued at $48,800. The company holds $36,000 insurance on property and there was no interest past due on December 31 last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $8,840; State, County and Municipal bonds, $48,570; other bonds, $102,655; stocks, $19,640; total, $179,705.

TERRITORY COVERED: Mass. and R. I.

MISCELLANEOUS: Company writes fire insurance only.

DONEGAL AND CONOY MUTUAL FIRE INSURANCE COMPANY

Lancaster County, Pa.

President, Abram Grove; Secretary, Henry S. Rich. Organized, 1889.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$77,041	.....	$74,771	$105,365	$130,395	$58,603	.....	$62,850	$21,453	$57,415
1922	63,277	.....	61,377	111,443	117,999	55,376	.....	49,040	140,416	55,375

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$15,000	Losses unpaid.....	$2,270
Cash.....	48,911		
Agents' balances....	10,630	Total liabilities...	2,270
Other assets.....	2,500	Surplus.....	74,771
Total adm. assets.	$77,041	Total.....	$77,041

BUSINESS SINCE ORGANIZATION: Premiums received $743,497; losses paid, $434.990.

REAL ESTATE OWNED: Consists of home office building, Market Street, Marietta, Pa., valued at $15,000.

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.

President, William A. Muller; Vice-President Arthur T. Hatch; Treasurer, Frederick W. Hill; Secretary, Edward C. Mason
Organized, 1855

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$353,918	$141,371	$205,303	$107,276	$163,872	$43,181	$30,713	$27,465	$101,359	$42,504
1922	327,701	132,772	188,373	100,013	115,487	48,354	28,629	30,350	107,333	43,564
1921	327,900	127,773	190,368	93,433	110,180	33,219	26,434	27,247	86,900	37,74

Assets, Dec. 31 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$92,768	Losses unpaid.....	$3,579
Bonds and stocks...	208,852	Unearned prems....	141,371
Cash.....	34,275	Other liabilities....	3,615
Agents' balances....	15,640		
Interest.....	2,169	Total liabilities...	148,565
Other assets.....	215	Surplus.....	205,353
Total adm. assets.	$353,918	Total.....	$353,918

Underwriting profit, $27,785; investment profit, $19,936.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $107,111, $42,109; motor vehicle, $165.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $20,154,429, $228,365, $401,179; motor vehicle, $9,475, $165, $1,337; unclassified, effective prior to January 1, 1921, $4,052,943, $40,597, $62,534.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,205,571; losses paid, $2,921,215; dividends declared, cash, $2,130,891.

MORTGAGE LOANS: These 15 loans aggregate $92,768 and are protected by lands and buildings valued at double the amount loaned thereon. On December 31, last, there was no interest past due. Fire insurance $163,300 on the property.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $74,142; other bonds, $4,700; stocks, $130,010; total, $208,852.

DIRECTORS: Charles G. Bancroft, T. J. Falvey, Henry Hornblower, Arthur T. Hatch, F. W. Hill, Louis K. Liggett, Ed. C. Mason, Wm. J. McGaffee, Wm. A. Muller, Henry J. Nichols, P. F. Sullivan, John P. Squire, J. Frank Wellington, B. F. Wild, and Wm. N. Homer.

FIELD MEN AND TERRITORY COVERED: The company is licensed in Conn., Me., Mass., N. H., N. Y., R. I., and Vt.

MISCELLANEOUS: Largest amount insured in one hazard, gross, $100,000; net, $2,000. Company writes automobile, fire and theft in Mass.

DRUGGISTS MUTUAL INSURANCE COMPANY, Algona, Ia.

President, Robert W. Harvey; Secretary, Al. Falkenhainer. Organized, 1909.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$132,974	$44,306	$88,289	$92,211	$98,656	$33,719	$33,380	$20,941	$88,040	$31,381
1922	124,531	47,375	72,442	95,550	101,802	34,727	34,945	22,132	91,804	36,298
1921	113,148	50,508	60,076	91,389	95,780	32,916	33,417	19,659	85,992	32,717

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$28,663	Losses unpaid.....	$1,870
Mortgage loans.....	63,434	Unearned prems....	44,306
Collateral loans.....	5,500	Other liabilities....	1,145
Bonds.....	13,867		
Cash.....	12,420	Total liabilities...	47,321
Agents' balances....	8,730	Surplus.....	88,289
Other assets.....	360		
Total adm. assets.	$132,974	Total.....	$135,610

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $89,916, $32,920; tornado, $2,295, $156.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $10,156,702, $167,055; tornado, $1,763,720, $3,325.

BUSINESS SINCE ORGANIZATION: Premiums received, $552,304; losses paid, $162,553; dividends declared, cash, $171,481.

REAL ESTATE OWNED: Consists of home office building, carried at book value, $28,663, market value, $30,000. Rents received last year $2,460; real estate, taxes and expenses, $750.

MORTGAGE LOANS: There are 17 loans aggregating $63,434 and valued at $255,800 on which the company holds $73,700 of fire insurance. No interest past due on December 31, last.

BONDS OWNED (Market Values): U. S. Gov't bonds, $1,472; State, County and Municipal bonds, $12,452; total, $13,924.

DIRECTORS: C. L. Cunningham, N. F. Reed, A. C. Philipp, W. Haire, John D. Royer, M. P. Haggard, Al. Falkenhainer.

FIELD MEN AND TERRITORY COVERED: W. C. Rickey, Minneapolis, Minn., general agent for Minn.; C. L. Unger, Oklahoma City, Okla., general agent for Okla; I. S. Curtiss, Mason City, Ia., state agent for Ia. The company operates in Ia., Minn., Okla. and Wis.

EMPIRE CO-OPERATIVE FIRE INSURANCE COMPANY
Middleburgh, N. Y.

President, W. E. Bassler; Vice-President, G. B. Hyde; Treasurer, G. B. Wheeler; Secretary, A. E. ReQua. Organized, 1894.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$163,664	$45,059	$98,960	$93,018	$100,236	$46,893	.....	$40,740	$87,633	$48,566
1922	152,390	37,334	97,291	76,065	82,295	27,007	.....	30,386	57,393	.....
1921	129,407	32,860	93,574	66,895	72,504	32,292	.....	25,439	57,731	32,763

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$89,900	Losses unpaid.....	$4,645
Collateral loans.....	10,000	Unearned prems....	45,059
Bonds.....	20,088	Div.....	15,000
Cash.....	23,681		
Agents' balances....	16,634	Total liabilities...	64,704
Interest.....	2,458	Surplus.....	98,960
Other assets.....	903		
Total adm. assets.	$163,664	Total.....	$163,664

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,725,017

MORTGAGE LOANS: These loans aggregate $89,900, are protected by property in Albany, Otsego, Schenectady and Schoharie Counties, mostly in Ravena and Middleburgh, valued at more than double the amount loaned thereon.

DIRECTORS: W. E. Bassler, Geo. B. Wheeler, Jas. W. West, Daniel D. Frisbie, Albert E. ReQua, Geo. E. Borst, E. Bates, Roger W. Cornell, Alonzo Almy, Geo. B. Hyde, Henry V. Pindar and Frank A. Wells.

TERRITORY COVERED: N. Y. only.

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President and Treasurer, John R. Freeman; Secretary and Assistant Treasurer, Theo. B. Bogert. Organized, 1874.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,008,333	$975,055	$1,000,920	$1,176,323	$1,273,228	$57,461	$799,122	$67,144	$923,727	$62,126
1922	1,693,760	709,197	967,698	794,846	888,254	51,415	745,600	70,839	867,854	53,375
1921	1,621,008	789,465	817,393	858,538	843,527	36,527	785,087	71,068	892,682	35,409

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,709,339	Losses unpaid.....	$15,787
Cash.....	229,341	Unearned prems....	979,055
Agents' balances....	58,574	Other liabilities....	12,570
Interest.....	11,079		
		Total liabilities...	1,007,413
		Surplus.....	1,000,920
Total adm. assets.	$2,008,333	Total.....	$2,008,333

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,175,108, $52,219; tornado, $506, $1,882; sprinkler leakage, $709, $3,359.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $244,580,190, $1,730,145, $8,650,727; tornado, $114,010, $653, $3,265; sprinkler leakage, $97,700, $895, $4,476; unclassified, effective prior to January 1, 1921, $330,730, $2,164, $10,821.

BUSINESS SINCE ORGANIZATION: Premiums received $14,516,707; losses paid, $1,898,549; dividends declared, cash $10,603,079.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $639,070; State, County and Municipal bonds, $57,934; other bonds, $152,740; stocks, $859,595; total, $1,709,339.

DIRECTORS: H. F. Lippitt, J. R. Freeman, J. H. Metcalf, S. M. Nicholson, H. D. Sharpe, A. B. Chace, Wm. Gammell, R. W. Taft, R. H. I. Goddard, Chas. M. Holmes, James R. MacColl, F. K. Copeland, A. O. Dawson, John H. Goss and Chas. O Richardson.

TERRITORY COVERED: The company is licensed in Conn. Ill., Ky., Me., Md., Mass., Mich., N. H., N. Y., N. C., Ohio, Pa., R. I., S. C., Vt., Wis. and operates throughout the United States and Canada.

HISTORICAL DATA

This company and the American, Manufacturers, Mechanics, Rhode Island and State Mutual Fire Insurance companies, all of Providence, are under the same management. No assessment has ever been levied. The largest amount this company writes on one hazard is $360,000. Underwriting and investment results of this company for the past five years have been as follows: 1923, indemnity profit, $770,656, investment profit, $61,390; 1922, underwriting profit, $750,572, investment profit, $145,333; 1921, underwriting profit, $863,707, investment profit, $114,770; 1920, underwriting profit, $781,355, investment profit, $55,062; 1919, underwriting profit, $569,430, investment profit, $12,990.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, tornado and windstorm, use and occupancy.

EVANGELICAL MUTUAL INSURANCE COMPANY, Millbank, S. D.

President, Ben Moser; Secretary, H. A. Schiefelbein. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$39,850	$23,894	$11,431	$95,577	$97,852	$99,619	.....	$13,644	$113,263	$98,460
1922	55,260	29,081	22,754	116,324	116,732	76,496	.....	13,464	89,960	42,45$_0$
1921	57,057	29,578	—3,305	117,913	119,200	119,192	$1,310	12,540	133,042	136,08$_3$

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$5,000	Losses unpaid.....	$3,025
Cash.....	34,850	Unearned prems....	23,894
		Other liabilities....	1,500
		Total liabilities...	28,419
		Surplus.....	11,431
Total adm. assets.	$39,850	Total.....	$39,850

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $40,962, $34,958; tornado, $54,615, $62,178

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $12,273,910, $40,962; tornado, $11,923,365, $54,615.

BUSINESS SINCE ORGANIZATION: Premiums received, $956,045; losses paid, $776,154.

REAL ESTATE OWNED: The company owns lot 9, block 7, City of Milbank, S. D., with one-story brick building, 25x40 feet, owned and occupied by company as its home office. Carried at book value, $5,000; market value, $5,000. Taxes and expenses, last year, $87.

DIRECTORS: Ben. Moser, J. D. Steiner, B. M. Schwarz, H. A. Schiefelbein, C. J. Koch, H. C. Schussler, Peter Junker.

TERRITORY COVERED: N. D. and S. D.

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY
Fall River, Mass.

President and Treasurer, Charles S. Waring; Secretary, James W. Brigham. Organized, 1870.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,124,401	$983,897	$1,120,769	$1,474,827	$1,568,135	$61,693	$1,306.621	$61,153	$1,429,467	$125,682
1922	2,022,159	873,645	1,133,926	1,321,187	1,412,250	62,600	1,303,362	62,736	1,428,698	15,793
1921	1,977,436	936,441	1,029,690	1,389,270	1,480,283	50,449	1,390,206	68,583	1,509,238	29,990

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,880,530	Losses unpaid	$16,575
Cash	160,919	Unearned prems	983,897
Agents' balances	59.152	Other liabilities	3,160
Interest	23,800	Total liabilities	1,003,632
		Surplus	1,120,769
Total adm. assets	$2,124,401	Total	$2,124,401

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,474,827, $55,829; tornado, $722; sprinkler leakage, $4,119.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $272,235,333, $1,902,084, $9,510,-419; unclassified, effective prior to January 1, 1921, $303,000, $1,933, $9,668.

BUSINESS SINCE ORGANIZATION: Premiums received, $23,667,041; losses paid, $2,342,160; dividends declared, cash, $19,068,787.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $792,400; State, County and Municipal bonds, $37,000; other bonds, $1,051,130; total, $1,880,530.

DIRECTORS: Charles M. Shove, Simeon B. Chase, Thomas E. Brayton, James E. Osborn, Andrew G. Pierce, Jr., Charles N. Borden, Charles S. Waring, Spencer Borden, Jr., Nathan Durfee, Joseph K. Milliken, James E. Stanton, Jr., William L. S. Brayton.

TERRITORY COVERED: The company operates in the United States and Canada.

HISTORICAL DATA

This company began business in 1870 and has a good reputation. It is a member of the Senior Conference of the Associated Factory Mutual. Largest amount carried on one risk, $350,000. Its underwriting and investment results for the past five years have been as follows: 1923, underwriting profit, $1,238,553, investment profit, $54,911; 1922, underwriting profit, $1,258,559, investment profit, $149,040; 1921, underwriting loss, $41,005; 1920, underwriting loss, $2,901, investment profit, $42,356; 1919, underwriting profit, $64,510, investment profit, $47,638.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, tornado and windstorm, use and occupancy.

FALLS CITY MUTUAL FIRE INSURANCE COMPANY
Louisville, Ky.

President, J. Phil Young; Secretary, Wm. Mehler. Organized, 1869.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$106,603	.....	$106,603	$11,015	$18,733	$7,983	.....	184	$8,167	.....
1922	96,037	.....	96,037	10,088	16,611	2,142	.....	5,581	7,723	2,142
1921	87,149	.....	87,149	10,556	17,431	5,177	.....	6,498	11,675	5,177

ASSETS, DECEMBER 31, 1923: Real estate, $3,000; mortgage loans, $90,445; bonds, $4,968; cash, $8,190; total adm. assets, $106,603. LIABILITIES: None.

FARMERS ALLIANCE INSURANCE COMPANY, McPherson, Kan.

President, I. F. Talbott; Secretary, C. F. Mingenback. Organized, 1888.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$661,698	$290,020	$363,798	$295,224	$346,828	$149,227	$29,037	$144,362	$322,626	$146,754
1922	637,498	272,168	207,477	288,107	319,719	139,284	33,481	119,879	292,644	139,580
1921	611,223	290,020	†301,183	254,635	284,239	132,907	.....	132,812	265,719	142,836

† Includes $140,000 guaranty fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$18,250	Losses unpaid	$7,890
Mortgage loans	67,835	Unearned prems	290,020
Bonds	544,613	Total liabilities	297,910
Cash	15,362	Surplus	363,788
Agents' balances	14,353		
Other assets	1,285		
Total adm. assets	$661,698	Total	$661,698

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $212,445, $121,374; tornado, $91,064, $17,489.

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $49,174,220; tornado, $46,288,111.

MORTGAGE LOANS: There are 34 loans aggregating $67,-835 and on December 31, last, there was $1,301 of interest past due. Accrued interest, $3,197.

BONDS OWNED (Market Values): U. S. Gov't bonds, $48,600; State, County and Municipal bonds, $496,013; total, $544,613.

FIELD MEN AND TERRITORY COVERED: I. F. Talbott, McPherson, Kans. and E. C. Mingenbach, Wichita, Kans., general adjusters. The company operates in Kans. only.

FARMERS FIRE INSURANCE COMPANY, York, Pa.

President, C. M. Kerr; Secretary, A. S. McConkey. Organized, 1853.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,708,773	$723,587	$832,909	$759.662	$834.886	$423,945	.....	$305,197	$729,142	$411,611
1922	1,614,873	637,604	826,128	649,273	728,502	409,682	.....	291,792	701,474	394,953
1921	1,536,892	613,984	770,132	611,586	677,495	358,694	.....	278,329	637,023	380,511

Unearned premiums include amounts reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$49,100	Losses unpaid.....	$106,732
Mortgage loans.....	222,478	Unearned prems....	721,661
Collateral loans.....	55,100	Perp. dep. recl.....	1,926
Bonds and stocks...	1,111,797	Other liabilities.....	45,545
Cash.....	143,332		
Agents' balances....	111,337	Total liabilities...	875,864
Interest and rents...	15,340	Surplus.....	832,909
Other assets.....	289		
Total adm. assets.	$1,708,773	Total.....	$1,708,773

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $139,945,341. $1,284,049; motor vehicle, $46,653,525; tornado, $1,427,914, $4,661; sprinkler leakage, $357,106, $666; riot, civil commotion and explosion, $393,343, $1,166; unclassified, effective prior to Jan. 1, 1921, $5,929,248, $71,552.

BUSINESS SINCE ORGANIZATION: Premiums received, $22,564,456; losses paid, $14,075,391.

REAL ESTATE OWNED: Consists of the 3-story brick building, with 2-story brick back building, at 53-55 East Market st., York, Pa., occupied in part as the company's office (carried at book value, $49,100).

MORTGAGE LOANS: These loans rang. from $195 to $66,500,-250, and aggregating $222,478. They are secured by properties in and near York, Pa., valued at $507,100. There was no interest past due, December 31, last. Fire insurance $286,930 on the mortgaged property.

COLLATERAL LOANS: There are 2 loans, $3,100 and $11,000, total value, $20,120.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $213,819; State, County and Municipal bonds, $18.000; other bonds, $503,066; stocks, $376.912; total. $1.111.797.

DIRECTORS: A. S. McConkey, J. H. Schall, F. N. Requa, Chas. M. Kerr, Jas. W. Kilgore, Wm. McC. Kerr, R. P. Wilton, J. F. Sultzbach and G. Hay Kain.

FIELD MEN AND TERRITORY COVERED: Chas. M. Kerr, special agent for part of Pa., Md. and N. J.; Arthur H, Wilson, special agent for part of N. Y. and New England states; H. R. Allison, agent for part of Pa.; Geo. E. Redfield, Jr., western general agent and Fred N. Requa, special agent for western states. The company operates in Ark., Colo., Conn., Ill., Ind., Ia., La., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. H., N. J., N. Y., Ohio, Pa., R. I., Tex., W. Va. and Wis.

HISTORICAL DATA

This company was organized in 1853 on a mutual plan, although it makes no assessments and writes business at board rates. It had a conflagration loss, in Baltimore, in 1904, of $117,193. Underwriting and investment results of this company for the past few years have been as follows: 1923, underwriting loss, $54,328, investment profit, $61,109; 1922, underwriting loss, $66,849, investment profit, $122,845; 1921, underwriting loss. $41,005; 1920, underwriting loss, $2,901, investment profit, $42,356; 1919, underwriting profit, $64,510, investment profit, $52,807.

CLASSES OF INSURANCE WRITTEN: Explosion, farm, fire, lightning, parcels post, profits, reinsurance, rent, riot and civil commotion, sprinkler leakage, tornado and windstorm, use and occupancy.

FARMERS FIRE INSURANCE COMPANY OF UPPER AND LOWER SAUCON TOWNSHIPS, Bethlehem, Pa.

President, James F. Laubach; Treasurer and Secretary, G. Fred Krause. Organized, 1832.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$265,446	$107,874	$149,827	$2,471	$16,837	$2,311	.....	$4,624	$6,935	$2,311
1922	255,545	105,571	142,385	3,052	17,277	1,599	.....	5,024	6,623	.....
1921	243,891	103,107	140,784	.....	13,620	2,103	.....	4,327	6,430	2,103

Unearned premiums include amount reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$188,484	Perp. dep. recl.....	$107,874
Bonds.....	72,306	Other liabilities....	7,745
Cash.....	4,415		
Interest.....	180	Total liabilities...	115,619
Other assets.....	61	Surplus.....	149,827
Total adm. assets.	$265,446	Total.....	$265,446

RISKS AND PREMIUM DEPOSITS IN FORCE, DECEMBER 31, 1923: Fire, $6,942,160, $107,874.

MORTGAGE LOANS: These comprise first mortgages on farm lands in Pa., amounting to $188,484.

BONDS OWNED (Market Values): U. S. Gov't bonds, $14,310; other bonds, $54,796; total, $69,106.

DIRECTORS: Jas. F. Laubach, John F. Rauch, Allen J. Sterner, S. A. Shimer, W. C. Hackett, Geo. H. Kleppinger, Paul de Schweintz.

TERRITORY COVERED: Pa. only.

FARMERS MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF DELAWARE, Wilmington, Del.

President, Frederic L. Kurtz; Secretary and Treasurer, S. H. Stradley. Organized, 1839.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$382,925	$29,877	$352,999	$75,860	$93,184	$33,231	$12,233	$19,215	$64,679	$29,579
1922	375,280	22,483	348,377	75,450	97,115	38,029	12,371	20,913	71,313	.....
1921	376,524	22,310	346,478	72,489	102,945	61,508	.....	55,795	117,303	61,508

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$23,823	Losses unpaid	$50
Mortgage loans	4,500	Unearned prems	29,877
Bonds and stocks	346,410		
Cash	8,192	Total liabilities	29,927
		Surplus	352,999
Total adm. assets.	$382,925	Total	$382,925

Net amount of members' liability, December 31, $1,566,764.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $18,477,210, $75,860.

BUSINESS SINCE 1870: Premiums received, $24,873,377; losses paid, $1,149,814; dividends declared, cash, $579,099.

REAL ESTATE OWNED: Consists of the home office of the company, situated at 833 Market Street, running through to Shipley Street. The building is a 3-story brown stone and brick structure. The real estate is assessed at $60,000, and at recent prices market value is from $75,000 to $100,000. Taxes and expenses, $1,704.

MORTGAGE LOANS: There are 2 loans aggregating $4,500, and are protected by improved residential and farm property valued at $18,000. The buildings are covered by $5,400 of fire insurance.

BONDS AND STOCKS OWNED (Book Value): U. S. Gov't bonds, $18,930; State, County and Municipal bonds, $19,558; other bonds, $244,728; stocks, $63,194; total, $346,410.

DIRECTORS: J. Bancroft, Geo. Gray, J. T. Skelly, F. L. Kurtz, Wm. T. Lynam, W. A. Speakman, F. E. Stone, F. Brady, H. R. Burton, A. A. Curtis, D. Mifflin Wilson, S. D. Townsend, H. L. Dilworth, H. P. Hall, J. M. Mendinhall.

TERRITORY COVERED: Del. only.

MISCELLANEOUS: Company writes fire insurance only.

FARMERS MUTUAL FIRE INSURANCE COMPANY, OF HOUGHTON, KEWEENAW, ONTONAGON AND BARAGA COUNTIES, Calumet, Mich.

President, Sacris Niemela; Secretary, Walter Kilpela. Organized, 1904.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$70,358	†$21,395	$48,963	$35,791	$39,070	$17,579	.....	$26,672	$44,251	$20,849
1922	75,539	16,937	58,372	33,874	37,421	16,625	$23,086	7,018	46,729	16,009
1921	84,847	19,631	64,710	41,440	44,874	12,931	19,856	7.838	40,625	.....

† Total liabilities.

MISCELLANEOUS: Company writes fire insurance in Mich. only.

FARMERS MUTUAL INSURANCE CO. OF NEBRASKA, Lincoln, Neb.

President and Treasurer, W. E. Straub; Secretary, J. W. Trumble. Organized, 1891.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Tota. Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$698,585	$22,361	$672,667	$417,222	$444,952	$276,198	.....	$77,516	$353,714	$262,449
1922	611,993	.....	595,763	391,279	418,824	335,966	.....	91,101	427,067	304,950
1921	633,410	.....	610,131	369,700	393,191	305,665	.....	84,199	389,864	301,624

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$78,500	Losses unpaid	$3,557
Mortgage loans	425,900	Unearned prems	22,361
Cash	168,860		
Agents' balances	5,741	Total liabilities	25,917
Interest	13,798	Surplus	672,667
Other assets	5,785		
Total adm. assets.	$698,585	Total	$698,585

REAL ESTATE OWNED: The company owns its own office building.

MORTGAGE LOANS: These comprise first mortgages on farm lands in the best part of Neb. amounting to $425,900.

DIRECTORS: W. E. Straub, C. L. France, Rudolph Durtschi, George Mattison, H. L. Keefe, H. C. Keister, J. M. Howe, C. F. Stark, F. Waggoner.

TERRITORY COVERED: Neb. only. It insures members against loss by fire, lightning, windstorm, cyclone and tornado on farm property, farm buildings and contents and dwelling house property in cities and towns.

FARMERS MUTUAL FIRE INSURANCE COMPANY, Salem, N. J.

President, Joseph K. Waddington; Secretary, E. Smith Bassett. Organized, 1851.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$194,280	$68,144	$124,737	$39,100	$49,210	$26,160	.....	$41,757	$67,917	$25,160
1922	213,242	65,729	143,050	31,078	40,958	16,283	.....	10,789	27,072	15,783
1921	194,929	63,404	126,613	29,174	38,170	11,727	.....	9,208	20,935	16,227

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$89,491	Losses unpaid	$900
Bonds	91,000	Unearned prems	68,144
Cash	7,679	Other liabilities	499
Interest	2,819		
Other assets	3,291	Total liabilities	69,543
		Surplus	124,737
Total adm. assets	$194,280	Total	$194,280

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $11,333,152

MORTGAGE LOANS: There are 26 loans, aggregating $89,491, valued at $217,700 on which the company holds $61,750 of fire insurance. No interest past due on December 31, last.

BONDS OWNED (Market Values): U. S. Gov't bonds, $40,000; State, County and Municipal bonds, $10,000; other bonds, $41,000; total, $91,000.

FARMERS MUTUAL HAIL INSURANCE ASSOCIATION OF IOWA

Des Moines, Ia.

President, Scott Rutledge. Secretary, W. A. Rutledge. Organized, 1893.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$980,815		$940,951	$924,536	$954,772	$371,729		$306,547	$678,276	$351,120
1922	724,178		720,880	955,094	980,602	716,769		376,351	1,093,120	716,769
1921	824,539		823,198	635,025	657,763	206,884		322,744	529,628	192,513

RISKS IN FORCE, DECEMBER 31, 1923: hail, $4,272,292.

BONDS OWNED. (Market Values): State, County and municipal bonds, $102,322, total, $102,322.

DIRECTORS: Scott Rutledge, W. A. Rutledge, E. B. Rutledge Perry Rutledge and J. A. Benson.

TERRITORY COVERED: Ia. and Neb.

MISCELLANEOUS: Company writes hail insurance only.

FEDERAL MUTUAL AUTOMOBILE FIRE INSURANCE COMPANY

Boston, Mass.

President, J. Waldo Bond; Vice-President, William N. Connor; Secretary, Alden B. Cole; Treasurer, Frank T. Olmasted. Organized, 1924.

This company was granted a license on January 1, 1924, in the State of Mass. and has not yet applied for admission to any other state.

DIRECTORS: J. Waldo Bond, Chas. F. Broughton, George P Bullard, Herbert E. Fletcher, Ira G. Hersey, Chas. B. Jopp, James R. Sanery, Edward F. Willcutt.

FEDERAL MUTUAL FIRE INSURANCE COMPANY OF BALTIMORE CITY, Baltimore, Md.

President, Thos. C. Grove; Vice-President, Wm. T. Lawton; Secretary, H. A. Lethbridge. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$56,799	$48,126	—$57,585	$73,310	$85,388	$56,086	$9,706	$37,872	$103,664	$73,369
1922	123,230	51,304	35,436	79,107	97,075	58,982	10,294	68,598	137,874	68,252
1921	151,030	55,183	31,357	89,291	97,438	45,991	10,149	50,068	106,208	45,243

Underwriting loss, $35,103; investment loss, $2,652.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $73,310, $54,848.

DIRECTORS: Chas. Goldsborough, J. H. Richardson, Thos. C. Grove, Harold Hardings, Jr., Albert E. Droman, Louis Moller, W. T. Lawton and H. A. Lethbridge.

TERRITORY COVERED: The company is licensed in D. C., Me., Md., Mass., Pa., Ohio, and Vt. Writes fire insurance only

FIDELITY MUTUAL FIRE INSURANCE COMPANY, Indianapolis, Ind.

President, F. B. Fowler; Secretary, C. Disher. Organized, 1920.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$196,724	$74,532	$110,167	$127,019	$134,346	$67,014	$24,426	$18,734	$110,174	$69,048
1922	179,749	58,307	111,088	99,751	108,630	46,664	17,718	20,310	84,692	47,466
1921	162,786	45,106	110,473	80,849	90,493	27,118	10,642	31,302	69,062	29,504

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$36.200	Losses unpaid	$8,935
Bonds	111,599	Unearned prems	74,532
Cash	37,597	Other liabilities	3,090
Agent's balances	8,855		
Interest	2,067	Total liabilities	$86,557
Other assets	406	Surplus	110,167
Total adm. assets	$196,724	Total	$196.724

Underwriting profit, $23,961; investment loss, $456.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $122,284, $65,602; motor vehicle, $1,872, $256 tornado, $2,864, $514:

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire $10,087.100, $134,239; motor vehicle, $98,725, $1,825; inland navigation and transportation, $1,145,134; tornado, $6,995.

BUSINESS SINCE ORGANIZATION: Premiums received, $356,978; losses paid, $145, 226; dividends declared, cash, $53,562.

MORTGAGE LOANS: There are 13 loans aggregating $36.200, on first mortgage real estate loans in Marion & Morgan Counties of not more than 50% of appraisement, valued at $166,688. On December 31 last, there was $75 interest past due. The company holds $49.050 of fire insurance on the property.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $61,022; State, County and municipal bonds, $50,577; total, $111,599.

DIRECTORS: H. B. Burnet, C. Disher, J. T. Eaglesfield, F. B. Fowler, Albert Greely, C. A. Hubbard, John Montano, J. W. Pinnell.

TERRITORY COVERED: The company operates in D.C., Ill., Ind., Kans., Ky., Mass., Mich., Mo., Ohio, Okla., Penn., Tenn., and Tex.

FINNISH MUTUAL FIRE INSURANCE COMPANY, Calumet, Mich.

President, Henry A. Kitti; Vice-President, Oscar Keckonen; Secretary, Dr. O. H. Sorsen; Treasurer, J. P. Frisk. Organized, 1890.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$261,380	†$70,289	$191,091	197,867	$118,382	$40,725	.....	$75,818	$116,543	$51,376
1922	264,587	4,928	259,540	100,029	111,742	36,874	$49,113	27,483	113,470	32,892
1921	268,700	3,933	261,268	84,380	95,408	28,702	.....	21,855	50,557	.....

† Total liabilities.

DIRECTORS: H. A. Kitti, O. Keckonen, J. Nitti, W. Johnson, M. Lohela, O. H. Soarsen, A. Tapani, J. P. Frisk, I. W. Frimodig.

FIRE INSURANCE COMPANY OF NORTHAMPTON COUNTY
Easton, Pa.

President, H. P. Kinsey; Secretary, A. C. Rodenbough. Organized, 1830.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$283,382	.....	$111,372	.....	$17,634	$7,661	.....	$8,316	$15,977	$7,660
1922	288,839	.....	113,925	292,092	309,135	10,957	.....	8,821	19,778	.....
1921	285,364	.....	109,724	.....	.....	6,397	.....	9,137	15,534	.....

ASSETS, DECEMBER 31, 1923: Mortgage loans, $59,275; bonds and stocks, $154,699; cash, $2,615; interest, $2,800; bills receivable, $63,993; total adm. assets, $283,382. Total liabilities $172,010; surplus, $111,372; total, $283,382.

See Departments of Year Book: Classification of Premiums and Losses; Fire Insurance Stocks and Dividends.

RISKS AND PREMIUM DEPOSITS IN FORCE, DECEMBER, 31, 1923: Fire, $4,986,663, $172,710.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $38,320; State, County and Municipal bonds, $4,880; other bonds, $96,908; stocks, $14,591; total, $154,699.

FIREMENS MUTUAL INSURANCE COMPANY, Providence, R. I.

President, Frederick W. Moses; Secretary, Charles G. Easton. Organized, 1854.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$4,893,879	$2,362,644	$2,466,373	$3,067,477	$3,280,942	$142,960	$2,307,107	$232,618	$2,682,685	$158,045
1922	4,365,611	1,912,284	2,411,003	2,535,963	2,760,897	153,614	2,285,286	224,227	2,663,127	150,691
1921	4,141,819	1,938,771	2,133,610	2,521,975	2,716,173	90,371	2,378,601	229,420	2,698,392	79,835

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$8,000	Losses unpaid	$41,440
Bonds and stocks	4,002,441	Unearned prems	2,362.644
Cash	666,078	Other liabilities	23,422
Agents' balances	175,345		
Interest	42,015	Total liabilities	2,427,506
		Surplus	2,466,373
Total adm. assets	$4,893,879	Total	$4,893,879

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $3,067,477, $130,789; tornado, $4,101; sprinkler leakage, $8,069.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $609,378,449, $4,345,949, $21,729,746; unclassified, effective prior to January 1, 1921, $1,045,410, $651,432,572.

BUSINESS SINCE ORGANIZATION: Premiums received, $45,258,890; losses paid, $4,787,485; dividends declared, cash, $34,876,848.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,769,400; State, County and Municipal bonds, $319,540; other bonds, $1,235,000; stocks, $678,501; total, $4,002,-441.

DIRECTORS: Stephen O. Metcalf, Robert W. Taft, Russell Grinnell, Frederick W. Moses, W. Moses, John O. Ames, Jas. A. Atwood, F. E. Richmond, W. A. Means, Charles D. Owens, Charles R. Makepeace, Edward C. Budslin, Frederick T. Moses.

TERRITORY COVERED: The company operates in Ill., Me., Md., Mass., Mich., N. H., N. Y., N. C., Ohio, Pa., R. I., S. C., Vt. and Wis.

HISTORICAL DATA

This company was organized in 1854 and to the present time has made no assessments and has paid its policyholders large dividends. This company is a member of the Associated Factory Mutuals. Largest gross and net amounts insured in one hazard, $450,000. Its underwriting and investment results for the past five years have been as follows: 1923, underwriting profit, $2,230,-986, investment profit, $142,392; 1922, underwriting profit, $2,218,606, investment profit, $342,474; 1921, underwriting profit, $2,413,905, investment profit, $281,918; 1920, underwriting profit, $2,251,509, investment profit, $82,316; 1919, underwriting profit, $1,771,402, investment profit, $35,748.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage, tornado and windstorm, use and occupancy.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, Fitchburg, Mass.

President, Lincoln R. Welch; Vice-President, J. Lovell Johnson; Secretary, Frederick W. Porter. Organized, 1847.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$737,341	$537,171	$113,196	$868,107	$919,062	$398,992	$148,304	$288,769	$836,065	$391,689
1922	684,076	435,740	171,816	695,997	744,536	324,241	121,566	236,004	$81,811	333,603
1921	605,225	352,572	192,293	576,987	608,059	247,023	99,391	195,410	541,824	251,859

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$50,000	Losses unpaid	$56,714
Bonds	531,989	Unearned prems	537,171
Cash	58,260	Other liabilities	30,260
Agents' balances	88,608		
Interest and rents	5,738	Total liabilities	624.145
Other assets	2,746	Surplus	113,196
Total adm. assets	$737,341	Total	$737,341

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $782,322, $367,155; motor vehicle, $80,497, $20,061; tornado, $4,605, $214; sprinkler leakage, $683, $4,899.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $73,256,474, $909,942, $909,942; motor vehicle, $4,430,479, $77,881, $77,881; tornado, $1,273,719, $5,852, $5,852; sprinkler leakage, $145,590, $628, $628; unclassified, effective prior to January 1, 1921, $824,835, $9,049, $9,049.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,735,038; losses paid, $4,414,906; dividends declared, cash, $2,343,074.

REAL ESTATE OWNED: A 5-story brick and stone building occupied for stores, offices and apartments, 372–4–6 Main Street, Fitchburg, Mass., cost $72,182, and covering an area of 4,000 square feet. Total rents received in 1922, $7,582, expenses and taxes, $5,110.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't and Can. bonds, $52,210; State, County and Municipal bonds, $45,270; other bonds, $233,710; stocks, $200,799; total, $531,989.

DIRECTORS: F. Fosdick, C. F. Baker, L. R. Welch, Fred C. Nichols, R. N. Wallis, J. L. Johnson, R. S. Parks. W. C. Goodwin, Warner M. Allen, F. W. Porter, H. E. Jennison, W. W. Henry.

TERRITORY COVERED: The company is licensed in Cal., Colo., Conn., Del., D. C., Ga., Ill., Ind., Ia., Kans., Ky., La., Me., Md., Mass., Mich., Mo., Minn., Mont., Neb., N. H., N. J., N. Y. N. C., Ohio, Okla., Ore., Pa., R. I., S. C., S. D., Tenn., Tex., Vt., Wash., W. Va. and Wis.

HISTORICAL DATA

This company began business in 1847 and has a good reputation. The largest amount carried on one risk is $170,000. Underwriting and investment results for the past five years have been as follows: 1923, underwriting profit, $92,217, investment profit, $5,448; 1922, underwriting profit, $42,416, investment profit, $59,127; 1921, underwriting profit, $109,596, investment profit, $30,042; 1920, underwriting profit, $120,529, investment profit, $18,508; 1919, underwriting profit, $73,604; investment profit, $4,481.

CLASSES OF INSURANCE WRITTEN: Farm, fire, motor vehicle, lightning, reinsurance, sprinkler leakage, tornado and windstorm, use and occupancy.

FRANKFORD MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, Wm. H. Shallcross; Vice-President, T. Comly Hunter; Treasurer, James Hughes; Secretary, Wm. C. Taylor. Organized, 1843

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$529,899	$61,162	$468,207	$24,482	$51,281	$17,334	.....	$24,556	$41,890	$17,334
1922	519,627	59,448	459,648	23,572	62,988	15,173	.....	23,055	38,228	.....
1921	495,067	57,130	437,406	18,913	48,993	10,355	.....	23,196	33,551	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$60,000	Unearned prems	$61,162
Mortgage loans	366,090	Other liabilities	530
Bonds and stocks	66,281		
Cash	22,352	Total liabilities	61,692
Agents' balances	3,342	Surplus	468,207
Interest and rents	3,938		
Other assets	7,896		
Total adm. assets	$529,899	Total	$529,899

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $13,997,301, $61,161.

BONDS AND STOCKS OWNED (Market Values): U. S Gov't bonds, $25,200; State, County and Municipal bonds, $5,000; other bonds, $32,920; stocks, $3,160; total, $66,281.

GERMAN MUTUAL FIRE INS. CO. OF NORTH CHICAGO, Chicago, Ill.

President, John C. Cremer; Secretary, N. J. Schmitz. Organized, 1867.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$218,272	.....	$218,272	$5,989	$16,973	$2,269	.....	$5,374	$7,643	.....
1922	208,942	.....	208,942	5,282	13,542	1,546	.....	4,928	6,474	.....
1921	201,874	.....	201,874	5,577	17,163	2,982	.....	5,644	8,626	.....

ASSETS, DECEMBER 31, 1923: Bonds, $213,000; cash, 5,272; total adm. assets, $218,272. NO LIABILITIES. Surplus, 218,272; total, $218,272.

FIRE RISKS IN FORCE, DECEMBER 31, 1923: $2,999,212.

TERRITORY COVERED: Ill. only. Writes fire insurance only.

GERMANTOWN FARMERS MUTUAL INSURANCE COMPANY

South Germantown, Wis.

President, J. B. Becker; Secretary, J. A. Schwalbach. Organized, 1854.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$349,074	$33,617	$314,272	$29,906	$48,428	$7,261	$8,883	$17,159	$33,303	$6,261
1922	333,750	31,486	301,264	28,111	44,415	9,262	.....	15,960	25,222	9,150
1921	313,649	30,300	282,349	26,038	41,339	3,261	.....	16,419	19,680	3,261

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$11,251	Unearned prems....	$33,617
Mortgage loans.....	292,275	Other liabilities....	1,185
U. S. Gov't bonds...	30,000		
Cash.....	10,569	Total liabilities...	34,802
Agents' balances....	833	Surplus.....	314,272
Interest and rents...	4,146		
Total adm. assets.	$349,074	Total.....	$349,074

Underwriting profit, $5,273; investment profit, $17,704.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $6,926,925, $65,209.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,365,584; losses paid, $708,876; dividends declared, cash, $208,883.

REAL ESTATE OWNED: Consists of company's home office building and lot, carried at book value, $11,251.

MORTGAGE LOANS: There are 47 loans, aggregating $292,275, and secured by first liens on real estate and buildings valued at $771,900. The company holds $413,500 of insurance on the buildings. On December 31, last, there was no interest past due.

DIRECTORS: F. J. Schwalbach, J. B. Becker, Herman Seefeld, Wm. F. Coerper and Robt. W. Klippel.

MISCELLANEOUS: The company was established in 1854, incorporated under a special charter and the business of the company is done on a cash plan. During 1908, 1910, 1915 and 1919, dividends amounting to $200,000 were paid to policyholders. Beginning with January 1, 1923, dividends were paid on the anniversary of every outstanding policy. Dividends paid to policyholders during 1923 were $8,883. The company operates in Wis. only, writing principally in cities and villages having fire protection and issuing policies only on the cash plan.

GLEN COVE MUTUAL INSURANCE COMPANY, Glen Cove, N. Y.

President, James W. Townsend; Vice-President, Chas. P. Valentine; Secretary and Treasurer, Karl E. Greene. Organized, 1837.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$319,708	$78,346	$223,586	$108,107	$124,213	$37,793	$17 727	$54,084	$109,604	$38,319
1922	295,090	55,961	218,564	65,914	82,964	37,882	1,568	36,486	75,936	29,864
1921	265,817	57,489	180,311	71,257	86,497	35,046	1,751	36,627	73,424	37,987

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$60,000	Losses unpaid.....	$8,263
Mortgage loans.....	179,600	Unearned prems....	78,346
Bonds and stocks...	51,900	Other liabilities....	9,517
Cash.....	13,399		
Agents' balances....	9,706	Total liabilities...	96,126
Interest and rents.	3,008	Surplus.....	223,586
Other assets.....	2,095		
Total adm. assets.	$319,708	Total.....	$319,708

Underwriting loss, $1,531; investment profit, $19,139.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $75,895, $25,567; motor vehicle, $32,211, $10,422.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $16,171,967, $114,550; motor vehicle, $1,311,860, $30,457; unclassified, effective prior to January 1, 1921, $90,241, $1,595.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,794,623; losses paid, $987,820; dividends declared, cash, $66,894.

REAL ESTATE OWNED: Consists of a 3-story brick building on Glen Street, Glen Cove and frame horse shed valued at $60,000.

MORTGAGE LOANS: There are 55 loans, ranging from $500 to $25,000 each, aggregating $179,600. They are secured by Long Island properties valued at double the amount loaned thereon, and the company holds ample fire insurance. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $19,650; State, County and Municipal bonds, $5,000; other bonds, $26,150; stocks, $1,100; total, $51,900.

FIELD MEN AND TERRITORY COVERED: Henry W. Brown & Co., general agents, New York City. Operates in Mass., Mich., N. J., N. Y. and Pa.

MISCELLANEOUS: The company transacts a surplus line business through Henry W. Brown & Co., New York. Largest amount insured in one hazard, gross, $37,500; net, $15,000.

GRAIN DEALERS MUTUAL FIRE INSURANCE CO., Boston, Mass.

President, Dean K. Webster; Secretary, A. Shirley Ladd. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$321,793	$139,326	$149,167	$273,133	$287,876	$85,355	$54,484	$149,053	$268,892	$89,826
1922	309,776	131,252	163,525	241,535	261,126	76,492	57,218	114,824	248,534	71,078
1921	288,199	121,338	148,027	223,571	242,098	56,578	56,717	110,584	223,879	68,193

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$198,120	Losses unpaid	$12,222
Cash	84,754	Unearned prems	139,326
Agents' balances	25,488	Other liabilities	21,078
Interest	13,146		
Other assets	285	Total liabilities	172,626
		Surplus	149,167
Total adm. assets	$321,793	Total	$321,793

Underwriting profit, $48,462; investment profit, $7,666.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $272,533, $84,599; motor vehicle, $600.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $14,929,703, $275,160; motor vehicle, $10,000, $600.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,032,773; losses paid, $602,453; dividends declared, cash, $437,379.

BONDS AND STOCKS OWNED (Market Values): U. S Gov't bonds, $80,530; State, County and Municipal bonds $14,030; other bonds, $103,560; total, $198,120.

DIRECTORS: Dean K. Webster, C. M. Cox, Milton L. Cushing, Charles E. Halstead, Charles W. Willis, J. M. Perry, Eben J. Ham, G. U. Kierstead, A. Shirley Ladd, Howard A. Crossman, Frank A. Noyes, Henry W. Chandler, E. E. Jameson, W. F. McQuillen, W. A. Thibodeau, Frank C. Jones, Elmer D. Marshall, Elbert S. Brigham.

MISCELLANEOUS: The company was incorporated February 27, 1907. It is licensed in Conn., Me., Mass., N. H., N. Y., Ohio, R. I., Tex. and Vt., but writes in other states from the home office. It insures risks of grain dealers, wholesale and retail grocers and coal dealers, wholesale and retail hardware, jewelry (manufacturers and retail stores), boot and shoe (manufacturers and wholesale), plumbers supplies, electrical supplies, foundries, retail drugs, department stores, machine shops, public garages, buildings (brick or fire resistive). Largest amount insured in one hazard, gross, $50,000; net, $12,000, throughout New England and New York.

GRAIN DEALERS NATIONAL MUTUAL FIRE INSURANCE COMPANY Indianapolis, Ind.

President, J. W. McCord; Secretary, C. A. McCotter. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,660,949	$477,333	$1,033,606	$795,083	$880,871	$489,061	$70,364	$298,963	$858,388	$481,366
1922	1,655,305	439,714	1,062,999	646,091	733,293	440,662	.....	242,239	682,901	449,302
1921	1,600,200	426,502	964,010	440,103	531,355	465,728	.....	245,165	710,893	421,946

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$458,360	Losses unpaid	$20,534
Bonds	1,024,904	Unearned prems	477,333
Cash	112,661	Contingent reserve	100,000
Agents' balances	32,274	Other liabilities	29,476
Interest	31,103		
Other assets	1,647	Total liabilities	627,343
		Surplus	1,033,606
Total adm. assets	$1,660,949	Total	$1,660,949

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $733,790, $468,154; motor vehicle, $11,570, $841; tornado, $50,643, $8,518; riot, civil commotion and explosion, —$920.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $68,981,181, $734,970, $748,105; motor vehicle, $2,661,631, $12,093; tornado, $23,693,348, $44,393, $64,125; riot, civil commotion and explosion, $548,100, $1,792; unclassified, effective prior to Jan. 1, 1921, $16,251,884, $144,945.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,951,465; losses paid, $3,581,488; dividends declared, cash, $70,364.

MORTGAGE LOANS: These loans aggregate $458,360 on improved real estate in Ind., valued at $1,401,382.

BONDS OWNED (Market Values): U. S. Gov't bonds $320,325; State, County and Municipal bonds, $688,989; other bonds, $15,590; total, $1,024,904.

DIRECTORS: J. W. McCord, Chas. S. Clark, A. E. Reynolds, H. A. Hillmer, V. E. Butler, F. A. Derby, A. N. Steinhart, C. A. McCotter, P. E. Goodrich.

TERRITORY COVERED: The company is licensed in Cal., Conn., Del., D. C., Ida., Ind., Ill., Ia., Kans., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., N. D., Ohio, Okla., Ore., Pa., R. I., S. D., Tex., Va., Wash., Mont., Colo. and Wis., also operates in Canada, British Columbia, Quebec and Ontario.

HISTORICAL DATA

This company began business in 1902 and its reputation is good. The fact that large returns were made to policyholders in the form of return premiums instead of dividends greatly inflates the loss and expense ratios, had these amounts been paid as dividends, the ratios would have been much smaller. Largest gross and net amounts insured in one hazard, $120,000. The underwriting and investment results for the past five years are as follows: 1923, underwriting loss, $22,663; investment profit, $64,708; 1922, underwriting loss, $64,636, investment profit, $88,733; 1921, underwriting loss, $184,296, investment profit, $129,026; 1920, underwriting profit, $218,977, investment profit, $58,079; 1919, underwriting profit, $157,766, investment profit, $56,346.

CLASSES OF INSURANCE WRITTEN: Fire, automobile, lightning, explosion, reinsurance, sprinkler leakage, tornado and windstorm.

GRANGERS MUTUAL FIRE INS. CO., Middletown, Md.

President, John L. Routzahn; Secretary, H. L. Routzahn. Organized, 1876.

	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$88,019	$3,048	$80,896	$36,570	$39,230	$11,330	.....	$11,043	$22,373	$14,836
1922	71,036	2,818	67,794	33,816	35,990	15,208	.....	9,196	24,404	15,041
1921	59,366	2,705	55,218	32,458	34,350	15,455	.....	8,895	24,350	16,898

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds...	$53,381	Losses unpaid.....	$4,075
Cash.....	13,615	Unearned prems....	3,048
Agents' balances....	100		
Interest.....	522	Total liabilities...	7,123
Other assets.....	20,401	Surplus	80,896
Total adm. assets.	$88,019	Total.....	$88,019

FIRE RISKS IN FORCE, DECEMBER 31, 1923: $9,522,993.

BUSINESS SINCE ORGANIZATION: Premiums received, $769,160; losses paid, $541,268.

MISCELLANEOUS: Company writes only farm and village property, against loss or damage by fire and lightning and operates only in Md.

GRANITE MUTUAL INSURANCE COMPANY, Barre, Vt.

President, James Mackay; Secretary, Rufus G. Robinson. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$72,623	$36,224	$1,006	$124,767	$126,944	$84,509	.....	$33,142	$117,651	$85,348
1922	59,585	36,088	1,986	120,118	120,175	84,683	.....	.....	.....	73,603
1921	62,845	34,859	—59	137,951	.....	61,550	.....	61,304	122,854	74,235

ASSETS, DECEMBER 31, 1923: Cash, $493; agents' balances, $72,062; interest, $68; total adm. assets, $72,623. LIABILITIES: Losses unpaid, $10,344; unearned prems., $36,224; Other liabilities, $25,049; total liabilities, $71,617; surplus, $1,006. total, $72,623.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $19,308,360, $36,224.

BUSINESS SINCE ORGANIZATION: Premiums received, $955,695; losses paid. $701,238.

TERRITORY COVERED: The company operates in Vt. only and writes farm, fire and lightning insurance.

GREAT AMERICAN MUTUAL INDEMNITY COMPANY, Mansfield, Ohio

President, F. B. Black; Secretary, Henry R. Endly; Assistant Secretary, R. B. Keffer. Organized, 1917.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'hy'rs	Expenses	Total Expenditures	Losses Incurred
1923	$915,028	$507,010	$125,684	$1,070,865	$1,107,117	$466,604	.....	$466,215	$932,819	.....
1922	589,588	374,972	152,888	781,389	799,515	287,122	.....	379,940	667,062	$269,441
1921	443,841	323,695	72,520	675,495	691,534	323,416	.....	306,050	629,466	324,616

Assets Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$158,280	Losses unpaid.....	$235,064
Mortgage loans.....	24,703	Unearned prems....	507,010
Bonds.....	268,921	Other liabilities....	47,270
Cash.....	282,037		
Agents' balances....	167,819	Total liabilities...	789,344
Interest and rents...	4,245	Surplus.....	125,684
Other assets.....	9,023		
Total adm. assets.	$915,028	Total.....	$915,028

Underwriting loss, $199,090; investment profit, $41,202.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Motor vehicle, $246,123, $382,543.

RISKS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $1,077,965.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,742,022; losses paid, $1,323,603.

REAL ESTATE OWNED: Consists of 3 lots 90x120 feet square, on corner in central part of city; market value, $158,280. Rents received during past year, $17,484; taxes and expenses, $13,539.

MORTGAGE LOANS: There are 5 loans on real estate security all 1st mortgage valued at $59,000. Amount of loan $24,703. No interest past due on December 31, last.

BONDS OWNED (Market Values): U. S. Gov't bonds, $233,287; State, County and Municipal bonds, $29,420; other bonds, $4,500; total, $267,207.

DIRECTORS: F. B. Black, W. B. Martin, F. W. Bloor, L. R. Dronberger, H. R. Endly.

FIELD MEN AND TERRITORY COVERED: F. R. Holibaugh, for northern Ohio; W. W. Stinemates for southern Ohio. The company operates in Ohio only.

GREENE COUNTY MUTUAL FIRE INSURANCE COMPANY
Greenville, N. Y.

President, Ernest E. Ford; Secretary, O. C. Stevens. Organized, 1893.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$158,371	$45,379	$105,658	$78,315	$88,274	$39,481	.....	$31,358	$70,839	.....
1922	144,195	39,293	100,323	65,885	72,919	33,976	.....	21,886	55,862	34,401
1921	124,806	35,791	84,961	61,111	66,674	38,056	.....	22,092	60,148	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$2,200	Losses unpaid	$7,334
Mortgage loans	37,060	Unearned prems	45,379
Bonds	100,515		
Cash	3,123	Total liabilities	52,713
Agents' balances	13,139	Surplus	105,658
Interest and rents	2,334		
Total adm. assets	$158,371	Total	$158,371

FIRE RISKS IN FORCE, DECEMBER 31, 1923: $11,959,243.

MORTGAGE LOANS: There are 13 small loans, on Albany, Mechanicsville, Putnam, New York, Hague, Glen Falls, Ravena, N. Y. and Greenville property aggregating $37,060.

DIRECTORS: H. T. Batsford, Chas. P. McCabe, E. R. Palmer, O. C. Stevens, W. A. Wasson, Geo. B. Evans, John H. Sanford, P. Gardner Coffin, W. P. Elsbree, E. E. Ford, R. C. Lacy.

FIELD MEN AND TERRITORY COVERED: F. A. Merigold, special agent, 1–2 Columbia Place, Albany, N. Y. The company operates in N. Y. only. Writes fire and lightning insurance only.

GREEN MOUNTAIN MUTUAL FIRE INSURANCE CO., Inc., Montpelier, Vt.

President, Hugh J. M. Jones; Vice-Presidents, Geo. L. Blanchard, Chas. E. Schoff; Secretary, J. G. Brown; Treasurer, Edward H. Deavitt. Incorporated, 1916.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$124,786	$30,226	†$58,984	$50,580	.....	$16,258	.....	.....	.....	$11,589
1922	100,644	19,850	†54,812	40,802	44,566	29,910	1,585	15,338	46,833	35,555
1921	84,825	17,686	†55,539	14,899	35,247	10,098	1,000	11,538	22,636	15,891

† Includes $50,000 guarantee fund.

FIRE RISKS IN FORCE, DECEMBER 31, 1923: $12,879,245.

GROCERS CASH DEPOSIT MUTUAL FIRE INSURANCE COMPANY
Huntingdon, Pa.

President, H. C. Kinsole; Secretary, W. B. Simpson. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$167,818	$46,997	$120,483	$61,084	$70,148	$27,565	.....	$32,356	$59,921	$25,751
1922	159,354	44,204	113,845	52,326	66,705	23,039	.....	31,072	54,111	23,988
1921	143,082	46,163	96,817	59,985	72,854	26,534	.....	33,216	59,750	26,300

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$19,000	Losses unpaid	$239
Mortgage loans	42,667	Unearned prems	46,997
Bonds and stocks	83,446	Other liabilities	99
Cash	9,900		
Agents' balances	10,412	Total liabilities	47,335
Interest and rents	1,539	Surplus	120,483
Other assets	854		
Total adm. assets	$167,818	Total	$167,818

Underwriting profit, $1,935; investment profit, $4,384.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $10,082,132, $136,635.

REAL ESTATE OWNED: Book value of real estate, $19,000; market value, $19,000; rents received last year, $1,200; taxes and expenses, $925.

MORTGAGE LOANS: There are 11 loans aggregating $42,667 and valued at $141,500 on which the company holds $49,750 of fire insurance. No interest past due on December 31, last.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $20,651; State, County and Municipal bonds, $450; other bonds, $48,192; stocks, $14,153; total, $83,446.

DIRECTORS: H. C. Kinsloe, W. F. Burlew, O. L. Weaver, W. W. Holman, J. H. Kinsloe, W. B. Simpson, D. M. Stewart.

MISCELLANEOUS: This company writes policies at its home office covering property outside of Pa.

GROCERS MUTUAL FIRE INS. CO., Springfield, O.

President, E. G. Ashley; Vice-President, H. Duesing; Treasurer-Secretary, W. H. Cook. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$130,957	$66,708	$60,147	$135,696	$151,428	$47,586	$27,321	$70,001	$144,908	$46,636
1922	124,711	58,170	62,195	111,308	128,883	31,202	22,928	55,035	109,165	30,137
1921	106,427	53,769	48,475	99,075	106,379	30,732	26,586	36,268	93,586	28,560

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$37,503	Losses unpaid	$2,248
Bonds	47,103	Unearned prems	66,708
Cash	34,746	Other liabilities	1,854
Agents' balances	11,084		
Interest and rents	521	Total liabilities	70,810
		Surplus	60,147
Total adm. assets.	$130,957	Total	$130,957

Underwriting profit, $31,972; investment profit, $4,223; net amount of contingent liability, December 31, $400,249.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $18,507,161, $133,416.

BUSINESS SINCE ORGANIZATION: Premiums received, $830,164; losses paid, $286,946; dividends declared, cash, $146,539.

REAL ESTATE OWNED: The company owns its home office building, the book value of which is $37,503; market value, $45,600. Total real estate taxes and expenses during past year, $1,078; rents received last year, $1,752.

BONDS OWNED (Market Values): U. S. Gov't bonds, $17,894; State, County and Municipal bonds, $29,209; total, $47,103.

DIRECTORS: E. G. Ashley, H. F. Duesing, W. H. Cook L. J. Oehler, W. A. Knoderer.

TERRITORY COVERED: Licensed in Ohio only. Accepts business in other states, principally reinsurance.

MISCELLANEOUS: Formerly the Ohio Retail Grocers Mutual Fire Insurance Co. and name changed to Grocers Mutual Insurance Co., April, 1922. Company transacts fire insurance only.

HAMBURG TOWN MUTUAL INSURANCE COMPANY, Coon Valley, Wis.

President, O. M. Galstad; Secretary, Oscar E. Ihle. Organized, 1867.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$73,015	.....	$73,015	$7,420	$11,130	$5,792	.....	$2,344	$8,136	.....
1922	69,056	.....	69,056	8,077	11,136	5,249	.....	.....	.....	.....
1921	65,019	.....	65,019	10,623	14,062	3,745	.....	2,226	5,971	.....

DIRECTORS: O. M. Galstad, O. J. Lium, O. E. Ihle, K. T. Lindenig, K. Enerson.

TERRITORY COVERED: Wis. only. Transacts fire insurance only.

HAMILTON COUNTY MUTUAL FIRE INSURANCE COMPANY
Cincinnati, Ohio.

President, J. H. Kohmescher; Secretary, F. D. Rattermann. Organized, 1853.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$739,603	$135,053	$601,282	$66,914	$104,565	$23,186	$21,298	$35,320	$79,804	$22,741
1922	713,248	119,429	590,582	57,271	94,067	18,667	19,702	41,590	79,959	18,232
1921	655,778	119,484	532,591	57,960	94,870	12,574	21,913	34,831	69,318	12,574

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$60,000	Losses unpaid	$2,500
Mortgage loans	2,000	Unearned prems	135,053
Bonds and stocks	672,309	Other liabilities	768
Cash	272		
Interest and rents	3,796	Total liabilities	138,321
Other assets	1,226	Surplus	601,282
Total adm. assets.	$739,603	Total	$739,603

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire $28,482,452, $246,358.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,676,203; losses paid, $717,061; dividends declared, cash, $875,-882.

REAL ESTATE OWNED: Consists of property valued at $60,000. Rents received last year, $3,630, real estate taxes and expenses, $2,381.

MORTGAGE LOANS: There is one loan on brick tenement building aggregating $2,000 and valued at $4,400. The company holds $3,700 of fire insurance on the buildings. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $156,200; State, County and municipal bonds, $220,-000; stocks, $299,750; total, $675,950.

DIRECTORS: J. H. Kohmescher, J. B. Verkamp, A. J. Wuest, J. H. Rielag, E. Schaefer, J. Grimm, Jr., L. G. Schreiber, H. W. Meier, and Adam Schmitt.

MISCELLANEOUS: This company was formerly known as the German Mutual Insurance Co., Transacts fire insurance only and operates only in Ohio.

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, Pittsfield, Mass.

President, H. R. Pierson; Vice-President, Chas. L. Hibbard; Secretary and Treasurer, R. A. Barbour; Assistant Secretary, Chas. F. Reid. Organized, 1830.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$96,544	$54,118	$37,839	$55,946	$60,036	$29,087	$9,523	$16,474	$55,084	$28,292
1922	94,416	47,390	41,441	46,345	50,496	28,128	8,045	14,094	50,267	27,978
1921	92,904	47,565	41,399	45,323	48,803	14,870	7,611	13,302	35,783	16,423

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$1,300	Losses unpaid	$3,548
Bonds and stocks	87,288	Unearned prems	54,118
Cash	1,075	Other liabilities	1,040
Agents' balances	5,667		
Interest	1,213	Total liabilities	58,705
		Surplus	37,839
Total adm.	$96,544	Total	$96,544

Underwriting profit, $125; investment profit, $10.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $7,954,832, $102,358.

LOSSES PAID SINCE ORGANIZATION: $557,768.

MORTGAGE LOANS: There is 1 loan, aggregating $1,300, protected by improved real estate in Mass., valued at $4,000. There was no interest past due on December 31, last. The company holds $3,500 of insurance on the building.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $8,938; State, County and municipal bonds, $38,785; other bonds, $34,440; stocks, $5,125; total, $87,288.

DIRECTORS: H. R. Peirson, James Wilson, Chas. L. Hibbart, F. W. Dutton, Wm. L. Adam, R. A. Barbour, Oliver Walker, W. J. Raybold.

TERRITORY COVERED: The company is licensed only in Mass.

MISCELLANEOUS: This company was formerly located in Northampton, Mass. In 1914 it was moved to Pittsfield, where it is operated by the officers of the Berkshire Mutual.

HARBOR CREEK MUTUAL FIRE INSURANCE COMPANY, Erie, Pa.

President, F. M. Thornton; Secretary, S. H. Willis. Organized, 1857.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$137,380		$135,730	$52,696	$38,255	$49,982		$11,009	$60,991	$43,728
1922	139,259		131,895	53,326	56,075	40,020		10,795	50,815	47,368
1921	131,930		131,926	51,906	54,684	34,426		10,809	45,235	34,426

ASSETS, DECEMBER 31, 1923: U. S. Gov't Bonds, $1,000; Cash, $79,486; Agents' balances, $56,894; total adm. assets, $137,380. LIABILITIES: Losses unpaid, $1,650; total liabilities, $1,650, surplus, $135,730; total, $137,380.

NET AMOUNT OF MEMBERS' LIABILITY, DECEMBER 31, $940,463.

RISKS IN FORCE, DECEMBER 31, 1923: Fire $18,500,817.

HARDWARE DEALERS MUTUAL FIRE INS. CO., Stevens Point, Wis.

President, O. P. Schlaefer; Vice-President, R. C. Murdock; Secretary and Treasurer, P. J. Jacobs. Organized, 1904.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,610,179	$1,093,230	$266,296	$1,820,635	$1,888,096	$612,109	$730,880	$319,812	$1,662,801	$605,236
1922	1,395,565	936,461	347,212	1,473,404	1,523,860	506,036	582,067	308,206	1,396,309	522,101
1921	1,252,527	743,802	431,016	1,253,626	1,296,889	310,264	482,171	252,718	1,045,153	332,994

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$250,000	Losses unpaid	$86,820
Bonds	1,100,380	Unearned prems	1,093,230
Cash	91,974	Other liabilities	163,833
Agents' balances	145,616		
Interest and rents	13,816	Total liabilities	1,343,883
Other assets	8,393	Surplus	266,296
Total adm. assets.	$1,610,179	Total	$1,610,179

Underwriting profits $737,529; investment profits, $39,692.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,786,144, $597,591; tornado, $34,370, $4,292; sprinkler leakage, $120.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire $120,296,856, $1,950,629; $2,362,240, tornado, $17,739,609, $68,684, $71,971; sprinkler leakage, $29,923, $120, $120; unclassified, effective prior to Jan. 1, 1921, $54,100, $582, $582.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,289,638; losses paid, $2,346,227; dividends declared, cash, $3,119,413.

REAL ESTATE OWNED: Company owns lot and a 3-story stone and brick building occupied by the company as a home office, the cost of which was $370,698 and upon which there is a $70,000 mortgage carried at $250,000; net income last year $4,778.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $860,650; State, County and municipal bonds, $239,730; total $1,100,380.

DIRECTORS: E. H. Ramm, R. M. Burtis, J. Kornely, L. Hirsig, J. W. Jones, J. B. Pierce.

FIELD MEN AND TERRITORY COVERED: L. D. Davis, for Ala., Fla., Ga., Miss., N. C., S. C., and Tenn.; C. A. McKinzie, for Cal., Ariz. and Wash.; D. D. Fox, for Tex., La., Ark. and N. M.; T. S. Ross, for Ark., Mo. and Ill.; H. G. Bundy, for Ind.; H. I. Hegge, for Ia.; H. J. Hodge, for Kan; John J. Ross, for Ky.; F. A Martin, for N. Y.; G Agnew Smith, for Pa.; G. A. Randolph, for Md.. Del. and Va.; Harrison Keyser, for Me., Mass. and Vt. C. N. Bristol, for Mich.; F. S. Stone, for Minn.. N. D. and S D.; J. N. Baird, for Mont.; H. L. Jansen, for Neb.; C. L. Unger, for Okla.; H. A. Ralph, for Ohio; A. E. Weidner, for Wis. Licensed in Ala , Ariz., Ark., Cal., Colo., Conn., Del., Fla., Ga., Ill., Ind., Ia., Kan., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., Mont.. Neb., N. J., N. M., N. Y, N.. C., N. D., O., Okla., Pa., R. I., S C., S. D., Tenn., Tex., Vt., Va., Wash., W. Va., Wis. and Canada.

MISCELLANEOUS: Largest amount insured in one hazard, gross $30,000; net, $15,000

HARDWARE MUTUAL FIRE INSURANCE COMPANY, Charlotte, N. C.

President, W. W. Watt; Secretary, Arthur R. Craig. Organized, 1911.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$68,156	$18,965	$43,894	$34,325	$47,213	$12,682	$10,694	$13,818	$37,194	$12,808
1922	57,366	14,723	40,763	29,130	31,839	3,878	12,920	6,871	23,669	976
1921	49,537	13,904	31,142	27,934	30,324	7,444	7,380	5,119	19,943	7,444

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$62,000	Losses unpaid	$500
Cash	781	Unearned prems	18,965
Agents' balances	4,454	Other liabilities	4,797
Interest	921	Total liabilities	24,262
		Surplus	43,894
Total adm assets.	$68,156	Total	$68,156

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,060,650, $36,550.

BUSINESS SINCE ORGANIZATION: Losses paid, $59,477; dividends declared, cash, $53,346.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $17,000; State, County and municipal bonds, $45,000; total, $62,000.

DIRECTORS: W. W. Watt, A. E. Craig, T. W. Dixon, M. Bonnoitt, W. K. Holt, L. J. Beasley, E. W. Duvall, R. H. McDuffie, W. M. Terrell.

FIELD MEN AND TERRITORY COVERED: T. W. Dixon, general agent, and A. R. Craig, special agent for N. and S. C. The company operates in N. C. and S. C. and writes fire insurance only.

HARTFORD COUNTY MUTUAL FIRE INSURANCE CO., Hartford, Conn.

President, Wm. A. Erving; Secretary, Everett E. Dow. Organized, 1831.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,183,870	$185,811	$1,787,543	$132,213	$225,132	$68,131	.....	$66,393	$134,524	$64,522
1922	2,040,186	171,086	1,655,807	117,835	207,323	66,345	.....	65,526	131,871	72,794
1921	1,877,215	165,275	1,494,296	105,676	190,176	38,357	.....	61,749	100,106	37,624

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$2,075,862	Losses unpaid	$5,315
Cash	74,407	Unearned prems	185,811
Agents' balances	22,140	Other liabilities	205,200
Interest	11,461	Total liabilities	396,326
		Surplus	1,787,543
Total adm. assets.	$2,183,870	Total	$2,183,870

Underwriting loss, $12,256; investment profit, $143,992.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $132,213, $68,131.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Fire, $39,408,001, $352,218.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,571,928; losses paid, $1,835,398.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $785,000; State, County and municipal bonds, $85,400; other bonds, $614,640; stocks, $590,822; total, $2,075,862

TERRITORY COVERED: The company operates in Conn. only and writes only fire insurance.

HERMAN FARMERS MUTUAL FIRE INS. COMPANY, Iron Ridge, Wis.

President, Wm. Steinberg; Vice-President, J. Scharpf; Secretary, H. F. Ringle; Treasurer, Chas. Steinberg. Organized, 1856.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$97,103	$64,953	$16,204	$54,141	$58,901	$33,909	.....	$23,871	$57,780	$42,797
1922	96,016	60,963	28,202	50,760	55,572	37,685	.....	22,072	59,757	41,534
1921	99,986	62,178	35,609	43,648	48,300	17,193	.....	19,763	36,956	17,193

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$8,442	Losses unpaid	$13,927
Mortgage loans	59,628	Unearned prems	64,953
Bonds	13,973	Other liabilities	2,019
Cash	6,798		
Agents' balances	6,046	Total liabilities	80,899
Interest and rents	2,201	Surplus	16,204
Other assets	15		
Total adm. assets.	$97,103	Total	$97,103

REAL ESTATE OWNED: The company owns real estate valued at $8,443.

MORTGAGE LOANS: These loans are secured by farm property aggregating $59,628. Company holds ample fire insurance on the buildings.

DIRECTORS: A. Hildebrandt, A. Zastow, O. Beilke, F. A. Justmann, J. Scharpf, H. F. Ringle, Chas. Steinberg, Wm. Steinberg, Julius C. Schultz.

TERRITORY COVERED: Wis. only.

HIBERNIAN MUTUAL INSURANCE COMPANY, Charleston, S. C.

President, A. J. Riley; Vice-President, W. J. O'Hagan; Secretary and Treasurer, M. F. Kennedy. Organized, 1885.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
*1923	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
†1922	$60,828	$5,724	$55,104	$15,686	$23,999	$1,464	$3,435	$14,271	$19,170	.....
1921	54,553	5,003	49,550	14,524	33,548	1,788	3,384	6,767	11,939	.....

† Statement as of March 15, 1923. * Statement for 1923 not received when this page went to press.

DIRECTORS: M. J. Trehy, W. J. O'Hagan, C. J. Powers, Jno. I. Cosgrove, A. P. Aimar, Jas. M. Burns, Wm. J. Storen, Jno. F. Riley, Jno. J. Furlong, W. J. Condon, Jas. F. Condon 1923 report).

TERRITORY COVERED: Charleston, S. C., only.

HINGHAM MUTUAL FIRE INSURANCE COMPANY, Hingham, Mass.

President and Treasurer, Henry W. Cushing; Secretary, Alan F. Hersey. Organized, 1826.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$485,266	$211,959	$260,347	$141,102	$170,089	$54,493	.....	$78,897	$133,390	$58,873
1922	456,654	195,817	253,986	127,407	155,099	52,758	24,243	53,120	130,121	52,691
1921	420,199	190,099	223,020	120,772	140,620	40,252	22,627	49,105	111,984	37,916

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$6,000	Losses unpaid.....	$9,757
Mortgage loans.....	6,650	Unearned prems....	211,959
Bonds and stocks...	422,107	Other liabilities....	3,203
Cash.....	28,592		
Agents' balances....	16,139	Total liabilities...	224,919
Interest and rents...	5,778	Surplus.....	260,347
Total adm. assets.	$485,266	Total.....	$485,266

Underwriting profit, $12,338; investment profit, $18,805.

REAL ESTATE OWNED: The company owns a one-half interest in the home office building, carried at book value, $6,000, rents received last year, $800, real estate taxes and expenses, $310.

MORTGAGE LOANS: There are 3 loans aggregating $6,550, on Boston property valued at $21,500. Company holds $18,000 of insurance on the mortgaged buildings.

TERRITORY COVERED: Mass. only.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, Salem, Mass.

President, Carlos P. Faunce; Vice-President and Secretary, Louis O. Johnson; Treasurer, Elmer A. Dresser; Assistant Secretary, Harry F. Marden; General Agent, Arthur F. Smith. Organized, 1843.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,118,217	$474,083	$543,051	$430,954	$489,585	$148,318	$154,648	$156,104	$459,070	$139,289
1922	1,107,426	443,354	‡$609,825	383,635	439,662	150,554	123,271	157,394	431,219	145,779
1921	1,060,419	444,940	‡565,654	380,155	436,207	100,182	119,797	146,303	366,282	110,596

‡ Includes $100,000 guarantee capital.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$97,500	Losses unpaid.....	$20,206
Bonds and stocks...	953,408	Unearned prems....	474,083
Cash.....	15,079	Other liabilities.....	80,877
Agents' balances....	36,373		
Interest and rents...	15,802		
Other assets.....	55		
		Total liabilities...	575,166
		Surplus.....	543,051
Total adm. assets.	$1,118,217	Total.....	$1,118,217

Underwriting profits, $107,084; investment profits, $30,595.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $306,326, $103,344; motor vehicle, $124,627, $39,100.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $49,249,751, $676,109, $754,506; motor vehicle, $6,324,255, $119,199, $81,495, unclassified, effective prior to Jan. 1, 1921, $8,407,039, $127,811, $12,903.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,922,317; losses paid, $4,075,458; dividends declared, cash, $3 335,576.

REAL ESTATE OWNED: The company owns its nome office building, the book value of which is $47,000, carried at market value of $97,500. Rents received, $13,804; taxes and expenses, $7,729.

BONDS AND STOCKS OWNED, (Market Values): U. S. Gov't bonds, $107,800; State, County and municipal bonds, $332, 990; other bonds, $484,315; stocks, $28,303; total, $953,408.

DIRECTORS: H. M. Batchelder, C. S. Rea, G. B. Harris, C. P. Faunce, W. A. Tapley, R. M. Mahoney, L. O. Johnson, C. B. Price, J. H. Eddy, E. W. Longley, S. F. Low., J. Foster Smith.

FIELD MEN AND TERRITORY COVERED: A. F. Smith, general agent, and H. W. Hinkley, special agent for the New England States and reporting to the home office. The company operates in Conn., D. C., Me., Mass., N. H., N. Y., Pa., R. I. and Vt.

MISCELLANEOUS: Conflagration losses: Boston, 1872, $210,306; Portland, 1866, $128,796; Chelsea, 1908, $112,423; Salem, 1914, $230,045.

HOME MUTUAL FIRE INSURANCE COMPANY OF BROOME COUNTY, Binghamton, N. Y.

President, W. H. Morse; Vice-President, T. J. Keenan; Treasurer, A. J. Parsons; Secretary, F. J. Bayless. Organized, 1901.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$128,410	$44,692	$79,460	$78,235	$83,475	$48,493	.....	$31,290	$79,783	$48,000
1922	125,023	40,479	79,617	72,783	78,545	40,949	.....	28,758	69,707	42,376
1921	117,003	37,579	75,924	67,324	71,430	35,033	.....	27,939	62,972	34,520

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$74,650	Losses unpaid.....	$4,258
Bonds and stocks...	20,750	Unearned prems....	44,692
Cash.....	19 384		
Agents' balances....	12,216	Total liabilities...	48,950
Interest.....	1,410	Surplus.....	79,460
T tal adm. assets.	$128,410	Total.....	$128,410

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $11,991,906.

MORTGAGE LOANS: There are 23 loans, for $74,650, protected by real estate in Broome County, valued at more than double the amount loaned thereon. Company holds ample fire insurance on the mortgaged buildings.

DIRECTORS: Thos. J. Keenan, Thos. C. Scott, F. J. Bayless, A. J. Parsons, J. L. McLaughlin, E. H. Titchener, J. T. Rogers, W. H Morse, W. A. Lester, C. S. Campbell, W. C. Bates.

TERRITORY COVERED: N. Y. only.

MISCELLANEOUS: The law of 1910 allows co-operative companies seven years for the accumulation of reserve.

HOPE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, Charles E. Stover; Secretary, Royal G. Luther. Organized, 1875.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,510,758	$715,813	$772,025	$898,592	$962,866	$49,252	$758,846	$63,074	$871,172	$58,826
1922	1,425,797	646,904	763,409	864,175	1,029,013	55,716	815,027	122,492	993,235	54,838
1921	1,391,379	687,781	687,103	912,091	980,496	39,090	866,265	82,140	987,495	36,636

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,307,300	Losses unpaid	$17,343
Cash	148,622	Unearned prems	715,813
Agents' balances	42,719	Other liabilities	5,577
Interest	12,117		
		Total liabilities	738,733
		Surplus	772,025
Total adm. assets	$1,510,758	Total	$1,510,758

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $898,592, $44,165; tornado, $2,286; sprinkler leakage, $2,799;

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire $173,998,203, $1,313,370; $6,566,850. unclassified, effective prior to Jan. 1, 1921, $78,600, $570, $2,850.

BUSINESS SINCE ORGANIZATION; Premiums received, $15,792,607; losses paid, $1,800,642; dividends declared, cash, $11,935,209.

BONDS AND STOCKS OWNED. (Market Values): U.S. Gov't bonds, $1,172,160; State, County and municipal bonds, $37.200; other bonds, $50,490; stocks, $47,450; total, $1,307, 300.

DIRECTORS: Rowland Hazard, William C. Greene, Zechariah Chafee, Frederick S. Chase, James M. Scott, H. Martin Brown, W D. Baldwin, F. W. Easton, F. R. Johnson, E. A. Moore, Chas. C. Stover, Paul T. Wise Charles Cotting.

TERRITORY COVERED: The company is licensed in Ill., Me., Md., Mass., Mich., N. H., N. Y., N. C., O., Pa., R. I., S. C., Vt. and Wis.

HISTORICAL DATA

This company was organized in 1875 and has a very good reputation. It is a member of the Associated Factory Mutuals. Conflagration loss in Baltimore, 1904, $421. Largest amount this company carries in one risk is $125,000. Its underwriting and investment results for the past five years have been as follows: 1923, underwriting profit, $709,988, investment profit, $57,475, 1922, underwriting profit, $781,519, investment profit, $109,815; 1921, underwriting profit, $885,855, investment profit $69,195; 1920, underwriting profit, $836,152, investment profit, $31,477; 1919, underwriting profit, $666,581, investment profit, $15,411'

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage, tornado and windstorm, use and occupancy.

HURST HOME INSURANCE COMPANY, Millersburg, Ky.

President, J. G. Blair; Secretary, O. E. Hurst. Organized, 1892.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$155,945	.....	$147,945	$91,148	$97,456	$63,737	.....	$23,199	$86,936	$65,637
1922	146,199	.....	140,399	82,463	86,946	48,846	.....	21,305	70,151	47,212
1921	129,277	.....	117,876	73,893	81,326	49,982	.....	19,375	69,357	55,357

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$40,000	Losses unpaid	$8,000
U. S. Gov't bonds	84,000		
Cash	29,852	Total liabilities	8,000
Agents' balances	848	Surplus	147.945
Other assets	1,245		
Total adm. assets	$155,945	Total	$155,945

PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,-737,653; tornado, $11,737,653.

BUSINESS SINCE ORGANIZATION: Premiums received , $1,040,910; losses paid, $609,595;.

MORTGAGE LOANS: There are three loans aggregating $40,000 on properties worth $90,000.

TERRITORY COVERED: Central, Ky. only.

ILLINOIS MUTUAL FIRE UNDERWRITERS, Belvidere, Ill.

President, Omar H. Wright; Vice-President, N. L. Jackson; Secretary, Everett H. Tripp. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$70,661	$39,821	$29,345	$52,970	$66,995	$16,617	$11,117	$29,647	$57,381	$1,083
1922	60,780	32,214	27,234	44,358	56,221	13,912	9,567	26,316	49,795	14,635
1921	310,770	27,058	27,219	35,508	45,761	10,716	9,160	22,109	41,985	7.604

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$10,100	Losses unpaid	$1,181
Bonds and stocks	42,910	Unearned prems	39,821
Cash	9,679	Other liabilities	314
Agents' balances	7,972		
		Total liabilities	41,316
		Surplus	29,345
Total adm. assets	$70,661	Total	$70,661

Underwriting profit, $10,743; investment profit, $2,485.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $48,540, $15,795; tornado, $4,392, $396; hail, $59.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $9,165,569, $106,220; tornado, $3,112,851, $12,895: hail, $72,960, $164; unclassified, effective prior to Jan. 1, 1921, $77,750, $903.

BUSINESS SINCE ORGANIZATION: Premiums received, $460,625; losses paid, $122,574; dividends declared, cash, $113,413.

MORTGAGE LOANS: There are 7 loans aggregating $10,100 and are on farm lands in Illinois, well protected and valued at $31.000.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $13,950; State, County and municipal bonds, $3,300; other bonds, $21,719; stocks, $4,390; total, $43,359.

TERRITORY COVERED: Ill. only.

IMPLEMENT DEALERS MUTUAL INS. CO., Grand Forks, N. D.

President, G. E. Duis; Secretary, J. E. Sheehy. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$250,123	$108,473	$111,257	$209,484	$216,183	$96,610	$68,942	$24,462	$190,014	$94,872
1922	227,192	103,841	95,133	190,068	195,774	8,510	62,483	19,102	140,095	69,704
1921	†171,721	75,573	81,902	130,045	135,136	51,892	45,198	19,706	116,796	52,786

† Includes premium notes.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$12,200	Losses unpaid	$21,845
Cash	148,161	Unearned prems	108,473
Agents' balances	45,621	Perp. dep. recl	5,908
Interest	3,463	Other liabilities	2,640
Other assets	49,675		
Total	259,120	Total liabilities	138,866
Less due from closed banks	8,997	Surplus	111,257
Total adm. assets.	$250,123	Total	$250,123

Underwriting profit, $69,999; investment profit, $15,067.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31 1923: Fire, $18,732,365, $350,331.

BUSINESS SINCE ORGANIZATION: Losses paid, $511,591; dividends declared, cash, $514,334.

DIRECTORS: J. J. Dougherty, D. G. McIntosh, Frank Goldammer, Henry Brenna, Geo. E. Duis, J. E. Sheehy, S. J. Doyle.

TERRITORY COVERED: Company operates in N. D., Minn. and S. D. Writes fire insurance only.

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY
Indianapolis, Ind.

President, J. W. Pinnell; Secretary, F. B. Fowler. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,752,502	$550,117	$1,146,941	$1,069,712	$1,166,943	$474,924	$424,071	$193,259	$1,092,554	$480,074
1922	1,693,137	482,938	1,159,598	939,190	1,018,730	314,250	394,229	181,082	889,561	301,821
1921	1,535,951	455,868	1,020,661	896,634	974,495	308,978	391,070	168,057	868,105	316,307

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$50,000	Losses unpaid	$35,944
Mortgage loans	705,475	Unearned prems	550,117
Bonds	932,288	Other liabilities	19,500
Cash	14,949		
Agents' balances	26,012	Total liabilities	605,561
Interest and rents	23,778	Surplus	1,146,941
Total adm. assets.	$1,752,502	Total	$1,752,502

Underwriting profit, $340,137; investment profit, $71,278.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,004,491, $453,486; motor vehicle, $23,590, $8,247; tornado, $41,631, $8,498.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $57,216,961, $975,256, $975,256; motor vehicle, $1,214,535, $23,920, $23,920; tornado, $12,450,818, $84,993, $169,060.

BUSINESS SINCE ORGANIZATION: Premiums received $9,151,644; losses paid, $3,247,370; dividends declared, cash, $3,244,364.

REAL ESTATE OWNED: Consists of company's office building, 518 N. Delaware Street., Indianapolis, appraised at $79,925, book value, $50,000.

MORTGAGE LOANS: There are loans aggregating $705,475, on property valued at $1,915,258, situated mostly in Marion, Morgan, Boone, Hendricks, Pulaski, Hancock, Delaware, Randolph and Lawrence counties, Ind., with one in Ill. There was $200 interest past due and the company holds $522,350 insurance on the property.

BONDS OWNED (Market Values): U. S. Gov't bonds, $608,670; State, County and Municipal bonds, $323,618; total, $932,288.

DIRECTORS: H. B. Burnett, J. T. Eaglesfield, F. B. Fowler, Albert Greely, C. A. Hubbard, John Montano, J. W. Pinnell.

TERRITORY COVERED: General agents: Gale & Stone, Boston, for New England States; Justin Peters, Philadelphia, for Md., Va., N. Y., Pa., N. J. and N. C.; Interstate Mut. Ins. Agency Co., Mansfield, Ohio, for Mich., Ohio, Va. and western Pa.; James S. Kemper, Chicago, for Cook County, Ill., Wis., Minn. and Ia.; Lumber Insur. Agency, Indianapolis, for Ind., Ill., Miss., Mo., La., Kans., Okla., Ark., Tex., Tenn. and Ky.; Martin General Agency, Seattle, Wash., for Cal., Ore. and Wash.; J. L. Riley & Co., Atlanta, Ga., for Ga. and S. C. Company operates in Ark., Cal., Conn., Ga., Ill., Ind., Ia., Kans., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., N. H., N. J., N. Y., N. C., Ohio, Okla., Ore., Pa., S. C., Tenn., Tex., Vt., Va., Wash., W. Va. and Wis.

MISCELLANEOUS: Special deposit, Ga., $10,000. Largest amount insured in one hazard, gross, $15,000; net, $15,000.

INDIANA RETAIL MERCHANTS ASSOCIATION MUTUAL FIRE INSURANCE COMPANY, Indianapolis, Ind.

President, T. J. McKiernan; Secretary, Ralph B. Clark. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$135,282	$45,768	$83,384	$91,047	$96,344	$42,169	$16,026	$28,968	$87,163	.....
1922	126,128	38,431	82,286	76,862	82,000	33,501	12,926	25,435	71,862	32,340
1921	115,131	34,795	75,452	65,674	70,290	27,082	10,632	21,460	59,174	22,055

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$81,655	Losses unpaid	$1,371
Cash	45,087	Unearned prems	45,768
Agents' balances	7,818	Other liabilities	4,759
Interest	722	Total liabilities	51,898
		Surplus	83,384
Total adm. assets.	$135,282	Total	$135,282

Underwriting profit, $12,879; investment profit, $5,214.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $9,131,252, $91,537.

BUSINESS SINCE ORGANIZATION: Losses paid, $194,832; dividends declared, cash, $101,622.

BONDS OWNED (Market Values): U. S. Gov't bonds, $5,000; State, County and Municipal bonds, $76,655; total, $81,655.

DIRECTORS: Frank Donner, W. V. Smock, J. F. Cannon, W. W. Adamson, R. W. Cark, Burke G. Slaymaker, E. T. Brickley, T. J. McKiernan, L. H. Rulo, C. L. Haughton, R. B. Clark.

FIELD MEN AND TERRITORY COVERED: Fred W. Helt, Indianapolis, for Ind. Operates in Ind. only.

MISCELLANEOUS: This company began business October 2, 1907. Its business is restricted to Ind. and to members of the Indiana Retail Merchants Association, an organization of more than 11,000 retail firms. Writes fire insurance only.

INDUSTRIAL MUTUAL INSURANCE COMPANY, Boston, Mass.*

President, C. T. Plunkett; Vice-President, Lester Leland; Vice-President and Assistant Treasurer, W. B. Brophy; Secretary and Treasurer, Benjamin Taft. Organized, 1890.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$781,542	$310,018	$469,519	$438,539	$475,338	$19,128	$392,226	$28,125	$439,479	$19,212
1922	773,820	298,072	471,149	473,811	510,856	22,673	457,689	32,098	512,460	20,113
1921	744,953	303,254	434,336	484,031	520,451	19,170	473,675	34,378	527,223	19,933

* Transacts a use and occupancy business.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Bonds and stocks	$697,830	Losses unpaid	$3,266
Cash	49,065	Unearned prems	310,018
Agents' balances	26,179	Other liabilities	1,739
Interest	11,467	Total liabilities	315,023
		Surplus	469,519
Total adm. assets.	$784,542	Total	$784,542

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $438,539, $16,820; tornado, $1,210; sprinkler leakage, $1,097.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $76,543,596, $588,061, $2,940,303; unclassified, effective prior to January 1, 1921, $17,000, $119, $595.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,478,122; losses paid, $1,000,445; dividends declared, cash, $7,418,271.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $130,030; State, County and Municipal bonds, $84,960; other bonds, $468,580; stocks, $14,260; total, $697,830.

DIRECTORS: C. T. Plunkett, Lester Leland, E. H. Clapp, C. A. Stone, B. F. Peach, E. Frank Lewis, J. P. Stevens, A. H. Lowe, Benj. Taft, C. C. Converse, W. B. Brophy and Frank R. Briggs.

TERRITORY COVERED: This company is licensed in Ill., Me., Md., Mass., Mich., N. H., N. Y., N. C., Ohio, Pa., R. I., S. C., Vt. and Wis.

HISTORICAL DATA

This company was organized in 1890, and has built up a considerable business upon which its losses have usually been very light while its dividends returned to policyholders have been large. Its surplus has also shown a steady growth and now constitutes 60% of its assets. The assessment liability of members is five times the amount of the cash premium. The company is in good standing and most of its assets are represented by bonds. The company's secretary is also secretary of the Cotton and Woolen Manufacturers Mutual, of Boston. The largest amount insured in one hazard is $50,000. The company is a member of the Associated Mutual Fire Insurance Companies. The company's underwriting and investment profit and loss record for the past five years is: 1923, underwriting profit, $378,876, investment profit, $11,721; 1922, underwriting profit, $428,083, investment profit, $66,418; 1921, underwriting profit, $475,232, investment profit, $48,862; 1920, underwriting profit, $471,581, investment profit, $9,710; 1919, underwriting profit, $396,979, investment profit, $8,991.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage, windstorm, use and occupancy.

INTEGRITY MUTUAL INSURANCE CO., Chicago, Ill.

President, J. C. Adderly; Secretary and Treasurer, John W. Ott. Organized, 1910.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$76,081	$30,485	$38,311	$64,856	$67,931	$36,459	$19,754	$33,334	$89,547	$38,532
1922	103,483	21,411	†57,049	55,023	58,694	36,970	9,261	19,065	65,296	37,172
1921	102,053	21,420	†63,937	59,299	62,350	16,557	12,293	17,239	46,089	17,397

† Includes guaranty fund, $23,206 in 1921 and $28,404 in 1922.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$41,425	Losses unpaid	$4,903
Cash	18,027	Unearned prems	30,485
Agents' balances	16,110	Other liabilities	2,381
Interest	470		
Other assets	49	Total liabilities	37,769
		Surplus	38,312
Total adm. assets.	$76,081	Total	$76,081

Underwriting profit, $6,500; investment profit, $2,165.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $4,751,136, $57,896.

BUSINESS SINCE ORGANIZATION: Premiums received $424,708; losses paid $195,535; dividends declared, cash, $61,816

BONDS OWNED. (Market Values): U. S. Gov't bonds, $16,170; State, County and municipal bonds, $25,255; total, $41,425.

DIRECTORS: W. H. Sleepeck, W. J. Hartman, Geo. H. Bendict, John J. Miller, R. T. Deacon, S. A. Harper, W. F. Long, O. A. Koss, T. E. Donnelly, J. C. Adderley, H. L. Ekern, Geo. E. Mallery, R. C. Shaneberger, W. H. Adderly, John W. Ott.

MISCELLANEOUS: This company was formerly the Printing Trades Insurance Co. The Laundry Owners Mutual Insurance Co. was consolidated with the Integrity Mutual in 1919. Licensed in Ill., Kan., and Mo. Transacts fire insurance only.

IOWA HARDWARE MUTUAL INS. COMPANY, Mason City, Ia.

President, L. C. Abbott; Secretary, A. R. Sale. Organized 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$242,298	$96,570	$124,077	$138,437	$151,364	$61,816	$68,837	$35,404	$166,057	.....
1922	250,383	93,135	145,917	156,566	172,055	51,143	85,623	33,299	170,065	51,143
1921	248,270	93,836	144,693	78,443	91,828	34,121	.....	33,338	67,459	32,327

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$22,387	Losses unpaid	$9,586
Mortgage loans	126,000	Unearned prems	96,570
U. S. Gov't Bonds	34,473	Other liabilities	12,065
Cash	21,897		
Agents' balances	7,026	Total liabilities	118,221
Interest and rents	5,894	Surplus	124,077
Other assets	24,621		
Total adm. assets.	$242,298	Total	$242,298

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $14,971,437, $243,466.

BUSINESS SINCE ORGANIZATION: Losses paid, $561,644; dividends declared, cash, $847,754.

REAL ESTAGE OWNED: Two lots Felts Plat of Mason City, Ia., book value, $22,387; market value, $40,000. Rents received including $1,200 for company's occupancy, $3,690.

MORTGAGE LOANS: There are 6 loans aggregating $126,000 all located in the State of Iowa secured by good first mortgages on farms, valued at $396,150. No interest past due on Dec. 31 last.

DIRECTORS: Jacob Seither, C. R. Keating, A. F. Mueller, G. A. Bieber, T. N. Peterson, R. J. Breckenbridge, H. G. Detthoff, H. F. Leibsle, W. B. Baumgartner, Joseph Mattes.

TERRITORY COVERED: The company is licensed in Ia. only. Transacts fire insurance only.

IOWA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY
Nevada, Ia.

President, J. L. McMahan; Secretary, H. W. Dana. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Tota. Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$52,375	$47,173	$3,587	$82,583	$83,589	$37,191	.....	$41,104	$78,295	$36,618

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1924.	
Mortgage loans	$9,167	Losses unpaid	$1,139
Collateral loans	1,808	Unearned prems	47,173
Bonds	2,850	Other liabilities	475
Cash	27,157		
Agents' balances	3,768	Total liabilities	48,787
Interest	725	Surplus	3,588
Bills receivable	6,300		
Other assets	600		
Total adm. assets.	$52,375	Total	$52,375

Underwriting profit, $5,294.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1924: Fire, $65,298, $36,281, tornado, $7 217, $337.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1924: Fire, $9,187,654, $82,680; ocean marine, $27,088 $397; inland navigation and transportation, $4,976, $877; tornado, $18,443, unclassified, effective prior to Jan. 1, 1921. $5,450,345, $24,810.

BUSINESS SINCE ORGANIZATION: Premiums received, $942,770; losses paid, $344,362; dividends declared, cash, $102,669.

MORTGAGE LOANS: There are 10 loans aggregating $9,167 located on city dwe ling property, valued at $30,500 on which the company holds $17,600 of fire insurance. No interest past due on Dec. 31 last.

BONDS OWNED. (Market Value): U. S. Gov't bonds, $850; State County and municipal bonds, $1,500; other bonds, $500; total, $2,850.

DIRECTORS: J. L. McMahan, J. M. Chrisman, Jas. McCoy, H. W. Dana, J. L. Farrington, P. F. Arney, A. Mayer, C. P. McCord.

FIELD MEN AND TERRITORY COVERED: F. J. Berry and A. J. Young, special agents, Ames, Ia., for Ia. Operates in Ia only.

IOWA MUTUAL INSURANCE COMPANY, DeWitt, Ia.

President, T. W. Large; Secretary, G. M. Smith. Organized, 1900.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$497,500	$262,205	$204,129	$491,955	$520,356	$233,376	$24,747	$172,092	$430,215	$234,98
1922	410,008	227,058	157,812	403,930	424,919	188,938	22,863	152,447	364,248	188,33
1921	340,680	195,667	119,759	367,198	385,157	164,248	20,800	133,061	318,109	167,562

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$5,400	Losses unpaid	$21,655
Mortgage loans	168,800	Unearned prems	262,205
U. S. Gov't bonds	205,739	Other liabilities	9,511
Cash	57,429		
Agents' balances	33,985	Total liabilities	293,371
Interest and rents	11,667	Surplus	204,129
Other assets	14,480		
Total adm. assets.	$497,500	Total	$497,500

Underwriting profit, $50,082; investment profit, $20,982.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $357,498, $194,484, motor vehicle, $22,904, $5,759; tornado, $65,904, $7,637; all other, $45,-650, $23,489.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $73,589,903, $516,274; motor vehicle, $1,329,575, $24,688; tornado, $50,741,186, $127,671; plate glass, $2,840,276, $45,827

BUSINESS SINCE ORGANIZATION: Premiums received, $3,217,117; losses paid, $1,522,238; dividends declared, cash $170,473.

REAL ESTATE OWNED: Consists of lot 66 x 132, lots 9, 10, block 10, DeWitt, Ia. Market value $5,400, book value, $5,400.

MORTGAGE LOANS: There are 87 loans aggregating $168,800. and are protected by improved real estate valued at $766,837. December 31 last there was $1,141 of interest past due. The company holds $88,750 of fire insurance on the property.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $5,393; State, County and municipal bonds, $12,235; other bonds, $188,111; total, $205,739.

DIRECTORS: T. W. Large, J. G. Pearse, J. V. Bloom, G. M. Smith, G. H. Christessen, J. W. Judge, L. N. Williams, W. H. Walker, A. L. Pascal, Jr., S. B. Walker and H. A. Smith.

FIELD MEN AND TERRITORY COVERED: J. W. Howes, Dewitt, Ia., general agent; M. E. Whitney, Dewitt, Ia., special agent; H. A. Smith, Dewitt, special agent. The company is licensed in Ia., and Mass.

MISCELLANEOUS: The company was formerly styled the Iowa Assessment Mutual Insurance Association. Re-incorporated in 1920 as company.

IOWA MUTUAL TORNADO INSURANCE ASSOCIATION, Des Moines, Ia

President, J. B. Herriman; Secretary, H. F. Gross. Organized, 1884.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$704,257	.....	$703,507	$187 038	$213,204	$36,856	.....	$140,857	$177,713	.....
1922	668,110	.....	666,110	178,903	200,028	122,045	.....	118,993	241,038	$113,185
1921	a701,120	.....	700,870	†786,326	†791,811	171,864	.....	121,493	293,357	.....

†Net fees and assessments. a Assessments.

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Cash	$690,209	Losses unpaid	$750
Agents' balances	4,586		
Interest	9,462	Total liabilities	750
		Surplus	703,507
Total adm. assets.	$704,257	Total	$704,257

RISKS IN FORCE, DECEMBER 31, 1923: tornado, $417,510,-119.

TERRITORY COVERED: Ia. only.

MISCELLANEOUS: Company writes tornado and windstorm, insurance only.

IOWA STATE INSURANCE COMPANY (Mutual), Keokuk, Ia.

President, William Logan; Secretary, J. I. Annable. Organized, 1855.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	†$1,795,100	$1,330,618	$361,340	$764,778	$804,990	$392,583	.....	$299,062	$691,645	$391,684
1922	†1,679,038	1,299,415	301,584	669,049	702,938	417,277	.....	264,975	682,252	381,227
1921	1,672,628	1,276,081	298,997	665,888	721,812	338,017	.....	$273,047	611,064	356,431

† Includes premium notes.

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Real estate	$8,000	Losses unpaid	$42,762
Mortgage loans	86,500	Unearned prems	1,330,618
Collateral loans	1,000	Other liabilities	60,380
Bonds	468,077		
Cash	326,753	Total liabilities	1,433,760
Agents' balances	42,082	Surplus	361,340
Interest and rents	9,186		
Bills receivable	847,672		
Other assets	5,830		
Total adm. assets.	$1,795,100	Total	$1,795,100

Underwriting profit $24,681; investment profit $12,677.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $602,916, $368,504; tornado, $159,530, $11,412; hail, $2,332.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $73,993,417, $1,715,804; tornado, $63,836,143, $468,547; hail, $1,383,080, $4,238; unclassified, effective prior to Jan. 1, 1921, 22,631,361, $887,955.

BUSINESS SINCE ORGANIZATION: Premiums received, $13,959,729; losses paid, $6,700,077.

REAL ESTATE OWNED: A four-story brick building, Keokuk, Ia., used as company's home office building, carried at book value, $8,000. Taxes and expense last year, $937.

MORTGAGE LOANS: There are 11 loans all on Missouri and Iowa farms, aggregating $86,500, valued at $234,000. There was no interest past due on December 31, last.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $210, 948; State, County and municipal bonds, $257,129; total, $468,077.

DIRECTORS: Wm. Logan, W. N. Sage, G. R. Hombs, J. C. Davis, J. I. Annable.

FIELD MEN AND TERRITORY COVERED: D. H. Sage, general agent, Keokuk, Ia; Special agents: Scott Humbert for southern Ia., Milton, Ia.; C. T. Millard, Sioux City, Ia., for northwest Ia.; G. R. Whaley, Cedar Rapids, Ia., for northeast Ia.; T. A. F. Mitchell, Macon, Mo., for northern Mo; G. C. Hoffman, Sedalia, Mo , special agent for southern Mo., The company is licensed in Ia. and Mo.

JEFFERSON MUTUAL FIRE INSURANCE COMPANY, St. Louis, Mo.

President, Wm. Koenemann; Vice-President, H. H. Biermann; Secretary and Treasurer, Louis W. Schonebeck. Organized, 1861.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$479,732	$60,547	$417,688	$36,914	$44,126	$12,066	.....	$23,008	$35,074	$13,252
1922	477,433	54,605	422,828	35,032	43,229	18,768	.....	22,508	41,276	18,270
1921	462,650	19,814	413,592	30,873	38,299	8,917	.....	21,466	30,383	.....

TERRITORY COVERED: Company operates in Mo. only

JORDAN MUTUAL FIRE INSURANCE COMPANY, Allentown, Pa.

President, W. F. Hecker; Secretary and Treasurer, Wm. F. Ruhe; Assistant Secretary and Treasurer George G. Blumer. Organized, 1870.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$77,807	.....	$77,807	$4,387	.....	$282	.....	.....	$282	.....
1922	73,952	.....	73,952	3,840	7,227	1,712	.....	$4,175	5,887	$1,712
1921	72,421	.....	72,421	4,423	8,291	1,574	.....	3,699	5,273	.....

ASSETS, DECEMBER 31, 1923. Mortgage loans, $11,200; Bonds and stocks, $64,059, Cash, $902; Agents' balances, $308; Interest, $1,338, Total adm. assets, $77,807. NO LIABILITIES.

BUSINESS SINCE ORGANIZATION: Premiums received, $176,856; losses paid, $56,806.

DIRECTORS: W. F. Hecker, C. H. Schlesman, Wm. F. Ruhe, G. G. Blumer, R. A. Reichard, E. C. Koons, J. A. Lieberman, W. F. Delong, M. C. Bastian, C. H. Moyer, E. J. Hunsicker, C. H. Yeager.

TERRITORY COVERED: Pa. only. Transacts fire insurance only.

KANSAS FARMERS MUTUAL INSURANCE COMPANY, Chapman, Kan.

President, John Wilkins; Secretary, C. J. Olson. Organized, 1896.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$192,465	$109,440	$78,209	$75,420	$85,675	$41,664	.....	$33,957	$75,621	$45,630
1922	178,784	97,583	81,201	69,762	77,563	38,042	.....	28,558	66,600	37,152
1921	167,822	59,035	108,187	66,330	74,294	36,688	.....	28,762	65,450	36,318

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$1,700	Losses unpaid.....	$4,816
Mortgage loans.....	153,400	Unearned prems....	109,440
U. S. Gov't bonds...	11,473		
Cash.....	13,742	Total liabilities...	114,256
Agents' balances....	12,150	Surplus.....	78,209
Total adm. assets.	$192,465	Total.....	$192,465

NET AMOUNT OF MEMBERS LIABILITY, DECEMBER 31, $57,752.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $54,573, $36,723; tornado, $24,472, $4,091.

REAL ESTATE OWNED: Consists of company's office building, book value, $1,700.

MORTGAGE LOANS: There are 59 loans all on Kansas farm lands aggregating $153,400, valued at $584,800. The company holds $14,150 of fire insurance on the buildings. There was $2,730 of interest past due on December 31, last.

TERRITORY COVERED: This company operates in Kansas only.

KENT COUNTY MUTUAL INSURANCE COMPANY, Dover, Del.

President, James J. Ross; Secretary, Cecil C. Fulton. Organized, 1847.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$351,465	.....	$344,122	$70,189	$95,182	$30,405	$30,505	$20,200	$81,110	$30,211
1922	343,663	.....	338,663	70,472	88,890	31,587	28,753	22,364	82,704	32,202
1921	331,900	.....	325,900	77,893	98,029	19,896	29,158	21,289	70,343	19,896

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$6,241	Losses unpaid.....	$343
Mortgage loans.....	128,900	Other liabilities....	7,000
Bonds.....	208,960		
Cash.....	1,195	Total liabilities...	7,343
Interest and rents...	6,168	Surplus.....	344,122
Total adm. assets.	$351,465	Total.....	$351,465

Underwriting profit, $19,240; investment profit, $16,724.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $14,798,786, $70,189.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,503,499; losses paid, $701,679; dividends declared, cash, $736,102.

REAL ESTATE OWNED: Consists of company's home office building in Dover, Del., valued at $6,241. Rents received last year amounted to $724, expenses, $383.

MORTGAGE LOANS: These 39 loans amount to $128,900 mainly upon farm and town property in Delaware mostly in Kent County, valued at $356,150. The company holds $111,286 of fire insurance on the property, and there was no interest past due on December 31, last.

Bonds Owned. (Market Values): U. S. Gov't bonds, $73,573; State, County and municipal bonds, $25,000; other bonds, $110,387; total, 208,960.

DIRECTORS: James J. Ross, Harry McDaniel, T. C. Horsey, Edward Hart, E. G. Walls, J. E. Holland, R. G. Paynter, C. G. Waples.

FIELD MEN AND TERRITORY COVERED: Clare N. Payne, Preston, Md., general agent for Md.; Wm. P. Forkum, general agent for Del. The company operates in Del. and Md.

MISCELLANEOUS: Company transacts fire insurance only.

KEWASKUM LIMITED MUTUAL FIRE INSURANCE COMPANY
Kewaskum, Wis.

President, A. L. Rosenheimer; Vice-President, N. J. Mertes; Treasurer, L. P. Rosenheimer; Secretary, Joseph Schmidt. Organized, 1901

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$65,071	$27,546	$33,725	$34,281	$36,695	$10,325	.....	$17,038	$27,363	$12,725
1922	56,480	24,975	29,791	31,418	33,533	13,667	.....	16,863	30,530	12,124
1921	52,272	23,979	24,421	29,398	31,276	11,930	.....	14,707	26,637	13,588

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	27,500	Losses unpaid.....	$3,200
Bonds.....	25,162	Unearned prems....	27,546
Cash.....	8,537	Other liabilities....	600
Agents' balances....	3,196		
Interest.....	676	Total liabilities...	31,346
		Surplus.....	33,725
Total adm. assets.	$65,071	Total.....	$65,071

MORTGAGE LOANS: These loans aggregate $27,500 on Wis farm property.

DIRECTORS: A. L. Rosenheimer, N. J. Mertes, J. Schmidt, L. P. Rosenheimer, J. Schlosser, J. Brunner, A. W. Koch.

TERRITORY COVERED: Wis. only.

KEYSTONE MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President and Treasurer, F. A. Downes; Vice-President, Simon Miller; Secretary, Geo. C. Hopson. Organized, 1884.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$671,812	$336,511	$329,374	$488,371	$554,150	$20,341	$394,237	$85,837	$500,415	$22,097
1922	626,122	304,531	317,529	486,804	531,384	33,552	458 547	57,272	549,371	32,531
1921	625,097	308,536	309,477	504,866	532,225	24,772	479,515	46,489	550,776	24,009

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$578,080	Losses unpaid.....	$4,552
Cash.....	55,786	Unearned prems....	336 511
Agents' balances....	29,354	Other liabilities....	1,376
Interest.....	8,592		
		Total liabilities...	342,438
		Surplus.....	329,374
Total adm. assets.	$671,812	Total.....	$671,812

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $488,371, $17,235; tornado, $2,212; sprinkler leakage, $895.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $81,539,653, $638,488, $3,192,442.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,696,197; losses paid, $1,186,335; dividends declared, cash, $7,323,782.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $103,350; State, County and municipal bonds, $174,310; other bonds, $300,420; total, $578,080.

DIRECTORS: Thos. H. Ball, Frederick A. Downes, Simon Miller, John R. Williams, John C. Lowry, Henry F. Mitchell, Wm. G. Coxe, Joseph Bancroft, H. W. Koch, C. F. C. Stout, Walter Lee, Robert P. Hooper and Samuel L. Hammer.

FIELD MEN AND TERRITORY COVERED: C. F Kent Chicago, Ill.; E. Herbert Jenks and F. T. Moses, Detroit, Mich.; Davis D. Randall, Boston, Mass.; H. Frazine, Cincinnati, O.; M. P. Traynor, Winston-Salem, N. C.; Herbert M. Church, Providence, R. I.; C. A. Brown, Portland, Me., Company is licensed in Ill., Ky., Me., Md., Mass., Mich., N. Y., N. C., O., Pa., R. I., S. C. and Wis.

HISTORICAL DATA

This company began business in 1884 and has built up a substantial business paying large dividends to its policyholders and also has accumulated a surplus exceeding 50 per cent of its assets. The contingent liability of members is five times the amount of cash premium. The company is a member of Conference of Factory Mutual Insurance Companies and enjoys an excellent reputation. The largest gross and net amount written on one hazard is $40,000. Its present rate of unabsorbed premium is 93 per cent. The company is under the same management as the Manton and National Insurance Companies of Philadelphia. Its underwriting and investment profit and loss records for the past five years is: 1923, underwriting profit, $387,433; investment profit, $18,648; 1922, underwriting profit, $420,471, investment profit, $46,129; 1921, underwriting profit $468,505, investment profit, $38,082; 1920, underwriting profit, $440,941, investment profit, $16,601; 1919, underwriting profit, $385,190, investment profit, $14,948.

CLASSES OF INSURANCE WRITTEN: Fire, tornado and sprinkler leakage.

KNOX COUNTY MUTUAL INSURANCE COMPANY, Mt. Vernon, O.

President, B. M. Allen; Secretary, H. S. Jennings. Organized, 1838.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$260,493	.....	$257,993	$66,805	$89,774	$43,366	.....	$39,075	$82,441	$36,813
1922	259,371	.....	250,071	67,614	77,946	26,399	.....	35,400	61,799	26,699
1921	245,591	.....	236,091	68,961	79,909	29,334	.....	35,309	64,643	29,944

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$9,000	Losses unpaid	$2,000
Bonds and stocks	150,130	Other liabilities	500
Cash	99,102		
Agents' balances	1,064	Total liabilities	2,500
Interests and rents	1,196	Surplus	257,993
Total adm. assets	$260,493	Total	$260,493

Underwriting loss, $5,626; investment profit, $13,548.

NET AMOUNT OF MEMBERS' LIABILITY DECEMBER 31, $1,685,158.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $15,509,242, $55,034.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,373,019; losses paid, $1,266,873.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $104,203; stocks, $45,926; total, $150,130

TERRITORY COVERED: Operates in Ohio only and write fire insurance only.

LEBANON MUTUAL INSURANCE COMPANY, Lebanon, Pa.

President, Geo. W. Stine; Vice-President, F. P. Hammar; Secretary J. E. Walter. Organized, 1856.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$192,567	$117,137	$43,044	$192,176	$195,842	$122,025	.....	$151,317	$273,342	.....
1922	170,287	106,977	33,375	168,201	229,157	110,371	.....	84,830	195,201	$96,567
1921	203,042	.....	183,449	162,603	192,832	116,493	.....	77,865	194,358	119,200

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds	$92,667	Losses unpaid	$19,886
Cash	9,268	Unearned prems.	117,137
Agents' balances	85,113	Other liabilities	12,500
Interest	1,092		
Bills receivable	392	Total liabilities	149,523
Other assets	4,035	Surplus	43,044
Total adm. assets	$192,567	Total	$192,567

NET AMOUNT OF PREMIUM NOTES, DECEMBER 31 $130,664.

LOSSES PAID SINCE ORGANIZATION: $2,320,797.

DIRECTORS: G. W. Stine J. E. Walter, C. S. Karmany, H. H. Ulrich, F. A. Hammar, M. P. Karmany, F. P. Hammar, E. E. Walter, I. R. Ulrich, A. M. Stine, E. U. Sowers, M. E. Sowers.

MISCELLANEOUS: Company transacts fire, farm and lightning insurance. Licensed in Pa. only.

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY, Litchfield, Conn.

President ,Geo. M. Woodruff; Secretary, Margaret S. Sanford; Treasurer, T. P. Woodruff. Organized, 1833.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losse Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$201,660	$23,719	$175,366	$15,800	$30,475	$12,667	.....	$4,260	$16,927	$13,114
1922	194,916	24,009	168,607	15,704	31,038	19,083	.....	.....	27,118	19,083
1921	181,739	24,810	156,929	16,197	27,441	8,900	.....	6,642	15,542	8,739

DIRECTORS: John L. Buel, W. J. Bissell, L. R. Denegar, A. E. Fuller, Margaret S. Sanford, Chas. N. Warner, John T. Hubbard, J. P. Woodruff, Geo M. Woodruff.

TERRITORY COVERED: Conn. only.

MISCELLANEOUS: Company writes fire insurance only.

LITITZ AGRICULTURAL INSURANCE COMPANY, Lititz, Pa.

President, J. W. G. Hershey; Secretary, Henry R. Gibbel. Organized, 1888.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$127,079	.....	$113,304	$123,103	.....	$83,279	.....	$18,416	$101,695	.....
1922	106,998	.....	91,099	43,567	114,631	99,925	.....	19,502	119,427	104,377
1921	109,707	.....	98,259	39,112	202,153	89,253	.....	18,050	107,303	93,981

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$112,179	Losses unpaid	$13,775
Agents' balances	14,899		
		Total liabilities	13,775
		Surplus	113,304
Total adm. assets	$127,079	Total	$127,079

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $123,103, $83,279.

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $50,960,881.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,472,215; losses paid, $949,946.

DIRECTORS: J. B. Johns, P. P. Swari, Owen Hershey, J. F. Denlinger, H. H. Koser, H. K. Ober, C. Z. Hess, J. W. G. Hershey, Henry R. Gibbel.

TERRITORY COVERED: Pa. only. Transacts fire insurance only.

LOUISVILLE GERMAN MUTUAL FIRE INSURANCE ASSOCIATION
Louisville, Ky.

President, Anton Geistlich; Secretary, Joe Otte. Organized 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$63,549	.....	$63,549	$68,880	$71,616	$4,249	$3,818	.....	$8,067	.....
1922	61,665	.....	61,665	7,374	9,846	1,321	.....	3,450	4,771	1,321
1921	56,591	.....	56,591	6,339	7,972	6,108	.....	3,176	9,284	6,198

ASSETS, DECEMBER 31, 1923: Real estate, $10,118; Mortgage loans, $42,900, Bonds, $9,079, Cash, $1,452, Total adm. assets, $63,549. NO LIABILITIES.

LOUISIANA MUTUAL AID FIRE INDEMNITY SOCIETY
New Orleans, La.

President, P. Chevalier; Secretary, Aug. R. Müller.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
*1923	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1922	$85,079	.....	.....	$5,279	$9,325	$3,899	.....	$5,661	$9,560	$3,899
1921	85,314	.....	85,314	5,140	9,251	1,393	.....	6,186	7 579	1,393

*Statement for 1923 not received when this page went to press.

LOWELL MUTUAL FIRE INSURANCE COMPANY, Lowell, Mass.

President, Clarence H. Nelson; Secretary, Jos. Peabody. Organized, 1832.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$218,272	$126,747	$86,257	$93,827	$108,877	$39,928	$30,256	$44,561	$114,744	$39,959
1922	232,502	123,939	102,898	89,447	105,883	24,625	29,616	42,386	97,827	25,958
1921	219,267	121,040	91,921	82,472	99,144	21,225	.....	28,740	49,964	21,400

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$178,494	Losses unpaid.....	$3,026
Cash.....	25,351	Unearned prems....	126,747
Agents' balances....	12,250	Other liabilities....	2,242
Interest.....	2,177	Total liabilities...	132,015
		Surplus.....	86,257
Total adm. assets.	$218,272	Total.....	$218,272

Underwriting profit, $10,329; investment profit $58.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $15,898,163, $246,281.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,253,808; losses paid, $776,565; dividends declared, cash, $412,410.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $24,700; State, County and municipal bonds, $27.040; other bonds, $88,160; stocks, $38,594; total, $178,494.

DIRECTORS: C. H. Nelson, A. G. Pollard, W. L. Parker, J. J. Harvey, J. F. Sawyer, J. H. Sparks, C. W. Wilder, A. Pratt, J. Peabody.

TERRITORY COVERED: Conn., Me., Mass., N. H., R. I. Vt. Writes fire insurance only.

THE LUMBER MUTUAL FIRE INSURANCE COMPANY of Boston, Mass.

President, H. E. Stone; Secretary, George W. Curtis. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,112,142	$513,639	$1,551,741	$1,064,404	$1,215,963	$484,874	$434,810	$239,023	$1,158,707	$488,537
1922	2 097 029	464 934	1 586 095	959 195	1 082,710	337 265	406 055	202,357	945,677	321 020
1921	1,878,029	437,034	1,386,720	904,565	1,024,741	287,318	408,384	199,318	895,020	304,495

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$203,642	Losses unpaid	$28,899
Bonds	1,786,092	Unearned prems	513,639
Cash	58,754	Other liabilities	17,873
Agents' balances	36,309		
Interest and rents	27,345	Total liabilities	560,401
		Surplus	1,551,741
Total adm. assets.	$2,112,142	Total	$2,112,142

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $56,484,129, $1,027,279, $1,027,279.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,176,286; losses paid, $3,779,942; dividends declared, cash, $4,218,853.

REAL ESTATE OWNED: The company owns land at Beacon and Raleigh Sts., on Bay State Road, Boston, Mass., on which a modern building is being erected. It is carried at cost, $203,642.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $193,650; State, County and municipal bonds, $565,636; railroad and other bonds, $1,026,806; total, $1,786,092.

DIRECTORS: Alfred W. Booth, Jerome C. Borden, Geo. E. Briggs, John B. Bugbee, Wm. H. Judd, George E. Kimball, E. S. Nail, Wm. M. Paul, William H. Sawyer, Horace B. Shepard, John F. Steeves, Harry E. Stone, Justin Peters, William Bacon.

TERRITORY COVERED: The company is licensed in Ark., Cal., Conn., Ga., Ill., Ind., Ia., Kan., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., N. H., N. J., N. Y., N. C., O., Okla., Ore., Pa., S. C., Tenn., Texas., Vt., Va., Wash., W. Va. and Wis.

HISTORICAL DATA

This company, which was organized in 1895, has made substantial progress, returning large dividends to policyholders and also increasing its surplus from year to year. The surplus is now about, 75 per cent of the total assets. The contingent liability of members is fixed at once the cash premium, but the company has never levied an assessment. Its contingent assets exceed $2,700,000. The bulk of the company's assets is represented by well selected bonds. The company lost but $2,000 by the Baltimore conflagration of 1904. It has $10,000 deposited in the State of Georgia and it enjoys an excellent reputation. The company's underwriting and investment profit and loss record for the last five years is: 1923, underwriting profit, $341,108; investment profit, $59,348; 1922, underwriting profit, $438,026, investment profit, $167,417; 1921, underwriting profit, $441,109, investment profit, $131,715; 1920, underwriting profit, $454,121, investment profit, $32,726; 1919, underwriting profit, $410,981, investment profit, $39,299.

CLASSES OF INSURANCE WRITTEN: This company confines its business to insurance of lumber and woodworking risks against fire loss and the largest amount covered in one hazard is $35,000.

LUMBERMENS MUTUAL INSURANCE COMPANY, Mansfield, O.

President, E. S. Nail; Secretary, W. H. G. Kegg. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,846,814	$1,032,612	$682,896	$1,674,780	$1,755,078	$910,944	$421,695	$530,785	$1,863,424	$875,923
1922	1,973,160	1,032,633	782,728	1,765,677	1,846,355	757,069	382,146	564,558	1,703,773	726,157
1921	1,810,430	892,169	739,468	1,534,890	1,607,411	669,950	366,542	510,087	1,546,579	630,030

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$100,000	Losses unpaid	$99,143
Mortgage loans	378,107	Unearned prems	1,032,612
Bonds and stocks	1,004,027	Other liabilities	32,163
Cash	231,612		
Agents' balances	118,053	Total liabilities	1,163,918
Interest and rents	15,015	Surplus	682,896
Total adm. assets.	$1,846,814	Total	$1,846,814

See Department of Year Book: Classification of Premiums and Losses.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $143,775,107, $1,823,855, $1,243,-157; motor vehicle, $9,483,528, $99,612, $97,783; inland navigation and transportation, $700, $4; tornado, $4,752,884, $30,537; hail, $29,936; sprinkler leakage, $1,546,315, $11,596, $760; unclassified, effective prior to January 1, 1921, $2,807,558, $34,591.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,831,543; losses paid, $5,757,391; dividends declared, cash, $3,799,572.

REAL ESTATE OWNED: Consists of company's office building, the cost of which is $124,386; market value, $100,000. Gross rents last year, $7,475; taxes and expenses, $6,294.

MORTGAGE LOANS: There are 60 loans, amounting to $378,107 on property valued at $1,206,892 and protected by $452,625 insurance.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $279,012; State, County and Municipal bonds, $366,865; other bonds, $188,750; stocks, $169,400; total, $1,004,027.

DIRECTORS: E. S. Nail, Mansfield, Ohio; G. W. Campbell, Toledo, Ohio; B.F. Weybrecht, Alliance, Ohio; J. W. Frankeberger, Mansfield, Ohio; C. A. Hubbard, Martinsville, Ind.; H. E. Stone, Boston, Mass.; F. S. Danforth, Chicago, Ill.; P. P. Parker, Findlay, Ohio and H. S. Black, Mansfield, Ohio.

FIELD MEN AND TERRITORY COVERED: Gale & Stone, general agents, Boston, Mass., for New England states and N. C.; Justin Peters, general agent, Philadelphia, Pa., for eastern Pa., N. J., Del., Md., Va. and N. C.; F. B. Fowler, general agent, Indianapolis, Ind., for Ark., Ill. (except Cook County), Ind., western Ky., La., Miss., Mo., Okla., Tenn. and Tex.; James S. Kemper, general agent, Chicago, Ill. (for Cook County), Ill., Ia., Kans., Minn., Neb., and Wis.; F. J. Martin, general agent, Seattle, Wash., for Cal., Colo., Ida., Nev., Utah and Wash.; J. L. Riley & Company, general agents, Atlanta, Ga., for Ga., Ala. and S. C.; A. C. Bensen, field superintendent, Mansfield, Ohio, for northern territory comprising northern part of Ohio, western Pa. and Mich.; S. F. Coffin, field superintendent, Columbus, Ohio, for southern territory comprising southern part of Ohio, eastern Ky. and W. Va.; Agents: J. L. Morris, Cleveland, Ohio., Bruce W. Davis, Cleveland, Ohio; J. Chas. Ross, Cleveland, Ohio, for Ohio; H. S. Page, Toledo, Ohio, T. H. Eiselstein, Toledo, Ohio, C. H. Hungarland, Toledo, Ohio, for Ohio; Russell Davis, Columbus, Ohio, H. M. Hauptli, Columbus, Ohio, Wm. Cunningham, Winchester, Ky., for Ky.; P. O. Fiedler, Huntington, W. Va., Arquette Rust, Huntington, W. Va., for W. Va.; R. M. Wolf, Pittsburgh, Pa., W. W. MacMain, Pittsburgh, Pa., A. E. Voege, Pittsburgh, Pa., for western Pa.; M. H. Blankenhagen, Lansing, Mich., for Mich.; Geo. C. Smith, Geneva, Ala., L. K. Arrington, Montgomery, Ala., Herman C. Harrison, Birmingham, Ala., John B. Stratford, Montgomery, Ala., for Ala.; Donald B. Morros, Fort Smith, Ark., for Ark.; Guy L. Dartnell, Los Angeles, Cal., W. F. Snyder, San Francisco, Cal., for Cal.; F. L. Finney, Denver, Colo., for Colo.; Jacob Schwolsky, Hartford, Conn., James D. Shute, Hartford, Conn., Allan K. Smith, Hartford, Conn.; Samuel G. Cleaver, Wilmington, Del., J. Rogers Holcombe, New Castle, Del., for Del.; Albert R. Peters, Washington, D. C., Chas. M. Boteler, Washington, D. C., for D. C.; J. L. Riley, Atlanta, Ga., A. W. Malone, Atlanta, Ga., G. W. Price, Atlanta, Ga., Leslie K. Arrington, Atlanta, Ga., for Ga.; C. W. Leaf, St. Maries, Ida., for Ida.; Chas. R. Sackett, Peoria, Ill., Ralph G. Endicott, Rockford, Ill., Fred A. Barker, Chicago, Ill., Hathaway G. Kemper, Chicago, Ill., Geo. A. McLean, Chicago, Ill., Wallace D. Riddell, Chicago, Ill., Graham Rudd, Chicago, Ill., Chase M. Smith, Chicago, Ill., W. W. Sweet, Jr., Springfield, Ill., Everett H. Tripp, Belvedere, Ill., A. T. Kellenberger, Alton, Ill., G. A. McKinney, Alton, Ill., for Ill.; C. A. McCotter, Indianapolis, Ind.; Gage McCotter, Indianapolis, Ind., Jas. M. Showalter, Indianapolis, Ind., C. Disher, Indianapolis, Ind., J. E. Shewmon, Indianapolis, Ind., for Ind.; J. T. Sharp, Des Moines, Ia., Robert S. Somerville, Council Bluffs, Ia., for Ia.; Lowell A. Smart, Topeka, Kans., for Kans.; L. F. Worland, Louisville, Ky., for Ky.; John L. Fears, Lake Charles, La., for La.; Harry M. Stone, East Otisfield, Me., for Me.; R. M. Wolf, Pittsburgh, Pa., Chester Jennings, Baltimore, Md., R. M. Gangwisch, No. Chevy Chase, Md., for Md.; Thos. E. Sears, Boston, Mass., for Mass.; A. D. Baker, Lansing, Mich., L. H. Baker, Lansing, Mich., Geo. A. Minskey, Lansing, Mich., Geo. W. Burhans, Detroit, Mich., Jas. H. Settle, Jr., Detroit, Mich., for Mich.; Roy J. Parks, Minneapolis, W. F. Somerville, Minneapolis, A. A. Michaud, St. Paul, Thos. G. McCracken, Minneapolis, Robert S. Somerville, Minneapolis, for Minn.;

James C. Gordon, St. Louis, D. W. Long, St. Louis, I. G. Saltmarsh, Kansas City, Ben H. Williams, Kansas City, Elmer L. Werner, St. Louis, Mo., for Mo.; Thomas H. Turk, Omaha, Neb., W. Hollister Haviland, Omaha, Neb., for Neb.; E. S. Berney, Fallon, Nev., for Nev.; Jesse S. Wilson, Concord, N. H., Harry C. Brunel, Concord, N. H., for N. H.; Eustace Eggie, W. Collingswood, N. J., Wayne B. Morrell, Newark, N. J., Louis G. Weimer, Nutley, N. J., Ralph K. Hughes, Hoboken, N. J., Albert H. Charman, Camden, N. J., for N. J.; John C. Artz, Rochester, Albert I. Carson, Boston, Mass., LeRoy E. Hussel, Boston, Mass., Geo. R. Lewis, Boston, Mass., Albert J. M. Parry, Portland, Me., James D. Shute, Boston, Mass., Robert M. Stone, Boston, Mass., Jesse S. Wilson, Boston, Mass., Louis A. Wilson, New Rochelle, N. Y., John Hoffa, Wilkes-Barre, Pa., Albert C. Baker, New York City, Louis G. Weimer, New York City, Chas. T. Bohle, New York City, William M. Johnson, New York City, Peleg A. Rhodes, Buffalo, N. Y., John A. Lydecker, New York City, Ralph K. Hughes, New York City, Fletcher W. Peck, Rochester, N. Y., for N. Y.; Paul S. Settle, Philadelphia, Pa., Newton Morrell, Philadelphia, Pa., Albert B. Charman, Philadelphia, Pa., Harry W. Smith, Philadelphia, Pa., Robert L. Quaid, Philadelphia, Pa., Joseph C. Ford, Philadelphia, Pa., Emil de Bruijn, Philadelphia, Pa., Geo. E. Hardy, New York City, James S. Kemper, Chicago, Ill., James T. Haviland, Philadelphia, Pa., for N. Y.; J. C. Bagg, state agent, New Bern, for N. C.; W. H. Ingalls, Oklahoma City, Okla., Henry W. Forline, Oklahoma City, Okla., Chas. W. Ellis, Oklahoma City, for Okla.; The Martin General Agency, Portland, Ore., for Ore.; J. T. Haviland, Philadelphia, Pa., Justin Peters, Philadelphia, Pa., H. J. Pelstring, Philadelphia, Pa.; H. C. Rorabaugh, Philadelphia, Pa., R. A. Downes, Philadelphia, Pa., John Hoffa, Wilkes-Barre, Pa., The Ermentrout & Deisher Co., Reading, Pa., for Pa.; George F. Hiller, Providence, for R. I.; John R. Stewart, Knoxville, Tenn., Everett Van Matre, Memphis, Tenn., Leslie K. Arrington, Nashville, Tenn., for Tenn.; O. H. Reinhardt, Dallas, Tex., Glen Walker, Fort Worth, Tex., Ed. K. Collett, Fort Worth, Tex., Frank J. Hart, Houston, Tex., Ralph A. Belknap, Dallas, Tex., Chas. W. Ellis, Oklahoma City, Okla., for Tex.; David Moncrieff, Salt Lake City, Utah., for Utah; Julius A. Houghton, Northfield, Vt., for Vt.; Joel L. Deuterman, Arlington, Va., H. D. Coffman, Ballston, Va., Frederick B. Ballou, Norfolk, Va., James F. Minor, Charlottesville, Va., for Va.; F. J. Martin, J. H. Edwards, M. D. L. Rhodes, Seattle, Wash., for Wash.; R. D. Austin, Stevens Point, Wis., Francis A. Federer, Milwaukee, Wis., Russell L. Noble, Milwaukee, Wis., Chas. Somerville, Milwaukee, Wis., for Wis. This company specializes on improved risks through Improved Risk Mutuals, 75 Fulton Street, New York, with branch in Park Square Bldg., Boston, Mass. The company is licensed in Ala., Ark., Cal., Colo., Conn., Del., D. C., Ga., Ida., Ia., Ill., Ind., Kans., Ky., La., Md., Me., Mass., Mich., Minn., Miss., Mo., Neb., Nev., N. H., N. J., N. Y., N. C., Ohio, Okla., Ore., Pa., R. I., S. C., Tenn., Tex., Utah, Vt., Va., Wash., W. Va. and Wis.

HISTORICAL DATA

This company was organized in 1895 and writes business both on the participating and non-participating plan. It accepts only improved risks and bases its premiums upon the combined experience of the lumber mutuals. The company has a deposit of $10,000 in Ga. Largest amount insured in one hazard, gross, $175,000; net, $40,000. Underwriting and investment results for the past five years: 1923, underwriting profit, $270,702; investment profit, $51,162; 1922, underwriting profit, $336,961; investment profit, $90,346; 1921, underwriting profit, $397,452; investment profit, $87,431; 1920, underwriting profit, $407,208; investment profit, $32,269; 1919, underwriting profit, $343,285; investment profit, $36,271.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, inland marine, lightning, reinsurance, sprinkler leakage, tornado and windstorm, use and occupancy.

LYKEN'S VALLEY INSURANCE CO., Elizabethville, Pa.

President, Amos Leba; Secretary, H. M. Miller. Organized 1854.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$56,433	$25,160	$28,071	$55,025	$55,773	$35,171	.....	$17,578	$52,749	$38,718
1922	50,160	.....	43,535	59,872	69,373	53,221	.....	15,789	69,010	33,100
1921	50,944	.....	50,944	52,470	53,840	48,258	.....	17,231	65,489	47,764

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$16,700	Losses unpaid.....	$3,202
Bonds.....	16,435	Unearned prems....	25,160
Cash.....	8,725		
Agent's balances....	12,623	Total liabilities...	28,362
Other assets.....	1,950	Surplus.....	28,071
Total adm. assets.	$56,433	Total.....	$56,433

TERRITORY COVERED: Operates in Pa., only and transacts only fire insurance.

LYNN MANUFACTURERS AND MERCHANTS MUTUAL FIRE INSURANCE COMPANY, Lynn, Mass.

President, John M. Thomson; Vice-Presidents, James L. Lemmon, B. P. Chick; Treasurer, Clifton Colburn; Secretary, John H. Madden Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$163,838	$30,136	‡131,312	$29,565	$37,916	$14,938	$14,875	$9,023	$38,836	$13,841
1922	164,538	27,413	‡133,606	26,132	34,400	17,590	12,269	7,935	37,794	12,045
1921	167,577	28,211	‡130,483	22,494	31,637	9,380	11,990	8,020	28,390	14,625

‡ Includes $100,000 guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$6,502	Losses unpaid	$2,050
Mortgage loans	55,815	Unearned prems	30,136
Bonds and stocks	73,348	Other liabilities	339
Cash	20,848		
Agents' balances	5,650	Total liabilities	32,525
Interest and rents	1,675	Surplus	131,313
Total adm. assets.	$163,838	Total	$163,838

Underwriting profit, $5,302; investment profit, $7,279.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $5,298,247, $52,812.

BUSINESS SINCE ORGANIZATION: Premiums received, $256,211; losses paid, $91,759; dividends declared, cash, $50,974, stock, $99,000.

REAL ESTATE OWNED: Consists of land and dwellings at Harbor St. and Gaffney Pl. Lynn, Mass., costing $6,501; book value, $6,501. Taxes and expenses $247.

MORTGAGE LOANS: There are 26 loans aggregating $55,815 on frame dwellings in Lynn, Mass., valued at $157,450 on which the company holds $102,400 of fire insurance. On Dec. 31, last, there was $337 of interest past due.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $58,578; stocks, $14,770; total, $73,348.

DIRECTORS: A. D. Fisher, M. A. Stevens, P. B. Magrane, W. M. Cusick, E. M. Winslow, E. B. Fraser, E. C. Lewis, T. A. Kelly, B. J. Scully, J. M. Thomson, C. Colbourn, G. A. Creighton, M. V. Bresnahn, J. H. Madden, J. F. Hannan, W. S. Flint, J. J. Lemmon, H. W. Woodward, H. H. Atherton, B. P. Chick, E. C. Rogers, R. S. Bauer, F. A. Goddard, C. H. Hastings.

TERRITORY COVERED: Mass. only. Transacts fire insurance only.

LYNN MUTUAL FIRE INSURANCE COMPANY, Concord, Mass.

President, Samuel H. Hollis; Secretary, Prescott Keyes. Inc., 1828.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$232,523	$115,578	$108,509	$120,244	$131,585	$50,869	$27,065	$44,822	$122,756	.....
1922	227,716	102,475	116,093	111,851	123,884	99,849	24,429	33,429	157,707	83,640
1921	257,932	142,988	88,366	172,300	186,777	71,746	18,890	65,483	156,119	89,885

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$31,950	Losses unpaid	$6,773
Bonds and stocks	174,309	Unearned prems	115,578
Cash	13,086	Other liabilities	1,663
Agents' balances	10,475		
Interest	2,698	Total liabilities	124,014
Other assets	5	Surplus	108,509
Total adm. assets.	$232,523	Total	$232,523

Underwriting profit, $13,236; investment profit, $6,312.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $84,636, $39,698; motor vehicle, $35,608 $11,171.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,592,225, $155,146; motor vehicle, $1,806,930, $34,057.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,232,260; losses paid, $423,272; dividends declared, cash, $302,627.

MORTGAGE LOANS: There are 15 loans aggregating $31,950 on property valued at $75,850. The company holds $59,100 of fire insurance on the buildings. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $42,109; State, County and municipal bonds, $32,850 other bonds, $85,863; stocks, $13,487; total, $174,309.

DIRECTORS: Warren S. Hixon, Samuel H. Hollis, A. Shirley Black, Prescott Keys, Walter M. Libbey, Geo. R. Beardsell, Charles A. Collins, Henry F. Tapley, Frederick W. Hixon, Wm. G. Keene, Fred L. Norris, and Eliot R. Howard.

TERRITORY COVERED: The company operates in Mass., N. H. and Vt.

MISCELLANEOUS: The business is carried on in the office of The Middlesex Mutual Fire Insurance Company at Concord, Mass.

MANITOWOC MUTUAL FIRE INSURANCE CO., Manitowoc, Wis.

President, J. G. Lehmkuhl; Secretary, J. F. Sladkey. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$63,441	$18,212	$41,454	$22,916	$24,955	$8,531	.....	$10,580	$19,111	.....
1922	58,934	18,108	40,826	22,009	25,137	11,978	.....	10,715	22,693	.....
1921	55,827	17,841	36,933	23,946	26,389	15,098	.....	11,219	.....	14,844

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$37,600	Losses unpaid	$2,000
Bonds and stocks	15,672	Unearned prems	18,212
Cash	6,804	Other liabilities	1,775
Agents' balances	3,365		
		Total liabilities	21,987
		Surplus	41,454
Total adm. assets.	$63,441	Total	$63,441

DIRECTORS: Jos. P. Staehle, A. Kozda, C. J. Westphal, E. A. Roueber, Jos, Kostling, C. Esch, J. G. Lehmkuhl, Emil Schous, H. Mulholland.

MISCELLANEOUS: Company transacts fire insurance only and operates in Wis. only.

MANITOWOC RAPIDS FARMERS MUTUAL FIRE INSURANCE COMPANY, Manitowoc, Wis.

President, Theodor Pietzel; Secretary, Walter Bleses. Organized, 1874.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$62,117	.....	$62,117	$10,412	$13,129	$5,153	.....	$1,849	$7,002	.....
1922	56,033	.....	56,033	7,273	.....	3,627	.....	1,454	5,081	.....
1921	55,828	17,841	36,333	23,946	26,389	15,099	.....	11,412	26,511	14,844

MANSFIELD MUTUAL FIRE INSURANCE COMPANY, Mansfield, O.

President, E. J. Forney; Secretary, J. M. Cook. Organized, 1873.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$249,098	$75,024	$162,112	$142,743	$152,215	$70,342	$27,564	$52,559	$152,465	$69,182
1922	249,060	62,375	175,752	124,336	133,803	54,523	27,614	41,420	123,557	55,286
1921	236,634	56,887	171,126	111,186	119,667	41,484	28,810	41,564	111,858	37,995

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$11,297	Losses unpaid.....	$7,894
Bonds and stocks...	197,735	Unearned prems....	75,024
Cash.....	12,737	Other liabilities.....	4,069
Agents' balances....	24,901		
Interest and rents...	2,428	Total liabilities...	86,987
		Surplus.....	162,112
Total adm. assets	$249,098	Total.....	$249,099

Underwriting profit, $6,776; investment, profit, $7,148.

NET AMOUNT OF MEMBERS' LIABILITY DECEMBER 31, $424,585.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $16,229,125,. $141,528.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,955,879; losses paid, $912,120; dividends declared, cash, $181,622.

REAL ESTATE OWNED: Home office building (2 story), book value, $11,297. Taxes, repairs and expenses, $857.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $41,090; State County and municipal bonds, $126,945; other bonds, $19,700; stocks, $10,000 total, $197,735.

DIRECTORS: E. J. Forney, G. P. Alexander, B. A. Baxter, Charles Ritter, and J. M. Cook.

TERRITORY COVERED: Company operates in Ill., Mass. Mich., N. J., O, and S. C. Transacts fire insurance only.

MANTON MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, F. A. Downes; Vice-President, Joseph Bancroft; Secretary, Geo. C. Hopson. Organized, 1894.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$598,178	$302,498	$290,924	$440,297	$467,559	$15,212	$365,381	$43 495	$424,088	$16,926
1922	564,689	281,377	280,195	452,316	502,089	31,379	431,045	62,304	524,818	29,689
1921	570,802	283,272	281,018	472,382	496,330	20,462	451,417	43,433	515,312	19,551

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$511,657	Losses unpaid.....	$3,600
Cash.....	50,690	Unearned prems....	302,498
Agents' balances....	28,122	Other liabilities....	1,156
Interest.....	7,709		
		Total liabilities...	307,254
		Surplus.....	290,924
Total adm. assets.	$598,178	Total.....	$598,178

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $440,297, $12,247.; tornado, $2,200; sprinkler leakage, $764.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $72,187,712, $569,999, $2,849,993.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,200,675; losses paid, $681,045; dividends declared, cash, $6,055,-051.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $98,450; State, County and municipal bonds, $155,670; other bonds, $256,907; stocks, $630; total, $511,657.

DIRECTORS: Simon Miller, Frederick A. Downes, Arthur D. Smith, Sam L. Hammer, William Henry, J. Atwood White, Joseph Bancroft. Albert E. Ford, John R. Williams, Thomas S. Gay, Frank A. Weiss and John E. Bromley.

FIELD MEN AND TERRITORY COVERED: C. F. Kent, Chicago Ill.; E. Herbert Jenks and F. T. Moses, Detroit, Mich.; Davis D. Randall, Boston, Mass.; H. Frazine, Cincinnati, O.; M. P. Traynor, Winston-Salem, N. C.; Herbert W. Church, Providence, R. I.; C. A. Brown, Portland, Me. The company is licensed in Ill., Ky., Me., Md., Mass., Mich., N. Y., N. C., O., Pa., R. I., S. C. and Wis.

HISTORICAL DATA

This company was organized in 1894 and is under the same management as the Keystone Mutual Fire Insurance Company and the National Mutual Fire Insurance Company. It is a member of the Associated Factory Mutual Fire Insurance Companies. No assessment has every been made on policyholders. The Baltimore conflagration of 1904 the company suffered a loss of $160. Largest gross and net amounts insured in one hazard, $40,000. Underwriting and investment results for the past five years: 1923, underwriting profit, $360,121; investment profit, $15,988; 1922, underwriting profit, $389,259; investment profit $40,963; 1921, underwriting profit, $440,150; investment profit, $36,836; 1920, underwriting profit, $422,292; investment profit, $15,982; 1919, underwriting profit, $359,551; investment profit, $13,701;

CLASSES OF INSURANCE WRITTEN: Fire, lightning-rent, sprinkler leakage, tornado and windstorm, use and occupancy.

MANUFACTURERS AND MERCHANTS MUTUAL INSURANCE COMPANY, Concord, N. H.

President, E. G. Leach; Secretary, Charles L. Jackman. Organized, 1885.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$542,970	$136,162	†$386,278	$128,453	$184,443	$87,393	$22,043	$75,420	$184,856	$80,887
1922	546,022	120,895	†410,285	109,987	138,260	49,452	17,996	50,620	118,068	52,826
1921	524,773	119,553	†394,508	105,240	132,827	35,285	15,792	50,334	101,411	41,186

† Includes $100,000 guarantee fund

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$15,000	Losses unpaid	$8,930
Bonds	491,376	Unearned prems	136,162
Cash	15,096	Other liabilities	11,600
Agents' balances	16,323		
Interest	3,645	Total liabilities	156,692
Due from Reins. Cos.	1,530	Surplus	386,278
Total adm. assets.	$542,970	Total	$542,970

NET AMOUNT OF MEMBERS' LIABILITY, DECEMBER 31, $320,917.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $128,449, $86,393; motor vehicle, $4.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $18,989,699, $253,625.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,217,394; losses paid, $1,088,586; dividends declared, cash, $220,320.

MORTGAGE LOANS: There is one loan of $15,000 on residential property valued at $35,000, on which the company holds $22,000 of fire insurance.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't and For. bonds, $81,269; other bonds $144,519; stocks, $265,588; total, $491,376.

DIRECTORS: Edward G. Leach, Charles L. Jackman, F. T. Jackman, J. E. Fernald, B. W. Couch, E. W. Leach, J. Pender, C. E. Carr, Fred E. S. Barnes, W. Williamson.

TERRITORY COVERED: Conn., Me., Mass., N. H., R. I., and Vt.

MISCELLANEOUS: The interests identified with this company also control the Capital Fire of Concord, the Underwriters Fire, the Phenix Mutual Fire, the New England Underwriters Agency, Concord Mutual Fire, New England Mutual Fire and New Hampshire Mutual Liability Co., all of Concord. Transacts fire and automobile insurance only.

MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY Providence, R. I.

President and Treasurer, John R. Freeman; Secretary and Assistant Treasurer, Theodore P. Bogert. Organized, 1835.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$3,404,960	$1,616,577	$1,742,600	$1,955,711	$2,121,251	$95,517	$1,408,669	$112,226	$1,616,412	$103,311
1922	2,969,915	1,295,819	1,735,861	1,422,882	1,584,250	88,361	1,319,833	117,629	1,525,823	91,889
1921	2,809,722	1,319,974	1,466,474	1,504,633	1,651,597	5,742	1,381,011	185,264	1,566,275	61,168

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$2,898,802	Losses unpaid	$25,999
Cash	390,685	Unearned prems	1,616,577
Agents, balances	97,621	Other liabilities	19,784
Interest	17,852		
		Total liabilities	1,662,360
		Surplus	1,742,600
Total adm. assets.	$3,404,960	Total	$3,404,960

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,953,759, $86,549; tornado, $844, $3,045; sprinkler leakage, $1,109, $5,923.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $400,987,423, $2,836,590, $14,182,950; tornado, $185,850, $1,058, $5,292; sprinkler leakage, $335,500, $2,373, $11,865; unclassified, effective prior to Jan. 1, 1921, $540,100, $3,544, $17,720.

BUSINESS SINCE ORGANIZATION: Premiums received, $24,655,216; losses paid, $2,991,738; dividends declared, cash, $18,666,911.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $1,072,000; State, County and municipal bonds, $54,300; other bonds, $272,446; stocks, $1,500,056; total, $2,898,802.

DIRECTORS: Arnold B. Chace, Wm. Gammell, John R. Freman, Henry F. Lippitt, J. H. Metcalf, H. D. Sharpe, S. M. Nicholson R. W. Taft, R. H. I. Goddard, Chas. M. Holmes, Jas. R. McColl, Frederick K. Copeland, A. O. Dawson, John H. Goss and Chas. O. Richardson.

TERRITORY COVERED: Company is licensed in Conn., Ill., Ky., Me., Md., Mass., Mich., N. H., N. Y., N. C., O., Pa., R. I., S. C., Vt., Wis. and operates in United States and Canada.

HISTORICAL DATA

This company was organized in 1835 and it is operated in conjunction with the American, Enterprise, Mechanics, Rhode Island, and State Mutual Fire Insurance Companies, all of Providence, R. I. It is a member of the Associated Factory Mutual Fire Insurance Companies. This company has never levied an assessment on policyholders. Largest gross and net amounts insured in one hazard, 600,000. Underwriting and investment results for the past five years: 1923, underwriting profit, $1,321,732; investment profit, $94,275; 1922, underwriting profit, $1,324,864, investment profit, $264,356; 1921, underwriting profit, $1,509,083, investment profit, $187,938; 1920, underwriting profit, $1,370,769, investment profit, $88,213; 1919, underwriting profit, $1,030,132, investment profit, $29,676.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, tornado and windstorm, use and occupancy.

MECHANICS MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President and Treasurer, John R. Freeman; Secretary and Assistant Treasurer, Theodore P. Bogert. Organized, 1871.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,251,854	$1,001,558	$1,224,040	$1,166,429	$1,282,081	$62,716	$947,429	$75,449	$1,085,585	$66,377
1922	2,098,520	825,989	1,253,247	940,674	1,055,122	57,673	888,124	82,677	1,028,474	59,769
1921	2,004,356	922,703	1,065,246	1,021,810	1,126,590	39,946	938,125	84,176	1,062,247	38,170

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,946,958	Losses unpaid	$16,368
Cash	234,118	Unearned prems	1,001,558
Agents' balances	58,578	Other liabilities	9,888
Interest	12,210		
		Total liabilities	1,027,814
		Surplus	1,224,040
Total adm. assets.	$2,251,854	Total	$2,251,854

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,165,214, $56,994; tornado, $506, $1,992; sprinkler leakage, $709, $3,730.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $254,390,070, $1,798,570, $8,992,850; tornado, $114,010, $653, $3,265; sprinkler leakage, $107,700, $970, $4,851; unclassified, effective prior to January 1, 1921, $361,590, $2,380, $11,904.

BUSINESS SINCE ORGANIZATION: Premiums received, $15,564,317; losses paid, $1,636,137; dividends declared, cash, $11,956,316.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $734,130; State, County and municipal bonds, $32,500; other bonds, $189,672, stocks, $990,647; total, $1,946,949.

DIRECTORS: John R. Freeman, R. H. I. Goddard, Chas. M. Holmes, Arnold B. Chase, Wm. Gammel, Henry F. Lippitt, Jas. R. McColl, J. H. Metcalf, H. D. Sharpe, S. M. Nicholson, R. W. Taft, Frederick K. Copeland, A. O. Dawson, John K. Goss, Chas. O. Richardson.

TERRITORY COVERED: The company is licensed in Conn., Ill., Ky., Me., Md., Mass., Mich., N. H., N. Y., N. C., O., Pa., R. I., S. C., Vt., Wis. and operates throughout the United States and Canada.

HISTORICAL DATA

This company was organized in 1871 and is under the same management as the American, Enterprise, Manufacturers, Rhode Island, and State Mutual Fire Insurance Companies, all of Providence, R. I. This company is a member of the Associated Factory Mutual Fire Insurance Companies. The company has never levied an assessment. Largest gross and net amounts insured in one hazard, $420,000. Underwriting and investment results for the past five years: 1923, underwriting profit, $846,227; investment profit, $72,295, 1922, underwriting profit, $893,839, investment profit, $180,286; 1921, underwriting profit, $1,032,143, investment profit, $147,469; 1920, underwriting profit, $930,134, investment profit, $64,515; 1919, underwriting profit, $689,287, investment profit, $20,687.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, tornado and windstorm, use and occupancy.

MENNONITE MUTUAL FIRE INSURANCE COMPANY, Newton, Kan.

President, J. H. Richert; Secretary, P. W. Bartsch. Organized, 1880.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$207,914		$204,694	$99,523	$109,448	$46,817		$32,360	$80,177	
1922	178,643		175,394	92,178	102,179	79,212		28,959	108,171	79,212
1921	184,634		184,484	87,400	95,892	55,417		29,633	85,050	54,171

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$13,000	Losses unpaid	$3,220
Mortgage loans	72,708		
Bonds and stocks	89,400	Total liabilities	3,220
Cash	2,740	Surplus	204,694
Bank deposits	14,066		
Other assets	16,000		
Total adm. assets.	$207,914	Total	$207,914

Net amount of members liability, December 31, $66,446.

REAL ESTATE OWNED: The company owns its home office building, carried at $13,000 book value. Rents received, $360.

MORTGAGE LOANS: These consist of first liens on farm property aggregating $72,708, valued at double the amount loaned thereon. No interest past due. The company holds simple insurance on the mortgaged buildings.

TERRITORY COVERED: Kansas only.

MERCANTILE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President and Treasurer, F. W. Moses; Vice-President, F. T. Moses; Secretary, Walter K. Pullen. Organized, 1884.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$609,492	$334,017	$267,222	$430,159	$459,628	$20,820	$319,376	$38,676	$378,872	$23,494
1922	548,281	279,429	263,678	429,787	458,213	25,684	356,572	43,662	425,918	20,890
1921	499,439	249,377	239,374	394,203	420,080	18,028	382,131	43,287	443,446	20,163

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$496,386	Losses unpaid.....	$3,809
Cash.....	76,843	Unearned prems....	334,017
Agents' balances....	29,784	Other liabilities.....	4,444
Interest.....	5,479		
		Total liabilities...	342,270
		Surplus.....	267,222
Total adm. assts.	$609,492	Total.....	$609,492

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $430,159, $18,477; tornado, $1,387; sprinkler leakage, $955.

RISKS, AND PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $76,252,693, $583,095, $2,915,474; unclassified, effective prior to Jan. 1, 1921, $10,000, $58, $290.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,291,552; losses paid, $1,054,257; dividends declared, cash $6,040,205.

COLLATERAL LOANS: There are 5 loans amounting to $9,530 on first class collateral valued at $18,131. The largest for $4,590.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $147,846; State, County and municipal bonds, $49,890; other bonds, $190,300; stocks, $109,350; total, $497,386.

DIRECTORS: William P. Chapin, Jeffrey Davis, E. C. Bucklin, C. R. Makepeace, E. W. Swift, Alfred U. Eddy, F. W. Moses, F. T. Moses and Wm. N. Reynolds.

TERRITORY COVERED: The company is licensed in Ga., Ill., Me., Md., Mass., Mich., N. Y., N. C., O., Pa., R. I., S. C., and Wis.

HISTORICAL DATA

This company was organized in 1884. It is a member of the Associated Factory Mutual Fire Insurance Companies. The company has never levied an extra assessment on policyholders. The company is under the same management as the Narragansett Mutual Fire Insurance Company, also of Providence. Underwriting and investment results for the past five years; 1923, underwriting profit, $314,593; investment profit, $13,495; 1922, underwriting profit, $337,273, investment profit, $36,881; 1921, underwriting profit, $373,445, investment profit, $27,325; 1920, underwriting profit, $367,394, investment profit, $18,935; 1919, underwriting profit, $296,077, investment profit, $4,208.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage, tornado and windstorm, use and occupancy.

MERCHANTS AND FARMERS MUTUAL FIRE INSURANCE COMPANY, Worcester, Mass.

President, Alexander H. Bullock; Secretary, Harry S. Myrick. Organized, 1846.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$386,836	$225,043	$138,382	$112,057	$129,698	$109,961	$37,616	$59,854	$207,431	$87,060
1922	465,712	306,116	116,764	332,868	352,111	132,645	35,799	139,912	308,356	142,046
1921	411,378	243,848	138,636	242,145	258,382	77,750	30,277	104,252	212,279	82,629

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$62,300	Losses unpaid.....	$14,278
Bonds and stocks...	269,616	Unearned prems....	225,043
Cash.....	15,159	Other liabilities.....	9,133
Agents' balances....	32,611		
Interest.....	4,334	Total liabilities...	248,454
Other assets.....	2,816	Surplus.....	138,382
Total adm. assets.	$386,836	Total.....	$386,836

Underwriting profit, $47,231; investment profit, $14,316.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $85,888, $100,663; motor vehicle, $28,485, $6,626; sprinkler leakage, $2,317, $29.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $31,700,694, $339,818, $480,876; motor vehicle $1,132,437, $27,474, $33,186; unclassified, effective prior to January 1, 1921, $7,134,917, $70,435, $83,605.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,127,988; losses paid, $3,148,947; dividends declared, cash, $1,671,472.

MORTGAGE LOANS: There are five loans aggregating $62,300, protected by dwelling property in Worcester, Mass., valued at $112,500. The company holds $73,000 insurance on the buildings.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $124,980; State, County and municipal bonds, $89,387; other bonds, $42,200; stocks, $13,050; total, $269,617.

DIRECTORS: Alexander H. Bullock, Frederic B. Washburn, Harry S. Myrick, George W. Cook, Charles M. Thayer, Edmund L. Sanders, Thomas E. Sterne, Waldo E. Buck, Wm. H. Sawyer, Jr., Francis H. Dewey, Jr., Aldus C. Higgins, Edward J. Cross.

FIELD MEN AND TERRITORY COVERED: H. H. Harriman, special agent for entire field, Worcester, Mass. Company operates in Conn., Ill., Me., Mass., Mich., N. H., N. Y., O., Pa. R. I. and Vt.

MISCELLANEOUS: Conflagration losses: Boston, 1872, $400,000; Chelsea, 1908, $40,350. Largest amount insured in one hazard, gross, $100,000, net, $10,000.

MERCHANTS AND MANUFACTURERS MUTUAL INSURANCE COMPANY, Mansfield, O.

President, S. N. Ford; Secretary and Treasurer, G. W. DeYarmon. Organized, 1876.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$277 681	$106 353	$155 693	$194 463	$206 831	$78,520	$40,755	$68,007	$187,282	$75,953
1922	260,258	93,729	148,594	180,638	190,914	87,353	39,987	55,642	182,982	87,445
1921	250,391	87,623	147,164	178,975	189,218	69,282	34,538	55,039	158,859	68,054

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$60,000	Losses unpaid	$9,149
Mortgage loans	38,500	Unearned prems	106,353
Bonds and stocks	135,140	Other liabilities	6,486
Cash	7,845		
Agent's balances	34,070	Total liabilities	121,988
Interest and rents	2,126	Surplus	155,693
Total adm. assets	$277,681	Total	$177,681

Underwriting profit $41,639; investment profit $6,216.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $190,588, $75,853; motor vehicle, $3,875, $2,666.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $19,960,337, $198,351; motor vehicle, $573,592, $3,617.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,130,175; losses paid, $977,565; dividends declared, cash, $234,542.

REAL ESTATE OWNED: The company owns a brick building situated corner Mulberry and Third St., Mansfield, used as home office. Book value, $60,000; market value, $65,000; rental income, $4,800.

MORTGAGE LOANS: There are 3 loans aggregating $38,500 on property in Cleveland and Mansfield, O., valued at $116,600, which is protected by $57,750 of fire insurance. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $31,900; State, County and municipal bonds, $57,000; other bonds, $39,800; stocks, $6,440; total, $135,140.

DIRECTORS: S. N. Ford, G. W. De Yarmon, F. W. Bloor F. M. Bushnell, Harry De Yarmon.

TERRIORY COVERED: Licensed in D. C., Ga., Ill., Ind., Mass., Mich., O., and Pa.

MERCHANTS MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President and Treasurer, W. B. McBee, Vice-President and Assistant Treasurer, Charles H. Smith; Secretary, Howard I. Lee. Organized 1874.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,715,457	$854,450	$839,243	$1,056,650	$1,138,846	$52,937	$851,926	$79,643	$984,506	$569,623
1922	1,586,505	721,237	849,748	903,848	936,154	55,160	833,694	81,610	970,464	56,755
1921	1,508,276	764,402	731,738	934,390	1,010,997	30,840	882,737	83,784	997,361	27,426

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,515,803	Losses unpaid	$13,048
Cash	134,460	Unearned prems	854,450
Agents' balances	52,377	Other liabilities	8,716
Interest	12,817		
		Total liabilities	876,214
		Surplus	839,243
Total adm. assets	$1,715,457	Total	$1,715,457

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,056,136, $48,786; tornado, $315, $926; sprinkler leakage, $199, $3,224.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $219,414,575, $1,549,821, $7,749,108; tornado, $62,000, $312, $1,560; sprinkler leakage, $28,900, $241, $1,204; unclassified, effective prior to January 1, 1921, $358,900, $2,260, $11,302.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,843,869; losses paid, $1,466,846; dividends declared, cash, $11,307,837.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $553,200; State, County and municipal bonds, $28,800; other bonds, $336,410; stocks, $597,393; total, $1,515,803.

DIRECTORS: Charles H. Merriman, Jr.; George M. Smith, Royal C. Taft, William B. McBee, Henry L. Tiffany, Charles E. Patterson, Geo. H. Wilcox, H. A. Higgins, Chas. H. Newell, Chas. H. Smith, William E. Beattie, Herbert G. Beede.

TERRITORY COVERED: The company is licensed in Ill., Me., Mass., Mich., N. H., N. Y., N. C., Pa., R. I., S. C., Wis., Md., Vt. and Ohio, and operates throughout the United States and Canada.

HISTORICAL DATA

This company was organized in 1874. It is under the same management as the Blackstone Mutual Fire Insurance Company. This company is a member of the Associated Factory Mutual Fire Insurance Companies. Largest gross amount insured in one hazard, $85,000. Underwriting and investment results for the past five years: 1923, underwriting profit, $791,008, investment profit, $46,195; 1922, underwriting profit, $814,669, investment profit, $140,943; 1921, underwriting profit, $921,943, investment profit, $82,572; 1920, underwriting profit, $848,310, investment profit, $45,915; 1919, underwriting profit, $634,826, investment profit, $12,428.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage, tornado and windstorm, use and occupancy.

MERCHANTS AND BUSINESS MEN'S MUTUAL FIRE INSURANCE COMPANY, Towanda, Pa.

President, E. A. Strong; Vice-President, J. A. Wilt; 2nd Vice-President, U. M. Fell; Secretary, Ernest J. Ingham; Treasurer, E. D. Lewis Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$396,597	$120,237	$270,860	$193,939	$207,765	$56,770	$45,798	$29,521	$132,089	$49,030
1922	314,703	103,789	198,914	126,858	139,683	61,241	.....	28,096	89,337	67,952
1921	266,305	96,926	165,961	103,247	113,738	25,549	.....	26,039	51,588	25,092

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$5,500	Losses unpaid	$1,500
Bonds	338,625	Unearned prems	120,237
Cash	32,909	Other liabilities	4,000
Agent's balances	15,794		
Interest	3,769	Total liabilities	125,737
		Surplus	270,860
Total adm. assets	$396,597	Total	$396,597

Underwriting profit, $52,344; investment profit, $19,602.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $21,636,037, $291,488.

BUSINESS SINCE ORGANIZATION: Premiums received, $424,043; losses paid, $140,775; dividends declared, cash, $167,773.

MORTGAGE LOANS: There is one loan aggregating $5,500 and valued at $11,000 on Christ Episcopal Church Rectory in Towanda, Pa., on Dec. 31 last, there was $165 of interest past due.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $258,905; other bonds, $79,720; total, 338,625.

DIRECTORS: E. A. Strong, J. A. Wilt, U. M. Fell, E. D. Lewis, P. A. Smith, Geo. Worrall, A. W. Lugg, J. W. Piersol, Wm. Maxwell, W. D. Evans, E. S. Lindley, E. A. Waldo.

FIELD MEN AND TERRITORY COVERED: W. W. Dodson, Northumberland, special agent for Pa.; E. R. Dodson, Clarksburg, W. Va., and Irwin F. Hoffman, Hagerstown, Md. The company is licensed in Pa., Md. and W. Va.

MISCELLANEOUS: On January 1, 1921, the Merchants Mutual Fire Insurance Co. and the Business Mens Mutual Fire Insurance Co., were consolidated. Company transacts fire insurance only.

MERCHANTS NATIONAL MUTUAL FIRE INSURANCE COMPANY
Fargo, N. D.

President, Lars Christianson; Vice-President, G. H. Wilder; Treasurer, W. C. Macfadden; Secretary, F. H. Wilder. Organized, 1904.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$69,477	$29,515	$30,685	$57,650	$66,366	$29,994	$10,214	$24,661	$64,869	$26,380
1922	68,123	28,833	25,530	52,459	59,675	39,062	10,192	23,070	72,324	30,625
1921	80,620	34,732	21,207	88,307	96,812	37,629	10,402	50,865	98,896	48,029

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$4,480	Losses unpaid	$4,680
Mortgage loans	15,000	Unearned prems	29,545
Collateral loans	3,200	Other liabilities	4,567
U. S. Gov't bonds	19,000		
Cash	16,284	Total liabilities	38,792
Agents' balances	6,819	Surplus	30,685
Interest and rents	475		
Other assets	4,219		
Total adm. assets	$69,477	Total	$69,477

Underwriting profit, $13,150; investment profit, $2,220.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,308,553, $66,524; tornado, $1,584,015, $7,338.

BUSINESS SINCE ORGANIZATION: Losses paid, $699,356; dividends declared, cash, $225,356.

REAL ESTATE OWNED: This item consists of farm lands valued at $6,500 carried at $4,480. Taxes and expenses last year, $185.

DIRECTORS: E. O. Stoudt, F. H. Wilder, L. Christianson, W. C. Macfadden, F. G. Stoudt, L. M. Thurber, G. H. Wilder.

FIELD MEN AND TERRITORY COVERED: Thurber Agency, Chatfield, Minn., general agent for reinsurance; N. S. Tyler, Sioux Falls, general agent for S. D.; T. J. Atwood, Jamestown, N. D. and M. D. Clark, Larimore, N. D., special agents for N. D. The company is licensed in N. D. and S. D.

MERRIMACK MUTUAL FIRE INSURANCE COMPANY, Andover, Mass.

President, Burton S. Flagg; Vice-President, J. C. Sawyer; Secretary, Frederic G. Moore. Organized, 1828.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$923,100	$710,800	$122,884	$819,725	$855,903	$357,420	$94,632	$301,927	$753,979	$353,250
1922	838,989	671,567	68,807	726,140	777,185	303,638	72,026	273,462	649,126	316,997
1921	693,525	500,098	118,203	481,212	510,580	177,852	61,039	166,639	405,530	195,223

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$2,770	Losses unpaid	$72,416
Mortgage loans	124,306	Unearned prems	710,800
Collateral loans	20,958	Other liabilities	17,000
Bonds and stocks	538,797		
Cash	87,465	Total liabilities	800,216
Agents' balances	136,760	Surplus	122,884
Interest and rents	12,044		
Total adm. assets	$923,100	Total	$923,100

Underwriting profit, $117,628; investment profit, $24,792.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $711,933, $331,396; motor vehicle, $103,507, $18,487; tornado, $3,568, sprinkler leakage, $130, riot, civil commotion and explosion, $586.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $108,751,970, $1,122,025; motor vehicle, $5,747,834, $109,739; tornado, $1,413,530, $4,925; sprinkler leakage, $69,023, $458; riot, civil commotion and explosion, $50,375, $134; unclassified, effective prior to January 1, 1921, $10,064,990, $98,803.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,822,092; losses paid, $3,206,964; dividends declared, cash, $1,915,644.

REAL ESTATE OWNED: Company owns a lot in Everett, Mass., containing 28,609 sq. ft. and carried at book value, $2,770 Expenses last year, $103.

MORTGAGE LOANS: There are mortgage loans aggregating $124,306, on Mass. dwelling property valued at double the amount loaned. $69 interest was past due on December 31, last.

COLLATERAL LOANS: There are 10 loans amounting to $28,050 on collateral securities valued at $25,741.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $31,620; State, County and municipal bonds, $114,920; other bonds, $308,895; stocks, $83,362; total, $538,797.

DIRECTORS: H. R. Dow, B. S. Flagg, F. H. Jones, J. J. E. Rothery, J. C. Sawyer, E. Stevens, A. P. Thompson, L. R. J. Varnum.

FIELD MEN AND TERRITORY COVERED: Frank L. Brigham, for New England States. The company is licensed in Conn., Del., D. C. Ga., Ill., Ind., Mass., Md., Me., Mich., N. H. N. J., N. Y., O., Pa., R. I. and Vt.

MISCELLANEOUS: Largest amount insured in one hazard, gross, $90,000; net, $15,000.

MICHIGAN MILLERS MUTUAL FIRE INSURANCE CO., Lansing, Mich.

President, Robert Henkel; Vice-Presidents, B. W. Jenks, G. F. Allmendinger; Secretary and Treasurer, A. D. Baker. Organized, 1881.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,360,558	†$1,132,988	$1,033,026	$1,262,337	$1,381,743	$789,403	a$51,156	$465,894	$1,306,453	$740,555
1922	2,307,245	1,060,591	‡1,023,050	855,191	987,349	1,060,635	a27,315	361,474	1,449,424	1,000,694
1921	2,757,871	1,528,330	‡968,262	1,506,913	1,807,954	1,123,844	a1,060	633,058	1,757,962	1,163,066

† Includes guaranteed deposits. ‡ Includes permanent fund. a These div. paid on general business net cost only is collected on mill and elevator business.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$41,150	Losses unpaid	$157,554
Mortgage loans	952,806	Unearned prems	658,917
Bonds	1,102,189	Guar dep	474,071
Cash	144,531	Other liabilities	36,790
Agents' balances	89,286		
Interest and rents	30,596	Total liabilities	1,327,332
		Surplus	1,033,226
Total adm. assets	$2,360,558	Total	$2,360,558

See Department of Year Book: Classification of Premiums and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $131,828,317, $1,074,472; motor vehicle, $90,622, $673; inland navigation and transportation, $91,319, $695; tornado, $11,164,112, $48,173; hail, $11,949, $18; sprinkler leakage, $500,064, $1,550; riot, civil commotion and explosion, $28,689, $26; unclassified, effective prior to January 1, 1921, $19,634,152, $98,999.

BUSINESS SINCE ORGANIZATION: Premiums received, $19,136,065; losses paid, $12,049,317; dividends declared, cash, $79,350.

REAL ESTATE OWNED: There are 2 properties in Lansing, the book value on one, $20,000, and one $21,150, carried at same. Net income, $909 last year.

MORTGAGE LOANS: $952,806; interest past due, $1,471, value, $2,819,408; insurance, $1,908,246.

BONDS OWNED (Market Values): U. S. Gov't bonds, $491,000; State, County and Municipal bonds, $463,889; other bonds, $147,300; total, $1,102,189.

DIRECTORS: Robert Henkel, B. W. Jenks, C. J. DeRoo, A. D. Baker, G. F. Allmendinger, Frank T. King, G. A. Amendt, F. H. Baker, J. P. Thoman.

FIELD MEN AND TERRITORY COVERED: Agency managers: C. H. Cole, Seattle, Wash., for Wash., Ida., Ore., Utah and Nev.; H. M. Giles, Minneapolis, Minn., for Minn., Wis., Mont., N. D. and S. D.; L. C. Gray, Kansas City, Mo., for Mo., Okla., Colo., Kans., and Ark. The company is licensed in Ark., Colo., Conn., Del., D. C., Ida., Ill., Ind., Ia., Kans., Ky., La., Md., Mass., Mich., Minn., Miss., Mo., Mont., Nev., N. Y., N. H., N. J., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. D., Tenn., Tex., Utah, Va., Wash., W. Va. and Wis.

HISTORICAL DATA

This company was organized in 1881 to write both participating and non-participating business on mill and elevator risks, but since July 1, 1921 it writes other classes at stock company rates, subject to dividends, the average return being about 27½%. Underwriting and investment results for the past five years: 1923, underwriting loss, $25,451, investment profit, $103,655; 1922, underwriting loss, $76,184, investment profit, $158,287; 1921, underwriting loss, $389,195, investment profit, $191,513; 1920, underwriting loss, $6,256, investment profit, $1,138,395; 1919, underwriting profit, $101,881, investment profit, $101,195. Largest amount insured in one hazard, gross, $235,000; net, $50.000.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage, tornado and windstorm, use and occupancy.

MICHIGAN MUTUAL WINDSTORM INSURANCE COMPANY
Hastings, Mich.

President, H. C. McNitt; Secretary, M. F. Andrews. Organized 1885.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$321,730	.....	$312,684	$342,073	$350,870	$167,433	.....	$188,933	$356,366	$130,034
1922	316,599	.....	299,959	325,861	334,508	137,064	.....	123,117	260,181	137,064
1921	244,917	.....	222,050	700,090	752,046	144,782	.....	117,678	262,460	128,902

ASSETS, DECEMBER 31, 1923: Real estate, $13,100; cash, $308,630; total admitted assets, $321,730.

LIABILITIES, DECEMBER 31, 1923: Losses unpaid, $8,800; other liabilities, $246; total liabilities, $9,046; surplus, $312,684, total, $321,730.

MIDDLESEX MUTUAL ASSURANCE COMPANY, Middletown, Conn.

President, Daniel W. Camp; Secretary, Daniel W. Chase. Organized, 1836.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,692,617	$338,263	$1,326,624	$235,291	$333,802	$130,906	.....	$97,526	$228,432	.....
1922	1,640,342	320,656	1,294,328	212,106	291,314	141,016	.....	92,782	233,798	139,848
1921	1,524,212	523,549	1,174,240	208,574	285,953	95,188	.....	100,198	195,386	104,610

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$115,000	Losses unpaid	$16,416
Bonds and stocks	1,461,487	Unearned prems	338,263
Cash	79,695	Other liabilities	11,314
Agents' balances	27,014	Total liabilities	365,993
Interest and rents	9,421	Surplus	1,326,624
Total adm. assets	$1,692,617	Total	$1,692,617

Underwriting profit, $2,080; investment profit, $30,215.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $66,579,774, $648,872.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,662,840; losses paid, $3,142,002.

REAL ESTATE OWNED: Consists of improved real estate in Middletown, market value, $115,000; book value, $115,500.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $625,350; State, County and municipal bonds, $191,088; other bonds, $361,309; stocks, $283,740; total, $1,461,487.

DIRECTORS: D. W. Camp, D. W. Chase, C. G. R. Vnial; F. B. Weeks, J. K. Guy, R. G. Rich, Silas Chapman, Jr., F. T. Staples, W. S. Chappel, H. S. Birdseye, John Hemingway and Benj. Page.

TERRITORY COVERED: Conn. only.

MISCELLANEOUS: Company writes fire insurance only.

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, Concord, Mass.

President, Prescott Keyes; Secretary, E. R. Howard. Organized, 1826.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$720,561	$419,475	$265,654	$391,371	$428,722	$150,949	$109,817	$127,742	$388,508	$145,976
1922	697,827	393,441	269,318	373,758	413,157	320,049	106,985	126,251	553,285	264,880
1921	841,449	526,214	231,093	560,340	619,971	199,148	102,996	219,460	521,604	241,601

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$30,602	Losses unpaid	$23,137
Mortgage loans	1,600	Unearned prems	419,475
Bonds and stocks	623,382	Other liabilities	12,295
Cash	10,353		
Agents' balances	43,186	Total liabilities	454,907
Interest and rents	8,016	Surplus	265,654
Other assets	3,422		
Total adm. assets.	$720,561	Total	$720,561

Underwriting profit, $94,351; investment profit, $10,800.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $266,744, $105,866; motor vehicle, $124,628, $39,100.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $40,910,248, $569,037; motor vehicle, $6,324,255, $119,199.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,233,731; losses paid, $3,582,742; dividends declared, cash, $3,506,299.

REAL ESTATE OWNED: Consists chiefly of office building, Concord, carried at book value, $30,602, market value, $30,602. Rents received last year $4,100; taxes and expenses, $2,528.

MORTGAGE LOANS: There are 6 loans, aggregating $1,600, protected by improved real estate in and near Concord, valued at $24,775. The company holds $14,450 of fire insurance on this property. On December 31, last, there was no interest past due.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $21,760; State, County and municipal bonds, $112,100; other bonds, $410,505; stocks, $79,017; total, $623,382.

DIRECTORS: Charles F. Stone, Wm. Wheeler, Geo. W. Baker, Prescott Keyes, C. Fay Heywood, Pliny Jewell, Edw. L. Parker, Samuel H. Hollis A. Shirley Black.

TERRITORY COVERED: Operates in Conn., Me., Mass. N. H., Pa., R. I., Tex. and Vt.

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY, Chicago, Ill.

President, H. N Wade; Secretary, C. F. Kent. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$572,541	$278,627	$283,565	$367,817	$396,556	$17,121	$262,127	$38,532	$317,780	$21,400
1922	500,111	233,409	260,720	364,444	394,390	24,009	303,401	37,651	365,061	21,258
1921	452,525	206,417	236,638	341,153	364,344	12,053	300,867	33,766	346,686	12,062

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$474,730	Losses unpaid	$4,779
Cash	55,251	Unearned prems	278,627
Agents' balances	34,222	Other liabilities	5,570
Interest	8,338		
		Total liabilities	288,976
		Surplus	283,565
Total adm. assets.	$572,541	Total	$572,541

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $367,817, $15,408; tornado, $763; sprinkler leakage, $949.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $68,103,527, $503,025, $2,515,142; unclassified, effective prior to January 1, 1921, $135,000, $810, $4,050.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,390,409; losses paid, $379,305; dividends declared, cash, $3,162,254.

BONDS OWNED (Market Values): Gov't bonds, $66,420; State, County and Municipal bonds, $37,940; railroad and other bonds, $370,370; total, $474,730.

DIRECTORS: H. N. Wade, E. A. Russell, E. S. Hobbs, Clayton Mark, H. A. Viets, F. E. Donnelly, Wm. Butterworth.

FIELD MEN AND TERRITORY COVERED: W. S. Russell, Detroit, Mich. The company operates in all states east of the Rocky Mountains and in Canada.

HISTORICAL DATA

This company was organized in 1895 and has transacted a fair volume of business. It returns excellent dividends to policyholders. Its surplus is now more than half the amount of its total assets. The largest amount written in one hazard is $15,000. The company is under the same management as the Protection Mutual of Chicago and is a member of the Associated Factory Mutual Fire Insurance Companies. The assessment liability of members is five times the cash premium but no assessments have ever been levied. The company's underwriting and investment profit, and loss record for the past five years is: 1923, underwriting profit, $263,367, investment profit, $21,605; 1922, underwriting profit, $281,782, investment profit, $45,700; 1921, underwriting profit, $316,210, investment profit, $38,066; 1920, underwriting profit, $279,132, investment profit, $17,272; 1919, underwriting profit, $203,117, investment loss, $3,421.

CLASSES OF INSURANCE WRITTEN: Fire, tornado and sprinkler leakage.

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA
Des Moines, Ia.

President, H. J. Benson; Vice-President, I. W. Shambaugh; Treasurer, Clyde E. Brenton; Secretary, J. T. Sharp. Organized, 1875.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,899,064	$703,248	$786,270	$1,407,944	$1,505,809	$846,265	$168,457	$401,153	$1,415,875	$862,313
1922	1,799,226	583,987	882,507	1,221,719	1,583,209	729,503	140,178	412,999	1,282,680	733,118
1921	1,699,911	455,519	†920,862	993,791	*1,069,646	598,098	116,918	295,717	*1,010,733	613,001

* Excludes deposits received and returned. † Includes permanent fund, $200,000.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$1,473,150	Losses unpaid	$125,616
Bonds	79,500	Unearned prems	703,248
Cash	116,478	Mut. deps	215,040
Agents' balances	131,654	Other liabilities	68,890
Interest	52,335		
Other assets	45,947	Total liabilities	1,112,794
		Surplus	786,270
Total adm. assets.	$1,899,064	Total	$1,899,064

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,350,796, $803,509; motor vehicle, $311; tornado, $56,063, $24,664; sprinkler leakage, $773, $4,936.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31; 1923: Fire, $113,071,006, $1,237,357; motor vehicle, $26,137, $237; tornado, $14,061,074, $83,960; sprinkler leakage, $174,016, $719, unclassified, effective prior to January 1, 1921, $285,950, $6,761.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,829,314; losses paid, $5,844,263; dividends declared, cash, $676,359.

MORTGAGE LOANS: There are loans, aggregating $1,473,150 all first liens on improved Iowa farms, valued at $4,363,821 and on which the company holds $294,645 insurance. There was no interest past due on December 31, last.

BONDS OWNED (Market Values): U. S. Gov't bonds, $49,500; State, County and Municipal bonds, $30,000; total, $79,500.

DIRECTORS: L. M. Macy, J. T. Sharp, H. J. Benson, I. W. Shambaugh, R. L. Wood.

FIELD MEN AND TERRITORY COVERED: Louis Feuerbach, O. R. Van Dyke and N. E. Kyle, inspectors. The company accepts flouring mill, elevator and factory and mercantile risks from any state in the United States. It is licensed in Cal., Conn., D. C., Ida., Ill., Ind., Ia., Ky., Kans., Mass., Md., Mich., Minn., Mo., Mont., Neb., N. J., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. D., Tenn., Tex., Vt., Va., Wash., W. Va. and Wis.

HISTORICAL DATA

This company was organized in 1875 and in addition to accumulating substantial assets and surplus, it has returned good dividends to its policyholders and enjoys an excellent reputation. Its surplus now amounts to nearly one-half of its total assets. The company writes upon both assessable and non-assessable plans and the liability of members on the advance premium plan is the amount of one premium, while on assessment plan policies, the liability is ten times the amount of the deposit. Contingent assets of the company now exceed $3,000,000. The company specializes in the writing of flour mills and grain elevators. In 1921, it took over the business of the National Mutual Reinsurance Association of Mason City and the Iowa Citizens Fund Mutual Association, also of Mason City. The largest amount written in one hazard is $125,000, the largest net amount being $50,000. The company's underwriting and investment profit and loss record for the last five years is: 1923, underwriting profit, $4,782, investment profit, $90,785; 1922, underwriting profit, $15,774, investment profit, $85,605; 1921, underwriting profit, $23,499, investment profit, $79,769; 1920, underwriting profit, $208,276, investment profit, $66,376; 1919, underwriting profit, $168,118, investment profit, $49,711.

CLASSES OF INSURANCE WRITTEN: The company writes automobile reinsurance, fire, hail, lightning, sprinkler leakage, tornado and use and occupancy risks. Its sprinkler leakage and use and occupancy business is written only through the Improved Risk Mutual office in New York.

MILLERS MUTUAL FIRE INSURANCE ASSOCIATION OF ILLINOIS

Alton, Ill.

President, H. B. Sparks; First Vice-President, W. E. Meek; Second Vice-President, G. S. Milnor; Secretary-Treasurer, G. A. McKinney. Organized, 1877.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,480,536	$732,040	$596,729	$903,067	$961,259	$608,351	$25,426	$335,021	$968,801	$590,374
1922	1,478,787	654,305	708,995	964,627	1,022,454	540,950	25,587	364,807	931,346	565,579
1921	1,379,063	374,600	930,294	583,574	640,122	438,333	27,865	202,539	368,737	431,879

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$104,500	Losses unpaid	$68,802
Mortgage loans	2,250	Unearned prems	732,040
Bonds	1,030,120	Other liabilities	82,965
Cash	146,764		
Agents' balances	111,532	Total liabilities	883,807
Interest and rents	15,944	Surplus	596,729
Other assets	69,426		
Total adm. assets.	$1,480,536	Total	$1,480,536

See Department of Year Book: Classification of Premiums and Losses.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $100,542,520, $1,029,705, $1,030,684; tornado, $8,821,089, $42,408; sprinkler leakage, $32,023, $129, $108; unclassified, effective prior to January 1, 1921, $8,265,395,-776, $996,359.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,210,769; losses paid, $5,841,991; dividends declared, cash, $77, $117,992.

REAL ESTATE OWNED: Consists of office building and lot situated at 12 West Third Street, Alton, Ill. Carried at book value' $104,500.

MORTGAGE LOANS: There is 1 loan on properties in N. D. and Mont., valued at $6,325, securing loans aggregating $2,250. The company holds no insurance on buildings.

BONDS OWNED (Market Values): U. S. Gov't bonds, $604,710; State, County and Municipal bonds, $283,210; other bonds, $142,700; total, $1,030,620.

DIRECTORS: C. B. Cole, Frank Kell, M. D. King, A. J. Koenigsmark, G. A. McKinney, M. B. McNair, W. E. Meek, G. S. Milnor, A. F. Prange, J. Postel, T. L. Reuter, G. N. Sauer, George Schoening, A. L. Arneson, H. B. Sparks.

AGENCY MANAGERS AND TERRITORY COVERED: H. M. Giles, Minneapolis, Minn.; C. H. Cole, Seattle, Wash.; L. C. Gray, Kansas City, Mo.; Geo. R. Hess & Co., Chicago, Ill.; Hess Hartnett Agency, New York, N. Y. The company is licensed in Cal., Colo., Conn., Del., Ia., Ill., Ind., Kans., Mass., Mich., Minn., Mo., Mont., Neb., N., J. N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. D., Tex., Tenn., Wash., W. Va. and Wis.

HISTORICAL DATA

This company was organized in 1877 and writes business on a cash plan as well as the Mutual plan. Policyholders under the cash plan are not subject to assessment. On the mutual plan the assessment liability is one additional annual premium. Underwriting and investment results for the past five years: 1923, underwriting loss, $82,721, investment profit, $41,259; 1922, underwriting loss, $262,936, investment profit, $67,223; 1921, underwriting loss, $36,629, investment profit, $83,803; 1920, underwriting profit, $87,432, investment profit, $39,242; 1919, underwriting profit, $138,305, investment profit, $30,168.

CLASSES OF INSURANCE WRITTEN: Explosion, fire, hail, lightning, reinsurance, sprinkler leakage, tornado and windstorm, use and occupancy.

MILLERS MUTUAL FIRE INSURANCE COMPANY, Harrisburg, Pa.

President, H. V. White; Secretary, H. C. Hafey. Organized, 1889.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$974,090	$133,079	$610,364	$342,006	$384,230	$176,646	$3,639	$134,826	$315,111	$170,181
1922	893,493	100,729	545,653	175,370	462,952	222,771	3,106	219,602	445,479	224,106
1921	862,801	33,780	562,182	230,956	289,987	181,216	91	86,084	267,391	163,442

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$15,550	Losses unpaid	$20,664
Bonds and stocks	750,641	Unearned prems	133,079
Cash	79,336	Guar. dep	201,141
Agents' balances	27,468	Other liabilities	8,842
Interest	12,235		
Other assets	88,860	Total liabilities	363,726
		Surplus	610,364
Total adm. assets.	$974,090	Total	$974,090

Underwriting profit, $5,176; investment profit, $25,098.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $30,556,130, $226,314.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,846,793; losses paid, $2,139,384; dividends declared, cash, $4,821,548.

MORTGAGE LOANS: There are 17 loans, aggregating $15,550, protected by improved real estate. The company holds ample insurance on the buildings. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $177,050; State, County and municipal bonds, $227,950; other bonds, $343,290; stocks, $2,351; total, $750,641.

DIRECTORS: W. T. Knecht, C. C. Gumbert, C. R. Crouch, C. F. Strikler, H. V. White, E. C. Hutchison, C. Y. Wagner, Russell M. Hartzell, F. C. Williams.

TERRITORY COVERED: The company is licensed in Ind. Ill., Kans., Ky., Me., Mich., Minn., N. Y., N. C., O., Pa., Tenn. and Vt. (Re-Insurance in Mich. only.)

MISCELLANEOUS: Largest amount insured in one hazard, gross, $10,000, net $10,000. Company writes fire insurance only.

MILLERS MUTUAL FIRE INSURANCE COMPANY OF TEXAS

Fort Worth, Tex.

President, B. R. Neal; Secretary, Glen Walker. Organized, 1898.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$714,390	$311,072	$331,192	$675,273	$714,183	$258,657	$209,611	$198,585	$666,853	$265,086
1922	673,799	303,657	333,504	642,839	678,281	272,222	224,253	191,400	687,875	232,352
1921	680,537	304,426	293,811	691,093	730,007	418,519	273,730	166,381	861,630	353,956

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$153,844	Losses unpaid	$36,241
Mortgage loans	231,560	Unearned prems	311,072
Bonds	197,370	Other liabilities	35,885
Cash	110,649		
Agents' balances	15,556	Total liabilities	383,198
Interest and rents	5,220	Surplus	331,192
Other assets	191		
Total adm. assets.	$714,390	Total	$714,390

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $660,243, $254,900; tornado, $15,029, $1,138.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $45,132,846, $581,517, $70,097; tornado, $2,836,534, $1,457,410.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,582,646; losses paid, $2,636,246; dividends declared, cash, $2,303,998.

REAL ESTATE OWNED: The company owns a two story fire proof building, the lot for which was purchased in 1920, and building erected thereon at a cost of $160,846, carried at $153,844, and is occupied by the company as a home office.

MORTGAGE LOANS: The loans, amounting to $231,560, are secured by property located in Fort Worth, Tex., valued at $720,500 on which the company holds $374,375 insurance. There was $20 interest past due on December 31, last.

BONDS OWNED (Market Values): U. S. Gov't bonds, $135,130; State, County and Municipal bonds, $62,240; total, $197,370.

DIRECTORS: B. R. Neal, Frank Kell, E. E. Bewley, J. Perry Burrus, J. C. Whaley, H. Dittinger, Gustav Giesecke, E. G. Rall and Glen Walker.

TERRITORY COVERED: The company is licensed in Conn., Del., D. C., Ga., Ill., Ind., Ia., Kans., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., N. D., Ohio, Okla., Pa., R. I., Tex., Va. and Wis.

HISTORICAL DATA

This company was organized in 1898 and accepts business on protected mills, elevators and woodworking establishments. Policies are written with a liability of assessment equal to one additional premium. The company is operated in conjunction with the Texas National Mutual Fire Insurance Company, also of Fort Worth. Largest amount insured in one hazard, gross, $30,000; net, $25,000. Underwriting and investment results for the past five years: 1923, underwriting profit, $204,725, investment profit, $29,776: 1922, underwriting profit, $235,460, investment profit, $24,776; 1921, underwriting profit, $223,213, investment profit, $20,237; 1920, underwriting profit, $267,691, investment profit, $40,008; 1919, underwriting profit, $281,895, investment profit, $314,687.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, tornado and windstorm.

MILLERS NATIONAL INSURANCE COMPANY, Chicago, Ill.†

President, C. B. Cole; Secretary, M. A. Reynolds; Assistant Secretary, F. S. Danforth Organized, 1865.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$3,935,300	*a*$1,793,487	$1,911,957	$1,836,852	$2,008,352	$1,189,186	$5,170	$755,916	$1,950,272	$1,072,730
1922	3,911,195	*a*1,726,424	*1,889,665	1,653,447	1,846,244	1,211,478	.....	759,067	1,970,545	1,208,247
1921	4,077,463	*a*1,699,050	*1,993,789	1,628,740	1,821,972	1,476,197	.....	789,210	2,265,407	1,413,044

† Statement Illinois Standard. * Includes $500,000 permanent fund. *a* Includes guar. deps.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$35,170	Losses unpaid.....	$155,324
Mortgage loans.....	474,800	Unearned prems....	1,793,487
Bonds and stocks...	2,766,447	Other liabilities....	74,532
Cash.....	328,257		
Agents' balances....	232,309	Total liabilities...	2,023,343
Interest and rents...	93,858	Surplus.....	1,911,957
Other assets.....	4,459		
Total adm. assets.	$3,935,300	Total.....	$3,935,300

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $253,864,300, $2,519,452, $805,585; motor vehicle, $9,423,304, $106,494; tornado, $19,301,346, $107,408; unclassified, effective prior to January 1, 1921, $30,506,883, $375,150, $443,686.

BUSINESS SINCE ORGANIZATION: Premiums received, $28,244,046; losses paid, $17,933,383; dividends declared, cash, $5,170.

REAL ESTATE OWNED: Consists of seven small properties taken under foreclosure and carried at cost, $35,169.

MORTGAGE LOANS: There are loans, amounting to $474,800 and secured by mortgages on Minn., S. D., N. D., Mich., Mont. and Kans. farm property. Insurance held $67,380. Interest past due $24,861.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $666,837; State, County and Municipal bonds, $1,927,739; other bonds, $171,471; stocks, $400; total, $2,766,447.

DIRECTORS: C. B. Cole, Samuel Plant, M. A. Reynolds Jos. LeCompte, H. K. Wolcott, Armin Fassler, J. H. MacMillan, H. S. Helm and Geo. P. Urban.

FIELD MEN AND TERRITORY COVERED: C. H. Cole, manager, Pacific Millers Agency, Seattle, Wash.; H. M. Giles manager, Northwestern Agency, Minneapolis, Minn.; L. C. Gray, manager, Southwestern Agency, Kansas City, Mo.; E. K. Schult & Co., Philadelphia, Pa., general agents for Pa., N. Y., Md., N. J. Conn., Mass. and R. I.; Central Fire Agency, Inc., New York City, general agents for Metropolitan District; Herbert Buston, New York City, general agent for suburban New York District; Shaw & Begg, Ltd., Toronto, Ont., chief agents for Canada; H. M. Dinsmore & Co., San Francisco, Cal., general agents for Cal.; Jennings-Miller-Knowlton Agency, Salt Lake City, Utah, general agents for Idaho and Utah; Reed Pennington, Inc., general agents, Denver, Colo.; Geo. P. Johnson, Chicago, Ill., state agent for Ind. and Ohio; C. R. Chapman, Chicago, Ill., state agent for Ia., Ill. and Wis.; J. T. Harding, Chicago, Ill., special agent for Ia., Ill. and Wis.; W. A. Mulroy, Great Falls, Mont., state agent. Company is licensed in Cal., Colo., Conn., D. C., Ida., Ill., Ind., Ia., Kans., Ky., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. Y., N. D., Ohio, Ore., Okla., Pa., R. I., S. D., Tenn., Tex., Utah, Wash., Wis. and Canada.

HISTORICAL DATA

This company was organized in 1865 and writes business on both stock and mutual plans. In 1886, the company established a permanent guarantee fund of $200,000, which was later increased to $500,000. This fund enables it to write business on a stock basis in all the states. The company maintains a deposit of $200,000 in New York state, and $75,500 in Canada. The policies written on the stock basis are regular tariff rates. Largest amount insured in one hazard, gross, $300,000; net, $100,000. Underwriting and investment results for the past five years: 1923, underwriting loss, $85,889, investment profit, $132,966; 1922, underwriting loss, $321,096, investment profit, $217,212; 1921, underwriting loss, $365,833, investment profit, $241,211; 1920,underwriting loss, $223,259, investment profit, $199,758; 1919, underwriting profit, $190,887, investment profit, $106,684.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, lightning, reinsurance, tornado and windstorm.

MILWAUKEE AUTOMOBILE MUTUAL INSURANCE COMPANY, Ltd Milwaukee, Wis.

President, R. W. Pieper; Secretary, Wm. P. Doucette. Organized, 1916.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$236,728	$82,386	$75,841	$166,768	$350,860	$45,507	.....	$66,629	$112,136	$50,732
1922	173,620	63,145	40,845	127,189	133,230	44,259	.....	34,941	79,200	43,792
1921	119,300	46,040	20,404	94,595	98.254	32,704	.....	30,562	63,066	41,687

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$59,000	Losses unpaid.....	$6,462
Bonds.....	120,940	Unearned prems....	82,386
Cash.....	50,389	Other liabilities....	72,039
Interest.....	6,399		
		Total liabilities...	160,887
		Surplus.....	75,841
Total adm. assets.	$236,728	Total.....	$236,728

MILWAUKEE MUTUAL FIRE INSURANCE COMPANY, Milwaukee, Wis.

President, John O'Meara; Secretary, Henry Opgenorth. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$74,759	$55,484	$12,847	$84,118	$87,675	$39,572	$10,573	$31,382	$81,527	$39,383
1922	71,125	46,352	16,093	68,280	70,804	27,344	7,177	27,938	62,459	31,240

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$14,000	Losses unpaid	$6,428
Bonds and stocks	38,314	Unearned prems	55,484
Agents' balances	10,479		
Interest	809	Total liabilities	61,912
Other assets	2,597	Surplus	12,847
Total adm. assets	$74,759	Total	$74,759

TERRITORY COVERED: The company is licensed in Wis. only.

MINNESOTA FARMERS MUTUAL INSURANCE COMPANY

Minneapolis, Minn.

Secretary, W. Boyer. Organized, 1891[1]

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$332,275		$282,397	$213,724	$272,543	$82,613		$141,726	$224,339	
1922	307,586		304,863	250,840	259,491	77,669		85,989	163,658	$74,430

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY

Owatonna, Minn.

President, F. J. Lake; Vice-Presidents, C. F. Miller, C. W. Lyman; Secretary, C. I. Buxton; Treasurer, O. F. Olson. Organized, 1904.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,932,575	$1,270,539	$147,210	$2,103,758	$2,179,950	$705,823	$813,877	$372,048	$1,891,748	$707,603
1922	1,692,522	1 018,125	453,879	1,695,507	1,775,284	600,900	592,076	293,580	1,486,556	584,191
1921	1,397,807	889,341	308,549	1,340,587	1,392,310	439,170	513,608	293,420	1,246,198	478,844

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$261,936	Losses unpaid	$105,384
Mortgage loans	604,226	Unearned prems	1,270,539
Bonds	460,750	Other liabilities	409,442
Cash	148,796		
Agents' balances	314,602	Total liabilities	1,785,365
Interest and rents	34,914	Surplus	147,210
Other assets	107,351		
Total adm. assets	$1,932,575	Total	$1,932,575

Underwriting profit, $775,488; investment profit, $59,649.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $2,052,791, $690,037; tornado, $49,393, $4,122; all other, $1,574, $55.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $132,348,373, $2,239,138; tornado, $21,188,645, $77,413; theft, $504,800, $1,524.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,891,928; losses paid, $2,670,427; dividends declared, cash, $2,830,260.

REAL ESTATE OWNED: Two lots purchased as site of home office building, cost $12,000; and additional property was acquired in 1921, costing $21,039. There are also various properties and farms in Blair County, Montana. The total value of real estate is $261,936.

MORTGAGE LOANS: These loans aggregate $604,226 and are protected by high grade farm lands in N. D., Minn. and Mont., valued at double the amount loaned thereon. Company holds ample fire insurance on the buildings. There was $9,879 interest past due on December 31, last.

BONDS OWNED (Market Values): U. S. Gov't bonds, $140,430; State, County and Municipal bonds, $166,770; other bonds, $153,550; total, $460,750.

DIRECTORS: F. J. Lake, C. I. Buxton, O. F. Olson, C. F. Miller, C. W. Lyman, M. J. Solum, C. M. Johnson, C. Wackman, F. G. Lorens, E. P. Lynch, A. Marckel, R. L. Stebbins.

FIELD MEN AND TERRITORY COVERED: State agents: Geo. C. Smith, Geneva, Ala.; A. R. McKinney, Little Rock, Ark., C. A. McKenzie, manager, San Francisco, Cal.; S. R. Elwood, Denver, Colo.; Harrison Keyser, Hartford, Conn.; G. A. Randolph, Wilmington, Del.; B. S. Long, Jacksonville, Fla.; Lee D. Davis, manager, Atlanta, Ga.; E. J. Scellers, Pocatello, Ida.; H. R. Carney, Decatur, Ill.; H. G. Bundy, West Lafayette, Ind.; I. S. Curtis, Mason City, Ia.; H. J. Hodge, Abilene, Kans.; Jno. J. Ross, Louisville, Ky.; R. D. Nibert, Bunkie, La.; A. J. M. Parry, Portland, Me.; R. M. Wolf, Baltimore, Md.; Thos. E. Sears, Boston, Mass.; C. N. Bristol, Freemont, Mich.; F. S. Stone, Minneapolis, Minn.; Guy Nasson, Starkville, Miss.; T. S. Ross, St. Louis, Mo.; J. W. Bairs, Great Falls, Mont.; H. L. Jansen, Omaha, Neb.; H. C. Brunell, Concord, N. H.; R. K. Hughes, Hoboken, N. J.; F. A. Martin, Rochester, N. Y.; R. E. Smith, Raleigh, N. C.; N. B. Benson, Michigan, N. D.; A. T. Monson, Dayton, Ohio; C. L. Unger, Oklahoma City, Okla.; H. H. Martin, Portland, Ore.; G. A. Smith, Harrisburg, Pa.; Clarence H. Cady, Providence, R. I.; R. E. Smith, Columbia, S. C.; C. J. Bach, Sioux Falls, S. D.; W. A. Foster, Nashville, Tenn.; D. D. Fox, manager, Dallas, Tex.; Jas. F. Minor, Charlottesville, Va.; E. R. Dodson, Clarksburg, W. Va.; R. G. Nuss, Madison, Wis.; C. L. Clark, manager, Winnipeg, Man., Canada. The company is licensed in Ala., Ark., Cal., Colo., Conn., Del., Fla., Ga., Ida., Ill., Ind., Iowa, Kans., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., Mont., Neb., N. H., N. J., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., R. I., S. C., S. D., Tenn., Tex., Va., W. Va., Wis., and Canada.

MISCELLANEOUS: This company was originally organized as the Minnesota Mutual Fire, but late in 1906 the Minnesota Retail Implement Dealers Association, having decided to organize a mutual, found that it could acquire the Minnesota Mutual, and hence took it, rather than form a new concern. The name was then changed to the Retail Implement Dealers Mutual. In 1913, the name was changed to the Minnesota Implement Mutual. Deposits: Ga., $10,000; Can., $103,000; Minn., $53,000. Largest amount insured in one hazard: gross, $35,000; net, $17,500.

MINSTER MUTUAL FIRE INSURANCE COMPANY, Minster, O.

President J .B. Raterman Secretary, J. E. Schmieder. Organized, 1849.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$61,267	$21,881	$37,146	$43,703	$45,682	$16,435	$9,994	$16,253	$42,682	$14,016
1922	58,939	21,191	33,575	42,533	44,267	10,478	9,590	17,128	37,196	13,033
9921	52,227	19,971	30,835	39,898	41,564	16,734	.....	14,514	31,248	15,634

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$45,370	Losses unpaid	$958
Cash	7,732	Unearned prems	22,881
Agents' bal	7,649	Other liabilities	1,282
Interest	516	Total liabilities	24,121
		Surplus	37,146
Total adm. assets	$61,267	Total	$61,267

Net amount of members' liability, December 31, $218,812. Underwriting profit, $11,829; investment profit, $1,735.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $5,403,003, $43,762.

BUSINESS SINCE ORGANIZATION: Premiums received, $686,329; losses paid, $312,309; dividends declared. cash, $91,914.

BONDS OWNED (Market Values): U. S. Gov't bonds, $28,870; State, County and Municipal bonds, $16,500; total, $45,370.

DIRECTORS: V. B. Arnold, C. F. Herkenhoff, P. A. Kahle, J. Passman, J. B. Raterman, Lewis Stout, J. E. Schmieder.

TERRITORY COVERED: The company operates in Ohio only, and transacts only fire insurance.

MUTUAL ASSURANCE COMPANY FOR INSURING HOUSES FROM LOSS BY FIRE, Philadelphia, Pa.

Chairman John T. Lewis Jr.; Treasurer David Lewis. Organized, 1784.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$5,913,822	$294,418	$5,599,141	.....	$279,234	$6,784	$16,877	$57,376	$81,037	.....
1922	5,710,905	287,947	5,402,769	2,641	264,012	6,804	17,395	52,394	76,593	.....
1921	5,245,007	285,438	4,936,790	1,485	254,270	7,245	18,603	42,612	68,460	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$45,000	Unearned prems	$294,418
Bonds and stocks	5,665,802	Other liabilities	20,263
Cash	124,807	Total liabilities	314,681
Interest and rents	62,277	Surplus	5,599,141
Other assets	15,936		
Total adm. assets	$5,913,822	Total	$5,913,822

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,081,000; State, County and Municipal bonds, $543,550; other bonds, $2,756,450; stocks, $1,284,802; total, $5,665,802.

MUTUAL ASSURANCE SOCIETY OF VIRGINIA, Richmond, Va.

Principal Agent, Edwin A. Palmer; Secretary, G. Moffett King. Organized, 1794.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$3,596,354	$5,711	$3,553,831	$97,716	$335,943	$65,637	.....	$87,140	$152,777	.....
1922	3,412,334	.....	3,348,829	53,351	307,237	53,367	.....	113,188	166,555	80,947
1921	3,074,954	4,988	3,040,917	49,427	217,938	64,055	.....	58,815	122,870	57,507

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$973,306	Losses unpaid	$7,206
Bonds and stocks	2,567,691	Unearned prems	5,711
Cash	27,962	Other liabilities	29,606
Agents' balances	1,127	Total liabilities	42,523
Interest and rents	26,268	Surplus	3,553,831
Total adm. assets	$3,596,354	Total	$3,596,354

STANDING COMMITTEE: Wm. H. Palmer, E. D. Taylor F. S. Valentine, Geo. L. Christian, Thos. H. Willcox, Jameson Caskie, W. Meade Addison, Dr. Robt. C. Bryan.

MUTUAL FIRE ASSURANCE COMPANY, Springfield, Mass.

President, Charles C. McElwain; Secretary, Herbert E. Huie. Organized, 1827.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$372,509	$58,807	$312,682	$23,472	$41,974	$1,733	$19,962	$7,609	$29,304	$1,733
1922	361,323	57,773	302,536	22,912	40,464	6,363	19,544	7,151	33,058	6,280
1921	339,568	57,373	281,518	20,982	40,283	3,915	17,914	6,894	28,723	3,869

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$66,150	Unearned prems	$58,807
Bonds and stocks	285,245	Other liabilities	1,019
Cash	17,119		
Interest	3,808	Total liabilities	59,826
Bills receivable	187	Surplus	312,683
Total adm. assets	$372,509	Total	$372,509

Net amount of members' liability December 31, $372,509; underwriting profit, $13,604; investment profit, $16,509.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $7,000,600, $114,777.

MORTGAGE LOANS: There are 22 loans aggregating $66,150, and secured by dwellings in Springfield, Mass., valued at $160,600. No interest was past due on December 31, last. Company holds $109,400 of insurance on mortgaged buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $49,050; other bonds, $129,670; stocks, $106,525; total, $285,245.

DIRECTORS: Geo. M. Holbrook, R. W. Day, W. N. Caldwell, W. H. Sergeant, C. C. McElwain, R. W. Ellis, F. H. Sturtevant, H. E. Huie, H. L. Bradley.

TERRITORY COVERED: Mass. only. Company writes fire insurance only.

MUTUAL FIRE INSURANCE COMPANY, Saco, Me.

President, C. Wallace Harmon; Secretary and Treasurer, George A. Nutter. Organized, 1827.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$315,104	.....	$311,628	$66,724	$89,944	$35,619	$7,502	$29,060	$72,181	$26,391
1922	393,001	$44,838	341,146	49,565	70,008	31,250	5,148	24,720	61,118	.....
1921	360,311	37,286	320,775	42,438	66,976	25,181	3,942	20,328	49,451	21,915

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$290,250	Losses unpaid	$3,476
Cash	9,576		
Agents' balances	11,475	Total liabilities	$3,476
Interest	3,803	Surplus	311,628
Total adm. assets	$315,104	Total	$315,104

FIRE RISKS IN FORCE, DECEMBER 31, 1923: $4,110,158

DIRECTORS: Frank W. Nutter, Alphonso M. Goodwin, Nathaniel B. Walker, C. Wallace Harmon, George A. Nutter and Harry C. Quinby.

TERRITORY COVERED: Company does business in Maine only.

MUTUAL FIRE INSURANCE CO. OF ST. CHARLES, St. Charles, Mo.

President, J. H. Bode; Vice-President, J. B. Thro; Secretary, Charles J. Daudt; Treasurer, Herman Runge. Organized, 1860.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$330,818	$27,422	$301,894	$11,849	$25,768	$5,168	.....	$14,919	$20,087	$5,048
1922	318,581	24,108	292,925	8,982	25,388	5,505	.....	8,824	14,329	5,458
1921	309,105	22,834	284,816	6,837	19,687	81	.....	99,068	99,149	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$82,212	Losses unpaid	$50
U. S. Gov't bonds	225,558	Unearned prems	27,422
Cash	17,539	Other liabilities	1,452
Interest	5,509		
		Total liabilities	28,924
		Surplus	301,894
Total adm. assets	$330,818	Total	$330,818

FIRE RISKS IN FORCE, DECEMBER 31, 1923: $3,502,179

MORTGAGE LOANS: These loans aggregate $82,212 and are first liens on improved real estate.

DIRECTORS: J. H. Bode, Carl Daudt, J. H. Steinbrinker, J. F. Rauch, Herman Runge, C. J. Daudt, G. H. Kuhlmann, J. B. Thro, Wm. H. Rechtern, L. J. Ringe, Jno. H. Hackmann and E. F. Huncker.

MISCELLANEOUS: Company transacts fire insurance on and is licensed in Mo. only.

MUTUAL FIRE INSURANCE COMPANY, Covington, Ky.

President, Charles A. J. Walker; Secretary, Wm. F. Schild. Organized, 1874.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$246,553	$44,718	$182,958	$26,076	$49,549	$12,616	.....	$34,812	$47,428	.....
1922	243,932	35,022	184,268	22,455	43,659	10,279	.....	26,721	37,000	10,058
1921	275,193	36,070	173,195	19,683	38,083	7,992	.....	28,861	36,853	7,787

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$158,411	Losses unpaid.....	$1,079
Bonds and stocks...	79,034	Unearned prems....	44,718
Cash.....	6,494	Other liabilities....	17,798
Agents' balances....	1,661		
Interest and rents...	353	Total liabilities...	63,595
		Surplus.....	182,958
Total adm. assets.	$246,553	Total.....	$246,553

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $9,642,150, $85,586; tornado, $996,050, $5,466.

BUSINESS SINCE ORGANIZATION: Premiums received, $475,007; losses paid, $151,991.

REAL ESTATE OWNED: The company owns a new 3-story concrete office building on southwest corner of Madison Avenue and Pike Street, Covington, Ky., costing $158,411. Total rents received last year, $15,614; taxes and expenses, $4,989.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $2,000; State, County and Municipal bonds, $43,106; stocks, $34,528; total, $79,634.

DIRECTORS: Chas. A. J. Walker, Max W. Hillman, August Muething, Chas. H. Fauss, D. Fries, Jos. L. Ruh, B. J. Linnemann, J. W. Middendorf, John Keatt, Peter Gruenholz and Geo. Schmees.

MISCELLANEOUS: This company was formerly known as the German Mutual Fire Insurance Company. Operates in Ky. only.

MUTUAL FIRE INSURANCE COMPANY OF GERMANTOWN AND VICINITY, Philadelphia, Pa.

President, Wm. H. Embardt; Secretary and Treasurer, Chas. H. Weiss. Organized, 1843.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,205,310	$408,052	$1,772,692	$80,016	$198,833	$24,941	.....	$58,072	$83,013	$24,239
1922	2,066,473	390,553	1,671,928	71,407	171,461	23,663	.....	78,514	102,177	20,736
1921	,024,913	382,898	1,635,821	54,273	69,812	17,637	.....	44,818	62,455	17,282

Unearned premiums include amount reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$85,000	Losses unpaid.....	$2,666
Mortgage loans.....	1,154,127	Unearned prems....	157,600
Bonds.....	880,150	Perp. dep. recl.....	250,452
Cash.....	26,638	Other liabilities....	21,900
Agents' balances....	13,477		
Interest and rents...	28,650	Total liabilities...	432,618
Other assets.....	300	Surplus.....	1,772,692
Bills receivable.....	17,068		
Total adm. assets.	$2,205,310	Total.....	$2,205,310

REAL ESTATE OWNED: Consists of office building valued at $85,000. Rents received last year. $1 200: real estate taxes and expenses, $2,176.

MORTGAGE LOANS: These loans aggregate $1,154,127 and are largely on homes in Philadelphia County, worth about double the amount loaned thereon.

MANAGERS: M. L. Finckel, Morris R. Bockius, Charles H. Weiss, Wm. J. Flinn, Wm. H. Embardt, Stewart A. Jellett, George P. Darrow, Marshall T. Farra, H. W. Pletcher, Wm. N. Topham, Wm. T. Murphy, R. L. Entwisle, Wm. Wunder, Thos. Evans.

FIELD MEN AND TERRITORY COVERED: George E. Wagner & Co., 411 Walnut Street, Philadelphia, Peace and Cullen, 1424 Chestnut Street. Company operates in the counties of Philadelphia, Montgomery and Bucks, Pa., only.

MISCELLANEOUS: This company has never levied an assessment. Transacts fire insurance only.

MUTUAL FIRE INSURANCE COMPANY OF LOUDOUN COUNTY Waterford, Va.

President, Arthur W. Phillips; Treasurer, Robt. R. Walker; Secretary, A. L. McGavock. Organized ,1849

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$323,583	.....	$314,962	$100,410	$115,361	$57,738	.....	$32,837	$90,575	$64,253
1922	296,197	.....	292,197	114,989	129,259	90,21	.....	30,550	120,751	93,805
1	283,330	$7,897	275,433	109,541	119,398	51,760	.....	28,657	80,417	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$3,300	Losses unpaid	$7,332
Bonds and stocks	293,457	Other liabilities	1 289
Cash	17,395		
Agents' balances	3,990	Total liabilities	8,621
Interest and rents	5,441	Surplus	314,962
Total adm. assets.	$323,583	Total	$323,583

RISKS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $24,905,795, $3,768,061.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $74,738; State, County and municipal bonds, $28,519: other bonds, $171,000; stocks, $19,200; total, $293,457.

DIRECTORS: J. M. Hatcher, R. Blake, Robert L. Miller, P. McCormick, J. G. Hiden, C. C. Gaver, Robt. J. McCray, W. O. Russell A. W. Phillips, Robt. R. Walker, E. B. White, Volney Osburn, S. R. Fred.

TERRITORY COVERED: Va. only.

MISCELLANEOUS: Company transacts fire and lightning insurance.

MUTUAL FIRE INSURANCE COMPANY, Washington, D. C.

President, W. A. H. Church; Secretary, L. Pierce Boteler. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$294,154	$10,422	$266,780	$29,854	$55,286	$14,995	$19,713	$29,003	$63,711	$14,009
1922	302,759	11,120	276,799	27,963	44,919	10,980	17,603	20,506	49,089	11,670
1921	306,557	12,627	281,360	33,766	56,405	5,503	27,973	24,744	58,220	$5,503

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$63,041	Losses unpaid	$1,551
Mortgage loans	197,650	Unearned prems	10,422
Bonds	22,760	Other liabilities	15,401
Cash	7,290		
Interest and rents	3,413	Total liabilities	27,374
		Surplus	266,780
Total adm. assets.	$294,154	Total	$294,154

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $10,463,337, $21,015.

REAL ESTATE OWNED: Consists of Sub lot 38, square 250, Washington, D. C., improved by a three story and cellar brick and stone office building on n. w. corner, N. Y. Ave., 13th H Sts., N. W. Actual cost and book value $63,041; rents received last year $6,025, taxes and expenses, $3,605; net income, $2,420.

MORTGAGE LOANS: These loans aggregate $197,650, all improved property located in Washington, D. C., and valued at $415,200, on which the company holds $211,854 of fire insurance. Loans do not exceed 70% of assessed value.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $10,000; State, County and Railroad bonds, $9,870; other bonds, $2,890; total, $22,760.

DIRECTORS: W. A. H. Church, B. F. Saul, Jas. T. Petty, C. Kattlemann, Jas. F. Oyster, L. Pierce Boteler, Edwin C. Brandenburgh.

TERRITORY COVERED: Licensed in D. C. only and writes fire insurance only.

MUTUAL FIRE INSURANCE COMPANY OF WASHINGTON COUNTY
Hagerstown, Md.

President, Samuel B. Loose; Secretary E. C. Hook. Organized, 1845.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Lossess Incurred
1923	$234,769	$15,582	$219,187	$11,858	$24,163	$6,809	$2,177	$7,560	$16,546	$6,809
1922	227,232	16,529	210,703	10 345	23,290	11,370	1,816	8,014	21,200	.....
1921	191,776	44,429	147,347	11,170	25,770	13,512	.....	10,657	24,169	13,512

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$27,788	Unearned prems	$15,582
Mortgage loans	73,051		
Bonds and stocks	120,569	Total liabilities	15,582
Cash	6,269	Surplus	219,187
Interest and rents	7,092		
Total adm. assets.	$234,769	Total	$234,769

REAL ESTATE OWNED: The company owns real estate market value, $27,788, book value $17,000; rents received last year, $3,053; taxes and expenses, $1,374.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $31,160; State, County and municipal bonds, $5,500; other bonds, $62,256; stocks, $21,653; total, $120,569.

MISCELLANEOUS: Company writes fire insurance only and operates in Md. only.

MUTUAL FIRE INSURANCE COMPANY OF CARROLL COUNTY
Westminster, Md.

President, Dr. J. J. Weaver, Jr.; Secretary, C. Lloyd Lynch. Organized, 1869

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$142,384	$12,244	$128,706	$23,506	$35,864	$13,619	.....	$13,528	$27,147	$14,881
1922	133,667	12,003	119,127	23,414	34,742	12,824	.....	.....	33,415	12,872
1921	132,339	11,598	108,831	22,613	29,539	20,945	.....	$8,714	28,659	20,945

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$5,000	Unearned prems.	$12,244
Bonds and stocks	131,059	Other liabilities	1,434
Cash	6,325		
		Total liabilities	13,678
		Surplus	128,706
Total adm. assets.	$142,384	Total	$142,384

BONDS AND STOCKS OWNED (Book Values): U. S. Gov't bonds, $6,016; railroad and other bonds, $114,898; stocks, $10,145; total, $131,059.

MUTUAL FIRE INSURANCE CO. OF CECIL COUNTY, Elkton, Md.

President, Edward W. Taylor; Secretary, Wm. Sterling Evans. Organized, 1847.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$89,136	$8,799	$78,971	$17,784	$21,588	$13,664	.....	$6,182	$19,846	.....
1922	87,379	8,467	87,636	17,094	20,699	14,119	.....	7,100	21,219	.....
1921	85,981	7,649	74,987	15,458	18,842	13,169	.....	6,427	19,596	15,769

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds	$64,000	Losses paid	$725
Cash	25,123	Unearned prems.	8,799
Agents' balances	13	Other liabilities	641
		Total liabilities	10,165
		Surplus	78,971
Total adm. assets.	$89,136	Total	$89,136

Net amount of members' liability, December, 31, 388,406.

RISKS IN FORCE, DECEMBER 31, 1923: Fire $5,493,086.

BUSINESS SINCE ORGANIZATION:

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $64,000; total, $64,000.

DIRECTORS: E. W. Taylor, S. J. Keys, H. A. Cantwell, S. W. Lusby, J. H. Kimble, H. H. Mackey, A. L. Duychinck, J. F. Evans and C. C. Laws.

MISCELLANEOUS: Company transacts fire insurance only and is licensed in Md. only.

MUTUAL FIRE INSURANCE CO. OF CHESTER COUNTY, Coatesville, Pa.

President, Thos. J. Philips; Vice-President, H. H. Gilkyson, Jr.; Secretary, E. P. Wickersham; Treasurer, Wm. H. Ridgway. Organized, 1840.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$807,926	.....	*$454,443	$879,744	$1,348,602	$866,017	.....	$580,838	$1,446,855	$802,516
1922	887,451	644,944	110,591	1,111,963	1,135,918	620,636	.....	445,231	1,065,867	763,296
1921	767,507	616,743	68,518	724,759	746,330	290,092	.....	329,018	619,110	322,765

* Includes unearned premiums.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$75,000	Losses unpaid	$106,223
Mortgage loans	2,100	Bills payable	240,000
Bonds and stocks	372,864	Other liabilities	7,260
Cash	4,993		
Agents' balances	296,887	Total liabilities	353,483
Interest and rents	2,517	Surplus	*454,443
Reins. recov. on paid losses	.....		
Other assets	53,565		
Total adm. assets.	$807,926	Total	$807,926

Net amount of members' liability, December 31, $1,738,017.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $853,236, $834,039; motor vehicle, $8,716, $1,822; tornado, $17,792, $10,213.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,252,523; losses paid, $4,489,347.

REAL ESTATE OWNED: Consists of brick office building situated in Coatesville, Pa. Market value, $75,000.

MORTGAGE LOANS: There is one loan of $2,100 on farm in Chester County, Pa.

BONDS AND STOCKS OWNED. (Market Values): bonds, $299,609; stocks, $73,255; total, $372,864.

DIRECTORS: Elwood M. Ludwick, Thomas J. Philips, Elwood R. Green, C. Colket, Wilson H. Graham Rambo, Edward F. Bracken, H. H. Gilkyson, Jr., E. P. Wickersham, Thomas Spackman, Jacob Edge, A. J. Bernhart, H. P. Passmore and Channing Way.

FIELD MEN AND TERRITORY COVERED: General agents: Swigart, Harshbarger & Co., Huntingdon, Pa., for western Pa. and O.; superintendent of agencies. The company operates in Del., Md., N. J., and Pa.

MISCELLANEOUS: Largest amount insured in one hazard, gross, $30,000; net, $8,000.

MUTUAL INSURANCE CO. OF FREDERICK COUNTY, Frederick, Md.

President, A. C. McCardell; Secretary, O. C. Warchime. Organized, 1844.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$84,510	$18,993	$60,278	$19,944	$26,990	$13,656	.....	$8,536	$22,192	$10,997
1922	73,633	16,890	53,478	16,922	22,777	5,595	.....	7,965	13,560	6,052
1921	61,841	16,002	43,098	16,428	21,593	10,689	$23	7,336	18,048	12,483

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$30,000	Losses unpaid	$1,500
Bonds and stocks	51,561	Unearned prems	18,993
Cash	844	Borrowed money	2,500
Agents' balances	1,351	Other liabilities	1,239
Interest and rents	754		
		Total liabilities	24,232
		Surplus	60,278
Total adm. assets.	$84,510	Total	$84,510

REAL ESTATE OWNED: Consists of company's home office building, book value, $30,000, assessed value, $29,000; total rents last year, $3,169; expenses, $1,080.

TERRITORY COVERED: Md. only. Transacts fire insurance only.

MUTUAL FIRE INSURANCE COMPANY OF KENT COUNTY

Chestertown, Md.

President, Fredk. G. Usilton; Secretary, Eben F. Perkins. Organized, 1847.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$129,936	‡$84,097	$44,816	$19,065	$26,212	$8,220	$7,716	$6,375	$22,311	$8,397
1922	124,877	‡93,960	30,065	18,917	29,708	6,112	7,590	5,449	19,151	6,112
1921	111,058	81,862	28,602	18,232	24,455	1,375	3,170	2,253	6,798	1,374

‡ Includes policyholders contingent accounts of $84,570 in 1922 and $74,565 in 1923.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$4,747	Unearned prems	$9,532
Mortgage loans	22,500	Contingent fund	74,565
Bonds and stocks	89,026	Other liabilities	1,023
Cash	4,669		
Agents' balances	9	Total liabilities	85,120
Interest and rents	1,185	Surplus	44,816
Other assets	7,800		
Total adm. assets.	$129,936	Total	$129,936

FIRE RISKS IN FORCE, DECEMBER 31, 1923: $2,864,670

TERRITORY COVERED: Md. only.

MUTUAL FIRE INSURANCE COMPANY IN HARFORD COUNTY,

Belair, Md.

President, Richard Dallam; Secretary, George R. Cairnes; Assistant Secretary, Walter B. Young. Organized, 1842.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$289,763	$84,688	$198,566	$107,532	$121,689	$73,262	.....	$48,272	$121,534	$83,445
1922	291,967	71,898	217,060	93,297	109,046	54,281	.....	39,876	94,157	57,771
1921	279,603	45,872	233,731	80,280	92,465	46,444	.....	33,605	80,049	44,101

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$16,000	Losses unpaid	$6,010
Collateral loans	5,000	Unearned prems	84,688
Bonds and stocks	237,770	Other liabilities	500
Cash	26,611		
Interest and rents	4,382	Total liabilities	91,198
		Surplus	198,565
Total adm. assets.	$289,763	Total	$289,763

Underwriting loss, $28,663; investment profit, $10,718.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $24,479,999, $151,160.

REAL ESTATE OWNED: Consists of company's home office building, Office St., Belair, Md., market value, $25,000. Total rents received last year, $1,800, taxes and expenses, $1,252.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $47,550; other bonds, $161,545; stocks, $28,675; total, $237,770.

DIRECTORS: W. H. Cairnes, J. W. Galbreath, J. B. Hanway, W. B. Harlan, J. Kelly, W. R. Matthews, A. H. Wilson, C. B. Silver, C. C. Slade, G. W. Tovell, C. E. Weakley, J. W. Wilson, D. G. Wilson and Wm. E. Robinson.

FIELD MEN AND TERRITORY COVERED: Laird-Hagee Co., 611 Telegraph Bldg., Harrisburg, Pa., for Pa.; The Mutual Ins. Agency, 1301 H. St., N. W. Wash., D. C., for D. C.; The company is licensed in Md., D. C., and Pa.

MISCELLANEOUS: Company transacts fire, windstorm and automobile insurance.

MUTUAL FIRE INSURANCE COMPANY OF MONTGOMERY CO., Sandy Spring, Md.

President, F. D. Leizear; Secretary and Treasurer, Allan Farquhar. Organized, 1848.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$599,122	$30,598	$566,113	$122,598	$156,724	$77,220	.....	$36,820	$114,040	$71,393
1922	562,525	14 366	539,855	111,021	144,258	58,650	.....	29,697	88,347	62,799
1921	503,120	2,517	498,211	94,712	124,798	75,143	.....	30,314	105,457	72,565

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$7,000	Losses unpaid.....	$1,851
Bonds and stocks...	569,408	Unearned prems....	30,598
Cash.....	8,794	Other liabilities.....	560
Agents' balances....	2,960		
Interest and rents...	8,802	Total liabilities...	33,009
Other assets.....	2,158	Surplus.....	566,113
Total adm. assets.	$599.122	Total.....	$599,122

Underwriting profit, $436; investment profit, $25,823.

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $26,174,180.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,336,436; losses paid, $2,545,026.

REAL ESTATE OWNED: About one acre in the village of Sandy Spring, with 2-story brick office building thereon, valued at $7,000. Total rents received during past year $1,500. Total rea l estate taxes and expenses during past year $146.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $91,700; State, County and municipal bonds, $164,-183; other bonds, $276,900; stocks, $36,625; total, $569,408.

DIRECTORS: E. L. Tschiffely, N. H. Baile, R. B. Farquhar, H. G. Garner, R. E. L. Smith, C. T. Williams, E. L. Coblents, F. D. Leizear, F. E. Davis, S. R. Neave, John A. Jones, T. D. Griffith, S. Riggs.

FIELD MEN AND TERRITORY COVERED: Elgar L. Foley, Rockville, Md.. for Md. and D. C. Company operates in Md. and D. C.

MISCELLANEOUS: Company transacts fire and lightning insurance only.

MUTUAL FIRE INSURANCE COMPANY OF READING, Reading, Pa.

President Chas. E. Leippe; Secretary, W. M. Deisher. Organized, 1870.

Year	Cash Assets.	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$93,540	.....	$67,940	$69,105	$81,346	$30,462	$5,703	$36,093	$72,258	.....
1922	66,540	.....	47,143	30,689	41,989	15,157	4,423	32,136	51,716	.....
1921	80,704	.....	54,725	40,946	105,339	15,667	3,597	34,571	53,835	.....

MUTUAL FIRE, MARINE AND INLAND INS. CO., Philadelphia, Pa.

President J. B. Hutchinson; Secretary, W. C. Neely. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$774,419	$178,271	$280,321	$362,077	$405,506	$218.628	.....	$41.420	$270.048	$199,994
1922	758,737	114.041	228.684	288,898	323,053	596,848	.....	50,956	647,804	460,048
1921	765,078	202,548	281,757	473,315	568,271	430,690	.....	58,756	489,446	435,672

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$634,236	Losses unpaid.....	$105,459
Cash.....	8,089	Unearned prems....	178,271
Agents' balances....	122,303	Borrowed money...	170,805
Interest.....	9,791	Other liabilities....	39,563
		Total liabilities...	494,098
		Surplus.....	280,321
Total adm. assets.	$774,419	Total.....	$774,419

Underwriting profit, 34,538; investment profit, $17.099.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: inland navigation and transportation, $275,061, $218,031.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Inland navigation and transportation, $90,311,383, $1,919,886.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $29,619; other bonds, $604,617; total, $634,236.

MISCELLANEOUS: The membership of this company is composed principally of railroad corporations, and various classes of fire, marine and transportation risks of such corporations are written. A reserve fund is maintained to provide against contingencies of exceptional losses. Conflagration losses: Baltimore, 1904, $45,473.

MUTUAL PROTECTION FIRE INSURANCE CO., Charlestown, Mass.

President, William P. Hart; Secretary, Frank V. Noyes. Organized, 1861.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$124,509	$47,343	$70,666	$45,866	$51,516	$20,622	$6,436	$19,075	$46,133	$21,675
1922	118,816	39,706	74,702	37,453	42,092	15,234	6,589	15,485	37,308	11,415
1921	108,864	36,567	64,582	35,134	39,623	10,130	.....	8,672	18,802	11,309

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$6,293	Losses unpaid	$3,337
Bonds and stocks	95,016	Unearned prems	47,343
Cash	14,209	Other liabilities	3,163
Agents' balances	7,900		
Interest	1,085	Total liabilities	53,843
Other assets	6	Surplus	70,666
Total adm. assets.	$124,509	Total	$124,509

Underwriting loss, $356,800; investment profit, $5,939.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $45,399, $20,211; motor vehicle, $467.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923 Fire, $6,113,179, $85,968; motor vehicle, $21,150, $443.

BUSINESS SINCE ORGANIZATION: Premiums received, $983,813; losses paid, $400,441; dividends declared, cash, $246,173.

MORTGAGE LOANS: There are 6 loans on dwelling houses and land in Massachusetts, aggregating $6,293 and valued at $25,440. The company holds $14,200 of insurance on the mortgaged property.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $17,738; State, County and municipal bonds, $20,410; other bonds, $26,836; stocks, $30,032; total, $95,016.

DIRECTORS: G. D. Brown, L. B. Chandler, W. H. Cox, L. C. Foster, W. P. Hart, A. V. Lincoln, F. V. Noyes, W. D. Stacey, C. F. Whiting.

NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY

Providence, R. I.

President and Treasurer, Frederick W. Moses; Vice-President, Frederick T. Moses; Secretary and Assistant Treasurer, Walter K. Pullen; Assistant Secretary-Treasurer, F. B. Burrill; Assistant Secretary, Frederick C. Morris. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$330,158	$173,087	$153,333	$229,476	$247,436	$9,111	$150,994	$19,870	$179,975	$9,948
1922	278,911	133,470	142,840	208,852	221,737	12,099	166,018	20,788	198,905	9,855
1921	248,801	112,593	130,789	182,854	194,697	8,798	173,436	19,518	201,752	9,627

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$262,088	Losses unpaid	$1,372
Cash	48,480	Unearned prems	173,087
Agents' balances	16,584	Other liabilities	2,366
Interest	3,006		
		Total liabilities	176,825
		Surplus	153,333
Total adm. assets.	$330,158	Total	$330,158

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $229,476, $8,041; tornado, $661: sprinkler leakage, $408.

RISKS, PREMIUMS AND PRENMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $38,556,867, $299,435, $898,304; unclassified, effective prior to January 1, 1921, $5,000, $29, $87.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,530,728; losses paid, $371,482; dividends declared, cash, $2,589,530.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $67,295; State, County and Municipal bonds, $32,650; other bonds, $115,650; stocks, $46,793; total, $262,088.

DIRECTORS: E. H. Howard, W. S. Hutchinson, A. B. Chace, J. Kilgour, A. U. Eddy, E. C. Bucklin, Jeffrey Davis, W. P. Chapin, C. R. Makepeace, W. R. Reynolds.

TERRITORY COVERED: The company operates in Ill., Me., Md., Mass., Mich., N. C., N. Y., Ohio, Pa., R. I., S. C. and Wis.

HISTORICAL DATA

This company was organized and began business, 1895, in R. I., writing fire insurance exclusively. It was amalgamated with the Textile Manufacturers Mutual Fire Insurance Co., Providence, R. I., in 1914, for expansion purposes.

ADMINISTRATION AND REPUTE: This company has been well managed by underwriters of ability and considerable experience, its operations have been profitable as evidenced in the following underwriting and investment results of the last five years: 1923, underwriting profit, $160,877, investment profit, $610; 1922, underwriting profit, $158,478, investment profit, $19,591; 1921, underwriting profit, $168,590, investment profit, $17,562; 1920, underwriting profit, $162,066, investment profit, $12,131; 1919, underwriting profit, $128,675, investment profit, $4,790. Expense and loss ratios are low and the company is in excellent repute for promptly paying loss claims. Assessment liability as provided in the company's bylaws is thrice the annual premium. No assessments have ever been necessary. Investments are high grade and well secured. The largest amount insured in one hazard $50,500.

BOARD MEMBERSHIPS: Associated Factory Mutual Fire Insurance Companies.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, tornado and windstorm and use and occupancy.

NATIONAL IMPLEMENT MUTUAL INSURANCE COMPANY

Owatonna, Minn.

President, C. I. Buxton; Secretary, John A. Buxton. Organized, 1917.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$487,577	$268,531	$159,329	$479,682	$506,104	$178,581	$175,091	$65,608	$419,280	$177,965
1922	404,735	229,410	128,511	386,816	405,694	131,790	119,212	50,931	301,933	129,788
1921	292,178	169,667	85,349	285,532	311,436	88,203	94,815	41,381	224,399	99,154

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$6,321	Losses unpaid	$26,365
Bonds	347,950	Unearned prems	268,531
Cash	38,921	Other liabilities	33,352
Agents' balances	39,031		
Interest	6,163	Total liabilities	328,248
Other assets	49,191	Surplus	159,329
Total adm. assets	$487,577	Total	$487,577

Underwriting profit, $195,836; investment profit, $10,450.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,544,471; losses paid, $470,975; dividends to policyholders, $470,084.

MORTGAGE LOANS: There are 3 loans of $6,320 on property in Hennepin and Cass Counties, Minn., and William County, N. D. On December 31 last, there was $90 of interest past due.

BONDS OWNED (Market Values): U. S. Gov't bonds, $12,900; State, County and Municipal bonds, $260,850; other bonds, $74,200; total, $347,950.

DIRECTORS: F. J. Lake, C. I. Buxton, C. K. Bennett, C. E. Twitchell, D. H. Evans, John A. Buxton, C. F. Miller.

FIELD MEN AND TERRITORY COVERED: F. S. Stone, Minneapolis, Minn., for Minn.; C. N. Bristol, Fremont, Mich., for Mich.; W. A. Clark, Oklahoma City, Okla., for Okla.; T. S. Ross, Decatur, Ill., for Ill.; N. H. Johnston, Indianapolis, Ind., for Ind.; A. I. Hegge, Mason City, Ia.; F. M. Barnard, Little Rock, Ark.; C. A. McKenzie, San Francisco, Cal.; E. N. Berdahl, Sioux Falls, S. D.; John J. Ross, Louisville, Ky.; F. E. Goodwin, Kirkwood, Mo., for Mo.; John J. Ross, Dayton, Ohio, for Ohio. The company operates in Ark., Cal., Colo., Ga., Ill., Ind., Ia., Kans., Ky., Mich., Minn., Mo., O., Okla., Pa., S. D., Tenn. and Tex.

MISCELLANEOUS: Company writes fire insurance only.

NATIONAL JEWELERS MUTUAL FIRE INSURANCE COMPANY

Neenah, Wis.

President, W. H. Upmeyer, Milwaukee; Secretary, A. W. Anderson. Organized, 1913.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$103,099	$39,032	$63,380	$71,760	$76,230	$13,053	$26,755	$22,898	$62,706	$12,704
1922	90,097	32,667	55,327	61,130	65,333	4,828	18,928	18,520	42,276	5,074
1921	69,630	28,744	40,223	52,827	56,435	11,707	14,920	15,397	42,024	5,758

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$81,350	Losses unpaid	$325
Cash	14,379	Unearned prems	39,032
Agents' balances	5,540	Other liabilities	362
Interest and rents	691		
Other assets	1,139	Total liabilities	39,719
		Surplus	63,380
Total adm. assets	$103,099	Total	$103,099

Underwriting profit, $31,376; investment profit, $2,739.

Net amount of members' liability, December 31, $283,170.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $5,895,425, $75,648.

BUSINESS SINCE ORGANIZATION: Premiums received $301,378; losses paid, $44,830; dividends declared, cash, $81,854

BONDS OWNED (Market Values) U. S. Gov't bonds, $35,340; State, County and Municipal bonds, $46,010; total, $81,350.

DIRECTORS: J. H. Stouthamer, J. P. Hess, T. J. Dale, J. R. Chapman, Len M. Nelson, W. H. Upmeyer, Gustave Keller, A. W. Anderson, H. F. Stecher.

TERRITORY COVERED: R. R. Blicse, Milwaukee, special agent for Wis. Licensed in Wis. only, but writing insurance from the home office in 41 states. 81% of insurance in force is outside the state of Wis.

MISCELLANEOUS: This company was organized March, 1913 and wrote first policies in June 1, 1914. Writes for members of Jewelers State Retail Associations only and wholesale and manufacturing jewelers.

NATIONAL LUMBER MUTUAL INSURANCE COMPANY, Chicago, Ill.

President, J. H. Hines; Vice President, J. H. Allen; Secretary, G. G. Gilkeson; Treasurer, N. M. Snyder. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$117,965	$15,427	$91,603	$19,889	$19,889	$9,895	.....	$6,411	$16,306	$10,774
1922	114,383	12,077	91,517	23,645	*135,018	6,348	.....	9 010	‡15 358	11,067

* Includes special reserve fund, $100,000; advance, J. H. Hines, $9,872, and donation by J. H. Hines, $1,500.

‡ Excludes $18,505 advance returned to J. H. Hines; assessment, etc. charged off, $12,183; previous special reserve released, $32,500

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$100,000	Losses unpaid	$9,269
Cash	7,529	Unearned prems	15,427
Agents' balances	10,436	Other liabilities	1,667
		Total liabilities	26,362
		Surplus	91,603
Total adm. assets	$117,965	Total	$117,965

Underwriting profit, $86.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31 1923: Fire, $1,225,580, $30,742.

MORTGAGE LOANS: There are 2 loans aggregating $100,000 on acres of land located in La., valued at $277,765 on which the company holds $15,000 of fire insurance. No interest past due on December 31, last.

DIRECTORS: J. H. Hines, J. H. Allen, M. C. Pearce, G. H. Holloway, Frank A. Conkling, G. G. Gilkeson, N. M. Snyder.

TERRITORY COVERED: Licensed in Ill. only and writes fire insurance only.

NATIONAL MUTUAL ASSURANCE COMPANY, Philadelphia, Pa.

President, Frederick A. Downes; Vice-President, S. L. Hammer; Secretary, George C. Hopson. Organized, 1901.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$224,837	$106,116	$116,406	$167,865	$178,187	$7,398	$138,399	$17,984	$163,781	$7,906
1922	213,360	98,926	112 826	168 905	186,650	13,676	165 169	24 071	202,916	13,260
1921	221,434	103,692	115,173	180,864	190,474	8,328	173,557	17,462	199,347	8,054

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$196,085	Losses unpaid	$1,414
Cash	16,036	Unearned prems	106,116
Agents' balances	9,657	Other liabilities	901
Interest	3,059	Total liabilities	108,431
		Surplus	116,406
Total adm. assets.	$224,837	Total	$224,837

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $167,865, $5,738; tornado, $1,346; sprinkler leakage, $314.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $25,517,699, $203,911, $1,019,555.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,450,324; losses paid, $201,619; dividends declared, cash, $1,894,874.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $24,550; State, County and Municipal bonds, $100,700; other bonds, $67,520; stocks, $3,315; total, $196,085.

DIRECTORS: Frederick A. Downes, Thomas S. Gay, Simon Miller, Joseph P. Trutt, Jr., Thomas S. Safford, William D. Whitaker, Samuel L. Hammer, Joseph A. Coleman, Joseph Bancroft, John R. Williams and Alfred Crawford.

FIELD MEN AND TERRITORY COVERED: E. Herbert Jenks and F. T. Moses, Detroit, Mich.; M. P. Traynor, Winston-Salem, N. C.; H. Frazine, Cincinnati, Ohio; Herbert M. Church, Providence, R. I.; C. E. Kent, Chicago, Ill.; C. A. Brown, Portland, Me. The company is licensed in Ill., Ky., Me., Md., Mass., Mich., N. C., N. Y., Ohio, Pa., R. I., S. C. and Wis.

HISTORICAL DATA

This company was organized, and began business, in 1902, expressly for the purpose of assuming risks on manufacturing plants protected with sprinkler systems. The Keystone and Manton Mutual Fire Insurance Companies of Philadelphia, are under the same management as the National Mutual. The largest amount insured in one hazard is $15,000.

ADMINISTRATION AND REPUTE: This company has been well managed and its operations have been profitable. Underwriting and investment results for the last five years: 1923, underwriting profit, $135,156, investment profit, $6,823; 1922, underwriting profit, $145,035, investment profit, $17,788; 1921, underwriting profit, $165,989, investment profit, $15,874; 1920, underwriting profit, $148,719, investment profit, $4,340; 1919, underwriting profit, $130,300, investment profit, $5,815. Operating expenses and losses have been very moderate. Assessment liability which is provided in the by-laws as an amount equal to five times the annual premium, has never been made use of. The company is generally in high standing.

BOARD MEMBERSHIPS: Associated Factory Mutual Fire Insurance Companies.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, rent sprinkler leakage, tornado and windstorm, use and occupancy.

NATIONAL MUTUAL INSURANCE COMPANY, Celina, O.

President, J. D. Johnson; Secretary, E. J. Brookhart. Organized, 1916.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$347,639	$166,652	$127,423	$353,910	$364,195	$150,746	$19,818	$148,558	$319,122	$159,114
1922	295,155	120,670	135,567	253,449	263,868	104,165	13,290	100,166	217,621	
1921	266,984	116,074	56,848	232,414	244,216	129,731	4,955	97,587	232,273	107,311

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$255,720	Losses unpaid	$21,278
Cash	2,495	Unearned prems	166,652
Agent's balances	80,049	Other liabilities	32,286
Interest	2,419		
Other assets	6,956	Total liabilities	$220,216
		Surplus	127,423
Total adm. assets.	$347,639	Total	$347,639

Net amount of members' liability, December 31, 1923, $125,252.

Underwriting profit, $7,713; investment profit, $7,935.

CLASSIFICATION OF NEW PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $125,252, $75,301; motor vehicle, $228,659, $70,362.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $8,031,101, $105,653; motor vehicle, $15,216,553, $227,651.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,562,952; losses paid, $599,798; dividends declared, cash, $39,854.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $233,770; stocks, $21,950; total, $255,720.

FIELD MEN AND TERRITORY COVERED: Special Agents: H. E. Smith, Vandalia, O., for southwest Ohio; J. F. Kelly, Leipsic, O., for northwest Ohio; H. H. Parsons, Canton, O., for northeast Ohio; Swigart, Harshbarger and Co., general agents, Huntingdon, Pa., for west Pennsylvania; Laird-Hagee Co., Harrisburg, Pa., for east Pennsylvania; J. L. Riley & Co., Atlanta, Ga., for Georgia. The company is licensed in D. C., Ind., Mass., O., Pa. and W. Va.

NATIONAL MUTUAL CHURCH INSURANCE COMPANY, Chicago, Ill.

President, Nathaniel M. Jones; Secretary, Henry P. Magill. Organized, 1899.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$136,604	$87,994	$8,392	$176,223	$184,645	$127,789		$72,608	$200,397	$121,238
9222	138,314	97,155	11,789	181,179	189,792	102,942		82 868	185,810	
9201	130,701	90,946	9,594	166,819	174,263	67,485		76,410	143,895	80,636

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$12,300	Losses unpaid	$16,756
Bonds and stocks	101,415	Unearned prems	87,994
Cash	5,364	Borrowed money	15,000
Agents' balances	10,635	Other liabilities	8,462
Interest	2,557		
Other assets	4,333	Total liabilities	$128,212
		Surplus	8,392
Total adm. assets	$136,604	Total	$136,604

Net amount of premium notes, December 31, 1923, $759,064; Underwriting loss, $11,081; investment profit, $7,684.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $162,143, $116,350; tornado, $14,080, $10,441.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $18,384,720, $83,727; tornado, $4,682,509, $7,607; unclassified, fire and tornado combined, effective prior to January 1, 1921, $15,080,733, $41,482.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,443,266; losses paid, $1,367,144; dividends declared, cash, $65,261.

MORTGAGE LOANS: There are 8 loans aggregating $12,300 on property valued at $42,457 and on which the company has $3,100 insurance. There was $1,062 interest past due on December 31, last.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $490; State, County and municipal bonds, $1,100; other bonds, $89,085; stocks, $10,740; total, $101,415.

DIRECTORS: Nathaniel M. Jones, L. N. Conard, Sampson Rogers, Nels E. Simonsen, Jesse F. Davis, John C. Floyd, P. J. Maveety, Harlow V. Holt, Frank D. Sheets, E. H. Forkel, C. E. Waterman, Geo. P. Magill, W. L. McDowell, W. T. Baker, Henry P. Magill, F. L. Hart.

MISCELLANEOUS: The company is licensed in Ill. and Me., but issues policies on property located in other states upon written application of ministers and church officials. Conflagration loss, San Francisco, 1906, $2,500.

NATIONAL PETROLEUM MUTUAL FIRE INSURANCE COMPANY

Philadelphia, Pa.

President, H. H. Willock; Vice President, E. M. Lyons; Secretary-Treasurer, Houston Dunn; Assistant Secretary Treasurer, Fred J. Slack. Organized, 1909.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$160,696	$59,424	$66,019	$123,078	$140,794	$90,528	$19,003	$34,142	$143,673	$88,755
1922	170,744	52,754	80,728	105,209	111,439	48 914	17 359	29 627	95,900	51,599
1921	141,468	40,821	80,120	78,336	91,733	41,879	11,251	26,956	80,086	36,806

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$125,070	Losses unpaid	$8,331
Cash	11,676	Unearned prems	59,424
Agents' balances	21,673	Borrowed money	15,000
Interest	1,966	Other liabilities	11,922
Other assets	311		
		Total liabilities	$94,677
		Surplus	66,019
Total adm. assets	$160,696	Total	$160,696

Underwriting loss, $12,101; investment profit, $7,324.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $10,517,148, $118,847.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $24,770; State, County and municipal bonds, $4,930; other bonds $95,370; total, $125,070.

DIRECTORS: H. H. Willock, E. M. Lyons, W. H. Fehsenfeld, C. B. Dallam, A. J. Loos, G. P. Brockway, F. Cross, J. A. Fawcett, S. Messir, W. C. Platt, R. G. Cunningham, S. S. Cramer, A. J. Squier, Col. U. G. Lyons, L. V. Nicholas.

FIELD MEN AND TERRITORY COVERED: Mutual Insurance Agency, Fitchburg, Mass., Jos. C. Adderly, Chicago, Ill., C. W. Morris, Kansas City, Mo.; Houston Dunn, Inc., Philadelphia, Pa. Licensed in Ill., Mass., Mo. and Pa. Writes business in other states from home office.

MISCELLANEOUS: Company writes fire insurance only.

NATIONAL RETAILERS MUTUAL INSURANCE COMPANY, Chicago, Ill.

President, James S. Kemper; Secretary, H. F. Hagemann. Organized, 1914.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'hy'rs	Expenses	Total Expenditures	Losses Incurred
1923	$287,796	$85,582	$120,294	$164,835	$172,762	$49,634	$9,621	$61,851	$121,106	$56,246
1922	240,696	34,194	118,060	76,546	80,444	—964	3,918	18,102	21,056	.....
1921	200,385	31,610	103,913	106,885	139,182	5,560	.....	50,969	56,529	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$179,970	Losses unpaid	$16,407
Agents' balances	35,684	Unearned prems	85,582
Interest	61,748	Other liabilities	65,513
Other assets	10,394		
		Total liabilities	$167,502
		Surplus	120,294
Total adm. assets	$287,796	Total	$287,796

Net amount of members liability, December, 31, 1923, $316,267; underwriting profit, $6,507; investment profit, $5,347.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $162,938, $48,820; tornado, $1,897, $222.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $14,642,861, $169,392; tornado, $237,300, $1,174.

BUSINESS SINCE ORGANIZATION: Premiums received $540,343; losses paid, $66,180; dividends declared, cash, $102,875.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $98,069; other bonds, $81,901; total, $179,970.

DIRECTORS: C. A. L. Purmort, James S. Kemper, H. W. Chandler, Chas. M. Purmort, H. G. Kemper, John J. Baird, Edwin E. Hooper.

TERRITORY COVERED: Licensed in Cal., Colo., D. C., Ill., Ind., Ia., Kans., Ky., Md., Mass., Mich., Minn., Mo., Neb., N. J., O., Okla., Pa., S. C., Tenn., Tex. and Wis.

MISCELLANEOUS: This company represents a conversion of National Underwriters, a reciprocal exchange, established in 1914, into a mutual insurance corporation under the present name, the transfer taking place February 28, 1922. The new corporation succeeds to all the assets and liabilities of the former reciprocal exchange. James S. Kemper who was manager and attorney-in-fact of the reciprocal exchange is president of the new corporation.

NEBRASKA HARDWARE MUTUAL INSURANCE COMPANY

Lincoln, Neb.

President, H. J. Hall; Vice President, F. W. Nandt; Secretary, George H. Dietz. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$122,105	$59,398	$21,248	$105,913	$112,358	$48,372	$41,581	$19,790	$109,743	$55,216
1922	120,306	51,554	39,779	94,520	100 182	41 300	38,892	19,978	100,170	28,756
1921	121,758	48,306	55,854	92,427	96,534	22,951	23,134	23,627	69,712	.....

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $9,380,923, $187,539.

DIRECTORS: M. E. Kerl, M. O. Trester, H. J. Hall, C. E. Bass, J. S. Pattison, F. W. Arndt, M. D. Hussie, H. L. Scofield, L. F. Holloway.

TERRITORY COVERED: Neb. only.

MISCELLANEOUS: Company writes fire insurance only.

NEW BRUNSWICK MUTUAL FIRE INSURANCE COMPANY

New Brunswick, N. J.

President, W. E. Florance; Secretary, William R. Reed. Organized, 1846.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh rs	Expenses	Total Expenditures	Losses Incurred
1923	$158,024	$1,862	$156,162	$1,261	$8,307	$3	.....	$3,033	$3,036	.....
1922	152,745	1,909	150,836	1,073	8,426	270	$517	2,493	3,280	$270
1921	147,591	2,022	145.569	1,415	8,215	898	.....	2,727	3,625	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$18,800	Unearned prems....	$1,862
Bonds.....	126,453		
Cash.....	11,089	Total liabilities...	$1,862
Interest.....	1,682	Surplus.....	156,162
Total adm. assets.	$158,024	Total.....	$158,024

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $438,210.

MORTGAGE LOANS: There are 6 loans aggregating $18,800, all in New Brunswick, on which the company holds $29,600 of fire insurance.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $100,443; State, County and municipa bonds, $10,750; other bonds, $15,260; total, $126,453.

NEW CASTLE COUNTY MUTUAL INSURANCE COMPANY

Wilmington, Del.

President, S. G. Cleaver; Vice-President Chas. C. Kurtz; Secretary and Treasurer, B. G. Strickland. Organized, 1850.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$262,286	$21,745	$228,441	$33,273	$53,055	$9,589	$4,046	$18,565	$32,200	$22,610
1922	241,681	19 999	217,682	34,858	52 891	16 336	7 157	14 437	37,930	16,336
1921	226,760	20,093	197,816	31,357	45,390	22,356	5,931	15,603	43,890	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$14,274	Losses unpaid.....	$3.600
Collateral loans.....	200	Uncarned prems....	21,745
Bonds and stocks...	232,540	Other liabilities....	8,500
Cash.....	11,735		
Interest.....	3,537	Total liabilities...	$33,845
		Surplus.....	228,441
Total adm. assets.	$262,286	Total.....	$262,286

Net amount of members' liability, December 31, 1923, $853,167.

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $14,768,746.

MISCELLANEOUS: Transacts fire insurance only and operates only in Del.

NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY

Norwich, Conn.

President, H. H. Gallup; Secretary, W. F. Lester. Organized, 1840.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$566,400	$232,977	$322,425	$176,260	$212,675	$108,450	.....	$70,783	$179,233	$101,924
1922	548,721	217 301	318,685	157,057	190,827	116,663	.....	64,925	181 588	129,490
1921	531,328	217,069	305,542	152,226	175,147	92,977	.....	57,151	150,128	95,528

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$47,360	Losses unpaid	$4,648
Mortgage loans	4,000	Unearned prems	232,977
Bonds and stocks	429,538	Other liabilities	6,350
Cash	54,629		
Agents' balances	26,526	Total liabilities	$243,975
Interests and rents	3,443	Surplus	322,425
Other assets	904		
Total adm. assets	$566,400	Total	$566,400

Underwriting loss, $6,947; investment profit, $10,687.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $42,547,837, $444,282.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,835,819; losses paid, $1,691,637.

REAL ESTATE OWNED: The company owns its new home office building at 59-61 Broadway, Norwich, Conn., valued at $47,360. Net rents received last year, $2,185, expenses, $1,809, net income, $376.

MORTGAGE LOANS: There is one loan for $4,000, fully protected by property valued at $5,500. The company holds $3,500 of insurance on the building.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $147,800; State, County and municipal bonds, $50,500; other bonds, $48,513; stocks, $182,725; total, $429,538.

DIRECTORS: H. H. Gallup, S. A. Gilbert, J. K. Guy, W. F. Lester, C. R. Marvin, S. B. Palmer, F. A. Stevens, E. A. Tracy, O. E. Wulf, H. L. Bailey, A. M. Brown, C. F. Chandler.

FIELD MEN AND TERRITORY COVERED: Secretary acts as special agent and loss adjuster. The company operates in Conn. only and transacts fire insurance only.

NEWBURYPORT MUTUAL FIRE INSURANCE CO., Newburyport, Mass.

President, Wm. R. Johnson; Secretary, Greenleaf A. Johnson. Organized, 1829.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$49,188	$5,660	$43,459	$2,966	$6,503	$2,298	$3,220	$1,809	$7,327	$2,323
1922	52 662	6,081	46,519	3 259	6 277	1 708	3 202	3,446	8 256	1 695
1921	49,134	6,310	42,755	3,285	6,137	146	3,090	1,827	5,063	141

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$43,541	Losses unpaid	$39
Cash	5,055	Unearned prems	5,660
Interest	592	Other liabilities	30
		Total liabilities	$5,729
		Surplus	43,459
Total adm. assets	$49,188	Total	$49,188

Net amount of members' liability. December 31, 1923, $46 677.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $757,925, $11,669.

LOSSES PAID SINCE ORGANIZATION: $28,144.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $1,668; State, County and municipal bonds, $1,820; other bonds, $24,063; stocks, $15,990; total, $43,541.

DIRECTORS: Wm. R. Johnson, L. B. Cushing, Henry B. Little, N. N. Jones, L. H. Greeley, Geo. W. Richardson, John M. Bailey, Wm. T. Humphreys, E. F. Noyes, A. D. Merrill, C. A. Stockman, W. W. Coffin and F. B. Hubbard.

TERRITORY COVERED: Mass. only and writes fire insurance only.

NEW YORK CENTRAL MUTUAL FIRE INS. CO., Edmeston, N. Y.

President, C. T. Coats; Secretary, V. D. Robinson. Organized, 1899.

	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losse Incurre
1923	$124,256	$64,270	$57,701	$113,564	$122,656	$56,505		$50,047	$106,552	
1922	108,202	56,605	49,217	99,802	103,214	54,113		38,323	92,436	
1921	97,792	49,467	45,438	88,034	91,748	45,252		35,290	80,542	

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$3,700	Losses unpaid	$2,285
Bonds	91,420	Unearned prems	64,270
Cash	12,653		
Agents' balances	15 718	Total liabilities	$66,555
Interest	765	Surplus	57,701
Total adm. assets	$124,256	Total	$124,256

RISKS IN FORCE, DECEMBER 31, 1922: Fire, $19,460,080.

MORTGAGE LOANS: These 2 loans aggregate $3,700, and are protected by village and farm property valued at $8,500.

DIRECTORS: C. A. Talbot, Homer Underwood, V. D. Robinson, Wm. R. Lough, F. R. Thayer, Wm. B. Campbell, John L. Shaw, C. H. Chesebrough, A. P. Underwood, C. T. Coates, A. C. Morehouse.

FIELD MEN AND TERRITORY COVERED: E. L. Bouton, W. S. Robinson, for New York state. The company operates in N. Y. only.

MISCELLANEOUS: The law of 1900 allows co-operative companies seven years for the accumulation of reserve.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, Dedham, Mass.

President James Y. Noyes; Secretary, Theodore T. Marsh. Organized, 1825.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$793,740	$232,693	$552,746	$130,407	$171,611	$37,279	$56,423	$52,042	$145,744	$36,776
1922	795,754	224,206	563,006	122,518	162,221	46,502	52,633	49,332	148,467	46,227
1921	747,248	221,389	518,316	105,197	144,833	34,670	45,986	45,750	126,406	34,711

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$15,000	Losses unpaid	$4,049
Mortgage loans	15,000	Unearned prems	232,693
Bonds and stocks	728,375	Other liabilities	4,252
Cash	13,994		
Agents' balances	9,395	Total liabilities	$240,994
Interest and rents	10,702	Surplus	552,746
Other assets	1,274		
Total adm. assets	$793,740	Total	$793,740

Underwriting profit, $37,267; investment profit, $7,922.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $31 095,941, $454,185.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,739,505; losses paid, $1,625,990; dividends declared, cash, $2,316,936.

REAL ESTATE OWNED: Consists of the company's home office building, valued at $15,000. Rents received last year, $2,575; taxes and expenses, $2,074.

MORTGAGE LOANS: There are 6 loans aggregating $15,000, protected by property valued at $27.750, and on which the company holds $27,000 of insurance. Loans are mainly upon property situated in Dedham, Roxbury Dis., Mass. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $46,160; State, County and municipal bonds, $224,040; other bonds, $366,250; stocks, $91,925; total, $728,375.

DIRECTORS: J. Y. Noyes, A. P. French, H. M. Plimpton, C. P. Baker, J. H. Soliday, W. H. White, E. H. R. Revere, A. Churchill, R. E. Bullard.

TERRITORY COVERED: Mass., Conn., R. I. and Vt.

MISCELLANEOUS: Company transacts fire insurance only

NORTH DAKOTA MUTUAL FIRE INSURANCE COMPANY, Valley City, N. D

President, F. P. Mann; Secretary, D. W. Clark. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$87,913	$35,201	$47,377	$70,330	$84,923	$35,694	$20,938	$30,455	$87,087	$33,511
1922	88 470	27 060	52 831	67,186	82 168	34 670	21,734	29 605	86 009	34,670
1991	93,781	38,401	51,663	75,252	88,444	41,386	.....	22,009	63,395	42,091

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$54,159	Losses unpaid	$3,256
Bonds	2,600	Unearned prems	35,201
Cash	17,829	Borrowed money	2,079
Agents' balances	9,238		
Interest	3,587	Total liabilities	40,536
Other assets	500	Surplus	47,377
Total adm. assets	$87,913	Total	$87,913

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $4,505,659, $88,002.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,056,769; losses paid, $460,587; dividends declared, cash, $236,245.

MORTGAGE LOANS: There are 17 loans, all on North Dakota real estate, aggregating $54,159, valued at $166,400, on which the company holds $35,850 of fire insurance. On December 31, last, the total interest past due was $1,925.

TERRITORY COVERED: Licensed in N. D. only, and writes only fire insurance.

NORTHERN NECK MUTUAL FIRE ASSOCIATION, Irvington, Va.

Secretary, W. Rowe.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$71,551	.....	$69,292	$36,963	$39,864	$40,510	$1,000	$59,632	$101,142	.....
1922	55,273	.....	51,972	27,263	29,547	28,655	.....	27,415	56,070	28,655

NORTHWESTERN MUTUAL FIRE ASSOCIATION, Seattle, Wash.

President, F. J. Martin; Secretary, M. D. L. Rhodes. Organized, 1901.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,491,843	$1,759,692	$256,168	$3,055,770	$3,152,723	$1,313,034	$679,196	$940,687	$2,932,917	$1,216,300
1922	2,196,448	1,687 057	174 259	2,875 408	3,010 103	1,138 551	732 074	877 384	2,748 009	1,194,150
1921	1,959,892	1,199,675	546,563	2,348,825	2,443,343	743,422	706,750	784,020	2,234,192	770,047

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$4,740	Losses unpaid	$119,008
Mortgage loans	65,450	Unearned prems	1,759,692
Bonds	1,619,670	Other liabilities	356,975
Cash	315,360		
Agents' balances	437,247	Total liabilities	$2,235,675
Interest and rents	25,516	Surplus	256,168
Other assets	23,860		
Total adm. assets.	$2,491,843	Total	$2,491,843

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $2,767,420, $1,192,385; motor vehicle, $281,145, $93,449; tornado, $7,205, $413.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $257,241,958, $3,090,599; motor vehicle, $9,013,121, $262,119; tornado, $1,305,998, $9,237; unclassified, effective prior to January 1, 1921, $970,901, $22,948.

BUSINESS SINCE ORGANIZATION: Premiums received, $19,355,234; losses paid, $6,423,564; dividends declared, cash, $5,031,880.

REAL ESTATE OWNED: The company owns lots in Bellingham, Wash., valued at $300, and Seattle residence property sold on contract; balance unpaid, $4,740; taxes and expenses, $487.

MORTGAGE LOANS: There are 20 loans, aggregating $65,450 on improved properties in Seattle, valued at $169,750, and on which the company holds $95,750 insurance. There was $813 of interest past due on December 31, last.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $455,530; State, County and municipal bonds, $996,916; other bonds, $167,224; total, $1,619,670.

DIRECTORS: F. J. Martin, M. D. L. Rhodes, Corwin S. Shank, F. A. Ernest, J. H. Edwards.

TERRITORY COVERED: The company is licensed in Ariz., Ark., Cal., Colo., Conn., Del., D. C., Ga., Ida., Ill., Ind., Ia. Kan., Ky., Me., Md., Mass., Mich., Minn., Miss., Mo., Mont., Neb., N. H., N. J., N. Y., N. C., O., Okla., Ore., Tex., Tenn., Pa., R. I., Utah, Vt., Va., Wash., W. Va., Wis., Wyo., S. C., and in all provinces of Canada.

HISTORICAL DATA

This company was organized and began business, April 24, 1901. The company absorbed the business of the Retail Merchants Mutual Fire Insurance Co., of Saskatchewan, in December, 1920, and to conform with the insurance requirements in Canada, continued to maintain an office at Hamilton, Ontario, for the handling of Canadian business. Convention examination as of June 30, 1923, by departments of Idaho, Ohio, Ore., Utah, Wash. and Wyo. Deposits in States: Washington, $250,000; Georgia, $10,000, and a special deposit in Canada.

ADMINISTRATION AND REPUTE: This company is well managed and following a definite schedule of expansion is now writing a substantial volume of business in 40 of the United States, the District of Columbia and throughout Canada. Premium income has advanced steadily in recent years, all business now being written on the cash plan. Underwriting and investment results for the last five years: 1923, underwriting profit, $725,352; investment profit, $64,679; 1922, underwriting profit, $432,991; investment profit, $90,113; 1921, underwriting profit, $671,987; investment profit, $81,754; 1920, underwriting profit, $618,496; investment profit, $35,153; 1919, underwriting profit, $492,742; investment profit, $31,103. Expenses and losses have averaged below normal. Investments are very well secured and of high grade. The company's rate of dividend as reported in the last departmental examination, varies from 25% to 40% of the premium, according to classification.

BOARD MEMBERSHIPS: Associated Lumber Mutual Insurance Companies and the Improved Risk Mutuals.

CLASSES OF INSURANCE WRITTEN: Motor vehicle, fire, tornado and windstorm.

NORTHWESTERN MUTUAL FIRE INSURANCE COMPANY
Duluth, Minn.

President, R. W. Hitchcock; Secretary, Alex. L. Gerry. Organized, 1918.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$15,591	$2,707	$12,476	$7,318	$9,087	$1,458	$782	$6,795	$9,035	$1,483
1922	14,748	1,761	11,715	4,328	7,071	1,286	764	4,821	6,871	1,275

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$12,263	Losses unpaid	$39
Cash	2,551	Unearned prems	2,707
Agents' balances	598	Other liabilities	369
Interest	179		
		Total liabilities	$3,115
		Surplus	12,476
Total adm. assets.	$15,591	Total	$15,591

Underwriting profit, $954; investment profit, $579.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $675,798, $23,693; unclassified, effective prior to January 1, 1921, $671,412, $20,611.

BUSINESS SINCE ORGANIZATION: Premiums received, $21,174; losses paid, $3,334; dividends declared, cash, $2,085.

BONDS AND STOCKS OWNED. (Market Values): State, County and municipal bonds, $1,860; other bonds, $8,366; stock, $2,037; total, $12,263.

DIRECTORS: R. W. Hitchcock, F. H. Holladay, R. W. Marshall, A. L. Gerry, B. B. Beale, S. S. Blacklock.

TERRITORY COVERED: Operates in Minn. only and writes only fire insurance.

NORWEGIAN MUTUAL FIRE INSURANCE COMPANY
Cottonwood, Minn.

President, H. G. Ogden; Secretary, A. E. Anderson. Organized, 1879.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$62,993	.....	$59,673	$22,731	$26,109	$22,014	.....	$15,587	$37,601	$22,014
1922	54,175	.....	.....	28,039	.....	33,541	.....	5,384	38,925	.....
1921	81,435	.....	.....	.....	16,558	9,537	.....	12,307	21,844	.....

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $13,471,710.

OHIO FARMERS INSURANCE COMPANY, Leroy, O.

President, F. H. Hawley; Secretary, D. W. Crane; Assistant Secretary and Managing Underwriter, N. R. Chalfant; Assistant Secretaries G. S. Valentine, D. S. Reynolds. Organized, 1848.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$4,840,454	$3,648,707	$967 855	$3,166,201	$3,374,983	$1,854,404	.....	$1,532,861	$3,387,265	$1,759,772
1922	4,854,098	3,537,729	1,077,789	2,915,502	3,113,687	1,939,276	.....	1,386,985	2,326,261	1,772,768
1921	5,088,395	3,561,899	1,166,535	2,939,558	3,150,563	1,848,168	.....	1,356,667	3,204,835	1,846,631

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$385,432	Losses unpaid.....	$174,477
Mortgage loans.....	2,187,726	Unearned prems....	3,648,707
Collateral loans.....	200,184	Other liabilities....	49,415
Bonds and stocks...	736,850		
Cash.....	746,033	Total liabilities...	$3 872,599
Agents' balances....	486,374	Surplus.....	967,855
Interest and rents...	83,163		
Other assets.....	14,692		
Total adm. assets.	$4,840,454	Total.....	$4,840,454

See Department of Year Book: Classification of Premiums, and Losses.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31-1923: Fire, $649,024,255, $5,708,347; motor vehicle, $15,753, 954, $134,736; inland navigation and transportation, $13,753,382, $172,293; tornado, $137,402,541, $692,090; hail, $4,464,585, $6,284; sprinkler leakage, $648,680, $2,477; riot, civil commotion and explosion $3,289,071, $3,259; unclassified, effective prior to January 1, 1921, $19,871,906, $213,584.

BUSINESS SINCE ORGANIZATION: Premiums received, $54,593,556; losses paid, $31,620,319.

REAL ESTATE OWNED: Comprises company's home office building, book value, $145,000; a hotel property, book value, $114,150; a dwelling in East Cleveland worth $3,885; and five Le Roy, O., properties, book value, $122,402.

MORTGAGE LOANS: There are loans aggregating $2,187,-726, on first-class real estate conservatively estimated and located in the most prosperous part of Ohio. They range in amount from $300 to $80,000. There was $23,223 of interest past due on December 31, last.

COLLATERAL LOANS: There are 3 loans aggregating $3,650 on high class industrial securities and government bonds valued at $4,531.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $266,860; State, County and municipal bonds, $68,040; other bonds, $356,600; stocks, $45,350; total, $736,850.

DIRECTORS: N. R. Chalfant, B. McDowell, J. W. Crooks, E. A. Bowman, F. H. Hawley, A. I. Vorys, W. E. Haines, Price Russell, J. E. Waite.

FIELD MEN AND TERRITORY COVERED: R. B. Hout, special agent for northern Ohio; B. J. Long, special agent for northwest Ohio; J. T. Robinson, special agent for southeast Ohio; E. L. Green, special agent for southeast Ohio; D. B. Flory, special agent for western Ohio; O. G. Hesselgren, special agent for southwest Ohio; R. D. Kirkpatrick, state farm specialist for Ohio; Allen E. Webb, special agent for southern Indiana; E. A. Loop, special agent for northern Indiana; R. V. Hasen, state agent for Illinois; W. A. Henriksen, state agent for Wisconsin; Clem Nyberg, state agent for Iowa; L. B. Terry, state agent for Michigan; Wm. M Wakeman, Jr., special agent for New York; A. I. Richardson, special agent New England; Edward Hodgdon, special agent for west Pennsylvania; Harry A. Marsh, special agent for east Pennsylvania and New Jersey; E. R. Shultz & Co., Philadelphia, Pa., general agents for New York, New Jersey, Pennsylvania, Maryland, Rhode Island, Massachusetts and Connecticut; Wm. L. Perrin & Son, New York, N. Y., agent for Metropolitan District. The company operates in Cal., Conn., D. C., Ill., Ind., Ia., Kans., Md., Mass., Mich., Minn., Mo., Nebr., N. J., N. Y., N. D., O., Pa., R. I., S. D. and Wis.

HISTORICAL DATA

This company was organized and began business, 1848, in Ohio. In 1919, all of the company's New England business was reinsured in the National Liberty Insurance Company of America, New York. Special deposit in Ohio, $210,000.

ADMINISTRATION AND REPUTE: This company has been well managed and for the greater part of its career has shown annual profits from successful operation. In the last few years, however, underwriting losses were recorded, though investment gains were satisfactory. Largest amount insured in one hazard, gross, $25,000; net, $15,000. Underwriting and investment results in recent years: 1923, underwriting loss, $312,806; investment profit, $162.467; 1922, underwriting loss, $196,297; investment, profit, $107,551; 1921, underwriting loss, $229,191; 1920, underwriting loss, $478 183; investment profit, $140,165; 1919, underwriting profit, $21,310; investment profit, $50,359. The company's investments are well secured and of high grade. It has an estimable loss paying reputation.

BOARD MEMBERSHIPS: National Board of Fire Underwriters, Western Insurance Bureau.

CLASSES OF INSURANCE WRITTEN: Fire, farm, explosion, hail, inland marine, lightning, rent, sprinkler leakage, tornado and windstorm, use and occupancy, and reinsurance.

OHIO HARDWARE MUTUAL INSURANCE COMPANY, Coshocton, O.

President, J. P. Duffy; Secretary, G. M. Gray. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$378,553	$195,169	$161,448	$363,874	$377,241	$152,221	$109,404	$62,932	$324,557	$156,159
1922	324,332	154,285	160 302	295,959	308 373	101,789	100 280	49,161	251,231	98,495
1921	268,768	111,103	139,439	227,754	240,701	56,835	85,633	41,193	183,661	59,485

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$302,306	Losses unpaid.....	$15,426
Cash.....	8,926	Unearned prems....	195,169
Agents' balances....	61,431	Other liabilities....	6,510
Interest.....	3,006		
Other assets.....	2,884	Total liabilities...	$217,105
		Surplus.....	161,448
Total adm. assets.	$378,553	Total.....	$378.553

Underwriting profit, $98,940; investment profit, $11,609.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire $359,934, $150,295; motor vehicle, $429, $17; tornado, $3,495, $143; sprinkler leakage, $16, $15.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER, 31, 1923: Fire, $28,284,104, $377,648, $1,285,631; motor vehicle, $30,150, $418, $1,254; tornado, $670,825, $3,478 $11,433; sprinkler leakage, $5,000, $16, $48.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,746,279; losses paid, $623,108; dividends declared, cash, $478,-809.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $278,288; State, County and municipal bonds, $24,018; total, $302.306.

DIRECTORS: J. P. Duffy, D. C. Thompson, G. M. Gray, H. C. Wiseman, P. G. Wuertz.

TERRITORY COVERED: The company is licensed in Colo., D. C., Ga., Ill., Ind., Ia., Kans., Mass., Mich., Nebr., N. Y., N. C., O., Pa., Tex., Wash. and W. Va.

OHIO MILLERS MUTUAL FIRE INSURANCE COMPANY, Canton, O.

President, J. C. Adderly; Secretary and Treasurer, John W. Ott. Organized, 1886.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$774,137	$294,251	$322,754	$482,367	$550,165	$1,212,449	.....	$276,840	$1,489,289	$960,603
1922	1,774,933	849,770	510,046	1,539,002	1,637,767	1,640,105	.....	360,509	2,000,614	1,603,849
1921	2,104,120	874,680	804,572	1,567,705	1,669,495	1,432,929	.....	369,714	1,802,643	1,476,103

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$49,000	Losses unpaid.....	$99 350
Bonds and stocks...	462,060	Unearned prems....	294,251
Cash.....	228,161	Other liabilities....	57,782
Agents' balances....	27,169		
Interest.....	3,394	Total liabilities...	$451,383
Other assets.....	4,353	Surplus.....	322,754
Total adm. assets.	$774,137	Total.....	$774,137

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $47,726,014, $586,809, $837,677; unclassified, effective prior to January 1, 1921, $121,800, $2,016.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,679,593; losses paid, $11,723,765.

MORTGAGE LOANS: There are 4 loans aggregating $49,350 on property in Canton, valued at double the amount loaned thereon, on which the company holds ample of insurance. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $245,000; State, County and municipal bonds, $73,000; stocks, $144,060; total, $462,060.

DIRECTORS: Wm. H. Clark, J. C. Adderly, Cyrus S. Coup, L. A. Mennel, H. M. Allen.

TERRITORY COVERED: Ala., Ill., Ind., Kan., Ky., Mass., Mich., Minn., Mo., Mont., Nebr., N. Y., N. D., O., Okla., Ore., Pa., S. D., Tenn., Tex., Wash. and Wis.

MISCELLANEOUS: Largest amount insured in one hazard gross, $30,000; net, $20,000. Writes fire insurance and tornado

OHIO MUTUAL INSURANCE COMPANY, Salem, O.

President J. R. Vernon; Secretary, J. Ambler. Organized 1876.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$409,671	$86,627	$295,015	$161,701	$181,075	$82,653	$39,804	$41,275	$186,732	$77,411
1922	417,483	96,389	296,727	163,988	180,379	68,979	40,593	38,563	168,745	72,576
1921	397,264	93,643	282,722	167,309	183,039	64,374	43,442	65,984	173,797	67,362

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$8,000	Losses unpaid.....	$11,615
Mortgage loans.....	16,800	Unearned prems....	86,627
Bonds and stocks...	353,850	Other liabilities....	16,414
Cash.....	9,406		
Agents' balances....	18,714	Total liabilities...	$114,656
Interest and rents...	2,891	Surplus.....	295,015
Other assets.....	10		
Total adm. assets.	$409,671	Total.....	$409,671

Underwriting profit, $30,441; investment profit, $16,465.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $19,111,641, $169,357, $471,455.

BUSINESS SINCE ORGANIZATION: Premiums received, $3 081,062; losses paid, $1,562,153; dividends declared, cash, $255,160.

REAL ESTATE OWNED: Consists of lot 23 x 197 feet, south side of East Main St., Salem, O., cost $2,520, and 3-story brick building thereon built by company, cost $6,464. Value of property considerably over cost. Net rents received in 1915, $440; in 1917, $407; in 1918, $821; in 1919, $518; in 1920, $1,182; in 1921, $262; in 1922, $767; in 1923, $750.

MORTGAGE LOANS: The company holds 2 mortgages of $15,000 and $1,800, on a Salem, O., mercantile building valued at $36,500. No interest was past due on December 31, last.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $203,940; State, County and municipal bonds, $106,645; other bonds, $4,900; stocks, $38,365; total, $353,850

DIRECTORS: J. R. Vernon, Hon. Henry Bohl, H. M. Silver L. H. Brush J. Ambler, F. R. Pow and D. B. McCune.

TERRITORY COVERED: Ill., Ind., Mass., N. J., N. Y., O., Pa., S. C., Va. and Mich.

MISCELLANEOUS: The company reorganized January 1, 1913, on contingent liability basis, writing cash premiums with legal reserve and paying dividends to policyholders. Largest amount insured in one hazard, gross, $10,000; net, $10,000. Transacts fire insurance only.

OHIO UNDERWRITERS MUTUAL FIRE INSURANCE CO., Van Wert, O.

President, C. A. L. Purmort; Secretary-Manager, C. M. Purmort; Assistant Secretaries ,L. G. Purmort and G. A. Berger. Organized, 1903

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$282,179	$108,648	$157,055	$214,402	$224,702	$104,673	$44,752	$58,201	$207,626	$99,817
1922	266,920	90,829	157,646	176,604	186,019	65,470	37,693	43 395	146,558	70,286
1921	225,573	77,867	136,713	153,128	160,599	57,574	32,743	41,129	131,446	59,627

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$12,500	Losses unpaid	$9,165
Bonds	217,946	Unearned prems	108,648
Cash	8,584	Other liabilities	7,311
Agents' balances	40,974		
Interest	2,175	Total liabilities	$125,124
		Surplus	157,055
Total adm. assets.	$282,179	Total	$282,179

Underwriting profit, $36,413; investment profit, $7,749.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $214,402, $103,199.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $20,205,931, $217,296.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,209,073; losses paid, $474,111; dividends declared, cash, $181,083.

MORTGAGE LOANS: There are 3 loans aggregating $12,500 on property in Van Wert, O., valued at $26,700.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $211,946; State, County and municipal bonds, $6,000; total, $217,946.

DIRECTORS: C. A. L. Purmort, H. M. Gleason, G. A. Berger, C. M. Purmort, C. V. Hoke, Jas. S. Kemper, B. C. Coleman.

FIELD MEN AND TERRITORY COVERED: G. A. Berger, special agent; L. G. Purmort, Van Wert, O., special agent for O. Company operates in D. C., Ill., Ind., Mich., Minn., N. Y., O., Pa., W. Va. and Wis.

MISCELLANEOUS: The company pays a 30% dividend to its participating policyholders. It transacts fire and lightning insurance.

OREGON FIRE RELIEF ASSOCIATION, McMinnville, Ore.

President, B. F. Rhodes; Vice-President, E. Northrup; Secretary, W. C. Hagerty. Organized, 1894.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$506,320	$361,973	$136,009	$338,824	$368,746	$197,586	.....	$158,048	$355,634	$189,003
1922	492,783	328,222	149,220	256,003	349,926	253,544	.....	128,697	382,241	252,187
1921	541,108	208,287	314,314	248,224	274,673	110,744	983	119,114	230,841	110,470

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$63,310	Losses unpaid	$3,600
Mortgage loans	8,000	Unearned prems	361,973
Bonds and stocks	380,261	Other liabilities	4,738
Cash	8,690		
Agents' balances	40,013	Total liabilities	$370,311
Interest and rents	6,046	Surplus	136,009
Total adm. assets.	$506,320	Total	$506,320

DIRECTORS: H. H. Hewitt, Chas. Cleveland, Wm. Merchant, B. F. Rhodes, J. H. Nelson, T. B. Kay.

FIELD MEN AND TERRITORY COVERED: C. C. Brawner, Oakland, Cal., special agent for Cal. The company operates in Cal. and Ore.

OTSEGO MUTUAL FIRE INSURANCE COMPANY
Burlington Flats, N. Y.

President, J. D. Fitch; Secretary, E. W. Wright. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$81,831	$46,884	$27,096	$84,236	$90,298	$59,106	.....	$35,663	$94,769	.....
1922	89,397	41,825	39,960	77,588	82,742	39,182	.....	29,934	69,116	$39,182
1921	75,193	39,232	33,076	71,199	74,119	42,539	.....	27,663	70,202	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$10,000	Losses unpaid	$5,851
Bonds and stocks	54,105	Unearned prems	46,884
Cash	6,565	Other liabilities	2,000
Agents' balances	10,370		
Interest	791	Total liabilities	$54,735
		Surplus	27,096
Total adm. assets.	$81,831	Total	$81,831

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $14,383,831, $115,739.

MORTGAGE LOANS: These loans range from $500 to $3,000 on Otsego and Sullivan County property, valued at $10,000.

DIRECTORS: M. K. Hume, E. Bolton, E. W. Wright, C. M. Fish, J. D. Fitch, E. I. Johnson, W. R. Fitch, C. H. Fitch, F. L. Day, A. D. Burdick, J. E. Reynolds.

FIELD MEN AND TERRITORY COVERED: Thomas Carroll, special agent, Westernville, N. Y. The company operates in New York state only.

MISCELLANEOUS: The law of 1910 allows co-operative companies seven years to gradually accumulate a reserve. This company has amount required for reserve and $43,283 surplus to policyholders. Transacts automobile, farm, fire, flood, lightning, tornado and windstorm.

PAPER MILL MUTUAL INSURANCE COMPANY, Boston, Mass.

President and Treasurer, D W. Lane; Secretary and Assistant Treasurer, George H. Gibson. Organized, 1886.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$701,317	$303,372	$393,328	$487,039	$520,907	$16,937	$425,603	$53,023	$478,626	$17,008
1922	672,166	284,738	383,233	463,248	496,738	24,116	443,695	37,107	504,918	25,361
1921	658,796	306,669	347,377	483,044	514,058	12,770	471,531	38,222	522,523	11,377

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$603,630	Losses unpaid	$3,517
Cash	70,903	Unearned prems	303,372
Agents' balances	18,067	Other liabilities	1,100
Interest	8,717	Total liabilities	$307,989
		Surplus	393,328
Total adm. assets.	$701,317	Total	$701,317

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $487,039, $15,294; tornado, $214; sprinkler leakage, $1,141.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $85,408,649, $599,550, $2 997,748; unclassified, effective prior to January 1, 1921, $38,350, $257, $1,286.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,185,163; losses paid, $444,226; dividends declared, cash, $4,-867,597.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $168,760; State, County and municipal bonds, $689,000; other bonds, $348,270; stocks, $17,700; total, $603,630.

DIRECTORS: George W. Wheelwright, Roland W. Toppan, A. H. Lowe, R. P. Snelling, Ellison A. Smyth, Waldo E. Pratt, David W. Lane, Albert L. Scott, Harry L. Bailey, H. DeForest Lockwood, Charles Walcott, Nathaniel F. Ayer Howard S. O. Nichols and Walter C. Heath.

TERRITORY COVERED: Company is licensed in all the states of the United States and in Canada.

HISTORICAL DATA

This company was organized in Massachusetts and began business April 1, 1887. It is executively allied with the Mutual Boiler Insurance Co. of Boston.

ADMINISTRATION AND REPUTE: This company does fair volume of business insuring high class manufacturing property from loss by fire and sprinkler leakage and doing a considerable business also in windstorm and use and occupancy. Largest amount insured in one hazard, $100,000. Business has been generally profitable, underwriting and investment results of the last five years being as follows: 1923, underwriting profit, $416,715; investment profit, $18,984; 1922, underwriting profit, $424,364; investment profit, $55,188; 1921, underwriting profit, $448,592; investment profit, $56,310; 1920, underwriting profit, $430,394; investment profit, $15,588; 1919, underwriting profit, $432,094; nvestment profit, $12,332. The company has built up a substantial surplus and has made excellent returns of dividends to its members. Its investments are high grade and well secured. Members' assessment liability is provided for by charter as five times the amount of the annual cash premium. No assessments have ever been necessary.

BOARD MEMBERSHIPS: Associated Factory Mutual Fire Insurance Companies.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage and use and occupancy.

PAWTUCKET MUTUAL FIRE INSURANCE COMPANY, Pawtucket, R. I.

President, A. A. Mann; Secretary, Frank Bishop; Assistant Secretary, E R. Horton. Organized, 1848.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,073,012	$607,942	$340,821	$691,034	$732,207	$310,872	$97,712	$252,811	$661,395	$299,484
1922	1 017,561	546 502	392 528	588 202	629,424	299 175	84,809	215 654	599 638	300,378
1921	960,070	511,687	380,390	552,463	589,627	173,839	80.488	207,910	462,237	207,991

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$44,640	Losses unpaid	$55,431
Mortgage loans	11,500	Unearned prems	607,942
Bonds and stocks	871,676	Other liabilities	68,818
Cash	49,314		
Agents' balances	84,780	Total liabilities	$732,191
Interest and rents	9,342	Surplus	340,821
Other assets	1,760		
Total adm. assets.	$1,073,012	Total	$1,073,012

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $562,471, $269,360; motor vehicle, $124,968, $34,009; sprinkler leakage, $3,595.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $79,965,400, $941,854; motor vehicle, $5,240,885, $121,757; sprinkler leakage, $531,176, $3,806; unclassified, effective, prior to January 1, 1921, $8,223,356, $95,405.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,579,133; losses paid, $2,607,635; dividends declared, cash, $1,373,736.

REAL ESTATE OWNED: Consists of company's office building, including lot at 25 Maple St., which cost $36,444.

MORTGAGE LOANS: There are 6 loans aggregating $11.500, all of which are protected by city dwellings in Pawtucket, Central Falls and the Masonic Temple, Pawtucket. The company holds $20,500 insurance on the buildings.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $425,410; State, County and municipal bonds, $196,270; other bonds, $209,656; stocks, $40,340; total, $871,676.

DIRECTORS: Frederic W. Easton, J. Milton Payne, Charles M. Miller, George T. Greenhalgh, James L. Jenks, A. E. Jencks, Adam A. Sutliffe, Joseph W. Freeman, Charles S. Foster, Chester A. Moffett, F. R. Mason.

TERRITORY COVERED: John W. Porter, special agent for Mass., R. I. and Conn. Company operates in Ark., Colo., Conn., Del., D. C., Ill., Ind., La., Me., Md., Mass., Mich., Mont., N. H., N. J., N. Y., O., Pa., R. I., Vt. and Wis.

HISTORICAL DATA

This company was organized under the laws of Rhode Island, and began business in February, 1849. Conflagration loss: Chelsea, 1908, $11,500; Salem, 1914, $10,500.

ADMINISTRATION AND REPUTE: This company is well managed and has been successful with underwiriting and investment results in the last five years as follows: 1923, underwriting profit, $68,189; investment profit, $24,361; 1922, underwriting profit, $33,297; investment profit, $64,902; 1921, underwriting profit, $55,148; investment profit, $73,480; 1920, underwriting profit, $69,525; investment profit, $7,772; 1919, underwriting profit, $102,138; investment profit, $10,616. The company has built up a substantial surplus and made excellent returns to members. Subscribers are liable to assessment which is fixed at an amount equivalent to the annual premium, but no levy of assessment has ever been necessary. Expense ratio is about normal. Loss ratio below normal. The company's investments are high grade and well secured. Largest amount insured in one hazard, gross, $100,000; net, $15,000.

CLASSES OF INSURANCE WRITTEN: Fire, motor vehicle, sprinkler leakage, inland navigation and transportation, use and occupancy.

PENN MUTUAL FIRE INS. CO. OF CHESTER CO., West Chester, Pa.

President, J. Howard Lumis; Secretary, Paul W. Pearson. Organized, 1867.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$212,681	$161,913	$42,558	$258,073	$278,820	$172,222	.....	$97,845	$270,067	$162,228
1922	203,928	150,941	48 645	254,391	271,753	159,453	.....	92,320	251 773	161,227
1921	184,948	134,588	50,360	207,758	219,241	100,474	.....	74,577	175,051	96,550

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$20,000	Losses unpaid	$2,424
Bonds and stocks	146,970	Unearned prems	161,913
Cash	23,418	Other liabilities	5,786
Agents' balances	46,243		
Other assets	6,050	Total liabilities	170,123
		Surplus	42,558
Total adm. assets	$212,681	Total	$212,681

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $254,946, $161,065; tornado, $3,127, $3,081.

REAL ESTATE OWNED: This company owns its own office-building valued at $20,000. Taxes and expenses last year, $441; rents received, $2,400.

DIRECTORS: J. Howard Lumis, E. I. Griffith, Aldes J. Bernhart, F. S. Brown, Sylvester H. Orr, William C. Andrews, T. Norman Pyle, William E. Pitt, Ernest Harvey, Paul W. Pearson, Stephen L. Moore, J. P. Lambarn.

TERRITORY COVERED: Company operates in Md., and Pa.

PENNSYLVANIA LUMBERMENS MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, E. F. Henson; 1st Vice-President, R. Torpin; 2nd Vice-President, W. H. Smedley; Secretary, Harry Humphreys; Treasurer, James S. Young; Manager and Assistant Secretary, Justin Peters. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,948,605	$474,462	$1,422,585	$974,727	$1,101,051	$469,398	$347,223	$203,266	$1,019,887	$462,468
1922	1,891,612	422,550	1,413 150	854,948	955,782	301,068	329 462	184,557	815,087	289,869
1921	1,683,116	407,471	1,212,249	835,289	932,406	294,506	340,816	172,748	808,070	307,774

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$103,703	Losses unpaid	$33,856
Mortgage loans	282,000	Unearned prems	474,462
Bonds and stocks	1,376,838	Other liabilities	17,702
Cash	114,574		
Agents' balances	41,220	Total liabilities	526,020
Interest and rents	30,270	Surplus	1,422,585
Total adm. assets	$1,948,605	Total	$1,948,605

See Department of Year Book; Classification of Premiums and Losses.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $52,642,594, $748,924, $2,846,934.

REAL ESTATE OWNED: Company purchased an office site at a cost of $147,203 carried at $103,703.

MORTGAGE LOANS: There are 10 loans of $3,500 each protected by property situated 4713 Windsor ave., Philadelphia, and 5214-20, 5228-32 and 5238-42 Schuyler St., one of $12,000 on 1539-45 N. Randolph St.; one of $2,500 on 5005 N. 16th St., Philadelphia, 4 of $1,500 each on 2810, 2834, 2838 and 2840 W. Wishart St.; 1 of $75,000 on Pier 52, North Wharves, 1147-1151 Beach St., valued at $102,500; 14 of $1,800, 4 of $2,000 and 2 of $2,500 on various houses from 2018-2048 W. Conlyn St., Philadelphia, Pa.; 4 of $1,800 and 1 of $2,500 on 5746-8, 5759-61, 5742 N. Woodstock St., Philadelphia, Pa.; 16 of $1,800 on dwellings numbered between 5714-49 N. Lambert St., Philadelphia, Pa.; 1 of $17,000 on 26 S. 7th St., and 1 of $27,000 on 6th and Bucks Sts.; 1 of $75,100. Total amount of loans aggregate $282,000. Company holds $242,400 of fire insurance on buildings, and the properties are valued at $665,750, while the total amount loaned is $269,600. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED. (Market Values): Municipal bonds, $71,130; other bonds, $1,273,340; stocks, 32,368; total, $1,376,838.

DIRECTORS: Jno. E. DuBois, Wm. H. Judd, Edward F Henson, Harry Humphreys, Hugh McLean, J. Peters, Philadelphia, Pa., A. W. Robinson, C. Frank Williamson, William Henry Smedley, Richard Torpin, T. Atkins Murphy, F. M. Dain, Edward B. Malone.

FIELD MEN AND TERRITORY COVERED: Donald B Morrow, Fort Smith, Ark., for Ark.; Guy L. Dartnell, Los Angeles' Cal., for Cal.; James D. Shute, Hartford, Conn., for Conn.; J. L Riley & Co., Atlanta, Ga., for Ga.; Charles R. Sackett, Peoria, Ill., and James S. Kemper, Chicago, Ill., for Ill.; F. B. Fowler, Indianapolis, Ind., for Ind.; Robert S. Somerville, Des Moines, Ia., for Ia.; Lowell A. Smart, Topeka, Kan., for Kans.; L. F. Worland, Louisville, Ky., and William Cunningham, Winchester, Ky., for Ky.; John L. Fears, Lake Charles, La., for La.; Harry M. Stone, E Otisfield, Me., for Me.; Gale & Stone, Boston, Mass., for Mass.; Milton H. Blankenhagen, Lansing, Mich. and James H. Settle, Jr., Detroit, Mich., for Mich.; Roy J. Parke, Minneapolis, Minn., for Minn.; I. G. Saltmarsh, Kansas City, Mo., for Mo.; Harry C. Brunel, Concord, N. H., for N. H.; Albert H. Charman, Camden, N. J., for N. J.; Joseph C. Ford, Philadelphia, Pa., Newton B. Morrell, Philadelphia, Pa., Paul S. Settle, Philadelphia, Pa., for Pa.; John C. Artz, Rochester, N. Y. and Louis A. Wilson, New Rochelle, N. Y., for N. Y.; J. C. Bagg, New Bern, N. C. for N. C.; The Interstate Mutual Insurance Agency Co., Mansfield, O., for O.; Henry W. Forline, Oklahoma City, Okla. for Okla.; The Martin General Agency, Portland, Ore., for Ore.; Everett Van Matre, Memphis, Tenn. for Tenn.; O. H. Reinhardt, Dallas, Tex., for Tex.; Julius A. Houghton, Northfield, Vt. for Vt.; James F. Minor, Charlottesville, Va. for Va.; The Martin General Agency, Seattle, Wash., for Wash.; Fred W. Skinner, New Martinsville, W. Va., for W. Va.; Francis A. Federer, Milwaukee, Wis., and Charles S. Somerville, Milwaukee, Wis., for Wis. The company is licensed in Ark., Cal., Conn., Ga., Ind., Ill., Ia., Kans., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., N. H., N. J., N. Y., N. C., Ohio, Okla., Ore., Pa., S. C., Tenn., Tex., Vt., Va., Wash., W. Va., Wis.

HISTORICAL DATA

This company was organized under the laws of Pennsylvania, February 26, 1895, for the purpose of insuring lumber and woodworking risks. Following a definite schedule of expansion the company's operations have grown to cover at the present time thirty-three of the United States. Special deposit: Georgia, $10,000.

ADMINISTRATION AND REPUTE: The company has been well managed and its operations have been profitable as may be observed in the following results from recent years of underwriting and investment; 1923, underwriting profit, $257,411, investment profit, $74,246; 1922, underwriting profit, $364,459, investment profit, $165,903; 1921, underwriting profit, $356,905, investment profit, $112,270; 1920, underwriting profit, $381,856, investment profit, $65,510; 1919, underwriting profit, $346,615, investment profit $35,075. Liberal dividends have been paid to member policyholders and the company has built up a substantial surplus. Largest amount insured in one hazard, $25,000. No assessments have ever been levied but members are liable to assessment of an amount equal to three times the annual premium. The company has securities of high grade. Expense ratio has been moderate and loss ratio also below average.

CLASSES OF INSURANCE WRITTEN: Fire insurance.

PENNSYLVANIA MILLERS MUTUAL FIRE INSURANCE COMPANY, Wilkes-Barre, Pa.

President, Asher Miner; Vice-President, Landis Levan; Treasurer, Griffith Ellis; Secretary, J. Hoffa. Organized, 1887.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,531,266	$531,043	$877,579	$862,147	$920,237	$477,223	$51,823	$293,788	$822,834	$441,999
1922	1,443,911	448,590	845,957	807,713	866,352	593,755	49,936	272,167	915,858	587,901
1921	1,470,692	440,203	885,823	690,914	748,040	386,693	.....	248,784	635,477	421,370

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,358,204	Losses unpaid	$88,644
Cash	102,778	Unearned prems	531,043
Agents' balances	50,469	Other liabilities	34,000
Interest	17,532		
Other assets	2,283	Total liabilities	653,687
		Surplus	877,579
Total adm. assets.	$1,531,266	Total	$1,531,266

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $860,087, $468,517; motor vehicle, $56, $3; tornado,$1,454, $168; sprinkler leakage, $306, $27; riot, civil commotion and explosion, $245, $3.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $82,497,494, $920,191, $585,101, motor vehicle, $5,637, $55; tornado, $388,343, $1,900; sprinkler leakage, $97,382, $346; riot, civil commotion and explosion, $129,240, $266; unclassified, effective prior to Jan. 1, 1921, $6,880,999, $99,823, $173,212.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,085,963; losses paid, $3,312,900; dividends declared, cash, $4,499,415.

BONDS OWNED, (Market Values): U. S. Gov't bonds, $655,000; State, County and municipal bonds, $500,885; other bonds, $202,319; total, $1,358,204.

DIRECTORS: Asher Miner, Landis Levan, Griffith Ellis, B. F. Isenberg, John D. Greybill, E. S. Millard, A. T. Collins, George V. Dayton, John Hoffa.

TERRITORY COVERED: Cal., Colo., Conn., Del., D. C., Ga., Ida., Ill., Ind., Iowa, Kans., La., Me., Mass., Mich., Minn., Mo., Mont., Nev., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., S. D., Tex., Wash., W. Va., Wisc.

HISTORICAL DATA

This company was organized under the laws of the State of Pennsylvania, January 10, 1887, for the purpose of insuring warehouses, mills and elevators against fire risks. In 1904, the office of the company was moved to Wilkes-Barre from Huntingdon, Pa. Deposit in Georgia, $10,300. The company was examined by the State Audit Co., of Pa., in 1923.

ADMINISTRATION AND REPUTE: This company has been in general well managed and has built up a substantial volume of business. Largest amount insured in one hazard, $20,000. Underwriting and investment results in the last five years: 1923, underwriting profit. $35,902, investment profit, $47,542; 1922, underwriting loss, $69,683, investment profit, $79,754; 1921, underwriting loss, $77,915, investment profit, $100,259; 1920, underwriting profit, $52,686, investment profit, $34,330; 1919, underwriting profit, $111,943, investment profit, $29,437. Expense ratio has been low but increased considerably in 1921 and 1922. Loss ratio has also increased but is about normal. Subscribers' assessment liability is an amount equal to one annual premium. The company requires payment only for the estimated cost of insurance, the policyholder thereby retaining the savings therein effected.

CLASSES OF INSURANCE WRITTEN: Fire and lightning

PENN-NATIONAL HARDWARE MUTUAL, Huntingdon, Pa.

President and Treasurer, C. H. Miller; Vice-Presidents, S. S. Bryan and M. Ludlow; Secretary, W. P. Lewis.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$450,777	$202,939	$161,614	$569,341	$599,453	$274,662	$119,362	$169,610	$563,634	$255,904
1922	421,725	159,711	171,612	486,180	524,955	383,816	120,875	145,591	650,282	358,109

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$13,840	Losses unpaid	$38,058
Collateral loans	1,181	Unearned prems	202,939
Bonds and stocks	251,096	Other liabilities	48,166
Cash	15,238		
Agents' balances	165,683	Total liabilities	289,163
Interest	3,739	Surplus	161,614
Total adm. assets.	$450,777	Total	$450,777

Underwriting profit, $100,591; investment profit, $9,277.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire $552,628, $264,947; motor vehicle, $9,375, $170; tornado, $7,338, $3,728.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $27,493,786, $389,389; motor vehicle, $1,253,748, $9,375; tornado, $2,540,401, $7,114.

BONDS AND STOCKS OWNED. (Market Values): State; County and municipal bonds, $26,460; other bonds, $200,420, stocks, $24,216; total, $251,096.

DIRECTORS: W. P. Lewis, C. H. Miller, J. N. Kline, S. S. Bryan, G. D. Krause, S. E. Jones, F. C. Goodwin, Matthias Ludlow.

FIELD MEN AND TERRITORY COVERED: James R. Skinner, 110 William St.; N. York, general agent of National Fire Insurance Underwriters, a department of company issuing non-assessable policies. Company is licensed in Ark., Fla., Ill., Ind., Kans., Miss. Mo., O., Ore., Pa., Tenn., Tex., and Wash.

MISCELLANEOUS: The Hardware Dealers Mutual Fire Association and the National Hardware Dealers Mutual Fire Insurance Company, both of Huntingdon, Pa., were merged and consolidated under date of September 27, 1922, under the title of PENN-NATIONAL HARDWARE MUTUAL.

PHENIX MUTUAL FIRE INSURANCE COMPANY, Concord, N. H.

President, Charles L. Jackman; Secretary Walter Williamson; Asst. Secretary, A. R. Kendall. Organized 1886.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$259,509	$86,780	*$165,697	$132,662	$144,986	$64,537	$17,907	$39,803	$122,247	$51,360
1922	240,015	68,812	155,775	101,813	112,062	29,598	15,511	30,877	75,986	34,059
1921	208,479	59,313	137,945	83,059	93,274	29,795	.....	27,650	57,445	37,042

*Includes $100,000 guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$12,500	Losses unpaid.....	$5,688
Cash.....	213,623	Unearned prems....	86,780
Agents' balances....	17,671	Other liabilities....	1,344
Interest and rents...	11,259		
Other assets.....	3,376	Total liabilities...	93,812
		Surplus.....	165,697
Total adm. assets.	$259,509	Total.....	$259,509

Underwriting profit, $22,563; investment profit, $5,346.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $47,328, $25,791; motor vehicle, $85,335, $37,580.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $6,029,393, $75,759; motor vehicle, $4,800,298, $78,856; unclassified, effective prior to Jan. 1, 1921, $958,424, $11,064.

BUSINESS SINCE ORGANIZATION: Premiums received, $485,617; losses paid, $162,205; dividends declared, cash, $36,705,

BONDS AND STOCKS OWNED. (Market Values): U. S, Gov't bonds, $5,834; other bonds, $39,304; stocks, $168,484; total. $213,622.

DIRECTORS: C. L. Jackman, W. Williamson, F. T. Jackman. C. G. Remick, A. R. Kendall, Duncan P. Noyes, Wm. S. Huntington, Geo. I. Parker, Arthur G. Sprague, Robert J. Merrill, Henry W. McFarland, Harold H. Blake and Ralph H. White.

FIELD MEN AND TERRITORY COVERED: Chas. H. Gordon, Concord, N. H., special agent for Me., N. H. and Vt.; John W. Gailey, Bedford, Pa., special agent for Pa.; The Isaac Shove Co., Pawtucket, R. I., general agents for R. I. The company operates in Mass., N. H., Me., R. I., Pa., Vt. and Conn.

MISCELLANEOUS: The company subscribed a guarantee capital of $20,000 in April, 1913, and increased it in June, 1913, to $50,000, and in February, 1918, to $100,000 by cash payment fully paid up.

PHILADELPHIA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, Edwin I. Atlee; Secretary, R. H. Morris. Organized, 1880

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,449,165	$721,129	$714,297	$974,098	$1,048,505	$50,897	$799,767	$95,223	$945,887	$52,660
1922	1,354,103	634,512	708,770	874,296	945,406	44,356	802,216	93,546	940,118	43,189
1921	1,290,172	659,985	617,601	905,938	974,801	35,413	852,593	100,226	988,232	34,051

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,232,290	Losses unpaid.....	$10,173
Cash.....	148,133	Unearned prems....	721,129
Agents' balances....	51,023	Other liabilities....	3,566
Interest.....	17,219		
Other assets.....	500	Total liabilities...	734,868
		Surplus.....	714,297
Total adm. assets.	$1,449,165	Total.....	$1,449,165

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $974,098, $45,816; tornado, $2,246; sprinkler leakage, $2,834.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $176,867,220, $1,313,207, $6,566,037; unclassified, effective prior to Jan. 1, 1921, $218,700, $1,403, 7,015.

BUSINESS SINCE ORGANIZATION: Premiums received, $13,907,110; losses paid, $1,245,157; dividends declared, cash, $10,350,556.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $132,430; State, County and municipal bonds, $52,050; other bonds, $949,395; stocks, $98,915; total, $1,232,790.

DIRECTORS: George Wood, Jacob Disston, Samuel B. Stinson, John R. Freeman, Edwin I. Atlee, Chas. W. Ashbury, Grahame Wood, Samuel M. Vauclain, Walter H. Rossmassler, Louis J. Kolb, Walter Erben, Richard H. Morris and J. H. Cummings.

HISTORICAL DATA

This company began business in November, 1880, having been incorporated under the laws of Pennsylvania on August 23, of the same year. The company has never levied any assessment, and its assessment liability, as fixed by the by-laws, is five times the cash premium. The company is affiliated with the New England Factory Mutual Insurance Companies. Largest amount insured in one hazard, gross $195,000; net $195,000. The company's record of underwriting and investment profit and loss for the past five years is: 1923, underwriting profit, $740,061, investment profit, $65,232; 1922, underwriting profit, $765,200, investment profit, $128,185; 1921, underwriting profit, $837,226, investment profit, $94,737; 1920, underwriting profit, $804,116, investment profit, $42,540; 1919, underwriting profit, $624,476, investment profit, $11,438.

CLASS OF INSURANCE WRITTEN: Fire, use and occupancy

PHILADELPHIA CONTRIBUTIONSHIP FOR THE INSURANCE OF HOUSES FROM LOSS BY FIRE, Philadelphia, Pa.

Chairman, J. Rodman Paul; Secretary and Treasurer, J. Somers Smith. Organized, 1752.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$8,490,629	$996,861	$7,471,402	.....	$377,629	$26,590	$42,866	$95,460	$164,916	$23,597
1922	8,276,883	939,329	7,309,958	.....	367,306	13,211	42,901	89,196	145,308	10 407
1921	7,742,838	900,927	6,808,481	.....	348,994	8,834	43,436	83,706	135,976	14,482

Unearned premiums are those reclaimable on perpetual policies.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$79,067	Losses unpaid	$2,366
Mortgage loans	1,007,800	Perp. dep. recl.	996,861
Bonds and stocks	7,164,721	Other liabilities	20,000
Cash	126,843		
Interest and rents	111,534	Total liabilities	1,019,227
Other assets	664	Surplus	7,471,402
Total adm. assets	$8,490,629	Total	$8,490,629

RISKS AND DEPOSITS IN FORCE, DECEMBER 31, 1923: Fire, $39,976,873, $1,049,327.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,049,327; losses paid, $1,183,694; dividends declared, cash, $1,170,699.

REAL ESTATE OWNED: Consists of office building, 212 South Fourth Street, Philadelphia, occupied by the company and buildings Nos. 210 and 216 South Fourth Streets, Philadelphia; book value, $73,792, market value, $79,067.

MORTGAGE LOANS: There are loans aggregating $1,007,800; protected by first liens on real estate in Philadelphia and neighboring counties. The company holds ample insurance on the buildings.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,960,375; State, County and Municipal bonds, $1,723,437; other bonds, $3,440,476; stocks, $40,433; total, $7,164,721.

DIRECTORS: J. Rodman Paul, Francis A. Lewis, Charles S. W. Packard, Walter George Smith, James M. Willcox, James Logan Fisher, John S. Newbold, George McCall, Charlton Yarnall S. Pemberton Hutchinson, John Hampton Barnes, J. Willis Martin.

MISCELLANEOUS: This company confines its operations to perpetual insurance in the state of Pa.

PIONEER CO-OPERATIVE FIRE INSURANCE CO., Greenville, N. Y.

President, Geo. B. Van Valkenburg; Secretary, O. C. Stevens. Organized, 1856.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$197,990	$56,141	$136,583	$92,628	$108,672	$51,560	.....	$30,115	$90,675	$49,751
1922	184,982	47,762	130,147	78,733	91,433	41,158	.....	30,261	71,419	43,799
1921	162,089	42,541	114,806	71,598	78,428	32,254	.....	25,221	57,475	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$28,320	Losses unpaid	$5,266
Bonds	145,559	Unearned prems.	56,141
Cash	6,211		
Agents' balances	15,631	Total liabilities	61,407
Interest	2,269	Surplus	136,583
Total adm. assets	$197,990	Total	$197,990

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $14,969,105.

MORTGAGE LOANS: These loans are secured by Ravena Greenville, Mechanicsville, Ticonderoga, White Plains, Coeyman and Brooklyn properties, aggregating, $28,320.

DIRECTORS: Hon. Geo. M. Palmer, Chas. P. McCabe, J. H. Sanford, Wm. A. Wasson, O. C. Stevens, W. P. Elsbree, H. T. Botsford, R. C. Lacy, W. S. Sherman, L. S. Coonley, G. B. Van Valkenburgh, I. T. Tolley.

FIELD MEN: F. A. Merigold, 1–2 Columbia Place, Albany, N. Y.

MISCELLANEOUS: Company writes fire insurance only.

PITTSBURGH LUMBERMEN'S MUTUAL FIRE INS. CO. Pittsburg, Pa.

President, J. C. Parsons; Vice-President, Edwin M. Hill; Treasurer, Geo. N. Glass; Secretary, Carl Van der Voort. Organized, 1907

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$74,819	$11,216	$50,381	$27,602	$29,848	$7,603	—$3,092	$12,059	$16,670	$9,736
1922	114,823	64,838	38,172	100,239	101,893	15,426	41,242	34,177	90,845	.....
1921	30,656	.....	15,693	140,332	219,446	123,446	.....	34,018	157,464	94,007

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$42,293	Losses unpaid	$2,255
Cash	15,286	Unearned prems.	11,216
Agents' balances	16,807	Other liabilities	10,967
Interest	433		
		Total liabilities	24,438
		Surplus	50,381
Total adm. assets	$74,819	Total	$74,819

Underwriting profit, $1,968; investment profit, $2,477.

RISKS AND PREMIUMS IN FORCE DECEMBER 31, 1923: Fire, $1,681,575, $619,111.

BONDS OWNED (Market Values): U. S. Gov't bonds, $32,292; State, County and Municipal bonds, $10,000; total, $42,292.

MISCELLANEOUS: This company secured its charter January 28, 1907, starting with applications for insurance for over $200,000, and began issuing policies February 28. All policyholders have an assessment liability of three times the annual premium. No non-assessable policies are issued. As its name implies, the company writes lumber yards and wood workers. Its directors are men actively engaged in the lumber business. A fund of $10,000 was advanced by the directors in 1907, which amount has been paid off. Licensed in Pa. only.

PLANTERS INSURANCE COMPANY, Bowling Green, Ky.

President, Chas. Roemer; Secretary, P. C. Jessee. Organized, 1898.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$44,792	.....	$43,092	$25,208	$26,869	$24,135	.....	$11,834	$35,978	$25,63[5]
1922	53,731	.....	53,731	24,126	26,582	10,422	.....	10,437	20,859	10,42[5]
1921	47,130	.....	47,130	24,105	25,903	7,393	.....	9,373	16,766	7,39[2]

[3]

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$35,000	Losses unpaid.....	$1,500
Cash.....	7,502	Other liabilities....	200
Agents' balances....	956		
Interest.....	470	Total liabilities...	1,700
Other assets.....	864	Surplus.....	43,092
Total adm. assets.	$44,792	Total.....	$44,792

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $4,200,675.

PREFERRED MUTUAL FIRE INSURANCE COMPANY
New Berlin, N. Y.

President, C. A. Holmes; Secretary, F. E. Holmes; Treasurer, L. D. Hoadley. Organized, 1896.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$425,127	$99,451	$318,063	$160,199	$179,121	$64,478	.....	$69,855	$134,333	$66,631
1922	385,057	87,133	293,729	141,447	160,704	57,343	.....	59,521	116,864	59,123
1921	346,026	80,097	254,943	130,798	145,911	56,152	7,003	51,109	114,264	52,453

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$11,270	Losses unpaid.....	$6,379
Mortgage loans.....	130,350	Unearned prems....	99,451
Bonds and stocks...	243,655	Other liabilities....	1,234
Cash.....	9,768		
Agents' balances....	24,369	Total liabilities...	107,064
Interest and rents...	5,715	Surplus.....	318,063
Total adm. assets.	$425,127	Total.....	$425,127

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $29,885,873, $240,228.

MORTGAGE LOANS: These loans range in amount between $1,550 and $12,000, and aggregate $130,350. They are secured by properties in Elmira, Oneonta, Mechanicsville, Cortland, Utica, Chatham, Endicott and Union, valued at $247,324. No interest was past due December 31, last, and the company holds $133,300 of fire insurance on the mortgaged property.

DIRECTORS: C. A. Holmes, C. L. Banks, A. H. Phelps, T. H. Dakin, L. D. Hoadley, F. E. Holmes, J. L. Richer, C. H. Mitchell, H. L. White, I. C. Flint, F. S. Rockwell.

FIELD MEN AND TERRITORY COVERED: L. D. Hoadley, adjuster, New Berlin, N. Y.; Floyd Sholes, special agent, New Berlin, N. Y. Operates in N. Y. state only.

PROPERTY HOLDERS MUTUAL AID FIRE INDEMNITY SOCIETY
New Orleans, La.

President, Henry Kolter; Secretary, Thos. W. Müller.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
*1923	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1922	$74,332	.....	.....	$5,644	$8,815	$1,710	.....	$6,327	$8,037	$1,710
1921	73,555	.....	73,555	5,951	10,145	2,749	.....	6,165	8,914	2,749

* Statement for 1923 not received when this page went to press.

PROTECTION MUTUAL FIRE INSURANCE COMPANY, Chicago, Ill.

President, Henry N. Wade; Vice-President, Clayton Mark; 2nd Vice-President, J. L. Wilds; Secretary-Treasurer, C. F. Kent. Organized, 1887.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$964,471	$479,827	$473,061	$617,603	$665,137	$30,366	450,989	$69,009	$550,364	$36,996
1922	862,576	408,665	448,711	628,350	677,026	$39,734	523,530	63,450	626,714	34,211
1921	793,066	362,962	417,381	589,354	628,673	20,228	518,281	57,684	596,193	22,511

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$67,737	Losses unpaid	$7,383
Bonds and stocks	757,070	Unearned prems	479,827
Cash	70,092	Other liabilities	4,200
Agents' balances	53,578		
Interest	13,178	Total liabilities	491,410
Other assets	2,816	Surplus	473,061
Total adm. assets	$964,471	Total	$964,471

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $617,603, $27,037; tornado, $1,613; sprinkler leakage, $1,665.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $116,833,897, $864,121; ocean marine, $4,320,607; unclassified, effective prior to January 1, 1921, $223,000, $1,372, $6,860

BUSINESS SINCE ORGANIZATION: Premiums received, $8,052,716; losses paid, $800,889; dividends declared, cash, $5,749,459.

MORTGAGE LOANS: There are 13 loans aggregating $67,737 on land in Ill., Ia., Kans., and Minn., valued at $312,720, and on which the company holds $30,000 of insurance. On December 31, last, there was no over due interest.

BONDS AND STOCKS OWNED (Market Values): Gov't bonds, $126,160; State, County and Municipal bonds, $54,110; other bonds, $575,575; stocks, $1,225; total, $757,070.

TERRITORY COVERED: Licensed in Ill., Me., Md., Mass., Mich., N. Y., N. C., Ohio, Pa., S. C. and Wis.

HISTORICAL DATA

This company started writing business on September 1, 1887, and is under the same management as the Mill Owners Mutual Fire Insurance Co. of Chicago. The company has never levied an assessment and it bears an excellent reputation. The organization is a member of the Associated Factory Mutual Fire Insurance Companies. Largest amount insured in one hazard, gross, $25,000; net, $25,000. The company's underwriting and investment results for the past five years follow: 1923, underwriting profit, $442,070, investment profit, $33,269; 1922, underwriting profit, $488,856, investment profit, $66,005; 1921, underwriting profit, $542,343, investment profit, $64,811; 1920, underwriting profit, $494,053, investment profit, $23,415; 1919, underwriting profit, $356,695, investment profit, $14,000.

CLASSES OF INSURANCE WRITTEN: Fire, tornado and sprinkler leakage.

THE PROVIDENCE MUTUAL FIRE INSURANCE CO., Providence, R. I.

President, E. L. Watson; Secretary, B. M. MacDougall. Organized, 1800.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to Pyh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$999,765	$262,865	$718,186	$129,307	$198,584	$67,961	$46,577	$65,368	$179,906	[illegible]
1922	1,013,534	266,815	726,002	127,853	194,071	49,973	48,195	71,401	169 [illegible]	[illegible]
1921	934,013	273,776	628,096	128,301	210,091	49,849	48,763	110,492	209,104	49,991

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$162,000	Losses unpaid	$4,692
Mortgage loans	49,900	Unearned prems	262,865
Bonds and stocks	746,653	Other liabilities	14,022
Cash	16,157		
Agents' balances	19,917	Total liabilities	281,579
Interest and rents	5,138	Surplus	718,186
Total adm. assets	$999,765	Total	$999,765

Net amount of members' liability December 31, $559,671, underwriting profit $19,641; investment profit, $20,184.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $48,444,393, $559,671.

REAL ESTATE OWNED: Consists of Providence Bldg., 27-33 Weybosset St., and property. Total market value, $162,000; book value, $162,000. Rents received last year, $22,715; taxes and expenses, $11,763.

MORTGAGE LOANS: There are 15 loans aggregating $49,900 protected by property in Rhode Island, valued at $87,[illegible]. The company holds $53,800 of insurance on the building. On December 31, last, there was no interest past due.

BONDS AND STOCKS OWNED. (Market Values): [illegible] Gov't bonds, $120,[illegible], State, County and Municipal bonds, $[illegible]-000; other bonds, $100,165; stocks, $510,347; total, $746,653.

DIRECTORS: William G. Nightingale, Edward C. Bucklin, Jeffrey Davis, William Gammell, Webster Knight, James M. Scott, Edward L. Watson, William Hodgman, Charles H. Merriman, Benj. M. MacDougall.

TERRITORY COVERED: The company is licensed in Conn. Me., Mass., N. H., R. I. and Vt.

MISCELLANEOUS: Transacts fire insurance only.

QUINCY MUTUAL FIRE INSURANCE COMPANY, Quincy, Mass.

President, C. A. Howland; Secretary, J. F. Young. Organized, 1851.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to Pyh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,280,910	$386,467	$881,292	$269,549	$335,627	$105,099	$98,988	$96,581	$300,668	$102,866
1922	1,259,485	371,506	875,211	245,837	326,117	97,449	92,726	90,840	281,015	92,878
1921	1,191,311	369,360	806,631	234,209	290,675	72,919	91,401	94,836	258,552	$73,134

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$10,800	Losses unpaid	$6,600
Collateral loans	12,000	Unearned prems	386,467
Bonds and stocks	1,127,612	Other liabilities	6,551
Cash	19,488		
Agents' balances	24,859	Total liabilities	399,618
Other assets	86,151	Surplus	881,292
Total adm. assets	$1,280,910	Total	$1,280,910

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $41,191,235, $621,290.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,520,569; losses paid, $3,742,906; dividends declared, cash, $3,411,768.

MORTGAGE LOANS: There are loans aggregating $10,800, and are protected by improved real estate principally in Quincy, worth over double the amount loaned. The company holds ample insurance on the mortgaged buildings.

DIRECTORS: Theophilus King, Henry M. Faxon, Chas. A. Howland, Jas. F. Young, Frederic H. Smith, Jas. H. Stetson, Delcevare King.

FIELD MEN AND TERRITORY COVERED: Dana J. Lowd, Bellows Falls, Vt., special agent for N. H., Vt. and Conn. The company is licensed in Conn., Me., Mass., N. H., R. I. and Vt.

MISCELLANEOUS: Conflagration losses: Boston, 1872, $485,000. Salem, 1914, $7,500; Bangor, Me., $13,000; Chelsea, Mass., $78,000. Company transacts fire insurance only.

RANCHERS HAIL AND FIRE INSURANCE COMPANY, Great Falls, Mont.

President, Van C. Russell; Secretary, Geo. H. Minson. Organized, 1916.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$62,442	.....	$17,902	$7,750	$8,186	$2,875	.....	$8,011	$10,886	$1,833
1922	84,543	.....	9,984	17,508	18,214	9,683	.....	10,737	20,420	10,103
1921	96,754	.....	23,079	59,570	69,176	22,571	.....	24,411	46,982	42,241

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$115	Losses unpaid.....	$42,042
Cash.....	190	Other liabilities.....	2,498
Agents' balances....	1,878		
Other assets.....	60,259	Total liabilities...	44,540
		Surplus.....	17,902
Total adm. assets.	$62,442	Total.....	$62,442

Net amount of members' liability, December, 31, $13,379.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: hail, $65,010, $3,453.

BUSINESS SINCE ORGANIZATION: Premiums received, $39,206; losses paid, $183,420.

DIRECTORS: John Hedrick, Geo. Hunter, John Freeman, O. C. Pearson, Van C. Russell.

TERRITORY COVERED: Mont., only. Writes fire and hail insurance only.

REPUBLIC COUNTY MUTUAL INSURANCE COMPANY, Belleville, Kan.

President, H. H. Collins; Secretary, Emmett Keith. Organized, 1884.

Year	Cash Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$182,388	$150,000	$28,388	$94,045	$102,708	$40,258	$3,791	$35,021	$79,070	.....
1922	158,160	.....	‡158,160	89,419	98,594	41,979	.....	31,658	73,637	$37,979
1921	133,202	.....	‡129,202	80,359	89,894	40,130	.....	30,006	70,136	38,986

‡ Includes guaranty reserve and general funds.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$7,426	Losses unpaid.....	$4,000
Bonds.....	151,690	Unearned prems....	150,000
Cash.....	22,084		
Agents' balances....	1,188	Total liabilities...	154,000
		Surplus.....	28,388
Total adm. assets.	$182,388	Total.....	$182,388

Net amount of members' liability. December 31, $260,975.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $56,781, $31,592; tornado $37,854, $6,944.

RISKS IN FORCE, DECEMBER 31, 1923: Fire $22,366,077, tornado, $22,366,077.

MORTGAGE LOANS: There are 2 loans aggregating $7,426 upon property valued at about double the amount loaned thereon.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $41,690; State, County and municipal bonds, $110,000; total, $151,690.

TERRITORY COVERED: Kan. only. Transacts fire, lightning, tornado and windstorm.

RETAIL DRUGGISTS MUTUAL FIRE INSURANCE COMPANY
Cincinnati, O.

President, Philip Lehr; Secretary, C. L. McIntire. Organized, 1890.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$208,397	$52,448	$149,890	$104,657	$113,920	$14,242	$41,121	$32,602	$87,965	$17,563
1922	182,752	46,918	132 874	93,729	100,760	15,343	37,142	26,336	78,821	17,038
1921	158,009	42,160	115,083	85,025	93,262	19,324	33,721	26,480	79,525	18,824

Assets, Dec. 31, 1923.		Liabilities, Dec. 31 1923.	
Bonds.....	$200,966	Losses unpaid.....	$4,870
Cash.....	332	Unearned prems....	52,449
Agents' balances....	5,386	Other liabilities....	1,188
Interest.....	1,713		
		Total liabilities...	58,507
		Surplus.....	149,890
Total adm. assets.	$208,397	Total.....	$208,397

Net amount of members' liability, December 31, $312,692.

Underwriting profit, $51,629; investment profit, $6,508.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $104,546, $13,791; tornado, $111, $10.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $9,188,180, $104,786, tornado, $111.

BUSINESS SINCE ORGANIZATION: Premiums received, $964,088; losses paid, $184,839; dividends declared, cash, $330,493.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $69,639; State, County and municipal bonds, $126,812; other bonds, $4,515; total, 200,966.

DIRECTORS: P. J. Ackerman, W. S. Bannister, J. W. Dysle, John C. Firmin, Robt. Groenland, Philip Lehr, C. L. McIntire, Thos. W. Hogan Chas. A. Niebergall.

FIELD MEN AND TERRITORY COVERED: Special agents, Arthur L. Kiefer, Indianapolis, Ind., for Ind. and Ky.; Ferd J. Springmeier, Jr., Cincinnati, Ohio, for Ohio, and Ky.; Chas. C. Felts, Kalamazoo, Mich., for Mich. The company operates in Ky., Ohio, Ind. and Mich.

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY
Minneapolis, Minn.

President, C. F. Ladner; Vice-President, A. Markel; Secretary, T. G. McCracken; Treasurer, H. Hauser. Organized, 1899.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,260,108	$1,135,743	$878,677	$1,834,049	$1,947,823	$736,984	$884,565	$288,108	$1,909,657	$731,249
1922	2,252,255	950,860	1,128,445	1,720,939	1,829,888	618,569	737,841	254,791	1,611,201	650,716
1921	2,032,829	818,940	1,090,744	1,486,412	1,576,775	438,049	687,445	266,628	1,392,122	456,500

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$316,735	Losses unpaid	$115,178
Bonds	1,517,761	Unearned prems	1,135,743
Cash	127,108	Other liabilities	130,510
Agents' balances	263,731		
Interest and rents	30,733	Total liabilities	1,381,431
Other assets	4,040	Surplus	878,677
Total adm. assets	$2,260,108	Total	$2,260,108

Underwriting profit, $656,251; investment profit, $72,894.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $127,049,478, $2,095,994, $2,574,786.

REAL ESTATE OWNED: The company owns 4 lots in Minneapolis upon which it is erecting a modern office building. It is carried at cost, $316,735.

BONDS OWNED. (Market Values): Gov't bonds, $89,450; State, County and municipal bonds, $1,428,311; total, $1,517,761.

DIRECTORS: Wm. Ryan, J. A. Monson, N. E. Given, Elmore Houghtaling, Chas. F. Ladner, W. H. Addison, H. Hauser, A. Markel, L. R. Decker, O. V. Hanson, John Griebler.

FIELD MEN AND TERRITORY COVERED: L. D. Davis, Atlanta, Ga., for southeastern states; Chas. A. McKenzie, San Francisco, Calif. for Pacific Coast; D. D. Fox, Dallas, Tex., for Tex., Okla., Ark., La.; C. L. Clark, Winnipeg, for Can. Company is licensed in Ala., Ark., Cal., Colo., Del., Fla., Ga., Ill., Ind., Ia., Kan., Ky., La., Me., Md., Mass., Mich., Miss., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., N. C., N. D., Ohio, Okla., Pa., R. I., S. C., S. D., Tenn., Tex., Utah., Vt., Va., W. Va., Wis., Wyo. and Can.

MISCELLANEOUS: Largest amount insured in one hazard, gross, $50,000, net, $50,000. Transacts fire insurance only.

RETAIL LUMBERMEN'S INSURANCE ASSOCIATION
Minneapolis, Minn.

President, J. H. Queal; Secretary, O. D. Hauschild. Organized, 1894.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$112,256	†$48,614	$63,642	$8,928	.....	.....	.....	.....	.....	$501
1922	99,397	.....	56,761	11,254	.....	.....	.....	.....	.....	890
1921	89,489	46,251	42,562	—8,702	23,138	11,334	.....	2,179	13,513	41,380
1920	79,393	50,573	28,596	12,626	29,929	12,623	.....	2,201	14,824	30,392

† Total liabilities.

RETAIL LUMBERMENS MUTUAL INSURANCE COMPANY OF WISCONSIN, Milwaukee, Wis.

President, W. O. Hoffman; Secretary and Treasurer, D. S. Montgomery. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$169,090	$27,445	$140,724	$54,679	$62,304	$4,802	$18,236	$14,860	$37,898	$4,518
1922	144,697	24,287	119,352	48,565	57,930	12,495	16,472	14,376	43,343	11,865
1921	128,308	18,120	107,691	36,588	56,227	5,747	22,893	27,587	56,227	6,265

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$159,355	Losses unpaid	$75
Cash	3,674	Unearned prems	27,445
Agents' balances	3,866	Other liabilities	846
Interest	2,195		
		Total liabilities	28,366
		Surplus	140,724
Total adm. assets	$169,090	Total	$169,090

Underwriting profit, $31,982; investment profit, $7,626.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $5,116,432, $54,891.

BUSINESS SINCE ORGANIZATION: Premiums received, $396,986; losses paid, $103,295; dividends declared, cash, $99,158.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $29,385; State, County and municipal bonds, $66,658; other bonds, $63,312; total, $159,355.

DIRECTORS: W. O. Hoffman, H. L. Meyer, H. E. Beckwith, F. D. Abell, J. H. Koltes, C. W. Allen, H. D. Snider.

FIELD MEN: D. S. Montgomery, C. S. Somerville, F. R. Sagle, L. A. Federer. Licensed in Wis. only.

MISCELLANEOUS: During 1915 the company transferred its plan of operation from the assessment form to that of the advance premium plan. This company is the continuance of the Retail Lumber Dealers Mutual Ins. Association of Wisconsin and the Wisconsin Retail Lumber Dealers Mutual Ins. Co. Amalgamated Feb. 1915. Transacts fire and lightning insurance only.

RETAIL MERCHANTS ASSOCIATION MUTUAL FIRE INSURANCE COMPANY, Springfield, Ill.

President, James E. Hemmick; Secretary, W. W. Swett, Jr. Organized, 1898.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$130,677	$81,219	$15,018	$154,062	$156,722	$77,179	$24,561	$73,652	$175,392	$41,433
1922	149 448	78,753	38,639	152,355	155,101	63,752	23,530	66,772	154,054	62 202
1921	99,395	69,256	24,169	134,648	137,402	35,972	23,170	78,260	137,402	35,195

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$53,304	Losses unpaid	$8,055
U. S. Gov't bonds	20,000	Unearned prems	81,219
Cash	40,930	Other liabilities	26,385
Agent's balances	16,443	Total liabilities	115,659
		Surplus	15,018
Total adm. assets	$130,677	Total	$130,677

Underwriting loss, $25,761; investment profit, $2,140.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire $24,759,155, $285,495.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,769,554; losses paid, $573,250; dividends declared, cash, $365,971.

REAL ESTATE OWNED: Consists of two-story brick office building, size 36x46x28x38 feet, on ground 100x107 feet, at Second and Adams Sts., Springfield, Ill.; valued at $30,400; market value of same is $53,300. Taxes and expenses $218; total incumbrances $26,000.

DIRECTORS: J. E. Hemmick, C. R. Lott, W. W. Swett, Jr. O. M. Scherer W. Dawson, G. Dalenberg, A. M. Connelly.

FIELD MEN AND TERRITORY COVERED: Peter Kremer special agent, Edwardsville, Ill.; E. T. Hemmick, Chicago, Ill. C. E. Coyne, special inspector, Springfield, Ill. The company operates in Ill. only.

MISCELLANEOUS: Company transacts fire insurance only.

RETAIL MERCHANTS MUTUAL INS. CO., Des Moines, Ia.

President, J. J. Grove; Secretary, I. B. Thomas. Organized, 1900.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$47,329	$36,689	$2,273	$65,904	$69,602	$36,904	$9,138	$26,672	$72,714	$32,935
1922	52,976	33,983	5,454	61,207	63,893	38,224	8,412	26,269	72,905	34,746
1921	54,445	39,916	5,431	55,829	58,885	16,291	7,933	25,865	50,089	8,136
1920	47,874		16,342	60,541	74,786	16,465	11,157	32,927	60,549	

RHODE ISLAND MUTUAL FIRE INSURANCE CO., Providence, R. I.

President and Treasurer, John R. Freeman; Secretary and Assistant Treasurer, Theodore P. Bogert. Organized, 1848.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$3,720,497	$1,682,853	$1,996,635	$1,933,526	$2,129,197	$108,174	$1,763,112	$134,485	$2,005,771	$112,381
1922	3,693,159	1,503,322	2,154,473	1,766,106	1,965,912	107,609	1,657,831	150,531	1,915,971	112,493
1921	3,525,389	1,663,046	1,833,481	1,894,534	2,075,321	74,234	1,747,249	152,560	1,974,043	68,475

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$3,260,147	Losses unpaid	$27,099
Cash	342,904	Unearned prems	1,682,853
Agents' balances	97,632	Other liabilities	13,910
Interest	19,814	Total liabilities	1,723,862
		Surplus	1,996,635
Total adm. assets	$3,720,497	Total	$3,720,497

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,931,573, $98,237 tornado, $844, $3,340; sprinkler leakage, $1,109, $6,596.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE; DECEMBER, 31, 1923: Fire $439,492,595, $3,036,198, $15,180,990, tornado, $190,850, $1,093, $5,467; sprinkler leakage, $192,000, $1,694, $8,471; unclassified, effective prior to Jan. 1, 1921, $662,440, 4,256, $21,283.

BUSINESS SINCE ORGANIZATION: Premiums received, $31,037,392; losses paid, $3,463,164; dividends declared, cash, $24,318,845.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $1,214,000; State, County and municipal bonds, $65,000; other bonds, $323,413, stocks, $1,657,734; total, $3,260,-147.

DIRECTORS: Henry F. Lippitt, Robert W. Taft, John R Freeman, Jesse H. Metcalf, Henry D. Sharpe, A. B. Chase, Wm Gammell, S. M. Nicholson, Robert H. I. Goddard, C. M. Holmes, J. R. Maccoll, F. K. Copeland, A. O. Dawson, John H. Goss, Chas. O. Richardson.

TERRITORY COVERED: The company is licensed in Conn., Ill., Ky., Me., Md., Mass., Mich., N. H., N. Y., N. Car., Ohio., Pa., R. I., S. C., Vt. and Wis. and operates throughout the United States and Canada.

HISTORICAL DATA

This company commenced operations in 1848 and has for a long time been under the same executive control as the Manufacturers, State, Mechanics, Enterprise and American mutual fire insurance companies, all of Providence. The company's growth has been steady and successful and it has never levied an assessment. Securities owned are of the highest grade and the company's contingent liability is five times the cash premium, being so stated in the policy. The company is a member of the Senior Conference of New England Mill Mutual Insurance Companies. Largest amount insured in one hazard, gross, $720,000. Its underwriting and investment gain and loss record for the past five years is as follows: 1923, underwriting profit, $98,079; 1922, underwriting profit, $1,660,090, investment profit, $316,733; 1921, underwriting profit, $1,909,801, investment profit, $236,127; 1920, underwriting profit, $1,732,299, investment profit, $112,984; 1919, underwriting profit, $1,294,141, investment profit, $31,891.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, tornado and windstorm and use and occupancy.

RICHLAND COUNTY MUTUAL INSURANCE COMPANY, Mansfield, O.

President, J. A. Rigby; Secretary, R. Smith; S. A. Jennings, Treasurer. Organized, 1851.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$296,219	.....	$292,665	$110,800	$122,507	$82,350	.....	$49,541	$131,891	.....
1922	324,069	.....	321,569	113,500	124 903	54,069	.....	51,751	105,820	56,569
1921	304,986	.....	304,986	.....	120,422	61,142	.....	50,767	111,909	62,642

ASSETS, DECEMBER 31, 1923: Real estate, $26,000; U. S. Gov't bonds, $272,070; Cash, $18,149; Total adm. assets, $296,219. LIABILITIES, DECEMBER 31, 1923. Losses unpaid, $3,000; Other liabilities, $554, Total liabilities, $3,554; Surplus, $292,665. Total, $296,219.

Net amount of members' liability, December 31, $2,530,713.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $110,800, $80,906.

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $42,150,076.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,675,523; losses paid, $2,277,825.

REAL ESTATE OWNED, The company owns its home office, carried at book value, $26,000; market value, $50,000. Rents received, $744.

DIRECTORS: J. A. Rigby, E. B. Caldwell, T. R. Barnes, S. A. Jennings, Lewis Brucker, B. J. Balliett, Edwin Mansfield, D. W. Cummins.

TERRITORY COVERED: Ohio only, and writes fire insurance only.

RUBBER MANUFACTURERS MUTUAL INSURANCE CO., Boston, Mass.

President, Arthur H. Lowe; Vice-President and Assistant Treasurer, W. B. Brophy; Secretary and Treasurer, Benjamin Taft. Organized, 1885.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,345,052	$562,649	$771,260	$792,515	$855,287	$34,416	$694,611	$51,508	$780,535	$37,397
1922	1,304,865	528,617	768,641	821,898	884,523	44,247	779,907	55,515	879,669	40,595
1921	1,259,267	540,558	707,319	837,547	898,308	33,740	798,722	57,939	890,401	30,577

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,185,080	Losses unpaid.....	$7,996
Cash.....	96,765	Unearned prems....	562,649
Agents' balances....	45,323	Other liabilities.....	3,148
Interest.....	17,884	Total liabilities...	573,792
		Surplus.....	771,260
Total adm. assets.	$1,345,052	Total.....	$1,345,052

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $792,515, $30,401; tornado, $1,888; sprinkler leakage, $2,127.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, Fire, $140,237,581, $1,065,106; $5,325,531, unclassified, effective prior to Jan. 1, 1921, $43,500, $321, $1,606.

BUSINESS SINCE ORGANIZATION: Premiums received, $15,104,016, losses paid, $1,643,436; dividends declared, cash, $11,259,494.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $268,620; State, County and municipal bonds, $125,-950; other bonds, $762,050; stocks, $28,460; total, $1,185,080.

DIRECTORS: A. H. Lowe, C. C. Converse, E. H. Clapp, C. T. Plunkett, J. P. Stevens, C. A. Stone, B. F. Peach, E. Frank Lewis, Lester Leland, Benj, Taft, W. B. Brophy, Frank R. Briggs.

TERRITORY COVERED: Company is licensed in Ill., Me., Md., Mass., Mich., N. H., N. Y., N. C., Ohio., Pa., R. I., S. C. Vt., and Wis.

HISTORICAL DATA

This company since inception has built up a large volume of business. It began writing on January 15, 1885, and is under substantially the same direction as the Cotton and Woolen Manufacturers and Industrial Mutual Insurance Companies of Boston. The contingent resources at the end of 1923 were $5,325,531. The contingent liability is five times the cash premiums, no assessments have ever been made and the company's reputation is unquestionable. The company is a member of the Associated Factory Mutual Fire Insurance Companies. Largest amount insured in one hazard, gross, $80,000. The company's underwriting and investment profit and loss record is as follows: 1923, underwriting profit, $670,033, investment profit, $27,196; 1922, underwriting profit, $740,332, investment profit, $100,896; 1921, underwriting profit, $816,619, investment profit, $82,460; 1920, underwriting profit, $789,173, investment profit, $26,476; 1919 underwriting profit, $651,560, investment profit, $17,290.

CLASSES OF INSURANCE WRITTEN: Fire, lightning, sprinkler leakage, windstorm, use and occupancy.

SAFETY CO-OPERATIVE FIRE INSURANCE CO., Amsterdam, N. Y.

President, W. N. Carpenter; Secretary, M. M. Blakely. Organized, 1904.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$61,911	$32,017	$25,093	$55,779	$58,193	$32,161	.....	$21,835	$53,996	.....
1922	58,390	29,547	27,643	48,093	50,041	19,902	.....	18,711	38,613	.....
1921	45,317	24,263	19,827	41,576	43,043	25,228	.....	16,356	41,584	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$2,100	Losses unpaid.....	$4,801
Bonds and stocks...	46,745	Unearned prems....	32,017
Cash.....	2,554	Total liabilities...	36,818
Agents' balances....	9,252	Surplus.....	25,093
Interest.....	1,259		
Total adm. assets.	$61,911	Total.....	$61,911

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $8,962,363, $77,826.

MORTGAGE LOANS: There is one loan of $2,100 on a Gloversville dwelling valued at $4,000.

MISCELLANEOUS: This company absorbed the Montgomery Fire Insurance Co. of Amsterdam in 1919.

ST. PAUL MUTUAL HAIL AND CYCLONE INSURANCE COMPANY

St. Paul, Minn.

President, L. C. Stebbins; Secretary, G. R. Walding.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$102,468	.....	$101,168	$111,052	$114,675	$34,247	.....	$63,870	$98,117	$32,264
1922	93,149	.....	88,149	182,524	187,391	169,805	.....	.....	251,815	.....
1921	154,224	.....	117,191	333,323	339,071	261,812	.....	131,458	393,270	239,920

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$8,700	Losses unpaid.....	$200
Mortgage loans.....	1,400	Other liabilities.....	1,100
Bonds.....	43,306		
Cash.....	48,631	Total liabilities...	1,300
Interest and rents...	431	Surplus.....	101,168
Total adm. assets.	$102,468	Total.....	$102,468

BONDS OWNED (Market Values): U. S. Gov't bonds, $18,752; State, County and Municipal bonds, $24,553; total, $43,305.

MISCELLANEOUS: This company was organized under the laws of the state of Minn. in 1897, and writes under a mutual plan insurance on growing crops, protecting against loss by hail and on buildings and other farm property against loss by cyclones and windstorm.

SALEM COUNTY MUTUAL INSURANCE COMPANY, Salem, N. J.

President, Charles Mesum; Secretary, J. B. Hillard. Organized, 1849.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$104,470	$90	$104,380	$179	$4,939	$61	.....	$601	$662	.....
1922	102,816	.....	102,816	171	4,896	712	.....	952	1,664	712
1921	95,694	.....	95,131	127	8,554	6	.....	6,255	6,251	6

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$3,800	Unearned prems....	$90
Bonds.....	92,542		
Cash.....	7,781	Total liabilities...	90
Interest.....	147	Surplus.....	104,380
Other assets.....	200		
Total adm. assets.	$104,470	Total.....	$104,470

SALEM MUTUAL FIRE INSURANCE COMPANY, Salem, Mass.

President, S. Herbert Wilkins; Secretary, Arthur Derby. Organized, 1838.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$122,758	$60,794	$42,102	$83,487	$87,466	$42,891	$11,670	$23,726	$78,287	$40,135
1922	109,822	52,628	41,447	74 763	79,368	29,560	8,796	21,372	59,728	11,673
1921	91,003	43,688	32,795	57,852	61,235	15,942	.....	23,794	39,736	20,722
1920	74,513	33,189	34,394	44,097	46,100	7,352	6,223	15,811	29,386	6,006

MISCELLANEOUS: In 1914 company made a reinsurance contract with a syndicate of companies having over $5,000,000 assets whereby all obligations of the Salem are protected by the syndicate.

TERRITORY COVERED: Company operates in Mass. and Vt. (1923 report).

SECURITY MUTUAL FIRE INSURANCE COMPANY, Chatfield, Minn.

President F. G. Stoudt; Secretary-Treasurer, L. M. Thurber. Organized 1898.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$174,027	$54,992	$83,901	$166,824	$173,561	$82,431	$36,860	$57,113	$176,404	$71,862
1922	169,134	51,756	80,844	151,404	184,491	149 985	13 408	83 706	247 099	128,694
1921	243,057	75,903	102,294	225,278	230,303	81,089	10,908	74,444	166,441	106,826
1920	159,500	54,196	78,584	177,708	183,333	88,771	11,445	64,795	165,012	80,808

DIRECTORS: F. G. Stoudt, T. M. Thurber, S. E. Bibbin, F. H. Tuper, Lars Christianson, D. B. Franklin, J. C. Durfee and H. P. Thurber. (1923 report).

FIELD MEN AND TERRITORY COVERED: F. H. Wilder, state agent, Fargo, N. D.; N. S. Tyler, state agent, Redfield, S. D.; D. B. Franklin, Rochester: J. C. Durfee, Minneapolis, and H. L. Culver, Chatfield, W. C. Mannis, Brainerd, special agents for Minn.; T. J. Atwood, Jamestown, M. D. Clark, Larimore, special agents for N. D.; H. N. Pool, Redfield; W. J. Andrews, Watertown, C. E. McMillan, Sioux Falls, special agents for S. D.; S. K. Challman, Des Moines, Ia., special agent for Ia. The company is licensed in Ia., Il].Ind., Minn., N. D., S. D. and Neb . Licensed pending in Ia. (1923 report).

MISCELLANEOUS: This company lost heavily in the Minnesota forest fires in October, 1918, and found it necessary to levy an assessment upon mutual policyholders of 40% of the annual premiums, based upon board rates. This was the first assessment ever made by the company, whereas dividends have averaged 20% annually, since organization.

SECURITY MUTUAL FIRE INSURANCE COMPANY, Delhi, N. Y.

President, A. F. Curtis; Vice-President, W. H. Cavan; Secretary, W. D. Southworth; Treasurer, R. P. McIntosh.
Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$110,793	$46,208	$59,219	$80,853	$85,451	$47,091	.....	$29,008	$76,099	.....
1922	102,974	37,383	61,773	65,213	68,730	32,961	.....	25,436	58,397	.....
1921	92,721	31,246	56,884	53,803	57,107	26,151	.....	20,708	46,859	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$29,550	Losses unpaid.....	$5,366
Bonds and stocks...	55,000	Unearned prems....	46,208
Cash.....	9,785		
Agents' balances....	14,348	Total liabilities...	51,574
Interest.....	2,100	Surplus.....	59,219
Total adm. assets.	$110,793	Total.....	$110,793

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $12,823,416.

MORTGAGE LOANS: These 8 loans aggregate $29,550 on property in Delaware, Ulster and Sullivan Counties, valued at $73,000.

DIRECTORS: Robert P. McIntosh, Willis H. Cavan, Charles T. Telford, Charles G. DuMond, Howard J. Goodrich, Alton L. Van Tassle, John A. Woodburn, Ward B. Thompson, Arthur F Curtis, Edward J. Turnbull, William D. Southworth, James F. Foreman, William A. Humphries, Hamilton J. Hewitt, Hector S Marvin.

MISCELLANEOUS: The Law of 1910, allows co-operative companies seven years to gradually accumulate a reserve. Formerly the Security Mutual Fire Insurance Co. of Delaware Co.

SHEBOYGAN FALLS MUTUAL FIRE INSURANCE COMPANY, LTD.
Sheboygan, Falls, Wis.

President, Jas. Osthelder; Secretary, John Bauernfeind.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$59,830	$29,518	$26,571	$41,809	$43,862	$16,756	.....	$18,272	$35,028	$16 573
1922	51,757	25,833	22,696	38,218	40,203	15,904	.....	18,327	34,231	15,920

BUSINESS SINCE ORGANIZATION: Premiums received, $544,499; loses paid, $273,009.

DIRECTORS: J. Osthelder, J. Bauernfeind, M. J. Deeley, H. E. Boldt, J. Kehl, R. H. Thomas, C. W. Pfeifer, W. H. Barragar, Lane Constance.

TERRITORY COVERED: The company operates in Wis. only.

MISCELLANEOUS: Transacts fire insurance only.

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY
Concord, Mass.

President, Prescott Keyes; Vice-President, Wm. F. Sawyer; Secretary, Frank Taylor; Assistant Secretary, E. R. Howard.
Organized, 1829.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$140,469	$66,491	$55,596	$91,223	$170,131	$39,249	$16,581	$123,254	$179,084	$38,051
1922	157,980	60,256	59,862	89,119	125,268	94,194	14,959	30,808	139,961	96,283
1921	164,911	104,122	35,042	155,534	161,588	67,638	14,293	57,725	139,656	80,762

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$121,325	Losses unpaid	$5,976
Cash	2,462	Unearned prems	66,491
Agents' balances	6,981	Other liabilities	12,406
Interest	1,633		
Other assets	8,068	Total liabilities	84,873
		Surplus	55,596
Total adm. assets	$140,469	Total	$140,469

Underwriting profit, $14,156; investment loss, $1,999.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $55,615, $26,478; motor vehicle, $35,608, $11,171.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $6,331,331, $85,949; motor vehicle, $1,806,930, $34,057.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $22,510; State, County and Municipal bonds $13,990; other bonds, $68,599; stocks, $24,294; total, $129,393.

FIELD MEN AND TERRITORY COVERED: E. R. Howard, special agent, Concord, Mass. Company operates in Mass. only.

MISCELLANEOUS: Company is affiliated with the Middlesex Mutual of Concord and all of its policies are additionally guaranteed by that company.

SOUTH ARKANSAS MUTUAL FIRE INSURANCE ASSOCIATION, Little Rock, Ark.

President, H. B. Robertson; Vice-Presidents, J. W. Watson; L. W. Watson; Secretary-Treasurer, C. W. Hardin.

This associationwas organized in 1923, at Camden, Ark., in May 1922, moved to 709 Boyle Bldg., Little Rock, Ark. The association states it has complied with all the State laws governing this class of insurance. It has furnished an approved bond for the protection of all who may become members. It is strictly an assessment association.

SOUTHERN MUTUAL INSURANCE COMPANY, Athens, Ga.

President, Billups Phinizy; Secretary, A. E. Griffith. Organized, 1847.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,218,663	$180,055	$947,232	$360,110	$432,635	$97,157	$123,362	$92,785	$313,304	$96,392
1922	1,135,626	179,831	866,128	359,663	438,137	99,704	116,172	126,582	342,458	91,375
1921	1,025,708	181,711	752,709	363,422	435,429	124,165	108,074	121,879	354,118	127,628
1920	926,692	183,013	658,686	366,027	428,485	101,646	104,669	137,854	344,169	99,306

DIRECTORS: Arthur E. Griffith, Billups Phinizy, Hamilton McWorther, Charles H. Phinizy, John W. Morton, Charles M. Snelling, Andrew C. Erwin, Robert P. White, Edward R. Hodgson, Jr., David C. Barrow, John W. Grant, Henry B. King, G. Gunby Jordan, Robert J. Taylor, M. A. O'Byrne (1923 report.)

TERRITORY COVERED: Ga. only.

MISCELLANEOUS: The company lost $584,000 in the Augusta, Ga., conflagration, 1916; Atlanta, 1917, $270,000. Transacts fire insurance only.

SOUTHERN MUTUAL FIRE INSURANCE COMPANY, Yoakum, Texas.

President, Wm. Green; Secretary, W. E. Green. Organized, 1916.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incured
1923	$67,690	$35,697	$22,901	$81,714	$84,025	$26,365	$13,133	$25,048	$64,546	$29,400

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$11,287	Losses unpaid	$5,750
Collateral loans	14,632	Unearned prems	35,697
Cash	25,306	Other liabilities	3,342
Agents' balances	10,512		
Premium notes	4,530	Total liabilities	44,789
Other assets	1,423	Surplus	22,901
Total adm. assets	$67,690	Total	$67,690

Net amount of members' liability, December 31, $120,753.

Underwriting profit, $20,459; investment profit, $1,912.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire $74,429, $21,105; tornado, $1,820, $63; hail $5,465, $4,495.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,425,873, $81,728, tornado, $411,540, $2,713; hail, $111,492, $628.

BUSINESS SINCE ORGANIZATION: Premiums received, $364,838; losses paid, $151,541; dividends declared, cash, $48,780.

MORTGAGE LOANS: There are 5 loans aggregating $11,287 all secured by Texas farm lands and improved city property valued at $31,350 on which the company holds $12,000 of fire insurance. There was $44 of interest past due on December 31, last.

DIRECTORS: Wm. Green, E. F. Wolters, Geo. Hagn, Philip Welhausen, W. H. Dunn, C. W. Koch, I. E. Valenta, A. J. McKean, Chas. Cooke.

MISCELLANEOUS: Organized August 11, 1916, as South Texas Ginners Mutual Fire Insurance Co.; name changed to Southern Mutual Fire Insurance Co., in 1921. Licensed in Tex, only.

STANDARD MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President James Henry; Secretary, E. I. Atlee. Organized, 1892.

Year	Cash Assets	Unearned Premiums Deposits	Net Cash Surplus	Net Premiums Deposits	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$341,092	$184,504	$154,427	$271,905	$291,963	$12,696	$234,166	$30,799	$277,661	$12,478
1922	337,939	177,222	158,574	272532	290,552	12,844	1254 200	46,148	313,192	10,836
1921	347,617	172,548	155,286	,6,435	304,133	13,354	277,579	40,461	331,632	14,049

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$287,700	Losses unpaid	$1,042
Cash	32.671	Unearned prems	184,504
Agents' balances	15,796	Other liabilities	1,119
Interest	4,925	Total liabilities	186,665
		Surplus	154,427
Total adm. assets.	$341,092	Total	$341,092

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $271,905, $11,046; tornado, $1,080; sprinkler leakage, $570.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $43,624,836, $342,887, $1,714,434.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,478,255; losses paid, $386,308; dividends declared, cash, $3,478,551.

BONDS AND STOCKS OWNED (Market Values): State, County, Province and Municipal bonds, $61,500; other bonds, $213,230; stocks, $12,970; total, $287,700.

DIRECTORS: James Henry, E. H. Morris, Edwin I. Atlee, Isaac A. Smith, George T. Williams, John W. H. Brooks, Thos. S. Shibe, Samuel R. Boggs, Gustav Swoboda.

HISTORICAL DATA

This company was incorporated under the laws of Pa. on December 31, 1882, and has had a successful career. Its reputation has never been questioned and no extra assessments on policyholders have ever been levied. The company's contingent resources at the end of 1923 were: $1,714,434. The company is a member of the Associated Factory Mutual Fire Insurance Companies. Largest amount insured in one hazard, gross, $95,000; net, $95,000. The company's underwriting and investment results for the last five years are: 1923, underwriting profit, $221,506, investment profit, $8,513; 1922, underwriting profit, $227,325, investment profit, $30,164; 1921, underwriting profit, $264,066, investment profit, $19,388; 1920, underwriting profit, $255,787, investment loss, $47; 1919, underwriting profit, $208,442, investment profit, $4,178.

CLASSES OF INSURANCE WRITTEN: Fire, use and occupancy.

STATE AUTOMOBILE MUTUAL INSURANCE ASSOCIATION
Columbus, Ohio

President, W. E. McKee; Secretary and Manager, Robert Pein. Organized, 1921.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds	$117,600	Losses unpaid	$49,866
Cash	54,229	Unearned prems	88,835
Agents' balances	73,582	Other liabilities	566
Interest	1,239	Total liabilities	139,267
Other assets	20	Surplus	107,403
Total adm. assets.	$246,670	Total	$246,670

BUSINESS DURING 1923: Net premiums written, $281,123; total income, $287,142; losses paid, $59,130; expenses, $10,376; total expenditures, $69,506.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Motor vehicle, $281,123, $69,506.

TERRITORY COVERED: Ohio only.

STATE FARMERS' MUTUAL HAIL INSURANCE COMPANY, Waseca, Minn.

President, F. T. Day; Secretary, C. H. Watson. Organized, 1896.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	†$446,767	$1,803	$171,694	$479,265	$503,925	$265,389	.....	$9,684	$275,073	$542,301
1922	198,722	2,494	195,840	420,045	433,954	387,149	.....	145,134	532,283	370,143
1921	300,486	1,150	294,717	338,487	349,452	185,920	.....	116,138	302,058	174,841

† Includes assessments.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$22,547	Losses unpaid	$265,389
Cash	189,146	Other liabilities	9,684
Agents' balances	243		
Interest	291	Total liabilities	275,073
Assessments	234,540	Surplus	171,694
Total adm. assets.	$446,767	Total	$446,767

BUSINESS SINCE ORGANIZATION: Premiums received, $6,285,429; losses paid, $4,043,821.

DIRECTORS: C. D. Ward, H. G. Day, C. H. Watson, F. T. Day, W. H. Latham.

FIELD MEN AND TERRITORY COVERED: J. L. Blanch, Denver, Colo.; K. T. Martin, Fort Worth, Tex.; Chas. A. Dawson, Fargo, N. D. The company operates in Colo., Ida., Ill., Ia., Minn., Mont., Neb., N. M., N. D., S. D., Tex. and Wyo.

STATE MUTUAL CYCLONE INSURANCE COMPANY

Lapeer, Mich.

President, Jno. T. Rich; Vice-President, R. B. Walker; Treasurer, A. Baldwin; Secretary, C. H. Rood. Organized, 1896.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$150,314	.....	$146,554	$206,444	$211,867	$102,755	.....	$58,971	$161,726	$90,182

ASSETS, DECEMBER 31, 1923: Real estate, $34,986; Cash, $115,328; Total adm. assets, $150,314. LIABILITIES: Losses unpaid, $3,760; total liabilities, $3,760; Surplus, $146,554; Total, $150,314.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Tornado, $28,186, $89,722.

RISKS IN FORCE, DECEMBER 31, 1923: Tornado, $215,559,018.

TERRITORY COVERED: Mich. only.

STATE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President and Treasurer, John R. Freeman; Secretary and Assistant Treasurer, Theo. P. Bogert. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$4,622,768	$2,069,645	$2,506,839	$2,300,608	$2,566,628	$144,934	$2,363,854	$174,855	$2,683,643	$148,106
1922	4,877,664	2,019,556	2,811,581	2,365 201	2,626,929	143,674	2,226,811	199,721	2 570,206	150,744
1921	4,655,333	2,242,917	2,374,564	2,547,572	2,779,182	103,308	2,347,351	202,263	2,652,922	93,656

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$4,079,540	Losses unpaid.....	$33,517
Cash.....	403,314	Unearned prems....	2,069,645
Agents' balances....	117,175	Other liabilities....	12,767
Interest.....	22,739		
		Total liabilities...	2,115,929
		Surplus.....	2,506,839
Total adm. assets.	$4,622,768	Total.....	$4,622,768

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $2,298,357, $131,992; tornado, $1,012, $4,272; sprinkler leakage, $1,239, $8,670.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $536,298,566, $3,791,429, $18,957,147; tornado, $238,020, $1,381, $6.906; sprinkler leakage, $232,400, $2,061, $10,303; unclassified, effective prior to January 1, 1921, $962,410, $6,257, $31,286.

BUSINESS SINCE ORGANIZATION: Premiums received, $46,257,268; losses paid, $5,573,203; dividends declared, cash, $36,400,774.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,490,250; State, County and Municipal bonds, $86,800; other bonds, $335,597; stocks, $2,166,893; total, $4,079,540.

DIRECTORS: Henry F. Lippitt, John R. Freeman, Jesse H. Metcalf, Samuel M. Nicholson, H. D. Sharpe, A. B. Chace, Wm. Gammell, R. W. Taft, R. H. I. Goddard, Chas. M. Holmes, Jas. R. McColl, Frederick K. Copeland, A. O. Dawson, John H. Goss, Chas. O. Richardson.

TERRITORY COVERED: Company operates throughout the United States and Canada and is licensed in Conn., Ill., Ky., Me., Md., Mass., Mich., N. H., N. Y., N. C., Ohio, Pa., R. I., S. C., Wis. and Vt.

HISTORICAL DATA

This company began business in February, 1855, and has had a very successful growth. It has never assessed policyholders to make up any deficiency and its contingent liability, as fixed by the policy terms, is five times the premium. Its security holdings are all of the highest class and its management is the same as that of the American, Manufacturers, Enterprise, Rhode Island Mutual and Mechanics Mutual Insurance Companies all of Providence. Largest amount insured in one hazard, gross, $1,000,000; net, $1,000,000. The company's underwriting and investment results for the past five years have been: 1923, underwriting profit, $1,934,087, investment profit, $135,024; 1922, underwriting profit, $2,235,178, investment profit, $426,651; 1921, underwriting profit, $2,571,191, investment profit, $310,961; 1920, underwriting profit, $2,342,493, investment profit, $146,646; 1919, underwriting profit, $1,760,106, investment profit, $45,951.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, tornado and windstorm, use and occupancy.

STATE INSURANCE FUND, Madison, Wis.

President, Platt Whitman; Secretary, E. S. Hall. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'y'hrs	Expenses	Total Expenditures	Losses Incurred
1923	$879,089	$112,448	$779,073	$190,170	$219,501	$3,425	.....	$4,132	$7,557	$3,425
1922	723,120	74,596	644,977	169,870	195,381	15,055	.....	2,751	17,806	.....
1921	536,406	67,475	459,891	103,960	121,139	7.895	.....	2,477	10,372	14,867

Underwriting profit, $148,433; investment profit, $32,014.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $159,609, $2,800; tornado, $30,561, $625.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $40,005,237, $177,476; tornado, $38,405,232, $32,776.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,591,934; losses paid, $636,875.

MORTGAGE LOANS: There are 5 loans aggregating $23,900 on first lien Wis. farms, valued at $55,000. No interest past due on December 31, last.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $128,709; State, County and municipal bonds, $675,000; total, $803,709.

DIRECTORS: Platt Whitman, Charles J. Timbers, W. Stanley Smith, O. H. Johnson and Fred R. Zimmerman.

TERRITORY COVERED: Wis. only.

STERLING FIRE INSURANCE COMPANY, Cobleskill, N. Y.

President, Judson Burhans; Vice-President, C. A. Wilting; Treasurer, J. R. Becker; Secretary, W. D. Colclough.
Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$110,990	$41,963	$67,027	$67,807	$73,387	$36,399	.....	$25,581	$61,980	$38,399
1922	100,743	36,661	62,082	60,655	63,998	29,032	.....	23,340	52,372	31,032
1921	86,823	32,341	51,482	53,985	56,301	20,730	.....	21,923	42,653	20,730

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks..	$78,510	Losses unpaid.....	$2,000
Cash.....	19,223	Unearned prems....	41,963
Agents' balances....	11,652		
Interest.....	1,605	Total liabilities...	43,963
		Surplus.....	67,027
Total adm. assets.	$110,990	Total.....	$110,990

Underwriting profit, $5,827, investment profit, $5,581.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,724,506, $100,941.

BUSINESS SINCE ORGANIZATION: Premiums received $695,940; losses paid, $348,108.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $10,780; other bonds, $66,730; stocks, $1,000; total, $78,510.

DIRECTORS: Judson Burhans, Charles A. Wieting, W. D Colclough, John R. Becker, W. D. Becker, E. S. Ryder, William H. Golding, Rolland J. Loy, George M. Palmer, Charles E. Nicholas, John L. Empie, I. F. Winnie, Herbert Bernard.

MISCELLANEOUS: The law of 1910 allows co-operative companies seven years to gradually accumulate reserve. Licensed in N. Y. only.

SUFFOLK COUNTY MUTUAL INSURANCE COMPANY, Southold, N. Y

President and Treasurer, F. F. Overton; Vice-President, S. Lester Albertson; Secretary, John E. Bloomfield. Organized, 1836.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$120,648	$6,703	$113,763	$13,235	$19,709	$13,765	.....	$7,005	$20,770	$13,753
1922	121,705	6,479	115,099	12,773	20,304	5,608	.....	6,527	12,135	5,565
1921	114,713	6,096	108,496	12,037	17,360	1,984	.....	5,853	7,837	1,962

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$103,800	Losses unpaid.....	$50
U. S. Gov't bonds...	1,960	Unearned prems....	6,703
Cash.....	13,045	Other liabilities.....	132
Agents' balances....	1,843		
		Total liabilities...	6,885
		Surplus.....	113,763
Total adm. assets.	$120,648	Total.....	$120,648

Underwriting profit, $7,657, investment profit, $6,320.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $5,102,130, $13,405, $466,642.

BUSINESS SINCE ORGANIZATION: Premiums received, $472,527; losses paid, $330,699.

MORTGAGE LOANS: There are 47 loans, ranging from $100 to $5,500, all but 11 being secured by Suffolk Co. properties. Most of them are upon dwellings and lots (or acreage), one of $5,500 is upon a dwelling and lots in Garden City, L. I., valued at $10,000 (insurance $7,000). No interest was past due on December 31, last and the securities are considered worth more than twice the amount loaned in the aggregate.

DIRECTORS: N. O. Petty, W. A. Fleet, M. W. Terry, F. F. Averton, E. F. Post, A. S. Havens, S. L. Albertson, W. H. Glover, J. Sheridan Wells, D. H. Young, E. H. Pierson, Edward T. Dayton.

MISCELLANEOUS: The company operates in Suffolk Co., N. Y. only, and transacts all business from the home office. The company has never levied an assessment. Writes fire insurance only.

THE SUN MUTUAL INSURANCE COMPANY, Cincinnati, O.

President, Henry Hater; Secretary, Jno. H. Tuke. Organized, 1862.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$266,048	$81,149	$183,674	$38,763	$81,293	$9,395	$11,487	$28,982	$49,864	$8,667
1922	261,371	75,073	180,757	36,615	64,731	10,581	11,550	20,254	42,385	11,081
1921	243,169	69,434	172,095	34,008	52,614	3,411	11,176	21,776	36,363	2,911

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$63,000	Unearned prems....	$81,149
Bonds and stocks...	199,185	Other liabilities....	1,225
Cash.....	627		
Agents' balances....	1,899	Total liabilities...	82,374
Interest and rents...	1,149	Surplus.....	183,674
Other assets.....	188		
Total adm. assets.	$266,048	Total.....	$266,048

Underwriting profit, $1,185; investment profit, $13,219.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $13,735,350, $149,598.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,277,021; losses paid, $381,400.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $94,280; State, County and Municipal bonds, $16,925; stocks, $87,980; total, $199,185.

MISCELLANEOUS: The company writes fire insurance only.

TENNESSEE FARMERS MUTUAL FIRE INSURANCE COMPANY
Nashville, Tenn.

President, Dr. F. H. Dunklin; Vice-President, Homer Hancock; Secretary and Treasurer, Mrs. P. Glick. Organized, 1911.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$68,732	$22,776	$44,469	$35,198	$51,634	$31,057	.....	$14,687	$45,744	.....
1922	63,383	16,106	44,438	25,158	37,592	19,383	.....	11,490	30,873	$11,700
1921	56,553	11,097	42,628	21,952	35,802	16,527	.....	11,027	27,554	16,278

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$51,900	Losses unpaid.....	$1,217
Cash.....	14,053	Unearned prems....	22,776
Agents' balances....	1,024	Other liabilities.....	270
Interest.....	1,146		
Other assets.....	609	Total liabilities...	24,263
		Surplus.....	44,469
Total adm. assets.	$68,732	Total.....	$68,732

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $7,417,717, $41,432.

BUSINESS SINCE ORGANIZATION: Premiums received, $218,353; losses paid, $138,342; dividends declared, cash, $2,912

MORTGAGE LOANS: There are 27 first mortgage loans aggregating $51,900 on land valued at $249,500. The mortgages are on farm lands only, situated in the Central Basin of Tenn., and range in amount from $400 to $4,200. No interest was past due on December 31, last.

DIRECTORS: Dr. F. H. Dunklin, D. J. Nowlin, W. B. London, H. J. Mullins, G. E. Glick, H. Hancock, W. C. Jones, W. E. Akin W. R. Wheeler, J. F. Garrison, C. E. Hewgley, J. G. Gressim J. R. Nunn, Mrs. P. Glick, W. Hancock.

TERRITORY COVERED: Tenn. only.

MISCELLANEOUS: Transacts fire insurance only.

TEXAS HARDWARE AND IMPLEMENT MUTUAL FIRE INS. CO.
Dallas, Tex.

President and Secretary, O. E. Schow; Vice-President, A. L. Smith; Assistant Secretary and Manager, W. B. Oliver. Organized, 1916

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurre
1923	$48,867	$25,627	$22,164	$62,044	$64,582	$21,696	$20,993	$18,364	$61,053	$15,419
1922	55,328	19,136	28,221	52 874	55,450	9,771	13,233	10,748	33,752	9,555
9921	32,806	11,591	18,997	28,978	33,461	7,597	14,350	2,622	24,569	9,520

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$35,217	Losses unpaid.....	$1,076
Cash.....	7,012	Unearned prems....	25,627
Agents' balances....	3,741		
Interest.....	2,187	Total liabilities...	26,703
Other assets.....	710	Surplus.....	22,164
Total adm. assets.	$48,867	Total.....	$48,867

Underwriting profit, $28,240; investment loss, $1,044.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $3,404,002, $63,015.

BUSINESS SINCE ORGANIZATION: Premiums received, $211,775; losses paid, $48,368; dividends declared, cash, $54,975.

MORTGAGE LOANS: There are 14 mortgage loans secured by real estate aggregating $35,217, valued at approximately, $90,000. There was $111 of interest past due on December 31, last.

DIRECTORS: S. T. Harrison, O. E. Schow, Bland Smith, T. H. Jones, A. L. Smith, Sam Crowther, S. J. Kennerly, J. Paul Kelly, Avery Dowell.

FIELD MEN AND TERRITORY COVERED: C. S. Woods, H. B. Tanner, Dallas, Tex., for Tex. territory. Company is licensed in Tex. only.

MISCELLANEOUS: This company was formerly operated as an exchange under the title of Hardware and Implement Dealers Mutual Exchange of Dallas, Tex., by the Retail Hardware and Implement Dealers' Association of Texas. In March, 1916 the exchange was changed to a mutual company and Glen Walker was made manager. Business is written at tariff rates for members of Retail Hardware and Implement Dealers Association only. In February, 1921, head offices were transferred from Fort Worth to Dallas, Tex. W. B. Oliver was elected assistant secretary and manager at annual meeting January 24, 1923 to succeed J. B. Baker. Company writes fire insurance only.

TEXAS NATIONAL MUTUAL FIRE INSURANCE COMPANY
Fort Worth, Tex.

President, Edwin E. Bewley; Secretary and Manager, Glen Walker. Organized, 1913.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$79,559	$40,955	$35,380	$79,128	$82,730	$26,782	$19,094	$18,532	$64,408	$25,767
1922	61,471	30,493	29,272	76,882	80 379	37,058	20 723	22,455	80,236	28,432
1921	61,278	31,194	17,797	97,195	101,349	82,805	.....	.....	.....	34,724

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$33,300	Losses unpaid	$3,024
Bonds	7,000	Unearned prems	40,955
Cash	24,728	Other liabilities	200
Agents' balances	14,046		
Interest	485	Total liabilities	44,179
		Surplus	35,380
Total adm. assets	$79,559	Total	$79,559

Underwriting profit, $21,840; investment profit, $3,478.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $5,894,499, $78,130.

MORTGAGE LOANS: These loans aggregate $27,900, all first liens on property located in Fort Worth, valued at $60,850.

TERRITORY COVERED: Tex. only.

MISCELLANEOUS: This company writes no direct business but writes reinsurance of the Millers Mutual and some of the Northwestern Mutual.

TEXAS STATE MUTUAL FIRE INSURANCE CO., Dallas, Texas

President, C. M. Ware; Vice-President and Manager, Thos. Yarrell, Jr. Organized, 1916.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$240,358	$147,532	$79,421	$178,567	$190,245	$83,051	$24,634	$59,368	$167,053	$76,828
1922	216,082	110,517	86,592	131,989	146,557	109,865	17,500	43,873	171,238	104,290
1921	239,619	139,993	81,742	150,712	164,585	107,856	13,775	48,726	170,357	104,497

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$39,000	Losses unpaid	$11,005
Mortgage loans	43,008	Unearned prems	147,532
U. S. Gov't bonds	110,800	Other liabilities	2,400
Cash	15,507		
Agents' balances	10,415	Total liabilities	160,937
Interest and rents	2,076	Surplus	79,421
Bills receivable	19,553		
Total adm. assets	$240,358	Total	$240,358

Underwriting profit, $5,430; investment profit, $10,498.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,504,421, $274,269.

BUSINESS SINCE ORGANIZATION: Premiums received, $956,033; losses paid, $367,101; dividends declared, cash, $67,030.

REAL ESTATE OWNED: Consists of a two-story brick building, metal and tile roof, valued at $35,000 and 65 acres farm in Bill County, Tex., valued at $4,000. Rents received last year, $2,921, real estate taxes and expenses, $1,085.

MORTGAGE LOANS: There are 18 loans on farm property worth twice the amount loaned thereon.

DIRECTORS: C. M. Ware, E. A. Portlow, C. C. Countess, R. E. Ware, A. N. Denton, Thos. Yarrell, Jr., R. L. Thornton, V. L. Ware, S. M. Ray, Jr.

FIELD MEN AND TERRITORY COVERED: J. L. Riley & Co., Atlanta, Ga.; Houston, Dunn, Inc., Philadelphia, Pa.; Mutual Ins. Agency, Washington, D. C. Special agents in Tex.: W. C. Drake, and T. I. Rosser. Licensed in D. C., Ga., Mo., Pa., Tex. and Md.

MISCELLANEOUS: Company writes fire insurance only.

TOMPKINS COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY Ithaca, N. Y.

President, Geo. B. Paterson; Vice-President, C. A. Moore; Secretary, A. B. Rust; Treasurer, E. A. Miller. Organized, 1887

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$102,601	$54,933	$40,922	$98,655	$102,212	$68,506	.....	$37,264	$105,770	.....
1922	103,774	53,620	44,893	98,081	105,104	79,923	.....	33,503	113,426	.....
1921	110,880	54,807	53,156	100,652	105,685	62,655	.....	41,072	103,727	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$7,000	Losses unpaid	$6,746
Mortgage loans	19,700	Unearned prems	54,933
Bonds and stocks	50,632		
Cash	9,311	Total liabilities	61,679
Agents' balances	15,200	Surplus	40,922
Interest and rents	758		
Total adm. assets	$102,601	Total	$102,601

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $16,715,315.

REAL ESTATE OWNED: Consists of 3½ acres of land near Port Byron, carried at book value of $7,000.

MORTGAGE LOANS: There are 7 loans aggregating $19,700 on property consisting of 4 farm lands and 1 church valued at $53,500. The company holds $16,000 of fire insurance on the mortgaged property. On December 31, last, there was no interest past due.

DIRECTORS: E. A. Miller, C. F. Case, G. B. Davis, G. E. Emerson, H. H. Hays, G. B. Paterson, C. A. Moore, E. S. Preston, A. B. Rust, R. G. H. Speed, R. L. Speed, E. A. Warner, H. B. Livermore, E. B. Mosher.

TERRITORY COVERED: N. Y. State except Greater N. Y.

MISCELLANEOUS: The law of 1910 allows co-operative companies seven years to gradually accumulate a reserve.

TOWN OF HERMAN MUTUAL FIRE INS. CO., Sheboygan Co. Plymouth, Wis.

President, Henry S. Klemme; Secretary, Henry Greibe. Organized, 1871.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$99,460	.....	$99,460	$18,971	.....	$11,018	.....	$2,679	$23,697	.....
1922	92,370	.....	92,370	16,370	.....	6,081	.....	4,405	10,486	.....
1921	83,115	.....	83,115	11,827	16,261	9,634	.....	4,483	14,117	.....

BUSINESS SINCE ORGANIZATION: Premiums received, $303,877; losses paid, $215,210.

MISCELLANEOUS: Transacts fire insurance only.

TOWN MUTUAL DWELLING HOUSE INSURANCE ASSOCIATION
Des Moines, Ia.

President, F. E. Gordon; Vice-President, Harry Harding; Secretary, B. Rees Jones; Treasurer, Grant McPherrin. Organized, 1892.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$310,876	.....	$306,715	$174,226	$188,578	$110,137	.....	$142,210	$252,347	$110,372

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$295,643	Losses unpaid	$3,507
Agents' balances	7,098	Other liabilities	654
Interest	8,135	Total liabilities	4,161
		Surplus	306,715
Total adm. assets.	$310,876	Total	$310,876

TERRITORY COVERED: Ia. only. Transacts fire, lightning tornado and windstorm insurance.

TRADERS AND MECHANICS INSURANCE COMPANY, Lowell, Mass.

President and Treasurer, E. M. Tucke; Secretary E. W. Brigham. Organized, 1848.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurerd
1923	$558,328	$264,311	$278,680	$187,596	$236,554	$79,689	$35,626	$75,688	$191,203	$79,524
1922	543,961	251,586	279,242	173,107	204,522	76,953	35,325	83,397	195,675	74,698
1921	472,476	251,013	208,851	165,602	191,280	69,637	36,860	69,194	175,691	71,316

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$7,743	Losses unpaid	$9,456
Bonds and stocks	489,747	Unearned prems	264,311
Cash	34,218	Other libilities	5,881
Agents' balances	23,568		
Interest	3,030	Total liabilities	279,648
Reins. recov. on losses paid	22	Surplus	278,680
Total adm. assets.	$558,328	Total	$558,328

Underwriting profit, $17,891; Investment profit, $17,213.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire $187,596, $77,701.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923 Fire, $44,148,104, $510,476.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,708,013; losses paid, $3,184,332; dividends declared, cash, $2,, 962,254.

MORTGAGE LOANS: There are 8 loans, aggregating $7,743, and are protected by improved real estate, principally dwellings in Lowell, Mass., and 1 in Hl., valued at $30,500. There was no interest past due on December 31, last. The company holds $14,900 of insurance on the buildings.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $58,950; State, County and municipal bonds, $26,050; other bonds, $239,212; stocks, $165,535; total, 489,747.

DIRECTORS: F. Nourse, T. A. Stevens, A. K. Chadwick. T. E. Parker, J. J. Rogers, C. Brook Stevens, J. B. Keyes, E. M. Tucke, E. W. Brigham.

TERRITORY COVERED: The company operates in Conn., Me., Mass., N. H., R. I. and Vt.

MISCELLANEOUS: Conflagration losses: Boston, 1872, $230,000; Chelsea, 1908, $153; Bangor, Me., 1911, $20,000; Salem, 1914, $19,000. Company writes fire insurance only.

TRANSPORTATION MUTUAL INSURANCE COMPANY
Philadelphia, Pa.

President, Charles E. Mather; Secretary, Henry F. Clark. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,277,095	$142,059	$1,757,932	$719,913	$797,770	$366,828	$119,500	$120,908	$607,236	$238,656
1922	2,084,939	127,129	1,695,941	458,779	532,367	372,338	98,368	119,848	590,554	331,356
1921	2,055,248	187,890	1,600,391	376,396	308,425	343,781	.....	109,205	452,986	288,751

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,622,513	Losses unpaid	$129,968
Cash	246,135	Unearned prems	142,059
Premiums outstg	182,356	Other liabilities	247,136
Interest	14,764		
Reins. on paid losses	211,327	Total liabilities	519,163
		Surplus	1,757,932
Total adm. assets.	$2,277,095	Total	$2,277,095

Underwriting profit, $118,731: Investment pro6t, $62:760.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire 678,216, $316,323; marine, $41,697, $39,161.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $84,321,588, $248,983; marine, $2,782,966, $22,988.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,203,654; losses paid, $5,373,289; refund of premiums declared, cash, $217,867.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $1,019,-844; State, County and municipal bonds, $197,000; other bonds,, $405,699; total, $1,622,513.

DIRECTORS: C. E. Mather, Fairfax Harrison, E. T. Stotesbury, Robt. Scott, G. H. McFadden, V. C. Mather, J. A. O'Brien, Gilbert Mather.

MISCELLANEOUS: This company was incorporated under the laws of Pennsylvania, April 27, 1905, and began business in June of the same year. It insures only the property of transportation companies and carriers and allied interests. The company is licensed only in Pennsylvania and Texas.

TRI-STATE MUTUAL GRAIN DEALERS FIRE INSURANCE COMPANY

Luverne, Minn.

President, E. A. Brown; Secretary, E. H. Moreland. Organized, 1908.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incrred
1923	$94,106	$18,920	$74,496	$80,265	$87,553	$44,089	$24,897	$13,613	$82,599	$43,801
1922	89,523	19,211	66,072	80,946	89,911	46,128	38,575	13,057	97,760	48,202
1921	97,785	15,793	80,652	65,026	70,138	12,950	40,737	12,026	65,713	13,940

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$20,000	Losses unpaid	$90
U. S. Gov't bonds	15,575	Unearned prems	18,920
Cash	55,160	Other liabilities	600
Agents' balances	1,245		
Interest	1,804	Total liabilities	19,610
Other assets	22	Surplus	74,496
Total adm. assets.	$94,106	Total	$94,106

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $77,899, $43,780; tornado, $2,366, $21.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $4,150,935, $72,488; tornado, $609,425, $2,514.

BUSINESS SINCE ORGANIZATION: Premiums received, $855,800; losses paid, $315,542; dividends declared, cash, $392,224.

DIRECTORS: E. A. Brown, W. J. Shanard, B. P. St. John, W. Z. Sharp, A. E. Anderson, W. V. Willey, H. S. Grieg, R. E. Jones, E. A. Betts.

TERRITORY COVERED: G. D. Henjum, Sioux Falls, S. D. special agent, Ia., Minn. and S. D. The company is licensed in Ia., Minn. and S. D.

UNION MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President and Treasurer, Frederick W. Moses; Vice-President and Assistant Treasurer, Charles G. Easton; Secretary, Clarence H. Cady Assistant Secretary, Carlos F. Hunt. Organized, 1863.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$423,831	$148,712	$266,735	$57,514	$79,281	$18,379	$31,718	$22,059	$72,156	$17,560
1922	443,662	154,173	280,569	62,226	87,689	16,657	37,234	25,013	78,904	15,839
1921	415,066	152,467	250,863	61,316	81,385	16,100	34,707	20,661	71,468	$15,090

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$398,179	Losses unpaid	$2,253
Cash	16,234	Unearned prems	148,712
Agents' balances	5,594	Other liabilities	6,131
Interest	3,824		
		Total liabilities	157,096
		Surplus	266,735
Total adm. assets.	$423,831	Total	$423,831

DIRECTORS: S. O. Metcalf, J. H. Hambly, R. W. Taft, F. W. Moses, F. W. Matteson, J. A. Atwood, F. E. Richmond, C. G. Easton, J. O. Ames, Thomas H. West, Jr., F. T. Moses, Charles D. Owen..

TERRITORY COVERED: Licensed in Mass., R. I. and Conn.

MISCELLANEOUS: This company insures dwelling houses and furniture contained therein, also small lines on private garages in connection with the dwelling, for one, three and five-year terms against damage by fire or lightning.

UNION MUTUAL FIRE INSURANCE COMPANY, Montpelier, Vt.

President, Ralph B. Denney; Secretary, Merrill W. Harris. Organized, 1874.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$170,014	$32,633	$62,750	$269,699	$269,699	$185,599	$3,387	$76,868	$265,854	$186,323
1922	163,370	29,197	81,385	210,539	270,224	127,706	.....	126,682	254,388	123,016
1921	146,246	25,626	70,345	230,891	294,933	133,379	.....	127,717	261,096	133,664

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$25,576	Losses unpaid	$33,165
Agents' balances	134,748	Unearned prems	32,633
Other assets	9,690	Other liabilities	41,466
		Total liabilities	107,264
		Surplus	62,750
Total adm. assets.	$170,014	Total	$170,014

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $250,411, $179,472; motor vehicle, $19,287, $3,145.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $45,344,231, $45,755; motor vehicle, $1,611,390, $16,563.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,055,735; losses paid, $2,822,810.

DIRECTORS: John J. P. Adams, Fred Blanchard, R. B. Denny, F. A. Howland, H. L. Farwell, H. F. Leslie, G. M. Cambell, H. M McFarland, C. S. Emery, F. S. Billings, C. M. Smith.

TERRITORY COVERED, Vt. only.

UNION (MUTUAL) FIRE INSURANCE COMPANY, Lincoln, Neb.

President, Fred E. Walt; Vice-President, J. S. Farrell; Secretary, G. M. Davison. Organized, 1886.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	*$691,049	$309,845	$341,665	$729,496	$754,012	$302,663	$74,442	$311,930	$689,035	$270,951
1922	*661,999	281,776	327,404	589,143	632,495	326,738	73 325	246,028	646,081	304,965
1921	681,231	307,697	272,570	538,095	564,165	202,605	19,076	315,722	537,403	208,522

* Itcludes deposit premium notes.

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Real estate	$29,934	Losses unpaid	$24,163
Mortgage loans	185,864	Unearned prems	309,845
Bonds	110,312	Other liabilities	15,276
Cash	153,521		
Agents' balances	40,108	Total liabilities	349,384
Interest and rents	6,342	Surplus	341,665
Bills receivable	5,140		
Deposit prem. notes	159,828		
Total adm. assets	$691,049	Total	$691,049

Underwriting profit, $77,294; Investment profit, $23,064.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire $265,070, $103,154; motor vehicle, $307,559, $114,505; tornado, $109,874, $22,559; hail, $46,993, $25,253.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, 61,651,146, $616,990; motor vehicle, $308,908; tornado, $20,550,382, $205,663; unclassified, effective prior to Jan. 1, 1921, $33,842 663, $380,194.

LOSSES PAID SINCE ORGANIZATION: $2,363,222.

MORTGAGE LOANS: There are 35 loans aggregating $185,864 all first liens on Nebraska farms. On December 31, last, there was no interest past due.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $31,400; State, County and municipal bonds, $78,912; total, $110,312.

DIRECTORS: Fred E. Walt, J. S. Farrell, J. S. Gabel, Jos. W. Walt, Willard Kimball, C. J. Warner, R. M. Walt.

FIELD MEN AND TERRITORY COVERED: W. E. Hare, manager claims, University Place, Neb., Special Agents: J. E. Brown, Boise, Ida.; Kent R. Brown, Kearney, Neb.; R. E. Davison, Lincoln, Neb.; W. F. Greenlee, Oshkosh, Neb.; D. D. King, Lincoln, Neb.; E. E. McMurran, Oxford, Neb.; T. C. Brownfield, Denver; Colo.; W. E. Unland, state agent, Sioux Falls, S. D.; Pacific agency Co., state agent, Boise, Ida., for both Ida. and Ore., Freeze & Chamberlain, state agents, Salt Lake City, Utah,; Reed Pennington Inc., Denver, Colo. The company operates in Ida., Neb., N. D., S. D., Utah, Wyo., Colo., and Ore.

UNITED MUTUAL FIRE INSURANCE COMPANY

Boston, Mass.

president, Louis K. Liggett; Vice-President and General Manager, Walter S. Bucklin; Vice-President and Treasurer, S. Bruce Black; Vice-President, David S. Beyer; Secretary, A. W. Campbell; Assistant Secretary, Wm. H. Abare. Organized, 1908.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,030,480	$536,699	$426,326	$902,812	$950,939	$365,148	$227,229	$228,652	$821,029	$322,719
1922	919,078	433,903	385,812	759,400	797,644	308,382	201,279	193,078	702,739	329,880
1921	806,285	374,393	374,022	666,902	698,695	220,351	168 169	175 828	564,348	216,294

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Bonds and stocks	$869,530	Losses unpaid	$51,399
Cash	72,044	Unearned prems	536,699
Agents' balances	77,630	Other liabilities	16,056
Interest	11,136		
Other assets	140	Total liabilities	604,154
		Surplus	426,326
Total adm. assets	$1,030,480	Total	$1,030,480

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $588,874, $270,882; motor vehicle, $308,790, $75,307; inland navigation and transportation, $1,231, $216; tornado, $2,975, $71; sprinkler leakage, $941, $4,875.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $54,324,399, $708,368; motor vehicle, $10,455,489, $309,542; inland navigation and transportation, $72,100, $1,231; tornado, $1,039,277, $4,146; sprinkler leakage, $252,939, $1,308; unclassified, effective prior to January 1, 1921, $727,691, $7,326.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,462,097; losses paid, $1,604,702; dividends declared, cash, $1,073,623.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $287,020; State, County and Municipal bonds, $97,500; other bonds, $477,510; stocks, $7,500; total, $869,530.

DIRECTORS: Alfred L. Aiken, Ralph L. Allison, James C. Brady, Walter S. Bucklin, Archie W. Campbell, George S. Curtis, Thomas F. Fallon, H. Dwight Hall, Albert E. Lerche, Louis K. Liggett, James C. McCormick, A. J. Travis.

TERRITORY COVERED: Conn., Del., D. C., Ga., Ill., Ind., Ia., Ky., Me., Md., Mass., Mich., Minn., Mo., N. H., N. J., N. Y., Ohio, Pa., R. I., S. C., Tex., Vt. and Va.

HISTORICAL DATA

This company was licensed by the insurance commissioner of Massachusetts on November 5, 1908, having been organized under the laws of that state October 30th of the same year. It has a cash capital of $100,000, subscribed for and paid in as a guarantee by the stockholders of the United Drug Company, with which it is identified. The company was formerly the United Druggists Mutual Fire Insurance Company, having changed its name to the present title during 1918. Some of its insurance is written together with the Liberty Mutual Insurance Company of Boston, the latter handling the liability and property damage risks. The executive officials of the company are all men in the drug and chemical industry and are connected with the United Drug Company. The company's policies are the regular standard contracts with mutual conditions included and its assessment liability is limited to a sum the same as and in addition to the premium. No assessment on the stockholders has ever been levied. Largest amount insured in one hazard, gross, $75,000; net, $37,500. The company's underwriting and investment record during the past has been: 1923, underwriting profit, $236,869, investment profit, $25,060; 1922, underwriting profit, $163,871, investment profit, $56,197; 1921, underwriting profit, $176,945, investment profit, $40,371; 1920, underwriting profit, $124,805, investment profit, $15,948; 1919, underwriting profit, $112,853, investment profit, $13,087.

CLASSES OF INSURANCE WRITTEN: Automobile, fire, lightning, reinsurance and tornado and windstorm.

UTICA FIRE INSURANCE COMPANY, Utica, N. Y.

President, W. H. Start; Vice-President, R. H. Canfield; Treasurer, F. W. Owen; Secretary, H. A. Ackroyd; Manager, F. E. Holmes. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$108,732	$38,514	$65,793	$63,357	$67,948	$36,171	.....	$22,302	$58,473	$40,596
1922	99,954	33,104	65,146	56,842	60,659	26,106	.....	20,430	46,536	27,811
1921	82,641	27,953	53,650	48,988	52,389	30,400	.....	18,350	48,750	31,400

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$22,300	Losses unpaid.....	$4,425
Bonds and stocks...	67,079	Unearned prems....	38,514
Cash.....	8,008		
Agents' balances....	10,629	Total liabilities...	42,939
Interest.....	714	Surplus.....	65,792
Total adm. assets.	$108,732	Total.....	$108,732

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $10,545,946.

MORTGAGE LOANS: There are 3 mortgage loans on Utica frame dwellings, amounting to $15,300, property valuation, $36,000; insurance held, $21,500.

DIRECTORS: Charles A. Griffin, T. Harvey Ferris, William I. Taber, A. M. Waterbury, John G. Slauson, F. H. Matt, Williams A. Tibbits, I. C. Flint, B. A. Whiffen, John C. Fulmer.

MISCELLANEOUS: No assessment has ever been levied. Company operates in New York State with the exception of Greater New York.

VERMONT MUTUAL FIRE INSURANCE COMPANY
Montpelier, Vt.

President, Geo. O. Stratton; Secretary, Delbert W. Gross. Organized, 1828.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$820,503	$264,772	$358,830	$691,229	$705,423	$484,639	.....	$203,534	$688,173	$508,101
1922	804,533	252,363	390,776	590,964	608,166	475,432	.....	181,633	557,065	442,321
1921	727,680	241,156	334,403	575,502	591,225	361,356	.....	192,294	553,650	405,290

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$50,000	Losses unpaid.....	$71,272
Cash.....	453,778	Unearned prems....	264,772
Agents' balances....	290,703	Other liabilities....	125,628
Interest and rents...	5,656		
Other assets.....	11,366	Total liabilities...	461,672
		Surplus.....	358,831
Total adm. assets.	$820,503	Total.....	$820,503

GROSS RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $136,873,773, $117,204.

BUSINESS SINCE ORGANIZATION: Premiums received $16,614,124; losses paid, $12,623,578.

REAL ESTATE OWNED: Consists of home office building and site, $50,000. Taxes and expenses last year, including furniture, $5032.

DIRECTORS: Geo. O. Stratton, Hugh Philips, Lucius D. Taft F. L. Laird, A. G. Eaton, H. D. Hopkins, John E. Weeks, Wm. H, Wills, Elmore T. Ide, David Marvin, K. T. Brown, Fred H. Kelley H. W. Marvin, Thos. C. Cheney, John H. Dubois, H. H. Lewis. H. L. Clark, A. E. Cudworth, Wm. W. Stickney.

TERRITORY COVERED: Vt. and Me.

MISCELLANEOUS: Company writes fire insurance only.

WASHINGTON CO. MUTUAL FIRE INSURANCE CO., Washington, Pa.

President, Albert J. Allison; Secretary, Henry G. Hood. Organized, 1847

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$220,961	$89,015	$126,946	$46,410	$57,304	$12,936	.....	$18,182	$31,118	$10,786
1922	195,436	81,515	111,971	36,373	46,444	17,525	.....	16,352	33,877	.....
1921	182,295	71,515	110,780	34,294	47,192	12,906	.....	15,168	28,074	.....

Assets, Dec 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$21,180	Unearned prems....	$89,015
Bonds and stocks...	181,630	Other liabilities....	5,000
Cash.....	15,142		
Interest.....	2,009	Total liabilities...	94,015
Other assets.....	1,000	Surplus.....	126,946
Total adm. assets.	$220,961	Total.....	$220,961

RISKS IN FORCE, DECEMBER 31, 1923: Fire, $8,131,614

MORTGAGE LOANS: These aggregate $24,780, and are protected by improved real estate in Washington County, Pa., valued at more than double the amount loaned thereon.

BONDS OWNED (Market Values): U. S. Gov't bonds, $26,016; other bonds, $144,865; total, $170,881.

DIRECTORS: A. J. Allison, Chas. S. Caldwell, John H. Donnan, John M. Donaldson, A. W. Danley, Jas. W. McKennan, J. S. Thompson, J. Vankirk, J. P. Miller, J. W. Warrick, H. D. Hamilton, Edward Martin.

FIELD MEN AND TERRITORY COVERED: H. M. Plants, East Finley, Pa., and C. A. Sargent, Beallsville, Pa., special agents for Pa. Company operates in Pa. only.

WASHINGTON MUTUAL FIRE INSURANCE COMPANY, St. Louis, Mo

President, Aug. Kurtzeborn; Secretary, Oscar J. Wendt. Organized, 1857.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	*$294,518	$51,553	$239,670	$32,606	$36,485	$11,859	.....	$20,081	$31,940	$12,569
1922	291,840	48,740	241,116	32,017	.....	18,864	.....	98,829	.....	.....
1921	286,860	19,681	240,726	27,282	30,739	9,707	.....	17,870	27,577	9,755

* Includes premium notes.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$59,500	Losses unpaid.....	$1,397
Cash.....	1,133	Unearned prems....	51,553
Agents' balances....	5,948	Other liabilities....	1,898
Interest.....	1,066		
Premium notes.....	226,871	Total liabilities...	54,848
		Surplus.....	239,670
Total adm. assets.	$294,518	Total.....	$294,518

Underwriting loss, $2,805; investment profit, $3,609.

TERRITORY COVERED: Mo. only and writes only fire insurance.

WASHINGTON MUTUAL FIRE INSURANCE ASSOCIATION
Louisville, Ky.

President, H. A. Brinkhaus; Vice-President, Wm. E. Barth; Secretary, G. W. Frank. Organized, 1860.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$191,852	.....	$191,852	$12,518	$24,216	$2,739	.....	$10,852	$13,591	.....
1922	181,436	.....	181,436	11,743	22,940	1,068	.....	8,551	9,619	$1,068
1921	168,115	.....	168,151	9,894	20,868	2,710	.....	9,813	12,523	2,710

ASSETS, DECEMBER 31, 1923: Real estate, $12,466; mortgage loans, $172,050; cash, $6,445; other assets, $891; total admitted assets, $191,852.

LIABILITIES: None.

MISCELLANEOUS: Formerly the German Washington Mutua Fire Insurance Association. Name changed in September, 1921

WEST BEND LIMITED MUTUAL FIRE INSURANCE COMPANY
West Bend, Wis.

President, P. O'Meara; Treasurer, S. F. Mayer; Secretary, C. F. Leins. Organized, 1894.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$178,793	$44,709	$127,757	$47,547	$58,240	$18,088	.....	$33,858	$51,946	$22,826
1922	162,569	41,653	117 066	44 404	52 324	22,142	.....	11,669	33,811	12,656
1921	142,693	41,255	99,713	42,666	48,738	12,561	.....	23,947	36,508	12,156

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$5,000	Losses unpaid.....	$5,226
Mortgage loans.....	138,850	Unearned prems....	44,709
Bonds and stocks...	17,150	Other liabilities....	1,200
Cash.....	8,960		
Agents' balances....	4,052	Total liabilities...	51,135
Interest and rents...	4,781	Surplus.....	127,758
Total adm. assets.	$178,793	Total.....	$178,793

Underwriting profit, $270; investment profit, $10,221.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,192,684, $85,960.

BUSINESS SINCE ORGANIZATION: Premiums received, $687,714; losses paid, $265,546.

REAL ESTATE OWNED: Consists of home office building at West Bend; book value, $3,343; market value, $5,000. Rents received last year, $400; real estate taxes and expenses, $80.

MORTGAGE LOANS: There are 28 loans aggregating $138,850 on property in Wis. and Minn. valued at $129,100 on which the company holds $87,490 of fire insurance. On December 31, last, there was $1,425 of interest past due. Loans in foreclosure, $4,000.

BONDS AND STOCKS OWNED (Market Values): S. Gov't bonds, $9,150; State, County and Municipal bonds, $6,000; stocks, $2,000; total, $17,150.

DIRECTORS: P. O'Meara, C. F. Lewis, S. F. Mayer, Jos. Ott, G. A. Kuchenmeister, Ed Pick, B. C. Zeigler, A. C. Fuge, Jos. M. O'Meara.

TERRITORY COVERED: Wis. only.

MISCELLANEOUS: Company writes fire insurance only.

WESTERN GRAIN DEALERS MUTUAL FIRE INSURANCE COMPANY

Des Moines, Ia.

President, Jay A. King; Secretary, Geo. A. Wells. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$131,031	$66,493	$55,135	$192,804	$200,815	$173,576	.....	$89,843	$263,419	$151,447
1922	199,668	116,813	51,428	216,731	231,643	195,731	$28,912	72,803	297,446	199,331
1921	265,582	140,177	102,675	270,318	281,774	102,307	.....	67,206	169,513	113,461

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$29,917	Losses unpaid.....	$2,557
Bonds.....	42,609	Unearned prems....	66,493
Cash.....	28,229	Other liabilities.....	6,846
Agents' balances....	24,547		
Interest.....	2,686	Total liabilities...	75,896
Bills Receivable....	205	Surplus.....	55,135
Due from reins. Cos.	2,838		
Total adm. assets.	$131,031	Total.....	$131,031

Underwriting profit, $28,822; Investment profit, $3,087.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $185,580, $171,960, tornado, $7,224, $60.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $18,359,888, $117,789; tornado, $2,842,722, $9,609; effective prior to January 1, 1921, $220,235, $2,104.

MORTGAGE LOANS: There are 8 loans aggregating $29,917, first liens approved by Iowa Dept. valued at $103,615 on which the company holds $31,050 of fire insurance. No interest past due on December 31, last.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $2,214; State, County and municipal bonds, $40,395; total, $42,609.

DIRECTORS: P. J. Harvey, L. W. Larson, Geo. A., Wells, I. C. Edmonds, M. E. De Wolfe, F. D. Milligan, N. S. Beale, S. W. Wilder, Jay A. King, E. W. Miller, Bert Dow. (1921 report.)

FIELD MEN AND TERRITORY COVERED: O. H. Holland' Des Moines, Ia.; C. E. Sherman, Lincoln, Neb.; Phillips Brooks' S. D.; A. F. Koch, Kan. Company operates in Ill., Ia., Kan., Neb., Ohio and S. D.

WESTERN MILLERS MUTUAL FIRE INSURANCE CO., Kansas City, Mo.

President, L. S. Mohr; Secretary, Chas. H. Ridgway. Organized, 1883.

Year	Cash Asses	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Insome	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurr
1923	$401,802	$22,775	$372,408	$112,835	$129,609	$85,172	.....	$43,498	$128,670	$84,050
1922	403,084	24,865	369,929	121,487	143,172	111,273	$22,302	39,535	173,110	111,666
1921	434,376	36,693	391,003	111,089	138,077	133,381	23,209	37,856	194,446	127,739

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$358,855	Losses unpaid.....	$2,500
Cash.....	12,118	Unearned prems....	22,775
Agents' balances....	1,570	Other liabilities....	4,119
Interest.....	3,473		
Other assets.....	25,786	Total liabilities...	29,394
		Surplus.....	372,408
Total adm. assets.	$401,802	Total.....	$401,802

Underwriting loss, $13,032; investment profit, $15,674.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $110,669, $84,025; tornado, $2,166, $25.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,783,300, tornado, $592,850, $2,166.

LOSSES PAID SINCE ORGANIZATION, $1,821,185.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $146,-200; State, County and municipal bonds, $212,655; total, $358,855.

DIRECTORS: L. S. Mohr, R. R. Clark, H. S. Cowgill, A. J. Eisenmayer, George G. Sohlberg, L. E. Moses, F. G. Crowell. Theo, Ismert, E. D. Lysle, Charles H. Ridgway, Wm. Keley.

TERRITORY COVERED: The company is licensed in Mo only.

MISCELLANEOUS: The percentage of premiums returned to policyholders for 1923: 1922, 1921, 1920, 1919, 1918, 1917, 1916, 1915, 1914, 1913, 1912, 1911, 1910, 1909 and 1908 have been 60%, 67½%, 70%, 77½%, 57½%, 55%, 62½%, 65%, 60%, 50%, 50%, 70%, 55%, 45%, 40% and 40%, respectively. During 1906 the company cancelled all risks other than flour mill, elevators and contents. During 1913 the company cancelled all insurance on terminal elevators. Transacts fire insurance only.

WESTERN MUTUAL FIRE INSURANCE COMPANY, Urbana, O.

President, E. E. Cheney; Secretary, J. C. Neer. Organized, 1846.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$203,136	$59,705	$112,757	$160,970	$198,134	$78,174	$19,436	$70,742	$168,352	$78,919
1922	176,637	37,636	133,622	127 229	137,074	48,723	8,110	47,260	104,093	52,820
1921	141,601	18,398	118,549	*85,763	*96,048	30,841	106	30,042	60,989	29,690

* Includes $51,039 of assessments levied on premium notes.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$16,000	Losses unpaid	$7,912
Bonds and stocks	150,540	Unearned prems	59,705
Cash	5,300	Other liabilities	22,762
Agents' balances	29,098		
Interest and rents	1,112	Total liabilities	90,379
Other assets	1,086	Surplus	112,757
Total adm. assets	$203,136	Total	$203,136

Net amount of members' liability, $2,150.

Underwriting profit, $19,244; investment profit, $5,844.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $16,884,790, $113,934, $214,974; effective prior to January 1, 1921, $3,959,259, $311,346.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,810,772; losses paid, $1,005,656; dividends declared, cash, $27,651.

REAL ESTATE OWNED: The company owns its own office building, valued at $12,275; market value, $16,000. Rents received last year, $1,913; real estate taxes and expenses, $1,155.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $123,810; State, County and municipal bonds, $13,000; stocks, $13,700; total, $150,540.

DIRECTORS: E. E. Cheney, J. E. Brand, E. M. Crane, J. D. Valentine and C. F. Johnson.

FIELD MEN AND TERRITORY COVERED: E. C. Frampton, Urbana, O., special agent for Ohio, Ind. and Pa. The company operates in Ind., Mass., Mich., N. Y., Ohio, Pa. and S. C.

MISCELLANEOUS: This company is operating on a contingent liability plan since January 1, 1921. Transacts fire insurance only.

WHAT CHEER MUTUAL FIRE INSURANCE CO., Providence, R. I.

President, Charles C. Stover; Secretary, Royal G. Luther. Organized, 1873.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'y'hrs	Expenses	Total Expenditures	Losses Incurred
1923	$1,600,198	$735,089	$841,860	$935,188	$1,002,921	$51,465	$791,263	$63,998	$906,726	$60,654
1922	1,512,545	669,510	827,040	897,156	1,010,785	54,811	849,770	74,935	979,516	54 317
2012	1,466,594	717,264	732,737	958,219	1,029,518	41,046	906,579	83,499	1,031,124	38,492

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$1,387,836	Losses unpaid	$17,390
Cash	156,007	Unearned prems	735,089
Agents' balances	43,669	Other liabilities	5,859
Interest	12,686		
		Total liabilities	758,338
		Surplus	841,860
Total adm. assets	$1,600,198	Total	$1,600,198

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $935,188, $45,861; tornado, $2,630; sprinkler leakage, $2,974.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $180,824,649, $1,351,620, $6,758,100; unclassified, effective prior to January 1, 1921, $91,035, $832, $4,159.

BUSINESS SINCE ORGANIZATION: Premiums received, $17,854,268; losses paid, $1,974,546; dividends declared, cash, $13,665,921.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $1,225,370; State, County and municipal bonds, $44,000; other bonds, $50,566; stocks, $67,900; total, $1,387,836.

DIRECTORS: Rowland Hazard, William C. Greene, Zechariah Chafee, Frederick S. Chase, James M. Scott, H. Martin Brown, Charles C. Stover, W. D. Baldwin, F. W. Easton, F. R. Johnson, E. A. Moore, P. T. Wise, Charles Cotting.

TERRITORY COVERED: The company is licensed in Ill., Me., Md., Mass., Mich., N. H., N. Y., N. C., Ohio, Pa., S. C., R. I., Vt., and Wis.

HISTORICAL DATA

This company's assessment liability is five times the cash premium and its contingent resources at the end of 1923 were $6,758,100. It began business on January 1, 1874, and has built up a large volume of business besides a very satisfactory surplus. The company has paid substantial dividends to policyholders and its securities are of the highest character. The organization is a member of the Associated Factory Mutual Insurance Co's. Largest amount insured in one hazard, gross, $125,000; net, $125,000. Conflagration loss: Baltimore, 1904, $421. Underwriting and investment results for the past five years are: 1923, underwriting profit, $746,911, investment profit, $59,171; 1922, underwriting profit, $820,790, investment profit, $123,283; 1921, underwriting profit, $926,242, investment profit, $80,281; 1920, underwriting profit, $869,933, investment profit, $32,427; 1919, underwriting profit, $684,303, investment profit, $13,002.

CLASSES OF INSURANCE WRITTEN: Fir lightning, sprinkler leakage, tornado and windstorm and use and occupancy.

WISCONSIN AUTOMOBILE MUTUAL INSURANCE COMPANY
Monroe, Wis.

President, J. H. Durst; Secretary, G. W. Wilkinson. Organized, 1916.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'y'hrs	Expenses	Total Expenditures	Losses Incurred
1923	$202,485	$116,126	$39,175	$238,398	$244,474	$94,136	.....	$111,659	$205,795	$96,638
1922	169,040	107 986	30,126	187,371	191,917	93,510	.....	82,314	175,824	108,883
1921	155,122	129,873	4,369	173,071	204'063	100,760	.....	72,528	173,288	108,063

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$54,116	Losses unpaid	$41,096
Bonds	106,402	Unearned prems	116,126
Cash	17,443	Other liabilities	6,088
Agents' balances	19,449		
Interest	4,935	Total liabilities	163,310
Other assets	140	Surplus	39,175
Total adm. assets	$202,485	Total	$202,485

Underwriting profit, $17,323; investment loss, $301.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: motor vehicle, $238,398, $94,136.

RISKS IN FORCE, DECEMBER 31, 1923: motor vehicle, $116,126.

BUSINESS SINCE ORGANIZATION: Premiums received $877,127; losses paid, $305,414.

MORTGAGE LOANS: There are 4 loans aggregating $54,116 on property in Wis. and S. D., valued at $56,000. Value of buildings, $44,000. The company holds $32,485 of insurance on the mortgage property. On December 31, last, there was $1,822 of interest past due.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $7,350; State, County and municipal bonds, $15,080; other bonds, $83,972; total, $106,402.

DIRECTORS: J. H. Durst, C. W. Bennett, C. R. Shepley, G. W. Wilkinson, C. L. Stillman, C. R. Marsh, E. B. Lewis, R. F. Burmeister.

FIELD MEN AND TERRITORY COVERED: G. W. Wilkinson, Monroe, state agent; Herman Wittwer, Monroe, Wis. special agent for Wis; G. E Hughes, adjuster, Janesville, Wis. The company operates in Wis. only. Transacts automobile insurance only.

WISCONSIN CHURCH MUTUAL FIRE INSURANCE ASSOCIATION

Merrill, Wis.

President, H. Daib; Secretary, W. H. Dicke. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$108,511	$50,066	$56,796	$26,013	$29,597	$1,079	.....	$6,413	$7,492	$7,600
1922	86,309	48,129	37,930	24,650	27,133	16,228	.....	6,005	22,233	16,077
1921	81,637	46,757	34,880	22,457	24,747	6,985	.....	5,444	12,429	6,850

Assets, Dec 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate.....	$1,000	Losses unpaid.....	$1,500
Mortgage loans.....	66,450	Unearned prems....	50,066
Bonds.....	1,500	Other liabilities.....	149
Cash.....	37,589		
Agents' balances ...	1,235	Total liabilities...	51,715
Interests and rents..	737	Surplus.....	56,796
Total adm. assets.	$108,511	Total.....	$108,511

REAL ESTATE OWNED, Consists of a one story brick office building and lot valued at $1,000. Taxes and expenses last year, $81.

MORTGAGE LOANS: These loans aggregate $66,450 on property in Wisc., valued at more than double the amount loaned thereon. The company holds ample fire and tornado insurance on the mortgaged property.

MISCELLANEOUS: Company transacts fire and lightning insurance and operates in Wis. only.

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY

Worcester, Mass.

President, Waldo E. Buck; Secretary, W. A. Harrington. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$2,176,979	$1,005,905	$1,151,907	$1,563,788	$1,655,496	$59,014	$1,379,309	$72,340	$1,510,663	$58,978
1922	2,070,834	913,129	1,140,693	1,434,324	1,522,096	73,695	1,425,433	69,687	1,568,815	76,216
1921	2,070,513	965,580	1,090,788	1,503,810	1,595,051	46,734	1,519,592	78,084	1,644,410	36,374

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,557,254	Losses unpaid.....	$15,879
Cash.....	540,784	Unearned prems....	1,005,905
Agents' balances....	55,548	Other liabilities.....	3,288
Interest.....	23,393		
		Total liabilities...	1,025,072
		Surplus.....	1,151,907
Total adm. assets.	$2,176,979	Total.....	$2,176,979

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $1,563,787, $52,868, tornado, $756: sprinkler leakage, $4,032.

RISKS, PREMIUMS AND PREMIUM NOTES IN FORCE, DECEMBER 31, 1923: Fire, $283,709,034, $1,961,210, $9,806,049; unclassified, effective prior to January 1, 1921, $181,750, $1,101, $5,506.

BUSINESS SINCE ORGANIZATION: Premiums received, $26,279,821, losses paid, $2,630,837; dividends declared, cash, $21,250,377.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $673,400; State, County and municipal bonds, $54,350; other bonds, $799,310; stocks, $30,144, total, $1,557,254.

DIRECTORS: Henry T. Whitin, John W. Farwell, Waldo E. Buck, George F. Brooks, William Whiting, Albert G. Mason, James E. Whitin, Charles L. Allen, Louis H. Buckley, James E. Osborn, M. P. Whittall, P. A. Morgan.

TERRITORY COVERED: Company operates in Ill., Me., Mass., Md., Mich., N. H., N. Y., Ohio, Pa., R. I., S. C., Vt. and Wis.

HISTORICAL DATA

This company commenced writing in March, 1855, and has accumulated a substantial surplus in addition to consistently paying good dividends to policyholders. No assessments against policyholders have ever been made and the contingent liability, according to the by-laws, is limited to a sum equal to five premiums. The company has an excellent reputation and its security holdings are sound in every respect. Largest amount insured in one hazard, gross, $350,000; net, $350,000. The company's underwriting investment profit and loss record for the past five years is: 1923, underwriting profit, $1,339,482, investment profit, $51,376; 1922, underwriting profit, $1,343,019, investment profit, $131,390, 1921, underwriting profit, $1,481,039, investment profit, $113,580; 1920, underwriting profit, $1,423,882, investment profit, $45,942; 1919, underwriting profit, $1,124,324, investment profit, $42,188.

CLASSES OF INSURANCE WRITTEN: Fire, sprinkler leakage, windstorm, use and occupancy.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, Worcester, Mass.

President Willis E. Sibley; Secretary and Treasurer, Harry Harrison. Organized, 1823.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,490,934	$376,006	$1,099,075	$224,432	$297,650	$67,542	$87,767	$90.361	$245,670	$67,122
1922	1,471,427	355,171	1,102,610	200,348	271,839	62,874	78,062	72,574	213,510	63,400
1921	1,373,627	346,508	1,015,494	185,066	360,958	48,533	73,006	79,931	201,470	49,994

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$121,988	Losses unpaid	$8,023
Mortgage loans	387,490	Unearned prems	376,006
Bonds	911,318	Other liabilities	7,830
Cash	30,659		
Agents' balances	19,771	Total liabilities	391,859
Interest and rents	19,708	Surplus	1,099,075
Total adm assets.	$1,490,934	Total	$1,490,934

Underwriting profit, $50, 376; Investment profit, $34,482. Net amount of members' liability, $770,673.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $224,432, $60,529.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $53,061,877, $729,595.

BUSINESS SINCE JANUARY 1, 1875: Premiums received, $6,565,790; losses paid, $191,097; dividends declared, cash, $3,466,359.

REAL ESTATE OWNED: Consists of land purchased at 29 Elm St., Worcester, Mass., valued at $121,988. Real estate taxes and expenses last year, $3,397. A new stone office building, for company's sole occupancy, is in process of construction at 29 Elm St, Worcester, Mass.

MORTGAGE LOANS: There are 86 loans aggregating $387,490, practically all on dwelling house property, all located in Worcester and Worcester County, with the exception of one, valued at $753,198. The company holds $604,450 of insurance on the property. On December 31, last, there was no interest past due.

BONDS OWNED, (Market Values): U. S. Gov't bonds, $270,500; State, County and municipal bonds, $190,900; other bonds, $449,918; total, $911,318.

DIRECTORS: Myron F. Converse, Frederick H. Chamberlain, William Woodward, Arthur F. Whitin, George I. Alden, Willis E Sibley, James D. Roberston, Ernest P. Bennett, Harry Harrison.

FIELD MEN AND TERRITORY COVERED: F. E. Wheeler, Worcester, Mass., special agent for entire N. E. territory. Company operates in Conn., Me., Mass., N. H., R. I. and Vt.

MISCELLANEOUS: Conflagration losses: Chelsea, 1908, $82,386; Salem, 1914, $30,669. Company transacts fire, farm, reinsurance, rent, use and occupancy insurance.

WORKMEN'S FURNITURE FIRE INSURANCE SOCIETY
241 East 84th St., New York

Treasurer, Reinhard Meyer; Secretary, Gus Dressler.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$423,676	$52,262	* $371,414	$80,507	$103,094	$14,282	$7,763	$25,338	$47,383	.....
1922	$373,915	$41,375	* $332,540	$69,843	$87,304	$15,091	$7,832	$22,402	$45,325	.....

* Includes guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$245,100	Unearned prems	$52,262
Bonds	50,500		
Cash	128,076	Total liabilities	52,262
		Guarantee fund	362,823
		Surplus	8,591
Total adm. assets.	$423,676	Total	$423,676

DIRECTORS: Charles Wehrle, Herman Wolter, Jos. Grubitzer, Wm. Forester, Henry Merz. Herman Wallstroem, G. F. Schnell, John Lambert.

HISTORICAL DATA

This mutual society was organized in 1872, in New York, and has developed from operation on a very small scale to a fairly large institution having at the time of incorporation in 1923, over 40,000 members connected with 50 branches throughout the United States. On December 31, 1923, the insurance in force amounted to $36,282,350.

ADMINISTRATION AND REPUTE: This company insures only household articles and makes a thorough investigation before issuance of contract. A deposit of $1 is required for every $100 of insurance. This deposit remains with the society as long as membership continues. Operating expenses are low. All business transactions are audited weekly. The society employs no agents and no commission is paid for new business. The society's rates of insurance are very low, all members participating. No one except members derives any profit from the society's operation.

CLASSES OF INSURANCE WRITTEN: Fire insurance on furniture and household articles.

WYOMING VALLEY FIRE INSURANCE COMPANY, Warsaw, N. Y.

President, A. N. Peckham; Secretary, W. W. Smallwood. Organized, 1892.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$95,631	$38,026	$38,026	$74,076	$77,982	$52,085	.....	$25,963	$78,048	.....
1922	96,366	46,339	40,959	74,881	78,531	54,727	.....	23,594	78,321	.....
1921	97,771	45,397	41,768	76,714	79,716	40,841	.....	25,449	66,290	37,760

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$25,700	Losses unpaid	$12,319
Bonds and stocks	40,492	Unearned prems	45,287
Cash	19,792		
Agents balances	9,647	Total liabilities	57,605
Interest	1,323	Surplus	38,023
Total adm. assets.	$95,631	Total	$95,631

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $13,472,984, $117,435.

MORTGAGE LOANS: There are 7 loans aggregating $25,700 on Warsaw, N. Y. property. The company holds ample insurance on the property.

OTHER AMERICAN MUTUAL FIRE INSURANCE COMPANIES

Below will be found listed additional Mutual Fire Insurance Companies having less than $50,000 of cash assets at date of latest report available.

Name and Location of Company	Cash Assets Dec. 31, 1923	Net Cash Surplus Dec. 31, 1923	Net Premiums 1923	Losses Paid 1923	Ret'd to Policyh'drs 1923	Expenses 1923
Acton & Genesee Mut. Fire, Atwater, Wis.†	$25,777	$25,777	$959	$2,046	.....	$2,054
American Farmers Mut. Auto, Mo.	43,372	16,944	37,350	6,665	.....	23,606
American Mut. Fire, Louisville, Ky.	36,789	36,789	41,846	21,320	.....	3,505
American Mut. Ind Assn., Mo.	33,565	12,929	14,960	13,789	.....	8,827
American Ship Builders & Owners, Philadelphia	28,171	7,807	8,407	11,642	.....	1,387
Anthracite Mut. Fire, Shamokin, Pa.	28,756	23,170	3,640	3,945	.....	2,792
Aroostook Co. Patrons Mut. Fire Ins. Me.	15,217	4,045	120,577	95,402	.....	7,184
Associated Dry Goods, Madison, Wis.	5,351	2,204	.....	.....	.....	.....
Attleborough Mut. Fire, Attleborough, Mass.†	54,127	24,998	16,327	6,365	5,322	4,247
Badger State Mut. Auto, Rhinelander, Wis.	17,494	1,142	14,329	11,768	.....	12,953
Baraboo Mut. Fire, Baraboo, Wis †	23,160	21,772	1,234	44	.....	441
Beacon Mut. Fire, Boston, Mass.	44,025	14,998	39,559	16,728	6,249	15,283
Bohemian Mut. Fire, Chicago, Ill.†	34,876	26,329	4,068	4,152	470	2,017
Brethren Mut. Fire, Hagerstown, Md.	21,835	16,754	7,764	4,227	.....	1,783
Cadillac Mut., Cleveland, Ohio†	16,273	6,886	12,405	693	.....	12,538
Calumet Mut. Fire, Calumet, Mich.	48,886	48,203	12,114	2,765	.....	8,332
Cattaraugus Co. Co-op., E. Randolph, N. Y.	22,955	22 955	48,184	37,987	482	10,073
Central Mut. Hail & Cyclone, Wis.	25,370	.....	25,385	6,902	.....	13,983
Chemical Mut., Burlington, N. Y.	45,313	12,378	43,385	36,277	.....	12,170
Chautauqua Co. Patrons Assn. N. Y.	19,171	19,171	55,724	36,255	.....	20,621
Church Ins. Assn., Rochester, N. Y.	15,743	1,902	8,740	5,062	.....	4,541
City of Plymouth Mut. Fire, Wis.†	50,280	47,672	2,396	224	.....	.....
Citizens Mutual, Janesville, Wis.	55,649	1,090	67,085	26,291	.....	29,486
Columbian Co. Mut., Lisbon, O.	27,800	26,541	57,048	44,725	.....	18,247
Coast Mut. Fire, Portland, Ore.	15,950	—9,369	42,467	2,269	.....	23,953
Commercial Mut. Fire, Grand Forks, N. D.	36,422	8,914	53,408	22,784	12,331	10,796
Commercial Mut., Mineral Pt., Wis.†	15,934	4,099	14,213	11,928	.....	.....
Commercial Mut. of Colorado, Greeley, Colo.	14,080	4,775	5,039	1,916	252	3,294
Commercial Mut., Catskill, N. Y.	48,040	21,437	42,091	23,233	.....	16,023
Dayton Mut. Fire Ins., Dayton, O.	35,251	18,629	30,008	14,006	5,671	9,606
Del. Co. Mut., Media, Pa.	.....	.....	12,201	5,897	.....	.....
Druggists Mut. Fire, Mitchell, S. D.	39,716	8,754	57,519	34,664	11,415	30,266
Druggists Mut., Milwaukee, Wis.	25,479	18,666	21,869	1,005	5,091	4,842
Dwellinghouse Mut., Lincoln, Neb.	38,482	28,870	74,803	36,156	.....	36,121
Dwelling Ins. Assn. of Central N. Y.	35,317	29,119	12,350	2,488	.....	6,344
Ettrick Scandinavian, Ettrick, Wis.	60,211	60,211	17,811	6,804	.....	4,738
Farm Central Mut., Hastings, Neb.	21,102	21,102	.....	41,163	.....	.....
Farmer's Mut., Crawfordsville, Ind.†	25,000	25,000	b33,540	23,334	.....	23,334
Farmer's Mutual. Fire Relief Assn., Ore.	15,339	.....	58,888	23,133	.....	20,883
Farmer's Mut., Enunclaw, Wash.	61,402	60,674	72,745	35,142	.....	23,447
Farmer's Mut. Prot. Assn., Tex.	39,399	14,554	26,608	24,846	.....	4,882
Farmer's Co.-op Mut. Assn., Minn.	45,569	24,766	47,898	16,453	.....	26,365
Farmer's Tri-County, Paragold, Ark.	57,495	43,752	36,504	17,099	.....	14,077
Farmer's Mut. Ins. Assn., Ind.	20,791	18,691	24,287	10,279	.....	3,715
Farmington Valley, Farmington, Conn.	15,651	15,483	183	.....	.....	143
Farmers Mut. Prot. Assn., Stockton, Cal.	37,047	35,851	36,673	19,741	.....	16,706
Farmers Mut. Relief Assn., Upper Sandusky, O.	15,788	15,788	30,017	21,266	.....	2,808
Farmers Nat'l Co-op Elevator Mut., Ft. Dodge, Ia.	32,610	18,039	8,157	19,871	.....	38,584
Federated Mer. Mut., Lincoln, Neb.	37,308	13,690	30,276	21,766	15,868	28,039
Florida Mut., Tampa, Fla.	22,489	*10,658	18,765	8,363	.....	11,730
Furniture Dealers Mut., Milwaukee, Wis.†	23,540	13,380	15,578	3,141	3,638	.....
Garage Men's Mut., Fargo, N. D.	10,599	7,928	5,351	1,701	1,804	2,307
German Mut. Farmers, Mishicot, Wis.†	37,128	34,378	6,468	8,190	.....	1,057
Grand Rapids Mer., Grand Rapids, Mich.	35,395	17,884	72,685	12,090	15,095	61,530
Grain Mut. Ins. Co., Contoocook, N. H.	45,128	4,595	28,878	17,490	5,235	10,924
Graphic Arts Mut., Philadelphia, Pa.	49,481	36,030	18,710	2,959	2,801	11,948
Gopher Mut. Fire, St. Paul, Minn.	3,645	396	342	1,719	.....	1,719
Guilford Mut. Fire, Guilford, Conn.	9,897	8,758	966	47	.....	100
Goschenhoppen Mut., Pennsburg, Pa.	20,353	20,353	93,061	62,160	.....	4,481
Hopgrowers Fire Relief, Butteville, Ore.	42,569	42,569	6,135	3,410	.....	3,310
Hardware Mut. Fire, Fargo, N. D.	19,391	—8,630	15,215	6,368	14,374	12,587
Hoosier Mut Auto., Princeton, Ind.	40,034	14,748	91,481	37,652	.....	21,692
Indiana Mut. Auto., LaPorte, Ind.	34,816	2,445	44,857	20,000	.....	18,324
Iowa Auto, Cedar Rapids Ia.	49 203	23,927	44,193	7,972	.....	24,551
Italian Mut. Fire, Laurium, Mich.	46,895	46,895	12,718	5,291	.....	9,192

* Includes $10,000 guaranty capital. † 1922 figures. b Assessments.

Name and Location of Company	Cash Asset Dec. 31, 1923	Net Cash Surplus Dec. 31, 1923	Net Premiums 1923	Losses Paid 1923	Ret'd to Policyh'drs 1923	Expenses 192
Jefferson Co. Patrons Relief Assn., N. Y.	29,022	23,790	84,621	65,823	.....	8,004
Kentucky Growers, Lexington, Ky.	20,835	5,403	32,343	27,393	.....	7,151
La Mar Mut., Sioux Falls, S. D.	33,606	.....	11,851	5,621	.....	7,608
La Crosse Mut., La Crosse, Wis.	20,188	568	20,893	10,030	.....	11,151
Little Black Farmer's Mut., Stetsonville, Wis.†	45,108	45,108	7,461	7,625	.....	.....
Livingston Co. Mut., Livonia, N. Y.	19,307	—5,231	21,128	24,901	.....	4,624
Madison Mut. Fire., Madison, Conn.	13,202	11,327	1,130	.....	.....	8
Menomonie Mut., Menomonie, Wis.	19,299	17,532	1,525	223	.....	628
Mercantile & Mfrs., Portland, Me.‡	.....	.....	15,695	10,174	.....	.....
Merchants & Farmers, Middlesburgh, N. Y.	37,719	17,105	30,020	19,394	.....	12,239
Merchants Mut. Ins. Assn., Redfield, S. D.	44,284	8,715	64,706	36,168	12,275	25,766
Merchants Co.-op Fire, Ilion, N. Y.	34,859	30,055	11,221	3,727	.....	7,271
Merchants Mut., Statesville, N. C.†	33,034	*a*29,062	10,336	1,364	*c*2,297	8,326
Merridan Mut., Indianapolis, Ind.	20,603	11,261	26,655	19,272	.....	16,837
Michigan Mut. Auto, Traverse City, Mich.	24,757	2,015	58,935	18,571	.....	29,323
Mid-West Mut. Auto, Detroit, Mich.	7,155	—1,572	61,924	24,761	.....	33,776
Missouri State Mut., Kansas City., Mo.	16,528	2,196	.....	.....	.....	200
Mt. Joy Township Mut., Elizabeth, Pa.	24,831	21,561	73,828	43,820	.....	18,168
Mt. Co.-op Fire, Woodridge, N. Y.	8,061	—2,161	8,938	102	.....	928
Monroe Co.-op, Rochester, N. Y.	39,953	—2,562	63,805	43,590	.....	26,319
Mower Co. Farmers, Austin, Minn.	14,868	14,868	19,349	15,267	.....	7,597
Mutual Assn., Norwich, Conn.	19,151	18,632	313	16	.....	7
Mutual Auto Theft, Harleysville, Pa.	35,864	35,864	.....	.....	.....	.....
Mutual City of Waukesha, Waukesha, Wis.	25,440	21,683	3,166	547	.....	1,513
Michigan Farmers Mut. Fire, Yale, Mich.	30,456	—18,231	28,073	37,593	.....	1,014
Mutual Farmers Fire, Newton, Wis.†	15,703	15,703	3,140	8,247	.....	10,556
Mutual Fire & Storm, Burlington, Ia.†	24,618	24,618	14,213	3,596	.....	1,960
Mutual Fire, Princess Anne, Md.	20,207	18,000	3,137	747	.....	1,521
Mutual Fire, Indianapolis, Ind.	24,353	824	15,590	12,302	.....	6,793
Mutual Fire, Prince Fred, Md.	37,801	37,801	2,184	351	.....	728
Mutual Creamery & Cheese Factory, Minn.	30,402	.....	30,826	12,188	.....	2,561
Michigan Bk'rs & Mer. Mut., Fremont, Mich.	39,713	12,524	84,398	33,843	18,126	53,002
Michigan Mut. Hail, Lansing, Mich.	28,874	28,874	59,216	33,946	.....	11,086
Nat'l Clothiers, Madison, Wis.†	13,510	9,932	2,543	1,123	1,030	5,765
Nat'l Druggists Mut., Algona, Ia.†	13,939	6,648	16,137	2,838	5,969	3,743
Nebraska Lumbermens, Lincoln, Neb.‡	.....	.....	15,540	10,420	.....	.....
Nebraska Mut., Lincoln, Neb.	22,088	21,063	67,039	39,654	.....	21,324
New Denmark Mut. Home, N. D., Wis.†	11,863	11,703	12,260	13,263	.....	2,664
New England Mut. Fire, N. H.	32,984	*a*27,660	6,503	5,673	1,367	2,446
New Jersey Assn., Crosswicks, N. J.†	47,846	40,877	95	361	.....	.....
Newport Mut., Newport, Ky.†	28,918	28,918	5,155	1,856	.....	10,721
North Branch Mut., North Branch, Minn.	28,273	27,372	18,431	26,505	.....	3,805
Northern Mut. Ins. Co., Minn.	19,269	19,269	175,797	90,842	.....	83,222
Northwestern Mut., Fargo, N. D.	26,907	1,775	31,161	11,730	7,527	15,144
Northwestern German Farmers, S. D.‡	.....	.....	10,712	7,689	.....	1,655
Ohio Grain Deal, Columbus, O.	31,685	28,235	17,947	10,340	.....	7,732
Olive Co.-op., Kingston, N. Y.	30,766	20,188	10,830	11,675	.....	2,669
Oneida Co.-op., Rome, N. Y.	18,615	—202	32,037	23,537	.....	11,348
Orleans Co. Farmers Mut., N. Y.	19,310	19,310	26,833	21,400	.....	3,921
Patrons of Husbandry, Newburgh, N. Y.	23,583	8,766	13,830	9,924	.....	5,352
Patrons Mut., Middletown, Conn.	28,315	23,171	3,388	2,173	.....	2,995
Patrons Fire Relief Assn., Kingston, R. I.	24,232	18,753	3,473	1,410	.....	561
Patrons Mut. Fire Assn., Pa.	30,661	1,394	39,111	32,602	.....	4,186
Rensselaer Co. Mut. Fire, N. Y.	16,426	7,276	40,571	29,960	.....	7,771
Retail Dealers Ltd. Mut., Manitowoc, Wis.†	27,685	.....	36,370	.....	.....	.....
Retail Mer. Assn., Fargo, N. D.	27,394	9,658	32,171	10,409	9,345	10,477
Retail Mer. Minneapolis, Minn.	38,535	12,120	58,947	45,020	.....	25,476
Retailers Mut , Harrisburg, Pa.	39,105	11,287	44,460	33,147	7,326	12,161
Rockville Mut., Rockville, Conn.	47,565	45,070	1,594	2,170	.....	156
Scandinavian Mut. Fire, Langford, S. D.‡	.....	.....	6,855	8,651	.....	1,618
Southern Kansas Mut., Wellington, Kans.	30,127	29,227	96,097	114,269	.....	29,366
S. D. Threshmans, Sioux Falls, S. D.	17,335	12,329	19,645	3,141	6	8,616
State Farmers Ins. Co., Omaha, Neb.	41,401	39,167	78,903	26,515	.....	.....
State Mut., Rutland, Vt.	45,464	29,534	.....	.....	.....	35,734
State Mut. Roddard Fire, Mich.	31,198	—3,626	625,330	360,406	.....	62,108
Sunapee Mut. Fire, Sunapee, N. H.†	23,554	20,533	3,288	1,338	.....	.....
Tioga Co. Grange Mut., Pa.	17,161	12,177	29,276	27,774	.....	3,786
Theresa Ins. Co. Ltd. Mut., Wis.†	27,108	4,884	30,173	18,726	.....	18,817
Tiverton & Little Compton Mut. Fire, Little Compton, R. I.	11,502	6,208	3,837	290	.....	.....
United Auto., Milwaukee, Wis.†	6,271	658	6,455	5,316	.....	.....
Union Co. Mut., Elizabeth, N. J.	23,088	16,053	179,250	79	.....	667
Western Mut. Fire, Mont.	20,019	5,581	6,922	1,394	.....	2,210
Wisconsin Farmers Mut., Wis.	31,364	.....	32,361	16,625	.....	20,499
World Auto., Anderson, Ind.	30,601	2,255	32,434	12,102	.....	15,426
York Co. Mut. Fire Ins. Co., Buxton, Me.	15,514	—19,893	62,414	56,009	.....	14,733

† 1922 figures. ‡ Statement not complete. *a* Includes $25,000 guaranty capital. *c* Includes dividends on guaranty capital.

ADDENDA

AGRICULTURAL INSURANCE COMPANY, Watertown, N. Y.

The following officers have been elected in place of those mentioned on page 18: President, P. H. Willmott; vice-president, J. Q. Adams; secretary-treasurer, H. R. Waite; secretaries, H. F. Waterman and F. P. Stoddard; assistant secretaries, A. C. Wallace, R. A. Parkinson, H. W. Tomlinson and G. G. Inglehart.

AMERICAN FIRE AND MARINE, Galveston, Tex.

These officers have been elected: President, Sealy Hutchings; vice-presidents, Geo. Sealy, S. E. Kempner, J. E. Seinsheimer; treasurer and assistant secretary, H. E. Economidy; secretary and assistant treasurer, C. S. Kuhn; Directors: S. Hutchings, G. Sealy, S. E. Kempner, J. E. Seinsheimer, Harry A. Black, Dr. F. W. Aves, Walter Kelso, Walter Eggers, Fred Hartel, W. E. Maxon, J. P. McDonough, J. W. Zempter. Most of the officers are identified with the American Indemnity and Texas Indemnity Company. Company will transact fire and automobile insurance, and may also write marine. See page 30.

BALTIMORE AMERICAN INSURANCE CO., Baltimore, Md.

The following directors were elected: John C. Distler. Jr., Carl M. Distler, Henry G. von Heine, George E. Muhly, Dr. Frank C. Bressler, Fred W. Kakel, Lewis J. Lederer, H. J. Herzinger, William Hofmeister, Edward J. Cook, Charles H. Coates, Gustav Kehr, Gustav H. Kehr, George D. Tompers, Philip Voltz. See page 37.

DIXIE FIRE INSURANCE COMPANY, Greensboro, N. C.

Official Staff: President, Harry R. Bush; first vice-president, J. E. Latham; second vice-president, George Hackney; secretary, Clyde A. Holt; treasurer, Wm. G. Davis; general counsel, A. L. Brooks. Directors: H. R. Bush, Geo. Hackney, L. Hopkins, J. F. McNair, C. D. Benbow, J. E. Latham, A. L. Brooks, J. H. Little, J. W. Cone, H. S. Richardson, Julian Price, J. A. Kellenberger, W. Y. Preyer, J. Rosenthal, C. W. Horne, W. H. Belk. See page 64.

LUMBERMENS INSURANCE COMPANY, Philadelphia, Pa.

G. L. Packard succeeds Oliver H. Hill as president. See page 125.

PHILLIPPINE GUARANTY INSURANCE CO., Manila

=Amounts are in pesosp[Capital, December 31, 1923, 500,000; assets, 1,211,658; net surplus, 536,959; net premiums in 1923. 178,929; total income, 272,065; net losses paid, 17,655; dividends 50,000; expenses, 95,032; total expenditures, 162,687.2

PORTO-RICAN AND AMERICAN INSURANCE COMPANY
San Juan, P.R.

President, Adolfo Valdes; Secretary, Manuel I. Saldana. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$240,023	$60,576	$13,789	$121,151	$130,502	$77,354	.....	$33,802	$111,156	.....

Assets, Dec. 31, 1923.		Liabilities, Dec 31, 1923	
Mortgage loans.....	$8,000	Losses unpaid.....	$30,130
Bonds and stocks...	204,308	Unearned prems....	60,576
Cash.....	21,585	Other liabilities....	528
Interest.....	5,711		
Other assets.....	419	Total liabilities...	91,234
		Capital paid up....	135,000
		Net surplus.....	13,789
Total adm. assets.	$240,023	Total.....	$240,023

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $15,240, $10,998; motor vehicle, $8,967, $3,407; automobile liability, $39,981 $26,492; fidelity, $5,951 $413; earthquake, $303; auto property damage, $15,115, $8,859; auto collision, $35,594, $27,183.

BUSINESS SINCE ORGANIZATION: losses paid, $258,011; dividends declared, cash, none, stock $47,500.

FIELD MEN AND TERRITORY COVERED: J. Oshoa Y. Hermano, general agents, 1 Commerce St. San Jaun, Porto Rico, for P. R. operates in P. R. only.

HISTORICAL DATA

This was the first insurance company organized under the laws of Porto Rico. It was incorporated in 1920, with an autorized capital of $250,000, of which $50,000 was paid in. Since the beginning all profits have been distributed by the modern and most conservative system of stock dividends, to promote the growth of the Company. Capital increased in 1921 to $60,000, in 1922 to $84,000, in 1923 to $135,000, and to $148,500 to begin in 1924.

Insurance written:—Automobile: fire, collision, property damage and liability; also general fire and fidelity.

PRUDENTIAL FIRE INSURANCE COMPANY, Rochester, N. H.

President, Gayle T. Forbush; Vice-President, Arthur Waller; Secretary and Treasurer, John Koenig.

The Prudential Fire Insurance Company has been incorporated under the laws of N. H. with an authorized capital of $1,000,000. The company has a paid in capital of $500,000, and a like amount of surplus. The Royal Exchange Assurance owns the controlling interest of stock, and the company will have executive offices at the headquarters of the Royal Exchange in New York.

License having been procured in the state of N. H., it is the intention of the Prudential to operate not only in that state, but in many other states. Applications for entrance into thirty or more of the larger states will be made. The company will do a fire and marine business but for the present fire lines only will be written.

DIRECTORS: Bernard Q. Bond, Ralph E. Came, Frank L. Kendall, Uberto C. Crosby, Frederic P. Foster, John Henry Hammond, William H. Porter, Gayle T. Forbush.

SECURITY INSURANCE COMPANY, New Haven, Conn.

Risks and premiums in force, December 31, 1923: Fire, $752,301,381, $699,256; ocean marine, $5,622,332, $80,860; motor vehicle, $11,411,609, $236,265; inland navigation and transportation, $4,251,665, $21,063; tornado, $120,782,488, $623 583; sprinkler leakage, $3,507,528, $2,735; riot, civil commotion and explosion. $2,174,949, $4,517; unclassified, effective prior to January 1, 1921. $71,599 505, $905,633.

STATE DWELLING HOUSE, Concord, N.H.

Capital, December 31, 1923, $25,000; assets, $52,015; net surus, $17,634; net premiums in 1923, $6,471; total income, $11.086; net losses paid, $6,085; dividends, $3,168; expenses, $4,294; total expenditures, $13,547. Geo. A. Foster is now secretary.

UNDERWRITERS' AGENCIES

Some fire insurance companies issue or guarantee policies under titles other than their proper corporate titles, either individually or jointly with other companies. Such titles, together with the names of the respective companies guaranteeing policies issued thereunder are presented in the following list.

AETNA FIRE UNDERWRITERS AGENCY, Hartford, Conn.

Aetna Insurance Co.

ALLEGHENY FIRE UNDERWRITERS POLICY, Pittsburgh, Pa.

Superior Fire, Pittsburgh.

ALLEMANNIA UNDERWRITERS, Pittsburgh, Pa.

Allemannia Fire, Pittsburgh.

ALLIED UNDERWRITERS AGENCY OF THE UNION INS. OF CANTON

Union Insurance Society of Canton.

AMERICAN ALLIANCE INSURANCE ASSOCIATION, New York City

American Alliance Insurance Co. and the Great American Insurance Co. of New York.

AMERICAN UNDERWRITERS AGENCY, Philadelphia, Pa.

Insurance Co. of the State of Pennsylvania, Philadelphia.

ANGLO-AMERICAN UNDERWRITERS,

Liverpool & London & Globe Insurance Co., Liverpool

ARIZONA FIRE INSURANCE AGENCY,

California Insurance Co., San Francisco.

ASSOCIATED FEDERAL UNDERWRITERS,

Federal F. & M., Denver, Colo.

ATLANTA HOME UNDERWRITERS, Atlanta, Ga.

Firemans Fund Insurance Co., San Francisco.

ATLANTIC UNDERWRITERS, Jacksonville. Fla.

Commercial Union, London and Westchester Fire, New York.

ATLAS UNDERWRITERS AGENCY

Atlas Assurance Co., Ltd., London.

ATLAS ASSURANCE CO., LIMITED

Atlas Assurance Co., Ltd., with which is incorporated the Manchester Assurance Co.

AUSTIN UNDERWRITERS, Dallas, Tex.

Republic Insurance Co. of Texas, Dallas.

BEN FRANKLIN UNDERWRITERS, Pittsburgh, Pa.

National-Ben Franklin of Pittsburgh.

BOSTON UNDERWRITERS AGENCY

Boston Insurance Company, Boston.

BRITISH AND FEDERAL FIRE UNDERWRITERS, San Francisco, Cal.

Norwich Union Fire Insurance Society, Ltd. of Norwich.

BRITISH UNDERWRITERS, Hartford, Conn.

Scottish Union and National of Edinburgh.

BRITISH EMPIRE UNDERWRITERS, Toronto, Can.

British America of Toronto.

CALEDONIAN-AMERICAN UNDERWRITERS

Caledonian-American Insurance Co., New York.

CALIFORNIA-HAWAIIAN UNDERWRITERS, San Francisco

California Insurance Co. of San Francisco and the Home Insurance Co. of Hawaii, Ltd., Honolulu.

CALIFORNIA UNDERWRITERS AGENCY

California Insurance Co. of San Francisco.

CALUMET DEPARTMENT, Pittsburgh, Pa.

National Union Fire of Pittsburgh.

CANADIAN HARDWARE AND IMPLEMENT UNDERWRITERS, WINNIPEG, CANADA

Retail Hardware Mutual Fire, Minneapolis; Hardware Dealers Mutual Fire, Stevens Point, Wis.; Minnesota Implement Mutual Fire, Owatonna, Minn.

CANADIAN UNDERWRITERS AGENCY

Baloise Fire Insurance Co., Vancouver, B. C., Canada.

CAPITAL CITY UNDERWRITERS, Jackson, Miss.

Mississippi Fire Insurance Co. of Jackson.

CENTRAL NATIONAL DEPARTMENT

Connecticut Fire Insurance Co. of Hartford.

CHICAGO UNDERWRITERS AGENCY DEPARTMENT, Chicago, Ill.

Chicago Fire and Marine Insurance Co., Chicago.

CINCINNATI UNDERWRITERS' DEPARTMENT, Cincinnati, O.

Eureka Security Fire and Marine Insurance Co., Cincinnati.

COLONIAL FIRE UNDERWRITERS, Hartford, Conn.

National Fire of Hartford.

COLUMBIA FIRE UNDERWRITERS AGENCY, Omaha, Neb.

National Fire of Hartford.

COMMERCIAL FIRE UNDERWRITERS OF FIREMANS FUND OF SAN FRANCISCO, CAL., Des Moines, Ia.

Firemans Fund, San Francisco, Cal.

COMMERCIAL UNDERWRITERS AGENCY, Salt Lake City, Utah

Utah Home Fire, of Salt Lake City.

COMMONWEALTH UNDERWRITERS, Dallas, Texas

Republic Insurance Co. of Texas.

CONNECTICUT UNDERWRITERS DEPARTMENT

Connecticut Fire Insurance Co. of Hartford.

CONSTITUTION UNDERWRITERS DEPARTMENT, Springfield, Mass.

Springfield Fire and Marine Insurance Co., Springfield, Mass.

CONTINENTAL UNDERWRITERS' DEPARTMENT

Continental Insurance Co. of New York.

DELAWARE UNDERWRITERS DEPARTMENT, Philadelphia. Pa.

Westchester Fire of New York.

DUQUESNE DEPARTMENT, Pittsburgh, Pa.

National Union Fire of Pittsburgh.

EASTERN UNDERWRITERS OF THE CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

Camden Fire of Camden.

EDINBURGH UNDERWRITERS

Scottish Union and National Insurance Company, Edinburgh.

ELIOT UNDERWRITERS

London and Lancashire Insurance Company, Ltd., London.

EMPIRE STATE UNDERWRITERS

Agricultural Insurance Co., Watertown.

ENGLISH AMERICAN UNDERWRITERS AGENCY, Hartford, Conn.

London and Lancashire, Ltd., of London. See page 393.

EQUITABLE INSURANCE ALLIANCE, Hartford, Conn.

Phoenix of Hartford and the Equitable Fire and Marine of Providence.

EXCHANGE UNDERWRITERS AGENCY OF THE ROYAL EXCHANGE ASSURANCE

Royal Exchange Assurance of London.

FEDERAL HARDWARE AND IMPLEMENT MUTUALS

Minnesota Implement Mutual Fire, Owatonna, Retail Hardware Mutual, Minneapolis and Hardware Dealers Mutual, Stevens Point Wis.

FEDERAL UNDERWRITERS, LIMITED, Winnipeg, Man.

Canada National Fire of Winnipeg.

FIDELITY UNDERWRITERS

Continental of New York and the Fidelity-Phenix of New York.

FIREMANS FUND UNDERWRITERS, San Francisco.

Firemans Fund Insurance Co. of San Francisco.

FIREMEN'S UNDERWRITERS, Newark, N. J.

Firemen's Insurance Co. of Newark.

FIRE AND MARINE UNDERWRITERS, Hartford, Conn.

Automobile of Hartford.

FRANKLIN UNDERWRITERS AGENCY

Franklin Fire Insurance Co., Philadelphia

GENERAL FIRE UNDERWRITERS

General Fire Assurance Company, Paris.

GENERAL UNDERWRITERS

British General Insurance Company, Ltd., London.

GEORGIA FIRE UNDERWRITERS AGENCY

Royal Insurance Co., Ltd. of Liverpool.

GIRARD UNDERWRITERS, Philadelphia, Pa.

Girard Fire and Marine of Philadelphia.

GLENS FALLS UNDERWRITERS AGENCY

Glens Falls Insurance Co. of Glens Falls, New York.

GLOBE UNDERWRITERS AGENCY, New York.

Globe and Rutgers Fire of New York.

GLOBE FIRE UNDERWRITERS AGENCY

Minneapolis F. & M. Insurance Company, Minneapolis.

GREAT WESTERN UNDERWRITERS

Great Western Fire and Marquette National, both of Chicago.

HAND-IN-HAND UNDERWRITERS DEPARTMENT OF COMMERCIAL UNION ASSURANCE CO., Ltd., London, Eng.

Field men and territory covered are the same as those given for Commercial Union Assurance Co., of London.

HAWKEYE & DES MOINES DEPARTMENT OF FIREMANS FUND OF SAN FRANCISCO, Des Moines, Ia.

Firemans Fund of San Francisco.

HIBERNIA UNDERWRITERS, New York.

Home Insurance Co. of New York.

HOLLAND-AMERICAN UNDERWRITERS AGENCY, Chicago

Netherlands Insurance Co. of The Hague.

HOME FIRE AND MARINE UNDERWRITERS, Chicago and Boston

Home Fire and Marine Insurance Co. of San Francisco.

HOME UNDERWRITERS, New York.

Home Insurance Co. of New York.

ILLINOIS UNDERWRITERS, Chicago, Ill.

Hanover Fire of New York

IMPORTERS AND EXPORTERS UNDERWRITERS

m porters and Exporters Insurance Company, N. Y.

INSURANCE UNDERWRITERS AGENCY, Philadelphia, Pa.

Insurance Co. of State of Pennsylvania, Philadelphia. See page 393.

INDUSTRIAL FIRE UNDERWRITERS POLICY

Industrial Insurance Company, Alseum, D. and Stuyevsant Insurance Company, New York.

INTERNATIONAL UNDERWRITERS, Dallas, Texas.

Republic Insurance Co. of Texas, Dallas.

JERSEY FIRE UNDERWRITERS, Newark, N. J.

American Insurance Co. of Newark.

KEYSTONE UNDERWRITERS, Pittsburgh, Pa.

Firemens of Newark, Girard F. & M. of Philadelphia, Mechanics of Philadelphia and National-Ben Franklin of Pittsburgh.
See page 393.

LIBERTY UNDERWRITERS OF CALIFORNIA, Sacramento, Cal.

Capital of Sacramento.

LONDON UNDERWRITERS, New York.

London Assurance of London, England.

LOS ANGELES UNDERWRITERS AGENCY, New York.

Home Insurance Co. of New York.

LUMBER UNDERWRITERS, Fordyce, Ark.

Home Fire of Little Rock, Ark.

MANCHESTER UNDERWRITERS AGENCY

Atlas Assurance Co., Ltd., London.

MANHATTAN UNDERWRITERS AGENCY

Tokio M. & F. Insurance Co., Ltd. of Tokio, Japan.

McALISTER UNDERWRITERS, Greensboro, N. C.

Pilot Fire, George Washington Fire and the Greensboro Fire, all of Greensboro.

MECHANICS UNDERWRITERS

Mechanics Insurance Company, Philadelphia.

MERCANTILE F. & M. UNDERWRITERS, St. Louis, Mo.

American Central of St. Louis. See page 393.

MERCANTILE FIRE UNDERWRITERS, Denver, Colo.

Merchants Fire Insurance Co. of Denver.

MERCHANTS UNDERWRITERS, Fordyce, Ark.

Home Fire of Little Rock, Ark.

MERCHANTS UNDERWRITERS

Merchants Fire Assurance Corporation of New York.

METROPOLITAN ASSURANCE UNDERWRITERS

American Equitable of New York.

MICHIGAN COMMERCIAL UNDERWRITERS, Boston, Mass.

Boston Insurance Co. Boston Mass.

MIDDLEWEST FIRE UNDERWRITERS AGENCY OF THE TWIN CITY FIRE, Minneapolis, Minn.

Twin City Fire of Minneapolis.

MID-WEST DEPARTMENT OF THE PHOENIX INS. CO. HARTFORD, Des Moines, Iowa.

Phoenix of Hartford.

MILWAUKEE UNDERWRITERS, Milwaukee, Wis.

Milwaukee Mechanics, Milwaukee, Wis.

MINNESOTA UNDERWRITERS AGENCY, St. Paul, Minn.

St. Paul Fire and Marine of St. Paul.

MONTREAL UNDERWRITERS AGENCY

Insurance Co. of North America, Philadelphia.

NATIONAL FIRE INSURANCE UNDERWRITERS OF PENNSYLVANIA
Huntingdon, Pa.

Penn-National Hardware Mutual, Huntingdon, Pa.

THE NATION UNDERWRITERS POLICY

Republic Fire of Pittsburgh, Pa.

NEVADA UNDERWRITERS AGENCY

Nevada Fire Insurance Company, Reno.

NEVADA-CALIFORNIA UNDERWRITERS AGENCY

Nevada Fire Insurance Company, Reno.

NEWARK FIRE UNDERWRITERS, Newark, N. J.

Newark Fire of Newark.

NEW ENGLAND UNDERWRITERS AGENCY, Concord, N. H.

Charles L. Jackman, Manager.

Policies issued under this title are guaranteed by the Capital Fire of Concord, which see.

FIELD MEN AND TERRITORY COVERED: C. L. Jackman (manager), F. T. Jackman (assistant manager) and A. R. Kendall and C. H. Gordon, special agents for N. H., Mass., Vt., R. I. and Conn.; M. J. O'Malleu & Co., Scranton, general agents for eastern Pa.; J. W. Gailey for balance of Pa.; Percy B. Dutton, Rochester, N. Y., general agent for N. Y. outside of Metropolitan District. The agency operates in Conn., Mass., N. H., N. Y., Pa., R. I., and Vt.

NEW HAVEN UNDERWRITERS AGENCY, New Haven, Conn.

Security of New Haven, Conn.

NEW YORK UNDERWRITERS AGENCY, New York, N. Y.

A. & J. H. Stoddart, General Agents.

FIELD MEN AND TERRITORY COVERED: F. M. Branch, manager; H. R. Mann., Jr., assistant manager, 339–41 Sansome Street, San Francisco, Cal., Pacific Coast Department, comprising Cal., Ore., Wash., Ida., Mont., Utah, Nev., B. C., Alaska and Ariz.; Special Agents: A. E. Bailey, 1215 Hoge Bldg., Seattle, Wash., for western Ore., western Wash., western B. C., and Alaska; A. H. Bonstin, 339 Sansome Street, San Francisco, Cal., for northern Cal. and Nev.; F. J. Kuttler, Mohawk Block, Spokane, Wash., for southern Ida., eastern Ore., eastern Wash. and eastern B. C.; J. M. Wallace, 420 Van Nuys Bldg., Los Angeles, Cal., for southern Cal. and Ariz.; J. L. Biglen, special risk, department headquarters, 339 Sansome Street, San Francisco, Cal.; E. L. Dee, 31 Hirbour Bldg., Butte, Mont., for Mont., northern Ida. and Utah; V. J. Robinson, 339 Sansome Street, San Francisco, Cal., special agent for central Cal.; Walter A. Lauler, special agent, The Boston Ins. Exchange Bldg., 40 Broad Street, Boston, Mass., for eastern Mass. and R. I.; James Grover, special agent, 423 Main Street, Springfield, Mass., for Conn., western Mass. (Berkshire, Franklin, Hampdon, Hampshire and Worcester Cos.); R. L. Brown, special agent, 396 Congress Street, Portland, Me., for Me., N. H. and Vt.; Alex. J. Bates, special agent, 467 Broadway, Albany, N. Y. (Box 263) for eastern N. Y., Robert Forrest, special agent, Union Trust Co. Bldg., Rochester, N. Y., for western N. Y.; C. C. Wayland, manager, for New York City, 100 William Street, ground floor; John Wallace, Long Island manager, and E. G. Barth, assistant manager, 128 Montague Street, Brooklyn, N. Y., for Long Island; Russell M. Young, special agent, 128 Montague Street, Brooklyn, N. Y., for Long Island; G. Allen Taylor, special agent for Richmond, Putnam, Rockland and Westchester Counties, N. Y., 100 William Street, New York City; Herbert D. Jones, special agent, Geo. H. Martin, assistant special agent, Room 709, Union Bldg., 9–13 Clinton Street, Newark, N. J., for N. J.; H. T. Nelson, special agent, 927—15th Street, N.W., Washington, D. C., Md. and D. C.; W. G. Monroe, Drexel Bldg., Fifth and Chestnut Streets, special agent for Philadelphia, central Pa. and Del.; G. W. Graham, Jr., special agent, 427 Walnut Street, Philadelphia, Pa., for eastern Pa. and suburban Philadelphia; H. C. Chase, special agent, and E. D. Purkey, assistant special agent, 307 Fourth Avenue, People's Saving Bank Bldg., Pittsburgh, Pa., for western Pa.; R. S. Newell, New England, special agent, special risk department, The Boston Ins. Exch. Bldg., 40 Broad Street, Boston, Mass.; E. Roy Frey, middle states special agent, special risk department, 100 William Street, New York City; D. C. Storrs, middle states special agents, special risk department, 100 William Street, New York City; T. C. Talliaferro, Richard Walker, Trust Co. of Ga. Bldg., Atlanta, Ga., southern special agents. Special

Risk Department: O. H. Wesley, state agent for Va., 112 Kirk Avenue, S. W., Roanoke, Va.; W. Landon Hill, state agent, Commercial National Bank Bldg., Raleigh, N. C., for N. C.; J. C. Penick, Room 500, National Loan and Exchange Bank Bldg., Columbia, S. C., state agent for S. C.; George A. Banta, special agent, Atlanta, Ga., for northern Ga., and S. W. Banta, special agent, Atlanta, Ga., for southern Ga., Room 434, Trust Co. of Ga. Bldg.; Wharton Mitchell, state agent, 617 Graham Bldg., Jacksonville, Fla., for Fla.; George R. Williams, state agent, American Trust Bldg., Birmingham, Ala., for Ala.; Garnett M. Beattie, stage agent, Room 1406, Union & Planters Bank Bldg., Memphis, Wm. B. Tompkins, special agent, 716 Stahlman Bldg., Nashville, Tenn., for Tenn.; Gibson Stevenson, state agent, 1016 Canal Commercial Bldg., New Orleans, La., for La.; Randolph Smith, state agent for Miss., Merchants Bank Bldg., Jackson, Miss.; L. B. Leigh & Co., general agents for Ark., 210 Louisiana Street, Little Rock, Ark.; Eugene Bullock, special agent, R. U. Wright, assistant special agent, 1116 Kirby Bldg., Dallas, Tex., for northern Tex.; O. T. Klepinger, special agent, 1602 Second Nat'l Bank Bldg., Houston, Tex., for southern Tex.; John Benson, special agent, 218 Mercantile Bldg., Oklahoma City, Okla., for eastern Okla.; Aldin F. Brown, special agent, 218 Mercantile Bldg., Oklahoma City, for western Okla.; Benjamin C. Carpenter, state agent, 109-110 Riley Law Bldg., Wheeling, W. Va., for W. Va.; C. E. Monroe, state agent, 1307 First National Bank Bldg., Cincinnati, Ohio, for western Ohio; Walter R. Fogg, state agent, Charles A. Meegan, special agent, 307 Hartman Bldg., Columbus, Ohio, for central Ohio; R. E. Momberger, state agent, 1414 Schofield Bldg., S. W. cor. Euclid Avenue and 9th Street, Cleveland, Ohio, for eastern Ohio; E. J. Hicks, state agent, Room 1014, First National Bank Bldg., Detroit, Mich.; H. A. McMartin, special agent, 1014 First National Bank Bldg., Detroit, Mich.; W. F. Hill, special agent, Association of Commerce Bldg., Grand Rapids, Mich., for Mich.; Robert McHattan, state agent for southern Ind.; Frank W. Howard, state agent for northern Ind., Merchants Bank Bldg., Indianapolis, Ind.; D. P. Coffman, special agent, 331 Union Street, Lincoln, Ill., for central Ill.; A. A. Knopp, special agent, 2163 Insurance Exchange, Chicago, Ill., for northern Ill.; John G. McHale, special agent, 1454 Pierce Bldg., St. Louis, Mo., for southern Ill.; Clark and Holderman, western special agents, special risk department, Samuel T. Shotwell, special agent, automobile department, 2163 Insurance Exchange, Chicago, Ill.; John P. Young, state agent, 212 Columbia Bldg., Louisville, Ky., for Ky.; Edward S. Plummer, state agent, for eastern Mo., 1454 Pierce Bldg., St. Louis, Mo.; W. M. Palmer, state agent, and W. L. Cowan, special agent, Securities Bldg., Des Moines, Ia., for Ia.; F. W. Edler, state agent, F. J. Tompkins, special agent, Room 407, Underwriters Exchange Bldg., 490 Broadway, Milwaukee, Wis., for Wis.; Carl H. Ludwig, special agent, Merchants National Bank Bldg., St. Paul, Minn., for Minn., except Minneapolis and St. Paul; George C. Mott, special agent, Merchants National Bank Bldg., St. Paul, Minn., for Minneapolis and St. Paul, Minn.; S. E. Bickard, state agent, Fargo, N. D., for N. D. and S. D.; Gerard H. DeVries, state agent, Fredk. C. Wolf, special agent, for Kans., 912 Sharp Bldg., Kansas City, Mo.; E. D. Marr, state agent, James R. Curran, special agent, for western Mo., 912 Sharp Bldg., Kansas City, Mo.; J. C. Swisher, state agent, 462 Brandies Theatre Bldg., Omaha, Neb., for Neb.; A. M. Wood, state agent, 15th and Champa Streets, Denver, Colo., for Colo., N. M. and Wyo.; E. D. Marr, superintendent hail department (west,) 912 Sharp Bldg., Kansas City, Mo.; Eugene Bullock, superintendent hail department (southwest,) 1116 Kirby Bldg., Dallas, Tex.; George C. Mott, superintendent, hail department (northwest,) Merchants National Bank Bldg., St. Paul, Minn.; Clark and Holderman, superintendents hail department, Chicago, 2163 Insurance Exchange Bldg., Chicago, Ill.; E. D. Marr, superintendent, Kansas City, brokerage and service department, 912 Sharp Bldg., Kansas City, Mo.; H. A. Joselin, superintendent for Canada. Dominion Bank Bldg., King and Yonge Streets, Toronto, Ont.; Murphy, Love, Hamilton & Bascom, provincial agents for Ontario, Dominion Bank Bldg., King and Yonge Streets, Toronto, Ont.; Murphy, Love, Hamilton & Bascom, provincial agents for Province of Quebec, and R. Y. Hunter, resident partner, Montreal, Quebec; White and Calkin, provincial agents for New Brunswick, 107 Prince William Street, St. John, New Brunswick; Alfred J. Bell & Co., Ltd., provincial agents for Nova Scotia, 105 Hollis Street, Halifax, Nova Scotia; Osler, Hammond & Nanton, Winnipeg, Manitoba; Newfoundland, Robert Dawe, St. John. The company operates in all the states and territories of the United States and the Dominion of Canada and Newfoundland.

Hartford Fire Insurance Co., Hartford.

NEW YORK-CALIFORNIA UNDERWRITERS, San Francisco, Cal.

California Insurance Co. of San Francisco and the Commonwealth Insurance Co. of New York.

THE NEW YORK FIRE OFFICE, New York

Norwich Union Fire Insurance Society, Ltd., of Norwich.

NEW ZEALAND UNDERWRITERS

New Zealand of Auckland.

NIAGARA-DETROIT UNDERWRITERS, New York.

Niagara Fire of New York.

NORTHERN UNDERWRITERS AGENCY DEPARTMENT

Northern Assurance Co., Ltd. of London,

NORTH RIVER UNDERWRITERS AGENCY

North River Insurance Co. of New York.

NORTHWESTERN UNDERWRITERS AGENCY, Milwaukee, Wis.

John R. Criley, Manager

General agency of the Northwestern National of Milwaukee, whose figures are given elsewhere herein, which see

FIELD MEN AND TERRITORY COVERED: H. F. Avery & A. J. Dunn, Denver, Colo., special agents for Colo., Utah and Wyo.; Lyman D. Bailey, Schenectady, N. Y., special agent for N. J. and N. Y.; D. W. Clark, San Francisco, Cal., manager Pacific Coast Department, for Cal., Ore. and Wash.; Geo. Dinzebach, Kansas City, Mo., special agent for Kans., Mo. and Okla.; John G. Ellingston, Missoula, Mont., special agent for Ida. and Mont.; R. B. Evans, Chicago, Ill., special agent, for Ill., Ind. and Ky.; E. H. Hoffman, Milwaukee, Wis., special agent for upper Mich., Minn., S. D. and Wis.; C. G. Redd, Albuquerque, N. M., special agent for Ariz. and N. M.; Geo. W. Stine, Lebanon, Pa., special agent for Pa. and W. Va.; Tom P. Walker, Marion, Ohio, special agent for lower Mich. and Ohio; W. H. Yankee, Omaha, Neb., special agent for Ia. and Neb.. The company operates in Ariz., Cal., Colo., Ida., Ill., Ind., Ia., Kans., Ky., Mich., Minn., Mo., Mont., Neb., N. J., N. M., N. Y., Ohio, Okla., Ore., Pa., S. D., Utah, Wash., W. Va., Wis., Wyo. and Canada.

NORTHWEST UNDERWRITERS FIRE INSURANCE POLICY

Richmond Insurance Company, New York.

NOVA SCOTIA FIRE UNDERWRITERS AGENCY, New York

Home Insurance Co. of New York.

OCCIDENTAL UNDERWRITERS, San Francisco, Cal.

Fireman's Fund and the Home Fire and Marine, both of San Francisco.

OCEANIC UNDERWRITERS AGENCY

Insurance Co. of North America, Philadelphia.

OGLETHORPE UNDERWRITERS

Insurance Co. of North America, Philadelphia.

OREGON UNDERWRITERS AGENCY

Pacific States Fire Insurance Company, Portland, Ore.

PACIFIC UNDERWRITERS

Nevada Fire and the California Insurance Co. of San Francisco.

PACIFIC-WESTERN UNDERWRITERS

Pacific Fire Insurance Company, New York.

PACIFIC COAST DEPARTMENT

Pacific Fire Insurance Company, New York.

PENNSYLVANIA UNDERWRITERS, Sunbury, Pa.

City Insurance Company, Sunbury, Pa.

PHENIX UNDERWRITERS DEPARTMENT

Fidelity-Phenix Insurance Company of New York.

PHOENIX UNDERWRITERS, New York

Phœnix Assurance of London.

PITTSBURGH UNDERWRITERS, Pittsburgh, Pa.

Allemannia Fire, Superior, National-Ben Franklin, and the Republic Fire, all of Pittsburgh. See page 393.

PROTECTIVE FIRE UNDERWRITERS AGENCY

Automobile Ins. Co., Hartford.

PROTECTOR UNDERWRITERS OF HARTFORD, CONN.

Phoenix of Hartford.

PROVIDENCE UNDERWRITERS AGENCY, Providence, R. I.

Providence Washington of Providence, R. I.

PROVIDENT F. & M. UNDERWRITERS

State Assurance Company, Ltd., Liverpool.

QUEEN UNDERWRITERS

Queen Insurance Co. of New York.

QUAKER CITY UNDERWRITERS

Pennsylvania Fire Insurance Company, Philadelphia.

RESERVE UNDERWRITERS AGENCY

Dubuque F. & M. and National Reserve, both of Dubuque, Ia.

REPUBLIC UNDERWRITERS, Dallas, Tex.

Geo. W. & I. Jalonick, Associate Managers. Organized, 1906.

Policies issued under the above title are guaranteed by the Republic Insurance Company of Texas, Dallas, whose figures are here shown.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$4,503,247	$1,282,283	$1,376,515	$1,389,656	$1,651,176	$524,975	$140,000	$642,670	$1,307,645	$514,890
1922	4,139,622	1,281,238	1,185,954	1,413,262	1,674,732	712,162	120,000	664,683	1,496,845	644,095
1921	3,948,622	1,224,042	1,015,692	1,277,109	1,543,981	694,329	120,000	559,638	1,373,967	664,117
1920	3,776,691	1,347,309	857,799	1,473,164	1,712,599	628,783	100,000	616,675	1,345,458	648,707
1919	3,384,781	1,271,737	753,952	1,600,986	1,788,909	384,653	85,000	709,301	1,178,954	479,998

RETAIL MERCHANTS UNDERWRITERS AGENCY

Northwestern Mutual Fire Association, Seattle, Wash.

RHODE ISLAND UNDERWRITERS, Providence, R. I.

Rhode Island Insurance Co. of Providence.

RHODE ISLAND UNION UNDERWRITERS, Providence, R. I.

Rhode Island Insurance Co. of Providence and the Union Fire of Paris.

ROCHESTER DEPARTMENT No. 1 Liberty Street, New York, N. Y.

J. O. Dye, Manager; Raymond Waldron, Assistant Manager

FIELD MEN AND TERRITORY COVERED: J. A. Tufts, special agent, 50 Kilby Street, Boston, Mass., for New England; G. G. Carick, special agent, 328 Walnut Street, Philadelphia, Pa., for eastern Pa.; J. T. Heitman, Pittsburgh, Pa., for western Pa.; J. H. Ermold, Baltimore, Md. for Md., Del., D. C. and W. Va.; H. A. Robier, special agent, Syracuse, N. Y., for western N. Y.; W. G. Carle, 1 Liberty Street, New York for N. J. and eastern N. Y.; H. R. Hatch, assistant to J. A. Tufts, Boston, Mass.; F. W. Engle, Bloomington, Ill., for Ill.; S. T. Johnson, Ins. Exchange, Chicago, Ill., special agent for Chicago, Ill.; F. M. Fargo, state agent, Minneapolis, Minn., for Minn., N. D. and S. D.; T. J. Cane, Minneapolis, assist to F. M. Fargo; C. C. McCrav, state agent, Columbus, for Ohio; Chas. R. McClure, 410 Hammond Bldg., state agent, Detroit, Mich., for Mich. and Ind.; Thomas A. Ryan, Monroe, Mich., special agent for Mich.; J. Priestly Orme, special agent, Atlanta, Ga., for Ala., Ky., Tenn., Ga. and Fla.; R. D. Wilcox, state agent, Denver, Colo., for Colo., N. M. and Wyo.; Roland Reed, state agent, Oklahoma City, for Okla.; Frank S. Leach, state agent, Sedalia, Mo., for Kans. and Mo.; E. McKay, 85 Bay Street, Toronto, for Canada; G. F. Risley, 490 Broadway, Milwaukee, Wis. for Wis.; F. H. Briggs, Raleigh, N. C., for Va., N. C. and S. C.; H. H. Hufstader, 325 Securities Bldg., Des Moines, Ia., for Ia. and Neb.

Great American Insurance Co., New York.

ROCHESTER UNDERWRITERS AGENCY, New York

Great American Insurance Co. of New York

ROCKY MOUNTAIN FIRE UNDERWRITERS

Rocky Mountain Fire Insurance Company, Great Falls, Mont.

ROYAL UNDERWRITERS

Royal of Liverpool.

ST. LAWRENCE UNDERWRITERS, Toronto, Can.

Western Assurance Co. of Toronto.

SCOTCH UNDERWRITERS, San Francisco, Cal.

Caledonian of Edinburgh.

SOUTHEASTERN UNDERWRITERS, Sumter, S. C.

Palmetto Fire and the Fidelity Fire, both of Sumter, S. C.

SOUTHERN UNDERWRITERS

Home Fire Insurance Company, Little Rock, Ark.

STUYVESANT UNDERWRITERS

Stuyvesant Insurance Company, New York.

SUN UNDERWRITERS AGENCY, New York

Sun Insurance Office, London.

TRANSCONTINENTAL UNDERWRITERS

Mechanics and Traders Insurance Co., New Orleans, La.

TREATY UNDERWRITERS

Henry Clay Fire of Lexington, Ky.

UNION UNDERWRITERS, Providence, R. I.

Union Fire of Paris.

UNION TRUST UNDERWRITERS

American Central Insurance Co., St. Louis and the Home Insurance Co. of Hawaii, Ltd., Honolulu.

UNITED AMERICAN UNDERWRITERS AGENCY OF THE TWIN CITY FIRE INSURANCE COMPANY, Minneapolis, Minn.

Twin City Fire of Minneapolis

UNITED LIBERTIES UNDERWRITERS

Liberty Fire of St. Louis, Omaha Liberty Fire of Omaha and the Hampton Roads F. & M., Norfolk, Va.

UNITED STATES UNDERWRITERS POLICY, New York

North River and United States Fire, New York.

UNITED STATES UNDERWRITERS AGENCY

United States Fire, New York.

UNITED UNDERWRITERS

Preferred Risk Fire Insurance Company, Topeka, Kans. and Sunflower Fire of Topeka.

VULCAN UNDERWRITERS AGENCY

North British and Mercantile Insurance Co. of London.

WASHINGTON UNDERWRITERS, New York

National Liberty Insurance Co., New York.

WESTERN INSURANCE UNDERWRITERS DEPARTMENT, Pittsburgh, Pa.

Superior Fire of Pittsburgh.

WESTERN UNDERWRITERS AGENCY

Canada Security Assurance, Toronto, Canada.

WILLIAM PENN UNDERWRITERS

Pennsylvania Fire Insurance Company, Philadelphia.

WINNIPEG FIRE UNDERWRITERS AGENCY, New York

Home Insurance Co. of New York.

WISCONSIN UNDERWRITERS, Milwaukee, Wis.

Concordia Fire of Milwaukee, Wis.

YORKSHIRE UNDERWRITERS AGENCY

Yorkshire Insurance Co. of York, England.

ENGLISH AMERICAN UNDERWRITERS AGENCY, Hartford, Conn.

A. G. McIlwaine, Manager.

Policies issued under the above title are guaranteed by the London and Lancashire Fire, Ltd., of London, whose figures are given below. See also London & Lancashire Fire of London.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from ort. (−) Remi to H. O.
1923	$8,420,860	$3,805,696	$4,007,889	$3,633,637	$3,965,617	$1,715,790	$1,502,080	$3,217,870	$1,580,460	—$225,588
1922	8,014,003	3,606,638	3,709,533	3,437,353	3,728,824	1,861,009	1,505,690	3,366,699	1,786,712	—304,933
1921	7,702,369	3,655,902	3,415,305	3,468,995	3,763,618	1,981,193	1,617,131	3,598,324	1,926,441	—264,243
1920	7,652,939	3,987,848	3,053,342	4,262,407	4,516,627	1,849,205	1,792,097	3,632,302	1,826,235	+10,770
1919	6,836,752	3,515,342	2,748,442	3,864,684	4,088,058	1,422,906	1,633,626	3,056,532	1,458,065	—553,945

INSURANCE UNDERWRITERS AGENCY, New York.

Waite Bliven, Manager, New York.

Policies issued under the above title are guaranteed by the Insurance Co. of the State of Pennsylvania, of Philadelphia, whose figures are here shown.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$5,271,662	$2,541,002	$1,085,736	$2,468,769	$2,715,587	$1,315,157	$59,990	$978,042	$2,353,189	$1,089,460
1922	5,187,083	2,105,138	1,061,622	1,865,152	2,129,321	1,691,920	61,051	805,232	2,558,203	1,647,048
1921	5,038,143	2,827,010	642,190	2,542,543	2,857,320	1,586,882	60,000	1,126, 163	2,773,045	1,574,961
1920	5,026,232	2,935,131	558,131	2,889,194	3,108,720	1,478,942	59,757	1,179,819	2,718,518	1,558,259
1919	4,744,821	2,667,359	651,118	2,542,923	2,779,087	1,416,157	.....	1,040,677	2,456,834	1,308,432

KEYSTONE UNDERWRITERS, Pittsburgh, Pa.

Henry Wachter, Manager. Organized, 1906.

Policies issued under the above title are guaranteed by the Firemens of Newark, Girard F. & M. of Philadelphia, Mechanics of Philadelphia and National-Ben Franklin of Pittsburgh.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$28,140,069	$13,905,110	$7,011,545	$13,176,418	$14,353,074	$6,498,199	$800,000	$5,645,976	$12,944,175	$6,129,237
1922	15,566,562	8,204,712	2,615,898	8,744,602	9,949,170	4,684,163	352,000	4,057,493	9,093,656	4,588,948
1921	13,853,648	7,430,126	2,095,868	7,745,501	8,604,585	4,367,528	312,000	3,704,797	8,384,325	4,541,254
1920	3,524,865	1,648,113	743,824	1,739,484	1,912,316	815,054	94,000	865,326	1,774,380	812,184
1919	3,427,369	1,500,949	775,265	1,660,726	1,825,229	685,931	88,000	802,712	1,576,643	705,031

MERCANTILE F. & M. UNDERWRITERS, St. Louis, Mo.

B. G. Chapman Jr., Manager; H. M. Hess, Assistant Manager.

Policies issued under this title are guaranteed by the American Central of St. Louis, which see.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$8,181,693	$4,504,695	$1,815,107	$5,026,993	$5,359,129	$2,567,612	$100,000	$2,246,838	$4,914,450	$2,465,936
1922	7,855,244	4,191,919	1,803,481	4,493,942	4,812,956	2,495,333	.....	1,996 941	4,492,274	2,345,805
1921	7,300,450	4,044,471	1,184,042	4,640,027	4,923,381	2,531,750	.....	2,070,821	4,602,571	2,776,331
1920	6,793,755	3,948,339	1,020,813	5,366,763	5,581,631	1,654,375	.....	2,067,955	3,722,330	1,914,557
1919	4,986,532	1,987,999	1,517,005	2,177,453	2,354,722	$950,833	.....	922,090	1,872,923	981,299

PITTSBURG UNDERWRITERS, Pittsburg, Pa.

Geo. R. Davies ,Manager. Organized, 1898.

Policies issued under the above title guaranteed by the Allemannia, the Superior, National-Ben Franklin, and the Republic Pittsburgh.

The following tabulation exhibits the combined statistics of the constituent companies.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$14,829,269	$8,029,214	$2,855,542	$8,909,511	$9,867,796	$3,323,352	$352,000	$4,212,959	$7,888,311	$3,297,540
1922	12,511,008	5,443,772	3,418,471	7,476,779	8,368,655	4,013,124	306,000	3,651,039	7,970,163	4,000,180
1921	13,600,959	7,151,911	2,591,615	7,156,359	7,969,284	3,479,116	336,335	3,520,138	7,335,589	3,662,315
1920	12,794,139	7,017,709	2,245,229	7,706,378	8,360,074	3,086,134	330,000	3,641,036	7,057,170	3,253,047
1919	11,470,718	6,001,356	2,575,086	6,497,172	6,977,826	2,315,242	287,000	3,080,052	5,682,294	2,449,937

UNLICENSED AMERICAN FIRE INSURANCE COMPANIES

In this division there was previously presented information concerning American fire insurance companies which were not licensed by the State insurance officials of the State in which the companies were respectively (nominally) domiciled to conduct insurance business therein. Concerns of this type commonly make broad claims as to the possession of liberal amounts of assets; but as they did not file sworn reports with any State insurance officials, their claimed resources were not subject to scrutiny or verification by any public officia In the absence of such verification, it is usually safe to assume that the assets claimed are either imaginary, or are not owned by the company and are not available for the payment of claims against it. Occasionally a company based upon an old or special charter claims among its privileges thereunder immunity from supervision by the State insurance official of its home State. While such a claim may be made in good faith by an honestly managed company, so many similar claims have been made in the past by concerns which subsequently failed disastrously, that any company failing to report regularly to the State insurance department of its own State is now looked upon with suspicion until it has made some indubitable demonstration of its good faith and its ability and willingness to pay its just debts As a general rule, it is safe to avoid companies which are unwilling to submit to a proper degree of supervision by duly constituted State authorities, or which are unable to secure the license required to be obtained before doing business. However, there are numerous companies which are regularly licensed in one or more States, and which write some policies upon properties located in other States in which they are not licensed. These companies may be perfectly reliable, financially, being willing to accept a few "surplus lines" in certain states, but not desiring to do a general business therein, and hence not caring to go to the expense of establishing agency plants. As they are licensed in one or more States, even though writing an occasional risk in States in which they are not licensed, such companies cannot be classified as "unlicensed," and will be found listed in other divisions.

UNLICENSED COMPANIES SUPPOSED TO HAVE CEASED BUSINESS.

Below will be found a list of fire insurance companies which were not licensed by State Insurance Departments, and which are supposed to have ceased business.

Aetna Fire Ins. Co., Louisville, Ky.
Aetna Fire Ins. Co., New Orleans, La.
Amazon Ins. Co., Charleston, W. Va. (and O.)
American Ins. Co., Terre Haute, Ind.
American Fire Ins. Co., Wilmington, Del.
American Trust & Ins. Co., Chicago, Ill.
American Underwriters, Chicago, Ill.
Central Ins. Co., Chicago, Ill.
Chesapeake F. & M. Ins. Co., Richmond, Va.
Citizens Insurance Co., Chicago, Ill.
Columbia Ins. Co., Chicago, Ill.
Columbian Ins. Co., Chicago, Ill.
Commercial Fire Ins. Co., Chicago, Ill.
Commercial Fire Ins. Co., Wilmington, Del.
Commercial Ins. Co., Philadelphia, Pa.
Commonwealth Ins. Co., Chicago, Ill.
Elgin National Ins. Co., Elgin and Chicago.
Equitable Ins. Co., Indianapolis, Ind.
Exchange Fire Ins. Co., Chicago, Ill. and La Porte, Ind.
Farmers & Mfrs.Ins.Co.,Charleston, W.Va.
Federal Fire Ins. Co., Chicago, Ill.
Firemen's Fire Ins. Co., Chicago, Ill.
General Trust & Ins. Co., Atlanta, Ga.
General Fire Assur. Corp., Richmond, Va.
Georgia Indemnity Association, Atlanta, Ga.
Georgia Industrial Ins. Co., Atlanta, Ga.
Germania Fire Ins. Co., Chicago, Ill.
German Union Ins. Co., Wilmington, Del.
Great Lakes Fire & Marine Ins. Co., Chicago.
Great Northern Ins. Co., Chicago, Ill.
Great Western Underwriters, Chicago, Ill.
Guardian Ins. Corporation, Norfolk, Va.
Hartford Ins. Co., South McAlester, I. T.
Home Ins. B'kg & Tr. Co., Galveston, Tex.
Illinois Ins. Co., Chicago, Ill.
Imperial Ins. Co. of America, Chicago, Ill.
Inland Fire Ins. Co. of America, Chicago, Ill., and La Porte, Ind.
International Fire Ins. Co., Chicago.
Inter-Ocean Fire Ins. Co., Concord, N. H.
Interstate Ins. Co., Chicago, Ill.
James River Ins. Co., Richmond.
Jefferson F. & M. Ins. Co., Richmond, Va.
Lee Fire Ins. Co., Alexandria, Va.
Lincoln Ins. & Bank'g Co., Hammond, Ind.
Manufacturers & Merc'le Ins. Co., Chicago.
Mercantile Assurance Co., Wilmington, Del.
Mercantile F. & M. Ins. Co., Washington.
Mercantile Ins. Co., Indianapolis, Ind.
Merchants Ins. Co., Charleston, W. Va.
Merch. & Mfrs. Fire Ins. Co., Dover, Del.
Merch. & Mfrs. Ins. Co., Charleston, W. Va.
Merchants Exchange Fire Ins. Co., Chicago, Ill., and Hammond, Ind.
Merchants Fire Association of America, La Porte, Ind.
Mutual Ins. & Ind. Co., Chicago (and Del.)
Mutual Trust & Ins. Co., Dover, Del.
National Amer.Mfrs.Ins.Co., Durham, N.C.
National Assur. Corp., Richmond, Va.
National Fire Ins. Co. of America, Missouri
National Ins. Co., Dover, Del., and Oklahoma.
National Ins. & Investment Co., Dover, Del.
National Ins. Co., Marion, S. C.
New States Ins. Co., McAlester, Okls.
North American Ins. Co., Chicago, Ill.
Northern Fire Ins. Co., Chicago, Ill.
Northwestern Fire Ins. Co., Chicago, Ill.
Ohio Ins. Co., New Albany, Ind.
Olympia F. & M. Ins. Co., Fort Smith, Ark.
Parkersburg German Ins. Co., Parkersburg, W. Va.
Peoples Ins. Co., Chicago, Ill.
Peoples Ins. Co., Chicago, and Kenosha, Wis.
Prairie State Ins. Co., Chicago, Ill.
Reserve F. & M. Ins. Co., Chicago, Ill., and La Porte, Ind.
Royal Standard Underwriters, Chicago, Ill.
Salamander Fire Ins. Co, Washington, D. C.
Security F. & M. Assur. Co., Washington, D. C.
South Eastern Fire Ins. Co., Chicago, Ill., and Richmond, Va.
Southern Fire Ins. Co., Atlanta, Ga.
Tidewater Fire Ins. Co., Cambridge, Md.
Union Fire Ins. Co., Chicago, Ill.
United States Fire & Mar. Ins. Co., W. Va.
Virginia Home Ins. Co., Richmond, Va.
Wabash Ins. Co. of Indiana, Hammond, Ind.
Washington Fire Ins. Co., Washington, D.C.
Western F. & M. Ins. Co., McAlester, Okla.

LLOYDS AND RECIPROCAL UNDERWRITERS ASSOCIATIONS

Aside from the Lloyds and inter-insurance associations located in New York State, and which are required to file sworn annual statements with the Insurance Department, there are some which report to other State insurance departments, but a number of such associations do not report to any State Insurance Department. Those which do not report must be judged in accordance with the character and past record of their managers, in conjunction with the financial standing and reputation of the underwriters. The subscribers usually assuming obligations for specified amounts in addition to any initial deposits which they may have made—and in some cases assuming an unlimited additional liability—much depends upon the responsibility of the underwriters, as well as upon their punctuality in meeting obligations. As the liability assumed is individual, and not joint (with one or two exceptions), it is essential to the value of a policy in its entirety that each and every underwriter subscribing thereto shall be good for his share of the aggregate insurance; for if one underwriter proves to be unable to pay his share, it cannot be recovered from the others. The character of the management also counts for a great deal in estimating the value of a Lloyds policy; for, although the Lloyds may have a strong list of underwriters a reckless or plunging manager may involve the concern so deeply in losses that the latter would greatly exceed the maximum liability of the underwriters with consequent loss to the insured. In the past, Lloyds policies have been sold whose underwriters were, in some cases, found to be transient occupants of cheap lodging houses, who cheerfully assumed an unlimited future liability for a five-dollar bill in hand, and would throw in an affidavit that the subscriber was worth one million dollars. Some of the "securities" claimed by certain fraudulent concerns had as little tangible value as the affidavits referred to. These matters are merely cited to indicate the importance of investigating the character and standing of Lloyds associations and companies before accepting and relying upon their policy contracts. There are Lloyds and inter-insurance associations in business to-day which have long and honorable records, and whose policies may be accepted with confidence. Careful discrimination should be exercised between such associations and those which may be classed as totally irresponsible, or those which habitually scale their loss payments.

AFFILIATED UNDERWRITERS, New York.

Attorneys, Ernest W. Brown, Inc., 212 Fifth Avenue, N. Y.

Organized, 1922.

Year	Assets	Premiums Unearned	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	*$1,014,417	$462,280	$483,118	$754,612	$769,715	$140,020	$10,093	$160,499	$310,612	$136,942
1922	123,009	106,058	8,350	138,378	138,943	$77	90	22,235	22,402	.....

* Includes $430,057 transferred from Individual Underwriters.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$698,280	Losses unpaid	$87
Cash	268,563	Unearned prems	462,280
Agents' balances	41,577	Other liabilities	68,882
Interest	5,997		
		Total liabilities	531,249
		Surplus	483,168
Total adm assets.	$1,014,417	Total	$1,014,417

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $105,480,811, $720,065.

BUSINESS SINCE ORGANIZATION: Premiums received, $892,990; losses paid, $139,216, dividends declared, cash, $168,908.

BONDS OWNED. (Market Values): U. S. Govt bonds, $646,800; State, County and municipal bonds, $41,480; total, $698,280.

ADVISORY COMMITTEE AND TRUSTEES: Thomas M. McCarthy, Frank R. Chambers, Arthur W. Watson, Thomas W. Ross, E. C. B. Fetherstonhaugh, John Sargent.

TERRITORY COVERED: The company is licensed in all the States of the U. S. except N. M., N. H., Vt., Haw., Alas., P. I., P. R. and Cuba. Also operates in Canada.

MISCELLANEOUS: This association was formerly the New York Fire Lloyds. Its name was changed from that title to Affiliated Underwriters on September 1, 1922. The association was organized January 25, 1892, and a certificate of authority to transact the business of fire insurance was issued December 31, 1910 under the name of New York Fire Lloyds. Ernest W. Brown, Inc., attorney-in-fact was appointed September 12, 1922. Largest sum written on a single risk, $200,000.

ALLIED UNDERWRITERS AT NEW YORK AND CHICAGO LLOYDS

New York.

Attorney, E. A. G. Intemann, Jr., 51 Sixth Ave. Organized, 1882.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$9,877	$7,333	$2,028	$12,415	$12,806	$5,001	$1,273	$5,194	$11,468	$5,23
1922	8,538	3,085	4,931	5,728	6,012	197	.....	2,899	3,096	187
1921	5,581	400	5,112	1,380	2,631	.....	.....	5,540	5,540	.....
1920	32,046	5,167	25,533	10,335	11,790	25	1,200	7,736	8,961	25
1919	29,723	4,054	24,993	8,108	9,515	38	1,250	5,364	6 652	38

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds...	$5,000	Losses unpaid.....	$342
Cash.....	3,260	Unearned prems....	7,333
Agents' balances....	1,576	Other liabilities....	174
Interest.....	41		
		Total liabilities...	7,849
		Surplus.....	2,028
Total adm. assets.	$9,877	Total.....	$9,877

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,422,213, $12,927.

BUSINESS SINCE 1906: Premiums received, $122,127; losses paid, $17,608; dividends declared, cash, $15,203.

UNDERWRITERS: There are 16 underwriters, who are respectively liable for their proportions of risks written. O. J. Martens, 44 Anderson Ave., Palisades, N. J.; P. F. Klinck, 3903 Farragut Rd., Brooklyn; H. L. Holsten, 1026 Westchester Ave., N. Y.; Henry Lohden, 249 Mt. Hope Place, N. Y.; J. D. Scheffer, 2018 Dorchester Rd., Brooklyn; Peter Eckhoff.

MISCELLANEOUS: Formed as Spanish-American Underwriters; changed to New York and Chicago Lloyds in 1890; present title adopted in December, 1901. Conflagration losses; Baltimore, 1904, $13,450. A receiver was appointed in 1905 for the firm of Bougham & Co., which previously managed this Lloyds. The firm was composed of Ben. A. Boughan and David F. Casey. A receiver was also appointed for the Lloyds. In 1906 this Lloyds passed under the management of E. A. G. Intermann, Jr. Largest sum written on a single risk, $5,000. The company operates in N. Y. only.

AMERICAN AUTOMOBILE INSURANCE ASSOCIATION, Freeport, Ill.

Attorney-in-fact, American Auto Insurance Agency. Organized ,1919.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$93,663	$20,783	$63,282	$116,157	$117,621	$38,655	.....	$65,702	$104,357	$36,524
1922	79,878	11,351	61,612	100,994	114,543	38,094	.....	48,171	86,265	.....
1921	51,601	4,978	37,619	103,945	114,631	47,709	.....	37,284	84,993	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds...	$30,225	Losses unpaid.....	$9,598
Cash.....	18,213	Unearned prems....	20,783
Agents' balances....	12,760		
Other assets.....	32,465	Total liabilities...	30,381
		Surplus.....	63,282
Total adm. assets.	$93,663	Total.....	$93,663

TERRITORY COVERED: Ill. only.

AMERICAN AUTO UNDERWRITERS, Chicago, Ill.

Attorney-ini-fact, American Automobile Underwriters Agency, Inc., Chicago, Ill. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$153,301	$28,863	$98,669	$144,841	$150,713	$52,759	.....	$73,938	$126,697	$32,922
1922	128,646	26,159	88,466	115,350	161,904	48,994	.....	56,833	105,827	.....
1921	71,609	†46,533	25,076	103,555	128,613	29,839	.....	42,447	72,286	34,828

† Total liabilities

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Collateral loans.....	$72,000	Losses unpaid.....	$17,598
Bonds.....	25,425	Unearned prems....	28,863
Cash.....	23,585	Other liabilities....	8,171
Agents' balances....	29,077		
Interest.....	214	Total liabilities...	54,632
Other assets.....	3,000	Surplus.....	98,669
Total adm. assets.	$153,301	Total.....	$153,301

TERRITORY COVERED: Ill., Ind. and Mo.

AMERICAN EXCHANGE UNDERWRITERS, New York.

Attorneys and Managers, Weed & Kennedy, 123-133 William St. Organized, 1892.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Profits Returned	Expenses	Total Expenditures	Losses Incurred
1923	$1,377,967	$154,198	$1,043,967	$316,680	$373,279	$182,742	$154,128	$56,831	$393,701	$176,969
1922	1,419,464	149,544	1,019,364	302,815	353,549	17,983	138,447	53,520	209,950	15,356
1921	1,244,402	140,137	982,733	277,238	326,880	19,716	68,240	52,631	140,587	.....
1920	1,026,219	137,382	877,408	286,744	332,295	54,376	83,481	52,613	190,470	59,004
1919	902,570	107,358	726,031	217,677	247,710	7,341	32,371	39,803	79,515	7,138

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$1,125,450	Losses unpaid.....	$916
Cash.....	121,273	Unearned prems....	154,198
Agents' balances....	17,655	Dividends due.....	165,806
Interest.....	14,414	Other liabilities....	13,092
Other assets.....	99,175		
		Total liabilities...	334,011
		Surplus.....	1,043,956
Total adm. assets.	$1,377,967	Total.....	$1,377,967

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $104,307,319, $308,395.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,302,748; losses paid, $729,303.

BONDS OWNED (Market Values): U. S. Gov't bonds, $237,515; State, County and Municipal bonds, $170,850; total, $1,125,450.

UNDERWRITERS: Include important business houses in principal cities of the country.

TERRITORY COVERED: Cal., Fla., Ind., Ia., Ky., La., Md., Mich., Minn., Mo., Neb., N. Y., Ohio, Pa., Tenn., Tex. Canada.

MISCELLANEOUS: Formed as Lloyds of New York City in September, 1892; name changed in 1905 to Majestic Insurance Association; present title assumed December 20, 1905. This association commenced business on the inter-insurance plan on November 24, 1905. Only sprinklered risks are accepted, the maximum line on each risk being limited to 2½ aggregate of annual premiums. Expenses are limited to 17½ per cent. No deposits are now required to be made by underwriters. Largest sum written on a single risk, $705,000.

TRUSTEES: C. P. Perrie, C. W. Patterson, J. T. Hammond, Jr.

UNDERWRITERS AT AMERICAN LLOYDS, New York.

Attorney, Edward E. Hall & Co., 110 William St. Organized, 1890.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$801,276	$284,924	$364,856	$373,541	$404,391	$156,573	$95,799	$147,780	$400,152	$178,202
1922	815,340	226,875	434,848	252,452	295,249	102,242	92,826	104,314	299,382	96,074
1921	808,634	191,638	466,868	215,112	246,256	73,291	42,556	113,373	229,220	69,437
1920	773,828	207,259	432,458	272,475	*322,100	96,560	‡45,205	106,739	248,505	90,671
1919	743,392	189,612	419,143	238,792	*271,323	83,213	‡44,694	204,134	‡232,041	112,155

*Excluding deposits of subscribers. ‡Excluding payments to retiring subscribers.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Bonds.....	$669,147	Losses unpaid.....	$47,996
Cash.....	76,537	Unearned prems....	284,924
Agents' balances....	48,146	Other liabilities....	103,500
Interest.....	7,278		
Other assets.....	168	Total liabilities...	436,420
		Surplus.....	364,856
Total adm. assets.	$801,276	Total.....	$801,276

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $58,969,064, $530,142.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,119,671; losses paid, $2,856,018; dividends declared, cash, $1,330,843.

BONDS OWNED (Market Values): U. S. Gov't bonds, $39,500; State, County and Municipal bonds, $580,597; other bonds, $49,050; total, $669,147.

UNDERWRITERS: Jacob Amos, Syracuse, N. Y.; Charles D. Armstrong, Pittsburgh, Pa.; Hon. C. C. Ballantyne, Montreal; John N. Beach, New York; Henry Buhl, Jr., Pittsburgh, Pa.; Henry A. Caesar, New York; Frank P. Cheesman, New York; James H. Childs, Pittsburgh, Pa.; T. Howe Childs, Pittsburgh, Pa.; Eugene V. Connett, Jr., New York; Andrew M. Cooper, Bridgeport, Conn.; Edward J. Cornish, New York; Walter H. Cottingham, Cleveland, Ohio; Theodore B. DeVinne, New York; Rudolph A. Erbsloh, New York; William S. Fallis, Montreal; Felix Fuld, Newark, N. J.; Edward E. Hall, New York; Ernest J. Hanford, Scarsdale, N. Y.; William P. Hardenbergh, New York; James E. Hayes, New York; William R. Heath, Buffalo, N. Y.; Thomas W. Johnson, New York; Lucius N. Littauer, New York; William E. Mathews, Ottawa, Ont.; Theron McCampbell, New York; Charles F. Miller, Lancaster, Pa.; Gerrish H. Milliken, New York; Daniel P. Morse, New York; Edgar Palmer, New York; Erickson Perkins, Rochester, N. Y.; Charles B. Pike, Chicago, Ill.; Elias S. Powell, Jr., New York; Edwin A. Richard, New York; Samuel Sloan, New York; Arthur S. Somers, New York; William J. Stitt, New York; John S. Sutphen, New York; Frank A. Vanderlip, New York; Thomas F. Vietor, New York; Andrew B. Wallace, Springfield, Mass.; Charles G. Watt, Lancaster, Pa.; David S. Walton, New York; David S. Walton, Jr., New Haven, Conn.; Hicks A. Weatherbee, New York; Arthur P. Williams, New York; Leo H. Wise, Baltimore and New York; Sidney L. Wise, Baltimore and New York; Donald Woodward, Washington, D. C.; Randall O. Walker, Long Island City, N. Y.

TERRITORY COVERED: The American Lloyds is licensed to operate in Ill., Md., Mass., Minn., Mo., N. J., Pa., Wash., Wis., Canada and N. Y. and files reports annually with the insurance departments of these states.

MISCELLANEOUS: This Lloyds writes fire and sprinkler leakage insurance upon sprinklered and selected unsprinklered risks. Of its securities $200,000 are on deposit with the Bank of New York & Trust Company, as trustee, for the protection of policyholders. Each subscriber assumes a liability of $10,000 on each and every conflagration. Deposit in Canada, $16,683. Largest sum written on a single risk, $100,000.

AMERICAN LUMBER UNDERWRITERS, Houston, Texas.

Attorney-in-fact, George R. Christie. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	‡$167,853	$40,095	$116,836	$77,097	$77,372	$39,190	.....	$21,058	$60,248	.....
1922	‡142,042	41,990	94,719	84,995	85,047	31,074	.....	33,009	64,083	$10,800

‡ Includes guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$32,500	Losses unpaid.....	$783
Cash.....	5,531	Unearned prems....	40,095
Agents' balances....	32,011	Other liabilities....	10,138
Bills receivable.....	1,410		
Guarantee fund....	90,917	Total liabilities...	51,016
Other assets.....	5,483	Surplus.....	116,836
Total adm. assets.	$167,852	Total.....	$167,852

ADVISORY COMMITTEE: J. H. Kirby, F. J. Womack, A. J. Peavy, J. B. Edwards, J. W. Reynolds.

TERRITORY COVERED: Licensed in Tex. only.

MISCELLANEOUS: Largest amount insured in one hazard gross, $55,000; net, $15,000.

ASSURANCE UNDERWRITERS OF AMERICA, New York.

Attorneys, Manhattan Agency Corp., 92 William St., New York. Organized, 1892.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$70,634	.....	$53,634	—$96,958	—$15,769	$49,778	.....	$110,411	$160,189	$7,948
1922	219,082	118,766	13,791	244,275	267,162	84,153	.....	91,555	175,708	.....
1921	172,604	68,895	15,217	90,555	105,868	24,282	.....	45,387	69,669	.....
1920	153,436	44,188	—31,942	48,428	72,711	55,368	.....	9,640	65,008	.....
1919	161,863	104,174	.....	66,310	74,468	53,139	.....	24,242	77,381	39,208

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Stocks	69,453	Other liabilities	17,000
Cash	1,181	Total liabilities	17,000
		Surplus	53,634
Total adm. assets.	$70,634	Total	$70,634

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, —$96,976, $46,489; motor vehicle, $18, +$2,403.

BUSINESS SINCE ORGANIZATION: Premiums received, $549,194; losses paid, $315,656.

UNDERWRITERS: Antonin Chapal, R. A. Corroon, J. F. Corroon, J. Healy, J. A. Campbell.

FIELD MEN AND TERRITORY COVERED: Central Fire Office, Inc., general agents, 92 William Street, New York. The company is licensed in N. Y. only.

MISCELLANEOUS: From 1892 to 1897 this Lloyds was under the active management of R. C. Rathbone & Son, who then organized the Assurance Company of America to take over its business. In 1902 the "charter" passed to F. M. Parker, formerly secretary of the Citizens Insurance Co. of New York, who thereafter managed its affairs. In September, 1904, it reinsured its unsprinklered risks in the Jefferson Fire & Marine, of Richmond. In 1910 the charter was sold by Frank M. Parker to Vincent R. Schenck and was later acquired by Wilcox, Peck & Hughes. In 1918 the control of the company was taken by the Manhattan Agency Corp. Liability of subscribers is limited to amount of their subscriptions. Largest sum written on a single risk, $10,000 Conflagration loss: Baltimore, 1904, $10,775.

AUTOMOBILE INDEMNITY EXCHANGE OF ORANGE COUNTY
Santa Anna, California.

Attorney-in-fact, Archibald S. Ralph. Commenced business, 1916.

Year	Assets	Unearned Premiums	Surplus as to P'hy'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$124,811	$68,791	$47,468	$130,837	$135,232	$94,042	.....	$16,138	$110,180	$57,745
1922*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1921	73,645	60,449	6,377	115,146	123,495	48,029	.....	43,720	91,749	46,309

* Statement for 1922 not available.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$73,950	Losses unpaid	$5,100
Cash	26,983	Unearned prems	68,791
Agents' balances	9,617	Other liabilities	3,452
Interest	1,283		
Other assets	12,978	Total liabilities	77,343
		Surplus	47,468
Total adm. assets.	$124,811	Total	$124,811

MORTGAGE LOANS: There are 21 loans aggregating $73,950' secured by property valued at $202,450 on which the company, holds $49,320 of fire insurance.

DIRECTORS: Clyde W. Walker, A. S. Bradford, J. R. Porter K. E. Watson, J. W. Tubbs, O. Haley, H. J. Forgy.

AUTOMOBILE INSURANCE ASSOCIATION, St. Louis, Mo.

President, Charles L. Crane; Secretary, Wm. W. La Beaume. Organized, 1922.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$238,162	$18,861	$218,500	$38,722	$48,489	$12,559	.....	$12,785	$25,344	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$233,555	Losses unpaid	$776
Cash	2,134	Unearned prems	18,861
Interest	2,473	Other liabilities	25
		Total liabilities	19,662
		Surplus	218,500
Total adm. assets.	$238,162	Total	$238,162

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $202,150; State, County and Municipal bonds, $31,405; total, $233,555.

MISCELLANEOUS: This association writes fire, theft and collision insurance for selected automobile risks.

AUTOMOBILE INSURANCE EXCHANGE, Seattle, Wash.

Attorney-in-fact and Manager, C. S. Best Co. Organized, 1919.

Year	Assets	Unearned Premiums	Surplus to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$108,987	†$82,408	$26,580	$56,377	$158,189	$15,484	$7,835	.....	$168,467	$19,910
1922	115,196	80,923	13,168	157,450	161,314	45,584	33,701	75,915	155,200	43,925
1921	111,764	81,098	13,292	168,598	172,256	34,512	32,597	63,302	130,411	.....
1920	72,549	44,577	12,420	87,541	88,451	12,021	7,763	28,696	48,480	18,637
1919	38,771	29,242	5,562	58,485	58,536	3,163	.....	16,242	19,405	.....

† Total liabilities.

ADVISORY BOARD: F. K. Struve, W. C. Butler, John S. Baker, W. H. Boner, T. C. McHugh, Charles H. Frye, J. I. Colwell, John B. Van Dyke, C. K. McMillan, Herbert Hawley, H. B. Lowman (1923 report).

MISCELLANEOUS: This is an inter-insurance exchange which was organized and commenced business March 15, 1919. Licensed in Wash., Ida. and Ore.

AUTOMOBILE INS. EXCHANGE, Philadelphia, Pa.

Attorney, Keystone Indemnity Co., R. A. Chase, President. Organized, 1917.

Year	Assets	Unearned Premiums	Surplus as to P'hy'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
†1923	$124,242	$52,222	$58,585	$107,514	$165,353	$13,210	$47	$22,190	$35,447	.....
1922	277,078	160,860	103,837	453,387	453,539	207,108	55,535	175,345	437,988	$187,896
1921	271,108	.....	96,579	438,485	439,854	246,418	.....	207,168	453,586	.....
1920	*281,472	171,508	80,332	449,434	451,451	215,252	79,995	120,199	415,446	229,047
1919	*242,567	136,206	79,567	369,563	370 505	186,947	50,877	92,348	330,172	.....

* Includes $93,000 guaranty fund in 1919 and $99,500 in 1920

‡ Financial statement May 31, 1924; business transactions, October 20, 1923, to May 31, 1924.

Assets, May 31, 1923.		Liabilities, May 31, 1923.	
Investments.....	$32,385	Losses unpaid.....	$13,435
Advances for claim settlements.....	5,100	Unearned prems....	52,222
Cash.....	21,979	Total liabilities...	65,657
Accounts receivable.	64,778	Surplus.....	58,585
Total adm. assets.	$124,242	Total.....	$124,242

DIRECTORS: R. A. Chase, C. W. Kanouse, A. H. Napier, J. I. Bonesteel, Fletcher W. Stites, R. L. Hoad.

HISTORICAL DATA

On October 20, 1923, the Insurance Department of Pennsylvania by virtue of its authority appointed the Keystone Indemnity Company, a corporation organized under the Laws of Pennsylvania in 1919 with an authorized capital of $50,000 with $45,500 issued, in the place of the Exchange Operators, Inc., attorney-in-fact for the Automobile Insurance Exchange since organization. The new attorney-in-fact also operates the Keystone Indemnity Exchange, an inter-insurance organization established September 10, 1919.

The Insurance Department of Pennsylvania made an audit of the books of the Exchange Operators, Inc., as of June 30, 1923, and on September 13, 1923, assumed control of the Exchange. Adequate reserves were set up by the Department and a deficit of the attorney-in-fact to the Exchange was disclosed.

The Insurance Department appointed the Keystone Indemnity Company attorney-in-fact and seized the assets of the Exchange Operators, Inc., which included $100,000 guarantee fund, which was held by the Franklin Trust Company, as trustee, in the form of Liberty bonds. This fund, together with the other available assets of the Exchange, is being used to pay the outstanding claims. The Insurance Department of Pennsylvania has required no financial statement of the Automobile Insurance Exchange as of December 31, 1923, inasmuch as the Exchange is being operated by the Keystone Indemnity Company, attorney-in-fact, and is being liquidated under its supervision.

ADMINISTRATION AND REPUTE—On October 20, a new set of books were opened along improved lines and two accounts are being kept separate. The Keystone Indemnity company had deposited cash and given satisfactory guarantees to the Hon. Samuel W. McCulloch, Insurance Commissioner, to protect the policyholders and to carry all policies in force to termination. The Insurance Department on October 20, transferred, on a sale of agreement, all business of the Automobile Insurance Exchange in Michigan and Ohio to the Casualty Association of America, a reciprocal with its home office in Detroit, Mich. The offices of the Automobile Insurance Exchange have been combined with those of the Keystone Indemnity Exchange throughout Pennsylvania and Maryland, with a considerable reduction in overhead costs.

AUTO OWNERS PROTECTIVE EXCHANGE, Kankakee, Ill.

Attorney-in-fact, Auto Owners Insurance Agency, Inc., Ill.; Secretary, W. F. Brandenburg. Organized, 1915.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$208,367	$36,979	$139,259	$251,875	$259,649	$86,709	.....	$102,633	$189,342	$80,698
1922	158,251	40,008	86,355	206,057	210,275	84,680	.....	99,385	184,065	76,752
1921	136,903	44,005	69,485	257,763	.....	130,382	.....	47,984	178,366	128,899
1920	69,731	.....	27,051	206,026	209,699	72,386	.....	115,332	187,718	38,797
1919	50,435	10,44,31	32,629	80,895	124,541	33,592	.....	71,430	105,022	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds...	$172,299	Losses unpaid.....	$27,978
Cash.....	31,867	Unearned prems....	36,979
Agents' balances....	1,041	Other liabilities....	4,151
Interest.....	1,946	Total liabilities...	69,108
Other assets.....	1,214	Surplus.....	139,259
Total adm. assets	$208,367	Total.....	$208,367

MISCELLANEOUS: This exchange was organized April 1, 1915. The company reports that it now has about 15,000 members. Liability on any one car limited to $4,000. Insures owner of automobiles against loss or damage by fire, windstorm, collision and theft, liability and property damage. Licensed in Ill., Ind., Mich., Mo., Pa and Ohio.

AUTOMOBILE OWNERS INSURANCE ASSOCIATION, Houston, Texas

Attorney and Manager, W. L. Dennis. Organized, 1919.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
*1923										
1922	65,614	28,896	27,805	$62,666	$74,806	$26,628	$10,279	$7,645	$44,552	
1921	44,226	26,181	8,454	60,335	61,149	27,218		16,428	43,646	
1920	31,458	19,807	6,797	55,587	56,188	16,008		19,124	35,132	

*Statement for 1923 not received when this page went to press.

AUTOMOBILE OWNERS INTER-INS. ASSN., Seattle, Wash.

Attorney-in-fact, Automobile Underwriting Agency. President, J. W. Reynolds; Secretary and Treasurer, F. A. Wing. Organized, 1918

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$212,445	$159,736	$11,154	$323,072	$328,719	$169,193		$118,737	$287,930	
1922	167,630	122,659	2,402	245,940	251,242	126,398		75,343	201,741	$109,152
1921	131,949	94,960	* —10,631	192,151	196,966	138,910		48,936	187,846	
1920	142,643	106,728	18,735	217,964	218,765	95,153	1,618	62,742	159,513	70,115
1919	71,966	69,774	—7,484	143,020	143,155	34,901		41,622	76,523	

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$128,892	Losses unpaid	$24,034
Cash	34,717	Unearned prems	159,736
Agents' balances	45,434	Other liabilities	17,521
Interest	7		
Other assets	3,395	Total liabilities	201,291
		Surplus	11,154
Total adm. assets	$212,445	Total	$212,445

RISKS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $319,473.

MISCELLANEOUS: This exchange commenced business June 1, 1918. It writes full coverage on automobiles. No assessments No special contributions. Licensed in Ore. and Wash.

AUTOMOBILE PROTECTIVE ASSOCIATION, Battle Creek, Mich.

President, F. Harry Strong; Secretary, F. E. S. Tucker. Organized, 1917.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Totla Expenditures	Losses Incurred
1923	$9,915	$9,646		$22,525	$27,072	$11,279		$19,858	$31,137	
1922	7,324	19,660	—$2,336	34,466	41,024	20,004		19,864	39,868	18,054
1921	8,588	‡8,578	10	58,047	69,045	41,222		24,305	65,527	
1920	5,455	‡664	4791	61,382	66,098	41,932		23,670	65,602	

‡ Total liabilities.

AUTOMOBILE UNDERWRITERS OF AMERICA, Dallas, Tex.

Attorneys-in-fact, J. G. Webster and G. W. Baillio. Commensed business, 1916.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$322,015	$198,455	$71,771	$678,864	$686,909	$264,347	$87,676	$333,929	$685,952	$121,583
1922	315,262	186,219	70,661	580,366	594,525	319,115	87,735	209,507	616,357	
1921	317,046	209,527	42,201	654,187	669,651	334,051		368,204	702,255	
1920	366,115	262,999	33,172	789,406	819,511	317,329	83,974	316,109	717,412	387,274

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$40,900	Losses unpaid	$42,378
Collateral loans	34,550	Unearned prems	198,455
U. S. Gov't bonds	10,000	Other liabilities	9,411
Cash	143,253		
Agents' balances	112,720	Total liabilities	250,244
Interests and rents	2,795	Surplus	71,771
Other assets	8,207		
Non-admitted assets	—30,396		
Total adm. assets	$322,015	Total	$322,015

PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $396,910

MORTGAGE LOANS: There are 8 loans, aggregating $40,900, on property valued at $245,550 on which the company holds $55,000 of fire insurance. No interest past due on December 31, last.

EXECUTIVE COUNCIL: F. H. Blankenship, C. L. Kerr. C. D. Carlisle, W. F. McCaleb, J. W. Williams, A. Kronkosky, St. Clair Adams, E. S. Lewis, G. W. Baillio, A. G. Gulbransen, Lake Hays, C. E. Schaff, J. G. Webster, O. A. Wright.

MISCELLANEOUS: The organization of this exchange was begun in June, 1910 by Van A. Webster, who is also the manager for the Southern Underwriters. The Automobile Underwriters of America is a reciprocal underwriting exchange writing all classes of automobile insurance at standard stock company rates, for its members only. This exchange operates in Ill., La., Mo., Okla., Pa., Tenn. and Tex. It was organized in the beginning primarily for the purpose of taking automobile risks which were offered by policyholders in the Southern Underwriters and Lloyds. The general control of the organization is in the hands of a board of members called the Excutive Council, who are elected annually by the stockholders. Subscribers are required to sign a Power of Attorney fixing their contingent liability at an amount equal to the annual deposit on their insurance. This exchange has excess reinsurance contract covering from $5,000 up to $57,500 in any one fire.

The manager's compensation is 30% of subscribers' premium deposits out of which all expenses are paid. A substantial refund has been made each year, and never less than 18%.

BELT AUTOMOBILE INDEMNITY ASS'N, El Paso, Ill.

Attorney-in-fact, The Alyea-Nichols Co. Organized, 1915.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$541,593	$192,642	$186,264	$997,983	$1,014,298	$653,417	.....	$300,668	$954,085	$573,704
1922	489,857	221,405	117,851	1,178,657	1,193,711	811,194	.....	335,147	1,146,341	750,364
1921	457,271	233,301	77,374	1,387,185	1,401,498	907,960	.....	493,941	1,401,901	963,648
1920	469,195	318,387	53,808	1,420,689	1,430,883	773,059	.....	526,214	1,299,273	799,719
1919	322,594	207,403	34,262	935,544	941,862	463,231	.....	418,703	881,934	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$33,500	Losses unpaid.....	$149,034
Bonds.....	229,585	Unearned prems....	192,642
Cash.....	166,333	Other liabilities....	13,653
Interest.....	7,097		
Other assets.....	105,078	Total liabilities...	355,329
		Surplus.....	186,264
Total adm. assets.	$541,593	Total.....	$541,593

BUSINESS SINCE ORGANIZATION: Premiums received, $7,447,324; losses paid, $3,951,053.

MORTGAGE LOANS: There are 5 loans aggregating $33,500, and are secured by improved farm lands in Ida. and Ore.

BONDS OWNED (Market Values): U. S. Gov't bonds, $180,813; State, County and Municipal bonds, $25,922; other bonds, $22,850; total, $229,585.

ADVISORY COMMITTEE: C. C. Rich, L. E. Strauss, H. H. Rudd, Vane C. Bosworth, Jas. W. Watson.

FIELD MEN AND TERRITORY COVERED: John G. Monnen, Detroit, Mich.; Louis E. Strauss, Indianapolis, Ind.; C. C. Rich, Philadelphia, Pa.; A. L. Bushman, St. Louis, Mo; M. H. Worthington, Chicago, Ill.; L. S. Render, Peoria, Ill.; C. J. DeCoux, Pittsburgh, Pa.; E. W. Shaw, Denver, Colo., for Colo. and Utah; Geo. P. Wassweiler, Topeka, Kans.; J. H. Maye, Birmingham, Ala.; J. J. Dorward, Omaha, Neb.; A. M. Avery, Mason City, Ia.; J. M. Boggin, Memphis, Tenn.; F. G. Langham, Nashville, Tenn.; W. H. Farrar, Chattanooga, Tenn.; Wood Huff, Knoxville, Tenn.; Mattheisz & Seifert, Baltimore, Md.; Louis E. Strauss, Indianapolis, Ind., for Miss. and Ark.; G. E. McCord, St. Paul, Minn.; C. G. Sackman, Minneapolis, Minn.; T. B. Phillips, Jacksonville, Fla.; W. D. Dutton, Tampa, Fla.; John I. Nimmo, Miami, Fla. The company is licensed in Ala., Ark., Colo., Fla., Ill., Ind., Ia., Kans., Md., Mich., Minn., Miss., Mo., Neb., Ohio, Pa., Tenn. and Utah.

MISCELLANEOUS: This exchange transacts an automobile fire, theft, liability, property damage, and collision inter-insurance business. It has been in active operation since April, 1914. It formerly was divided into two separate organizations; one writing a fire coverage policy and the other liability. The losses are covered by subscribers' deposits.

BULL DOG AUTO FIRE INS. ASSN., Washington, Ill.

Attorney-In-Fact, Paul R. Goddard. Organized, 1915.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$248,075	$64,246	$129,886	$479,054	$484,225	$292,186	.....	$214,994	$507,180	$476,302
1922	269,946	73,894	126,120	636,849	639,306	293,610	.....	174,101	467,711	.....
1921	170,051	25,561	74,114	528,443	825,979	566,241	.....	260,872	827,113	517,313
1920	210,240	23,275	129,864	628,147	672,547	409,698	.....	88,642	498,340	.....
1919	205,024	.....	87,751	.....	383,940	174,985	.....	173,783	348,768	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$26,000	Losses unpaid.....	$18,611
Bonds and stocks...	79,036	Unearned prems....	64,246
Cash.....	123,474	Other liabilities....	35,331
Agents' balances....	16,882		
Interest.....	2,683	Total liabilities...	118,188
		Surplus.....	129,887
Total adm. assets.	$248,075	Total.....	$248,075

Underwriting profit, $7,992; investment loss, $22,955.

TERRITORY COVERED: Licensed in Ill., Ind., Minn., Mo. Pa., Okla. and Tex.

MISCELLANEOUS: A life membership fee is collected on joining the association. Yearly management dues from $1.50 to $9 a year, depending on the coverage carried, are collected. Semi-annual premium payments are collected in advance, estimated on the expense of the association. The association insures automobiles against fire and theft liability, property damage and collision.

CANNERS EXCHANGE, SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU, Chicago, Ill.

Attorney-in-fact, Lansing B. Warner, Inc. Organized, 1907.

Year	Assets	Unearned Deposits	Surplus as to P'y'hrs	Net Deposits	Total Income	Losses Paid	Returned to P'y'hrs	Expenses	Total Expenditures	Losses Incurred
1923	$1,694,049	$398,121	$1,192,428	$1,139,328	$1,189,200	$214,424	$493,253	$272,884	$980,561	$302,145
1922	1,326,848	332,511	981,288	886,518	1,093,091	276,322	459,041	281,382	1,016,745	254,674
1921	1,264,505	316,397	712,839	827,237	864,383	246,979	488,631	200,821	936,431	247,786
1920	1,221,696	370,138	480,240	988,360	1,021,773	353,497	234,329	229,646	817,472	450,205

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$960,000	Losses unpaid	$94,260
Cash	652,175	Unearned prems.	398,121
Agents' balances	70,461	Other liabilities	9,240
Interest	11,413		
		Total liabilities	501,621
		Surplus	1,192,428
Total adm. assets	$1,694,049	Total	$1,694,049

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $88,025,667, $1,035,503.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,102,672; losses paid, $2,746,155; savings declared, cash, $3,112,010.

TERRITORY COVERED: Operates in all the states and territories of the United States except Alaska, Ariz., Conn., Del., D. C., Ga., Haw., La., Mass., Mont., Nev., N. H., N. J., N. M., N. Y., N. D., P. I., P. R., R. I., S. C., Vt., W. Va., Wyo. and Cuba. Operates in Canada also.

MISCELLANEOUS: This is an inter-insurance organization which commenced issuing policies January 1, 1908.

A reserve fund is established by the deposit of $2 for each $1,000 of insurance carried by each subscriber, the minimum reserve fund being $10. A surplus reserve is created by carrying 20% of each year's savings credited to each member until they amount to five times the reserve fund deposit, this sum being credited to the individual subscriber and returnable on its withdrawal. Underwriting expenses are limited to 20% of deposits. It insures only the property of canners and similar and allied interests, and of preserve and pickle packers. This bureau together with the Wholesale Grocery Subscribers compose the Warner Inter-Insurance Bureau which see or other combined financial statement.

The advisory committee is made up as follows: Frank Van Camp, George G. Bailey, Geo. N. Numsen, Wm. R. Roach, L. A. Sears, Lansing B. Warner.

CLEANERS GENERAL INDEMNITY EXCHANGE, St. Louis, Mo.

Attorney-in-fact, Jno. L. Corley. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$159,651	$47,622	$75,425	$122,978	$128,017	$59,835		$32,762	$92,597	$63,298
1922	137,883	49,940	60,810	130,654	133,851	49,333		34,969	84,302	48,273

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Collateral loans	$10,500	Losses unpaid	$29,500
U. S. Gov't bonds	108,244	Unearned prems.	47,622
Cash	5,722	Other liabilities	7,104
Agents' balances	28,369		
Interest	946	Total liabilities	84,226
Premium notes	5,722	Surplus	75,425
Other assets	148		
Total adm. assets	$159,651	Total	$159,651

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Motor vehicle, $60,872, $26,339; all other, $60,398 $26,709.

BUSINESS SINCE ORGANIZATION: Premiums received, $471,845; losses paid, $175,530.

DIRECTORS: W. H. Morgens, W. H. Brace, A. Inlay, F. J. Hegy, D. O. Summers, F. A. Weller, W. W. Horcher.

TERRITORY COVERED: Licensed in Ill. and Mo.

CONTINENTAL AUTO UNDERWRITERS, Springfield, Ill.

Attorney-in-fact, Continental Underwriters Co., Inc.; President, G. C. Rockwood; Secretary, H. G. Rockwood. Organized 1917.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$187,321	$45,781	$75,445	$474,475	$475,944	$225,202		$260,091	$485,293	$125,752
1922	238,878	48,079	56,290	638,091	690,856	393,941		338,857	$732,798	$240,816
1921	284,262	61,414	56,604	778,004	1,045,439	499,188		522,229	1,021,417	469,125
1920	166,168	53,743	59,524	161,553	699,056	190,734		473,889	664,623	208,925

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Stocks	$40,000	Losses unpaid	$36,438
Cash	39,207	Unearned prems.	45,781
Agents' balances	107,797	Perp. dep. recl.	2,708
Bills receivable	317	Other liabilities	26,949
		Total liabilities	111,876
		Surplus	75,445
Total adm. assets	$187,321	Total	$187,321

RISKS AND PREMIUMS IN FORCE, DECEMBER 31 1923: Motor vehicle, $8,487,989, $422,730.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,306,393; losses paid, $1,126,744.

ADVISORY BOARD: G. C. Rockwood, J. A. Feffer, H. G. Rockwood.

MISCELLANEOUS: This Inter-Insurance Exchange writes fire, theft, collision, public liability and property damage insurance on automobiles, and is licensed in Ala., Colo., Fla., Ill., Ind., Kans., Mo., Pa. and Tenn.

DRUGGISTS INDEMNITY EXCHANGE, St. Louis, Mo.

Attorney and Manager, H. W. Eddy, 506 Olive St. Organized, 1906.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$248,778	$64,645	$172,077	$166,214	$175,015	$57,053	$61,812	$49,880	$168,745	$55,281
1922	242,056	65,809	164,890	170,975	176,852	39,335	61,808	52,436	153,579	37,965
1921	218,684	65,854	147,382	173,073	180,691	50,996		115,727	166,723	49,769
1920	206,019	65,754	129,567	173,385	179,154	23,537	61,767	52,301	137,605	
1919	165,857	64,744	98,936	172,630	177,022	32,853	59,253	52,476	144,582	

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Real estate	$30,000	Losses unpaid	$10,324
Bonds and stocks	99,289	Unearned prems	64,645
Cash	104,657	Other liabilities	1,732
Agents' balances	10,833		
Interest and rents	3,561	Total liabilities	76,701
Other assets	438	Surplus	172,077
Total adm. assets	$248,778	Total	$248,778

ADVISORY COMMITTEE: Theodore F. Hagenow, chairman, Fred H. Swift, L. A. Seitz, Edward M. Pirner and Andrew S. Ludwig, all of St. Louis, Mo.

TERRITORY COVERED: Operates in Ala., Ark., Cal., Colo., Fla., Ga., Ida., Ill., Ind., Ia., Kans., Ky., Me., Md., Mich., Minn., Miss., Mo., Neb., N. C., Ohio, Okla., Ore., Pa., S. C., Tenn., Tex., Utah, Va., Wash. and Wis.

MISCELLANEOUS: This is an inter-insurance exchange, which began business in 1907. It operates among retail druggists and its business is under the supervision of an Advisory Committee consisting of five members, who are elected annually by the subscribers of the exchange. The attorney and manager is H. W. Eddy, who has been associated with the management of the exchange for about nine years. Expenses are limited to 25% of the total premium deposits. Policies are written covering the property of retail druggists. All risks are written at full tariff rates, and its attorney and manager advises us that no lawsuit has ever been entered for or against this exchange, or its subscribers. On December 31, 1922, it had a membership of 13,512. The exchange advises us that since organization an average saving for its members of about 40% of the tariff rates has been shown.

EASTERN AUTOMOBILE INDEMNITY ASSN., Springfield, Ill.

Attorney, C. H. Barr. Organized, 1916.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$55,404	$16,469	$32,645	$79,040	$80,679	$28,020	.....	$38,087	$66,107	$25,044
1922	40,006	5,828	27,408	35,617	38,684	11,350	.....	28,908	40,258	10,999
1921	44,417	10,316	26,894	48,742	47,760	16,744	.....	13,781	30,525	.....
1920	8,180	.....	7,306	27,072	27,072	10,857	.....	14,402	25,259	11,731

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds	$150	Losses unpaid	$4,565
Cash	40,185	Unearned prems	16,469
Agents' balances	14,799	Other liabilities	1,725
Interest	270		
		Total liabilities	22,759
		Surplus	32,645
Total adm. assets	$55,404	Total	$55,404

MISCELLANEOUS: This association writes fire, theft, liability and collision insurance on motor vehicles, and is licensed in Ill. only.

ECONOMY AUTOMOBILE INS. ASSN., Freeport, Ill.

Attorney-in-fact and Manager, The Economy Agency Co. Organized, 1915.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$94,327	$24,784	$56,978	$146,726	$149,572	$25,349	.....	$89,944	$115,293	.....
1922	*$60,617	13,377	33,145	115,864	117,085	49,158	.....	78,486	127,644	.....
1921	70,607	†32,927	37,680	222,138	252,442	74,622	.....	102,345	176,967	.....

† Total Liabilities. * Includes guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$10,000	Losses unpaid	$12,565
Bonds	58,696	Unearned prems	24,784
Cash	25,631		
		Total liabilities	37,349
		Surplus	56,978
Total adm. assets	$94,327	Total	$94,327

MISCELLANEOUS: This company writes fire and theft insurance on motor vehicles, collision, liability, property damage and windstorm. Licensed in Ill. only.

EPPERSON UNDERWRITERS, Kansas City, Mo.

Attorney and Manager, U. S. Epperson Underwriting Co.; President, U. S. Epperson; Secretary, J. J. Lynn. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$168,863	$54,843	$110,112	$136,801	$138,898	$34,028	$42,132	$183	$76,343	$31,062
1922	108,855	44,568	54,889	137,308	137,860	36,945	121	30,207	67,273	46,794

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$153,888	Losses unpaid	$36
Agents' balances	14,975	Unearned prems	54,843
		Other liabilities	3,872
		Total liabilities	58,751
		Surplus	110,112
Total adm. assets	$168,863	Total	$168,863

TERRITORY COVERED: Licensed in Mo.

FARMERS AUTOMOBILE INSURANCE ASSOCIATION, Pekin, Ill.

Attorney-in-fact, Ralph E. Arnett. Organized, 1921.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$26,426	.....	$26,426	$17,616	$19,157	$8,116	.....	$11,820	$19,936	$7,561
1922	27 205	.....	27,205	12,897	13,308	2,264	.....	11,798	14,062	.....
1921	27,029	.....	27,029	7,159	30,295	1,485	.....	1,806	3,291	.....

ASSETS, DECEMBER 31, 1923: Mortgage loans, $22,000; bonds, $3,000; cash, $472; interest, $954; total adm. assets, $26,426. LIABILITIES: None. Surplus, $26,426.

MORTGAGE LOANS: There are 11 loans, aggregating $22,000, secured by property valued at $686,000. No interest past due on December 31, last.

FEDERAL AUTOMOBILE INSURANCE ASSOCIATION
Indianapolis, Ind.

Attorney-in-fact, The Federal Underwriters, Inc. Organized, 1920.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$175,647	$70,728	$42,180	$420,033	$451,901	$214,012	.....	$176,651	$390,663	$183,604
1922	113,918	42,692	35,177	191,543	192,076	64,745	.....	69,171	133,916	57,234
1921	56,891	18,404	29,264	51,161	74,831	27,004	.....	21,387	48,391	23,642
1920	28,157	3,724	21,827	15,202	43,658	3,989	.....	7,652	11,641	3,045

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$61,579	Losses unpaid.....	$18,731
Cash.....	51,671	Unearned prems....	70,728
Agents' balances....	58,258	Other liabilities.....	44,008
Interest.....	416		
Other assets.....	3,723	Total liabilities...	133,467
		Surplus.....	42,180
Total adm. assets.	$175,647	Total.....	$175,647

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $37,294, $19,600; auto P. D., $35,818, $10,958; auto collision, $181,429, $91,013; auto liability, $94,288, $24,526; auto theft, $71,052, $22,807; tornado, $153, $12.

ADVISORY COMMITTEE: J. R. Dunlap, G. E. Harsh, A. A. Schell, Dr. R. O. McAlexander, A. A. Charles, B. I. Perry, J. V. Hilger, Geo. L. Harrington, Dr. A. Kirkpatrick.

TERRITORY COVERED: Operates in Ala., Ark., Colo., Fla., Ill., Ind., Kans., Mich., Mo., Tenn. and Tex.

FEDERAL INDEMNITY EXCHANGE, Reading, Pa.

Attorney-in-fact, Federal Underwriters. Organized, 1920.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	*$107,925	$44,497	$48,780	$130,100	$131,968	$37,159	$19,355	$40,132	$96,646	$29,610
1922	73,610	27,769	43,393	78,925	81,264	22,981	10,753	26,054	59,788	.....
1921	53,345	18,052	7,293	48,400	86,381	11,403	.....	17,174	28,577	11,440
1920	35,284	11,731	23,163	23,461	23,976	2,982	.....	9,850	12,832	2,879

* Includes guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$18,500	Losses unpaid.....	$11,450
U. S. Gov't bonds...	36,326	Unearned prems....	44,497
Cash.....	15,495	Other liabilities....	3,198
Agents' balances....	7,285		
Interest.....	599	Total liabilities...	59,145
Guarantee fund.....	25,000	Surplus.....	48,780
Other assets.....	4,720		
Total adm. assets.	$107,925	Total.....	$107,925

FEDERAL LLOYDS OF AMERICA, Dallas, Texas

Attorneys, I. T. Houston and J. E. Earnest. Organized, 1922.

Year	Assets	Unearned Premiums	Surplus as to Policyh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$243,608	$49,853	$178,316	$197,360	$197,796	$52,793	.....	$80,584	$133,377	$64,985
1922	91,239	20,971	67,021	58,690	58,690	3,528	.....	23,923	27,451	6,775

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$75,000	Losses unpaid.....	$15,439
Cash.....	63,079	Unearned prems....	49,853
Agents' balances....	30,429		
Notes and con. assets	75,000	Total liabilities...	65,292
Other assets.....	100	Surplus.....	178,316
Total adm. assets.	$243,608	Total.....	$243,608

DIRECTORS: Frank E. Austin, Murphy W. Townsend, W. J. Wyatt, Herbert W. Jester, Robt. L. Thornton, I. T. Houston, J. E. Earnest.

MISCELLANEOUS: The Federal Lloyds of America was licensed in the state of Texas on June 19, 1922, with assets of $120,000, made up as follows: Cash, stocks and bonds, par value, $60,000, constituting a guarantee deposit for the protection of policyholders in the state of Texas; a contingent liability of the subscribers of another $60,000. The company is licensed in the state of Texas only and can write any kind of insurance that may be written lawfully in that state, except life insurance.

Amount of members' subscribers' additional liability, December 31, $60,000.

FIDELITY LLOYDS OF AMERICA, Houston, Tex.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$230,714	$52,658	$140,500	$174,664	$179,788	$59,397	$4,000	$92,463	$155,860	$79,017
1922	136,098	21,242	100,132	47,070	48,396	55,300	10,000	9,650	74,950	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$11,964	Losses unpaid.....	$34,537
Collateral loans	586	Unearned prems....	52,658
Bonds and stocks...	58,467	Other liabilities....	3,019
Cash.....	18,242		
Agents' balances....	32,543	Total liabilities...	90,214
Interest.....	1,037	Surplus.....	140,500
Other assets.....	107,875		
Total adm. assets.	$230,714	Total.....	$230,714

Underwriting profit, $6,430; investment profit, $5,060.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $15,333, $7,524; motor vehicle, $151,568, $45,642; inland navigation and transportation, $1,982, $1,440; all other, $16,741, $3,459.

BUSINESS SINCE ORGANIZATION: Premiums received, $604,088; losses paid, $210,535; dividends declared, cash, $14,000.

MORTGAGE LOANS: There are 3 loans aggregating $11,964, on real estate in Houston, Tex., on which the company holds $10,750 of fire insurance. No interest past due on December 31, last.

DIRECTORS: W. O. Ansley, Jr., C. A. Barbour, E. L. Crain, W. L. Dennis, Elwood Fouts, H. Hilliard, T. C. Spencer, A. M. Tomfohrde, K. E. Womack.

FIELD MEN AND TERRITORY COVERED: G. M. Yesner, Dallas, Tex., for northern Tex. The company is licensed in Tex. only.

GENERAL INDEMNITY EXCHANGE, St. Louis, Mo.

Attorney-in-fact, General Service Corporation, President P. J. McGuire. Organized 1917.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$169,295	$42,401	$111,508	$121,299	$126,266	$46,890	$16,373	$34,418	$97,681	$41,698
1922	156,682	35,267	107,921	109,865	133,556	48,296	14,623	34,831	97,750	9,720

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$95,900	Losses unpaid.....	$8,279
Cash.....	58,429	Unearned prems ...	42,401
Agents' balances....	13,331	Other liabilities.....	7,107
Interest.....	1,635		
		Total liabilities...	57,787
		Surplus.....	111,508
Total adm. assets.	$169,295	Total.....	$169,295

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923:

BUSINESS SINCE ORGANIZATION: Premiums received, $650,808; losses paid, $185,822; dividends declared, cash, $65,535.

TERRITORY COVERED: Operates in Ill., and Mo.

MISCELLANEOUS: This exchange furnishes fire, theft, collision, property damage and liability insurance on automobiles. From June 30, 1917, to Dec. 31, 1922, the deposits of members aggregated $440,795; losses amounted to $153,845; savings returned to members totaled $49,171, and expenses were $122,771.

GENERAL MOTOR UNDERWRITERS, Chicago, Ill.

Attorney, United Holding Corporation; President, R. S. McConnell; Secretary, Guernsey Clarke.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$46,680	$9,411	$28,573	$58,742	$59,915	$24,268	.....	$36,017	$60,285	$20,882
1922	49,226	9,390	31,972	53,062	55,176	18,486	.....	24,061	42,547	11,619

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Collateral loans	$12,000	Losses unpaid	$4,321
Cash	26,583	Unearned prems	9,411
Agents' balances	2,505	Other liabilities	4,375
Interest	50		
Other assets	5,542	Total liabilities	18,107
		Surplus	28,573
Total adm. assets	$46,680	Total	$46,680

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923:

TERRITORY COVERED: Operates in Ill. only.

MISCELLANEOUS: This reciprocal was organized in 1920 and writes fire, theft, collision, property damage and liability insurance.

GINNERS MUTUAL UNDERWRITERS ASS'N OF TEXAS, Tyler, Tex.

President, Wig Nunn; Secretary, Dabney White. Reorganized, 1908.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$21,833	$12,185	$9,648	$29,838	$30,612	$24,451	.....	$12,313	$36,763	$24,451
1922	27,974	10,578	5,219	26,334	28,556	26,304	.....	9,256	35,560	.....
1921	40,373	10,405	21,968	22,502	24,894	22,690	.....	8,607	31,297	22,690
1920	46,916	12,485	19,431	31,500	33,927	28,012	945	14,083	43,040	9,113
1919	54,851	20,599	28,004	52,199	55.392	18,361	8,733	19,070	46,164	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$8,000	Unearned prems	$12,185
Cash	13,273		
Interest	560	Total liabilities	$12,185
		Surplus	9,648
Total adm. assets	$21,833	Total	$21,833

Underwriting profit, $3,645; investment profit, $784.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $957,250, $33,245.

GROWERS AUTOMOBILE INSURANCE ASSOCIATION
Indianapolis, Ind.

Attorney-in-fact, Growers Insurance Agency, Inc., Indianapolis, Ind. Organized, 1920.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$36,762	$3,727	$29,441	$10,450	$11,832	$2,189	.....	$4,500	$6,689	$3,357
1922	32,593	3,814	26,562	8,744	9,985	3,357	.....	2,561	6,918	.....
1921	29,736	3,154	25,152	5,718	6,876	3,358	.....	.....	.....	.....
1920	26,347	1,343	24,482	2,685	27,795	376	.....	705	1,081	.....

Assets, Dec 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$2,000	Unearned prems	$3,727
Bonds and stocks	26,730	Other liabilities	3,594
Cash	7,786		
Interest	246	Total liabilities	7,321
		Surplus	29,441
Total adm. assets	$36,762	Total	$36,762

HARDWARE EXCHANGE, Elgin, Ill.

Attorney-in-fact, Leon D. Nish, Inc. Organized, 1918.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
*1923	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1922	$72,845	$16,111	$55,088	$54,419	$93,032	$21,880	$17,895	$32,164	$71,939	.....
1921	51,543	†22,389	29,154	.....	67,652	.....	.....	.....	56,057	.....
1920	39,912	11,220	24,809	39,390	39,496	3,392	.....	18,102	21,494	$2,679

* Statement for 1923 not received when this page went to press.

† Total liabilities.

HARDWARE UNDERWRITERS, Elgin, Ill.

Attorney-in-fact, Leon D. Nish, Inc. Organized 1912.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$483,980	$140,443	$316,133	$429,829	$673,077	$122,556	.....	$317,079	439,635	$169,045
1922	251,432	117,803	118,903	363,082	405,789	115,336	$193,683	116,649	425,668	.....
1921	268,968	†126,687	142,281	.....	356,635	36,194	.....	.....	337,870	36,119
1920	236,694	79,784	143,137	226,266	271,539	43,288	92,277	67,765	203,330	.....
1919	172,374	54,949	116,038	137,335	169,597	15,516	59,768	25,819	101,103	14,610

† Total Liabilities.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds...	$216,705	Losses unpaid.....	$17,920
Cash.....	45,914	Unearned prems....	140,443
Agents' balances....	19,318	Other liabilities.....	9,484
Interest.....	2,043		
Other assets.....	200,000	Total liabilities...	167,847
		Surplus.....	316,133
Total adm. assets.	$483,980	Total.....	$483,980

TERRITORY COVERED: The exchange is licensed in Ala., Ark., Cal., Fla., Ida., Ill., Ind., Ia., Kans., Ky., Me., Mass., Mich., Minn., Miss., Mo., Neb., N. C., N. D., Ohio, Okla., Ore., Pa., S. C., S. D., Tenn., Tex., Va. and Wis.

MISCELLANEOUS: This exchange is operated under the direction of members of the Illinois Retail Hardware Association of Ill.

THE INDEMNITY EXCHANGE, Chicago, Ill.

Attorney-in-fact, Sherman & Ellis, Inc., 11 So. La Salle Street, Chicago; President, Frank H. Ellis; Secretary, G. D. Forkner. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$97,385	$28,866	$59,054	$69,942	$87,541	$16,538	.....	$36,710	$53,248	$17,437
1922	66,103	.....	63,040	15,364	15,377	20,624	39,208	20,106	79,938	.....
1921	108,703	†64,451	44,252	170,370	173,389	83,772	.....	50,436	134,208	.....
1920	128,207	74,416	30,913	199,140	206,560	83,782	31,939	61,460	177,181	.....
1919	116,072	55,374	53,789	155,111	156,229	67,616	21,761	44,165	132,542	.....

† Total liabilities.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$49,721	Losses unpaid.....	$3,180
Cash.....	18,895	Unearned prems....	28,866
Agents' balances....	7,818	Other liabilities....	6,285
Interest.....	322		
Due from reins. Cos.	20,375	Total liabilities...	38,331
Bills receivable.....	150	Surplus.....	59,054
Other assets.....	104		
Total adm. assets.	$97,385	Total.....	$97,385

Underwriting profits, $39,792; investment profit, $2,188.

TERRITORY COVERED: Licensed in Ariz., Ark., Idaho, Ill., Ind., Kan., Ky., Mich., Mo., Ohio, Okla., Pa. and Tex.

MISCELLANEOUS: This is an inter-insurance institution which has been in operation since March 1892, and comprises two departments, viz.: The Merchants Underwriters, Kansas City, Mo., and the Western Indemnity Exchange, Columbia, Mo. These groups were formerly segregated and were operated as separate exchanges. The liability of the underwriters is several and not joint. The manager and attorney is Sherman & Ellis, Inc. The operations of this exchange are also under the supervision of a committee of trustees chosen by the subscribers. Trustees must be subscribers or members or officers of firms or corporations which are subscribers. The remuneration of the manager is 25% of the annual premium deposits. The underwritings are limited to first class mercantile and manufacturing properties, widely scattered. The reserve fund is accumulated by retaining to the subscribers' accounts savings in excess of 25%. After the reserve thus accumulated equals the annual deposit on current policies of subscribers, the entire annual saving thereafter effected is refundable. The subscribers' reserve is refundable on his discontinuance as a policyholder.

INDIVIDUAL UNDERWRITERS, New York.

Attorney, Ernest W. Brown; Deputy Attorney, Sidney G. Walker, 212 Fifth Ave. Established, 1881.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'hy'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,429,089	$474,822	$810,162	$708,335	$770,904	$179,587	$654,663	$222,700	$1,056,950	$160,382
1922	1,737,165	455,421	1,075,556	949,068	1,011,994	341,947	326,062	204,806	872,815	369,255
1921	1,581,245	384,552	939,629	826,538	877,736	227,936	169,094	188,826	585,856	.....
1920	1,221,655	381,068	626,560	825,711	864,971	264,758	459,296	163,533	887,587	322,675
1919	1,229,086	289,824	560,020	607,329	‡638,416	4,184	287,395	115,556	407,135	4,387

‡ Excluding deposits of underwriters.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,082,800	Losses unpaid	$17,084
Cash	303,271	Unearned prems	474,822
Agents' balances	35,743	Other liabilities	127,021
Interest	7,275		
		Total liabilities	618,927
		Surplus	810,162
Total adm. assets.	$1,429,089	Total	$1,429,089

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $237,673,287, $808,781.

BUSINESS SINCE ORGANIZATION: Premiums received, $13,798,326; losses paid, $5,207,392; dividends declared, cash, $5,636,228.

ADVISORY COMMITTEE AND TRUSTEES: Frank R. Chambers, John Sargent, Thomas M. McCarthy, W. D. Williams, Thomas W. Ross, Stanley T. Cozzens, Arthur R. Wendell.

TERRITORY COVERED: All the states of the U. S. except N. M., N. H., Vt., Haw., Alaska, P. I., P. R., Cuba. Operates in Canada.

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $441,000; San Francisco, 1906, $210,000.

The foregoing statement is a summary of business transacted during the year at Individual Underwriters, an office where contracts for indemnity against loss by fire are exchanged between carefully selected concerns, whose properties are of superior construction and occupancy, and equipped with automatic sprinklers. The single risk and conflagration liabilities of each subscriber are determined approximately by the amount of premium paid in. No initial deposit is required. Annual "earnings" are withheld as an emergency fund until equal to three times the annual premium of the subscriber, 25% of earnings each year being paid in cash until full reserve is accumulated, then all excess is paid annually. For the past ten years these "earnings" have averaged between 65 and 75% of the premiums paid in Underwriting capacity, $1,340, 000 per risk, divided among about 862 subscribers. Average line actually carried per risk, about $400,000

INLAND LLOYDS OF NEW YORK

Attorney, Sherman & Ellis, Inc., 75 Fulton St., New York City. Organized, 1923.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$449,336	$30,131	$408,306	$265,289	$281,542	$149,731	.....	$62,378	$212,109	$150,321

Assets, Dec. 31, 1923		Liabilities, Dec. 31, 1923	
Bonds and stocks	$376,192	Losses unpaid	$625
Cash	42,498	Unearned prems	30,131
Agents' balances	23,802	Other liabilities	10,274
Interest	3,711		
Other assets	3,133	Total liabilities	41,030
		Surplus	408,306
Total adm. assets.	$449,336	Total	$449,336

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $62,124, $168; motor vehicle, $203,165, $149,528.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $4,805,440, $46,143; motor vehicle, $911,909, $11,494.

BUSINESS SINCE ORGANIZATION: Premiums received, $265,289; losses paid, $149,695.

BONDS AND STOCKS OWNED. (Market Values): U. S Gov't bonds, $212,228; State, County and municipal bonds, $18,-780; other bonds, $96,720; stocks $48,464; total, $376,192.

INTER-INSURANCE EXCHANGE OF THE AUTOMOBILE CLUB of Southern California, Los Angeles, Cal.

President, W. L. Valentine; Secretary, Standish L. Mitchell; Manager, Ralph Reynolds. Organized, 1912.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$3,614,247	$1,623,581	$1,791,397	$3,212,161	$3,355,905	$1,282,320	$510,311	$890,049	$2,682,680	$1,282,319
1922	2,938,711	1,305,762	1,463,609	2,598,867	2,716,453	1,100,433	228,322	567,581	1,896,336	.....
1921	2,119,147	1,076,233	851,112	2,145,305	2,190,768	972,567	143,166	469,690	1,585,423	994,342
1920	1,498,811	823,755	527,975	1,651,377	1,692,946	662,745	45,968	311,267	1,019,980	699,697
1919	826,808	444,636	312,176	897,117	917,968	260,252	65,143	188,521	513,916	246,066

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$2,746,929	Losses unpaid	$161,092
Cash	492,686	Unearned prems	1,623,581
Agents' balances	345,381	Other liabilities	38,177
Interest	27,871		
Other assets	1,380	Total liabilities	1,822,850
		Surplus	1,791,397
Total adm. assets.	$3,614,247	Total	$3,614,247

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $61,156,805, $3,253,663.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,748,060; losses paid, $4,538,993; dividends declared, cash, $1,136,341.

ADVISORY COMMITTEE: W. L. Valentine, Horace G. Miller, Ed. D. Lyman, Fred L. Baker, Henry W. Keller, Jos. F. Sartori, A. C. Balch, Harry Chandler, Ex-Senator Frank P. Flint.

TERRITORY COVERED: Cal. only and writes motor vehicle insurance only.

INTER-INSURANCE EXCHANGE OF THE ILLINOIS AUTO CLUB Chicago, Ill.

Attorney-in-fact, David Rosenbach. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$101,233	$47,301	$38,989	$194,227	$197,232	$108,964	.....	$119,791	$228,755	.....
1922	71,333	.....	25,448	184,051	.....	125,444	.....	112,318	237,762	.....
1921	150,479	*124,975	25,504	235,199	327,455	103,605	.....	86,371	189,976	117,875

* Total liabilities.

INTER-INSURANCE EXCHANGE OF THE CHICAGO MOTOR CLUB
Chicago, Ill.

President, H. M. Brown; Secretary, F. E. Jack

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,229,645	$544,630	$493,491	$1,521,194	$1,584,427	$412,235	$250,060	$463,055	$1,125,350	.....
1922	772,717	425,933	224,262	1,216,953	1,260,657	340,924	215,021	479,707	1,035,652	.....
1921	532,922	†442,719	90,203	1,120,935	1,141,544	366,962	.....	513,233	880,196	$366,962

† Total liabilities.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$1,023,000	Losses unpaid	$166,945
U. S. Lib. bonds	995	Unearned prems	544,630
Cash	108,292	Other liabilities	24,580
Interest	11,875		
Other assets	85,483	Total liabilities	736,154
		Surplus	493,491
Total adm. assets.	$1,229,645	Total	$1,229,645

MORTGAGE LOANS: All first mortgages, on basis of 40% to 50% of valuation of property; interest at 6% and 7%. No principal or interest past due.

DIRECTORS: W. C. Kirby, H. B. Harvey, G. D. Chase, F. E. Jack, H. M. Brown.

TERRITORY COVERED: Ill. and Ind.

MISCELLANEOUS: Company writes automobile insurance only.

INTER-INSURERS EXCHANGE, Kansas City, Mo.

Attorney, T. H. Mastin Co.; Secretary, H. E. Minty, 1907 Grand Ave., Kansas City, Mo. Organized, 1904.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$228,945	$61,251	$167,481	$75,942	$84,268	$31,479	$25,516	$19,961	$76,956	$44,454
1922	223,806	52,774	170,337	65,925	73,410	13,626	33,720	17,954	65,300	11,822
1921	211,317	64,343	144,714	58,686	65,833	13,956	23,127	15,261	52,344	13,082
1920	195,928	58,951	133,415	83,967	90,971	17,026	19,386	17,167	53,579	.....
1919	161,164	44,647	116,063	62,904	68,597	6,540	10,034	13,677	30,251	6,660

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$81,470	Losses unpaid	$108
Cash	142,171	Unearned prems	61,251
Agents' balances	4,013	Other liabilities	105
Interest	1,291		
		Total liabilities	61,464
		Surplus	167,481
Total adm. assets.	$228,945	Total	$228,945

ADVISORY COMMITTEE: Leon Smith, John Gould, H. A. Walker, Stanley Maxwell, N. H. F. McLeod.

TERRITORY COVERED: Ark., Ill., Ind., Ia., Ky., Md., Mo., Minn., Neb., Ohio, Okla., Ore., Pa., Tenn., Va., Tex. and Wash.

MISCELLANEOUS: This is an inter-insurance organization which began business in January, 1905. It is under the management of T. H. Mastin and Company, Attorneys, Kansas City, Mo., the title of the Attorney-in-fact having been changed from the H. J. Straight Co., on April 1, 1921.

T. H. Mastin & Co., are Attorneys for the Consolidated Underwriters of Kansas City, Mo.

The exchange writes fire and sprinkler leakage insurance, including use and occupancy and profits, on mercantile and manufacturing properties equipped with automatic sprinklers. The maximum policy issued is $125,000, no part of which is re-insured.

It has accumulated a substantial surplus and appears to be operating on a sound basis.

INTER-STATE EXCHANGE, Milwaukee, Wis.

President, Alvin P. Kletzsch; Secretary, Clifton Williams.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$233,038	$101,238	$113,500	$221,497	$242,277	$71,032	.....	$114,842	$186,529	.....
1922	177,581	84,120	22,689	179,731	181,255	50,954	5,509	68,914	125,377	83,343
1921	117,434	50,559	.....	105,052	.....	15,839	.....	41,470	57,309	.....
1920	68,815	4,355	2,006	8,710	69,126	.....	.....	310	310	.....

KEYSTONE INDEMNITY EXCHANGE, Philadelphia, Pa.

Attorney-in-fact, Keystone Indemnity Co.; President, R. A. Chase; Secretary, J. I. Bonesteel. Organized, 1919.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$236,020	$114,878	$61,052	$297,954	$305,075	$126,394	$59,032	$85,846	$271,272	$135,785
1922	203,712	93,478	60,497	247,069	257,744	82,163	45,520	71,450	199,133	.....
1921	53,345	18,053	7,294	48,400	50,025	11,404	.....	17,175	28,579	11,457
1920	92,178	45,610	25,546	108,760	109,900	19,595	6,913	45,470	71,976	29,132

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$150,362	Losses unpaid	$47,373
Cash	37,043	Unearned prems	114,878
Agents' balances	43,011	Other liabilities	12,716
Interest	2,273		
Other assets	3,330	Total liabilities	174,967
		Surplus	61,052
Total adm. assets	$236,019	Total	$236,019

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Motor vehicle, $297,954; $88,467.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $3,430,283, $314,022.

BUSINESS SINCE ORGANIZATION: Premiums received, $962,863; losses paid, $219,333; savings returned to policy holders, $140,577.

BONDS AND STOCKS OWNED. (Market Values): State, County and municipal bonds, $20,525; other bonds, $129,837; total, $150,362.

TRUSTEES: James Artman, Chas. G. Erny, A. B. Dauphinee, M. F. Middleton, Jr., Thos. B. Meehan.

TERRITORY COVERED: Ala., Md. and Pa.

HISTORICAL DATA

This reciprocal exchange was established and licensed September 10,1919, under the laws of Pennsylvania. It issues liability, property damage, collision, fire, theft, and transportation insurance on pleasure and commercial automobiles.

ADMINISTRATION AND REPUTE—The last annual statement gives evidence of a healthy financial condition. The management is capable and conservative; loss reserves are ample; accounting methods are sound; investments are conservative of the highest character, and well diversified, and the exchange is being operated for best interest of its policyholders in every possible way.

LIBERTY UNDERWRITERS OF NEW YORK, New York, N. Y.

Attorney-in-fact, Squire Co., Inc., 81 John st., N. Y.; W. S. Hlands, Secretary. Organized, 1886.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$25,597	.....	—$32,214	—$270	$1,985	$15,047	$3,940	$6,289	$25,276	.....
1922	38,167	$578	2,714	—44,804	—34,855	130,121	.....	11,175	141,296	$64,767
1921	193,554	128,462	—34,917	275,362	288,873	410,940	5,871	91,564	508,375	378,466
1920	486,831	254,913	103,798	576,697	x807,782	234,306	.....	169,396	403,702	354,264
1919	202,707	29,254	156,444	57,236	57,236	.....	.....	.....	.....	1,500

a Cash. *x* Includes $222,500 underwriters' deposits.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Stocks	$15,000	Losses unpaid	$57,811
Cash	9,107		
Other assets	1,490	Total liabilities	57,811
		Surplus	32,214
Total adm. assets	$25,597	Total	$25,597

CLASSIFICATION OF NET PREMIUMS WRITTEN AND LOSSES PAID IN 1923: Fire, —$81, $3,813; ocean marine, 110 8, $10,265.

1923 SINESS SINCE ORGANIZATION: Premiums received, owr 222; losses paid, $776,963; dividends declared, cash, $5,871.

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UNDERWRITERS: Perry R. Smith, Aldis B. Squire, Gilbert H. Fates, George H. Gleason, Earl V. Armstrong, Charles R. Capps, Dennis L. McCarthy, Thomas J. Evans, Jr., Eugene Evans, Charles A. Dougherty, Winthrop Sargent, Jr., Thomas L. B. Lyster, Alois J. McDonald, John J. Riordan, Jr., Reynold Janney, Jacob Pfeiffer, George C. Bayless, William P. Barba, R. H. Squire, Louis C. Habig, Wm. H. Scovill, B. Bachrack, Warner Moore, J. A. Smith, Jr., J. C. Francesconi, J. B. Westhafer, A. H. Giannini, F. C. Harriman, T. F. Turner.

MISCELLANEOUS: This exchange was formerly the Isthmus Lloyds. In December, 1917, the Liberty Underwriters transferred its business to the Equitable Underwriters and the charter was acquired by Squire Co., Inc.

LUMBERMANS EXCHANGE, Kansas City, Mo.

Attorney and Manager, Aldridge Corder & Co., Kansas City, Mo. Organized, 1894.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$142,959	$44,131	$66,272	$111,318	$146,614	$48,860	$27,055	$82,827	$158,742	$48,493
1922	155,043	43,485	51,505	106,208	111,084	36,450	80,591	25,959	143,000	.....
1921	185,530	76,699	32,019	133,249	138,506	10,427	70,308	47,509	128,244	10,427
1920	176,270	79,497	35,581	138,962	144,121	20,069	56,261	30,787	107,117	.....
1919	141,229	60,498	28,925	103,909	117,136	18,669	32,219	*36,804	88,692	18,669

* Includes $2,100 deposits returned.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$26,000	Unearned prems	$44,131
Collateral loans	33,064	Dividends	32,556
Cash	47,518		
Agents' balances	9,302	Total liabilities	76,687
Interest	2,087	Surplus	66,272
Guarantee fund	25,000		
Other assets	—12		
Total adm. assets	$142,959	Total	$142,959

ADVISORY COMMITTEE: Geo. W. Foster, secretary and general manager, Foster Lumber Co., T. M. Barham, vice-president and secretary, W. R. Pickering Lumber Co.; Louis L. Seibel, president Badger Lumber Co.; chairman, L. V. Graham, vice-president, Chicago Lumber Co. of Washington; C. L. McGrew, president, Western State Lumber Co.

TERRITORY COVERED: Licensed in Colo., Ida., Ill., Ia., Kans., Mich., Minn., Mo., Okla., S. C. and Utah.

MISCELLANEOUS: Plan: Each member makes an initial deposit of $18.75 for each risk of $6,000 he wishes to insure, or proportionately less deposit for a smaller amount of insurance. This is in addition to the annual premium and is paid but once.

His account is then credited with his proportion of all the premiums written daily. When these credits amount to twice his deposit (not including his deposit), said amount is added to his deposit and is set aside to his account as his deposit and reserve fund.

All amounts credited to his account thereafter, less 20% and his proportion of losses and expenses, are returned to him in dividends at each annual statement.

Should a member withdraw, his deposit and unearned premium on his own policy are returned to him, also the earned portion of all amounts credited to his account.

ERRATUM

THE INSURANCE YEAR BOOK, 1924 — FIRE AND MARINE VOLUME

Page 410. Lloyds, New York, should have been included. Attorney-in-fact, Republic Agency, Inc., William Street. Assets, Dec. 31, 1923, $298,540, liabilities, $115,666; surplus, $182,874. Business in : Net premiums, $102,666; total income, $115,336; losses paid, $40,053; expenses, $18,672. Bonds ed: U. S. Govt., $98,250; state, county and municipal, $68,683; other bonds, $10,500. Underwriters: , C. Cornwall, Geo. C. Stevens, Sydney G. Stevens. Formed as Firemens Fire Lloyds, March 12, 1892; hanged to Jefferson Fire Lloyds, Oct. 19, 1895; changed to Seaboard Fire Underwriters, Dec. 22, 1902; changed to Old Colony Fire Office, April 5, 1905; present title assumed Feb. 2, 1909. The charter was sold to Willcox, Peck & Hughes in 1911, and in 1914 it passed to present control.

LUMBERMENS FIRE INDEMNITY CONTRACT, Sandusky, O.

Manager, J. E. Melville.

HISTORICAL DATA

The Lumbermen's Fire Indemnity Contract is a reciprocal organization composed of owners of lumber and woodworking properties located through the United States and Canada. The organization was formed and began business on June 1, 1911. Its operations are limited to the properties of its own members who are fully acquainted with its resources. Manager J. E. Melville states that underwriting operations are being conducted under the protection of an excess reinsurance contract by the terms of which the subscribers are guaranteed against their underwriting accounts showing losses in excess of their respective incomes from premium deposits.

LUMBERMENS INDEMNITY EXCHANGE, Seattle, Wash.

Attorney-In-Fact, James H. DeVenve. Organized, 1903.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$554,827	$205,138	$142,975	$436,415	$440,088	$188,234	$24,435	$130,988	$343,657	.....
1922	377,191	178,658	162,892	341,763	‡352,074	383,299	2,456	81,282	467,037	.....
1921	287,902	72,326	42,370	208,751	208,870	187,054	.....	37,863	224,917	$97,951
1920	317,713	117,715	84,270	297,543	297,793	143,847	2,379	69,778	216,004	.....
†1919	335,418	104,217	219,203	180,828	189,992	13,221	808	19,478	33,507	.....

† Statement as of March 31, 1920, business from Jan. 1 to March 31. ‡ Excludes $203,000 surplus deposit

BOARD OF TRUSTEES: E. G. Griggs, president; F. H. Jackson, vice-president; J. E. Bratnober, secretary; C. C. Bronson treasurer; A. L. Paine, J. H. Bloedel, O. M. Clark, H. W. Stuchell, Fred A. Shore, Ralph H. Burnside, E. W. Hamber, W. Y. Kellogg, E. R. Hogg.

TERRITORY COVERED: Licensed in Idaho, Ill., Minn., N. C. Ore., Wash. and Canada.

MISCELLANEOUS: This is an inter-insurance association, comprised of lumber dealers rated at $100,000 or more, who insure each other. Attorneys are insurance men of long experience and high standing and operate a general agency representing a number of standard stock companies.

LUMBERMENS MUTUAL SOCIETY, Spokane, Wash.

President, F. E. Robbins; Secretary-Treasurer, A. L. Porter. Organized, 1904.

Year	Assets	Unearned Premiums	Surplus as to P'hy'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$179,569	.....	‡$177,647	$69,570	$77,299	$34,687	.....	$23,718	$58,405	.....
1922	163,905	.....	‡163,544	72,379	*81,037	68,047	.....	25,817	a93,854	.....
1921	187,517	.....	29 113	79,124	119,859	45,040	.....	25,276	a70,316	$45,040
1920	196,556	.....	12,530	74,358	*85,065	77,616	.....	29,333	a106,949	.....
1919	265,770	$185,911	79,774	91,243	100,432	37,664	.....	26,191	63,855	37,664

*Excludes guarantee fund. aExcludes guarantee fund returned to members. ‡Includes guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$3,500	Losses unpaid	$214
Bonds	82,700	Other liabilities	1,708
Cash	90,595		
Agents' balances	910	Total liabilities	1,922
Interest and rents	1,003	Surplus	‡177,647
Other assets	861		
Total adm. assets	$179,569	Total	$179,569

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $11,648,050, $143,666.

LOSSES PAID SINCE ORGANIZATION: $549,499.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $20,200; other bonds, $62,500; total $82,700.

DIRECTORS: F. E. Robins, Robert Anderson, A. L. Porter, J. G. Martin, J. Kendall, I. G. Kjosness, E. C. Van Petten, J. M Crawford, B. J. Boorman, H. J. Mattes.

TERRITORY COVERED: Ariz., Cal., Colo., Ida., Mont., Nev., Ore., Utah, Wash. and Wyo.

MISCELLANEOUS: This is an inter-insurance association formed by the members of the Western Retail Lumbermens Association, Spokane, Wash. Its operations are confined to the retail lumber yards in the ten western states between Canada and Mexico The maximum liability on any one risk is $15,000. Each member's liability is limited to the sum of 2 annual premiums. Annual premium deposits are made at board rates as guarantee of payment of assessments, which are levied semi-annually. These amount annually to 48% of the premium deposit. The affairs of the Society are in the hands of a managing board of nine, from which three are selected as an executive committee.

LUMBERMENS LLOYDS, Eau Claire, Wis.

Attorney and Manager, L. E. Dunnigan. Organized, 1893.

ADVISORY COMMITTEE: Wm. Irvine, John S. Owen, J. T. Barber, E. H. Burgess, L. S. Case.

HISTORICAL DATA

This association was organized and began business in 1893. The management supplies the following information: During its thirty years of operation the loss ratio has averaged about 37% and the expenses have been only 3% of the premiums. The dividends paid and undivided profits during its existence have been about 63%. This Lloyds does not operate upon a commission basis, the business being transacted by a salaried attorney. The dividends paid and undivided profits during the period of its existence have been about 63%.

The maximum policy issued is $25,000. The gross amount for which any subscriber may be bound on any one risk is limited to $2,500. The total assets as of December 31, 1922, amounted to $188,978, with no unpaid losses. The management states that the funds are represented by government bonds or cash. The liability of underwriters is several, and not joint.

LUMBERMENS UNDERWRITERS, Houston, Tex.

Attorney and Manager, E. D. Holt. Organized, 1900.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923*										
1922*										
1921	$331,284	$73,284	$256,261	$145,497	$161,056	$24,614		$132,628	$157,242	$24,614

* Statements for 1922 and 1923 not received when this page went to press.

HISTORICAL DATA

The attorney states that this exchange operates only in the immediate section in which it is located, exchanging protection against loss by fire and lightning between certain retail lumber dealers, known to each other, and that its statements are strictly private.

LUMBERMEN'S UNDERWRITING ALLIANCE, Kansas City, Mo.

Attorney-in-fact, U. S. Epperson Underwriting Co.; President, U. S. Epperson; Secretary, J. J. Lynn. Organized, 1905.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,484,457	$967,877	$1,443,801	$1,935,284	$2,023,599	$1,194,952	$517,925	$515,827	$2,228,704	$1,053,133
1922	2,703,890	897,635	1,584,526	2,144,401	2,240,379	1,282,735	451,706	528,882	2,263,323	
1921	2,628,163	844,358	1,590,721	1,627,851	1,723,622	1,203,323	385,668	49,083	1,638,074	1,253,300
1920	2,570,870	827,621	1,600,780	1,685,614	1,757,996	889,825	264,466	30,875	1,185,166	895,648
1919	1,983,084	633,131	1,233,443	1,335,523	1,390,439	522,715	234,431	26,066	783,212	543,262

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,178,944	Losses unpaid	$8,410
Cash	971,754	Unearned prems	967,877
Agents' balances	320,049	Other liabilities	64,368
Interest	13,710		
		Total liabilities	1,040,655
		Surplus	1,443,801
Total adm. assets.	$2,484,457	Total	$2,484,457

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $125,764,707, $1,935,752.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,167,770, losses paid, $9,160,047; dividends declared, cash, $3,035,699.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $693,000; State, County and municipal bonds, $437,196; other bonds, $49,100; total, $1,179,296.

ADVISORY COMMITTEE: R. A. Long, Chas. S. Keith, C. W. Gates, Angus McLean, J. N. Penrod, J. H. Himmelberger, J. B. White, L. L. Seibel, T. A. McCann, B. B. Burns.

TERRITORY COVERED: The exchange is licensed in Ala., Ariz., Ark., Cal., Fla., Ida., Ky., Me., Mo., Mich., Minn., Miss., N. C., Ohio., Okla., Ore., Pa., S. C., Tenn., Tex., Va., Wash. and Wis. It also operates in Canada under a Dominion license.

LUMBER UNDERWRITERS, Chicago, Ill.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$437,971	$225,242	$212,730	$440,871	$448,650	$215,894	$81,001	$101,131	$398,026	$213,660
1922	195,567		195,567		235,259	4,882	18,350	47,533		
1921	229,314	†202,374	26,940		46,521				582,083	
1920	334,497	194,895	73,085	542,405	554,292	220,595	44,972	153,603	419,170	
1919	214,332	127,289	22,857	347,830	378,603	357,568	41,909	105,313	504,790	

† Total liabilities

HISTORICAL DATA

This is an inter-insurance organization insuring only woodworking risks and was formerly known as the Manufacturing Wood workers Underwriters. It was organized early in 1909 by Lee Blakemore, formerly connected with the Lumbermens Underwriting Alliance of Kansas City. The attorney was allowed 25% of premiums, to cover all expenses except legal expenses, taxes and expenses of adjustments. The plan provided for the creation of a reserve fund before any saving not exceeding 25% of premium deposits shall be returned to subscribers. This exchange suffered a heavy loss in the Minnesota forest fire of October, 1918, and an assessment of 40%, was made upon the members. This exchange is now understood to be operated in connection with the Home Fire, Little Rock, Ark.

MANUFACTURERS & WHOLESALERS INDEMNITY EXCHANGE Denver, Colo.

Attorney-in-fact, Hiram C. Gardner, Inc.; President, Hiram C. Gardner; Secretary, Archibald Allison. Organized, 1919.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$130,223	$24,523	†$86,286	$67,966	$71,485	$9,517	$13,187	$20,876	$43,580	$43,161
1922	101,808	17,915	72,497	49,511	*51,872	7,518	8,899	14,171	30,588	
1921	58,251	12,934	40,702	35,278	37,727	9,715	7,163	10,515	27,393	9,169
1920	47,839	10,102	34,706	26,296	26,877	2,037	4,026	8,965	15,028	1,769
1919	35,907	5,367	28,944	14,416	39,457	655		2,894	3,549	755

* Excludes guarantee fund. † Includes guarantee fund, $47,000.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$19,000	Losses unpaid	$6,803
Bonds	95,804	Unearned prems.	24,523
Cash	9,779	Other liabilities	12,611
Agents' balances	4,537		
Interest	1,103	Total liabilities	43,937
		Guarantee fund	47,000
		Surplus	39,286
Total adm. assets	$130,223	Total	$130,223

Underwriting profit, $25,510; investment profit, $2,919.

BUSINESS SINCE ORGANIZATION: Premiums received, $193,466; losses paid, $16,157; dividends declared, cash, $33,276.

MORTGAGE LOANS: These loans aggregate $19,000 and are secured by property valued at $66,500, on which the company holds $19,500 of fire insurance. No interest past due on December 31 last.

BONDS OWNED (Market Values): U. S. Gov't bonds, $33,452; State, County and Municipal bonds, $62,353; total, $95,804.

TERRITORY COVERED: The exchange is licensed in Cal., Colo., Kans., Mo. and Utah.

MISCELLANEOUS: This exchange commenced business June 18, 1919, and writes automobile liability, property damage, collision, fire and theft insurance. Reinsures all public liability in excess of usual $5,000 and $10,000 coverage. Has reinsurance assuming any loss over $5,000 account any one fire. Average savings to members since organization 45%. Only manufacturers and wholesalers of high commercial rating are written.

MANUFACTURING LUMBERMEN'S UNDERWRITERS, Kansas City, Mo.

Attorneys-in-fact, Rankin-Benedict Underwriting Co., Lathrop Building.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,541,196	$991,244	$1,481,975	$1,880,092	$1,971,795	$1,077,255	$381,406	$458,397	$1,917,058	$981,347
1922	2,504,147	864,811	1,472,912	1,704,965	1,786,832	665,436	436,880	387,154	1,489,470	803,540
1921	2,148,344	642,006	1,396,362	1,621,936	1,696,030	789,389	.....	691,368	1,380,757	.....
1920	1,915,819	†751,459	1,164,360	1,686,028	1,750,719	786,823	.....	636,016	1,422,839	.....
1919	1,675,818	538,659	1,066,176	1,378,457	1,428,427	563,019	41,663	303,319	908,001	.....

† Total liabilities.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,403,432	Losses unpaid	$14,250
Cash	871,938	Unearned prems.	991,244
Agents' balances	250,825	Other liabilities	53,727
Interest	15,001	Total liabilities	1,059,221
		Surplus	1,481,975
Total adm. assets	$2,541,196	Total	$2,541,196

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $107,406,931, $1,982,489.

BUSINESS SINCE ORGANIZATION: Premiums received, $18,808,781; losses paid, $9,351,798; dividends declared, cash, $3,279,001.

BONDS OWNED (Market Values): U. S. Gov't bonds, $631,360; State, County and Municipal bonds, $719,950; other bonds, $52,122; total, $1,403,432.

MISCELLANEOUS: This is an inter-insurance association which writes large lines upon the properties of its members. It has about 855 subscribers. Largest sum written on a single risk; gross, $125,000; net, $57,000.

MERCHANTS RECIPROCAL UNDERWRITERS, Dallas, Tex.

Attorneys, E. T. Harrison, R. A. Belknap. Organized, 1916.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$257,362	$33,393	$219,790	$111,941	$113,001	$40,934	$24,352	$47,095	$112,381	$34,180
1922	189,176	36,397	139,602	120,797	121,570	56,624	56,895	40,491	154,010	48,218
1921	184,310	45,153	110,915	136,611	142,823	34,050	34,141	54,657	122,848	41,172
1920	163,219	44,097	99,874	137,724	138,468	42,558	26,809	52,727	122,094	51,004
1919	273,093	31,374	33,361	92,982	100,131	22,520	9,127	32,648	64,295	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$75,250	Losses unpaid	$173
Collateral loans	41,796	Unearned prems.	33,393
Cash	64,125	Other liabilities	4,006
Agents' balances	12,511		
Interest	919	Total liabilities	37,572
Other assets	62,761	Surplus	219,790
Total adm. assets	$257,362	Total	$257,362

Underwriting profit, $7,399; investment profit, $5,223.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $10,927,080, $148,758.

BUSINESS SINCE ORGANIZATION: Premiums received, $665,041; losses paid, $205,793; savings declared, cash, $125,859.

MORTGAGE LOANS: There are 23 loans aggregating $75,250 and valued at $203,035, all first mortgages, on farms and properties in Tex.

ADVISORY COMMITTEE: C. R. Miller, R. W. Higginbotham, Christian Weichsel, J. M. Radford, J. M. Cary, R. B. Spencer, Isaac Bledsoe, T. E. Burrow, P. J. Ahern, J. T. Robinson, J. Lyons, Oscar B. McGlasson.

TERRITORY COVERED: The exchange is licensed in Ala., Ark., Colo., Fla., Ill., Kans., Miss., Mo., Okla. and Tex.

MISCELLANEOUS: This association insures mercantile risks with good commercial rating in fire protected towns.

MERCHANTS UNDERWRITERS OF NEW YORK, New York.

Attorney, Skinner Underwriting Agency; A. H. Roe Skinner, Secretary. 110 William St., Organized, 1888.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'hy'rs	Expenses	Total Expenditures	Losses Incurred
1923	$6,166	$12	$5,617	$221	$1,540	$128	.....	$1,848	$1,976	.....
1922	16,996	6	7,228	—7,283	16,779	28,863	$39,816	3,315	71,994	$609
1921	114,332	68	46,094	7,390	19,610	61,152	7,050	14,953	83,155	73,076
1920	137,600	45,309	71,961	76,691	‡86,275	49,492	.....	34,322	83,814	55,982
1919	110,175	30,794	60,520	57,890	‡58,212	534	.....	6,758	7,292	8,782

MISCELLANEOUS: Organized in 1888, this Lloyds was for 11 years managed solely by Henry Griffen. In 1899, Jameson & Frelinghuysen became joint attorneys with Mr. Griffen, and in 1912, the management was transferred to Messrs. Fabre, Albrecht and Griffen. Following the death of Mr. Fabre, the business as conducted by the attorneys named was liquidated and the present attorney took charge. This company was formerly known as the Merchant Fire Lloyds. Licensed in N. Y. State only. During 1921 reinsured in Stuyvesant Insurance Co., N. Y.

METROPOLITAN MOTOR UNDERWRITERS, Buffalo, New York.

Deputy Attorney, A. P. Carstensen, 403 Crosby Building. Organized 1892

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$10,017	$2	$10,015	$3	$699	$377	.....	$1,690	$2,067	.....
1922	11,386	2	10,784	—292	248	947	.....	8	955	$927
1921	17,374	147	16,332	938	34,948	88,103	.....	5,832	93,935	86,250
1920	77,676	64,453	2,841	131,370	133,985	†102,235	.....	23,938	126,173	102,319
1919	71,832	48,809	16,717	79,997	96,376	26,903	$9,750	12,249	48,902	29,737

TERRITORY COVERED: This company operates in Ga., Ill., Miss., N. Y., N. C., S. C., Tenn. and Wis. (1921 report).

HISTORICAL DATA

Formed as Underwriters at Mutual Lloyds, the word "Lumber" was prefixed July 9, 1900, and on December 31, 1906, the word "at Mutual Lloyds" were eliminated. As its name indicated, this association made a specialty of lumber and woodworking risks. This association was formerly known as The Lumber Underwriters, New York.

MID-WEST AUTO INDEMNITY ASSOCIATION, Freeport, Illinois

Attorney-in-fact, Mid-West Insurance Agency Corporation. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$48,317	$14,529	$31,330	$88,822	$90,616	$38,033	.....	$41,798	$79,831	$34,136
1922	37,656	7,621	27,096	54,024	55,981	27,374	.....	27,400	54,774	.....
1921	33,094	4,436	25,719	47,198	77,848	22,394	.....	27,247	49,641	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$31,350	Losses unpaid	$2,185
Cash	9,497	Unearned prems	14,529
Interest	539	Other liabilities	273
Other assets	6,931		
		Total liabilities	16,987
		Surplus	31,330
Total adm assets	$48,317	Total	$48,317

MISCELLANEOUS: The Mid-West Auto Indemnity Association was licensed July 17, 1919. It operates only in Ill.

MINNESOTA INS. UNDERWRITERS, Minneapolis, Minn.

Secretary, Frank J. Lorenz. Organized, 1923.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	*$35,412	$3,560	$28,430	$14,105	*$43,828	$2,267	.....	$4,895	$7,162	.....

* Includes guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$3,840	Losses unpaid	$2,713
Agents' balances	2,700	Unearned prems	3,560
Guarantee fund	28,872	Other liabilities	709
		Total liabilities	6,982
		Surplus	28,430
Total adm. assets.	$35,412	Total	$35,412

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $8,298, $1,659; ocean marine, $1,408, auto collision, fire and theft, $4,399, $608.

MOTOR CAR UNITED UNDERWRITERS, Chicago, Ill.

Attorney, The Underwriting Service Corporation; President, F. M. Rice; Secretary, E. R. Wilson. Organized, 1916.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$240,369	$59,408	$119,132	$379,626	$383,328	$239,890	$9,076	$142,374	$391,340	$192,118
1922	246,006	66,269	111,708	367,999	382,431	200,512	6,599	176,337	383,448	176,137
1921	208,220	†106,425	101,795	373,726	425,754	140,716	.....	164,045	304,761	139,688

† Total liabilities.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$20,000	Losses unpaid	$33,215
Collateral loans	1,390	Unearned prems	59,408
Bonds and stocks	93,487	Other liabilities	28,614
Cash	15,576		
Agents' balances	94,259	Total liabilities	$121,237
Interest	1,057	Surplus	119,132
Bills receivable	14,600		
Total adm. assets.	$240,369	Total	$240,369

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $24,421, $16,592; motor vehicle, $277,659, $153,696; all other, $77,546, $31,968.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,626,623; losses paid, $797,546; dividends declared, cash, $18,566.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $6,392; State, County and municipal bonds, $2,000, other bonds, $80,717; stocks, $4,378; total, $93,487.

MISCELLANEOUS: This association writes automobile fire compensation and public liability risks.

TERRITORY COVERED: Licensed in Ill. and Ia.

MOTOR INDEMNITY COMPANY, South Bend, Ind.

Attorney-in-fact, Motor Underwriters, Inc.; President, F. J. Bickelhaupt; Secretary, B. B. Heckathorn. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$55,788	$34,741	$10,925	$63,812	$65,371	$27,889	.....	$25,710	$53,599	$27,889
1922	44,016	.....	43,049	50,630	51,357	26,210	.....	20,354	46,564	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Collateral loans	$25,000	Losses unpaid	$2,100
Cash	26,912	Unearned prems	34,741
Bills receivable	221	Other liabilities	8,021
Other assets	3,654		
		Total liabilities	$44,862
		Surplus	10,925
Total adm. assets.	$55,787	Total	$55,787

MORTGAGE LOAN: Is secured by Motor Inn Garage, 215 So. Lafayette St., South Bend, Ind.

TERRITORY COVERED: Ind.

MISCELLANEOUS: This reciprocal was incorporated and began business in 1920, carrying only automobile risks. Operates only in Ind.

MOTOR INSURANCE EXCHANGE, Detroit, Mich.

Manager, Parrish, Roskam & Keller. Organized, 1922.

Year	Cash Assets	Unearned Premimms	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$111,198	$56,007	*$32,923	$161,101	$170,371	$42,956	$4,748	$53,082	$100,786	$63,539
1922	41,916	21,438	4,566	61,876	69,008	7,681	.....	38,379	46,060	8,048

* Includes guarantee fund, $15,000.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923	
Bonds	$31,000	Losses unpaid	$19,511
Cash	37,712	Unearned prems	56,007
Agents' balances	42,009	Other liabilities	2,757
Other assets	477		
		Total liabilities	$78,275
		Guarantee fund	15,000
		Surplus	17,923
Total adm. assets.	$111,198	Total	$111,198

BONDS OWNED. (Market Values): State, County and municipal bonds, $28,503; other bonds, $3,000; total, $31,503.

DIRECTORS: W. J. Bemb, C. T. Bragg, T. J. McInerney, C. E. Parrish, A. Rickel, H. H. Stuart, A. P. Ternes, C. N. White,

TERRITORY COVERED: Mich. only.

MISCELLANEOUS: This exchange writes fire, theft, collision, liability and property damage insurance on automobiles.

MOTOR VEHICLE UNDERWRITERS, Chicago, Ill.

Attorney-in-fact, Motor Corporation; President, Cyrus L. Garnett; Secretary and Treasurer, E. W. Cox. Organized, 1914.

Year	Assets	Unearned Premiums	Surplus as to P'hy'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$195,018	$51,232	$115,241	$239,121	$250,056	$82,850	.....	$118,756	$201,606	$71,000
1922	146,313	57,931	64,324	208,261	213,730	87,476	.....	98,084	185,560	.....
1921	114,983	56,320	34,835	206,067	211,229	104,160	.....	203,281	307,441	.....
1920	87,537	.....	16,952	159,370	162,614	76,169	.....	70,826	146,995	80,511
1919	77,488	34,120	20,729	124,679	127,851	50,501	.....	52,489	102,990	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks	$154,267	Losses unpaid	$26,000
Cash	15,280	Unearned prems	51,232
Agents' balances	22,986	Other liabilities	2,545
Interest	2,485	Total liabilities	$79,777
		Surplus	115,241
Total adm. assets.	$195,018	Total	$195,018

MISCELLANEOUS: Subscribers pay initial deposits of 60% of the regular conference rates and are subject to assessment of the remainder. The management expenses are limited to 15% of the annual premiums, all other expenses and losses come from members' deposits. This exchange covers all risks of fire, theft and collision insurance on automobiles, and is operated in conjunction with Motor Vehicle Liability Underwriters. Licensed in Ill. only

NATIONAL ASSOCIATION OF DYERS AND CLEANERS INTER-INSURANCE EXCHANGE, St. Louis, Mo.

Attorney and Manager, John L. Corley. Organized, 1919.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$86,494	.....	$3,018	$123,186	$126,173	$100,139	.....	$38,256	$138,395	$88,686
1922	117,080	45,419	24,793	146,016	148,873	84,966	.....	35,007	119,973	97,170
1921	86,628	48,549	2,817	126,658	129,328	85,560	$7,945	39,056	132,561	91,110
1920	70,174	.....	18,262	111,016	112,686	50,602	10,768	28,734	89,504	51,423

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds	$60,184	Losses unpaid	$10,000
Cash	1,088	Perp. dep. recl	48,293
Agents' balances	15,731	Other liabilities	25,183
Interest	741	Total liabilities	$83,476
Other assets	8,750	Surplus	3,018
Total adm. assets.	$86,494	Total	$86,494

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $8,055,991, $143,104.

BUSINESS SINCE ORGANIZATION: Premiums received, $714,002; losses paid, $329,071.

DIRECTORS: W. H. Morgens, W. H. Brace, F. J. Hegg, A. Inlay, D. O. Summers, F. A. Willer and W. W. Horcher.

MISCELLANEOUS: This exchange was established in 1915 but did not receive its licenses until April 1, 1919. Fire insurance only is written, and the risks are restricted to dyers and cleaners who are members of the National Association. The largest line written on any one risk is $200,000, which is reinsured down to $20,000. Licensed in Ill. and Mo.

NATIONAL AUTOMOBILE INSURANCE ASSOCIATION
Indianapolis, Ind.

Attorney-in-fact, Underwriters Exchange; President, Henry Warrum; Secretary-Treasurer, Earl E. Houck. Organized, 1919.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$209,215	$109,833	$65,708	$361,427	$374,371	$150,834	.....	$128,360	$279,194	.....
1922	116,424	66,174	19,007	204,262	206,238	101,038	.....	84,251	185,289	.....
1921	97,185	47,350	27,535	126,452	146,779	46,971	.....	61,909	108,880	.....
1920	59,125	19,469	28,094	79,473	115,012	28,811	.....	26,134	54,945	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$2,400	Losses unpaid	$8,540
Bonds	55,637	Unearned prems	109,833
Cash	93,230	Other liabilities	25,134
Agents' balances	55,246	Total liabilities	$143,507
Interest	1,593	Surplus	65,708
Other assets	1,109		
Total adm. assets.	$209,215	Total	$209,215

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Motor vehicle, $69,156,840, $337,948.

LOSSES PAID SINCE ORGANIZATION: $287,973.

MORTGAGE LOANS: There is one loan in Wabash Co., Ind., aggregating $2,400, and valued at $4,500, on which the company holds $2,800 of fire insurance. No interest was past due on December 31, last.

BONDS OWNED. (Market Values): U. S. Gov't bonds $51,000; other bonds, $4,637; total, $55,637.

MISCELLANEOUS: This association was organized in 1919 and began business February 7, 1920. Transacts a reciprocal automobile insurance and is licensed in Ill., Ind., Mich. and O.

NATIONAL AUTOMOBILE OWNERS INTER-INSURANCE ASSOCIATION, Gladstone, Mich.

Attorney-in-fact, G. Raymond Empson. Organized, 1916.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$106,178	$12,269	*$88,206	$41,705	$45,382	$15,736	$6,889	$14,498	$37,123	.....
1922	101,360	11,309	85,846	40,285	46,885	23,754	8,164	11,487	43,405	22,638
1921	98,618	13,144	83,466	44,073	65,473	18,487	16,640	9,146	44,273	.....

* Includes $79,000 guarantee fund.

ADVISORY COMMITTEE: I. N. Bushong, J. C. Kirkpatrick, J. C. Kimberly and G. Hanold Earle. (1923 report.)

TERRITORY COVERED: Ala., Mich., Minn.

NATIONAL AUTO UNDERWRITERS, Chicago, Ill.

Attorney-in-fact, National Inter-Insurance Corporation. Organized, 1916.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$67,666	$28,391	$33,204	$69,570	$71,100	$32,604	.....	$24,684	$57,288	$20,919
1922	55,062	18,018	32,021	68,137	69,122	20,894	.....	48,249	69,143	.....
1921	55,625	†28,984	26,641	89,289	108,774	40,960	.....	27,754	68,714	44,932
1920	15,566	†4,202	11,364	69,319	69,522	42,569	.....	24,787	67,356	.....

† Total liabilities.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$53,000	Losses unpaid.....	$4,262
Cash.....	7,083	Unearned prems....	28,391
Agents' balances....	6,543	Other liabilities....	1,809
Interest.....	1,040		
		Total liabilities...	$34,462
		Surplus.....	33,204
Total adm. assets.	$67,666	Total.....	$67,666

MORTGAGE LOANS: There is one loan aggregating $53,000, in Cook County, Ill., valued at $140,000, on which the company holds $60,000 of fire insurance. No interest past due on Dec. 31, last

DIRECTORS: T. H. Reiter, R. C. Reiter, M. Godart.

MISCELLANEOUS: This association was established on August 8, 1916. On October 2, 1918, it was merged with the National Automobile Protective Association, Danville, Ill., and the office removed from Danville, Ill., where both originated, to Chicago. It writes automobile full coverage. Licensed in Ill. only.

NATIONAL LUMBER MANUFACTURERS INTER-INSURANCE EXCHANGE, Chicago, Ill.

Attorney-Manager, Harry B. Clark. Organized, 1915.

Year	Assets	Unearned Premiums	Surplus as to P'hy'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$410,270	$103,206	$294,335	$310,290	$323,182	$89,405	$8,043	$99,813	$197,261	$84,958
1922	283,463	75,593	197,870	216,603	225,781	78,177	2,387	87,126	167,690	.....
1921	222,056	.....	† 196,998	248,677	257,603	202,151	1,238	80,145	283,534	.....
1920	232,744	107,699	85,045	284,429	292,225	147,954	a203	63,162	211,319	159,320
1919	152,745	84,652	43,093	223,433	229,187	155,747	.....	49,411	205,158	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$317,940	Losses unpaid.....	$12,729
Cash.....	32,012	Unearned prems....	103,206
Agents' balances....	51,417		
Interest.....	4,473	Total liabilities...	$115,935
Other assets.....	4,428	Surplus.....	294,335
Total adm. assets.	$410,270	Total.....	$410,270

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $20,233,921, $334,534..

BUSINESS SINCE ORGANIZATION: Premiums received, $1,766,147; losses paid, $917,885; dividends declared, cash, $14,-914..

BONDS OWNED. (Book Values): U. S. Gov't bonds, $138,-194; State, County and municipal bonds, $118,404; other bonds, $61,342; total, $317,940.

ADVISORY COMMITTEE: Wilson Compton, O. O. Axley, C. A. Bigelow, Junius H. Browne, W. E. Delaney, A. C. Dixon, G. W Dulany, H. B. Hewes, H. I. Himmelberger, W. A. Holt, G. L. Hume, Jno L. Kaul, Jno. H Kirby, F. C. Knapp, E. C. Knight, T. A. McCann, J. P. McGoldrick, A. L. Osborn, F. W. Reimers, W. L. Saunders, W. C. Sherman, E. G. Swartz, Willis J. Baker, R. M. Weyerhaeuser.

TERRITORY COVERED: Ala., Ark., Fla., Ill., Miss., Mo., N. C., Okla., Ore., S C., Tenn. and Wash.

MISCELLANEOUS: Membership in this exchange is limited to those engaged in the manufacture of, and dealers in lumber.

NATIONAL RETAIL LUMBER DEALERS INTER-INSURANCE EXCHANGE, Detroit, Mich.

Attorney-in-fact, The Equity Service Co. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$132,829	$32,001	$97,744	$78,219	$82,800	$27,215	$10,254	$23,156	$60,625	$13,472
1922	110,103	31,924	61,403	81,636	85,340	40,814	9,387	28,191	78,392	55,655
1921	103,773	25,464	75,019	65,381	96,172	5,116	10,274	63,358	78,748	4,999

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$23,975	Losses unpaid	$2,500
Bonds	45,550	Unearned prems	32,001
Cash	60,134	Other liabilities	584
Agents' balances	2,336		
Interest	834	Total liabilities	$35,085
		Surplus	97,744
Total adm. assets.	$132,829	Total	$132,829

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $6,684,200, $85,336

BUSINESS SINCE ORGANIZATION: Premiums received, $280,546; losses paid, $77,116; dividends declared, cash, $29,915.

BONDS OWNED. (Market Values): State, County and municipal bonds, $25,000; other bonds, $20,550; total, $45,550.

ADVISORY COMMITTEE: F. L. Lowrie, John E. Lloyd, L. P. Lewin, E. H. Burgess, John A. Reheis, Frederick D. Bolman, Kennett Hudson.

TERRITORY COVERED: Licensed in Ill., Ind., Kan., Ky., Mich., Minn., Mo., Neb, O., Okla. and Pa. Transacts fire insurance only.

NEW YORK RECIPROCAL UNDERWRITERS, New York.

Attorney, Ernest W. Brown; Deputy Attorney, Sidney G. Walker, 212 Fifth Ave. Established, 1891.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$3,315,790	$628,547	$2,333,814	$1,064,040	$1,192,766	$291,152	$566,269	$268,098	$1,125,519	$288,538
1922	3,287,041	455,179	2,276,776	967,902	1,087,311	110,303	460,367	205,829	776,499	121,892
1921	2,927,408	390,818	2,150,372	868,637	984,730	63,293	371,835	178,678	613,806	69,715
1920	2,475,316	399,011	1,733,681	869,032	969401	161,024	724,780	171,293	1,057,097	165,417
1919	2,544,850	399.696	1,598,603	842,145	927,330	26,73[illegible]	537,926	138,953	703,615	23,982

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923. 6	
Bonds	$2,852,410	Losses unpaid	$12,557
Cash	404,000	Unearned prems	628,547
Agents' balances	34,510	Dividends unpaid	317,486
Interest	24,870	Other liabilities	23,387
		Total liabilities	$981,976
		Surplus	2,333,814
Total adm. assets.	$3,315,790	Total	$3,315,790

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $389,356,426, $1,177,613.

BUSINESS SINCE ORGANIZATION: Premiums received, $13,049,264; losses paid, $1,476,227; dividends declared, cash, $7,890,387.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $2,043,300; State, County and municipal bonds, $594,610; other bonds, $214,500; total, $2,852,410.

ADVISORY COMMITTEE AND TRUSTEES: Arthur W Watson ,James A. Swan, E. C. B. Fetherstonhaugh, Samuel C. Pirie, M. Friedsam, Charles W. Halsey.

TERRITORY COVERED: The company operates in Canada and all the states of the U. S., except Alaska, Hawaii, Me., N. H., N. M., P. I., P. R., Vt. and Cuba.

MISCELLANEOUS: The foregoing statement is a summary of business transacted during the year 1922 at New York Reciprocal Underwriters, an office where contracts for indemnity against loss by fire are exchanged between carefully chosen concerns whose properties are of a preferred class and equipped with automatic sprinklers. The single risk and conflagration liabilities of each subscriber are determined approximately by the amount of premium paid in. No initial deposit is required. "Earnings" are withheld as an emergency or guarantee fund until equal to three times the annual premium of the subscriber, 25% of earnings each year being paid in cash until full reserve is accumulated, then all excessive paid annually. For the past ten years these "earnings" have averaged nearly 80% of the premium. Underwriting capacity, $1,343,000 per risk, divided among about 713 subscribers. Average line actually carried per risk, about $500,000.

NORTH AMERICAN INTER-INSURERS OF THE CITY OF NEW YORK, New York.

Attorneys, Benedict & Benedict, 35 Nassau St. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,170,397	$81,122	$1,087,275	$160,401	$209,137	$5,853	$15,214	$55,185	$76,252	$5,813
1922	1,049,218	75,714	971,504	148,195	191,618	10,702	5,193	28,791	44,686	10,583
1921	877,328	76,610	798,718	151,139	186,296	7,117	.....	29,169	36,286	7,003
1920	744,531	72,990	671,541	151,313	176,274	1,569	.....	27,218	28,787	1,511
1919	539,884	62,655	476,122	127,862	149,294	1,387	53,943	23,459	78,789	1,348

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$1,019,930	Unearned prems.	$81,122
Cash	123,326	Other liabilities	2,000
Agents' balances	14,021		
Interest	13,120	Total liabilities	83,122
		Surplus	1,087,275
Total adm. assets.	$1,170,397	Total	$1,170,397

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $55,412,500; $162,244.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,055,559; losses paid, $104,530; dividends declared, cash, $658,674.

BONDS OWNED (Market Values): U. S. Gov't bonds, $520,230; State, County and municipal bonds, $101,000; other bonds, $398,700; total, $1,019,930.

ADVISORY BOARD: Joseph H. Emery, Jesse Isidor Straus, Arthur Iselin, Henry Sandhagen, Eugene E. Mapes, Walter N. Rothschild, Anton H. Schefer.

UNDERWRITERS: List of subscribers includes important business houses in many of the principal cities of the country.

TERRITORY COVERED: The company is licensed in Cal., Colo., D. C., Ill., Ind., Ia., Md., Mass., Mich., Minn., Mo., N. J., N. Y., Ohio, Ore., Pa., R. I., Wash., Wis. and Canada.

MISCELLANEOUS: Formed as North American Lloyds: present title assumed April 15, 1896. This association transacts inter-insurance, and has been under the present management since 1901. Each member deposits a bond for twice the amount authorized to be written for him on a single risk, and this bond represents the extent of his liability. The maximum amount written on a single risk is $600,000.

OLDS & STOLLER INTER-EXCHANGE, San Francisco, Cal.

Attorney, Olds & Stoller, Inc. Organized, 1917.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$407,191	$135,582	$77,692	$732,417	$762,386	$318,874	.....	$311,434	$630,308	$225,760
1922	269,699	92,196	36,446	532,996	545,671	227,297	$8,474	291,762	527,533	247,875
1921	278,877	74,032	59,549	605,137	646,797	304,405	.....	272,687	577,092	.....
1920	†494,807	299,187	61,221	564,347	568,848	.....	.....	.....	.....	.....
1919	303,902	224,307	55,196	421,209	424,292	141,950	.....	75,680	217,630	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Collateral loans	$204	Losses unpaid	$47,425
Bonds	239,444	Unearned prems.	135,582
Cash	87,802	Res. for liab. losses	104,480
Agents' balances	60,062	Other liabilities	42,012
Interest	716		
Other assets	18,963	Total liabilities	329,499
		Surplus	77,692
Total adm. assets.	$407,191	Total	$407,191

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Aircraft, $515,503, $197,866; liability, $216,914, $66,594.

BONDS OWNED. (Book Values): U. S. Gov't bonds, $190,939; State, County and municipal bonds, $43,386; other bonds, $1,485; total, $235,810.

DIRECTORS: A. K. Tichena, Wm. A. Rankin, R. S. Shamwald, Chas. S. Tripler, Robt. Weinstock.

TERRITORY COVERED: California only.

MISCELLANEOUS: This exchange returns to subscribers al surplus and savings. Collections are made on a monthly basis. Policyholders deposit with the managing company, Olds & Stoller, Inc., 20% of the premium, and the remainder is paid in eight equal payments of 10% each. Each policyholder agrees to pay his proportion of the loss and expense up to, but not exceeding, the amount of its basic premium. The separate account is kept with each policyholder and at the end of the policy year whatever saving is made is returned in cash or credited upon the renewal. The managing company builds up the guarantee fund from its compensation, thereby becoming interested in the underwriting. The subscribers liability is limited to the amount of his basic premium. The officers of the managing company are under a $50,000 bond in addition to the $25,000 bond required by the State. The company covers only risks on automobile blanket reinsurance policies, cover all liability in excess of $5,000 on fire risks and in excess of the $5,000 and $10,000 limits on liability.

OREGON AUTOMOBILE INDEMNITY EXCHANGE, Portland, Ore.

Attorney, Oregon Auto Underwriters, Inc.; President, A. M. Eppstein; Vice-President, Milton E. Kahn. Organized, 1920.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$82,558	$22,611	*$56,021	$74,625	$75,522	$30,717	.....	$29,370	$60,087	.....
1922	63,982	18,745	*41,538	60.083	60,083	26,913	.....	21,195	48,108	6,5228
1921	51,915	†43,959	7,956	52,310	91,989	21,526	.....	18,029	39,081	.....
1920	39,679	10,705	2,762	25,327	*50,350	6,810	.....	10,955	17,745	674

* Includes $25,000 guarantee fund. † Includes total liabilities.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$37,795	Losses unpaid	$3,700
Cash	32,741	Unearned prems.	22,612
Agents' balances	11,885	Other liabilities	225
Bills receivable	137		
		Total liabilities	26,537
		Guarantee fund	25,000
		Surplus	31,021
Total adm. assets.	$82,558	Total	$82,558

BUSINESS SINCE ORGANIZATION: Premiums received $294,892; losses paid, $120,869.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $37,795; State, County and municipal bonds, $5,143; other bonds, $9,250; total, $52,188.

TERRITORY COVERED: Licensed in Oregon only, and writes automobile insurance only.

PACIFIC AUTOMOBILE INDEMNITY EXCHANGE, San Francisco, Cal.

Attorney-in-fact, Individual Underwriting Corporation. President, Taylor R. Hudson. Organized, 1912.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurre
1923	*$981,849	$675,590	$197,449	$1,286,988	$1,317,838	$607,067	.....	$538,700	$1,145,767	$408,917
1922	*817,910	495,646	163,345	1,073,122	‡1,094,107	473,137	.....	392,603	865,740	493,412
1921	531,471	314,614	95,799	699,802	745,239	380,781	.....	295,082	675,863	380,781
1920	464,989	273,157	86,504	65,1414	664,048	322,943	.....	280,108	603,051	327,458

* Includes guarantee deposits. ‡ Excludes guarantee fund

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds.....	$558,319	Losses unpaid.....	$62,118
Cash.....	223,842	Unearned prems....	675,590
Accts receivable....	9,058	Other liabilities.....	46,692
Guarantee deposits..	128,807		
Other assets.....	61,823	Total liabilities...	784,400
		Surplus.....	197,449
Total adm. assets.	$981,849	Total.....	$981,849

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: motor vehicle, $797,687; $378,964; public liability, $387,849, $182,487.

BONDS OWNED. (Market Values): U. S. Gov't bonds, $89,255, State, County and municipal bonds, $157,514; other bonds, $311,550; total, $558,319.

DIRECTORS: M. H. Fliat, T. Garner, E. B. Rivers, R. H. Raphael, J. H. Rhodes.

TERRITORY COVERED: The exchange is licensed in Cal.; Ore., Utah and Wash.

PENNSYLVANIA INDEMNITY EXCHANGE, Philadelphia, Pa.

Attorney-in-fact, Pennsylvania Indemnity Co. Organized, 1914.

Year	Assets	Unearned Premiums	Surplus as to P'hy'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses. Incurred
1923	$1,182,724	$528,683	$401,074	$1,422,398	$1,469,747	$548,247	$303,248	$408,551	$1,260,046	$519,208
1922	986,638	448,044	365,297	1,367,911	1,451,015	504,435	425,939	307,859	1,238,233	390,982
1921	757,540	383,566	232,428	1,045,673	1,077,876	474,110	243,384	288,553	1,006,047	.....
1920	672,366	365,228	148,904	1 027,363	1 051,412	386,285	192,413	269,022	847,720	.....
1919	487,268	276,361	130,998	694,053	724, 40	304,652	267,700	50,615	622,967	.....

TRUSTEES: A. R. Wiggan, A. E. Snowman, R. S. Woodward, Jr. and Chas. C. Wriggins.

TERRITORY COVERED: Licensed in Del., Ky., Md., D. C., Pa. and Va.

MISCELLANEOUS: The association is licensed by the Pennsylvania, Ky., Del., Va., D. C., and Maryland Ins. Depts. to write fire, theft, collision, property damage and personal liability insurance on private pleasure automobiles and has now about 20,000 members. The management expenses are limited to 25% of the premiums received.

PORTLAND MARINE UNDERWRITERS, Portland, Me.

Attorney and Manager, Albert B. Hall, 54 Exchange St.

MISCELLANEOUS: This association has been transacting marine insurance since 1887. It is understood to be composed of 50 subscribers and has a fund of $50,000, which is held for the protection of policyholders. Albert B. Hall, the attorney, is connected with Norton, Hall & Webster, insurance agents at Portland.

PREFERRED AUTOMOBILE INSURANCE EXCHANGE
Grand Rapids, Mich.

Attorney-in-fact, Preferred Automobile Underwriters Co.; President, Edward P. Whitney; Secretary-Treasurer, Lee H. Bierce. Organized, 1921.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$67,530	.....	*$50,796	$43,535	$88,927	$4,430	.....	.....	$51,811	.....

* Includes guarantee fund of $25,000.

MISCELLANEOUS: This exchange transacts automobile insurance covering fire, theft, collision, property damage and liability.

PRODUCERS AND REFINERS' UNDERWRITERS, Kansas City, Mo.

Attorney-in-fact, Rankin-Benedict Company; President, G. M. Payne; Secretary, E. W. Hess. Organized, 1918.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$218,083	$80,069	$125,771	$154,960	$159,568	$87,724	$14,007	$57,088	$158,819	$70,454
1922	216,405	96,022	86,984	197,025	201,665	78,540	13,386	70,408	162,334	83,329
1921	175,247	84,867	61,506	163,605	166,873	44,301	.....	72,902	117,203	.....
1920	128,358	87,916	40,442	150,823	152,428	34,287	.....	38,941	73,228	.....
1919	48,513	24,000	13,899	62,998	63,745	15,051	1,858	21,161	38,070	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$191,134	Losses unpaid	$5,000
Agents' balances	26,126	Unearned prems	80,069
Other assets	823	Other liabilities	7,243
		Total liabilities	92,312
		Surplus	125,771
Total adm. assets.	$218,083	Total	$218,083

TERRITORY COVERED: Licensed in Ala., Ida., Kans., Mich., Minn., Mo., Neb., N. C., Ohio, Okla., Ore., Pa., S. C., Tenn., Tex. and Wis.

MISCELLANEOUS: This exchange began writing business July 1, 1918, being organized primarily for the handling of oil properties, refineries, storage tanks, etc. It has 714 subscribers.

RECIPROCAL ANNEX, Kansas City, Mo.

Attorney and Manager, Aldridge Corder & Co. Organized, 1906

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$110,287	$27,206	$60,573	*$68,518	$83,475	$27,713	$18,569	$52,314	$98,596	$27,489
1922	125,633	27,238	65,317	66,566	70,591	32,306	47,697	17,742	97,745	32,113
1921	152,208	31,510	76,006	79,097	95,923	5,617	38,708	35,952	80,277	5,617
1920	142,663	36,025	75,103	91,794	95,705	19,087	32,010	20,290	71,387	.....
1 19	12[illegible],301	29,190	62,963	65,031	77,361	2,832	14,510	*27,865	45,207	2,83 2

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Real estate	$16,000	Unearned prems	$27,206
Collateral loans	15,000	Other liabilities	22,509
Bonds and stocks	19,818		
Cash	47,891	Total liabilities	49,715
Agents' balances	5,902	Surplus	60,572
Interest and rents	821		
Other assets	4,855		
Total adm. assets.	$110,287	Total	$110,287

ADVISORY COMMITTEE: T. J. O'Neill, L. L. Seibel, H. J. Hodge, E. C. Hood, George W. Foster, W. B. Kennedy and T. H. Rogers.

TERRITORY COVERED: Licensed in Colo., Ida., Ill., Kan., Mich., Minn., Mo., Okla., S. C. and Utah.

MISCELLANEOUS: This association was organized November, 1, 1906, by J. W. Garvey and is now under the management of Aldridge Corder & Co., who also manages the Lumberman's Exchange and the Reciprocal Underwriters, both of Kansas City. Each member makes an initial deposit of $25.00 for each risk of $5,000 he wishes to insure, or a proportionately less deposit for a smaller amount of insurance. This is in addition to the annual premium and is paid but once. His account is then credited with his proportion of all the premiums written daily. When these credits amount to twice his deposit (but including his deposit), said amount is added to his deposit and is set aside to his account as his deposit and reserve fund. All amounts credited to his account thereafter, less 20 per cent and his proportion of losses and expenses, are returned to him in dividends at each annual statement. Should a member withdraw, his deposit and unearned premium on his own policy are returned to him also the earned portion of all amounts credited to his account.

RECIPROCAL EXCHANGE, Kansas City, Mo.

Attorney and Manager, Bruce Dodson, 28th and Wyandotte Streets.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$1,171,337	$553,683	$532,083	$970,806	$1,113,172	$453,873	$228,588	$253,474	$935,935	$422,518
1922	1,088,955	499,739	449,671	697,418	734,546	338,264	213,358	210,147	761,769	337,326
1921	1,101,018	482,453	520,896	716,080	791,309	181,002	192,820	221,317	595,139	209,970
1920	923,275	470,502	406,745	717,147	851,392	297,573	186,596	206,572	690,741	.....
1919	882,543	257,240	574,410	707,527	822,513	182,714	180,351	212,225	575,290	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$60,300	Losses unpaid	$4,060
Bonds	597,039	Unearned prems	553,683
Cash	384,333	Other liabilities	81,511
Agents' balances	124,181		
Interest	5,484	Total liabilities	639,254
		Surplus	532,083
Total adm. assets.	$1,171,337	Total	$1,171,337

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $93,842,502, $827,163.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,261,577; losses paid, $3,379,212; dividends declared, cash, $2,503,017.

BONDS OWNED (Market Values): U. S. Gov't bonds, $122,520; State, County and municipal bonds, $426,219; other bonds, $48,300; total, $597,039.

MISCELLANEOUS: This is a reciprocal insurance institution of which Bruce Dodson, of Kansas City, Mo., is manager. It was established in 1900 and has several departments covering the separate classes insured, all of which are similar, having the hazards of manufacturing risks and coming within the same general classification. The departments include the Ice Manufacturers, Ice Cream Manufacturers, Dairies and Creameries, Bread and Cracker Bakers, Bottlers and Beverage Manufacturers, Newspaper Publishers, Laundries and Shoe Manufacturers. The expenses of management amount to 25% of the premium deposit of members. The largest sum written on a single risk: gross, $500,000; net, $100,000.

RECIPROCAL UNDERWRITERS, Kansas City, Mo.

Attorney and Manager, Aldridge Corder & Co. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$158,753	$44,379	$83,065	$111,994	$127,961	$52,221	$28,158	$83,150	$163,529	$51,745
1922	195,611	42,965	99,557	105,699	112,541	37,372	75,232	27,026	139,630	37,108
1921	221,146	102,259	49,380	131,606	138,319	17,368	65,927	49,507	132,802	17,368
1920	216,472	106,622	54,290	139,416	146,405	24,716	55,218	30,900	110,834	.....
1919	182,913	89,575	44,500	101,638	127,203	13,733	32,770	*58,905	105,408	13,733

*Includes $3,303 unused prem. deposits returned to subscribers in 1918 and $3,130 in 1919.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans.....	$50,100	Unearned prems....	$44,379
Collateral loans and bonds.....	38,449	Dividends.....	31,309
Cash.....	60,145	Total liabilities...	75,688
Agent's balances....	8,962	Surplus.....	83,065
Interest and rents..	1,097		
Total adm. assets.	$158,753	Total.....	$158,753

ADVISORY COMMITTEE: H. J. Hodge, chairman, T. J. O'Neill, L. L. Seibel, E. C. Hood, George W. Foster and W. B. Kennedy.

TERRITORY COVERED: Licensed in Colo., Ida., Ill., Ia., Kan., Mich., Minn., Mo., Okla., S. C., and Utah.

HISTORICAL DATA

Aldridge Corder & Co., are also managers of the Reciprocal Annex and the Lumberman's Exchange. This association was formerly under the management of J. W. Garvey & Co. Each member makes an initial deposit of $30.00 for each risk of $6,000 he wishes to insure, or a proportionately less deposit for a smaller amount of insurance. This is in addition to the annual premium and is paid but once.

His account is then credited with ths proportion of all the premiums written daily. When these credits amount to twice his deposit (not including his deposit), said amount is added to his deposit and is set aside to his account as his deposit and reserve fund.

All amounts credited to his account thereafter, less 20 per cent and his proportion of losses and expenses, are returned to him in dividends at each annual statement.

Should a member withdraw, his deposit and unearned premium on his own policy are returned to him, also the earned portion of all amounts credit to his account.

RELIANCE AUTOMOBILE INDEMNITY EXCHANGE, Peoria, Ill.

Attorney-in-fact, Reliance Agency Corporation; President, B. G. Moutier; Secretary, C. A. Hurst. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$80,956	$35,633	$29,469	$129,994	‡ $135,843	$39,151	.....	$68,849	$108,000	.....
1922	51,177	15,233	31,840	55,623	‡74,324	16,688	.....	28,812	45,500	.....
1921	38,240	6,203	29,877	.....	.....	.....	.....	.....	.....	.....

‡ Includes $18,182 guarantee fund in 1922 and $5,000 in 1923.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cert. of dep.....	$35,000	Losses unpaid.....	$7,289
Bonds.....	27,581	Unearned prems....	35,633
Cash.....	2,267	Other liabilities....	8,565
Agents' balances....	13,384		
Interest.....	616	Total liabilities...	51,487
Bills receivable.....	1,205	Surplus.....	29,469
Other assets.....	903		
Total adm. assets.	$80,956	Total.....	$80,956

ADVISORY BOARD: H. H. Moody, Carl P. Slane, Shelton F. McGrath, Joseph E. Daily.

MISCELLANEOUS: This exchange writes automobile insurance covering fire and theft, property damage, collision, tornado and cyclone, and public liability. Operates in the state of Ill. only.

RETAIL LUMBERMENS INTER-INS. EXCHANGE, Minneapolis, Minn.

Attorney-in-fact, O. D. Hauschild, Inc. Organized, 1917.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$839,450	$195,483	$632,265	$487,887	$585,925	$162,379	$349,278	$101,329	$612,986	$157,938
1922	873,947	206,527	653,335	494,884	572,609	136,713	397,541	138,922	673,176	141,781
1921	966,334	a247,917	718,417	517,332	979,874	143,055	739,421	92,997	975,473	143,502
1920	939,711	267,023	661,004	623,272	999,900	56,862	*604,148	139,339	800,349	50,120
1919	746,437	216,288	522,853	511,311	817,380	76,448	279,340	298,010	653,798	.....

*Includes $353,824 savings returned.

aTotal liabilities.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$252,354	Losses unpaid	$9,112
Bonds	512,707	Unearned prems	195,483
Cash	47,264	Other liabilities	2,590
Agents' balances	7,928		
Interest	19,197	Total liabilities	207,185
		Surplus	632,265
Total adm. assets	$839,450	Total	$839,450

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $51,597,733, $567,329.

BONDS OWNED (Market Values): U. S. Gov't bonds, $347,749; State, County and municipal bonds, $69,545; other bonds, $95,413; total, $512,707.

DIRECTORS: A. R. Rogers, B. C. Bowman, John A. Bovey, G. L. Helgaard, C. E. English, O. D. Hauschild, C. H. Ross, F. J. Ward and Chas. Webster.

TERRITORY COVERED: Licensed in Ill., Ia., Kans., Mich. Minn., Mo., Neb., Okla. and Wis.

MISCELLANEOUS: Risks of the Retail Lumbermans Insurance Association were taken over in 1917, by this exchange, which insures retail lumber yards only.

ROYAL MOTOR CAR INSURANCE ASSOCIATION, East St, Louis, Ill.

Attorney-in-fact, R. V. Gustin. Organized, 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$32,406	$1,617	$29,839	$20,332	$23,777	$10,946	.....	$10,988	$21,934	$10,432
1922	30,564	1,536	28,013	18,576	44,676	11,226	.....	9,308	20,534	.....
1921	32,522	†3,721	28,801	25,106	51,198	11,276	.....	13,319	24,595	13,524

† Total Liabilities.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$1,755	Losses unpaid	$950
Agents' balances	3,440	Unearned prems	1,617
Other assets	27,211		
		Total liabilities	2,567
		Surplus	29,839
Total adm. assets	$32,406	Total	$32,406

SAMSON AUTO INSURANCE ASS'N, Freeport, Ill.

Attorney-in-fact, The Samson Company; President, C. T. Kiplinger; Secretary and Treasurer, M. R. Burt. Organized, 1919 .

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$65,451	$17,462	$41,387	$108,411	$109,043	$28,170	.....	$69,413	$97,583	$25,932
1922	52,863	2,569	32,261	91,986	92,065	34,480	.....	54,169	88,649	33,786
1921	50,190	10,680	35,348	129,337	130,540	40,657	.....	77,311	117,968	42,896
1920	32,010	614	20,705	91,716	123,922	13,640	.....	84,685	98,325	12,020

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$25,750	Losses unpaid	$2,031
Bonds	15,903	Unearned prems	17,462
Cash	8,005	Other liabilities	4,571
Interest	557		
Other assets	15,236	Total liabilities	24,064
		Surplus	41,387
Total adm. assets	$65,451	Total	$65,451

MORTGAGE LOANS: There are 14 loans aggregating $25,750 secured by property valued at $103,640, on which the company holds $2,000 of fire insurance.

BONDS OWNED (Market Values): U. S. Gov't bonds, $7,903; State, County and municipal bonds, $7,000; other bonds, $1,000; total, $15,903.

TERRITORY COVERED: Operates in Ill., Ind., Kans., Mich., Minn., Mo. and N. D.

SECURITY AUTOMOBILE INSURANCE ASSOCIATION
Indianapolis, Ind.

Attorney-in-fact, Security Underwriters.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$81,534	$33,186	$30,296	$95,959	$96,892	$38,431	.....	$23,349	$61,780	$13,481
1922	‡42,570	15,838	18,146	47,846	48,846	16,226	.....	13,324	29,550	.....
1921	27,453	†4,723	22,730	8,574	33,575	2,063	.....	.....	2,063	711

† Total liabilities. ‡ Includes guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds (book value)	$20,000	Losses unpaid	$2,564
Cash	10,545	Unearned prems	33,186
Agents' balances	25,241	Other liabilities	15,488
Interest	601		
Other assets	25,147	Total liabilities	51,238
		Surplus	30,296
Total adm. assets	$81,534	Total	$81,534

BONDS OWNED (Market Values): U. S. Gov't bonds, $18,741; other bonds, $1,000; total, $19,741.

TERRITORY COVERED: Ind. only.

SHIPPERS' AND MANUFACTURERS' LLOYDS, New York

Attorney-in-fact, R. C. Ream, New York.

No business transacted in year 1923.

SOUTHERN LLOYDS INSURANCE COMPANY, Yoakum, Texas

Attorneys-in-fact, Wm. Green, Philip Welhausen, W. E. Green and D. J. Shall. Organized, 1918.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$97,288	$32,699	*$57,039	$71,818	$74,988	$22,876	$4,110	$21,686	$48,672	$26,898
1922	71,304	28,296	† 40,368	57,121	59,151	26,982	.....	14,737	41,719	13,552
1921	141,298	25,962	100,189	54,335	61,853	36,220	1,200	14,464	51,884	43,930

* Includes $40,000 guarantee fund.

† Includes $20,000 guarantee capital.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$39,835	Losses unpaid	$6,000
Collateral loans	10,500	Unearned prems	32,699
Cash	30,650	Other liabilities	1,550
Agents' balances	12,053		
Other assets	4,250	Total liabilities	40,249
		Guarantee fund	40,000
		Surplus	17,039
Total adm. assets	$97,288	Total	$97,288

Underwriting profit, $18,319; investment profit, $3,062.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $61,020, $17,577; motor vehicle, $3,786, $100; tornado, $1,621, $196; hail, $5,391, $4,495.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $4,391,212, $79,797; motor vehicle, $152,066, $3,786; tornado, $386,453, $2,400; hail, $23,692, $71.

BUSINESS SINCE ORGANIZATION: Premiums received, $243,484; losses paid, $100,055; dividends declared, cash, $4,800, stock, $20,000.

TERRITORY COVERED: Operates in Tex. only. Transacts fire, tornado, hail, automobile fire, transportation and theft.

SOUTHERN UNDERWRITERS, San Antonio, Tex.

Attorney-in-fact, J. G. Webster.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$74,585	$10,846	$56,410	$32,111	$42,859	$7,295	$6,122	$20,197	$33,614	$5,271
1922	64,938	11,899	49,492	29,427	35,353	7,502	6,816	29,381	43,699	7,259
1921	72,219	13,783	51,778	30,952	38,243	16,420	.....	20,129	36,549	16,420

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$5,250	Losses unpaid	$4
Collateral loans	8,250	Unearned prems	10,846
U. S. Gov't bonds	100	Other liabilities	7,325
Cash	55,927		
Agents' balances	3,920	Total liabilities	18,175
Interest	431	Surplus	56,410
Other assets	707		
Total adm. assets	$74,585	Total	$74,585

BUSINESS SINCE ORGANIZATION: Premiums received, $100.

MORTGAGE LOANS: There are 2 loans aggregating $5,250 secured by property valued at $13,100, on which the company holds $7,000 of fire insurance. No interest past due on December 31, last.

MISCELLANEOUS: This is a reciprocal organization inaugurated in July, 1907. It insures only merchants with high rating, in brick buildings. The liability assumed by any underwriter is limited to the amount of one annual premium deposit.

SPRINKLERED RISK UNDERWRITERS, Chicago, Ill.

Attorney-in-fact, Allen T. Rector & Son, McCormick Bldg., Chicago, Ill. Organized, 1907.

Year	Assets	Unearned Premiums	Surplus as to P'hy'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$459,433	$97,361	$348,394	$240,393	$255,955	$42,860	$80,118	$60,134	$183,112	$42,360
1922	386,241	85,544	286,530	223,298	238,691	104,476	81,660	51,545	237,681	106,162
1921	380,317	113,061	259,525	208,833	220,348	26,219	66,493	51,075	143,787	25,695
1920	303,755	108,320	190,986	220,916	228,910	54,212	66,607	51,199	172,018	53,856

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds	$234,541	Losses unpaid	$2,000
Cash	209,176	Unearned prems	97,361
Uncol. prems	9,846	Other liabilities	11,678
Interest	1,931		
Other assets	3,939	Total liabilities	111,039
		Surplus	348,394
Total adm. assets	$459,433	Total	$459,433

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $210,000; Ill. State, bonds, $24,541, total, $234,541.

ADVISORY COMMITTEE: Thomas Hunter, Geo. F. Van Slyck, R. T. Langenberg, R. A. Graham.

TERRITORY COVERED: Licensed in Ala., Ark, Cal., Colo., Ill., Ia., Kan., Ky., Me., Md., Mich., Minn., Mo., Neb., Ohio, Okla., Pa., Tenn., Tex., Utah, and Wis. (1923 report).

HISTORICAL DATA

This is a reciprocal underwriters exchange, organized April 1, 1907, writing only in properties protected by automatic sprinkler equipments. The exchange has made good progress and has returned substantial savings to subscribers in every year of its operations. The risks are underwritten by subscribers, now numbering about 400, in pro rata amounts by each of them, without joint liability, in the proportion which the annual premium of each subscriber bears to the annual premiums of all. The underwriting agreement stipulates that the maximum risk assumed by a subscriber shall not exceed a sum equal to one and one-half (1½) times his own premium. In practice his average risk is covered by about 62% of his own premium. A collective statement from April 1, 1907, to December 31, 1923, shows net premium deposits of $1,560,208; net loss, $307,592; expenses, $362,281; allowances and refunds to subscribers, $512,249; reserves at subscribers credit, $457,502. The limit of a subscriber's conflagration liability is a sum not to exceed ten (10) times his own premium. Subscribers must be rated by commercial agencies at not less than $100,000, with highest credit. The maximum line on any single risk, or in any city block, is $200,000. This line is available only on risks on the very highest class. The policies are written at the insurance companies' prevailing rates for the risk, subject to an initial allowance, or dividend, of 25%. No cash subscription is required. Underwriting earnings or savings and interest thereon accrue at the subscriber's credit in the trustees' hands up to a sum equal to four times the subscriber's own annual premium, the excess of which is disbursed to him annually. Retiring subscribers draw down their net earnings in cash at the time of retirement. If a subscriber's current premium, together with his accretion, fails to cover his proportion of the losses, he is required to make a deposit of the deficiency. The funds are in the custody of the trustees, elected annually, who have supervision over the management. The trustees hold an annual premium of Lloyds, London, in the sum of $200,000, reimbursing subscribers for any and all fire losses sustained in the period in excess of $250,000, which is the approximate amount of bureau rate annual premiums. The managers are under $50,000 fidelity bond to the trustees covering the proper accounting for any moneys coming temporarily into their hands. Investment of funds is restricted to short time securities, payable from tax levies. The records and books of account, bank balances, securities, etc., are audited at the end of each quarter by The Audit Co. of New York, which certifies such audit to each of the trustees. Policies are also issued covering use and occupancy, gross profits and sprinkler leakage.

STANDARD AUTOMOBILE INS. ASSN., Vincennes, Ind.

Attorney-in-fact, The Associated Agency Co.; President H. M. Robins; Secretary, J. F. Organ. Organized, 1920.

Year	Assets	Unearned Premiums	Surplus as to P'hy'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$41,806	$19,722	$10,065	$69,415	$69,455	$32,245	.....	$33,059	$65,304	.....
1922	41,678	19,390	12,944	75,303	.....	38,007	.....	33,389	71,396	.....
1921	36,715	22,721	2,613	72,454	78,826	43,552	.....	24,946	68,498	4,995
1920	29,922	8,386	18,459	24,293	59,420	7,377	.....	22,121	29,498	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$30,264	Losses unpaid	$3,395
Agents' balances	11,542	Unearned prems	19,722
		Other liabilities	8,624
		Total liabilities	31,741
		Surplus	10,065
Total adm. assets	$41,806	Total	$41,806

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: motor vehicle, $13,204,692, $65,740.

FIELD MEN AND TERRITORY COVERED: John H. Hill and A. H. Kruse, special agents, Vincennes, Ind.; A. L. Geyer, general agent, South Bend, Ind.; Byrde Campbell, general agent, Evansville, Ind. Operates in Ind. only and transacts automobile insurance only.

STATE AUTOMOBILE INSURANCE ASSOCIATION, Des Moines, Ia.

Attorney-in-fact, Automobile Underwriters; President, Hugh Miller; Vice-President, L. N. Cleveland; Secretary, A. B. Loranz; Treasurer, C. S. McKee; Agency Manager, M. C. Waterman. Organized, 1919.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	*$165,218	$32,111	$110,211	$225,298	$247,169	$57,948	.....	$126,368	$184,316	$53,748
1922	111,920	19,480	80,633	121,233	122,273	50,497	2,284	54,457	107,238	48,311
1921	193,738	103,336	34,964	369,109	406,926	241,441	.....	36,458	277,899	.....
1920	65,621	2,004	47,747	121,283	121,283	44,916	.....	58,986	103,902	.....
1919	96,806	16,500	64,932	96,388	140,109	58,891	.....	50,717	109,608	.....

* Includes guarantee fund, $100,000.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$45,645	Losses unpaid	$10,311
Agents' balances	19,250	Unearned prems	32,111
Interest	323	Other liabilities	12,585
Guarantee fund	100,000		
		Total liabilities	55,007
		Surplus	110,211
Total adm. assets	$165,218	Total	$165,218

MISCELLANEOUS: The State Automobile Insurance Association is a reciprocal exchange and writes automobile insurance only. This company was organized under the laws of the state of Iowa and received authority to do business on May 19, 1919, and operates in Iowa and Neb.

STATE AUTOMOBILE INSURANCE ASSOCIATION, Indianapolis, Ind.

Attorney-in-fact, Automobile Underwriters, Inc.; President, J. M. Dalrymple; Secretary, Arthur Wolf. Organized, 1917.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,131,720	$327,328	$537,396	$1,201,709	$1,245,810	$718,518		$217,737	$936,255	$678,709
1922	832,677	324,710	301,260	875,301	909,718	483,642		181,570	665,212	
1921	531,006	217,371	152,607	743,241	793,838	600,328	$3,271		603,599	526,071
1920	357,783	158,684	105,766	587,896	796,392	388,029		57,861	445,890	
1919	193,738	103,336	34,964	369,109	406,926	241,441		36,458	277,899	

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$7,500	Losses unpaid	$99,774
Bonds and stocks	909,679	Liab. and Work. Comp. loss res	128,737
Cash	143,456	Unearned prems	327,328
Agents' balances	62,185	Other liabilities	38,435
Interest	8,900		
		Total liabilities	594,324
		Surplus	537,396
Total adm. assets	$1,131,720	Total	$1,131,720

ADVISORY BOARD: J. M. Dalrymple, W. J. Dobyns, F. B Mills, F. O. Eward.

TERRITORY COVERED: Licensed in Ind. and Ohio.

MISCELLANEOUS: This association began business April 1, 1917, and writes automobile, fire, theft, collision, cyclone, liability and property damage.

STATE MUTUAL INSURANCE EXCHANGE, St. Paul, Minn.

Attorney-in-fact, V. B. Larson. Organized, 1921.

Year	Assets	Unearned Premiums	Surplus to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$35,318	$5,964	$26,804	$5,145	$6,300	$1,864		$1,723	$3,587	

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Mortgage loans	$1,400	Unearned prems	$5,964
Collateral loans	8,928	Other liabilities	2,550
Cash	23,549		
Agents' balances	1,222	Total liabilities	8,514
Interest	219	Surplus	26,804
Total adm. assets	$35,318	Total	$35,318

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,215,450, $13,505.

BUSINESS SINCE ORGANIZATION: Premiums received. $16,259; losses paid, $2,051.

MORTGAGE LOANS: There are two loans, one of $700 covering property in Pine County, Minn., valued at $5,000; and the other of $700 on property valued at $13,000. On December 31, last, there was no interest past due.

COLLATERAL LOANS are as follows: Securities	Market Value	Amount Loaned
10 shares Payne Avenue, State Bank	$2,500	$2,892
19 shares Capital National Bank	24,700	
50 shares Payne Avenue Bank	12,500	4,937
Chattel mortgage on all farm machinery	2,000	1,100
Totals	$17,470	$8,928

TERRITORY COVERED: Operates in Minn. only.

TEXAS LLOYDS, Waco, Texas

Attorney-in-fact, J. B. Earle. Organized, 1923.

Assets, June 30, 1924.		Liabilities, June 30, 1924.	
Sub. guar. fund on deposit	$40,000	Losses unpaid	$744
Sub. contgent liab	40,000	Unearned prems	27,091
Cash	23,465		
Uncol. prems	9,575	Total liabilities	27,835
		Subscribers' guar. Deposit	80,000
		Surplus	5,205
Total assets	$113,040	Total	$113.040

TERITORY COVERED: Tex. only. Transacts automobile fire and theft only.

THEATRE INTER-INSURANCE EXCHANGE, Philadelphia, Pa.

President, Charles C. Perrin; Secretary, George A. Haas. Organized, 1920.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$62,301	$11,517	$48,507	$27,162	$27,391	$12	$5,344	$8,078	$13,434	.....
1922	46,811	10,004	36,202	24,486	42,991	1,205	.....	8,708	9,913	$1,205
1921	33,015	3,086	29,914	8,566	12,901	15	980	5,080	6,075	.....
1920	30,514	2,270	25,675	4,336	37,184	.....	.....	1,308	1,308	.....

MISCELLANEOUS: This exchange transacts fire insurance only and is licensed in Mo. and Pa.

TORNADO INTER-INSURANCE EXCHANGE, Duluth, Minn.

Attorney-In-Fact, James H. Harper. Organized 1920.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$74,741	$10,892	$63,572	$7,643	$11,998	$12,562	.....	$5,577	$18,140	.....
1922	80,995	13,994	65,915	37,586	40,819	.....	$19,305	12,485	31,790	.....
1921	71,240	14,416	55,327	29,400	50,249	.....	.....	9,750	9,750	.....
1920	28,198	13,849	13,973	37,357	37,357	.....	.....	9,283	9,283	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds...	$72,302	Unearned prems....	$10,892
Cash.....	1,654	Other liabilities....	277
Accts. receivable....	24		
Interest.....	761	Total liabilities...	11,169
		Surplus.....	63,572
Total adm. assets.	$74,741	Total.....	$74,741

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Tornado, $10,268, $12,562.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Tornado, $2,087,100, $21,784.

BUSINESS SINCE ORGANIZATION: Premiums received, $112,754; losses paid, $12,562.

TERRITORY COVERED: Licensed in Mich., Minn. and Wis.

UNDERWRITERS AT LLOYDS OF MINNEAPOLIS, Minneapolis, Minn.

Attorney-In-Fact, John H. Hauschild, 1132 McKnight Bldg., Minneapolis, Minn. Organized, 1913.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$631,577	$132,992	$366,400	$274,888	$316,750	$129,882	$24,265	$98,448	$252,595	$152,754
1922	565,787	120,366	356,232	250,988	280,604	115,485	20,221	97,920	233,626	136,830
1921	516,141	103,880	345,269	214,127	245,800	107,791	17,592	71,133	196,516	133,890
1920	466,154	90,435	342,845	187,029	195,399	70,668	†	74,928	145,596	82,838
1919	415,349	67,598	329,514	137,696	143,138	61,065	†	50,352	111,417	59,910

† Interest on securities deposited by underwriters is paid to them direct.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks... (Book value)	$600,446	Losses unpaid.....	$124,460
		Unearned prems....	132,992
Cash.....	10,137	Other liabilities.....	7,725
Agents' balances....	21,418		
Interest.....	5,619	Total liabilities...	265,177
Bill receivable.....	2,453	Surplus.....	366,400
Ctf. of dep.....	375		
	640,448		
Less ledger credit items.....	—8,871		
Total adm. assets.	$631,577	Total.....	$631,577

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Motor vehicle, $272,638, $111,029; all other, $1,649, $540.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,494,288; losses paid, $597,993.

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $30,000; State, County and municipal bonds, $382,458; stocks, $261,675; total, $674,133.

UNDERWRITERS: Shreve M. Archer, James F. Bell, Frederic S. Bell, Russell M. Bennett, John Birkholz, Charles C. Bovey, S. H. Bowman, Jr., Anson S. Brooks, Earle Brown, Elbert L. Carpenter, F. A. Chamberlain, Hovey C. Clarke, John Crosby, G. N. Dayton, Edward W. Decker, Karl DeLaittre, James H. Ellison, John R. Freeman, C. M. Harrington, George W. Harsh, John H. Hauschild, Horace M. Hill, Frank P. Hixon, J. B. Hudson, Clive T. Jaffray, Cavour S. Langdon, WalterC. Leach, Edmund J. Longyear, Thomas A. McCann, Sumner T. McKnight, John D. McMillan, A. L. Ordean, Harry E. Pence, Edmund Pennington, A. F. Pillsbury, C. S. Pillsbury, John S. Pillsbury, Clarence B. Piper, Arthur R. Rogers, Fred B. Snyder, John P. Snyder, Frederick H. Stoltze, Charles D. Velie, Fred C. Van Dusen, Willis J. Walker, C. C. Webber, F. E. Weuerhaeuser, C. R. Williams, F. G. Winston, D. N. Winton.

ADVISORY COMMITTEE: Hovey C. Clarke, chairman, Earle Brown, Cavour S. Langdon, Fred B. Snyder, C. M. Harrington.

FIELD MEN AND TERRITORY COVERED: Chas. W. Sexton Co., general agents, Minneapolis, Minn. Company operates in Minn. only.

MISCELLANEOUS: Interest on securities deposited by the underwriters is paid to them as received.

UNDERWRITERS EXCHANGE, Kansas City, Mo.

Attorney-in-Fact, T. H. Mastin Co., 1907 Grand Ave., Kansas City, Mo. Organized, 1902.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$1,705,583	$231,051	$1,421,282	$398,709	$479,446	$189,974	$156,264	$111,200	$457,438	$236,539
1922	1,702,678	235,178	1,462,303	378,536	449,824	195,415	185,425	109,401	490,241	200,004
1921	1,703,233	232,287	1,469,146	379,105	444,974	22,538	193,812	86,959	303,309	17,218
1920	1,523,829	234,647	1,270,796	421,851	486,033	42,859	167,834	87,060	297,753	44,442
1919	1,341,672	220,920	1,112,531	402,646	455,162	37,790	90,357	81,179	209,326	40,056

ASSETS, DEC. 31, 1923.

Mortgage loans	$53,700
Bonds and stocks	1,094,452
Cash	509,742
Agents' balances	26,626
Interest	21,063
Total adm. assets	$1,705,583

LIABILITIES, DEC. 31, 1923.

Losses unpaid	$52,500
Unearned prems	231,051
Other liabilities	750
Total liabilities	284,301
Surplus	1,421,282
Total	$1,705,583

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $147,059,418, $457,224.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,282,848, losses paid, $915,606; dividends declared, cash, $1,401,417.

MORTGAGE LOANS: There are 8 loans aggregating $53,700 on farm lands valued at more than double the amount loaned thereon.

ADVISORY COMMITTEE: Leon Smith, John Gould, Stanley Maxwell and N. G. F. McLeod.

TERRITORY COVERED: The company is licensed in Ala., Ark., Cal., Ill., Ia., Ky., Md., Mich., Minn., Mo., Neb., N. Y., Ohio, Okla., Ore., Pa., Tenn., Tex., Va., Wash., and Wis.

MISCELLANEOUS: This is an inter-insurance organization which began business in February, 1902, and has made excellent progress. The Exchange is under the management of T. H. Mastin and Company, Attorneys, Kansas City, Mo., the title of the attorney-in-fact having been changed from the H. J. Straight Co., on April 1, 1921. T. H. Mastin & Co., are Attorneys for the Consolidated Underwriters of Kansas City, Mo. It writes fire insurance, including use and occupancy, and profits, on mercantile and manufacturing properties equipped with automatic sprinklers. The maximum policy issued is $600,000, no part of which is reinsured. Applicants for membership must be rated commercially at $100,000 or over and have high credit. The Exchange had 663 subscribers at the close of the year 1922. They have accumulated a substantial surplus and appear to be operating on a sound basis. Sprinklered risks only are written.

UNION AUTOMOBILE IND. ASSN., Bloomington, Ill.

Attorney, Union Ins. Exchange, Inc.; President, W. A. Patton; Secretary and Treasurer, L. F. Shepard. Organized, 1916.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$184,982	$5,307	$167,574	$113,441	$117,085	$39,513	.....	$23,189	$62,702	.....
1922	156,809	6,021	140,281	129,436	132,672	44,798	.....	5,177	49,975	.....
1921	132,579	.....	118,994	160,664	163,051	65,407	.....	7,256	72,663	$71,573
1920	109,158	.....	97,457	.....	134,263	26,809	.....	60,192	87,001	.....

ASSETS, DEC. 31, 1923.

Cash	$184,982
Total adm. assets	$184,982

LIABILITIES, DEC. 31, 1923.

Losses unpaid	$12,101
Unearned prems	5,307
Total liabilities	17,408
Surplus	167,574
Total	$184,982

TERRITORY COVERED: Operates in Ill., Ind., Ia., and Mo.

MISCELLANEOUS: This exchange was organized May 1, 1916, and started active business October 13, 1916, and writes fire, theft, collision, liability and property damage insurance on automobiles. It is authorized and supervised by the insurance Department of each state in which it operates.

UNION INDEMNITY EXCHANGE OF CALIFORNIA, Am. Nat. Bank Bldg. San Francisco, Cal.

Attorney-in-fact, J. L. Maritzen Organized, 1918.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$192,680	$100,169	$39,326	$263,016	$268,049	$96,945	.....	$129,144	$226,089	$65,444
1922	152,386	95,349	14,989	247,895	253,090	144,103	$3,700	120,447	268,250	.....
1921	167,138	115,985	6,198	365,568	378,443	214,777	.....	149,139	363,916	114,980
1920	169,772	108,560	9,067	289,655	307,266	98,677	.....	108,958	207,635	72,814
1919	71,124	22,064	18,394	83,489	100,907	14,266	$17,581	.....	56,741	.....

ASSETS, DEC. 31, 1923.

Bonds	$100,751
Cash	15,330
Agents' balances	74,942
Interest	1,622
Other assets	35
Total adm. assets	$192,680

LIABILITIES, DEC. 31, 1923.

Losses unpaid	$41,127
Unearned prems	100,169
Other liabilities	12,058
Total liabilities	153,354
Surplus	39,326
Total	$192,680

BONDS OWNED. (Book Value): U. S. Gov't bonds, $22,515; County and municipal bonds, $15,470; other bonds, $62,766; total, $100,751.

ADVISORY BOARD: C. M. Bradley, Edward Fitzgerald, S. M. Markowitz.

MISCELLANEOUS: This exchange was organized under the laws of the state of California and received its license to commence business during the latter part of October, 1918. Writes automobile insurance only, covering against fire, theft, collision, property damage and public liability.

UNITED LLOYDS OF AMERICA, Chicago, Ill.

General Managers, Preferred Underwriting Company, Inc.; President, J. W. Stephens; Secretary, Robt. T. Brewer. Organized, 1921

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$110,319	$14,478	$85,342	$34,821	$35,186	$9,696	.....	$16,406	$26,102	$17,470
1922	70,217	9,336	49,995	24,574	24,612	3,188	.....	9,540	12,728	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Collateral loans	$1,850	Losses unpaid	$10,352
Bonds and stocks	8,500	Unearned prems	14,478
Cash	1,500	Other liabilities	147
Agents' balances	16,129		
Interest	493	Total liabilities	24,977
Other assets	81,847	Surplus	85,342
Total adm. assets	$110,319	Total	$110,319

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $2,576,557, $26,642.

BONDS AND STOCKS OWNED. (Market Values): bonds, $7,500; stocks, $1,000; total, $8,500.

UNITED RETAIL MERCHANTS UNDERWRITING ASSN., Minneapolis, Minn.

Attorney-In-Fact, United Retail Merchants Underwriting Co. President, O. D. Hauschild; Secretary, J. A. O. Preus. Organized, 1919.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$59,437	$8,945	$45,032	$15,232	$20,972	$14,734	.....	$11,624	$26,358	$14,464
1922	64,726	10,317	53,461	30,863	39,149	17,783	$11,998	13,530	43,311	14,687
1921	68,986	14,660	51,474	42,387	50,285	18,268	.....	13,414	31,682	19,798
1920	67,502	16,160	50,342	47,037	59,355	16,761	14,946	32,940	64,647	1,424
1919	73,003	8,171	50,000	28,718	.....	4,045	.....	14,749	18,794	.....

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash	$59,143	Losses unpaid	$310
Agents' balances	294	Unearned prems	8,945
		Other liabilities	5,150
		Total liabilities	14,405
		Surplus	45,032
Total adm. assets	$59,437	Total	$59,437

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $12,052, $14,400; ocean marine, $63; tornado, $3,180.

MISCELLANEOUS: This association began business on March 1, 1919, with $25,000 of cash on hand and over $1,500,000 of risks in force. Its business will be limited to members of the United Retail Merchants of America. Licensed in Ill., Ia. and Minn.

UNITED STATES AUTOMOBILE INSURANCE EXCHANGE, Goodrich Bldg., Kansas City, Mo.

Attorney-in-fact, American Insurers, Inc.; President, Harold Hobart; Secretary, Paul G. O'Brien.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$225,065	$76,460	$118,410	$254,077	$255,410	$129,437	$25,276	$70,540	$225,253	$133,967
1922	194,266	102,690	81,019	261,289	*a*272,696	142,099	18,483	80,456	240,948	137,545
1921*	195,226	92,304	90,143	126,935	‡131,967	36,229	8,831	58,402	103,462	133,893
1920	133,255	77,626	41,558	236,962	349,417	116,981	.....	86,995	203,976	.....
1919	115,260	58,085	48,162	135,458	244,349	54,964	6,751	41,941	103,656	.....

* Statements as of May 31, 1922. ‡ Includes $4,820 guarantee fund. *a* Includes $10,263 guarantee fund.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U. S. Gov't bonds	$2,950	Losses unpaid	$19,702
Cash	153,122	Unearned prems	76,460
Agents' balances	68,993	Other liabilities	10,493
		Total liabilities	106,655
		Surplus	118,410
Total adm. assets	$225,065	Total	$225,065

BUSINESS SINCE ORGANIZATION: Premiums received, $1,276,803; losses paid, $581,052; dividends declared, cash, $87,925.

ADVISORY BOARD: R. C. Greenlease, W. H. Imes, W. J. Bruce, W. P. Winders, J. A. Deigman.

TERRITORY COVERED: Licensed in Ark., Colo., Ill., Ia., Kans., Minn., Mo., Neb., Okla. and Tex.

MISCELLANEOUS: This exchange began business March 1, 1917, and writes fire, theft, property damage, collision, liability (public and employers) and elevator liability. The maximum amount carried on a fire risk is $5,000, all over that amount being reinsured.

UNITED STATES UNDERWRITERS, Jacksonville, Ill.

President, R. Y. Rowe; Secretary, O. H. Wilder. Organized, 1921.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'hy'rs	Expenses	Total Expenditures	Losses Incurred
1923	$62,427	$10,860	$45,178	$187,914	$189,003	$51,031	.....	$118,434	$169,465	$46,655
1922	43,403	6,528	26,855	122,585	127,169	41,928	.....	74,883	116,811	41,928
1921	39,930	†11,961	27,429	38,665	63,987	5,539	.....	26,903	32,442	.....

† Total liabilities.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and stocks...	$22,440	Losses unpaid.....	$6,389
Cash.....	11,341	Unearned prems....	10,860
Agents' balances....	28,378		
Interest.....	18	Total liabilities...	17,249
Other assets.....	250	Surplus.....	45,178
Total adm. assets.	$62,427	Total.....	$62,427

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $1,960; State, County and municipal bonds, $6,480; stocks, $14,000; total, $22,440.

MISCELLANEOUS: This association writes automobile insurance only and is licensed in Ill. only.

UNIVERSAL LLOYDS, Dallas, Tex.

Managing Attorneys, J. E. Jarrett and R. A. Belknap. Organized, 1922.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$701,684	$26,501	$668,383	$84,649	$85,466	$33,491	$1,937	$32,672	$68,100	$31,545
1922	155,113	19,590	‡$123,570	37,440	.....	1,756	.....	1,971	3,727	.....

‡Includes paid portion of subscription.

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Collateral loans.....	$21,500	Losses unpaid.....	$1,930
Bonds and stocks...	131,100	Unearned prems....	26,501
Cash.....	27,802	Other liabilities....	4,870
Agents' balances....	21,740		
Accts. received from reins. companies..	42	Total liabilities...	33,301
Other assets.....	499,500	Surplus.....	668,383
Total adm. assets.	$701,684	Total.....	$701,684

Underwriting profit, $7,981.

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $16,713, $10,478; motor vehicle, $64,992, $23,014; tornado, $554; all other, $2,390.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $1,953,682, $17,919; motor vehicle, $62,966; tornado, $254; plate glass, $930.

BUSINESS SINCE ORGANIZATION: Premiums received, $89,174; losses paid, $31,556.

BONDS AND STOCKS OWNED (Market Values): U. S. Gov't bonds, $11,750; other bonds, $3,750; stocks, $116,600; total, $131,100.

UNDERWRITERS

	Liability Assumed
At San Antonio:—	
J. E. Jarratt	$25,000
F. L. Hillyer	25,000
R. M. Worley	10,000
Dr. G. E. Gwinn	20,000
Dr. T. G. Duckworth	5,000
Dr. B. F. Stout	4,000
Dr. C. E. Stephens	20,000
Dr. E. V. Depew	20,000
James Kapp	25,000
H. E. Lockhart	10,000
A. J. Walser	10,000
Harry H. Rogers	25,000
Dr. Theo. Y. Hull	10,000
Clifton George	25,000
J. B. Lewright	10,000
W. W. Collier	2,000
F. A. Winerich	1,000
Dick Prassel	2,000
Isaac Bledsoe	35,000
At Dallas:—	
Wm. G. Breg	5,000
D. M. Faulkner	10,000
Sam R. Weems	10,000
E. C. Tenison	6,000
E. Rosenbaum	1,000
Hugo W. Schoellkopf	10,000
At Galveston:—	
R. C. Stone	10,000
J. A. Crocker	10,000
Dr. F. W. Aves	4,000
Edwin Goudge	5,000
W. D. Haden	25,000
E. A. Toebelman	5,000
Chas. H. Munnis	8,000
Thos. H. Phillips	10,000
G. E. Warriner	10,000
Dr. W. J. Jinkins	4,000
C. A. Keenan	2,000
At Austin:—	
Dr. R. E. Vinson	20,000
At Houston:—	
Dr. J. Allen Kyle	1,000
C. L. Kerr	25,000
Mrs. Carrie D. Kerr	10,000
A. M. Bowman	2,000
D. Edward Greer	20,000
C. A. Barbour	25,000
O. H. Carlisle	10,000
W. L. Thomas	8,000
At Beaumont:—	
W. E. Orgain	10,000
At Chicago:—	
O. B. McGlasson	5,000
At Texarkana, Ark.:—	
P. J. Ahern	20,000
H. H. Williams	5,000
At Oklahoma City, Okla.:—	
J. B. Burwell	20,000
N. B. Burwell	10,000
At Clinton, Okla:—	
E. A. Humphrey	8,000
At Enid:—	
F. J. Gentry	10,000
At St. Louis, Mo.:—	
Alf. T. E. Haynes	10,000
Geo. B. Wearen	10,000

MISCELLANEOUS: This association was granted its license by the Department of Insurance and Banking of the State of Texas in 1922 to transact all forms of insurance except that of life. At present the company is writing fire, automobile, tornado, plate glass insurance and surety bonds. Licensed in Okla. and Tex.

UNIVERSAL LLOYDS, San Antonio, Tex.

Attorneys-in-fact, R. A. Belknap and J. E. Jarratt. Organized, 1921.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1923	$202,184	$26,501	$168,884	$84,649	$85,466	$37,182	.....	$30,918	$68,100	$31,718
1922	155,113	12,473	130,686	37,440	159,790	2,103	.....	1,624	3,727	3,717

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Collateral loans.....	$21,500	Losses unpaid.....	$1,930
Bonds and stocks...	131,100	Unearned prems....	26,501
Cash.....	27,802	Other liabilities.....	5,870
Agents' balances....	22,235		
Other assets.....	—1,452	Total liabilities...	34,300
		Surplus.....	168,884
Total ad. assets...	$202,184	Total.....	$202,184

BONDS AND STOCKS OWNED. (Market Values): U. S. Gov't bonds, $11,750; other bonds, $3,850; stocks, $115,500; total $131,100.

TERRITORY COVERED: Texas only.

MISCELLANEOUS: Underwriting fund subscribed and represented by demand notes to amount of $547,000.00. There has been paid in cash, or covered by deposit of securities, on each and every note, 25% of amounts subscribed and notes executed for amounts of subscriptions. Securities deposited are carried at book value 25% of amount of subscriptions against which same are deposited. This book value, $122,350 is represented by securities, the market value of which, on Dec. 31, 1922, was $189,090.

UNIVERSAL UNDERWRITERS, Kansas City, Mo.

Attorney-in-fact, Dorsey Lynn Underwriting Company.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$159,187	$68,981	$89,606	$195,840	$197,129	$33,096	$34,500	$62,805	$130,401	$29,279

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Cash.....	$133,884	Losses unpaid.....	$600
Agents' balances....	25,303	Unearned prems....	68,981
		Total liabilities...	69,581
		Surplus.....	89,606
Total adm. assets.	$159,187	Total.....	$159,187

WARNER INTER-INSURANCE BUREAU, Chicago, Ill.

Attorney-in-Fact, Lansing B. Warner, Inc. Organized, 1907.

Year	Assets	Unearned Premiums	Surplus as to P'y'hrs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$2,294,022	$597,246	$1,576,568	$1,651,042	$1,720,787	$398,085	$662,803	$392,017	$1,452,905	$478,872
1922	1,853,734	519,969	1,268,487	1,364,743	1,867,346	586,854	536,682	705,951	1,829,487	560,208
1921	1,829,534	537,240	959,496	1,379,054	1,434 795	588,380	612,337	335,639	1,536,356	628,622
1920	2,065,596	606,768	787,846	1,575,637	1,635,918	560,528	386,111	363,236	1,309,875	745,236
1919	1,767,100	457,728	857,931	1,177,892	1,216,215	94,083	568,180	280,262	942,525	188,697

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
Bonds and U. S. ctfs. of Indebt.....	$1,234,385	Losses unpaid.....	$106,089
Cash.....	919,654	Unearned prems....	597,246
Agents' balances....	125,694	Other liabilities.....	14,119
Interest.....	14,289	Total liabilities...	717,454
		Surplus.....	1,576,568
Total adm. assets.	$2,294,022	Total.....	$2,294,022

PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $134,-162,652, $1,550,227.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,157,061; losses paid, $4,147,090; dividends declared, cash, $3,828,008.

TERRITORY COVERED: Licensed in Alas., Ark., Cal., Colo., Fla., Ida., Ill., Ind., Ia., Kan., Ky., Me., Mich., Minn., Miss., Mo. Mont., Neb., N. C., Ohio, Okla., Ore., Pa., S. C., Tenn., Tex., Utah, Va., Wash. and Wis.

MISCELLANEOUS: This bureau is composed of two divisions. "Canners Exchange, Subscribers' and Wholesale Grocery Subscribers." Writes fire and lightning insurance.

WASHINGTON HARDWARE & IMPLEMENT UNDERWRITERS, Spokane, Wash.

Attorney, E. E. Lucas. Organized, 1917.

YEAR	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$101,645	$35,614	$60,860	$65,662	$71,082	$19,578	$54,030	$23,205	$96,813	.....
1922	111,839	33,373	70,597	59,942	93,593	13,691	50,125	21,378	85.194	.....
1921	132,274	33,086	92 241	62 212	93,994	25.987	44,436	22,845	93,268	$25,629
1920	129,927	27,414	100,304	50,590	54,853	5,854	31,689	17,606	55,149	.....
1919	103,902	18,521	83,149	34,236	56,689	5,523	21,111	12,293	38,927	.....

MANAGING COMMITTEE: N. F. Raymer, A. L. Callow, W. P. Lucas, R. S. Erb, H. A. Steinke, C. L. Butterfield, J. G. Nehrbas, A. Z. Wells, A. L. Jameson. (1923 report).

TERRITORY COVERED: Ida., Ore. and Wash.

MISCELLANEOUS: This exchange succeeded to the business of the Washington Harware & Implement Dealers Mutual Fire Insurance Association.

WESTERN AUTOMOBILE UNDERWRITERS, San Francisco, Cal.

Attorneys and Managers, J. H. Brown & Co.

HISTORICAL DATA

This is an inter-insurance association, organized in 1911 with J. H. Brown & Co. as attorneys and managers. It writes insurance on automobiles, covering fire, theft, and collision. The manager's remuneration is 25% of the amount deposited by members as an annual premium deposit. Fifty per cent of the annual savings effected for members is to be set aside as a reserve fund. The affairs of the association are in the hands of an advisory committee selected annually by members.

WESTERN RECIPROCAL UNDERWRITERS, Kansas City, Mo.

Manager, Campbell-Harvey Underwriting Co. Organized, 1907.

YEAR	Cash Assets	Unearned Premiums	Surplus as to P'yh'rs	Cash Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$444,898	$215,367	$202,456	$573,543	$589,581	$272,291	$143,625	$192,128	$608,044	.....
1922	467,938	215,631	215,298	222,750	226,888	67,451	50,444	72,193	190,088	.....
1921	183,358	101,471	60,135	257,400	287,661	102,701	51,897	97,623	252,221	$102,70 1
1920	147,493	104,918	15,971	317,574	348,290	193,905	.....	167,491	361,396	198,321
1919	186,137	124,070	29,094	354,486	358,366	133,787	58,910	123.959	316,656	143,712

ASSETS, DEC. 31, 1923.		LIABILITIES, DEC. 31, 1923.	
Mortgage loans.....	$128,849	Losses unpaid.....	$23,992
Bonds and stocks...	31,693	Unearned prems....	215,367
Cash.....	245,581	Other liabilities.....	3,084
Agent's balances....	31,756		
Interest.....	2,020	Total liabilities...	242,443
Other assets.....	5,000	Surplus.....	202,456
Total adm. assets.	$444,899	Total.....	$444,899

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $144,609,606, $611,597.

BUSINESS SINCE ORGANIZATION: dividends declared, cash, $522,143.

TERRITORY COVERED: Licensed in Ala., Ark., Cal., Colo., Fla., Ida., Ill., Ind., Ia., Kan., Ky., Mich., Minn., Miss., Mo., Neb., N. C., Okla., Ore., Pa., S. C., Tenn., Tex., Utah, Wash. and Va.

MISCELLANEOUS: This inter-insurance association was organized in 1907 by J. M. Campbell. In 1915 the head office of the company was removed from Oklahoma City to Kansas City, Mo. In May, 1917, J. M. Campbell retired from active management and the Campbell-Harvey Underwriting Co. with F. C. Harvey as president is now attorney-in-fact and manager. In 1921 Utilities Fire Exchange of St. Louis merged with this company. Transacts fire insurance only.

WHOLESALE GROCERY SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU, Chicago, Ill.

Attorney-in-Fact, Lansing B. Warner, Inc. Organized 1913.

YEAR	Cash Assets	Unearned Deposits	Surplus as to P'yh'rs	Net Deposits	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1923	$599,973	$199,125	$384,140	$511,714	$531,587	$183,661	$169,550	$119,132	$472,343	$176,727
1922	526,886	187,457	287.199	478,224	774,255	310,531	77,641	424,570	812,742	305,533
1921	565,029	220,843	246.658	551.818	570,412	341,401	123,706	134,818	598,925	380,836
1920	843,900	236,630	307.606	587,276	614,145	207,031	151,782	133,590	492,403	295,031
1919	643,390	176,626	273,964	439,067	454,735	51,199	140,046	100,561	191,806	102,073

Assets, Dec. 31, 1923.		Liabilities, Dec. 31, 1923.	
U.S. Ctfs. of Indebt.	$274,385	Losses unpaid.....	$11,829
Cash.....	267,479	Unearned prems....	199,125
Agents' balances....	55,233	Other liabilities....	4,879
Interest.....	2,876		
		Total liabilities...	215,833
		Surplus.....	384,140
Total adm. assets.	$599,973	Total.....	$599,973

CLASSIFICATION OF NET PREMIUMS WRITTEN AND NET LOSSES PAID IN 1923: Fire, $511,714, $183,661.

RISKS AND PREMIUMS IN FORCE, DECEMBER 31, 1923: Fire, $46,136,985, $514,724.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,054,388; losses paid, $1,400,936; savings declared, cash, $715,998.

ADVISORY COMMITTEE: E. G. Koonz, Frank Lanier, A. D. Thomas, J. W. Herscher, Tom Hale, Lansing B. Warner.

TERRITORY COVERED: Licensed in Ala., Ark., Cal., Colo., Fla., Ida., Ill., Ind., Ia., Kans., Ky., Me., Md., Mich., Minn., Miss., Mo., Neb., N. C., Ohio, Okla., Ore., Pa., S. C., Tenn., Tex., Utah, Va., Wash. and Wis.

MISCELLANEOUS: This is an inter-insurance plan. Commenced issuing policies in 1913, and it is making steady and satisfactory progress and has at present about 1700 risks in force with a net maximum line of $100,000 subject to any one fire. This bureau is a division of the Warner Inter-Insurance Bureau, which see.

LLOYDS AND INTER-INSURANCE ASSOCIATIONS SUPPOSED TO HAVE CEASED BUSINESS.

Below will be found a list of Lloyds and inter-insurance associations which are supposed to have ceased business altogether or to be quiescent:

American Fire Insurance Assn., Dallas, Tex.
American Fire Undrs., Gary, Ind.
American Fire Underwriters, St. Louis, Mo.
American Live Stock Ins. Assn., Fort Worth, Texas.
American Wholesale Reciprocal Inter-Insurers, San Antonio, Tex.
Amusement Indemnity Exchange, St. Louis.
Atlas Fire Underwriters, Chicago, Ill.
Automobile Indem. Exch., Beaumont, Tex.
Auto, Sprinkler Inter-Ins. Exch., Baltimore.
Brooklyn Fire Underwriters, Brooklyn.
Central Cas. Unders., Chicago, Ill.
Citizens Co-op. Underwriters, Chicago.
Commercial Fire Und., Chicago, Ill.
Commercial Underwriters, Chicago, Ill.
Commercial Underwriters, San Antonio.
Commonwealth Underwriters, San Antonio.
Distillers and Warehousemens Recp., Waco.
El Paso Underwriters, El Paso, Tex.
Employers Indemnity Exch., Houston, Tex.
Em. Recip. Inter-Ins., San Antonio, Tex.
Equit. Fire Underwriters, Chicago, Ill.
Farmers Underwriters Reciprocal Indemnity Exchange, Fort Worth, Tex.
Farmers Mut. Fire Ins. Assn., Marlin, Tex.
Farmers & Merchants Auto Ins. Exch., Chicago, Ill.
Fidelity Underwriters, Chicago, Ill.
Fire Association of Illinois, Chicago, Ill.
Firemens Fire Underwriters, Chicago, Ill.
German American Fire Undrs., Chicago.
General Fire Undrs., San Antonio, Tex.
Guaranty Fire Ins. Assn., Dallas, Tex.
Hard. and Imp. Dealers Mut. Exch., Dallas.
Hartford Underwriters, Dallas, Tex.
Home Inter-Ins. Exch., Kansas City, Mo.
Homestead Ins. Assn., Dallas, Tex.
Illinois Auto Ins. Assn., Chicago, Ill.
Illinois Underwriters Mut. Assn., Chicago.
Indiana Fire Unders., New Albany, Ind.
Industrial Fire Ins.-Exch., Chicago, Ill.
Industrial Underwriters, Chicago, Ill.
Inter-Insurance Company, Galveston, Tex.
International Underwriters, El Paso, Tex.
Interstate Underwriters, Dallas, Tex.
Laundrymens Assurance Exch., Chicago.
Lumbermens Indem. Exch., Beaumont, Tex.
Lumbermens Inter-Ins. Assn., Kansas City.
Mfrs. Indem. Exch., Dallas, Tex.
Manufacturers Ins. Ex., New Albany, Ind.
Mercantile Fire & Marine Unders., Chicago.
Merchants Exchange, Chicago, Ill.
Merchants Fire & Marine Undrs., Chicago.
Merchants Inter-Ins. Exch. Baltimore.
Merchants Und. Alliance, San Antonio, Tex.
Merchants & Bankers Fire Unders., San Antonio, Tex.
Merchants & Farmers Unders., El Paso.
Merchants & Manufacturers Inter-Ins. Alliance, Chicago, Ill.
Merchants & Manufacturers Inter-Ins. Exch., Cincinnati, O.
Mill Owners Underwriters, El Paso, Tex.
Millers & Merchants Fire Ins. Exch. San Antonio, Tex.
Model Insurance Association, Paris, Tex.
Motor Car Unders. of New Jersey.
Nat. Auto Ins. Assn., Waco, Tex.
Nat. Fire Underwriters, Chicago, Ill.
National Retail Dry Goods Exch., Chicago, Ill.
New Jersey Indem. Exch., Newark, N. J.
New York State Fire Ins. Assn., Dallas, Tex.
North East Fire Unders., Gilmer, Tex.
Northern Fire Association, Chicago, Ill.
Northern Fire Underwriters, Chicago, Ill.
Northwestern Underwriters, Chicago, Ill.
Paint Trade Fire Ins., Exch., Seattle, Wash.
Pass City Underwriters, El Paso, Tex.
Peoples Co-op. Underwriters, Chicago, Ill.
Physicians Indem. Exch., Sherman, Tex.
Preferred Recip. Ins., Chicago, Ill.
Printers and Pub. Exch., Houston, Tex.
Printers and Publishers Ins., Assn., Waco.
Profit Sharing Company, El Paso, Tex.
Queen City Fire Underwriters, Chicago, Ill.
Reciprocal Unders., Lawrenceburg, Ind.
Retail Merchants Assn., Newport, Ky.
Sam Houston Inter, Ins., Exch., Houston.
Security Fire Underwriters, Chicago, Ill.
Security Unders., Lawrenceburg, Ind.
Southern Indem. Exch., Lufkin, Tex.
Standard Fire Ins. Exchange, Tyler, Tex.
Standard Ins. Exch., San Antonio, Tex.
Southwestern Fire Underwriters, Kansas City, Mo.
Southwestern Unders., San Antonio, Tex.
Texas Fire Ins., Association, Tyler, Tex.
Texas Indem. Exch., Fort Worth, Tex.
United Assurance Association, Dallas, Tex.
United Ins. Unders., Chicago, Ill.
Universal Unders., Chicago.
Western Exch., Underwriters, El Paso, Tex.
Western Union Fire Unders., Chicago, Ill.
Wholesale Grocers Exchange, St. Louis, Mo.

UNLICENSED FOREIGN FIRE AND MARINE INSURANCE COMPANIES

In the following pages will be found information relating to foreign fire and marine insurance companies which are known or reported to be writing insurance upon American risks, either directly, through brokers, or by reinsurance arrangements with admitted companies, although we believe that none of them is licensed to transact fire or marine insurance in any of the United States. Few of these companies have any funds in this country, aside from premium balances, none of them, we believe, having a deposit with a State insurance department. The statements presented in this division are, therefore, abstracted from the companies' home office reports, which embrace their transactions in all countries. Care should be taken, when purchasing surplus insurance from foreign unadmitted companies, to deal only with those whose American correspondents are reputable and reliable, and who may be depended upon to safeguard, as far as possible the interests of American policyholders. As it is necessary, in case of the non-payment of a loss by such a company, to sue the company at its home office (unless it voluntarily submits to the jurisdiction of American courts), it is obvious that, even if such a suit is successful it is likely to prove a long, wearisome and expensive proceeding. In the case of a policy guaranteed by several companies, a separate suit would have to be entered at the home office of each company. Under these circumstances, it is well to insist upon having some prior knowledge not only as to the company's responsibility at home, but also of the ability and willingness of its American correspondent to meet current losses without undue delay or litigation, before accepting the policy of such a company.

Although Lloyds, London, Eng., is listed herein as unlicensed, a few of the numerous groups of underwriters at Lloyds are licensed in Illinois.

BRITISH OAK INSURANCE CO., London, Eng.

This company was organized in 1908, and writes some surplus line business in the United States. Its subscribed capital is £1,000,000, paid up, £250,000, and its assets at the end of 1923 were £576,115. Its fire premiums in 1923 were £78,555 and its losses £39,557.

CENTRAL INSURANCE COMPANY, Ltd., London, Eng.

This company is reported to write surplus lines in this country. The company is owned by the Liverpool & London & Globe.

CHINA FIRE INSURANCE COMPANY, Ltd., Hongkong.

This company, which was established in 1870, is not regularly licensed in the United States, but is understood to write excess lines.

The company is in excellent repute, and is owned by British interests closely identified with the Union Insurance Society of Canton, Ltd., a very strong company.

As of December 31, 1921, its balance sheet showed as follows, in Chinese dollars, which are nominally worth about 49 cents in American money: Assets, $6,618,042; paid-up capital, $200,000 (subscribed, $2,000,000); reserve fund, $1,000,000; reinsurance fund, $1,585,343; extra reserve fund (£100,000 and $100,000), $874,194; working account, 1920, balance, $617,272; 1921, balance. $1,234,790.

CORNHILL INSURANCE COMPANY, Ltd., London, Eng.

Assets December 31, 1923; £482,973; paid up capital, £106,250; profit and loss account balance, £13,301. Fire premiums in 1923, £45,378; losses, £33,501.

MISCELLANEOUS: This company commenced business in 1905. It has an authorized capital of £250,000, of which £212,500 is subscribed and £106,250 paid up.

ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY
London, Eng.

This company was organized in 1902, and was incorporated by Act of Parliament in 1906. It is understood to write surplus line business in the United States. The company is controlled by the Atlas of London.

THE EXCESS INSURANCE COMPANY, Ltd., London, Eng.

MISCELLANEOUS: This company was established in 1894. It writes fire, automobile, accident and marine insurance, and its operations have been profitable.

On December 31, 1922, this company reported a capital of £500,000, with funds amounting to £666,392. Its premium income in 1922 was £574,244. It is understood to write excess lines in the United States and Canada.

EUROPEAN REASSURANCE COMPANY, Paris, France

This company is understood to be accepting reinsurances on American risks.

ASSETS, June 30, 1923: 31,035,765 Fr.; capital 4,000,000 Fr

GRESHAM FIRE AND ACCIDENT INSURANCE SOCIETY, Ltd.
London, Eng.

REMARKS: This company was established in 1910. The company reports a paid up capital of £200,000 and at the end of 1923 its assets were £424,961. It is understood to be transacting a surplus line business in the United States.

LEGAL INSURANCE COMPANY, Ltd., London, Eng.

REMARKS: The Legal is understood to transact a surplus line business in this country. Its assets December 31, 1923, were £513,804. The Legal is now allied with the Royal. All policies issued by this company are consequently secured by the Royal Ins. Co., Liverpool.

PROVINCIAL INSURANCE COMPANY, Ltd., London, Eng.

ASSETS, DECEMBER 31, 1923: £493,738, paid up capital, £140,000; profit and loss balance, £14,329.

REMARKS: This company is licensed in Canada and is understood to be transacting a surplus line business in the United States.

REASSURANCE COMPANY OF PARIS, Paris, France

The company accepts reinsurance on American risks.

ASSETS, JUNE 30, 1923: 5,537,768 Fr.; capital, 1,000,000 Fr

LLOYD'S, London, Eng.

Organized, 1726. Incorporated by Act of Parliament 1871.

Lloyd's is an association of underwriters in the City of London. Its name is derived from a Coffee House kept by Edward Lloyd in Tower St. in the 17th century, where underwriters met to transact business. In 1692 Lloyd's Coffee House was removed from Tower St. to Lombard St.; and in 1774 Lloyd's left the Coffee House in Lombard St. for premises in the Royal Exchange where it has since remained. The war, which lasted from 1775 with but short pauses till 1815, tending to attract marine insurance to Great Britain from all parts of the world, and raised Lloyd's to the high position it has since held.

In 1810, parliament appointed a committee to inquire into the affairs of the institution. From this inquiry Lloyd's emerged with credit, and has continued to assist in the promotion of every measure which might aid in the preservation of life at sea, the prevention of fraud in connection with marine insurance, and the rapid collection and distribution of maritime intelligence.

In 1871, Lloyd's was incorporated by act of parliament, but does not, as a corporation, undertake insurance business. This is conducted solely by its members on their own account; and so long as they conform to the rules of the society, they are free to follow their individual views. Lloyd's is, in fact, a great market for insurance. Candidates for election as members are required to satisfy the committee as to their means, and in all cases to deposit in the names of trustees a sum not less than £5,000, as additional security for liabilities incurred on account of marine and transport risks. The aggregate amount thus placed at the disposal of the committee of Lloyd's is very large, but in no way represents the total capital possessed by the Underwriting Members of Lloyd's. In addition every Underwriter, transacting Non-Marine business at Lloyd's has complied with the Assurance Companies Act, 1909, the requirements of which are as follows:

(*a*) All premiums received by or on behalf of the underwriter in respect of fire and accident insurance or re-insurance business carried on by him, either alone or in conjunction with any other insurance business for which special requirements are not laid down in this schedule, shall without any apportionment be placed in a trust fund in accordance with the provisions of a trust deed approved by the Board of Trade;

(*b*) He shall also furnish security to the satisfaction of the Board of Trade (or, if the Board so direct, to the satisfaction of the committee of the association), which shall be available solely to meet claims under policies issued by him in connection with fire and accident business and any other non-marine business carried on by him for which special requirements are not laid down in this schedule.

The security may be furnished in the form of either a deposit or a guarantee, or partly in the one form and partly in the other.

The amount of the security to be furnished shall never be less than the aggregate of the premiums received or receivable by the underwriter in the last preceding year in connection with such fire and accident and other non-marine business:

(*c*) The accounts of every underwriter shall be audited annually by an accountant approved by the committee of the association, who shall furnish a certificate to the committee of the association and to the Board of Trade in a form prescribed by the Board of Trade.

The business of Lloyd's as a corporation, and of the committee as its executive, is to conduct the affairs of Lloyd's in its corporate capacity, and to guard, as trustees, the corporate funds and property.

English legislation requires all underwriters as well as insurance companies transacting such business to provide security for various classes of insurance, such as life, fire, accident, employer's liability and bond investment.

The Assurance Companies Act, 1909, relates to these classes of insurance, and although the Act did not begin to operate until July 1, 1910, the majority of Underwriters at Lloyd's had already complied with its requirements before that date, and for years past have provided such security as is now legally necessary in connection with the class of business they transact.

The Employers' Liability Insurance Companies Act, 1907, which came into operation on January 1, 1908, provided that every underwriter shall deposit and keep deposited, in such manner as the Board of Trade may direct, a sum of £2,000, and that he shall furnish accounts annually to the Board of Trade exactly in the same manner as the companies transacting similar business. This deposit has been provided by all members of Lloyd's who engage in this class of insurance business. When the premium income exceeds the amount of the deposit, additional security is provided by Lloyd's Underwriters for the amount of such excess. The Employers' Liability Insurance Companies, Act, 1907 was incorporated in the Assurance Companies Act, 1909.

By these Acts Lloyd's is recognized by the Board of Trade as a regular market for fire and other non-marine insurance business, and the fact of such recognition is regarded as a guarantee of the soundness of the business transacted at Lloyd's.

Various groups of Lloyd's underwriters accept fire insurance risks in the United States through different brokerage houses in the United States. Claims under such policies are usually settled without difficulty, although if suit should become necessary, each underwriter might have to be sued in the English courts, but the practice is for all to agree to abide by the decision of the suit against a single underwriter. Policies written by Lloyd's underwriters upon American risks generally contain warranty that some specified company carries a given line on the same risk at the same rate and in the same form. Property owners in the United States who accept Lloyd's policies should therefore be careful to see that all warranties in such policies are properly observed.

The form of fire policy used by Lloyd's underwriters is as follows:

LLOYD'S FIRE POLICY

BE IT KNOWN THAT

paid Premium or Consideration to Us, who have hereunto subscribed our Names to Insure from Loss or Damage by Fire and /or Lightning.

From the day of
To the day of

NOW KNOW YE, that we the insurers do hereby bind ourselves, each for his own Part, and not One for Another, our Heirs, Executors, Administrators and Assigns, to pay or make good to the said Assured, their Heirs, Executors, Administrators and Assigns, all such Damage and Loss by Fire and /or Lightning, within seven days after such loss is proved; and that in proportion to the several sums by each of us subscribed against our respective Names, not exceeding the respective Sums aforesaid; as may happen to the subject matter of this insurance, or any part thereof, during the continuance of this policy.

No claim to attach to this Policy for Loss or Damage resulting from War, Insurrection, Riots, Civil Commotion or Military or Unsurped Power.

This Policy does not cover fire or other damage occasioned by explosion, except by Explosion of Boilers used for domestic purposes or of Illuminating Gas.

If the assured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall become void, and all claim thereunder shall be forfeited.

IN WITNESS whereof We, Underwriting Members of Lloyd's have subscribed our Names and Sums of Money by us Insured.

Dated in London, the day of
One Thousand Nine Hundred and day of

Conflagration losses: Baltimore, 1904, $147,500; San Francisco, 1906, estimated, $3,000,000 (all underwriters).

As bogus Lloyd's, London, policies have been offered in this country, care should be taken to deal only with reliable houses when procuring such insurance.

The State Insurance Department of Illinois requires various groups of underwriters licensed in that State to file, as a part of their annual statements, data concerning their entire business in the United States, together with a certificate from the proper official of the Board of Trade in London, England, to the effect that each group has complied with the laws of the United Kingdom governing such Lloyd's associations.

Brokers accepting surplus line risks in the U. S. through Lloyd's of London: Starkweather & Shepley, Inc., Providence, R. I., New York and Chicago; R. W. Hosmer & Co., Chicago, Ill.; Weed & Kennedy, N. Y. (outside N. Y. State), Marsh & McLennan, Chicago, Ill.; A. F. Shaw & Co., Chicago, Ill., F. R. Thompson, Chicago, Ill.; Fred S. James & Co., New York and Chicago, Ill.; O. Rey Rule, Los Angeles, Cal.; Hubert V. Burrows, Chicago, Ill.; W. B. Brandt & Co., Inc., San Francisco (formerly Kahn, Feder & Brandt); Lumber Insurers, General Agency, New York; Squire Co. of Illinois, Chicago; Herrick, Auerbach & Vastine, Chicago; A. M. Bender, San Francisco; Paul M. Nippert Co., San Francisco; Barton & Ellis, Boston; Insurance Agency Co., St. Louis.

Lloyd's is also an immense organization for the collection and distribution of marine intelligence, which is published daily in "Lloyd's List." This paper, originally established in 1696 as "Lloyd's News," dates from 1726, and is the oldest newspaper in Europe, with the exception of the "London Gazette." The intelligence department has developed continually under the influence of steam and electricity, and this process keeps pace with the opening of new ports and the increased means of communication. The information is supplied by Lloyd's agents on every coast in the world, who, in written lists, or by telegram, report the arrival and departure of, and casualties to, vessels within their districts. In this connection the value of Lloyd's Signal Stations is very great, not only to underwriters, but also to merchants and shipowners, as it is frequently an advantage that a vessel should be intercepted off the coast and ordered to its port of destination. Shipowners in this way often have the earliest intimation of the arrival of their ships. Vessels arriving off outlying signal stations often bring important intelligence as to derelicts and wrecks passed on their voyages, as well as information of vessels in distress requiring assistance, and overdue vessels arriving on long voyages are reported at these stations.

LLOYD'S, London, Eng.—*Continued.*

MEMBERS OF VARIOUS GROUPS OF NON-MARINE UNDERWRITERS AT LLOYDS

The undermentioned agents have deposited with the Committee of Lloyd's Guarantees and or other security in respect of any claims which may arise on Policies other than Marine and Transport, Life Assurance, Employers Liability Insurance and Bond investment underwritten by their respective Groups, as specified below, between January 1 and December 31, 1923.

E. E. Adams
E. E. Adams
Henry Bacon
A. Pownall
S. E. Shippard
A. M. Holman
C. K. Murchison
G. McKechnie
E. G. M. Adams
G. Goode-Adams

E. E. Adams
Ernest E. Adams
Asheton Pownall

C. P. Attenborough and F. T. Stowe
C. P. Attenborough
F. T. Stowe
A. B. Bathurst
J. P. Head
E. M. H. Raynsford
E. G. Attenborough
A. E. Birmingham
T. E. Jopling
A. W. H. Binford
A. Mitchelson
R. S. Dutton
H. W. Marshall
*J. Woolf

D. S. Aubrey (See Haines, Coote & Co.)
S. J. Aubrey (Non-Marine).
S. J. Aubrey
R. D. Denman
P. W. Richardson
H. B. Cresswell
F. V. Enthoven
K. G. R. Vaizey
W. S. Coles
W. H. Cumming
J. A. Reeves
R. C. J. Beaton
Roland Todd
A. E. Price
E. S. Holman
J. S. Wallace
C. E. Alexander
J. G. Vaizey
J. S. Allen, Jr.
Henry G. Beck
J. P. Ellis
W J. M. Burton
J. O. Sillem
F. C. Wright
G. B. C. Howard
W. W. Burton
S. A. Spratt
H. Holman
F. H. Rover
R. L. Tinsley
E. F. Charlesworth
E. F. Walsham
Chas. J. Johnson
H. G. Howe
A. H. D. Ring
P. H. H. Eastwood
J. McLaren
A. M. Holman
†Norman Secretan
§Walter Bazell

S. J. Aubrey (Non-Marine).
J. E. Gunning
G. E. Monkland
E. G. M. Adams
S. E. Hudson
F. Des Voeux
R. G. Murray
W. B. Stewart
O. E. Barnett
†Leven & Melville
Arthur C. Davis
David Tweedle, Jr.
G. Cheetham
A. Knyvett Lee

S. J. Aubrey
R. F. A. Riesco
S. S. Aubrey

S. Baddeley
S. Baddeley
Clifford L. Platt
C. G. Fulton
Peter M. Lang
John J. Lang
Arthur Caird
William C. Wright
T. Glyn Platt
*Alex. P. Anderson
*Chas. J. Anderson
§Robert Finlay
§James Fulton, Jr.

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F. Barrett
J. Ainscow
A. E. Lawrence
C. E. Walshan
E. F. Walshan
W. B. Marshall
F. E. Bray
W. R. Pickup
*J. H. Kippax
§R. C. Bray
G. Ball
G. C. Newby
W. H. Haywood
J. F. E. Crowder
G. McLean Buckley
H. A. Law
G. P. L. Pemberton

A. B. Stewart
Hugh Tyser
Bledisloe
P. K. F. Foot
F. H. Bonham-Carter
Denys Franks
R. E. Morrison
C. S. Cockell
E. J. Dearsley
J. P. I. M. Corry
R. G. W. Paxton
J. C. G. Kirkpatrick
C. E. C. Rabagliati
Henry Tozer
Chas. J. Johnson
R. S. Robertson

A. B. Stewart
A. B. Stewart
H. G. Beck
M. M. Beeman
R. J. K. Chattey
E. N. De Geijer
J. A. Macdonald
F. W. Marrian
R. Graham Murray
T. H. B. Oriel
G. C. Scarman
R. D. Walrond
J. R. Rooper
F. M. M. Carlisle

A. B. Stewart
Hugh Tyser
Bledisloe
P. K. F. Foot
F. H. Bonham-Carter
R. E. Morrison
A. B. Stewart
E. J. Dearsley
J. P. I. Corry
J. C. G. Kirkpatrick
R. J. K. Chattey
E. N. DeGeijer
F. M. M. Carlisle

Stewart & Hughman, Ltd. (See A. B. Stewart)

F. T. Stowe
F. T. Stowe
C. P. Attenborough
E. G. Attenborough
A. W. H. Bruford
T. E. Jopling
R. S. Dutton

A. W. Street
A. W. Street
A. G. Pembroke
J. W. Thomson
E. A. R. Blackburn
P. J. Pembroke
Wm. Thomson
A. A. Meredith
C. O. Reiss
J. O. Sillem
H. S. Blackburn
L. A. Blackburn
A. J. R. Meredith
O. Lewis
L. J. Harvey
Joseph Street
A. P. Barry
§O. W. Street

A. L. Sturge & Co.
A. L. Sturge
C. N. Brown
A. J. Hullett
H. E. Chubb
W. S. Gray
Harry Holmes
F. N. Large
W. H. Lazenby
H. J. Letts
Edward L. Lumley
Howell R. Owen
E. B. Richardson
R. F. A. Riesco
James Steele
E. P. Sturge
A. S. Taylor
H. R. D. Watts
Francis Wimbush

A. L. Sturge & Co.
A. L. Sturge
W. H. Lazenby
E. P. Sturge
A. J. Hullett

A. L. Sturge & Co.
A. L. Sturge
C. N. Brown
A. J. Hulett
M. M. Beeman
W. B. Berkeley
Alfred Blackmore
T. A. Chester
H. E. Chubb
A. G. Dain
Thomas Forbes
Henry Forbes
D. E. W. Gibb
Harry Holmes
H. B. Hooper
Alan Gilbert

† Has left the syndicate. * Has ceased underwriting. § Now deceased. ‡ Has ceased.

LLOYD'S, London, Eng.—*Continued.*

Brian Gilbert
W. S. Gray
H. R. Owen
N. A. Kayll
F. N. Large
W. H. Lazenby
H. J. Letts
S. V. Lockitt
E. L. Lumley
W. S. McBride
J. F. Matheson
R. Graham Murray
Ernest Murton
E. T. Newman
G. J. W. Noble
J. H. B. Noble
E. B. Richardson
G. W. Richardson
R. F. A. Riesco
James Steele
E. P. Sturge
A. S. Taylor
C. E. Walsham
H. R. D. Watts
P. L. Wilson
Francis Wimbush
H. A. Willsdon
F. L. Ingall

A. L. Sturge & Co.
A. L. Sturge
W. H. Lazenby
E. P. Sturge
A. L. Hullett

A. L. Sturge & Co.
G. B. Richardson
J. D. Christie
G. F. Tweedy
P. Wingham-Richardson
S. Machin
A. I. R. Butler
S. Walker
F. H. Humphris
A. O. Davies
C. D. Miller
W. E. R. Innes

H. W. Symondson and/or W. J. Innous
H. W. Symondson
W. G. Dobson
R. F. W. Hodge
Walter J. Innous
W. H. Brown
Frank Shearman
S. W. Hansen
A. C. Vyvyan-Robinson
Frank Barrett
Charles B. Wootten
G. H. Symondson
O. C. Johnsen
E. Johnston
H. M. Mansell
A. W. Pickard
J. R. C. Jorgensen
Wm. A. Young
J. G. Young
C. C. Waddington

R. Todd and/or J. Fleming
R. Todd
R. C. J. Beaton
J. S. Wallace
C. E. Alexander
A. H. D. Ring
J. Fleming
†R. L. Tinsley

R. Todd
F. H. Rover

E. B. Toms
F. C. Bowring
L. B. Stoddart
E. B. Toms
F. B. Toms
T. Sanders
J. Sanders
E. Fairbrother
J. H. Catlow

David Methven
J. E. Gibbs
W. Gibbs
F. C. Bowring, Jr.

E. E. Trotman
Ralph Gibbs
H. J. Garthwaite
F. M. Bond
J. B. Walker
Hugh Nelson
John Davies

S. J. Trounce
P. L. Densham
E. Geoffrey Toye
R. K. D. Renton

S. J. Trounce
J. R. Westcott
H. J. Arbon
H. M. Isaacs
G. C. Isaacs
S. J. Hose
W. E. Evans
C. A. Hewitt
M. G. Isaacs
D. FitzGerald
C. H. Cowan
A. Bryans
D. G. Isaacs
J. W. Sutton
W. G. Westcott
M. E. Deen
S. J. Trounce

S. J. Trounce
W. T. Savage
D. D. Goldingham
E. Edward Leavy
F. S. Isaac
P. C. Wood

S. J. Trounce
F. E. Fehr
Lionel C. Sage
A. Luscombe
A. J. R. Thornett
*J. S. Holmes
J. W. Hope
J. Hetherington
H. Boot
T. Wiles
A. L. Soames
E. A. Ward
O. Parry

A. C. Turner‡
A. C. Turner
§W. H. Turner
C. F. Brightman
A. R. Mountain

K. G. R. Vaizey
K. G. R. Vaizey
§W. Bazell
W. B. Rouse

K. G. R. Vaizey (See also W. B. Rouse)

R. W. Walrond
R. D. Walrond
F. W. Marrian
G. C. Scarman
T. H. B. Oriel

R. D. Walrond
F. W. Marrian
R. D. Walrond
G. C. Scarman

A. G. Welch
A. G. Welch
S. H. Fawell
W. A. Lindsay
D. M. Colman
J. Colman
A. W. Prior
W. T. Potts

J. C. Blair
S. E. Higgins
R. B. Holman
E. W. Bland
Vere Chaplin
J. G. Stokes
T. A. Clements
L. H. Savill

A. G. Welch
R. H. Holman
E. S. Holman
S. E. Higgins
R. B. Holman
E. W. Bland
Vere Chaplin
S. H. Fawell
D. M. Colman
J. Colman
A. G. Welch
J. G. Stokes
A. W. Prior
T. A. Clements
L. H. Savill
W. D. Potts
J. C. Blair

A. G. Welch (Non-Marine) (See Crawley, Dixon & Bowring, Ltd.)

E. J. Welton
J. R. Welton
W. E. Moore
E. L. Lawrence
A. M. Lawrence
F. W. Westcott
H. Westcott
E. J. Welton
J. R. Welton

E. J. Welton (Non-Marine) (See G. Simmons)

S. J. White (See J. F. L. Fish)

B. N. L. Whiteaway
E. Whiteaway
A. Forward
E. A. Beldam
H. W. Stephens
F. A. Bracey
G. H. Thompson
T. Adair
R. Christie
J. S. Cohen
T. Wilton
F. Dobson
A. L. Harber
A. J. Norman

B. N. L. Whiteaway
H. Harrison
E. T. Lindley
W. L. Greenlee
H. S. Lawther

A. J. Whittall
A. J. Whittall
J. W. Jeakes
W. S. Coles
H. R. Mundey
F. W. May
G. H. Pinckard
C. W. R. Pantlin
L. P. Langton
J. M. Whittall
G. A. Nelson
W. J. H. Whittall
R. B. Carrow
J. H. Hines
W. T. Coles

A. J. Whittall
A. J. Whittall
W. S. Coles
J. H. Hines
W. J. H. Whittall

A. J. Whittall
E. G. Toye
P. L. Densham
R. K. D. Renton

P. Wigham-Richardson & Co. Ltd. (See F. A. Witherden and A. L. Sturge)

J. H. Williams
Glenconner
W. A. Tennant
C. Atkins
C. L. Budd
E. B. Beck
W. Alexander
W. H. Weatherley
E. W. D. Tennant

W. F. Williams
W. F. Williams
H. S. Lynch-White
R. Holdsworth Williams
R. Lynch-White
F. N. Lynch-White
J. B. Willans

Willis, Faber & Co., Ltd.
H. L. Faber
Alfred Faber
A. C. Allan
F. E. Vincent
H. Elliot-Smith
H. J. Paterson
B. Hobson
W. Hobson
C. L. Faber

Willis, Faber & Co., Ltd.
A. C. Allan
Alfred Faber
§A. J. Hobson
F. E. Vincent
H. Elliot-Smith
H. J. Paterson
B. Hobson
W. Hobson
H. L. Faber
F. Elliot-Smith
J. E. Duder
H. W. Aston
D. H. Duder
C. L. Faber
C. C. A. Hines

F. A. Witherden
Edgar T. Needham
Paul Fairweather
M. Donald Barder
William W. Burton
Michael Moses
Albert Barder
Charles D. Miller
Sydney Walker
William E. R. Innes
G. W. N. Boynton
R. H. Pipon
Alec. F. Harvey
Charles W. Christie
J. P. Phillips
C. B. Dick-Cleland
R. G. Whiteley

F. A. Witherden
J. D. Christie
A. O. Davies
F. H. Humphris
G. B. Richardson
G. F. Tweedy
Stanley Machin
A. I. R. Butler
G. Wigham-Richardson

* Has ceased underwriting. § Now deceased.

STANDARD SHORT RATE SCALE FOR COMPUTING EARNED PREMIUMS

AS ADOPTED BY NATIONAL BOARD OF FIRE UNDERWRITERS.

This table has been adopted for use in territory covered by the following named organizations: Eastern Union, New England Insurance Exchange, Underwriters Association of the Middle Department, Underwriters Association of the District of Columbia, New York Fire Insurance Exchange, Board of Fire Underwriters of Allegheny County (Pa.), Philadelphia Fire Underwriters Association, Philadelphia Suburban Underwriters Association, Association of Fire Underwriters of Baltimore and Insurance Association of Providence (R. I.), and also for use in Arkansas, New Jersey and Texas.

The National Board Table with a few slight variations is also used in South-Eastern Underwriters Association territory. It has been adopted substantially by the Western Union for use in its jurisdiction in all states (including Colorado, Wyoming and New Mexico) except Iowa and Wisconsin (see separate Western Union tables).

RULE—Take the percentage indicated in scale opposite the period the risk is to run on the premium for the year or term at the given rate, and the result will be the premium to be retained in case of cancellation, or to be charged in case of short risk.

EXPLANATION.—When a company cancels a policy it returns pro rata premium. When a policyholder cancels, this table is used, so that the company shall only return the pro rata premium less the expense of getting the business.

SHORT RATE TABLE FOR TERM POLICIES

Annual Policies		Time, Months.	2-Year Policy Written at		3-Year Policy Written at		4-Year Policy Written at		5-Year Policy Written at	
Number of Days.	% of Annual Premiums.		1¾ Annuals.§	1½ Annuals.	2¼ Annuals.§	2 Annuals.	3¼ Annuals.§	2½ Annuals.	4 Annuals.§	3 Annuals.
1	2	1.....	11	13	8	10	6	8	5	7
2	4	2.....	17	20	12	15	9	12	8	10
3	5	3.....	23	27	16	20	12	16	10	14
4	6	4.....	29	33	20	25	15	20	13	17
5	7	5.....	34	40	24	30	18	24	15	20
6	8	6.....	40	47	28	35	22	28	18	24
7	9	7.....	43	50	30	38	23	30	19	25
8	9	8.....	46	53	32	40	25	32	20	27
9	10	9.....	49	57	34	43	26	34	21	29
10	10	10.....	51	60	36	45	28	36	23	30
11	11	11.....	54	63	38	48	29	38	24	32
12	11	12.....	57	67	40	50	31	40	25	34
13	12	13.....	61	70	43	52	33	42	27	35
14	13	14.....	64	72	45	54	35	43	28	36
15	13	15.....	68	75	48	56	37	45	30	38
16	14	16.....	71	78	50	58	38	47	31	39
17	15	17.....	75	81	53	60	40	48	33	40
18	16	18.....	79	83	55	63	42	50	34	42
19	16	19.....	82	86	58	65	44	52	36	43
20	17	20.....	86	89	60	67	46	53	38	44
25	19	21.....	89	92	63	69	48	55	39	46
*30	20	22.....	93	94	65	71	50	57	41	47
35	23	23.....	96	97	68	73	52	58	42	49
40	25	24.....	100	100	70	75	54	60	44	50
45	27	25.....	...	...	73	77	56	62	45	51
50	28	26.....	...	...	75	79	58	63	47	53
55	29	27.....	...	...	78	81	60	65	48	54
†60	30	28.....	...	...	80	83	62	67	50	56
65	33	29.....	...	...	83	85	63	68	52	57
70	36	30.....	...	...	85	88	65	70	53	58
75	37	31.....	...	...	88	90	67	72	55	60
80	38	32.....	...	...	90	92	69	73	56	61
85	39	33.....	...	...	93	94	71	75	58	63
90	40	34.....	...	...	95	96	73	77	59	64
(3 mos.)		35.....	...	...	98	98	75	78	61	65
105	46	36.....	...	...	100	100	77	80	63	67
120	50	37.....	...	...	...	...	79	82	64	68
(4 mos.)		38.....	...	...	...	...	81	83	66	69
135	56	39.....	...	...	...	...	83	85	67	71
150	60	40.....	...	...	...	...	85	87	69	72
(5 mos.)		41.....	...	...	...	...	87	88	70	74
165	66	42.....	...	...	...	...	88	90	72	75
180	70	43.....	...	...	...	...	90	92	73	76
(6 mos.)		44.....	...	...	...	...	92	93	75	78
195	73	45.....	...	...	...	...	94	95	77	79
210	75	46.....	...	...	...	...	96	97	78	81
(7 mos.)		47.....	...	...	...	...	98	98	80	82
225	78	48.....	...	...	...	...	100	100	81	83
240	80	49.....	...	...	...	...	...	...	83	85
(8 mos.)		50.....	...	...	...	...	...	...	84	86
255	83	51.....	...	...	...	...	...	...	86	88
270	85	52.....	...	...	...	...	...	...	88	89
(9 mos.)		53.....	...	...	...	...	...	...	89	90
285	88	54.....	...	...	...	...	...	...	91	92
300	90	55.....	...	...	...	...	...	...	92	93
(10 mos.)		56.....	...	...	...	...	...	...	94	94
315	93	57.....	...	...	...	...	...	...	95	96
330	95	58.....	...	...	...	...	...	...	97	97
(11 mos.)		59.....	...	...	...	...	...	...	98	99
345	98	60.....	...	...	...	...	...	...	100	100
360	100									
(12 mos.)										

*One month. †Two months. ‡Intermediate periods, not shown, may be interpolated. Percentage for same to be calculated in harmony with these tables. §In use in Western Union territory, except Iowa and Wisconsin, also in territory under jurisdiction of New York Fire Insurance Exchange.

WESTERN UNION SHORT RATE TABLE FOR ONE YEAR POLICIES

Adopted December 1, 1920

The Western Union has adopted substantially the National Board Short Rate Scale, which has been promulgated in all States in their jurisdiction, except Iowa and Wisconsin, the main difference between the National Board and the Union tables being that the Union table for periods less than one year is an "everyday" table, and that it makes no provision for business written at two rates for three years and three rates for five years, as term risks must be written at two and one-half rates for three years, and four rates for five years.

NOTE.—When a policy has been in force for a longer period than one of those named in the following short rate tables, the next higher percentage must be taken in computing the earned premium. A lower percentage, or the average of the lower and higher, must not be used.

(D) Short Rate Table for Cotton Gin Buildings and Machinery and Gin Products therein (except cotton in bales on gin yards, platforms, under sheds, in warehouses or in the open, to which Standard Short Rate Table shall apply).

No risk shall be taken on gin buildings and machinery for a less period than six months, for which term the Gin Short Rate Table charges shall apply.

No risk shall be taken on gin products contained in gin for a less period than two months, for which term Gin Short Rate Table charges shall apply.

GIN SHORT RATE TABLE

2 months.....	40 % of annual estimate	7 months.....	85 % of annual estimate
3 months.....	50 % of annual estimate	8 months.....	90 % of annual estimate
4 months.....	60 % of annual estimate	9 months.....	92½% of annual estimate
5 months.....	70 % of annual estimate	10 months.....	95 % of annual estimate
6 months.....	80 % of annual estimate	11 months.....	97½% of annual estimate

SHORT RATE TABLE FOR ONE YEAR POLICIES

Except on Cotton Gins, Machinery and Gin Products contained therein and Farm Property.
Percentages of Annual Premiums to be Charged or Retained as Earned Premiums on Policies Written for Periods Less than One Year.

Days	Per Cent	Days	Per Cent	Days	Per Cent	Days	Per Cent	Days	Per Cent	Days	Per Cent	Days	Per Cent	Days	Per Cent
1	2	50	29	99	43	148	59	197	73	246	81	295	89	344	97
2	4	51	29	100	43	149	60	198	73	247	81	296	89	345	98
3	5	52	29	101	44	150	60	199	73	248	81	297	90	346	98
4	6	53	29	102	44	151	60	200	73	249	82	298	90	347	98
5	7	54	29	103	44	152	61	201	74	250	82	299	90	348	98
6	8	55	30	104	45	153	61	202	74	251	82	300	90	349	98
7	9	56	30	105	45	154	61	203	74	252	82	301	90	350	98
8	9	57	30	106	45	155	62	204	74	253	82	302	90	351	99
9	10	58	30	107	46	156	62	205	74	254	82	303	91	352	99
10	10	59	30	108	46	157	62	206	74	255	83	304	91	353	99
11	11	60	30	109	46	158	63	207	75	256	83	305	91	354	99
12	12	61	31	110	47	159	63	208	75	257	83	306	91	355	99
13	13	62	32	111	47	160	64	209	75	258	83	307	91	356	99
14	14	63	33	112	47	161	64	210	75	259	83	308	91	357	100
15	14	64	33	113	48	162	64	211	75	260	83	309	92	358	100
16	15	65	34	114	48	163	64	212	75	261	84	310	92	359	100
17	16	66	34	115	48	164	65	213	76	262	84	311	92	360	100
18	16	67	35	116	49	165	65	214	76	263	84	312	92	361	100
19	17	68	35	117	49	166	65	215	76	264	84	313	92	362	100
20	17	69	36	118	49	167	66	216	76	265	84	314	92	363	100
21	18	70	36	119	50	168	66	217	76	266	84	315	93	364	100
22	18	71	36	120	50	169	66	218	76	267	85	316	93	365	100
23	19	72	37	121	50	170	67	219	77	268	85	317	93		
24	19	73	37	122	51	171	67	220	77	269	85	318	93		
25	19	74	37	123	51	172	67	221	77	270	85	319	93		
26	19	75	37	124	51	173	68	222	77	271	85	320	93		
27	20	76	38	125	52	174	68	223	77	272	85	321	94		
28	20	77	38	126	52	175	68	224	77	273	86	322	94		
29	20	78	38	127	52	176	69	225	78	274	86	323	94		
30	20	79	38	128	53	177	69	226	78	275	86	324	94		
31	21	80	39	129	53	178	69	227	78	276	86	325	94		
32	22	81	39	130	53	179	70	228	78	277	86	326	94		
33	23	82	39	131	54	180	70	229	78	278	86	327	95		
34	23	83	39	132	54	181	70	230	78	279	87	328	95		
35	24	84	39	133	54	182	70	231	79	280	87	329	95		
36	24	85	40	134	55	183	71	232	79	281	87	330	95		
37	25	86	40	135	55	184	71	233	79	282	87	331	95		
38	25	87	40	136	55	185	71	234	79	283	87	332	95		
39	26	88	40	137	56	186	71	235	79	284	87	333	96		
40	26	89	40	138	56	187	71	236	79	285	88	334	96		
41	26	90	40	139	56	188	71	237	80	286	88	335	96		
42	27	91	40	140	57	189	72	238	80	287	88	336	96		
43	27	92	41	141	57	190	72	239	80	288	88	337	96		
44	27	93	41	142	57	191	72	240	80	289	88	338	96		
45	27	94	41	143	58	192	72	241	80	290	88	339	97		
46	28	95	42	144	58	193	72	242	80	291	89	340	97		
47	28	96	42	145	58	194	72	243	81	292	89	341	97		
48	28	97	42	146	59	195	73	244	81	293	89	342	97		
49	28	98	43	147	59	196	73	245	81	294	89	343	97		

SHORT RATE TABLE FOR TERM POLICIES

WESTERN UNION.

Percentage to be charged or retained.

Time Months Not Exceeding	2-Year Policy	3-Year Policy	4-Year Policy	5-Year Policy	Time Months Not Exceeding	3-Year Policy	4-Year Policy	5-Year Policy
1	11%	8%	6%	5%	31	88%	67%	55%
2	17	12	9	8	32	90	69	56
3	23	16	12	10	33	93	71	58
4	29	20	15	13	34	95	73	59
5	34	24	18	15	35	98	75	61
6	40	28	22	18	36	100	77	63
7	43	30	23	19	37		79	64
8	46	32	25	20	38		81	66
9	49	34	26	21	39		83	67
10	51	36	28	23	40		85	69
11	54	38	29	24	41		87	70
12	57	40	31	25	42		88	72
13	61	43	33	27	43		90	73
14	64	45	35	28	44		92	75
15	68	48	37	30	45		94	77
16	71	50	38	31	46		96	78
17	75	53	40	33	47		98	80
18	79	55	42	34	48		100	81
19	82	58	44	36	49			83
20	86	60	46	38	50			84
21	89	63	48	39	51			86
22	93	65	50	41	52			88
23	96	68	52	42	53			89
24	100	70	54	44	54			91
25		73	56	45	55			92
26		75	58	47	56			94
27		78	60	48	57			95
28		80	62	50	58			97
29		83	63	52	59			98
30		85	65	53	60			100

LUMBER SHORT PERIOD RATE TABLE.

Canadian Fire Underwriters Association.

The proportionate Rate for Short Period Insurances and Cancellations of Annual or other Policies on Lumber, Pulpwood, Cordwood, Ties, Bark, and other Wood Goods (except Cordwood rated under the head of Fuel Yards) shall be determined by the following table:

Number of Months Insurance Required.		1	2	3	4	5	6	7	8	9	10	11	12
From any day in Jan.....	Percentage of Annual Rate	15	22½	30	40	52½	65	75	82½	90	95	97½	100
" " Feb.....		15	22½	32½	45	57½	70	80	87½	92½	95	97½	100
" " March...		15	25	37½	50	62½	75	85	90	92½	95	97½	100
" " April.....		20	32½	45	57½	70	82½	87½	90	92½	95	97½	100
" " May.....		25	37½	50	62½	75	85	87½	90	92½	95	97½	100
" " June.....		25	37½	50	62½	72½	80	82½	85	87½	90	92½	100
" " July.....		25	37½	50	62½	67½	75	77½	80	82½	85	92½	100
" " Aug.....		25	37½	47½	55	62½	70	72½	75	77½	85	92½	100
" " Sept.....		25	35	42½	50	57½	65	67½	70	77½	85	92½	100
" " Oct.....		20	27½	35	42½	50	57½	62½	70	77½	85	92½	100
" " Nov.....		15	22½	30	37½	45	55	65	72½	80	87½	95	100
" " Dec.....		15	22½	30	37½	47½	60	70	77½	85	92	97½	100

To ascertain Rate chargeable, multiply Annual Rate by figures opposite the month in which the Insurance is taken and under the number of months for which Insurance is required and divide by 100; broken periods, in excess of whole months, may be calculated pro rata of the additional percentage chargeable for the next month.

For Periods less than one month determine the rate for one month by the above table, and take the percentage proportion given in the following table under the number of days for which the insurance is required.

Days	1—2	3—4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
per cent.	20		25	30	35	38	42	46	50	54	58	62	66	70	72	74	76	78	80	82	84	86	88	90	92	94	96	98	100

SHORT PERIOD RATE TABLES

CANADIAN FIRE UNDERWRITERS ASSOCIATION.

All short period insurances and cancellations must be calculated by the following tables:
(*Lumber and Three-Year risks excepted—for which see Lumber and 3-year Tariff*)
Percentages of the Annual Premiums to be Charged or Retained for Periods less than One Year. Arranged by days, from one to three hundred and sixty days.

Days.	Per Cent.	Days.	Per Cent.	Days.	Per Cent.	Days.	Per Cent.	Days.	Per Cent.
1	2.10	73	36.79	145	58.33	217	76.17	289	88.17
2	3.86	74	36.93	146	58.67	218	76.34	290	88.34
3	5.25	75	37.00	147	59.00	219	76.50	291	88.50
4	6.26	76	37.50	148	59.33	220	76.67	292	88.67
5	7.00	77	37.90	149	59.67	221	76.84	293	88.84
6	8.00	78	38.20	150	60.00	222	77.00	294	89.00
7	8.80	79	38.40	151	60.33	223	77.17	295	89.17
8	9.40	80	38.50	152	60.67	224	77.34	296	89.34
9	9.80	81	38.85	153	61.00	225	77.50	297	89.50
10	10.00	82	39.13	154	61.33	226	77.67	298	89.67
11	11.33	83	39.34	155	61.67	227	77.84	299	89.84
12	12.40	84	39.48	156	62.00	228	78.00	300	90.00
13	13.20	85	39.55	157	62.33	229	78.17	301	90.17
14	13.73	86	39.70	158	62.67	230	78.34	302	90.34
15	14.00	87	39.82	159	63.00	231	78.50	303	90.50
16	15.00	88	39.91	160	63.33	232	78.67	304	90.67
17	15.80	89	39.97	161	63.67	233	78.84	305	90.84
18	16.40	90	40.00	162	64.00	234	79.00	306	91.00
19	16.80	91	40.33	163	64.33	235	79.17	307	91.17
20	17.00	92	40.67	164	64.67	236	79.34	308	91.34
21	17.70	93	41.00	165	65.00	237	79.50	309	91.50
22	18.26	94	41.33	166	65.33	238	79.67	310	91.67
23	18.68	95	41.67	167	65.67	239	79.84	311	91.84
24	18.96	96	42.00	168	66.00	240	80.00	312	92.00
25	19.10	97	42.33	169	66.33	241	80.17	313	92.17
26	19.40	98	42.67	170	66.67	242	80.34	314	92.34
27	19.64	99	43.00	171	67.00	243	80.50	315	92.50
28	19.82	100	43.33	172	67.33	244	80.67	316	92.67
29	19.94	101	43.67	173	67.67	245	80.84	317	92.84
30	20.00	102	44.00	174	68.00	246	81.00	318	93.00
31	21.17	103	44.33	175	68.33	247	81.17	319	93.17
32	22 10	104	44.67	176	68.67	248	81.34	320	93.34
33	22.80	105	45.00	177	69.00	249	81.50	321	93.50
34	23.27	106	45.33	178	69.33	250	81.67	322	93.67
35	23.50	107	45.67	179	69.67	251	81.84	323	93.84
36	24.32	108	46.00	180	70.00	252	82.00	324	94.00
37	24.97	109	46.33	181	70.17	253	82.17	325	94.17
38	25.46	110	46.67	182	70.34	254	82.34	326	94.34
39	25.79	111	47.00	183	70.50	255	82.50	327	94.50
40	25.95	112	47.33	184	70.67	256	82.67	328	94.67
41	26.30	113	47.67	185	70.84	257	82.84	329	94.84
42	26.58	114	48.00	186	71.00	258	83.00	330	95.00
43	26.79	115	48.33	187	71.17	259	83.17	331	95.17
44	26.93	116	48.67	188	71.34	260	83.34	332	95.34
45	27.00	117	49.00	189	71.50	261	83.50	333	95.50
46	27.50	118	49.33	190	71.67	262	83.67	334	95.67
47	27.90	119	49.67	191	71.84	263	83.84	335	95.84
48	28.20	120	50.00	192	72.00	264	84.00	336	96.00
49	28.40	121	50.33	193	72.17	265	84.17	337	96.17
50	28.50	122	50.67	194	72.34	266	84.34	338	96.34
51	28.85	123	51.00	195	72.50	267	84.50	339	96.50
52	29.13	124	51.33	196	72.67	268	84.67	340	96.67
53	29.34	125	51.67	197	72.84	269	84.84	341	96.84
54	29.48	126	52.00	198	73.00	270	85.00	342	97.00
55	29.55	127	52.33	199	73.17	271	85.17	343	97.17
56	29.70	128	52.67	200	73.34	272	85.34	344	97.34
57	29.82	129	53.00	201	73.50	273	85.50	345	97.50
58	29.91	130	53.33	202	73.67	274	85.67	346	97.67
59	29.97	131	53.67	203	73.84	275	85.84	347	97.84
60	30.00	132	54.00	204	74.00	276	86.00	348	98.00
61	31.17	133	54.33	205	74.17	277	86.17	349	98.17
62	32.10	134	54.67	206	74.34	278	86.34	350	98.34
63	32.80	135	55.00	207	74.50	279	86.50	351	98.50
64	33.27	136	55.33	208	74.67	280	86.67	352	98.67
65	33.50	137	55.67	209	74.84	281	86.84	353	98.84
66	34.32	138	56.00	210	75.00	282	87.00	354	99.00
67	34.97	139	56.33	211	75.17	283	87.17	355	99.17
68	35.46	140	56.67	212	75.34	284	87.34	356	99.34
69	35.79	141	57.00	213	75.50	285	87.50	357	99.50
70	35.95	142	57.33	214	75.67	286	87.67	358	99.67
71	36.30	143	57.67	215	75.84	287	87.84	359	99.84
72	36.58	144	58.00	216	76.00	288	88.00	360	100.00

[The above percentages coincide with those given in "Semmann's Fire Insurance Cancellation Tables," which also give pro rata percentages, etc. The above table is required to be used in Wisconsin (the Western Union table for term risks being required) and the Semmann's Table has also been officially adopted at Indianapolis.]

NEW ENGLAND SHORT RATE TABLE

The following tables have been adopted by the New England Insurance Exchange and the Boston Board of Fire Underwriters for use on and after September 1, 1919:

SHORT RATE TABLE FOR ONE YEAR POLICIES

Time, Days	Percentage to be Charged or Retained	Time, Days	Percentage to be Charged or Retained	Time, Days	Percentage to be Charged or Retained
1	2	19	16	135	56
2	4	20	17	150 (5 mo.)	60
3	5	25	19	165	66
4	6	30 (1 mo.)	20	180 (6 mo.)	70
5	7	35	23	195	73
6	8	40	25	210 (7 mo.)	75
7	9	45	27	225	78
8	9	50	28	240 (8 mo.)	80
9	10	55	29	255	83
10	10	60 (2 mo.)	30	270 (9 mo.)	85
11	11	65	33	285	88
12	11	70	36	300 (10 m.)	90
13	12	75	37	315	93
14	13	80	38	330 (11 mo.)	95
15	13	85	39	345	98
16	14	90 (3 mo.)	40	360 (12 mo.)	100
17	15	105	46		
18	16	120 (4 mo.)	50		

SHORT RATE TABLE FOR TERM POLICIES.

Applying to policies written under term rule of 75% of annual premium for each year in excess of one.

PERCENTAGE TO BE CHARGED OR RETAINED

Time Months	Two Year Policy	Three Year Policy	Four Year Policy	Five Year Policy	Time Months	Two Year Policy	Three Year Policy	Four Year Policy	Five Year Policy
1	11.	8.	6.	5.	31	....	88.	67.	55.
2	17.	12.	9.	8.	32	....	90.	69.	56.
3	23.	16.	12.	10.	33	....	93.	71.	58.
4	29.	20.	15.	13.	34	....	95.	73.	59.
5	34.	24.	18.	15.	35	....	98.	75.	61.
6	40.	28.	22.	18.	36	....	100.	77.	63.
7	43.	30.	23.	19.	37	....	....	79.	64.
8	46.	32.	25.	20.	38	....	....	81.	66.
9	49.	34.	26.	21.	39	....	....	83.	67.
10	51.	36.	28.	23.	40	....	....	85.	69.
11	54.	38.	29.	24.	41	....	....	87.	70.
12	57.	40.	31.	25.	42	....	....	88.	72.
13	61.	43.	33.	27.	43	....	....	90.	73.
14	64.	45.	35.	28.	44	....	....	92.	75.
15	68.	48.	37.	30.	45	....	....	94.	77.
16	71.	50.	38.	31.	46	....	....	96.	78.
17	75.	53.	40.	33.	47	....	....	98.	80.
18	79.	55.	42.	34.	48	....	....	100.	81.
19	82.	58.	44.	36.	49	....	....	....	83.
20	86.	60.	46.	38.	50	....	....	....	84.
21	89.	63.	48.	39.	51	....	....	....	86.
22	93.	65.	50.	41.	52	....	....	....	88.
23	96.	68.	52.	42.	53	....	....	....	89.
24	100.	70.	54.	44.	54	....	....	....	91.
25	....	73.	56.	45.	55	....	....	....	92.
26	....	75.	58.	47.	56	....	....	....	94.
27	....	78.	60.	48.	57	....	....	....	95.
28	....	80.	62.	50.	58	....	....	....	97.
29	....	83.	63.	52.	59	....	....	....	98.
30	....	85.	65.	53.	60	....	....	....	100.

For any term not appearing in the tables the charge for the next longer term shall be taken.

IOWA SHORT RATE TABLE

The following cancellation table was prepared by the Insurance Commissioner of State of Iowa, in accordance with the provisions of Sec. 1729 of the Code.

1 Day	2%	of annual	prem.
2 Days	4	"	"
3 "	5	"	"
4 "	6	"	"
5 "	7	"	"
6 "	8	"	"
7 "	9	"	"
8 "	9	"	"
9 "	10	"	"
10 "	10	"	"
11 "	11	"	"
12 "	12	"	"
13 "	13	"	"
14 "	13	"	"
15 "	14	"	"
16 "	14	"	"
17 "	15	"	"
18 "	16	"	"
19 "	16	"	"
20 "	17	"	"
25 "	19	"	"
30 "	20	"	"
35 "	23	"	"
40 "	26	"	"
45 "	27	"	"
50 "	28	"	"
55 Days	29%	of annual	prem.
60 "	30	"	"
65 "	33	"	"
70 "	36	"	"
75 "	37	"	"
80 "	38	"	"
85 "	39	"	"
90 days or three months	40	"	"
105 days	45	"	"
120 days or four months	50	"	"
135 days	55	"	"
150 days or five months	60	"	"
165 days	65	"	"
180 days or six months	70	"	"
195 days	73	"	"
210 days or seven months	75	"	"
225 days	78	"	"
240 days or eight months	80	"	"
255 days	83	"	"
270 days or nine months	85	"	"
285 days	88	"	"
300 days or ten months	90	"	"
315 days	93	"	"
330 days or eleven months	95	"	"
360 days or twelve months	100	"	"

TWO YEARS.

For two months or less	25%	of term	prem.
Over 2 and not exceeding 4 mos.	30	"	"
" 4 " " " 6 "	40	"	"
" 6 " " " 8 "	50	"	"
" 8 " " " 10 "	60	"	"
" 10 " " " 12 "	70	"	"
" 12 " " " 14 "	75	"	"
" 14 " " " 16 "	80	"	"
" 16 " " " 18 "	85	"	"
" 18 " " " 20 "	90	"	"
" 20 " " " 22 "	95	"	"
" 22 months	100	"	"

THREE YEARS.

For three months or less	25%	of term	prem
Over 3 and not exceeding 6 mos.	30	"	"
" 6 " " " 9 "	40	"	"
" 9 " " " 12 "	50	"	"
" 12 " " " 15 "	60	"	"
" 15 " " " 18 "	70	"	"
" 18 " " " 21 "	75	"	"
" 21 " " " 24 "	80	"	"
" 24 " " " 27 "	85	"	"
" 27 " " " 30 "	90	"	"
" 30 " " " 33 "	95	"	"
" 33 months	100	"	"

FOUR YEARS.

For four months or less	25%	of term	prem.
Over 4 and not exceeding 8 mos.	30	"	"
" 8 " " " 12 "	40	"	"
" 12 " " " 16 "	50	"	"
" 16 " " " 20 "	60	"	"
" 20 " " " 24 "	70	"	"
" 24 " " " 28 "	75	"	"
" 28 " " " 32 "	80	"	"
" 32 " " " 36 "	85	"	"
" 36 " " " 40 "	90	"	"
" 40 " " " 44 "	95	"	"
" 44 months	100	"	"

FIVE YEARS.

For five months or less	25%	of term	prem.
Over 5 and not exceeding 10 mos.	30	"	"
" 10 " " " 15 "	40	"	"
" 15 " " " 20 "	50	"	"
" 20 " " " 25 "	60	"	"
" 25 " " " 30 "	70	"	"
" 30 " " " 35 "	75	"	"
" 35 " " " 40 "	80	"	"
" 40 " " " 45 "	85	"	"
" 45 " " " 50 "	90	"	"
" 50 " " " 55 "	95	"	"
" 55 months	100	"	"

SIX YEARS.

For six months or less	25%	of term	prem.
Over 6 and not exceeding 12 mos	30	"	"
" 12 " " " 18 "	40	"	"
" 18 " " " 24 "	50	"	"
" 24 " " " 30 "	60	"	"
" 30 " " " 36 "	70	"	"
" 36 " " " 42 "	75	"	"
" 42 " " " 48 "	80	"	"
" 48 " " " 54 "	85	"	"
" 54 " " " 60 "	90	"	"
" 60 " " " 66 "	95	"	"
" 66 months	100	"	"

NOTE.—Take the percentage indicated in scale opposite the number of days or months policy is to run on the premium at given rate, and the result will be the premium earned in case of cancellation. Periods exceeding 20 days and not exceeding 25 days, to be charged at the rate of twenty-five days, and so on up to one year.

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TABLE OF SHORT RATES FOR ONE, THREE AND FIVE YEARS

In Use on the Pacific Coast. Approved March 18, 1902.

Time Policy has Been (or is to be) in Force	If Written for ONE Year Policy Earns	Time Policy has Been in Force	If Written for THREE Years' Term, Policy Earns	If Written for FIVE Years' Term, Policy Earns
	Per cent. of Annual premium.		Per cent. of the term premium.	Per cent. of the term premium.
1 day	2	1 month	10	7
2	4	2	15	10
3	5	3	20	13
4	6	4	25	17
5	7	5	30	20
6	8	6	35	23
7	9	7	38	25
8	9	8	40	27
9	10	9	43	28
10	10	10	45	30
11	11	11	48	32
12	12	12	50	33
13	13	13	53	35
14	13	14	57	38
15	14	15	60	40
16	14	16	63	42
17	15	17	67	45
18	16	18	70	47
19	16	19	72	48
20	17	20	74	49
25	19	21	75	50
30—1 month	20	22	77	51
35	23	23	79	53
40	26	24	80	54
45	27	25	82	55
50	28	26	84	56
55	29	27	85	57
60—2 months	30	28	87	58
65	33	29	89	59
70	36	30	90	60
75	37	31	92	61
80	38	32	94	63
85	39	33	95	64
90—3 months	40	34	97	65
105	46	35	99	66
120—4 months	50	36	100	67
135	56	42		80
150—5 months	60	48		90
165	66	54		95
180—6 months	70	60		100
195	73			
210—7 months	75			
225	78			
240—8 months	80			
255	83			
270—9 months	85			
285	88			
300—10 months	90			
315	93			
330—11 months	95			
360—12 months	100			

NATIONAL BOARD TABLES

The following tables were presented at the annual meeting of the National Board of Fire Underwriters on May 23, 1912:

RISKS WRITTEN, PREMIUMS AND LOSSES.

UNITED STATES AND FOREIGN COMPANIES COMBINED.

YEAR.	No. of Companies.	Fire Risks Written.	Fire Premiums Received.	Fire Losses Paid.	Ratio Losses to $100 of Premiums.	Ratio Losses to $1o Rlsks,	Amount Risks Written to $1.oo Loss.
1860–1870 inclusive.....	av. 146	$36,323,450,085	$291,427,230	$169,090,061	58.02	.4655	214.82
1871–1880 "	" 177	62,449,959,925	539,237,558	315,996,706	58.60	.5060	167.63
1881–1890 "	" 152	100,269,095,647	827,974,298	488,273,927	58.97	.4870	205.35
1891–1900 "	140	154,802,294,189	1,229,559 401	738,230,288	60.04	.4769	209.69
1901.....	146	20,629,226,087	157,599,206	93,139,517	59,10	.4515	221.49
1902.....	145	21,320,333,036	179,443,838	94,176,595	52.48	.4417	226 38
1903	147	22,007,442,608	190,487.453	92,599,881	48.61	.4207	237.66
1904.....	144	24,423,884,080	206,677,370	127,690,424	61.78	.5228	191.27
1905.....	158	25,559,701,079	216,746,917	103,805,402	47.89	.4061	246.22
1906.....	156	28,082,307,795	238,473,554	230,842,759	96.80	.8220	121.65
1907.....	169	30,083,316,378	252,963,823	117,433,427	46.42	.3903	256.17
1908.....	162	30,232,055,437	247,186,253	135,547,162	54.84	.4484	223.03
1909.....	163	33,117,068,129	262,196,532	126,171,492	48.12	.3810	262.48
1910.....	175	36,357,713,046	273,557,380	136,059,941	49 74	.3742	267.22
1911.....	180	38,978,280,716	280,975,795	151,541,031	53.93	.3888	257.21
1860–1911 inclusive.		$664,636,128,237	$5,394,506,608	$3,120,598,613	57.85	.4695	212.98

RISKS WRITTEN, PREMIUMS CHARGED.

UNITED STATES AND FOREIGN COMPANIES COMBINED.

YEAR.	Number of Companies.	Fire Risks Written.	Fire Premiums Charged.	Rate of Premium Charged on Each $100 of Risks.
1871–1880 inclusive.....	av. 177	$62,449,959,925	$589,045,582	.9432
1881–1890 "	" 152	100,269,095,647	990,645,402	.9880
1891–1900 "	140	154,802,294,189	1,596,518,549	1.0313
1901.....	146	20,629,226,087	218,767,583	1.0605
1902.....	145	21,320,333,036	245,563,426	1.1518
1903.....	147	22,007,442,608	261,331,775	1.1874
1904.....	144	24,423,884,080	283,628,878	1.1613
1905.....	158	25,559,701,079	298,527,582	1.1679
1906.....	156	28,082,307,795	322,080,590	1.1469
1907.....	169	30,083,316,378	351,892,823	1.1697
1908.....	162	30,232,055,437	345,963,143	1.1444
1909.....	163	33,117,068,129	371,690,704	1.1223
1910.....	175	36,357,713,046	393,481,426	1.0822
1911.....	180	38,978,280,716	412,949,570	1.0594
1871–1911 inclusive.....	....	$628,312,678,152	$6,682,087,033	1.0635

EXPENSES.

UNITED STATES AND FOREIGN COMPANIES COMBINED.

YEAR.	Number of Companies.	Premiums Received, Including Marine and Inland.	Expenses.	Ratio.
1860–1870 inclusive.....	av. 146	$336,791,598	$104,607,487	31.06
1871–1880 "	" 177	583,519,465	193,514,001	33.16
1881–1890 "	" 152	874,161,003	307,345,713	35.16
1891–1900 "	140	1,271,413,894	466,479,933	36.69

EXPENSES—*Continued.*

UNITED STATES AND FOREIGN COMPANIES COMBINED—*Continued.*

YEAR.	Number of Companies.	Premiums Received, Including Marine and Inland.	Expenses.	Ratio.
1901	146	$163,526,207	$61,239,686	37.45
1902	145	185,494,632	66,286,513	35.73
1903	147	196,532,866	72,506,480	36.89
1904	144	212,391,691	78,441,282	36.93
1905	158	223,019,881	82,346,361	36.92
1906	156	245,387,087	95,324,487	38.85
1907	169	260,643,569	99,457,469	38.16
1908	162	254,675,170	99,919,350	39.24
1909	163	271,760,361	104,628,486	38.50
1910	175	284,520,645	111,431,279	39.16
1911	180	294,071,982	116,900,483	39.75
1860–1911 inclusive	.....	$5,657,910,029	$2,060,443,144	36.42

COMMISSIONS.

UNITED STATES AND FOREIGN COMPANIES COMBINED.

YEAR.	Number of Companies.	Premiums Received, Including Marine and Inland.	Commissions.	Ratio.
1860–1870 inclusive	av. 146	$336,791,598	$38,113,528	11.32
1871–1880 "	" 177	583,519,465	86,892,525	14.89
1881–1890 "	" 152	874,161,003	156,922,713	17.95
1891–1900 "	140	1,271,413,894	244,698,993	19.25
1901	146	163,526,207	33,942,433	20.76
1902	145	185,494,632	37,628,785	20.28
1903	147	196,532,866	41,888,572	21 31
1904	144	212,391,691	45,078,026	21.22
1905	158	223,019,881	47,843,780	21.45
1906	156	245.387,087	52,635,989	21.45
1907	169	260,643,569	55,294,868	21.22
1908	162	254,675,170	55,743,084	21.89
1909	163	271,760,336	58,433,473	21.50
1910	175	284,520,645	61,490,848	21.61
1911	108	294,071,982	64,842,912	22.05
1860–1911 inclusive	.....	$5,657,910,029	$1,081,441,529	19.1

TABLE OF RATIOS.

UNITED STATES AND FOREIGN COMPANIES COMBINED.

YEAR.	No. of Companies.	Ratio Losses to $100 Premiums.	Ratio Losses to $100 Risks.	Amount Risks Written to $1.00 Loss.	Rate of Premium Charged on each $100 of Risks.	Ratio of Expenses to $100 of Premiums.	Ratio of Commission each $100 of Premiums.
1860 1870 inclusive	av. 146	58.02	.4655	214 82	.....	31.06	11.32
1871 1880 "	" 177	58.60	.5060	197.63	.9432	33.16	14.89
1881 1890 "	" 152	58.97	.4870	205.35	.9880	35.16	17.95
1891 1900 "	140	60.04	.4769	209.69	1.0313	36.69	19.25
1901	146	59.10	.4515	221.49	1.0605	37.45	20.76
1902	145	52.48	.4417	226.38	1.1518	35.23	20.28
1903	147	48.61	.4207	237.66	1.1874	36.89	21 31
1904	144	61.78	.5228	191.27	1.1613	36.93	21.22
1905	158	47.89	.4061	246.22	1.1679	36.92	21.45
1906	156	96.80	.8220	121.65	1.1469	38.85	21.45
1907	169	46.42	.3903	256.17	1.1697	38.16	21.22
1908	162	54.84	.4484	223.03	1.1444	39.24	21.89
1909	163	48.12	.3810	262.48	1.1223	38.50	21.50
1910	175	49.74	.3742	267.22	1.0822	39.16	21.61
1911	180	53.93	.3888	257.21	1.0594	39.75	22.05
1860-1911 inclusive	.....	57.85	.4695	212.98	1.0635	36.42	19.11

In 1913 the form of the tables was altered, and at the annual meeting of the Board on

GENERAL TABLE OF BUSI

JOINT STOCK FIRE INSURANCE COMPA

YEAR.	Number of Companies.	Gross Insurance Written.	Gross Premiums Charged.	* Average Rate of Prem. Charged for $100 of Insurance.	Net Premiums Earned Including Marine and Inland.	Net Premiums Written Including Marine and Inland.
		$	$	$	$	$
1909	44	9,392,184,483	99,578,183	1.0602	65,525,611	70,612,753
1910	46	10,297,948,375	105,607,122	1.0255	71,188,186	75,385,154
1911	44	10,719,351,988	110,602,152	1.0318	72,529,169	77,668,120
1912	42	11,534,250,445	117,230,579	1 0164	75,037,582	79,981,161
1913	41	12,389,569,598	124,452,852	1.0045	78,494,055	81,9 3,390
1914	41	12,471,552,002	125 131,791	1.0034	77,952,301	80,578,432
1915	42	13,392,380,497	130,626,786	.9754	81,652,071	85,492,379
1916	42	15,306,039,324	151,659,990	.9908	93,206,866	100,052,380
1917	42	25,001,575,249	230,712,488	.9228	120,931,848	143,138,698
1909-17	..	120,504,851,961	1,195,601,943	.9922	736,517,689	794,212,467
					JOINT STOCK FIRE INSURANCE	
1909	88	14,221,437,573	170,030,483	1.1956	122,103,180	131,666,154
1910	92	15,585,414,677	179,265,679	1.1503	129,241,144	137,933,147
1911	88	16,198,854,662	180,481,957	1.1141	130,621,154	137,914,927
1912	89	16,452,450,271	183,950,934	1.1181	132,593,883	137,768 113
1913	87	18,037,637,198	197,819,501	1.0965	136,126,649	146,001,617
1914	91	18,677,216,732	202,947,164	1 0872	141,867,541	146,409,601
1915	91	20,220,091,220	212,557,711	1.0512	148,925,721	157,455 905
1916	94	26,763,902,700	269,303,506	1.0062	191,259,928	206,098,540
1917	93	40,044,441,132	379,670,265	.9481	201,700,581	225,886,937
1909-17	..	186,191,446,165	1,976,027,200	1.0612	1,334,338,781	1,427,134,941
					UNITED STATES COM	
1909	132	23,613,622,056	269,608,666	1.1417	187,527,791	202,278,907
1910	138	25,883,363,052	284,872,801	1.1006	200,429,230	213,318,301
1911	132	26,918,206,650	291,084,109	1 0814	203,150,323	214,983,047
1912	131	27,986,700,716	301,181,513	1.0761	207,631,465	217,749,274
1913	128	30,427,206,796	322,272,353	1 0592	214 620,704	227,905,007
1914	132	31,138,768,734	328 078,955	1.0536	219,819,842	226,988,033
1915	133	33,612,471,717	343,184,497	1.0210	230,577,792	242,948,284
1916	136	42,069,942,024	420,963,496	1.0007	284,466,794	306,150,920
1917	135	65,046,016,381	610,382,753	.9384	322,632,429	369,025,635
1909-17	..	306,696,298,126	3,171,629,143	1.0341	2,070,856,470	2,221,347,408
					FIRE INSURANCE COMPANIES	
1909	31	9,503,446,073	102,082,038	1.0741	68,135,823	71,471,374
1910	37	10,474,349,994	108,608,625	1.0369	70,610,462	74,101,597
1911	48	12,060,074,066	121,865,461	1.0104	74,406,665	82,159,150
1912	52	13,623,005,664	139,708,345	1.0255	83,312,244	90,857,640
1913	57	15,161,242,886	152,639,683	1,0068	89,438,820	96,288,968
1914	59	17,794,916,816	174,729,621	.9819	98,529,082	106,658,983
1915	60	17,807,124,722	176,059,615	.9887	103,535,255	106,698,995
1916	63	20,240,879,029	192,864,146	.9528	112,337,301	118,121,541
1917	62	24,890,908,431	223 294,772	.8971	116,868,616	126,241,027
1909-17	..	141,555,947,681	1,391,852,306	.9833	817,174,268	872,599,275
					UNITED STATES AND FOR	
1909	163	33,117,068,129	371,690,704	1.1224	255,663,614	273,750,281
1910	175	36,357,713,046	393,481,426	1.0822	271,039,792	287,419,898
1911	180	38,978,280,716	412,949,570	1.0594	277,556,988	297,142,197
1912	183	41,609,706,380	440,889,858	1.0596	290,943,709	308,606,914
1913	185	45,588,449,682	474,912,036	1.0417	304,059,524	324,193,975
1914	191	48,933,685,550	502,808,576	1.0275	318,348,924	333,647,016
1915	193	51,419,596,439	519,244,112	1.0098	334,113,047	349,647,280
1916	199	62,310,821,053	613,827,642	.9851	396,804,095	424,272,461
1917	197	89,936,924,812	833,677,525	.9270	439,501,045	495,266,662
1909-17	..	448,252,245,807	4,563,481,449	1.0181	2,888,030,738	3,093,946,683

*Term rate not reduced to annual.

May 23; 1918, the following tables were submitted :

NESS TRANSACTED.

NIES OF THE STATE OF NEW YORK.

Net Losses Paid Including Marine and Inland.	Net Losses Incurred Including Marine and Inland.	† Net Expenses.	Per Cent of Net Losses Incurred to Net Premiums Earned.	Per Cent of Net Losses Incurred to Net Premiums Written.	Per Cent of Net Expenses to Net Premiums Earned.	Per Cent of Net Expenses to Net Premiums Written
$	$	$				
32,948,050	33,428,481	26,937,227	51 01	47.34	41.11	38.15
35,493,300	36,322,716	28,420,063	51.02	48.18	39.92	37.70
40,404,702	40,270,350	29,767,071	55.52	52.25	41.04	38.62
41,061,811	41,393 998	30 632 812	55.16	51.75	40.82	38.30
44,180,941	44,300,871	32,343,588	56.51	54.16	41.21	39.49
45,576,627	47,027,529	34 768,758	60.33	58.36	44.60	43.15
44,074,283	43,106,773	34,093,673	52.79	50.42	41.76	39.88
49,780,228	52,876,031	37,866,584	56.73	52.85	40.62	37.85
62,151,231	68,168,127	48,103,411	56.37	47.62	39.78	33.61
395,671,233	406,954,876	302,933,137	55.25	51.24	41.13	38.14
COMPANIES OF OTHER STATES.						
64,128,358	65,421,980	50,764,982	53.62	49.69	41.61	38.55
70,035,219	71,674 210	54,787,149	55.46	51.96	42.39	39.72
75,846,169	75,663,980	55,999,809	57 93	54.86	42.87	40.61
73,952.692	74,551,273	56,183,366	56.23	54 11	42.37	40.78
77,483 526	77,860,120	60,395,198	57.19	53.33	44.37	41.36
85,027,254	88,871,721	62,023 835	62.64	60.70	43.72	42.36
83,112,670	83,242,973	68,036,297	55.90	52.87	45.69	43.21
95,929,459	102,918,251	76,663,653	53 81	49.94	40.08	37 20
103,309,759	112.503,185	81,595,269	55.78	49 80	40.45	36.12
728,855,106	752,707,693	566,449,558	56.41	52.74	42.45	39.69
PANIES COMBINED.						
97,076,408	98,850,461	77,702 209	52.71	48 87	41.43	38.41
105,528,579	107,996,926	83,207,212	53 88	50.63	41.51	39.01
116,250,871	115,934.330	85,766,880	57.07	53.93	42.22	39.89
115,014,503	115.945,271	86,816,178	55.84	53.24	41.81	39.87
121,664.467	122,220,991	92,738,786	56 95	53.63	43.21	40.69
130,603,881	135,899,250	96,792,593	61.82	59.87	44.03	42.64
127,216,953	126,349,746	102,129,970	54.80	52 01	44.29	42.04
145,709.687	155,794,282	114,530,237	54.76	50.89	40.26	37.41
165,460,990	180,671,312	129,698,680	56.00	48.96	40.20	35.14
1,124,526,339	1,159,662,569	869.382,745	56.00	52.21	41.98	39.14
OF FOREIGN COUNTRIES.						
34,107.943	34,163,855	25,863.464	50.14	47.80	37 96	36.19
36,534,664	36,891,582	27,126,664	52.25	49 78	38 42	36.61
42,141,759	42,594.265	30,101,716	57.24	51 84	40.46	36.64
46,902,566	47,661,750	33,967 448	57.21	52.46	40.76	37.38
50,463,871	50,763,271	35,840,491	56.76	52.72	40.07	37.22
61,494,684	64,821,532	39,030,829	65.79	60.77	39.61	36.59
58,729,002	58,125,157	40,915,336	56.14	54.48	39.52	38.35
64,298,432	67,693,329	44,506,176	60.26	57.30	39.62	37.68
65,173,907	71,503,548	46,073,440	61.18	56.64	39.42	36.50
459,846,828	474,218,289	323,425,564	58.02	54.32	39.58	37.06
EIGN COMPANIES COMBINED.						
131,184,351	133,014,316	103,565,673	52.03	48.59	40.51	37.83
142,063,243	144,888,508	110,333,876	53.46	50.41	40.71	38.39
158,392,630	158,528,595	115,868,596	57.12	53.35	41.75	38.99
161,917,069	163,607,021	120,783,626	56.23	53.01	41 51	39.14
172,128,338	172,984,262	128,579,277	56.89	53.36	42 29	39.66
192,098,565	200,720,782	135,823,422	63.05	60.16	42.66	40 71
185,945,955	184,474,903	143,045.306	55.21	52.76	42.92	41.01
210,008,119	223,487,611	159,036,413	56.32	52.68	40.08	37.49
230,634,897	252,174,860	175,772,120	57.38	50.92	39 99	35.49
1,584.373,167	1,633,880,858	1,192,808,309	56.58	52.81	41.32	38.55

† Exclusive of losses paid, dividends paid, remittances to home offices, loss on sale or maturity of ledger assets, decrease in book value, borrowed money repaid and real estate taxes and expenses.

COMMISSIONS.

Joint Stock Fire Insurance Companies of the State of New York.

YEAR.	Number of Companies.	Net Premiums Written, Including Marine and Inland.	Net Commissions.	Per Cent of Net Commissions to Net Premiums Written.
		$	$	
1909	44	70,612,753	14,781,562	20.93
1910	46	75,385,154	15,592,619	20.68
1911	44	77,068,120	16,293,898	21.14
1912	42	79,981,161	16,970,069	21.22
1913	41	81,903,390	18,163,134	22.18
1914	41	80,578,432	17,062,863	21.18
1915	42	85,492,379	18,405,707	21.53
1916	42	100,052,380	20,835,273	20.82
1917	42	143,138,698	29,282,333	20.46
1909-17		794,212,467	167,387,458	21.08

Joint Stock Fire Insurance Companies of Other States.

1909	88	131,666,154	28,068,022	21.32
1910	92	137,933,147	29,752,858	21.57
1911	88	137,914,927	29,977,811	21.74
1912	89	137,768,113	29,261,218	21.24
1913	87	146,001,617	31,508,495	21.58
1914	91	146,409,601	30,522,122	20.85
1915	91	157,455,905	32,670,531	20.75
1916	94	206,098,540	38,544,768	18.70
1917	93	225,886,937	46,173,179	20.45
1909-17		1,427,134,941	296,479,004	20.77

United States Companies Combined.

1909	132	202,278,907	42,849,584	21.18
1910	138	213,318,301	45,345,477	21.26
1911	132	214,983,047	46,271,709	21.52
1912	131	217,749,274	46,231,287	21.23
1913	128	227,905,007	49,671,629	21.80
1914	132	226,988,033	47,584,985	20.96
1915	133	242,948,284	51,076,238	21.02
1916	136	306,150,920	59,380,041	19.40
1917	135	369,025,635	75,445,512	20.45
1909-1917		2,221,347,408	463,866,462	20.88

Fire Insurance Companies of Foreign Countries.

1909	31	71,471,374	15,583,889	21.80
1910	37	74,101,597	16,145,371	21.79
1911	48	82,159,150	18,571,203	22.60
1912	52	90,857,640	21,370,254	23.52
1913	57	96,288,968	22,692,144	23.57
1914	59	106,658,983	25,304,356	23.72
1915	60	106,698,995	26,091,207	24.45
1916	63	118,121,541	29,153,701	24.68
1917	62	126,241,027	30,279,975	23.99
1909-17		872,599,275	205,192,100	23.51

United States and Foreign Companies Combined.

1909	163	273,750,281	58,433,473	21.34
1910	175	287,419,898	61,490,848	21.39
1911	180	297,142,197	64,842,912	21.82
1912	183	308,606,914	67,601,541	21.90
1913	185	324,193,975	72,363,773	22.32
1914	191	333,647,016	72,889,341	21.85
1915	193	349,647,280	77,167,445	22.07
1916	199	424,272,461	88,533,742	20.87
1917	197	495,266,662	105,735,487	21.35
1909-17		3,093,946,683	669,058,562	21.62

In 1919, the tables were again altered so as to embrace only the fire and lightning business in the United States, and at the annual meetings of the Board in 1919, 1920, 1921, 1922, 1923 and 1924 statistics concerning such business in the years 1918, 1919, 1920, 1921, 1922 and 1923 were presented as follows:

GENERAL TABLE OF FIRE AND LIGHTNING BUSINESS IN THE U. S.

TRANSACTED BY MEMBERS OF THE NATIONAL BOARD OF FIRE UNDERWRITERS

UNITED STATES COMPANIES

YEAR	No. of Companies	Gross Insurance Written	Gross Premiums Charged	Annual Rate of Premium Charged Per $100 Insurance	Net Premiums Written	Net Premiums Earned	Net Losses Paid	Net Losses Incurred
		$	$	$	$	$	$	$
1918	116	45,665,972,508	474,608,580	1.0393	285,525,066	250,084,937	127,504,496	129,256,634
1919	113	54,545,535,631	564,434,505	1.0348	335,486,601	301,946,800	131,254,882	132,711,855
1920	124	71,409,055,167	702,040,689	.9831	396,726,420	331,386,392	164,402,350	178,299,330
1921	130	68,457,576,253	668,935,454	.9772	369,519,748	373,120,166	205,035,371	211,199,481
1922	129	71,216,717,929	684,695,321	.9614	396,321,108	383,347,755	216,737,892	220,804,230
1923	137	89,798,875,443	814,701,235	.9073	468,730,360	417,376,596	242,212,265	237,818,196

FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES

1918	38	18,418,353,328	174,659,391	.9482	97,036,137	84,437,753	45,627,031	46,,440,748
1919	46	21,825,257,262	214,265,270	.9812	116,713,162	106,494,551	48,502,442	48,023,890
1920	45	28,785,603,460	261,524,071	.9085	137,219,723	119,515,739	61,598,729	67,768,057
1921	45	24,294,572,821	230,251,268	.9478	108,150,765	116,520,549	69,420,569	70,131,983
1922	45	24,065,810,630	214,222,870	.8901	109,128,580	108,699,568	66,079,697	65,877,080
1923	47	28,559,599,073	249,484,809	.8736	129,839,983	118,021,321	72,887,879	70,694,477

UNITED STATES AND FOREIGN COUNTRIES COMBINED

1918	144	64,084,325,836	649,267,971	1.0131	382,561,203	334,522,690	173,131,527	175,697,382
1919	159	76,370,792,893	778,699,725	1.0109	452,199,763	408,189,351	179,757,324	180,735,745
1920	169	100,194,658,627	963,564,760	.9617	533,946,143	450,902,131	226,001,079	246,067,387
1921	175	92,752,149,074	899,186,722	.9695	477,670,513	489,700,336	274,455,920	281,331,464
1922	174	95,282,528,559	898,918,191	.9434	505,449,688	492,047,323	282,817,589	286,681,310
1923	184	118,358,474,516	1,064,186,044	.8991	598,570,343	535,397,917	315,100,144	308,512,673

UNITED STATES COMPANIES

YEAR	Net Expenses	Agents' Compensation	Taxes	Per Cent. of Net Losses Incurred to Net Premiums Earned	Per Cent. of Net Losses Incurred to Net Premiums Written	Per Cent. of Net Expenses to Net Premiums Earned	Per Cent of Net Expenses to Net Premiums Written	Per Cent of Agents Compensation to Net Premiums Written	Per Cent. of Taxes to Net Premiums Written
	$	$	$	%	%	%	%	%	%
1918	113,440,268	63,026,087	13,423,163	51.69	45.27	45.36	39.73	22.07	4.70
1919	132,503,169	73,675,835	16,976,933	43.99	39.56	43.92	39.50	21.96	5.06
1920	163,432,114	89,386,526	20,585,868	53.80	44.94	49.32	41.20	22.53	5.19
1921	166,701,767	86,349,040	17,829,335	56.59	57.16	44.67	45.11	23.37	4.82
1922	167,511,626	94,480,067	13,535,399	57.60	55.71	43.69	42.27	23.83	3.42
1923	197,537,338	114,074,778	14,541,878	56.98	50.74	47.33	42.14	24.34	3.10

FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES

1918	35,842,632	22,740,538	3,516,079	55.00	47.86	42.45	36.94	23.44	3.62
1919	46,270,300	26,932,077	5,572,336	45.10	45.15	43.45	39.64	23.08	4.77
1920	56,090,036	31,659,280	6,985,435	56.70	49.39	46.93	40.88	23.07	5.09
1921	50,262,757	26,437,602	5,326,914	60.19	64.85	43.14	46.48	24.45	4.92
1922	46,737,166	25,610,636	3,732,044	60.61	60.37	42.99	42.83	23.47	3.42
1923	54,452,297	31,717,189	3,895,960	59.90	54.45	45.79	41.94	24.43	3.00

UNITED STATES AND FOREIGN COMPANIES COMBINED

1918	149,282,900	85,766,625	16,939,242	52.52	45.93	44.63	39.02	22.41	4.43
1919	178,773,469	100,607,912	22,549,269	44.28	39.97	43.80	39.53	22.25	4.99
1920	219,522,150	121,045,806	27,571,303	54.57	46.08	48.69	41.11	22.67	5.16
1921	216,964,524	112,786,642	23,156,249	57.45	58.90	44.31	45.42	23.61	4.85
1922	214,248,792	120,090,703	17,267,443	58.26	56.72	43.54	42.39	23.76	3.42
1923	251,989,635	145,791,967	18,437,838	57.62	51.54	47.07	42.10	24.36	3.08

INCREASE IN LIABILITIES, 1923.

Increase in Unearned Premiums	$63,172,426
Increase in Unpaid Expenses	125,618
	$63,298,044
Decrease in Unpaid Losses	6,587,471
	$56,710,573

OUTSTANDING FIRE AND LIGHTNING RISKS DECEMBER 31, 1923.

184 United States and Foreign Companies Combined.

YEAR.	One Year or Less.			Two Years.		
	Amount Covered.	Premiums Charged.*	Rate on $100.	Amount Covered.	Premiums Charged.*	Rate on $100.
1922	.....	.....	.....	$488,670,835	$3,939,588	.8062
1923	$33,120,877,152	$318,318,695	.9609	576,700,084	4,453,126	.7722
1919–1923 Inc.	$33,120,877,152	$318,318,695	.9609	$1,065,370,919	$8,392,714	.7878

YEAR.	Three Years.			Four Years.		
	Amount Covered.	Premiums Charged.*	Rate on $100.	Amount Covered.	Premiums Charged.*	Rate on $100.
1920	.....	.....	.....	$138,686,579	$1,434,276	1.0342
1921	$14,163,230,505	$128,343,163	.9062	111,990,365	1,216,154	1.0859
1922	17,565,877,531	157,241,923	.8952	107,359,011	1,183,695	1.1026
1923	24,360,328,331	214,996,161	.8824	159,820,027	1,500,391	.9388
1919–1923, inclusive	$56 089,436,367	$500,581,247	.8925	$517,855 982	$5,334,516	1.0301

YEAR.	Five Years.			Combined Term Business.		
	Amount Covered.	Premiums Charged.*	Rate on $100.	Amount Covered.	Premiums Charged.*	Rate on $100.
1919	$2,430,137,798	$30,106,650	1.2389	$2,430,137,798	$30,106,650	1.2389
1920	3,491,817,925	41,236,087	1.1809	3,630,504,504	42,670,363	1.1753
1921	2,515,702,639	31,898,117	1.2680	16,790,923,509	161,457,434	.9616
1922	3,029,511,795	37,322,575	1 2320	21,191,419,172	199,687,781	.9423
1923	3,666,792,515	43,833,142	1.1954	28,763,640,957	264,782,820	.9205
1918–1923, inclusive	$15,133,962,672	$184,396,571	1 2184	$72,806,625 940	$698,705,048	.9597

YEAR.	Total Business.		
	Amount Covered.	Premiums Charged.*	Rate on $100
1919	$2,430,137,798	$30,106,650	1.2389
1920	3,630,504,504	42,670,363	1.1753
1921	16,790,923,509	161,457,434	.9616
1922	21,191,419,172	199,687,781	9.423
1923	61,884,518,109	583,101,515	.9422
1918–1922, inclusive	$105,927,503,092	$1,017,023,743	.9601

* Gross less reinsurance.

OUTSTANDING RISKS SINCE 1877.

(Fire and lightning business only, beginning with 1918.)

United States and Foreign Companies Combined.

YEAR.	Number of Companies.	One Year or Less.			Two Years.		
		Amount Covered.	Premiums Charged.*	Rate on $100.	Amount Covered.	Premiums Charged.*	Rate on $100.
1877–1880	av. 171	$17,225,870,711	$155,144,308	.9006	$218,200,115	$1,716,786	.7867
1881–1890	" 152	57,518,353,471	608,561,152	1.0580	992,898,185	7,915,705	.7072
1891–1900	" 140	78,238,449,847	883,319,182	1.1290	1,640,966,780	12,934,603	.7882
1901–1910	" 156	122,398,008,441	1 528,150,526	1.2485	2,535,976,422	23,297,753	.9186
1911	180	15,936,070,478	179,533,270	1.1266	420,033,332	3,658,896	.8711
1912	183	15,945,524,136	180,521,572	1,1348	441,150,316	3,818,870	.8657
1913	185	16,611,314,750	184,030,519	1.1079	425,960,116	3,807,802	.8939
1914	191	17,037,299,417	185,750,562	1.0903	487,310,936	4,177,429	.8572
1915	193	17,864,756,520	188,187,874	1.0534	571,087,010	4,622,150	.8093
1916	199	19,904,955,121	204,972,844	1.0297	612,046,175	5,190,184	.8480
1917	197	24,956,089,891	246,788,446	.9889	706,670,310	5,701,769	.8068
1918‡	144‡	22,101,322,544	233,236,950	1.0553	751,202,908	6,211,502	.8269
1919‡	158	26,047,596,841	270,571,176	1.0388	807 359,382	6,971,467	.8635
1920‡	169	30,441,812,882	300,744,556	.9879	884,097,826	7:447,776	.8424
1921‡	175	30,386,785,723	298,899,647	.9869	1,172,060,507	9,239,551	.7883
1922‡	174	29,860,993,638	292,851,551	.9807	1,020,249,847	8,523,296	.8354
1923‡	184	33,120,877,152	318,318,695	.9609	1,065,370,919	8,392,714	.7878

* Gross less reinsurance. ‡ Fire and lightning business only.

OUTSTANDING RISKS SINCE 1877—*Continued.*

YEAR.	THREE YEARS.			FOUR YEARS.		
	Amount Covered.	Premiums Charged.*	Rate on $100.	Amount Covered.	Premiums Charged.*	Rate on $100.
1877–1880	$5,218,855,533	$51,263,766	.9822	$300,279,492	$3,175,419	1.0574
1881–1890	32,442,478,719	291 864,091	.8996	1,117,977,989	10,890,022	.9741
1891–1900	71,732,844,097	630,854,025	.8794	1,817,728,134	15,939,467	.8769
1901–1910	138,254,337,223	1329,944,374	.9610	2,723,534,458	24,944,969	.9159
1911	21,155,045,477	203,312,002	.9610	343,963,482	3,308,760	.9620
1912	22,946,375,614	217,570,112	.9481	339,909,619	3,341,582	.9831
1913	25,217,130,392	232,300,361	.9212	356,197,972	3,512,530	.9861
1914	27,048,883,742	247,653,174	.9156	378,553,308	3,720,538	.9828
1915	28 488,717,380	257,271,948	.9030	378,635,464	3,826,748	1 0106
1916	30,371,321,997	272,898,587	.8985	374,083,618	3,897,871	1 0420
1917	33,370,183,596	294,250,536	.8818	376,519,168	3,756,502	.9977
1918‡	29,064,037,104	265,401,053	.9132	380 758,186	3,599,178	.9453
1919‡	35,595,926,963	331,109,452	.9302	433,068,126	4,105,803	.9481
1920‡	41,566,801,009	381,134,250	.9169	460,226,590	4,465,261	.9702
1921‡	47,532,540,650	430,696,493	.9061	518,684,525	5,214,447	1.0053
1922‡	50,679,373,406	453,997,063	.8958	461,483,689	5,053,446	1.0950
1923‡	56 089.436,367	500,581.247	.8925	517,855.982	5,334.516	1.0301

YEAR.	FIVE YEARS.			COMBINED TERM BUSINESS.		
	Amount Covered.	Premiums Charged.*	Rate on $100.	Amount Covered.	Premiums Charged.*	Rate on $100.
1877–1880	$2,611,972,499	$34,816,638	1.3329	$8,349,307,639	$90,972,609	1.0895
1881–1890	17,856,330,481	218,213,771	1.2221	52,409,685,374	528,883,589	1.0091
1891–1900	30,250,195,639	362,232,733	1.1973	105,441,734,650	1,021,960,822	.9695
1901–1910	53,325,180,168	642,515,630	1.2049	196,839,028,271	2,020,702,726	1.0263
1911	8,421,879,881	101,259,546	1.2023	30,340,922,172	311,539,204	1.0268
1912	9,167,426,466	109,342,398	1.1927	32,894,862,015	334,072,962	1.0155
1913	10,245,677,442	121,185,541	1.1827	36,244,965,922	360,806,234	.9951
1914	11,060,811,926	129,385,863	1.1697	38,975,559,912	384,937,004	.9877
1915	11,563,899,065	134,742,798	1.1651	41,002,338,919	400,514 044	.9760
1916	12,092,892,672	141,250,197	1.1680	43,450,344,462	423,236,839	.9749
1917	12,922,107,614	147 779,274	1.1436	47,375,570,688	451,488,081	.9536
1918‡	10,785,783,122	129,657,558	1.2021	40,981,781,320	404,869,291	.9878
1919‡	12,279,868,481	147,779,876	1.2034	49,116 222,952	489,966,598	.9975
1920‡	12,617,233,310	152,502,185	1.2087	55,528,358,735	545,549,472	.9826
1921‡	14,105,242,255	172,526,771	1.2235	63,328,527,937	617,677,262	.9754
1922‡	14,261,167,878	175,990,510	1.2341	66,422,274,820	643,564,315	.9689
1923‡	15,133,962,672	184,396,571	1.2184	72,806,625,940	698,705,048	.9597

YEAR.	TOTALS.		
	Amount Covered.	Premiums Charged.*	Rate on $100
1877–1880	$25,575,178,350	$246,116,917	.9623
1881–1890	109,928,038,845	1,137,444,741	1.0347
1891–1900	183,680,184,497	1,905,280,004	1.0373
1901–1910	319,237,036,712	3,548,853,251	1.1116
1911	46,276,992,650	491,072,474	1.0612
1912	48,840,386,151	514,594,534	1.0536
1913	52,856,280,672	544,836,753	1.0308
1914	56,012,859,329	570,687,566	1.0189
1915	58,867,095,439	588,701,918	1.0000
1916	63,355,299,583	628,209,683	.9915
1917	72,331,660,579	698,276,527	.9654
1918‡	63,083,103,864	638,106,241	1,0115
1919‡	75,163,819,793	769,537,774	1.0118
1920‡	85,970,171,617	846,294,028	.9844
1921‡	93,715,313,660	916,576,909	.9780
1922‡	96,283,268,458	936,415,866	.9726
1923‡	105,927,503,092	1,017,023,743	9601

* Gross less reinsurance. ‡ Fire and lightning business only.

FIRE INSURANCE COMPANIES IN CANADA

The following tables present a comparative exhibit of receipts and disbursements for 1921 and 1922, together with the capital, assets, liabilities and surplus at the end of each year, of all fire insurance companies doing business in the Dominion of Canada:

Name and Location of Company, with Names of Chief Agents to Receive Process.	Year.	Capital Paid up.	Total Assets.	Total Liabilities Except Capital.	Net Surplus.	Net Prem. Written.	Total Income.	Losses Incurred.	Dividends Declared.	Other Expenditures. ‡	Total Expenditure.
Canadian Companies.		$	$	$	$	$	$	$	$	$	$
Acadia Fire, Halifax, N. S.	1923	400,000	862,817	294,672	168,144	295,377	354,831	259,946	24,000	124,699	408,645
R. K. Elliott, Sec.	1922	400,000	928,404	267,077	261,327	309,494	359,680	212,246	24,000	131,820	368,066
Antigonish Farmers, Antigonish, N. S.	1923	None.	6,616	3,518	3,098	3,270	3,698	2,060	None.	639	2,699
D. Chisholm, Sec.	1922	None.	5,618	2,910	2,708	2,907	3,174	2,732	None.	478	3,210
Beaver Fire, Winnipeg, Man.	1923	300,500	460,351	102,951	56,900	38,735	74,619	17,091	24,040	21,176	62,307
A. De Jarden, Managing Director.	1922	300,500	420,487	83,707	36,280	34,684	138,361	10,117	*b* 82,097	31,905	124,119
British America, Toronto.	1923	1,400,000	2,774,466	2,289,101	.....	1,884,026	2,278,312	1,229,811	None.	887,652	2,117,463
W. M. Cox, President.	1922	1,399,413	2,921,552	2,741,206	.....	2,503,962	2,609,654	1,646,413	None.	1,339,030	2,985,443
British Colonial, Montreal.	1923	100,840	147,827	22,613	24,374	25,363	34,954	2,701	None.	5,153	7,854
T. Meunier, Managing Director.	1922	311,821	238,010	209,428	.....	29,692	42,188	195,122	None.	73,883	269,005
British Northwestern, Toronto, Ont.	1923	248,699	545,341	159,057	137,585	176,266	208,305	131,455	None.	82,352	213,807
J. H. Riddel, Managing Director.	1922	248,699	556,944	162,154	146,091	202,379	229,520	110,045	None.	80,710	190,755
Canada Accident and Fire, Montreal.	1923	43,320	825,487	414,639	367,528	476,038	531,434	227,932	4,332	230,511	462,775
H. F. Roden, Manager.	1922	43,320	763,352	386,586	333,446	445,356	475,989	180,696	4,332	217,412	402,440
Canada National Fire, Winnipeg, Man.	1923	1,894,009	2,759,540	1,213,811	.....	1,371,412	1,498,296	623,537	None.	535,369	1,158,906
W. T. Alexander, Managing Director.	1922	1,886,131	2,747,687	820,972	40,584	620,902	759,309	204,761	113,077	230,538	554,376
Canada Security, Toronto.	1923	220,000	294,335	115,333	.....	569,834	588,567	527,005	None.	219,611	746,616
J. B. Laidlaw, Pres.	1922	205,000	414,876	116,787	93,089	536,691	554,210	205,863	None.	71,476	277,339
Canadian Fire, Winnipeg.	1923	1,000,000	1,873,208	499,851	373,357	408,670	492,507	185,968	100,000	176,779	462,747
C. S. Riley, Manager.	1922	1,000,000	1,839,751	495,522	344,229	404,786	487,300	179,223	100,000	244,534	523,757
Canadian Indemnity, Winnipeg.	1923	300,000	584,138	155,621	128,516	330,517	362,715	219,944	18,000	110,071	348,015
C. S. Riley, Managing Director.	1922	300,000	573,467	138,524	134,943	277,129	308,095	154,408	18,000	113,701	286,109
Canadian Lumbermens, Ottawa.	1923	None.	69,271	39,933	29,338	—45	9,792	None.	2,920	5,167	8,087
E. D. Hardy, Chief Agent.	1922	None.	67,844	40,607	27,237	175	10,212	None.	None.	6,771	6,771
Canadian Surety, Toronto.	1923	300,000	692,790	263,612	129,178	337,894	418,321	119,524	23,000	219,272	361,796
W. H. Hall, Gen. Mgr.	†1922	250,000	555,735	219,974	85,761	348,179	373,891	125,780	17,500	193,825	337,105

CASUALTY COMPANY OF CANADA, Toronto	1923	100,767	199,740	80,119	18,854	155,329	166,632	49,021	None.	74,203	123,224
A. W. Eastmure, Managing Director.	1922	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CUMBERLAND FARMERS, Pugwash, N. S.	1923	None.	5,628	2,343	3,285	2,049	2,447	929	None.	632	1,561
H. Coulter, Sec.	1922	None.	4,845	2,217	2,628	1,812	1,960	517	None.	531	1,048
DOMINION FIRE, Toronto, Ont.	1923	327,500	562,089	434,779	.....	108,178	135,034	198,907	None.	94,155	293,062
Robt. F. Massie, Pres.	1922	275,000	586,207	512,107	.....	388,617	437,666	349,995	None.	175,066	525,061
DOMINION GRESHAM GUAR. & CAS., Montreal	1923	250,000	545,908	309,805	86,103	371,311	397,723	153,619	2,500	177,194	333,313
R. Welch, General Manager	1922	250,000	463,609	163,191	50,418	311,316	388,316	165,163	None.	166,453	331,616
DOMINION OF CANADA GUAR. AND ACCIDENT CO., Toronto	1923	287,000	1,334,085	629,299	417,786	1,058,693	1,147,680	444,332	49,493	573,551	1,067,376
C. A. Withers, Managing Director.	1922	282,000	1,244,284	598,050	364,234	1,012,984	1,140,297	402,210	44,640	584,133	1,030,983
ENSIGN, Toronto	1923	200,000	344,710	21,343	123,366	25,810	49,517	8,530	None.	21,682	30,212
R. F. Massie, Vice-Pres.	1922	200,000	325,660	14,321	111,339	18,849	38,276	4,019	None.	22,691	26,710
FIRE INS. CO. OF CANADA, Montreal	1923	200,000	608,339	389,847	18,492	280,794	311,621	192,911	None.	103,224	296,135
J. E. Clement, Vice-Pres.	1922	200,000	586,081	327,976	58,105	255,727	275,310	133,630	None.	100,734	234,364
GENERAL ACCIDENT OF CANADA, Toronto	1923	135,000	1,228,790	608,053	485,736	860,345	938,843	436,315	33,750	387,859	857,924
T. H. Hall, Gen. Mgr.	1922	135,800	1,133,920	483,029	515,891	762,991	980,613	290,240	25,000	382,865	698,105
GLOBE INDEMNITY, Montreal	1923	200,000	1,125,399	852,262	73,137	1,044,217	1,108,613	515,984	None.	581,574	1,097,558
F. C. Brown, Pres. and Gen. Mgr.	1922	200,000	1,064,100	685,121	178,979	833,364	879,903	499,083	None.	479,594	978,677
GRAIN INSURANCE AND GUARANTEE, Winnipeg, Man.	1923	308,400	723,054	219,766	194,888	329,274	378,870	179,804	None.	85,755	265,559
H. P. Grundy, Chief Agent.	1922	292,320	573,930	180,814	100,796	263,314	426,038	192,062	68,900	101,496	362,458
GUARDIAN OF CANADA, Montreal	1923	375,000	1,100,772	477,067	248,705	464,667	530,459	261,639	18,750	221,177	501,566
H. M. Lambert, Managing Director.	1922	375,000	1,015,130	479,548	160,582	588,859	630,813	335,656	None.	239,438	575,094
HALIFAX FIRE, Halifax	1923	263,640	579,196	60,509	255,047	66,731	108,176	16,643	14,409	27,150	58,202
A. G. Cross, Sec.-Treas.	1922	240,000	508,707	59,428	209,279	39,662	66,905	21,550	None.	18,842	40,392
HUDSON BAY,	1923	229,150	493,415	191,005	73,259	177,201	200,861	105,186	None.	74,400	179,586
J. H. Labelle (Montreal), Pres.	1922	229,150	484,920	204,410	51,360	181,214	195,126	103,089	None.	88,472	191,561
IMPERIAL GUARANTEE AND ACC., Toronto	†1923	200,000	486,769	227,079	59,690	430,564	454,643	182,526	16,000	223,931	422,457
E. Willans, Managing Director.	1922	200,000	509,348	256,277	53,071	433,925	455,034	206,602	20,000	238,659	465,261
IMPERIAL UNDERWRITERS, Toronto, Ont.	1923	175,000	558,682	254,838	128,844	159,017	182,119	88,075	None.	68,939	157,014
Lyman Root, Pres.	1922	175,000	530,073	218,535	136,538	168,816	191,372	110,560	None.	75,793	186,353
KINGS MUTUAL, Berwick, N. S.	1923	None.	59,953	28,774	31,179	26,758	41,197	20,736	None.	5,438	26,174
J. N. Chute, Sec.	1922	None.	54,437	26,343	28,094	22,365	24,797	18,243	None.	5,008	23,251
LIVERPOOL-MANITOBA, Montreal	1923	175,000	1,270,442	407,704	687,738	371,184	452,001	199,736	34,500	171,079	405,315
Lewis Laing, Manager.	1922	175,000	1,277,204	376,673	725,531	310,311	370,578	180,232	13,500	141,214	334,946
LONDON & LANCASHIRE GUAR. AND ACC., Toronto	†1923	400,000	1,001,478	285,410	316,068	416,396	480,138	168,789	40,000	185,547	394,336
Alex. MacLean, Mgr.	1922	400,000	911,798	273,279	238,513	423,184	463,045	183,629	40,000	216,764	440,393

‡ Including all branches of business. *b* Includes $63,105 stock dividends. † Wrote no fire insurance in 1923

FIRE INSURANCE COMPANIES IN CANADA—*Continued.*

Name and Location of Company, with Names of Chief Agents to Receive Process	Year.	Capital Paid up.	Total Assets.	Total Liabilities Except Capital.	Net Surplus.	Net Premiums Written.	Total Income.	Losses Incurred.	Dividends Declared.	Other Expenditure ‡	Total Expenditures.
London Mutual, Toronto	1923	$200,000	$655,632	$297,788	$157,843	$230,311	$436,424	$191,181	.....	$125,402	$316,583
Peter A. McCallum, Chief Agent.	1922	100,000	537,373	382,515	54,858	297,293	443,616	272,184	None.	143,013	415,197
Mercantile Fire, Toronto	1923	50,000	603,632	135,377	418,255	141,743	170,246	65,316	50,000	53,514	168,830
Alfred Wright, Pres.	1922	50,000	586,150	135,665	400,485	159,309	189,380	123,093	50,000	60,793	233,886
Merchants Casualty, Waterloo, Ont	1923	127,647	380,116	256,879	.....	778,048	915,277	418,643	None.	536 927	955.570
Leo M. Fingard, General Manager.	1922	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mount Royal, Montreal	1923	250,000	2,010,561	1,184,013	576,548	864,406	1,022,808	576,873	25,000	333,090	934.963
P. J. Perrin, Mgr.	1922	250,000	1,902,272	1,024,266	628,006	850,844	943,563	473,294	25,000	408,723	907,017
Mutual Fire, Halifax, N. S.	1923	66,436	69,196	11,251	.....	12,488	18,803	8,838	5,544	5,353	19,735
C. W. Gunning, Sec.	1922	60,717	64,263	10,279	.....	13,603	23,198	15,187	None.	6,106	21,293
North American Accident, Montreal	†1923	91,133	475,510	222,532	161,844	324,685	354,712	187,629	None.	159 555	347,184
P. W. Peacock, Manager.	1922	91,133	457,849	211,394	155,322	266,860	286,448	135,687	None,	147,934	283,621
North Empire Fire, Toronto	1923	206,370	330,309	270,775	.....	225,769	244,301	144,984	None.	96,909	241 893
T. J. Irvine, Manager.	1922	206,370	338,980	203,398	.....	159,064	178,409	158,805	None.	72,491	231,296
North West Fire, Winnipeg	1923	100,000	435,479	150,742	184,737	145,691	180,531	106,428	8,000	59,756	174,184
Thomas Bruce, Dep. Mgr.	1922	100,000	446,072	174,546	171,526	166,812	189,716	120,773	20,000	62 188	202,961
Occidental Fire, Winnipeg, Man	1923	200,000	801,658	349,184	252,474	379,010	425,935	269,806	None.	177,498	447,304
F. J. L. Harrison, Sec.	1922	200,000	829,585	273.439	356,146	355,806	396,524	196,782	None.	170 437	367,219
Pacific Coast Fire, Vancouver, B. C.	1923	552,281	1,233,831	424.801	256.749	399,380	456,819	267,796	None.	158 386	426,182
T. Wesley Greer, Managing Director.	1922	552,280	1,167 948	356,838	258,830	348,195	396,414	170,460	None.	123 104	293,564
Pacific Marine, Vancouver	1923	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	*1922	266,053	169,353	224,865	.....	70,808	84,198	261,835	None.	53.042	314,877
Pictou County Farmers, Pictou, N. S.	1923	None.	24,187	5 962	18,225	5,398	8,146	3,873	None.	1,519	5,392
Peter McInnes, Sec.	1922	None.	22,581	5,296	17,285	4,289	5,371	3,392	None.	1,094	4,486
Quebec, Quebec	1923	125,000	727,935	181,701	421,234	168,877	279 018	92.808	75,000	70,319	238,127
G. H. Henderson, Sec.	1922	125,000	803,426	196,504	481,922	143,539	177,928	90,367	75,000	78,586	243,953
Reliance of Canada, Montreal	1923	200,000	388,456	34,009	154,447	39 979	62,433	14,463	None.	18,653	33,116
J. W. Tatley, Vice-Pres.	1922	200,000	355,741	17,383	138,358	22,378	48,128	6,944	None.	14,695	21,639
Scottish Canadian, Toronto	1923	150.000	202,027	109,961	.....	100,047	110,774	56,331	None.	52,091	108,422
T. H. Hall, Gen. Mgr.	1922	150,000	199,217	81,867	.....	100,158	107.184	45,063	None.	47,099	92,162
Western, Toronto	1923	2,500,000	6,056,382	4,346.445	.....	3,991,106	4,309,764	2,172,913	105,000	1,924,093	4,202,906
W. M. Cox, Pres.	1922	2,492,061	6,536,446	4,870.123	.....	4,017,842	4,234,766	2,445 771	35,000	834,508	4,315,279

* Reinsured fire and automobile policies in Western Toronto. † Wrote no fire business in 1923.

BUSINESS AND STANDING OF BRITISH COMPANIES

(Income and Expenditures on account of branches other than fire are included.)

Name of Company and Chief Agent in Canada, together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Premiums Written.	Total Income.	Losses Incurred.	Other Expenditures.‡	Total Expenditures.
Figures of Canadian Branch.		$	$	$	$	$	$	$	$
ALLIANCE	1923	782,377	316,182	466,195	485.4	485,471	308,876	211,794	520,670
E. E. Kenyon, Chief Agent, Montreal.	1922	951,240	411,423	539,817	6,6,181	676,181	464,380	288,099	752,479
ANGLO-SCOTTISH	1923	88,857	61,658	27,198	82,264	85,017	33,713	35,651	69,364
T. W. Greer, Chief Agent, Vancouver.	1922	.....	.....	.....	.....	.....	.....	.....	.....
ATLAS	1923	825,877	559,989	265,889	778,412	813,528	485,935	290,296	776,231
C. E. Sanders, Chief Agent, Montreal.	1922	843,031	578,198	264,833	805,685	841,992	662,414	301,417	963,831
AUTOCAR	1923	181,076	70,372	110,704	119,158	120 707	78,746	53,918	132,664
Jas. D. Cherry, Chief Agent, Montreal.	1922	122,625	55,177	67,448	119,008	119,008	27,494	47,938	75,432
BANKERS & TRADERS	1923	80,677	None.	80,677	None.	None.	None.	None.	None.
F. G. Donaldson, Chief Agent, Montreal.	1922	.....	.....	.....	.....	.....	.....	.....	.....
BRITISH AND FOREIGN MARINE (Inland Transportation business)	1923	117,320	51	117,269	4,790	9,470	946	229	1,175
Robert J. Dale, Chief Agent, Montreal.	1922	111,958	294	111,664	982	5,662	None.	458	458
BRITISH CROWN	1923	818,507	549,063	269,444	634,385	711,513	497,166	313,082	810,248
J. H. Riddel, Chief Agent, Toronto.	1922	877,306	638,006	239,300	781,543	824,500	510,014	318,557	828,571
BRITISH AND EUROPEAN	1923	56,933	12,545	44,388	20,218	20,224	2,281	14,902	17,183
T. F. Dobbin, Montreal.	1922	.....	.....	.....	.....	.....	.....	.....	.....
BRITISH GENERAL	1923	148,463	89,575	58,888	131,744	132,241	56,079	55,288	111,367
T. F. Dobbin, Chief Agent, Montreal.	1922	141,644	92,561	49,083	114,591	115,118	59,969	50,348	110,317
BRITISH OAK	1923	322,115	166,371	155,744	496,635	497,356	341,494	187,766	529,260
A. R. Howell, Chief Agent, Montreal.	1922	198,365	90,236	108,129	294,004	294,323	138,098	106,663	244,761
BRITISH TRADERS	1923	485,671	250,101	235,569	530,467	532,014	388,569	185,350	573,919
C. R. Drayton, Chief Agent, Toronto.	1922	504,473	258,552	245,921	490,998	492,942	287,791	204,099	491,890
CALEDONIAN	1923	651,364	349,089	302,274	453,597	482,353	291 927	197,878	489,805
John G. Borthwick, Chief Agent, Montreal.	1922	676,707	379,351	297,416	452,000	483,629	400,434	200,132	600,566
CAR AND GENERAL	1923	503,384	193,380	311,004	505,182	518,125	448,357	183,580	631,937
Arthur Barry, Chief Agent, Montreal.	1922	575,242	159,002	416,240	440,117	459,073	211,950	172,850	384,800
CENTRAL	1923	82,530	8,679	73,851	16,826	18,658	2,887	13,921	16,808
Lewis Laing, Chief Agent, Montreal.	1922	.....	.....	.....	.....	.....	.....	.....	.....

‡ Including all branches of business.

BUSINESS AND STANDING OF BRITISH COMPANIES—*Continued.*

Name of Company and Chief Agent in Canada, together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Premiums Written	Total Income.	Losses Incurred.	Other Expenditures. ‡	Total Expenditures.
		$	$	$	$	$	$	$	$
CENTURY	1923	377,486	224,864	152,622	271,066	283,336	186,583	106,228	292,811
T. W. Greer, Chief Agent, Vancouver.	1922	382,615	251,135	131,480	290,748	305,888	192,894	119,768	312,662
CHINA FIRE	1923	715	None.	715	—1,663	—1,663	69	718	787
	1922	29,222	4,132	25,090	5,272	5,272	2,554	2,096	4,650
COMMERCIAL UNION	1923	1,972,257	716,513	1,255,726	948,509	1,048,179	591,783	356,891	948,674
W. S. Jopling, Chief Agent, Montreal.	1922	1,907,250	753,660	1,153,590	952,638	1,044,223	722,233	366,947	1,089,180
CORNHILL	1923	117,643	72,239	45,404	119,993	120,574	59,516	39,062	98,578
O. W. Dettmers, Chief Agent, Montreal.	1922	.....	.....	.....	.....	.....	.....	.....	.....
EAGLE, STAR & BRITISH DOMINIONS	1923	567,703	344,813	222,890	504,250	503,886	363,249	212,854	576,103
J. H. Riddel, Chief Agent, Toronto.	1922	532,684	373,048	159,636	592,945	595,776	370,027	241,020	611,047
EMPLOYERS LIABILITY	1923	2,183,197	1,280,868	902,329	2,064,223	2,065,157	1,089,901	889,475	1,979,376
C. W. I. Woodland, Chief Agent, Montreal.	1922	2,431,354	1,299,499	1,131,855	1,951,372	1,955,205	1,108,909	862,134	1,971,043
ESSEX AND SUFFOLK	1923	106,335	99,777	6,558	99,320	103 064	66,141	39,312	105,453
R. R. Martin, Chief Agent, Montreal.	1922	102,498	80,971	21,527	92,675	96,591	64,246	35,945	100,191
GENERAL ACCIDENT, FIRE AND LIFE	1923	720,295	245,241	475,054	563,255	596,905	363,564	231,820	595,384
Thomas H. Hall, Chief Agent, Toronto.	1922	776,380	274,556	501,824	486,539	529,229	238,149	214,785	452,934
GUARDIAN	1923	2,407,267	1,048,243	1,359,024	1,587,379	1,693,887	998,935	514,531	1,513,466
H. M. Lambert, Managing Director, Montreal.	1922	2,433,442	1,386,168	1,047,274	1,589,091	1,614,552	1,472,898	538,306	2,011,204
LAW UNION AND ROCK	1923	1,538,594	369,836	1,168,758	470,700	510,865	244,342	196,959	439,301
Alfred Wright, Chief Agent, Toronto.	1922	1,778,840	364,939	1,413,901	442,347	479,777	205,808	184,973	390,781
LIVERPOOL AND LONDON AND GLOBE	1923	3,255,065	1,215,608	2,039,458	1,439,117	1,566,210	795,794	584,825	1,380,619
Lewis Laing, Chief Agent, Montreal.	1922	3,210,539	1,204,634	2,005,905	1,463,103	1,587 431	900,135	579,024	1,479,169
LOCAL GOVERNMENT	1923	50,373	None.	50,373	None.	None.	None.	None.	None.
Arthur Barry, Chief Agent, Montreal.	1922	.....	.....	.....	.....	.....	.....	.....	.....
LONDON GUARANTEE AND ACCIDENT	1923	1,562,086	919,697	642,388	1,343,920	1,399,218	842,221	624,316	1,466,537
Geo. Weir, Chief Agent, Toronto.	1922	1,979,176	804,005	1,175,171	1,117,349	1.179,703	694,286	645,172	1,339,458
LONDON AND LANCASHIRE FIRE	1923	1,820,952	959,160	861,792	1,414,799	1,461,346	901,120	532,395	1,433,515
Alfred Wright, Chief Agent, Toronto.	1922	1,660,593	1,095,831	564,762	1,403,018	1,449,306	837,243	530,800	1,368,043

LONDON ASSURANCE	1923	794,914	480,163	314,751	651,663	685,313	380,659	244,723	625,382
W. Kennedy and W. B. Colley, Chief Agents, Montreal.	1922	755,272	418,806	336,466	587,846	622,764	296,434	244,050	540,484
MARINE	†1923	172,385	11,093	161,291	53,109	57,614	42,033	16,148	58,181
Reed, Shaw & McNaught, Chief Agents, Toronto.	1922	235,871	26,393	209,478	65,365	69,984	24,701	24,461	49,162
MERCHANTS MARINE	1923	210,811	108,432	102,379	180,011	180,986	75,121	78,789	153,910
C. W. I. Woodland, Chief Agent, Montreal.	1922	203,878	109,314	94,564	154,309	155,048	66,982	68,743	135,725
MOTOR UNION	1923	209,231	152,266	56,965	245,757	247,752	133,315	112,576	245,891
Wm. Mac Inness Chief Agent, Toronto.	1922	206,706	141,531	65,175	221,406	223,456	113,285	107,350	220,635
NATIONAL PROVINCIAL INS. CO	1923	195,022	104,101	90,921	231,069	235,538	134,933	87,579	222,512
Arthur Barry, Chief Agent, Montreal.	1922	177,495	77,890	99,605	166,695	170,583	58,107	70,659	128,7664
NORTH BRITISH AND MERCANTILE	1923	2,336,084	869,654	1,466,429	1,154,871	1,248,392	750,426	432,548	1,182,974
C. A. Richardson, Chief Agent, Montreal.	1922	2,253,425	951,922	1,301,503	1,110,364	1,198,397	869,198	415,725	1,284,923
NORTHERN	1923	1,445,314	849,554	595,760	1,230 186	1,293,382	814,566	493,743	1,308,309
A. Hurry, Chief Agent, Montreal.	1922	1,401,452	898,920	562,532	1,246,158	1,315,699	990,423	718,290	1,508,713
NORWICH UNION FIRE	1923	1,809,010	1,003,828	805,182	1,486,863	1,568,210	911,239	640,281	1,551,520
John B. Laidlaw, Chief Agent, Toronto.	1922	1,775,153	993,219	781,934	1,486,568	1,602,803	961,726	670,461	1,632,187
OCEAN ACCIDENT AND GUARANTEE	1923	1,455,841	800,113	655,729	1,232,615	1,235,650	573,762	560,909	1,134,671
J. A. Mingay, Chief Agent, Toronto.	1922	1,471,583	737,421	734,162	1,122,985	1,125,918	550,835	520,858	1,071,693
OCEAN MARINE	1923	.....	.....	.....	.....	.....	.....	.....	.....
Robert Hampson & Son, Ltd., Chief Agents, Montreal.	1922	95,659	None.	95,659	None.	None.	None.	None.	None.
PALATINE	1923	667,903	329,524	338,380	471,513	502,033	304,265	180,884	485,149
W. S. Jopling, Chief Agent, Montreal.	1922	692,073	323,245	368,828	426,058	455,437	355,236	181,688	536,924
PATRIOTIC	1923	99,178	66,693	32,485	96,163	96,589	29,573	47,788	77,361
Lyman Root, Chief Agent, Toronto.	1922	99,536	50,793	48,743	82,531	82,813	30,928	38,105	69,033
PHŒNIX of London	1923	2,339,402	936,469	1,402,932	1,279,156	1,365,524	747,340	493,247	1,240,587
J. B. Paterson, Chief Agent, Montreal.	1922	2,338,384	1,031,051	1,307,333	1,216,611	1,308,336	820,017	472,614	1,292,631
PROVINCIAL	1923	355,864	220,235	135,629	340,978	342,277	206,947	114,279	321,226
Willis, Faber & Co. of Canada, Ltd., Chief Agents, Montreal.	1922	380,309	195,403	185,906	322,326	323,615	153,893	114,621	269,514
PRUDENTIAL	1923	140,829	17,219	123,610	36,233	36,336	2,345	22,599	24,944
A. K. Thom, Chief Agent, Montreal.	1922	.....	.....	.....	.....	.....	.....	.....	.....
QUEENSLAND	1923	394,569	178,521	216,048	276,381	279,965	266,563	102,780	369,343
F. G. Donaldson, Chief Agent, Montreal.	1922	312,115	203,259	108,856	281,554	287,082	188,037	114,882	302,919

† Wrote no fire business in 1923. ‡ Including all branches of business.

BUSINESS AND STANDING OF BRITISH COMPANIES—*Continued.*

Name of Company and Chief Agent in Canada, together with Location of Canadian Head Office. (*Figures of Canadian Branch.*)	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Premiums Written	Total Income	Losses, Incurred	Other Expenditures. ‡	Total Expenditures.
		$	$	$	$	$	$	$	$
RAILWAY PASSENGERS	†1923	494,587	169,940	324,647	278,257	280,824	99,435	164,002	263,437
Frank H. Russell, Chief Agent, Toronto.	1922	506,168	181,304	324,864	290,618	295,410	102,771	173,093	275,864
ROYAL	1923	5,502,393	1,555,423	3,946,969	2,073,342	2,318,925	1,213,560	782,043	1,995,603
J. H. Labelle, Chief Agent, Montreal.	1922	4,954,551	1,522,148	3,432,403	1,886,929	2,102,124	1,182,095	743,976	1,926,071
ROYAL EXCHANGE	1923	1,265,437	538,818	726,619	751,498	784,649	395,425	266,948	662,373
Arthur Barry, Chief Agent, Montreal.	1922	1,345,361	495,395	849,966	709,422	733,483	404,844	280,030	684,874
ROYAL SCOTTISH	1923	225,184	181,747	43,437	240,277	250,119	169,139	94,596	263,735
A. Hurry, Chief Agent, Montreal.	1922	242,534	164,523	78,011	269,189	219,406	141,280	84,400	225,680
SCOTTISH METROPOLITAN	1923	532,635	283,052	249,583	425,588	440,737	263,065	215,091	478,156
Alex. Bissett, Chief Agent, Montreal.	1922	508,526	290,775	217,751	504,550	525,789	296,446	231,103	527,549
SCOTTISH UNION AND NATIONAL	1923	1,358,722	326,302	1,032,421	418,642	491,481	236,105	160,550	396,655
J. H. Esinhart, Chief Agent, Montreal.	1922	1,296,356	342,907	953,449	416,073	490,229	210,415	175,614	386,029
SUN	1923	1,302,671	714,556	588,115	960,087	980,969	522,368	401,044	923,412
Lyman Root, Chief Agent, Toronto.	1922	1,298,294	703,343	594,951	977,775	999,811	654,740	391,657	1,046,397
UNION ASSURANCE	1923	1,053,186	479,362	573,824	681,616	728,539	436,317	249,900	686,217
T. L. Morrisey, Chief Agent, Montreal.	1922	1,050,384	360,247	490,137	762,806	809,715	605,403	301,460	906,863
UNION, Canton	1923	1,417,331	636,112	781,219	1,249,063	1,273,303	963,713	470,249	1,433,962
C. R. Drayton, Chief Agent, Toronto.	1922	1,242,956	612,974	629,982	1,039,222	1,101,013	652,465	442,212	1,094,677
UNION MARINE	1923	81,026	2,104	78,922	5,761	9,841	2,299	3,102	5,401
J. B. Paterson, Chief Agent, Montreal.	1922	80,158	3,273	76,885	7,829	12,134	2,981	4,806	7,787
UNITED BRITISH	1923	108,950	69,841	39,109	99,090	99,340	57,896	43,600	101,496
Wm. MacInnes, Chief Agent, Toronto.	1922	88,236	36,103	52,133	63,630	63,736	8,982	33,652	42,634
WORLD MARINE AND GENERAL	1923	273,599	55,284	218,315	73,523	86,080	17,474	34,883	52,357
A. Hurry, Chief Agent, Montreal.	1922	.....	.....	.....	.....	.....	.....	.....	.....
YANGTSZE	1923	99,750	69,270	30,480	114,350	117,846	76,748	44,097	120,845
B. G. D. Phillips, Chief Agent, Vancouver.	1922	93,350	37,790	55,560	55,734	60,366	22,057	22,808	44,865
YORKSHIRE FIRE AND LIFE	1923	3,670,578	495,147	3,175,431	623,242	842,114	463,324	261,195	724,519
P. L. Monkman, Chief Agent, Montreal.	1922	3,765,186	631,915	3,133,271	701,242	905,592	717,556	351,326	1,068,882

† Wrote no fire business in 1923.

BUSINESS AND STANDING OF AMERICAN COMPANIES

(Income and Expenditures on account of branches other than fire are included.)

Name of Company and Chief Agent in Canada, together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Premiums Written	Total Income.	Losses Incurred.	Other Expenditures. ‡	Total Expenditures.
(Figures of Canadian Branch.)		$	$	$	$	$	$	$	$
ÆTNA	1923	837,003	399,838	437,165	617,006	651,121	441,698	203,817	645,515
A. M. M. Kirkpatrick, Chief Agent, Toronto.	1922	851,847	383,798	468,049	584,190	616,257	312,472	204,927	517,399
AFFILIATED UNDERWRITERS	1923	86,925	34,377	52,548	57,711	59,116	74,071	2,452	76,523
L. M. Donaldson, Chief Agent, Montreal.	1922	.....	.....	.....	.....	.....	.....	.....	.....
AGRICULTURAL	1923	155,783	67,067	88,716	81,868	83,089	61,682	29,687	91,369
P. S. Grant, Chief Agent, Toronto.	1922	105,910	55,105	50,805	72,455	74,934	44,941	27,426	72,367
ALLIANCE	1923	235,409	141,098	94,310	191,515	201,565	173,517	67,912	241 429
Robt. Hampson & Son, Ltd., Chief Agents, Montreal.	1922	234,485	108,962	125,523	178,157	186,490	97,058	65,089	162,147
AMERICAN AND FOREIGN MARINE (marine business)	1923	30,954	257	30,697	10,777	10,777	154	3,110	3,264
Robert J. Dale, Chief Agent, Montreal.	1922	27,651	640	27,011	14,646	14,646	5,151	4,622	9,773
AMERICAN ALLIANCE	1923	33,090	4,731	28,359	6,399	8,049	1,650	2,231	3,881
Wm. Robins, Chief Agent, Toronto.	1922	32,622	4,934	27,688	6,900	8,550	5,894	2,562	8,456
AMERICAN AUTOMOBILE	1923	95,905	12,221	83,683	28,440	29,236	5,688	9,947	15,635
R. W. Clewlo, Chief Agent, Montreal.	1922	.....	.....	.....	.....	.....	.....	.....	.....
AMERICAN CENTRAL	1923	395,511	140,626	254,885	178,521	195,103	145,572	65,381	210,953
W. P. Fess, Chief Agent. Winnipeg.	1922	366,935	173,967	192,968	262,904	280,151	170,342	92,036	262,378
AMERICAN EQUITABLE	1923	161,542	71,839	89,703	127,953	128,328	101,554	46,010	147,564
J. E. Clement, Chief Agent, Montreal.	1922	140,853	98,224	42,629	146,068	146,744	88,497	56,118	144,615
AMERICAN EXCHANGE UNDERWRITERS	1923	60,280	9,637	50,643	24,604	27,828	670	4,904	5,574
K. B. MacLaren, Chief Agent, Toronto.	1922	83,284	10,106	73,178	23,838	25,731	837	26	863
AMERICAN FIRE, N. Y.	1923	151,801	100,115	51,686	157,680	163,077	96,046	47,615	143,661
Theodore Meunier, Chief Agent, Montreal.	1922	107,916	43,364	64,552	54,155	55,048	None.	18,954	18,954
AMERICAN INSURANCE CO.	1923	129,498	57,750	71,747	95,905	99,650	57,475	32,499	89,974
Jos. Murphy, Chief Agent, Toronto.	1922	107,631	46,922	60,709	82,829	86,826	33,202	28,845	62,047
AMERICAN LLOYDS	1923	89,742	30,323	59,419	59,518	59,518	48,078	18,659	66 737
J. E. Clement, Chief Agent, Montreal.	1922	103 439	22,205	81,234	45,050	45,050	9,317	15,508	2 , 825
BALOISE	1923	111,144	80,033	31 111	145,897	148,774	64,576	52 931	117,507
A. S. Matthew, Chief Agent, Vancouver.	1922	77,231	28,542	48,689	46,803	48,650	33,492	16 592	50,084

BUSINESS AND STANDING OF AMERICAN COMPANIES—*Continued.*

Name of Company and Chief Agent in Canada, Together With Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Premiums Written.	Total Income.	Losses Incurred.	Other Expenditures. ‡	Total Expenditures.
(Figures of Canadian Branch.)		$	$	$	$	$	$	$	$
BOSTON	1923	128,276	87,031	41,245	122,488	123,357	97,175	51,033	148,208
C. C. Wansbrough, Chief Agent, Winnipeg.	1922	111,901	67,341	44,560	95,222	98,622	75,042	40,566	115,608
CALEDONIAN AMERICAN, New York	1923	88,406	42,530	45,876	52,681	56,494	34,897	18,956	53,853
J. G. Borthwick, Chief Agent, Montreal.	1922	76,953	54,570	22,383	58,739	63,124	44,080	25,749	69,829
CALIFORNIA INSURANCE CO.	1923	139,394	77,200	62,194	126,081	131,031	62,406	47,492	109,898
John Anderson, Chief Agent, Vancouver.	1922	131,415	70,395	61,020	111,134	116,138	51,749	42,811	94,560
CENTRAL MFRS. MUTUAL	1923	51,012	61	50,951	81	838	None.	368	368
Vance C. Smith, Chief Agent, Toronto.									
CITIZENS	1923	47,631	13,621	34,010	31,663	31,682	15,522	10,567	26,089
C. H. Macaulay, Chief Agent, Vancouver.	1922	42,967	15,516	27,451	31,699	31,777	19,475	10,636	30,111
COLUMBIA	1923	470,843	126,674	344,169	177,985	199,568	110,589	73,680	184,269
J. B. Paterson, Chief Agent, Montreal.	1922	507,139	136,838	370,301	191,095	218,483	113,795	81,047	194,842
COMMERCIAL UNION, NEW YORK	1923	29,176	6,070	23,106	5,852	6,011	3,793	2,614	6,407
John Anderson, Chief Agent, Vancouver.	1922	29,562	6,937	22,625	6,640	6,807	2,711	3,375	6,086
CONNECTICUT FIRE	1923	397,568	145,145	252,423	368,737	413,120	254,561	135,576	390,137
J. W. Tatley, Chief Agent, Montreal.	1922	410,871	153 413	257,458	356,837	396,277	156,351	146,451	302,802
CONTINENTAL	1923	763,449	387,229	376,219	678,616	691,919	501,569	285,765	787,334
W. E. D, Baldwin, Chief Agent, Montreal.	1922	797,726	363,176	434,550	653,410	662,800	336,644	270,025	606,669
EQUITABLE FIRE AND MARINE	1923	198,607	34,383	164,224	57,129	79,396	21,584	19,285	40,869
J. W. Tatley, Chief Agent, Montreal.	1922	233,190	30,415	202,775	53,243	76,956	25,271	17,212	42,483
FIDELITY-PHENIX	1923	740,121	350,862	389,259	597,710	610,393	404,556	246,380	650,936
W. E. D. Baldwin, Chief Agent, Montreal.	1922	728,446	336,487	391,959	550,878	556,439	277,744	241,471	519,215
FIRE ASSOCIATION OF PHILADELPHIA	1923	168,259	90,063	78,196	175,098	178,380	67,111	75,896	143,007
Theodore Meunier, Chief Agent, Montreal.	1922	108,394	40,423	67,971	70,664	73,737	36,775	26,151	62,926
FIRE REINSURANCE, NEW YORK	1923	164,243	151,908	12,335	205,054	211,014	162,371	70,636	233,007
Theodore Meunier, Chief Agent, Montreal.	1922	96,677	43,404	53,273	54,155	55,374	None.	18,954	18,954
FIREMANS FUND	1923	410,767	111,260	299,507	158,741	161,435	157,173	67,417	224,590
G. T. McMurrich, Chief Agent, Toronto.	1922	405,013	166,241	238,772	200,410	202,874	207,654	74,469	282,123
FIREMENS INSURANCE CO.	1923	242,183	91,672	150,511	127,507	127,927	74,194	51,003	125,197
A. G. Fairbairn, Chief Agent, Montreal.	1922	224,534	82,137	142,397	97,062	97,270	26,506	66,380	92,886

FRANKLIN, PHILADELPHIA	1923	127,401	None.	127,401	None.	None.	None.	None.	None.
F. W. Evans, Chief Agent, Montreal.	1922	107,820	None.	107,820	None.	None.	None.	None.	None.
GENERALE. of Paris, France	1923	133,973	94,702	39,272	131,232	131,557	60,567	54,475	115,042
T. F. Dobbin, Chief Agent, Montreal.	1922	115,887	97,152	18,735	128,661	128,951	70,007	57,820	127,827
GIRARD F. & M., PHILADELPHIA	1923	71,533	17,350	54,183	23,808	23,987	21,894	12,491	34,385
A. G. Fairbairn, Chief Agent, Montreal.	1922	74,590	22,900	51,690	23,597	23,741	4,635	12,453	17,088
GLENS FALLS	1923	612,693	182,373	430,320	398,669	429,064	361,143	157,579	518,722
S. C. R. Crocker, Chief Agent, Toronto.	1922	617,881	188,425	429,456	402,916	430,570	217,071	181,788	398,859
GLOBE & RUTGERS, New York	1923	1,205,495	202,629	502,866	1,004,365	1,055,714	807,584	328,802	1,136,386
J. W. Binnie, Chief Agent, Montreal.	1922	1,244,207	723,989	520,218	964,578	1,020,369	891,845	337,499	1,229,344
GRAIN DEALERS NATIONAL MUTUAL	1923	55,264	4,439	50,825	10,528	13,004	9,729	1,358	11,087
N. S. Jones, Chief Agent, Hamilton.	1922	61,757	4,597	57,160	8,018	8,466	6,950	956	7,906
GREAT AMERICAN	1923	953,225	409,589	543,636	687,628	722,758	549,231	258,800	808,091
Wm. Robins, Chief Agent, Toronto.	1922	859,409	430,333	429,076	620,460	657,466	433,414	255,521	688,935
HARDWARE DEALERS MUTUAL FIRE	1923	115,776	78,462	37,314	147,955	152,230	60,729	22,518	*a* 83,247
C. L. Clark, Chief Agent, Winnipeg.	1922	78,058	60,339	17,719	105,784	105,929	44,043	43,466	87,509
HARTFORD	1923	2,990,650	1,375,166	1,615,483	2,414,214	2,518,835	1,419,278	860,640	2,279,918
Peter A. McCallum, Chief Agent, Toronto.	1922	2,744,239	1,423,210	1,321,029	2,479,300	2,583,125	1,344,743	999,880	2,344,623
HOME	1923	3,877,698	1,737,679	2,140,019	2,744,562	2,927,010	1,973,694	961,353	2,935,047
F W. Evans, Chief Agent, Montreal.	1922	3,240,450	1,827,875	1,412,575	2,541,457	2,672,391	1,719,089	938,962	2,658,051
IMPERIAL ASSURANCE	1923	206,038	70,942	135,096	164,686	166,978	97,955	68,160	166,115
J. R. Paterson, Chief Agent, Montreal.	1922	88,007	1,216	86,791	2,012	2,012	None.	918	918
INDIVIDUAL UNDERWRITERS	1923	163,482	49,771	113,711	49,167	54,209	14,607	13,180	27,787
L. M. Donaldson, Chief Agent, Montreal.	1922	121,723	49,927	71,796	52,429	57,422	10,719	9,327	20,046
INSURANCE COMPANY OF NORTH AMERICA	1923	1,240,577	625,887	614,690	1,178,765	1,220,996	928,674	392,876	1,321,550
Robert Hampson & Son, Ltd., Chief Agents, Montreal.	1922	1,179,940	618,783	561,157	1,084,176	1,122,951	541,308	351,777	893,085
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	1923	210,277	94,675	115,602	147,935	154,091	82,188	65,451	147,639
J. W. Binnie, Chief Agent, Montreal.	1922	238,606	107,138	131,468	129,442	139,095	66,625	55,985	122,610
LUMBERMENS INDEMNITY EXCHANGE	1923	225,469	153,941	71,528	275,214	279,204	143,601	36,137	179,738
T. E. Clendinnen, Chief Agent, Ottawa.	1922	102,825	67,983	34,842	164,682	165,096	185,914	22,549	208,463
LUMBERMENS UNDERWRITING ALLIANCE	1923	304,778	113,596	191,181	291,683	303,452	179,288	71,277	*b*250,565
L. D. Payette, Chief Agent, Toronto.	1922	249,995	118,617	131,378	284,373	296,371	165,628	113,484	279,112
LUMBER UNDERWRITERS	1923	74,059	21,294	52,765	53,236	53,236	28,305	15,570	43,875
W. E. Bigwood, Chief Agent, Toronto.	1922	78,933	16,109	62,824	53,768	53,768	61,646	17,130	78,776

a Excluding $49,963 dividends to policyholders. *b* Excluding $49,023 dividends to policyholders.

BUSINESS AND STANDING OF AMERICAN COMPANIES—*Continued.*

Name of Company and Chief Agent in Canada, Together With Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Premiums Written	Total Income.	Losses Incurred.	Other Expenditures. ‡	Total Expenditures.
		$	$	$	$	$	$	$	$
Manufacturing Lumbermens Underwriters	1923	221,013	91,771	129,242	231,466	231,466	182,812	51,743	*c*234,555
W. E. Bigwood, Chief Agent, Toronto.	1922	204,832	78,127	126,705	191,977	191,977	97,377	45,083	142,460
Mechanics & Traders	1923	24,803	8,369	16,434	16,083	16,933	9,653	8,470	18,123
W. J. Mills, Chief Agent, Vancouver.	1922	25,416	8,533	16,883	18,736	19,586	15,555	5,612	21,167
Merchants Fire	1923	227,478	109,655	117,823	353,387	363,198	232,523	120,315	352,838
H. Begg, Chief Agent, Toronto.	1922	169,428	90,513	78,915	268,033	276,041	135,634	100,089	235,723
Millers National	1923	121,675	42,201	79,474	83,025	87,626	49,769	32,642	82,411
H. Begg, Chief Agent, Toronto.	1922	109,790	28,950	80,840	49,294	53,309	28,849	19,254	48,103
Mill Owners Mutual	1923	63,978	31,228	32,751	30,031	32,219	52,672	5,902	58,574
N. S. Jones, Chief Agent, Hamilton.									
Minnesota Implement Mutual Fire	1923	110,861	78,462	32,399	147,955	151,925	60,729	22,518	*d* 83,247
C. L. Clark, Chief Agent, Winnipeg.	1922	78,322	60,339	17,983	105,784	105,929	44,043	43,521	87,564
National-Ben Franklin	1923	421,377	136,921	284,456	183,829	204,880	104,002	86,894	190,896
R. F. Massie, Chief Agent, Toronto.	1922	505,860	132,786	373,074	170,353	193,594	83,303	72,723	156,026
National Fire	1923	1,159,486	483,407	676,079	662,346	700,808	474,663	228,899	703,562
C. C. Hall, Chief Agent, Toronto.	1922	1,135,068	489,047	646,021	703,150	743,151	388,127	255,117	643,244
National Union Fire	1923	402,451	191,090	211,361	310,587	330,108	284,896	119,026	403,922
J. G. Davis, Chief Agent, Toronto.	1922	413,268	188,173	225,095	262,749	280,330	188,182	137,208	325,390
Nationale, Paris	1923	647,165	428,604	218,561	578,736	588,090	363,996	151,126	515,122
J. E. Clement, Chief Agent, Montreal.	1922	707,876	469,654	238,222	569,031	577,519	328,186	160,295	488,401
Newark	1923	147,949	83,104	114,845	116,093	122,291	79,368	40,478	119,846
J. H. Labelle, Chief Agent, Montreal.	1922	193,986	92,574	101,412	112,356	119,122	87,299	41,531	128,830
New Hampshire	1923	195,262	121,667	73,595	178,039	184,829	95,300	73,737	169,037
R. D. Grandpre, Chief Agent, Montreal.	1922	114,974	105,093	9,881	137,062	140,148	92,547	69,110	161,657
New Jersey	1923	101,901	70,116	31,785	99,815	100,194	53,610	35,983	89,593
H. A. Robertson, Chief Agent, Vancouver.	1922	97,215	53,097	44,118	64,213	64,579	43,239	25,262	68,501
N. Y. Reciprocal Underwriters	1923	122,033	44,873	77,160	50,112	54,587	15,239	12,531	27,770
L. M. Donaldson, Chief Agent, Montreal.	1922	106,115	43,058	63,057	9,239	14,218	9,500	9,342	18,842
Niagara Fire	1923	539,822	207,975	331,847	404,145	426,833	281,585	174,969	456,554
W. E. Findlay, Chief Agent, Montreal.	1922	550,070	201,500	348,570	347,171	369,548	194,703	159,835	354,538

NORTHWESTERN MUTUAL	1923	642,685	305,993	336,692	700,383	727,116	268,601	183,156	e451,757
N. S. Jones, Chief Agent, Hamilton.	1922	438,578	331,897	106,681	611,476	625,644	268,963	160,303	429,266
NORTHWESTERN NATIONAL	1923	717,622	208,135	509,487	220,541	235,636	103,956	125,176	229,132
R. F. Massie, Chief Agent, Toronto.	1922	556,758	253,142	303,616	322,087	345,175	140,511	147,453	287,963
PACIFIC	1923	91,158	74,994	16,164	151,791	154,182	84,873	51,539	136,412
H. Begg, Chief Agent, Toronto.	1922	76,276	40,050	36,226	78,288	78,556	45,340	27,449	72,789
PHENIX, Paris	1923	189,777	111,882	77,895	152,044	152,275	72,848	60,348	133,196
T. F. Dobbin, Chief Agent, Montreal.	1922	146,316	133,274	12,592	159,516	159,800	120.602	67,579	188,181
PHŒNIX of Hartford	1923	916,528	349,223	567,305	608,465	692,613	373,987	231,672	605,659
J. W. Tatley, Chief Agent, Montreal.	1922	774,092	352,355	421,737	552,574	628,439	282,871	225,610	508,481
PROVIDENCE WASHINGTON	1923	371,892	105,732	266,160	160,432	173,137	171,363	68,570	239,933
Harold Hampson, Chief Agent, Montreal.	1922	338,925	170,879	168,046	293,698	307,308	175,247	101,552	276,799
QUEEN OF AMERICA	1923	1,009,076	589,348	419,728	782,481	824,000	465,563	300,273	765,836
J. H. Labelle, Chief Agent, Montreal.	1922	976,605	614,699	361,936	815,353	841,265	554,276	335,356	889,632
RETAIL HARDWARE, MUTUAL FIRE	1923	112,279	78,462	33,817	147,955	152,255	60,729	22,518	a83,247
C. L. Clark, Chief Agent, Winnipeg.	1922	76,801	60,338	16,463	105,784	105,929	44,043	43,471	87,514
ROSSIA	1923	346,334	391,244	—44,910	728,895	741,155	362,242	196,956	559,198
Theodore Meunier, Chief Agent, Montreal.	1922	134,305	86,728	47,577	108,310	109,586	None.	37,907	37,907
ST. PAUL FIRE AND MARINE	1923	631,131	288,096	343,035	445,355	470,161	247,440	184,376	431,816
P. A. Coderre, Chief Agent, Winnipeg, Man.	1922	653,880	277,202	376,678	443,033	469,542	256,939	176,448	433,387
SECURITY	1923	143,284	58,182	85,102	147,515	153,764	106,969	56,388	163,357
W. E. Findlay, Chief Agent, Montreal.	1922	140,121	42,195	97,926	118,771	125,198	56,247	46,728	102,975
SPRINGFIELD FIRE AND MARINE	1923	844,721	247,092	597,628	384,412	419,129	349,177	144,559	493,736
Joseph Murphy, Chief Agent, Toronto.	1922	800,206	335,528	464,678	433,742	469,790	279,833	183,228	463,061
SPRINKLERED RISK UNDERWRITERS	1923	93,082	9,762	83,320	14,096	15,052	634	4,684	5,318
R. A. Graham, Chief Agent, Winnipeg.	1922	93,738	11,478	82,260	16,232	16,986	2,897	5,899	8,796
STERLING FIRE, Indianapolis	1923	238,819	61,843	176,976	112,875	123,855	77,284	55,700	132,984
P. A. McCallum, Chief Agent, Toronto.	1922	245,205	46,454	198,751	84,992	93,378	43,102	48,993	92,095
STUYVESANT	1923	170,578	90,778	79,800	176,173	183,256	102,165	55,815	157,980
Herbert Begg, Chief Agent, Toronto.	1922	175,440	92,489	82,951	121,501	128,482	76,776	37,711	114,487
TOKIO FIRE AND MARINE, Tokio	1923	101,089	43,222	57,867	71,725	75,950	43,895	28,580	72,475
G. W. Pacaud, Chief Agent, Montreal.	1922	106,356	60,628	45,728	77,610	81,023	75,115	33,179	108,294
UNION, Paris, France	1923	276,664	242,224	34,440	327,308	331,473	258,788	131,856	390,644
J. P. A Gagnon, Chief Agent, Montreal.	1922	301,996	210,876	91,120	305,866	310,242	234,427	127,113	361,540

‡ Including all branches of business. *a* Excluding $49,963 dividends to stockholders. *e* Excluding $161,948 dividends to policyholders. *c* Excluding $39,029 dividends to policyholders

BUSINESS AND STANDING OF AMERICAN COMPANIES—*Continued.*

Name of Company and Chief Agent in Canada, Together With Location of Canadian Head Office.	Year	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Premiums Written.	Total Income.	Losses Incurred.	Other Expenditures.‡	Total Expenditures.
		$	$	$	$	$	$	$	$
United States Fire	1923	297,236	186,827	110,409	161,523	170,072	182,135	46,778	228,913
Jos. Murphy, Chief Agent, Toronto.	1922	213,312	80,555	132,757	134,834	140,253	80,987	42,626	123,613
Vulcan of Cal	1923	.....	.....	.....	.....	.....	.....	.....	.....
	1922	84,117	2,574	81,543	—5,224	—3,103	34,057	20,078	54,135
Westchester Fire	1923	468,440	176,080	292,360	397,291	416,933	318,651	151,564	470,215
J. W. Tatley, Chief Agent, Montreal.	1922	49,408	217,491	261,917	393,607	413,369	204,379	154,721	359,100
Zurich	†1923	162,349	9,124	153,225	10,837	12,697	456	18,279	18,735
H. C. Wright, Chief Agent, Toronto.									

† Wrote no fire business in 1923. ‡In luding all branches of business.

PROVINCIAL COMPANIES NOT INCLUDED IN OTHER TABLES

Below will be found a list of fire and marine insurance companies located in the British American Provinces concerning some of which it is practically impossible to obtain information. In addition to these companies there are many purely local mutual companies, the Province of Ontario alone having seventy-three, and some foreign companies are licensed in one or more Provinces:

Name and Location of Company, with Name of Secretary or Manager.	Date of Organization.	Capital Paid-up.
Commercial Mut., Quebec	....	$20,000
Commercial Mut. Fire, Winnipeg, I. Hurwitz, Sec.	1921	*c*13,165
Continental Fire, & Cas., Winnipeg, G. S. Francis, Sec.	1909	76,032
Economical Mutual Fire, Berlin, Ont., W. H. Schmalz, Sec.	1871	**c*1,203,074
Equitable Mutual Fire, Montreal, F. Gauthier, Mgr.	....	*20,000
Farmers Fire and Hail, Calgary, Alta., M. P. Johnston, Mgr.	1917	87,700
Gore District Mutual Fire, Galt, Ont., J. N. MacKendrick, Sec.	1839	**c*1,254,717
Hand-in-Hand, Toronto, Ont., J. Walmsley, Mgr.	1873	†100,000
Home, Edmonton, Alta. F. A. Ogilvie, Gen. Mgr.	....	.....
Mercantile, St. Hyacinthe, Que., T. A. St. Germain, Mgr.	....	*20,000
Merchants Fire, Toronto, A. E. Blogg, Mgr.	1898	150,000
Merchants and Traders, Calgary, Alta, Andrew Tod, Sec.	1919	24,625
Miniota Farmers Mut. Fire, Beulah, Man., H. E. Hemmons, Mgr	1885	*ac*147,764
Missisquoi & Rouville Mut., Frelighsburg, E. E. Spencer, Sec.	1835	**b*454,364
Moderne, Quebec	....	20,000
Perth Mutual Fire, Stratford, Ont., Chas. Packert, Sec.	1863	**c*1,060,598
Portage la Prairie Farmers Mut., Man., S. Whitaker	1884	$*ac*269,831
Queen City Fire, Toronto, Ont., H. F. Creighton, Sec.	1871	100,000
Ret.Lumbermen's Mut.Fire, Winnipeg,Man., A.M.Stewart, Sec.	1905	*c*132,539
Royal Victoria Mut. Fire, Winnipeg, M. G. Doyle, Sec.	1899	*ac*33,724
Standard Mut. Fire, Winnipeg, L. J. Parent, Sec.	1920	*ac*6,518
Stanstead & Sherbrooke Mut., Sherbrooke, Que., G. Armitage Mgr.	1835	**b*402,390
Sterling Fire, Quebec, Albert Demers, Sec.	1906	40,000
Strathcona, Montreal, Que., A. A. Mondou, Pres.	1909	120,000
Toronto Casualty, Fire & Marine, A. E. Dawson, Mgr.	1921	78,395
Union Fire and Casualty, Winnipeg, Man., G. J. Deutz, Sec.	1913	50,958
Urban Mut., Portage la Prairie, Man., R. H. M. Pratt	1888	*ac*10,720
United, Calgary, Alta., T.J. Ranaghan, Sec.	1916	38,480
Waterloo Mutual Fire, Waterloo, Ont., L. W. Shuh, V-P.	1863	**c*1,285,046
Wawanesa Mut. Fire, Wawanesa, Man.,, C. M. Vanstone, Sec.	1896	*ac*501,263
Wellington Mutual Fire, Guelph, Ont.,Shaw & Begg, Ltd.,Mgrs.	1840	†124,500

* Cash Mutual. † Cash mutual and stock. *b* Assets December 31, 1921. *a* Excluding premium note assets. *c* Assets December 31, 1922.

FIRE INSURANCE IN CALIFORNIA FOR THIRTY-EIGHT YEARS

Below will be found a tabulation showing the premiums received, losses incurred, estimated expenses and approximate trade profits of the stock fire insurance companies (in the aggregate) on their California business in each of the last thirty-nine years:

Year.	Premiums Received.	Losses Incurred.	Ratio of Losses to Premiums.	Expenses, Estimated at 33⅓% of Premiums to 1920; thereafter 40%.	Approximate Trade Profits.
	$	$	%	$	$
1923	40,811,502	20,444,715	50.0	16,324,600	4,042,187
1922	33.419,396	12,285,290	36.7	13,367,758	7,766,348
1921	29,262,815	14,245,416	48 7	11,705,126	3,312,273
1920	32,894,389	12,953,614	39.3	10,964,796	8,975,979
1919	27,148,310	9,303,658	34.2	9.049.437	8,795,215
1918	22,506,463	7,036,388	31.2	7,502,154	7,967,921
1917	19,842,851	6,901,935	34.7	6,614,284	6,326,632
1916	17,281,998	5,983,970	34.5	5,760,666	5.537,362
1915	16,747,054	8,256,390	49.3	5,582,351	2,908,313
1914	16,265,378	6,668,350	41.0	5,421,793	4,175.235
1913	15.928,652	6,563,496	41.2	5,309,551	4,055,605
1912	16,008,211	5.388,668	33.7	5,336,070	5,283.473
1911	16,048,108	4,722,012	29.4	5,349,369	5,976,727
1910	15,315,772	4,877,327	31.8	5,105,257	5.333,188
1909	15,165,838	4,820,091	31.8	5,055,279	5,290,468
1908	14,537,608	4,534,808	31.2	4,845,869	5,156,931
1907	16,108 837	3,368,899	20.9	5,369,612	7,370,326
1906	13,728,052	175,110,480	1,275.3	4,576,017	—165,958,245
1905	10,328,591	4,018,266	38.9	3,442,864	2,867,461
1904	10,163,440	3.722,983	36.6	3,387.813	3,052,644
1903	8,252,676	4,316,764	52.3	2,750,892	1,185,020
1902	7,339,984	2,805,008	38.2	2,446,661	2,088,315
1901	7,522,402	2,387,171	31.7	2,507,467	2,627,764
1900	5,705,506	2,430,242	41.9	1,931,835	1,433.429
1899	5,422,277	2,624,532	48.2	1,807.426	990.319
1898	6,653,363	3,578,178	53.7	2,217,788	857,397
1897	4,767,019	2,637,707	55.3	1,589,006	540,306
1896	3,817,317	2,645,397	69,2	1,272,439	—100,519
1895	4,704,584	2,850,672	60.6	1,568,194	285,718
1894	6,336,735	2,815,672	44.4	2,112,245	1,408,818
1893	6,780,453	2,667,160	39.3	2,260,151	1,853,142
1892	6,975,185	2,715,820	38.9	2,325,062	1,934,303
1891	6,721,488	2,433,382	36.2	2,240,496	2,047,610
1890	6,303,324	2,753,396	43.6	2,101,108	1,448,820
1889	6,158,755	2,572,002	40.8	2,052,918	1,533.835
1888	6,087,042	3,049,431	51.8	2,029,014	1,008,597
1887	6,383,721	2.417,092	37.9	2,127,907	1,838,722
1886	5,185,772	2,654,371	51.2	1,728,591	802,810
1885	4,541,268	2,033,215	44.7	1,513,756	994,297
Total 39 years	515,262,136	373,593,968	72.5	178,653,625	—36,985,459

INSURANCE WRITTEN AND IN FORCE IN CANADA

FIRE RISKS.

Class of Companies.	Year Ending December 31, 1923.		Year Ending December 31, 1922.		Year Ending December 31, 1921.	
	Gross Risks Written.	Net Risks in Force.	Gross Risks Written.	Net Risks in Force.	Gross Risks Written.	Net Risks in Force.
	$	$	$	$	$	$
Canadian companies	1,446,760,076	984,705,131	1,362,595,662	1,012,544,962	1,248,030,808	1,039,379,919
British companies	3,061 914,532	3,366,391,166	2,841,995,297	3,197,190,744	2,734,181,393	3,039,086,570
American and other co's.	2.664,324,147	2,362,654,508	2,266,542,335	2,138,901,730	2,157,262,392	1,942,047,343
Totals	7,172,998,755	6,713.750,805	6,471,133,294	6,348,637,436	6,139,474,593	6,020,513,832

NOTABLE CONFLAGRATIONS IN THE WORLD'S HISTORY

Even before men began to congregate and build cities, there existed the danger of prairie and forest fires; but these, except in a minor way, were not especially destructive of other property. When cities had been built and many thousands of people came to be housed within a small area, the danger of fire and its capacity for doing harm to men and their property were greatly augmented; and as cities increased in size, the fire hazard and the accumulated values subject to destruction were both correspondingly multiplied. During the last four thousand years many cities have been swept by fire, some of them several times; and some have been practically obliterated. Below will be found a list, compiled from various sources, of some of the more important fires of history, comprising those most notable because of the values or lives destroyed, or for some peculiar reason. The list of fires due to the World war in 1914, 1915, 1916, 1917 and 1918 is necessarily incomplete:

Year.	Location.
B. C.	
1897	Sodom and Gomorrah
1400	Jerusalem
1184	Troy
1141	Ephesus
586	Jerusalem
607	Ninevah
480	Platæa
479	Athens
390	Rome
241	Rome
215	Rome
212	Rome
146	Corinth
50	Rome
48	Alexandria
13–14	Rome
12	Rome
A. D.	
59	Lyons
64	Rome
70	Jerusalem
80	Rome
154	Rome
154	Antioch
188	Rome
197	Lyons
260	Bordeaux
273	Alexandria
393	Constantinople
465	Constantinople
532	Constantinople
558	Paris
640	Alexandria
667	Rochester
741	York Minster
781	Constantinople
798	London
802–7	Constantinople
807	Pterborough
893	Lndon
917	Crdova
978	Crk
982	Lndon
1004	Nrwich
1010	Nrthhampton
1013	Cork
1069	York
1086	London
1087	London
1092	London
1102	Winchester
1106	Venice
1113	Mons
1113	Worcester
1116	Bath
1118	Nantes
1123	Lincoln
1130	Rochester
1135	London
1137	York
1137	Bath
1140	Nottingham
1171	Canterbury
1171	Cairo
1189	Carlisle
1190	Dublin
1203	Constantinople
1204	Doncaster
1212	London
1215	Bruges
1283	Dublin
A. D.	
1292	Carlisle
1299	Westminster
1321	Geneva
1327	Munich
1333	Geneva
1349	Newcastle-upon-Tyne
1385	Edinburgh
1388	Dunkirk
1401	Edinburgh
1405	Berne
1405	Brussels
1430	Geneva
1471	Chester
1491	Dresden
1507	Norwich
1512	Brest
1542	Edinburgh
1544	Edinburgh
1570	Moscow
1576	Antwerp
1612	Cork
1631	Magdeburg
1633	Constantinople
1656	Jeddo
1666	London
1667	Archangel
1675	Northampton
1676	Southwark
1682	Wapping, London
1689	Prague
1692	Salem
1694	Warwick
1694	Dieppe
1700	Charleston
1702	Bergen
1728	Copenhagen
1729	Constantinople
1731	Baireuth
1736	Peasmore
1737	Panama
1737	Moscow
1737	Jaroslaw
1738	Martinique
1742	Smyrna
1744	Brest
1745	Constantinople
1748	Moscow
1749	Constantinople
1750	Constantinople
1750	Moscow
1751	Constantinople
1752	Moscow
1753	Smyrna
1753	Archangel
1756	Berghen
1756	Constantinople
1758	Savannah
1759	Salonica
1760	Boston
1764	Lisbon
1764	Konigsberg
1765	Belgrade
1769	Konigsberg
1769	Constantinople
1769	St. John's
1771	Constantinople
1771	St. Petersburg
1772	Smyrna
1773	Moscow
1775	Limehouse
1775	St. George
1776	St. Kitts
A. D.	
1776	New York
1777	New Orleans
1778	Charleston
1778	New York
1778	Constantinople
1780	St. Petersburg
1780	St. Petersburg
1782	Constantinople
1782	Constantinople
1784	Port-au-Prince
1784	Brest
1784	Constantinople
1784	Rokitzan, Bohemia
1790	Carlscrona
1791	Constantinople
1792	Constantinople
1793	Archangel
1794	Copenhagen
1794	Wapping, London
1795	Copenhagen
1795	Constantinople
1796	Smyrna
1796	Barbadoes
1796	Baltimore
1797	Scutari
1798	Wilmington
1799	Peru
1799	Constantinople
1799	Manila
1802	Liverpool
1803	Bombay
1805	St. Thomas
1808	Spanish T'n, Trinidad
1811	Smyrna
1812	Moscow
1814	Rangoon
1816	Constantinople
1817	Pt. Louis, Mauritius
1818	Constantinople
1820	Canton
1820	Savannah, Ga.
1820	Paris
1820	Port-au-Prince
1821	Paramaribo
1822	Canton
1824	Cairo
1825	New Brunswick
1826	St. Johns, N. F.
1826	Constantinople
1827	Abo, Finland
1831	Constantinople
1831	Bristol
1831	St. Thomas, W. I.
1833	Manila
1833	Constantinople
1834	Houses of Parliament, London
1835	New York
1836	Constantinople
1837	Surat
1837	St. Petersburg
1837	Naples
1838	Charlestown
1839	New York
1841	Smyrna
1842	Hamburg
1842	Liverpool
1845	Quebec
1845	Smyrna
1845	New York
1846	St. Johns, N. F
1846	Albany
A. D.	
1848	Orel, Russia
1848	Constantinople
1848	Albany, N. Y.
1849	St. Louis
1851	San Francisco (3)
1852	Sacramento City
1853	Montreal
1853	Constantinople
1854	Gateshead
1858	Astrakan
1858	Valparaiso
1858	Auckland
1859	Key West
1859	St. Louis
1859	Constantinople
1860	Barbadoes
1861	Mendoza, S. A
1861	Limoges
1861	London
1861	Charleston
1862	Enschede, Holland
1862	Troy
1862	St. Petersburg
1862	Marseilles
1862	Constantinople
1863	Monastir
1864	Georgetown (2)
1864	Hankow
1865	Port-au-Prince
1865	New York
1865	Constantinople
1865	Manila
1866	London
1866	Portland, Me.
1866	Quebec
1866	Valparaiso.
1866	Yokohama
1863	Albany, N. Y.
1868	Charleston, S. C.
1869	Philadelphia
1870	Constantinople
1870	Pera, Turkey
1870	Sam-Sun, Turkey
1870	Chicago
1871	Chicago
1871	Paris.
1872	Constantinople
1872	Boston
1873	Alexandra Palace London
1873	Havana
1874	Constantinople
1874	Pimlico, London
1874	Chicago
1875	Oshkosh
1875	Virginia City
1875	Iquique, Peru
1876	St. John's, Quebec
1876	Soderhamn, Sweden
1876	Quebec
1876	St. Hyacinth
1877	St. John, N. B.
1877	Pittsburg
1879	Irkutsk, Siberia
1879	New York
1879	Boston
1882	Kingston, Jamaica (2)
1882	Leadville, Colo.
1882	Wood Street, London
1883	Vienna
1884	Bayswater, London
1885	Aspinwall

NOTABLE CONFLAGRATIONS IN THE WORLD'S HISTORY—*Continued.*

Year.	Location.	Year.	Location.	Year.	Location.	Year.	Location.
A. D.		A. D.		A. D.		A. D.	
1887	Paris	1904	Halifax	1911	Nanking, China	1914*	Sempst, Belgium
1887	Exeter, England	1904	Rochester	1912	Peking, China	1915	Paris, France
1888	Sundsvall	1905	New Orleans	1912	Osaka, Japan	1916	Paris, Tex.
1889	Seattle	1906	San Francisco	1912	New York (Equitable)	1916	Bergen, Norway.
1889	New York	1906	Valparaiso, Chile	1912	Valdivia, Chili	1916	Dublin, Ireland.
1889	Spokane	1906	Wellington, N. Z.	1912	Tien-Tsin, China	1916	Jersey City, N. J. (Black Tom Id.)
1889	Boston	1907	Iquique, Chile	1912	Pao Ting Fu, China	1916	Brest-Litovsk, Russia
1889	Lynn	1907	Hakodate, Japan	1912	Tokio, Japan	1917	Petrograd, Russia
1890	Fort de France, Martinique	1907	Kingston, Jamaica	1912	Damascus, Syria	1917	Atlanta, Ga.
1890	Sydney	1908	Chelsea, Mass.	1912	Constantinople	1917	London, Eng.
1892	New Orleans	1908	Noda Soy, Japan	1912	Castellon, Spain	1917	Kingsland, N. J.
1892	New Orleans	1908	Niigata, Japan	1912	Chorlu, Turkey	1917	Yonezawa, Japan.
1892	Tokio	1908	Chisholm, Minn., etc.	1912	Adrianople, Turkey	1917	Kazan, Russia.
1892	Milwaukee	1908	Port-au-Prince, Hayti	1913	Tokio, Japan	1918	Constantinople.
1892	St. Johns, N. F.	1908	Paris, France	1913	Numadzu, Japan	1918	Bombay, India
1893	Boston	1908	El Oro, Mexico	1913	Scutari, Turkey	1918	Morgan, N. J.
1893	Santander	1908	Rostov-on Don, Russia	1913	Adrianople, Turkey	1818	Cloquet, etc., Minn.
1894	Shanghai	1909	Acapulco, Mexico	1913	San Sebastian, Spain	1919	London, England
1894	Canton, China	1909	Osaka, Japan	1914	Bombay	1919	Santos, Brazil
1896	Guayaquil	1909	Valdivia, Chile	1914	Ceiba, Honduras	1920	Cork, Ireland
1897	Melbourne	1909	London, England	1914	Salem, Mass.	1920	Santiago, Cuba.
1897	London	1910	Campbellton, N. B.	1914*	Louvain, Belgium	1921	Tokio, Japan.
1897	Paris	1910	Wajima, Japan	1914*	Dinant, Belgium	1921	Harkodate, Japan.
1898	Nijni-Novgorod	1910	Brussels, Belgium	1914*	Termonde Belgium	1921	Pinsk, Poland.
1899	Philadelphia	1910	U. S. and Canada forest fires	1914*	Malines, Belgium	1921	Paris, France.
1900	Hoboken	1911	New York ("Triangle")	1914*	Aerschot, Belgium	1921	West Hartlepool.
1900	Bayonne			1914*	Senlis, France	1922	Nassau, Bahama Isl.
1900	Ottawa-Hull, Canada	1911	Santiago, Chile	1914*	Jaraslow, Austria	1922	Chicago.
1901	Jacksonville, Fla.	1911	Aux Caves, Haiti	1914*	Rheims, France	1922	Astoria, Ore.
1901	Antwerp	1911	Tokio, Japan	1914*	Albert, France	1922	Cork, Ireland
1901	Montreal	1911	Yamagata, Japan	1914	Papeete, Tahiti	1922	Smyrna, Asia Minor
1902	Paterson	1911	Bangor, Me.	1914*	Ypres, Belgium	1923	Berkeley, Cal.
1902	Waterbury	1911	Albany, N. Y.	1914*	Roulers, Belgium	1923	Fredericton, N. B.
1904	Baltimore	1911	Kirin, Manchuria	1914*	Dixmude, Belgium		
1904	Aalesund, Norway	1911	Constantinople	1914*	Longwy, France		
1904	Toronto	1911	Hankow, China	1914*	Cracow, Austria		
				1915	Colon, Canal Zone		

* These and numerous others, not listed, were due to the World war.

FIRE PATROLS IN THE UNITED STATES

The Association of Superintendents and Captains of Fire Patrols, Salvage Corps and Protective Associations of the United States is officered as follows: Secretary and Treasurer, William Curran, Indianapolis, Ind.

Below is given a list of cities having fire patrols, as compiled by the above-named association, together with the superintendent's or captain's name of each and its date of organization.

City.	Name of Association.	When Organized.	Superintendent or Captain.
Albany, N. Y.	Albany Protectives	September 17, 1872	John J. Sheedy.
Baltimore, Md.	Fire Insurance Salvage Corps.	1880	Malcolm W. Jordan.
Boston, Mass.	Protective Department	March 10, 1874	Henry E. Thompson.
Brooklyn, N. Y.	Fire Insurance Salvage Corps.	June 28, 1895	James O. Schwank.
Chicago, Ill.	Fire Insurance Patrol	October 1, 1871	F. C. McAuliffe
Cincinnati, O.	Salvage Corps	November 16, 1886	J. J. Conway.
Indianapolis, Ind.	Indianapolis Salvage Corps.	May, 1917	William Curran.
Kansas City, Mo.	Fire Insurance Patrol	June 1, 1887	J. C. Egner.
Louisville, Ky.	Salvage Corps	March 24, 1888	John B. Kirley.
Memphis, Tenn.	Fire Insurance Patrol	May 17, 1895	James Fitzmorris.
Milwaukee, Wis.	Fire Insurance Patrol	December 1, 1886	M. J. Curtin.
Minneapolis, Minn.	Salvage Corps & Fire Patrol.	April 22, 1895	John T. Ruane.
Newark, N. J.	Underwriters Protective Ass'n	April 15, 1879	John N. Sutphen
New Orleans, La.	Fire Insurance Patrol	1874	E. C. Richards.
New York, N. Y.	Fire Patrol	May 9, 1867	James O. Schwank.
Philadelphia, Pa.	Fire Insurance Patrol	February 17, 1871	Harry Hoffman.
San Francisco, Cal.	Underwriters Fire Patrol	November 24, 1875	John E. Sullivan.
St. Louis, Mo.	Underwriters Salvage Corps.	July 4, 1874	James T. O'Donnell.
St. Paul, Minn.	Fire Insurance Patrol	May 25, 1895	John Townsend, Jr.
Worcester, Mass.	Protective Department	May 19, 1875	W. H. Guertin

LARGE FIRES IN THE UNITED STATES AND CANADA

Below will be found a chronological list of many of the largest fires which have occurred in the United States and Canada in the last two centuries. While our aim is to present only those causing a loss of $2,000,000 or more, in some instances no specific sums are stated by the best authorities, although the indications are that such losses reached the above named amount:

FIRES IN THE UNITED STATES.

Year.	Place.	Property Loss
1700	Charleston, S. C	.....
1775	Charlestown, Mass	.....
1776	Norfolk, Va	$1,500,000
1776	New York	.....
1777	New Orleans	.....
1778	Charleston, S. C	3,000,000
1778	New York	.....
1794	Boston	1,000,000
1796	Charleston, S. C	1,500,000
1796	Baltimore	.....
1797	Savannah, Ga	.....
1798	Wilmington, N. C	.....
1799	Philadelphia	.....
1811	Newburyport, Mass	1,250,000
1813	Portsmouth, N. H	.....
1814	Washington, D. C	.....
1815	Petersburg, Va	.....
1820	Savannah, Ga	4,000,000
1828	Georgetown, Md	.....
1831	Fayetteville	.....
1835	New York	15,000,000
1838	Charlestown, Mass	6,000,000
1839	New York	4,000,000
1843	New York	6,000,000
1845	New York	6,000,000
1845	Pittsburg	1,500,000
1846	Nantucket, Mass	1,000,000
1846	Albany	.....
1848	Albany	3,000,000
1848	St. Louis	.....
1849	St. Louis	3,000,000
1849	San Francisco	2,000,000
1850	San Francisco	5,000,000
1850	San Francisco	8,000 000
1850	Philadelphia	1,500,000
1851	Washington, D. C	1,000,000
1851	San Francisco	3,500,000
1851	San Francisco	25,000,000
1851	San Francisco	6,000,000
1852	Sacramento, Cal	5,000,000
1852	Pittsburg	.....
1859	Key West, Fla	2,750,000
1860	New York	.....
1861	Charleston, S. C	10,000,000
1862	Troy, N. Y	3,000,000
1864	Wilmington, N. C	5,000,000
1865	Danville, Va	2,000,000
1865	Columbia, S. C	.....
1865	New York	4,000,000
1866	Portland, Me	10,000,000
1866	Jersey City	2,000,000
1886	St. Louis	2,000,000
1867	Albany	3,000,000
1868	Charleston	3,000,000
1869	Philadelphia	3,000,000
1870	Chicago	2,500,000
1871	Chicago	168,000,000
1872	Boston	75,000,000
1874	Chicago	5,000,000
1875	Oshkosh, Wis	2,500,000
1875	Osceola, Pa	2,000,000
1875	Virginia City, Nev	7,500,000
1877	Pittsburg	3,000,000
1879	New York	3,500,000
1880	Milton, Pa	2,000,000
1882	Haverhill, Mass	2,375,000
1889	New York	$3,000,000
1889	Seattle, Wash	5,000,000
1889	Spokane, Wash	6,000,000
1889	Boston	6,000,000
1889	Lynn, Mass	5,000,000
1892	New Orleans	3,000,000
1892	New Orleans	3,000,000
1892	Milwaukee	6,000,000
1893	Boston	4 500,000
1895	San Francisco	2,000,000
1896	Cripple Creek, Col	2,000,000
1897	Newport News, Va	2,000,000
1897	Pittsburg	2,000,000
1898	Pittsburg	2,000,000
1898	San Francisco	2,000,000
1899	Victor, Col	2,000,000
1899	Philadelphia	3,000,000
1900	Hoboken, N. J	5,500,000
1900	Bayonne, N. J	4,500,000
1901	Jacksonville, Fla	11,000,000
1902	Waterbury, Conn	3,000,000
1902	Paterson, N. J	7,000,000
1903	Cincinnati	2,000,000
1904	Baltimore	50,000,000
1904	Rochester, N. Y	3,000,000
1905	New Orleans, La	3,200,000
1908	New York	2,500,000
1908	Chelsea, Mass	12,000,000
1908	Chisholm, Minn., etc	5,000,000
1910	Wallace, Ida.(and adj. ter.)	4,500,000
1910	Cedar Spur, Mont., and vic	6,000,000
1910	Minnesota	3,500,000
1911	Albany, N. Y	5,500,000
1911	Bangor, Me	3,500,000
1911	Coney Island "Dreamland"	2,500,000
1912	New York, N. Y	3,000,000
1912	Houston, Tex	4,500,000
1913	Hamilton, O	2,000,000
1913	Hot Springs, Ark	2,225,000
1914	Salem, Mass	14,000,000
1915	Newport News, Va	2,000,000
1915	Chicago, Ill	2,000,000
1916	Brooklyn, N. Y	2,000,000
1916	Fall River, Mass	2,000,000
1916	Paris, Tex	7,000,000
1916	Augusta, Ga	5,000,000
1916	Canton, Md	2,000,000
1916	Marshfield, Ore	2,100,000
1916	Black Tom Id., Jersey City	11,000,000
1917	Swissvale, Pa	4,000,000
1917	Pittsburg, Pa	2,000,000
1917	Kingsland, N. J	12,000,000
1917	Atlanta, Ga	5,000,000
1917	Drumwright, Okla	2,000,000
1917	Brooklyn, N.Y	2,000,000
1917	Baltimore, Md	3,500,000
1917	Pittsburg, Pa	2,000,000
1918	Jersey City, N.J	2,000,000
1918	Kansas City, Mo	2,500,000
1918	North St. Louis, Mo	2,225,000
1918	Noxen, Pa	2,250,000
1918	Cloquet, Minn., etc	35,000,000
1918	Morgan, N. J. (explosion)	20,000,000
1918	Owensboro, Ky	4,000,000
1918	St. Louis, Mo	3,000,000
1918	New York, N. Y	3,000,000

LARGE FIRES IN THE UNITED STATES AND CANADA—*Continued.*

Year.	Place.	Property Loss.	Year.	Place.	Property Loss.
1919	Savannah, Ga.	$4 000,000	1921	Linden, N. J.	$3,500,000
1919	Cedar Rapids, Ia.	3,000,000	1921	Jacksonville, Fla.	2,750,000
1919	Norfolk, Va.	3,250,000	1921	Hoboken, N. J.	3,500,000
1919	Sheffield, Ala.	2,000,000	1921	Milwaukee, Wis.	2,000,000
1919	Long Island City.	4,250,000	1921	Augusta, Fla.	2,000,000
1920	Cicero, Ill.	2,000,000	1921	Weehawken, N. J.	2,000,000
1920	Maurer, N. J.	3,000,000	1922	Allouez, Wis.	2,000,000
1920	Wilmington, Del.	2,250,000	1922	Chicago, Ill.	8,000,000
1921	Washington, D. C.	2,000,000	1922	Newbern, N. C.	2,500,000
1921	Manila, P. I.	3,000,000	1922	Astoria, Ore.	8,000,000
1921	Chicago, Ill.	2,500,000	1923	South Omaha, Neb.	2,000,000
1921	McKeesport, Pa.	2,000,000	1923	Los Angeles, Cal.	2,000,000
1921	Whiting, Ind.	2,00,0000	1923	Berkeley, Cal.	6,000,000

FIRES IN CANADA.

1765	Montreal.	$1,000,000	1898	New Westminster, B. C.	$2,000,000
1815	Quebec.	1,300,000	1900	Ottawa and Hull.	7,500,000
1816	St. Johns, N. F.	.....	1901	Montreal.	2,500,000
1817	St. Johns, N. F.	.....	1904	Toronto.	13,500,000
1819	St. Johns, N. F.	.....	1904	Halifax, N. S.	2,000,000
1826	St. Johns, N. F.	.....	1908	Three Rivers, Que.	2,000,000
1845	Quebec.	1,000,000	1908	Fernie, B. C.	4,000,000
1845	Quebec.	1,500,000	1910	Arnprior, Ont.	4,000,000
1845	London, Ont.	1,000,000	1910	Campbellton and Richardsville, N. B	3,500,000
1846	St. Johns, N. F.	5,000,000			
1850	Fredericton, N. B.	.....	1911	Porcupine Dist., Ont.	3,500,000
1852	Montreal.	5,000,000	1916	Ottawa.	3,500,000
1866	Quebec.	3,000,000	1916	Northern Ontario.	2,140,000
1876	St. Johns, Que.	2,500,000	1917	Halifax, N.S.	2,000,000
1877	St. John, N. B.	13,500,000	1918	Trenton, Ont.	5,000,000
1881	Quebec.	2 000,000	1923	Fredericton, N. B.	5,000,000
1892	St. Johns, N. F.	25,000,000			

ANCIENT AND HONORABLE ORDER OF THE BLUE GOOSE

Most Loyal Grand Gander, John F. Stafford, Chicago, Ill; Grand Supervisor of the Flock, W. E. Mallalieu, New York[9] Grand Custodian of the Goslins, H. Verne Myers, Waterloo, Ia.[9] Grand Guardian of the Nest, Wirt Leake, Dallas, Tex.[9] Grand Wielder of the Goose Quill, Paul E. Rudd, 413 Caswell Blk., Milwaukee, Wis.; Grand Keeper of the Golden Goose Egg, T. L. Geraghty, Montreal, Can.

Annual Meeting in Chicago in October.

STATE PONDS

Pond	Wielder of the Goose Quill	Address
Alabama	L. P. Goodwin	Montgomery.
Alberta	J. H. Smith	Calgary
Arkansas	James F. Warren	Little Rock
British Columbia	A. W. Blake	Vancouver
California	F. H. Finnen	Los Angeles
Carolinas	A. C. Johnson	Asheville, N. C.
Chesapeake	F. W. Lawson	Baltimore, Md.
Colorado	D. S. McLaurin	Denver
Dakota	J. H. Thompson	Fargo, S. D.
Florida	J. Hilton Holmes	Jacksonville
Georgia	L. F. Dunlap	Atlanta, Ga.
Illinois	P. J. V. Mc Kian	Chicago
Indiana	Irving Williams	Indianapolis
Iowa	R. P. Osier	Des Moines
Kansas	W. B. Winchell	Topeka
Kentucky	Wm. H. Strossman, Jr.	Louisville
Louis'na-Mississippi	R. L. Emery, Jr.	New Orleans
Man'ba-Sask'wan	H. G. Low	Winnipeg
Maritime	Joseph Key	St. John, N. B.
Michigan	W. H. GaZriel	Detroit
Minnesota	R. L. Hanson	Minneapolis
Mississippi Valley	B. C. Faherty,	St. Louis
Montana	Frank J. Sullivan	Butte
Nebraska	D. W. Lyle	Omaha
New England	J. S. Caldwell	Boston
New York City	F. J. Breen	New York
Ohio	Richard W. Wetzel	Columbus
Oklahoma	J. G. Hayden	Oklahoma City
Ontario	W. W. Benson	Toronto
Pacific Northwest	Ira P. E. Reynolds	Portland, Ore.
Quebec	J. R. Sherritt	Montreal
San Francisco	A. W. Johanson	San Francisco
Saskatchewan	W. R. McLachlan	Regina, Sask.
South Texas	Fred. Crawford	Houston
Tennessee	Grant C. Bissell	Nashville
Texas	Herbert H. Sutton	Dallas
The Heart of Amer.	R. A. Coons	Kansas City, Mo.
Utah-Idaho	J. E. Massa	Salt Lake City
Virginia	H. C. Taylor	Richmond
Washington	Stewart C. Abbott	Spokane
West Virginia	A. E. Lagergren	Charleston
Wis. Home Nest	Frank R. Daniel	Milwaukee

CAPITAL AND DIVIDENDS OF AMERICAN COMPANIES

Below will be found a record of the dividends paid by American fire insurance companies reporting to the Insurance Department of the State of New York:

Year.	Number of Companies.	Capital.	Dividends.	Ratio.
1860–1870 inclusive	av. 142	$451,580,446	$47,694,924	10.56
1871–1880 "	" 162	510,881,931	60,988,204	11.94
1881–1890 "	" 128	571,252,400	61,673,556	10.80
1891	104	51,732,200	5,717,723	11.05
1892	105	52,085,085	5,474,473	10.51
1893	103	51,263,075	5,346,668	10.43
1894	98	49,730,875	5,269,851	10.60
1895	98	49,623,025	5,658,183	11.40
1896	109	52,055,875	5,852,591	11.24
1897	123	55,030,875	6,233,573	11.33
1898	130	57,030.875	6,640,645	11.64
1899	127	58,202,875	6,782,018	11.65
1900	119	56,252,875	6,286,826	11.18
1901	110	54,202,875	6,304,328	11.63
1902	112	54,802,875	6,554,570	11.96
1903	114	56,102,875	7,124,425	12 69
1904	112	56,325,375	7,534,605	13.37
1905	126	59,652,875	7,761,201	13.01
1906	126	65,050,004	7,134,785	10.97
1907	138	68,430,004	7,996,245	11.67
1908	131	67,130,000	8,845,310	13.17
1909	132	69,012,070	9,850,069	14.27
1910	138	75,620,004	12,821,433	16.95
1911	132	78,155,004	12,320,460	15.75
1912	131	81,175,554	12,993,001	16.00
1913	128	88,496,321	13,514,076	15.26
1914	131	89,883,389	13,873,583	15.43
1915	136	92,498,131	14.440.153	15.61
1916	137	* 102,086,664	*21,929,807	*21.48
1917	135	107,388,990	18,075,771	16 83
1918	144	117,045,805	16,350,777	13.97
1919	161	129,410,758	19,935,024	15.40
1920	172	149,584,009	24,264.573	16 23
1921	176	156,336,454	24,794.717	15.86
1922	182	185,429,354	31,799,076	17.15
1923	186	198,792,348	30,881,298	15.53
1860–1923 inclusive	.....	$4,269,334,150	$566,839,236	13 28

* Includes $7.000,000 transferred from surplus to capital by one company.

STATE FIRE MARSHALS ASSOCIATION OF NORTH AMERICA

President, Newman T. Miller, Ind.; vice president, C. L. Topping, W. Va.; secretary-treasurer, L. T Hussey, Topeka, Kans. Executive Committee, officers of the Association, W. N. Van Camp, Pierre, S. D. J. A. Tracy, Iowa.

STATE FIRE MARSHALS

Below will be found a list of State and Provincial fire marshals in the United States and Canada:

States	Fire Marshals	Addresses
Alabama	C. E. Johnson	Montgomery
Alberta	W. V. Newson	Edmonton
Arkansas	Bruce T. Bullion	Little Rock
British Columbia	J. P. Dougherty	Victoria
Connecticut	Robert Hurley	Hartford
Dist. of Columbia	L. B. Seib	Washington
Georgia	J. Albert Sharp	Atlanta
Hawaii	H. C. Hapai	Honolulu
Illinois	John G. Gamber	Springfield
Indiana	Newman T. Miller	Indianapolis
Iowa	J. A. Tracy	Des Moines
Kansas	Lew T. Hussey	Topeka
Kentucky	J. A. Steltenkamp	Frankfort
Louisiana	R. J. Gregory	New Orleans
Maine	Wilbur D. Spencer	Augusta
Manitoba	Chas. Heath	Winnipeg
Massachusetts	Geo. C. Neal	Boston
Michigan	Homer Rutledge	Lansing
Minnesota	G. W. Wells, Jr.	St. Paul
Mississippi	T. M. Henry	Jackson
Montana	R. S. Mentrum	Helena
Nebraska	C. E. Hartford	Lincoln
North Carolina	Stacey W. Wade	Raleigh
North Dakota	Henry L. Reade	Bismarck
Nova Scotia	A. S. Barnstead	Halifax
Ohio	Louis Miller	Columbus
Oklahoma	John Connolly	Oklahoma City
Ontario	R. L. Foster	Toronto
Oregon	Will. Moore	Salem
Pennsylvania	Cecil M. Wilhelm	Harrisburg
Saskatchewan	Arthur E. Fisher	Regina
South Carolina	John J. McMahan	Columbia
South Dakota	W. N. Van Camp	Pierre
Tennessee	E. N. Gillenwaters	Nashville
Texas	Geo. W. Tilley	Austin
Vermont	Robert C. Clark	Montpelier
Virginia	Jos. Button	Richmond
Washington	H. O. Fishback	Olympia
West Virginia	C. L. Topping	Charleston
Wisconsin	W. Stanley Smith	Madison

MONTHLY FIRE LOSSES IN THE UNITED STATES AND CANADA

Below will be found a tabulation of the fire losses in the United States and Canada by months, compiled from the "Journal of Commerce and Commercial Bulletin." The total for 1906 was $459,710,000, including the loss by the San Francisco conflagration; in 1907 the total was $215,671,250; in 1908, $238,562,250; in 1909, $203,649,150; in 1910, $234,470,650; in 1911, $234,337,250; in 1912, $225,320,900; in 1913, $224,723,350; in 1914, $235,591,350; in 1915, $182,836,200; in 1916, $231,442,995; in 1917, $267,273,140; in 1918, $316,954,385.

	1919.	1920.	1921.	1922	1923.	1924.
January	$29,446,325	$37,012,750	$35,319,950	$38,663,000	$36,614,850	$41,243,600
February	26,891,950	26,631,500	25,888,850	29,304,300	42,770,800	31,447,900
March	22,201,900	27,597,700	28,581,100	39,910,750	41,159,650	28,406,150
April	15,484,750	22,108,750	22,178,900	31,009,750	32,638,150	31,815,900
May	16,516,300	25,440,300	23,956,800	29,868,950	34,015,850	27,832,300
June	20,475,750	25,745,900	29,000,700	24,102,850	34,851,900	.....
July	20,198,600	25,135,825	33,355,750	36,667,750	27,490,750	.....
August	24,526,000	17,930,800	25,829,000	21,579,500	24,474,300	.....
September	29,083,500	25,630,050	26,502,400	41,515,000	28,738,500	.....
October	13,358,400	28,331,100	27,955,350	40,065,400	31,398,450	.....
November	23,450,800	28,093,350	26,178,600	30,776,100	29,702,200	.....
December	27,366,500	41,197,600	28,907,550	47,426,000	25,336,800	.....
Totals	$269,000,775	$330,855,625	$333,654,950	$410,889,350	$389,192,200	$.....

MONTHLY FIRE LOSSES IN CANADA

The fire losses in Canada, by months, for the last five years, as compiled by The Monetary Times, are presented below. In 1910 the total losses were $23,593,315; in 1911, $21,459,575; in 1912, $22,900,712; in 1913, $26,346,618; in 1914, $24,321,012; in 1915, $13,670,527, in 1916, $20,487,509; in 1917, $20,086,085; in 1918, $31,815,844.

Months.	1919	1920	1921	1922	1923	1924
January	$3,915,290	$2,637,850	$2,237,900	$3,597,500	$2,156,150	$3,983,975
February	1,091,834	1,895,575	2,735,500	4,062,400	4,520,200	3,304,700
March	2,154,095	1,793,200	2,112,200	4,331,750	4,429,050	2,452,200
April	1,080,070	3,229,500	2,510,700	2,532,100	2,380,500	2,614,650
May	1,785,030	2,001,819	3,811,350	2,956,450	3,214,400	2,418,213
June	3,337,530	1,424,319	2,303,400	2,162,550	3,125,400	.....
July	1,118,377	1,426,850	2,880,250	3,652,000	2,048,900	.....
August	1,374,495	1,857,800	3,014,860	1,926,355	3,100,500	.....
September	1,940,272	2,480,485	2,410,300	3,127,000	2,532,300	.....
October	1,023,288	2,467,901	2,199,700	5,627,950	2,816,100	.....
November	2,339,870	2,769,800	1,818,750	2,954,400	1,990,800	.....
December	2,047,496	3,721,475	2,897,200	6,815,950	2,304,950	.....
Totals	$23,207,647	$27,706,574	$30,932,110	$44,206,405	$34,619,250	.....

FOREIGN COMPANIES' NET RECEIPTS FROM AND REMITTANCES TO HOME OFFICES, 1919-1923.

Below will be found the net amounts received from (+) or remitted to (—) their home offices by the United States branches of total foreign fire and marine insurance companies during the last five years. The net receipts from home offices of foreign fire insurance companies in 1906 aggregated $49,122,546. In 1907 the net remittances of fire companies to home offices amounted to $6,177,115; in 1908 to $8,205,898; in 1909 to $4,397,867; in 1910 to $5,059,317; in 1911 to $3,565,989; in 1912 to $5,977,563; in 1913 to $3,137,040; in 1914 to $791,796; in 1915 to $3,670,044; in 1916 to $3,063,863; in 1917 to $1,101,824; in 1918, the net receipts of fire companies from their home offices were $2,151,425, and of marine companies, $90,882.

Class of Companies.	1923.	1922.	1921.	1920.	1919.
	$	$	$	$	$
Totals, Fire Companies	—8,920,401	—9,037,400	—738,269	+7,827,997	+384,885
Totals, Marine Companies	—3,123,448	—4,429,100	+618,975	+154,610	+295,685
Grand Totals, Fire and Marine Cos.	—12,043,849	—13,466,500	—119,294	+7,982,607	+680,570

STATISTICS OF FIRES IN 1923 IN AMERICAN CITIES

The following table, showing statistics of fires in 1923 in American cities having a population of 20,000 or more, is compiled from a report to the National Board of Fire Underwriters of its Committee on Statistics and Origin of Fires. Cities not reporting these details are Pensacola, Fla.; Aurora, Ill.; North Bergen, N. J.; Newburgh, N. Y.; Zanesville, Ohio; Braddock, Pa.; Wilkinsburg, Pa.; Central Falls, R. I.; Houston, Tex.; Beloit, Wis., and Madison, Wis.

Place	No. of Alarms	Total Loss Insured and Uninsured.	Total Insurance Loss	% of Fires Confined to Building or Place of Origin	Loss Per Capita 1923	% of Losses to Total Value Involved
		$	$	%	$	%
ALABAMA						
Birmingham	3,056	891,808	696,969	96	4.56	3.80
Mobile	874	256,562	256,562	97	4.01	.....
Montgomery	668	676,419	667,927	98	15.03	30.78
ARIZONA						
Phoenix	158	138,877	.....	100	4.08	6.08
Tucson	142	78,195	75,671	100	2.69	3.33
ARKANSAS						
Fort Smith	337	249,554	197,784	99	8.05	.....
Little Rock	674	235,503	189,983	96	3.36	13.56
Pine Bluff	176	135,912	.....	.....	6.47	.....
CALIFORNIA						
Alameda	267	138,559	77,800	95	4.33	11.06
*Berkeley	938	29,477	22,427	99	.42	.80
Fresno	279	187,565	175,020	97	2.21	1.70
Long Beach	384	53,432	48,109	100	.44	2.26
Los Angeles	5,063	1,799,305	.....	97	1.67	.....
Oakland	2,661	647,388	535,391	97	2.59	2.81
Pasadena	399	39,535	.....	99	.73	2.43
Riverside	153	191,223	64,237	99	9.11	.....
Sacramento	390	304,816	298,256	96	4.35	5.16
San Diego	655	140,599	117,071	99	1.25	1.90
San Francisco	6,609	.....	.....	.....	.....	.....
San Jose	339	50,110	46,610	99	1.19	.....
Santa Barbara	226	53,790	41,155	100	2.15	5.51
Stockton	340	559,006	396,270	97	10.55	11.40
COLORADO						
Colorado Springs	272	37,557	36,017	100	1.25	.....
Denver	1,731	576,882	536,788	98	2.12	5.35
Pueblo	414	95,319	95,319	100	2.17	.....
CONNECTICUT						
Bridgeport	1,000	80,045	71,684	99	.55	1.64
Danbury	238	42,243	41,938	99	1.69	.98

Place	No. of Alarms	Total Loss Insured and Uninsured.	Total Insurance Loss	% of Fires Confined to Building or Place of Origin	Loss Per Capita 1923	% of Losses to Total Value Involved
		$	$	%	$	%
INDIANA						
Anderson	317	56,436	55,526	98	1.71	11.93
East Chicago	250	56,770	56, 70	92	1.35	.....
Elkhart	330	28,669	26,023	99	1.10	1.52
Evansville	910	131,487	131,487	98	1.44	.....
Fort Wayne	1,106	179,449	172,440	97	1.90	1.62
Gary	569	56,400	50,905	99	.80	.71
Hammond	342	28,030	15,495	100	.66	1.32
Indianapolis	4,162	1,452,955	1,284,559	96	4.23	.....
Kokomo	369	187,090	182,090	100	5.34	.....
Lafayette	186	28,629	.....	.....	1.24	1.46
Logansport	266	25,000	.....	.....	1.14	.....
Marion	391	325,160	316,094	98	13.00	5.77
Michigan City	322	29,610	21,302	99	1.18	2.64
Muncie	355	162,395	.....	.....	4.06	.....
New Albany	174	192,300	.....	.....	8.36	.....
Richmond	269	68,937	.....	.....	2.28	20.51
South Bend	981	315,389	284,974	.....	4.05	5.27
Terre Haute	781	61,287	61,287	97	.87	.....
IOWA						
Burlington	321	153,241	153,241	96	6.13	.....
Cedar Rapids	479	172,803	159,180	99	3.45	6.74
Clinton	327	61,968	.....	.....	2.58	.....
Council Bluff'	362	110,290	100,959	98	2.82	7.54
Davenport	721	150,748	146,360	99	2.47	4.71
Des Moines	1,662	333,845	317,778	99	2.36	2.86
Dubuque	432	57,178	46,318	99	1.42	3.44
Fort Dodge	175	77,353	77,353	99	3.86	.....
Mason City	139	46,378	41,576	.....	2.01	2.55
Ottumwa	278	139,139	139,139	97	5.56	.....
Sioux City	761	270,795	262,090	99	3.44	.77
Waterloo	531	88,585	83,009	99	2.27	1.18
KANSAS						
Atchison	213	29,366	26,665	100	1.72	6.93
Hutchinson	260	63,675	.....	99	2.45	16.61
Kansas City	1,525	142,545	115,800	99	1.13	.56

Hartford	1,121	219,695	213,228	99	1.45	1.44
Meriden	170	124,733	113,755	99	3.37	20.30
New Britain	362	97,290	91,740	98	1.50	3.88
New Haven	1,316	500,926	492,326	99	2.90	5.62
New London	216	159,235	.....	99	5.60	.....
Norwalk	227	186,102	167,784	100	6.20	5.28
Norwich	214	91,211	91,211	98	3.04	3.08
Stamford	325	109,949	100,653	99	2.82	9.94
Torrington	90	31,783	.....	100	1.14	.....
Waterbury	742	185,816	173,866	99	1.85	8.41
DELAWARE						
Wilmington	568	150,697	.....	98	1.28	1.86
DIST. OF COLUMBIA						
Washington	2,817	2,153,802	902,058	.....	4.92	2.29
FLORIDA						
Jacksonville	937	292,830	264,522	97	2.35	2.86
Key West	40	154,606	26,700	94	6.72	69.68
Tampa	510	121,407	.....	.....	2.16	.....
GEORGIA						
Atlanta	213	551,246	446,340	97	2.80	4.36
Augusta	446	225,969	221,680	98	4.11	.....
Columbus	388	169,833	165,661	97	5.14	3.04
Macon	541	103,508	92,463	97	1.85	1.38
Savannah	613	587,368	.....	98	6.52	7.89
IDAHO						
Boise	184	18,550	.....	99	.81	3.45
ILLINOIS						
Alton	226	193,900	123,255	99	7.18	12.97
Belleville	221	18,213	14,891	98	.68	.96
Bloomington	315	32,456	28,139	98	1.08	1.56
Chicago	23,140	5,768,764	5 768,764	98	1.97	.....
Chicago Heights	150	608,962	486,186	96	28.95	25.74
Cicero	317	86,635	86,635	100	1.55	.....
Danville	493	224,825	219,925	98	5.92	12.70
Decatur	366	237,806	231,797	99	4.95	12.34
East St. Louis	603	221,625	191,391	95	3.16	5.42
Elgin	218	47,722	47,722	99	1.70	8.70
Evanston	487	80,797	73,851	100	1.92	.99
Freeport	307	36,461	36,461	100	1.66	3.38
Galesburg	292	61,560	61,010	98	2.46	4.01
Joliet	366	164,787	121,142	.....	4.12	9.25
Moline	215	189,048	187,898	98	5.73	18.00
Oak Park	388	82,442	82,442	100	1.75	2.55
Peoria	793	367,033	360,625	100	4.59	3.49
Quincy	387	61,565	.....	99	1.58	.....
Rockford	622	225,527	190,249	99	2.60	7.35
Rock Island	278	43,555	.....	.....	1.14	.57
Springfield	820	385,351	374,631	95	6.21	10.73
Waukegan	249	50,000	.....	.....	2.50	.....
KANSAS CONT'D						
Leavenworth	279	23,415	20,715	100	1.17	5.14
Topeka	792	119,975	113,327	98	2.26	3.41
Wichita	659	541,593	502,557	99	6.77	5.35
KENTUCKY						
Covington	475	143,300	140,970	99	2.47	6.15
Lexington	357	232,629	217,816	99	5.28	6.48
Louisville	1,385	1,738,935	1,738,935	93	6.69	.....
Newport	125	101,454	47,094	98	2.89	19.61
Paducah	425	56,145	53,230	97	2.16	.96
LOUISIANA						
Baton Rouge	124	143,583	95,520	97	5.63	12.41
New Orleans	1,827	734,854	528,718	94	1.81	2.26
Shreveport	446	334,589	258,034	94	6.08	4.60
MAINE						
Bangor	370	83,277	.....	.....	3.08	18.55
Lewiston	411	102,011	99,661	98	2.91	2.89
Portland	789	207,577	195,267	99	2.84	5.45
MARYLAND						
Baltimore	4,029	1,682,171	1,624,132	99	2.18	.....
Cumberland	165	128,950	101,988	98	4.03	19.60
Hagerstown	162	550,000	.....	.....	18.33	.....
MASSACHUSETTS						
Attleboro	355	27,287	25,741	.....	1.29	.....
Beverly	398	70,964	49,164	100	2.73	19.87
Boston	7,241	6,300,420	5,952,824	98	8.18	.....
Brockton	908	174,296	167,413	99	2.49	2.78
Brookline	458	34,758	32,213	100	.85	4.62
Cambridge	1,159	428,027	397,484	99	3.85	4.35
Chelsea	774	498,460	456,960	99	10.61	20.25
Chicopee	469	60,153	.....	.....	1.50	.....
Everett	688	307,050	152,117	99	7.14	9.04
Fall River	668	189,844	174,954	100	1.57	.58
Fitchburg	506	54,321	46,177	100	1.29	1.45
Gloucester	230	62,883	56,447	100	2.51	4.25
Haverhill	677	488,444	475,853	98	8.56	6.18
Holyoke	702	262,122	222,158	99	4.29	1.37
Lawrence	856	355,539	.....	.....	3.64	.....
Leominster	444	207,824	200,347	100	9.45	5.32
Lowell	1,211	625,998	579,484	98	5.44	8.12
Lynn	1,705	421,806	409,797	.....	4.13	7.48
Malden	543	62,226	58,772	100	1.22	5.75
Medford	612	60,967	50,132	99	1.35	5.79
New Bedford	783	290,078	.....	.....	2.21	.....
Newton	915	117,933	113,248	99	2.45	4.03
North Adams	200	76,778	72,309	100	3.07	6.40
Northampton	216	64,479	58,679	100	2.80	4.13
Peabody	241	32,966	32,966	.....	1.57	3.78
Pittsfield	345	181,119	181,119	100	2.62	.....
Quincy	687	134,910	128,378	100	2.54	10.58
Revere	621	187,204	161,187	.....	5.65	7.01
Salem	586	99,929	93,009	99	2.27	2.55

* Exclusive of conflagration of September, 17, 1923 in which 802 buildings were destroyed involving a value of $7,987,527, covered by insurance of 4,387,130 and upon which $2,648,076 was paid.

STATISTICS OF FIRES IN 1923 IN AMERICAN CITIES—*Continued.*

Place	No. of Alarms	Total Loss Insured and Uninsured.	Total Insurance Loss	% of Fires Confined to Building or Place of Origin	Loss Per Capita 1923	% of Losses to Total Value Involved
		$	$	%	$	%
Somerville	933	230,959	.....	.....	2.33	.....
Springfield	1,412	877,471	609,561	99	6.14	5.76
Taunton	526	44,366	38,856	99	1.17	1.23
Waltham	427	53,229	52,594	100	1.66	5.69
Watertown	284	20,941	18,336	99	.83	4.48
Worcester	2,426	676,298	676,299	98	3.52	.....
MICHIGAN						
Ann Arbor	288	50,868	50,868	99	2.21	.....
Battle Creek	329	218,278	147,391	100	5.44	6.41
Bay City	613	238,320	.....	.....	4.96	.....
Detroit	7,837	3,990,411	.....	.....	3.99	2.40
Flint	915	352,345	331,660	99	2.99	16.59
Grand Rapids	1,690	1,172,677	1,107,327	99	8.03	4.51
Hamtramck	278	136,636	136,636	94	1.95	.....
Highland Park	375	43,950	41,922	100	.67	2.21
Jackson	525	46,182	46,182	100	.84	.....
Kalamazoo	593	158,596	158,596	99	3.05	.....
Lansing	378	280,779	227,684	98	4.25	2.47
Muskegon	432	545,530	540,773	97	13.31	4.10
Pontiac	354	73,750	.....	99	1.80	7.86
Port Huron	239	77,100	70,000	99	2.57	11.68
Saginaw	721	210,475	.....	99	3.01	6.63
MINNESOTA						
Duluth	793	691,712	675,258	99	6.52	11.80
Minneapolis	4,542	1,783,809	1,750,230	99	3.82	4.63
Saint Paul	2,808	1,242,017	1,211,750	99	5.13	4.45
Winona	222	135,793	135,793	99	6.79	3.12
MISSISSIPPI						
Jackson	428	834,844	477,676	98	27.83	20.30
Meridian	594	115,281	105,400	99	3.84	5.56
Vicksburg	213	116,300	.....	.....	6.46	.....
MISSOURI						
Hannibal	197	21,243	21,243	100	1.06	.....
Joplin	386	91,801	71,286	98	3.06	9.65
Kansas City	5,002	2,529,575	2,427,429	98	7.18	3.59
St. Joseph	1,325	183,525	165,174	99	2.35	5.63
St. Louis	5,799	2,777,427	2,447,386	98	3.45	7.52
Sedalia	277	120,609	.....	.....	5.48	.....
Springfield	542	404,166	389,420	99	9.85	12.57
MONTANA						
Butte	258	70,176	.....	.....	1.67	.....
Great Falls	157	17,884	14,918	98	.64	2.79
Olean	186	24,538	24,538	99	.98	.....
Oswego	178	134,368	134,368	96	5.37	.....
Poughkeepsie	264	61,606	.....	100	1.62	.....
Rochester	1,834	591,840	.....	99	1.86	.....
Rome	196	57,141	57,141	96	2.04	.....
Schenectady	535	357,415	353,775	99	3.80	.....
Syracuse	1,000	890,407	660,396	.....	4.81	.....
Troy	518	242,135	.....	.....	3.36	.....
Utica	841	515,646	515,646	99	5.01	.....
Watertown	340	166,490	162,460	99	4.89	5.32
White Plains	234	25,205	.....	.....	1.15	.....
Yonkers	903	166,526	146,972	100	1.51	.....
NORTH CAROLINA						
Asheville	375	216,520	.....	.....	7.22	6.98
Charlotte	652	755,335	624,766	98	14.81	7.15
Durham	116	154,925	115,606	95	6.73	8.48
Greensboro	251	161,886	104,534	98	3.68	2.58
*a*Raleigh	117	30,820	.....	.....	1.06	.....
Wilmington	264	194,439	189,529	97	5.40	5.97
Winston-Salem	282	106,700	82,800	99	1.87	.67
NORTH DAKOTA						
Fargo	140	63,828	63,828	.....	2.55	.....
OHIO						
Akron	1,226	505,994	450,064	100	2.46	3.26
Alliance	155	41,908	40,068	100	1.75	2.65
Ashtabula	228	48,480	48,480	99	2.02	5.47
Canton	535	361,926	358,721	97	3.61	.95
Cincinnati	2,014	1,320,968	1,065,673	.....	3.24	4.46
Cleveland	6,459	1,962,267	1,660,964	.....	2.18	.....
Columbus	1,339	1,104,022	1,052,503	98	3.94	10.51
Dayton	1,349	263,283	242,647	89	1.58	4.64
East Cleveland	240	18,045	.....	.....	.53	1.49
East Liverpool	152	21,534	.....	.....	.98	.....
Elyria	187	25,457	22,666	100	1.11	1.43
Findlay	107	47,794	41,263	98	2.51	3.09
Hamilton	360	63,544	62,459	99	1.55	1.11
Lakewood	340	19,556	17,856	99	.38	.74
Lima	470	110,998	103,590	100	2.47	1.89
Lorain	309	135,282	55,660	97	3.38	1.07
Mansfield	270	21,356	.....	.....	.67	1.41
Marion	213	58,227	55,582	99	1.82	10.97
Middletown	158	41,164	.....	97	1.42	6.39
Newark	183	85,485	80,625	99	2.51	16.10
Norwood	140	9,575	.....	.....	.39	3.86

NEBRASKA							Portsmouth	285	51,139				1.28	.86
Lincoln	810	201,191	167,448	99	3.35	5.50	Sandusky	216	61,630	57,042	100		2.24	.99
Omaha	2,442	2,332,145			11.43		Springfield	447	227,000	200,636	93		3.49	1.73
							Steubenville	277	91,028	77,910			3.09	2.10
NEW HAMPSHIRE							Toledo	1,704	1,211,913	1,132,625	98		4.52	7.66
Concord	390	265,040	228,674	99	11.14	29.61	Warren	348	47,588	44,717	99		1.36	1.25
Manchester	653	302,881	249,724	98	3.74	6.08	Youngstown	1,117	559,445	541,936	99		3.94	2.41
Nashua	382	91,559	84,902	100	3.05	7.18								
							OKLAHOMA							
NEW JERSEY							Muskogee	315	40,100	28,100	100		1.00	.58
Atlantic City	525	235,000	208,380	99	4.05	1.69	Oklahoma City	890	483,920	456,332	100		4.79	7.77
Bayonne	449	221,790	221,790	99	2.64		Tulsa	683	175,500		99		1.72	1.65
Bloomfield	203	43,505	42,191	99	1.74	12.39	OREGON							
Camden	683	132,205	132,205	96	1.07		Portland	1,447	1,235,918	1,073,156	78		4.51	9.37
Clifton	172	48,683	48,683	100	1.52									
East Orange	357	66,192		99	1.16	2.71	PENNSYLVANIA							
Elizabeth	528	308,487	308,487	99	2.96		Allentown	232	12,649				.14	
Garfield	43	277,905		95	12.63	51.71	Altoona	640	255,487	249,212	99		3.99	5.07
Hoboken	480	157,041	153,996	99	2.24	4.65	Bethlehem	147	186,000				3.10	20.29
Irvington	180	146,085			4.86		Butler	106	17,972	10,000	100		.72	3.59
Jersey City	1,569	299,000	294,150	99	.97		Chester	304	123,680				1.90	19.05
Kearny	268	65,487			2.18		Dunmore	90	25,560	22,485	100		1.14	2.94
Montclair	363	681,118			2.19	18.81	Duquesne	115	200,130		100		10.00	
Newark	3,025	1,863,922	1,843,922	99	4.14	4.91	Easton	114	164,155	161,250	100		4.56	7.69
New Brunswick	321	48,948	48,948	100	1.36		Erie	766	295,079		96		2.61	
Orange	229	115,556	115,556	99	3.30		Harrisburg	204	261,560				3.24	5.21
Passaic	360	245,557	223,000	99	3.51	1.85	Hazleton	72	80,098	78,698	94		2.29	13.40
Paterson	762	390,382	379,662	98	2.78	2.91	Homestead	147	23,265				1.11	
†Perth Amboy	119	74,245			1.65		Johnstown	569	75,125				1.07	
Plainfield	335	354,691		99	10.82	20.63	Lancaster	211	491,867				8.94	
Trenton	589	265,766	262,861	100	2.04		Lebanon	70	71,550		100		2.75	2.26
Town of Union	67	26,243	25,443	100	.98	4.99	McKeesport	222	115,059				2.39	
West Hoboken	124	89,603		98	2.13	3.48	Nanticoke	103	89,000				3.71	
West New York	159	63,340	58,690	92	1.76	9.02	New Castle	375	29,538		100		.61	1.41
							Norristown	92	34,282	24,282	100		1.01	8.50
NEW YORK							Oil City	172	27,210				1.18	1.94
Albany	1,154	445,333	445,333		3.81		Philadelphia	7,117	7,909,120	6,975,449	95		4.11	
Amsterdam	226	152,681	149,381	99	4.49	12.20	Pittsburgh	3,646	1,371,645		98		2.23	
Auburn	236	29,140	26,780	99	.79		Pottsville	107	18,922		98		.82	
Binghamton	479	247,341	200,181	98	3.39		Reading	264	496,061		98		4.47	
*Buffalo	2,706	2,816,313			5.24		Scranton	747	548,348	528,178			3.91	
Cohoes	164	86,995	86,995	100	3.78		Shamokin	52	27,029	26,520			1.23	
Dunkirk	181	10,620			.56		Sharon	144	100,385				4.18	
Elmira	406	134,396		100	2.80		Shenandoah	131	51,203				1.96	
Glens Falls	194	73,441	71,801	99	4.08	2.94	Washington	245	125,245	105,245	100		4.21	
Gloversville	270	113,520	112,051	100	4.94	13.90	Williamsport	368	115,817	86,125	99		2.89	6.34
Jamestown	372	170,217	156,614	99	4.05	1.41	Wilkes Barre	382	244,017	243,517	99		3.17	2.63
Kingston	288	72,950	71,380		2.70	8.39	York	212	170,039	155,616	100		3.40	7.64
Lackawanna	144	51,945	26,450	99	2.59	11.13								
Lockport	152	17,490		100	.79		RHODE ISLAND							
Mt. Vernon	290	170,040	157,921	100	3.62	9.92	Cranston	316	50,000		99		1.56	
New Rochelle	248	127,586	124,061	100	2.83	3.75	E. Providence	186	93,190	45,805	100		4.05	
New York City	24,676	19,637,915		98	3.31		Newport	220	42,468	42,468			1.37	
Manhattan, Bronx and Richmond	15,829	10,662,920		99	3.29		Pawtucket	647	77,969	69,957	100		1.13	1.29
Brooklyn & Queens	8,847	8,954,995		98	3.32		Providence	2,839	1,744,972	1,650,600	99		7.21	
Niagara Falls	418	310,742		99	5.36		Woonsocket	511	158,786	147,104	99		3.53	6.69

* Year ending June 30, 1922. † Six months only. *a* Seven months only.

STATISTICS OF FIRES IN 1923 IN AMERICAN CITIES—*Continued.*

Place	No. of Alarms	Total Loss Insured and Uninsured.	Total Insurance Loss	% of Fires Confined to Building or Place of Origin	Loss Per Capita 1923	% of Losses to Total Value Involved
		$	$	%	$	%
SOUTH CAROLINA						
Charleston	330	77,580	68,075	99	1.09	5.70
Columbia	434	168,426	145,853	99	4.21	4.86
Greenville	235	56,507	53,280	100	2.17	2.58
Spartanburg	178	50,968	43,065	98	2.04	1.19
SOUTH DAKOTA						
Sioux Falls	167	71,855	.....	.....	2.47	.....
TENNESSEE						
Chattanooga	678	126,237	104,527	96	2.10	1.72
Knoxville	781	114,781	103,920	.....	1.29	.....
Memphis	2,090	1,117,894	941,026	98	6.04	5.70
Nashville	1,857	792,285	640,185	96	6.55	5.98
TEXAS						
Austin	399	113,188	93,553	99	3.06	11.52
Beaumont	324	104,109	99,594	99	2.12	1.38
Dallas	1,790	2,012,024	1,854,826	90	10.06	13.85
El Paso	427	144,994	142,769	98	1.51	4.33
Ft. Worth	1,191	680,003	645,273	94	4.72	5.25
Galveston	386	88,142	81,122	100	1.87	1.27
Laredo	26	28,950	.....	93	.93	.....
Port Arthur	153	78,165	.....	99	1.95	15.50
San Antonio	759	235,970	187,183	96	1.27	3.59
Waco	432	122,750	118,000	.....	2.92	.....
Wichita Falls	211	151,225	151,225	98	2.91	.....
UTAH						
Ogden	215	239,989	238,953	100	6.86	3.85
Salt Lake City	781	269,142	.....	.....	2.14	.....
VERMONT						
Burlington	156	32,889	.....	.....	1.37	.....
VIRGINIA						
Danville	96	57,328	.....	98	2.60	5.11
Lynchburg	281	66,492	59,327	100	2.21	.80
Newport News	306	57,203	40,653	98	1.36	1.60
Norfolk	1,508	785,052	749,027	98	4.91	6.27
Petersburg	172	109,413	104,865	97	3.32	16.67
Portsmouth	367	242,497	193,466	97	4.25	12.34
Richmond	1,345	370,880	312,710	99	2.05	3.05
Roanoke	497	123,715	94,981	98	2.21	1.90
WASHINGTON						
Bellingham	334	112,843	96,698	95	4.34	4.12
Everett	304	75,189	68,659	99	2.59	7.97
Seattle	2,671	514,532	469,126	99	1.51	2.58
Spokane	712	487,764	482,272	99	4.64	10.58
Tacoma	895	219,475	170,999	99	2.15	.....
Walla Walla	183	29,929	25,829	100	1.50	4.93
WEST VIRGINIA						
Charleston	362	484,088	459,608	94	10.52	9.85
Huntington	406	77,470	72,287	100	1.34	7.56
Parkersburg	150	26,000	.....	.....	1.24	.....
Wheeling	443	279,142	220,927	98	4.65	13.35
WISCONSIN						
Appleton	238	18,137	12,176	97	.86	8.72
Eau Claire	278	163,699	162,524	99	.44	16.24
Fond du Lac	306	13,546	12,803	.....	.52	.81
Green Bay	247	106,127	106,127	99	3.23	.....
Kenosha	277	65,863	65,863	100	1.40	.....
La Crosse	369	187,240	164,445	100	5.51	6.72
Milwaukee	3,079	1,895,214	1,832,416	99	3.91	3.04
Oshkosh	382	322,898	307,734	100	9.78	14.90
Racine	286	132,683	116,539	100	2.04	5.19
Sheboygan	238	80,845	80,845	99	2.45	.....
Superior	533	163,693	157,274	99	4.09	6.80
PHILIPPINE ISLANDS						
Manila	151	240,350	.....	94	.84	2.37

STATE OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS

Corrected to July 1, 1924.

STATE	NAME	ADDRESS	TITLE	Next Session of Legislature
Alabama	Frank N. Julian	Montgomery	Superintendent of Insurance	Jan., 1925
Alaska	W. G. Smith	Juneau	Territorial Treasurer	Mar., 1925
Arizona	Lucille Harlan	Phoenix	Ch.Cl.Ins.Div.Ariz.Cor.Com.	Jan., 1925
Arkansas	Bruce T. Bullion	Little Rock	Insurance Commissioner	Jan., 1925
California	George D. Squires	San Francisco	Insurance Commissioner	Jan., 1925
Canal Zone	C. A. McIlvaine	Balboa Heights	Executive Secretary	
Colorado	Jackson Cochrane	Denver	Commissioner of Insurance	Jan., 1925
Connecticut	Howard P. Dunham	Hartford	Insurance Commissioner	Jan., 1925
Delaware	Charles M. Hollis	Dover	Insurance Commissioner	Jan., 1925
District of Columbia	T. M. Baldwin, Jr.	Washington	Acting Superintendent of Ins.	Dec., 1925
Florida	John C. Luning	Tallahassee	State Treasurer	Apr., 1924
Georgia	W. A. Wright	Atlanta	Insurance Commissioner	June, 1926
Hawaii	Henry C. Hapai	Honolulu	Insurance Commissioner	Feb., 1925
Idaho	Harry D. Smith	Boise City	Dir. of Ins. Dept. of Com	Jan., 1925
Illinois	Alex. J. Johnson	Springfield	Superintendent of Insurance	Jan., 1925
Indiana	Thos. S. McMurray, Jr.	Indianapolis	Commissioner of Insurance	Jan., 1925
Iowa	W. R. C. Kendrick	Des Moines	Commissioner of Insurance	Jan., 1925
Kansas	William R. Baker	Topeka	Superintendent of Insurance	Jan., 1925
Kentucky	Shelton M. Saufley	Frankfort	Insurance Commissioner	Jan., 1926
Louisiana	James J. Bailey	Baton Rouge	Secretary of State	May, 1926
Maine	Wilbur D Spencer	Augusta	Insurance Commissioner	Jan., 1925
Maryland	C. D. Benson	Baltimore	Insurance Commissioner	Jan., 1926
Massachusetts	Wesley E. Monk	Boston	Commissioner of Insurance	Jan., 1925
Michigan	L. T. Hands	Lansing	Commissioner of Insurance	Jan., 1925
Minnesota	G. W. Wells, Jr.	St. Paul	Commissioner of Insurance	Jan., 1925
Mississippi	T. M. Henry	Jackson	Insurance Commissioner	Jan., 1926
Missouri	Ben. C. Hyde	Jefferson City	Superintendent of Insurance	Jan., 1925
Montana	George P. Porter	Helena	Commissioner of Insurance	Jan., 1925
Nebraska	Mrs. M. A Fairchild	Lincoln	Asst. Chief of Bureau of Ins.	Jan., 1925
Nevada	George A. Cole	Carson City	State Controller	Jan., 1925
New Hampshire	John E. Sullivan	Concord	Insurance Commissioner	Jan., 1925
New Jersey	Edward Maxson	Trenton	Insurance Commissioner	Jan., 1925
New Mexico	W. B. Wagner	Santa Fe	Deputy for Insurance	Jan., 1925
New York	James A. Beha	Albany	Superintendent of Insurance	Jan., 1925
North Carolina	Stacey W. Wade	Raleigh	Insurance Commissioner	Jan., 1925
North Dakota	S. A. Olsness	Bismarck	Commissioner of Insurance	Jan,, 1925
Ohio	Emmett L. Savage	Columbus	Deputy Superintendent	Jan., 1925
Oklahoma	Jesse G. Reed	Oklahoma City	Insurance Commissioner	Jan., 1925
Oregon	Will Moore	Salem	Insurance Commissioner	Jan., 1925
Pennsylvania	S. W. McCulloch	Harrisburg	Insurance Commissioner	Jan., 1925
Philippine Islands	V. Carmona	Manila	Insurance Commissioner	
Porto Rico	J. W. Bonner	San Juan	Superintendent of Insurance	Feb., 1925
Rhode Island	Phillip H. Wilbour	Providence	Insurance Commissioner	Jan., 1925
South Carolina	John J. McMahan	Columbia	Insurance Commissioner	Jan., 1925
South Dakota	W. N. Van Camp	Pierre	Insurance Commissioner	Jan., 1925
Tennessee	A. S.Caldwell	Nashville	Com'r. of Ins. and Banking	Jan., 1925
Texas	John M. Scott	Austin	Commissioner of Insurance	Jan., 1925
Utah	John W. Walker	Salt Lake City	Insurance Commissioner	Jan., 1925
Vermont	Robert C. Clark	Montpelier	Com'r. of Banking and Ins.	Jan., 1925
Virgin Islands	J. J. Gaffney	St. Thomas	Government Secretary	
Virginia	Joseph Button	Richmond	Commissioner of Insurance	Jan., 1926
Washington	H. O. Fishback	Olympia	Insurance Commissioner	Jan., 1925
West Virginia	John C. Bond	Charleston	Insurance Commissioner	Jan., 1925
Wisconsin	W. Stanley Smith	Madison	Commissioner of Insurance	Jan., 1925
Wyoming	Harry A. Loucks	Cheyenne	Insurance Commissioner	Jan., 1925

CANADA

Dominion of Canada	Geo. D. Finlayson	Ottawa	Superintendent of Insurance	
Alberta	W. V. Newson	Edmonton	Superintendent of Insurance	
British Columbia	J. P. Dougherty	Vancouver	Superintendent of Insurance	
Manitoba	Chas. Heath	Winnipeg	Superintendent of Insurance	
New Brunswick	Robert Bailey	Fredericton	Deputy Provincial Treas	
Newfoundland	Geo. Bursell	St. Johns	Accountant, Finance Dept	
Nova Scotia	Arthur S. Barnstead	Halifax	Deputy Provincial Secretary	
Ontario	Robert L. Foster	Toronto	Superintendent of Insurance	
PrinceEdward Island	A. Newbery	Charlottetown	Assistant Provincial Treas	
Quebec	J. P. Belanger	Quebec	Superintendent of Insurance	
Saskatchewan	Arthur E. Fisher	Regina	Superintendent of Insurance	

STATISTICS OF FIRES IN FOREIGN CITIES

Prepared for the National Board of Fire Underwriters by its Committee on Statistics and Origin of Fires.
(These figures relate to the year 1916; not compiled covering later years.)

Place.	No. of Alarms.	Total Loss Insured and Uninsured.	Total Insurance Loss	% of Fires Confined to Building or Place of Origin.	Loss Per Capita.
AUSTRALIA.		$	$		$
Melbourne	1,982	.....	.....	95	....
CANADA.					
Hamilton	447	211,243	206,369	91	2.02
London	222	68,189	68,189	100	1.19
Montreal	2,643	.....	.....	....	....
Quebec	724	396,351	380,599	....	5.03
St. Johns	158	150,000	130,000	100	2.50
Vancouver	540	511,172	429,870	97	5.11
CHILE.					
Valparaiso	88	800,000	800,000	98	3.33
DENMARK.					
Copenhagen	830	.....	.....	99	....
ENGLAND.					
Birkenhead	143	303,070	295,070	100	2.12
Birmingham	934	618,380	601,440	98	.69
Bolton	64	667,755	.....	100	3.69
Cardiff	124	84,070	.....	99	.46
Lancaster	14	8,480	.....	100	2.05
Leeds	243	261,975	255,980	100	.57
London	5,373	4,246,710	.....	....	.94

Place.	No. of Alarms.	Total Loss Insured and Uninsured.	Total Insurance Loss	% of Fires Confined to Building or Place of Origin.	Loss Per Capita.
ENGLAND—*Cont.*		$	$		$
Sheffield	324	194,380	.....	100	.41
York	27	6,495	.....	....	.08
FRANCE.					
Marseille	494	2,872,840	2,764,500	97	4.79
IRELAND.					
Belfast	191	1,090,205	.....	....	2.80
Dublin†	145	206,045	205,795	99	.66
ITALY.					
Florence	180	40,021	.....	....	.12
Milan	873	244,943	.....	98	.35
SCOTLAND.					
Aberdeen	145	122,085	121,125	100	.74
Glasgow	1,549	460,000	.....	....	.44
SOUTH AFRICA.					
Cape Town	217	78,140	73,855	....	1.14
SWITZERLAND.					
Basel	54	8,384	8,384	96	.06
THE NETHERLANDS.					
The Hague	840	45,110	.....	100	.13

† Exclusive of loss of about $10,000,000 caused by the rebellion.

AMERICAN MARINE INSURANCE POLICY FORMS

Below will be found two marine insurance policy forms, one designed to cover cargo and the other to cover a vessel, which are in current use by the United States Lloyds of New York.

American Hull

No.....

UNITED STATES MERCHANTS AND SHIPPERS INSURANCE COMPANY NEW YORK

By this Policy of Insurance

.....*FOR ACCOUNT OF*.....

Loss, if any, payable to.....or order,

Do make insurance and cause.....

To be insured, lost or not lost, to the amount of.....dollars

At and from the.....day of.....19....

Until the.....day of.....19....

(Beginning and ending with Greenwich mean time.)

Amount Insured

$ _____

But warranted as follows:

Upon the body, tackle, apparel, stores, ordnance, munitions, artillery, boats, and other furniture, boilers and machinery of the Steamship call the.....S. S. or by whatsoever name or names the said Vessel is or shall be named or called; beginning the adventure upon the said Vessel, etc., as above, and so shall continue and endure during the period aforesaid, as employment may offer, in port and at sea, in docks and graving docks, and on ways, gridirons and pontoons, at all times, in all places, and on all occasions, services and trades whatsoever and wheresoever, under steam or sail; with leave to sail with or without pilots, to tow and be towed, and to assist vessels and/or craft in all situations and to any extent, and to go on trial trips. With liberty to discharge, exchange and take on board goods, specie, passengers, and stores, wherever the Vessel may call at or proceed to, and with liberty to carry goods, live cattle, etc., on deck or otherwise, but warranted free of any claim in respect of deck cargo. Including all risks of docking, undocking, changing docks, or moving in harbor and going on or off gridiron or graving docks as often as may be done during the currency of this Policy.

The said Ship, etc., for so much as concerns the Assured, by agreement between the Assured and Assurers in this Policy, are and shall be valued at as follows:

Hull, tackle, apparel, furniture, etc.....$

Boilers, machinery, etc., and everything connected therewith.....$

Donkey boilers, winches, cranes, windlasses, steering gear, and electric light apparatus, shall be deemed to be part of the hull and not part of the machinery. Refrigerating machinery and insulation appertaining thereto not covered unless expressly included in this Policy, or unless the property of the owners of the vessel.

The Insurers to be paid in consideration of this insurance.....dollars, being at the rate of.....per cent.

Warranted that the amount insured for account of the Assured and/or their managers on disbursements, commissions or similar interests "policy proof of interest" or "full interest admitted" or on excess or increased value of hull or machinery however described shall not, except as indicated below, exceed 15% of the insured valuation of the vessel, but the assured may in addition thereto effect "policy proof of interest" or "full interest admitted" insurance on any of the following interests:

Rate % _____

Premiums (reducing or not reducing monthly) to any amount actually at risk, and

Freight and/or Chartered Freight and/or Anticipated Freight and/or Earnings and/or Hire or Profits on Time Charter and/or Charter for series of voyages for any amount not exceeding in the aggregate 25% of the insured valuation of the Vessel; and if the actual amount at risk on any or all of such interests shall exceed such 25% of the insured valuation of the Vessel, the Assured and/or their managers may, without prejudice to this warranty, insure whilst at risk the excess of such interests reducing as earned.

Provided always that a breach of this warranty shall not afford underwriters any defense to a claim by mortgagees or other third parties who may have accepted this policy without notice of such breach of warranty, nor shall it restrict the right of the Assured and/or their managers to insure in addition General Average and/or Salvage Disbursements whilst at risk.

Premium

$ _____

Touching the Adventures and Perils which we, the said Assurers, are contented to bear and take upon us, they are of the Seas, Men-of-War, Fire, Enemies, Pirates, Rovers, Thieves, Jettisons, Letters of Mart and Counter-Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes and Peoples, of what nation, condition or quality soever, Barratry of the Master and Mariners, Explosions, Riots, or other causes of whatsoever nature arising either on shore or otherwise, causing Loss of or injury to the Property hereby insured, and of all other Perils, Losses, and Misfortunes that have or shall come to the Hurt, Detriment, or Damage of the said Ship, etc., or any part thereof. And in case of any Loss or Misfortune, it shall be lawful for the Assured, their Factors, Servants, and Assigns, to sue, labor, and travel for, in, and about the Defense, Safeguard, and Recovery of the said Ship, etc., or any part thereof, without prejudice to this Insurance to the Charges whereof the Assurers will contribute according to the Rate and Quantity of the sum herein assured. And it is expressly declared and agreed that no act of the Insurer or Insured in recovering, saving or preserving the property insured shall be considered as a waiver or acceptance of abandonment.

This insurance also specially to cover (subject to the free of average warranty) loss of, or damage to hull or machinery, through the negligence of Master, Charterers, Mariners, Engineers, or Pilots, or through explosions, bursting of boilers, breakage of shafts, or through any latent defect in the machinery or hull, provided such loss or damage has not resulted from want of due diligence by the Owners of the Ship, or any of them, or by the Manager. Masters, Mates, Engineers, Pilots, or Crew not to be considered as part owners within the meaning of this clause should they hold shares in the steamer.

And it is further agreed, that if the Ship hereby insured shall come into collision with any other Ship or Vessel, and the Assured or Charterers shall in consequence thereof become liable to pay, and shall pay by way of damages to any other person or persons any sum or sums not exceeding in respect of any one such collision the value of the Ship hereby Insured, we, the Assurers, will pay the Assured or Charterers such proportion of such sum or sums so paid as our subscriptions hereto bear to the value of the Ship hereby Insured. And in cases where the liability of the Ship has been contested with the consent in writing of a majority of the Underwriters on the hull and/or machinery (in amount) we will also pay a like proportion of the costs thereby incurred or paid; but when both Vessels are to blame, then, unless the liability of the Owners or Charterers of one or both of such Vessels becomes limited by law, claims under the Collision Clause shall be settled on the principle of Cross-Liabilities as if the Owners or Charterers of each Vessel had been compelled to pay to the Owners or Charterers of the other of such Vessels such one-half or other proportion of the latter's damages as may have been properly allowed in ascertaining the balance or sum payable by or to the Assured or Charterers in consequence of such collision; and it is further agreed that the principles involved in this clause shall apply to the case where both Vessels are the property, in part or in whole, of the same Owners or Charterers, all questions of responsibility and amount of liability as between the two ships being left to the decision of a single Arbitrator, if the parties can agree upon a single Arbitrator, or failing such agreement, to the decision of Arbitrators, one to be appointed by the managing Owners or Charterers of both Vessels, and one to be appointed by the majority (in amount) of Underwriters interested in each Vessel; the two Arbitrators chosen to choose a third Arbitrator before entering upon the reference, and the decision of such single, or of any two of such three Arbitrators, appointed as above to be final and binding. Provided always that this clause shall in no case extend to any sum which the Assured or Charterers may become liable to pay, or shall pay for removal of obstructions under statutory powers, for injury to harbors, wharves, piers, stages, and similar structures, consequent on such collision, or in respect of the cargo or engagements of the Insured Vessel, or for loss of life, or personal injury. And provided also that in the event of any claim being made by Charterers under this clause they shall not be entitled to recover in respect of any liability to which the Owners of the Ship, if interested in this Policy at the time of the Collision in question, would not be subject, nor to a greater extent than the Shipowners would be entitled in such event to recover.

And it is further agreed that in the event of salvage, towage, or other assistance being rendered to the Vessel hereby insured by any Vessel belonging in part or in whole to the same Owners or Charterers, the value of such services (without regard to the common ownership of the Vessels) shall be ascertained by arbitration in the manner above provided for under the Collision Clause, and the amount so awarded so far as applicable to the interest hereby insured shall constitute a charge under this Policy.

General Average and Salvage Charges payable in accordance with York-Antwerp Rules, 1890, if so provided for in the contract of affreightment. As regards matters not provided for in the York-Antwerp Rules, 1890 (when the contract of affreightment provides for such rules), and also when the contract of affreightment does not provide for such rules, General Average and Salvage Charges shall be payable in accordance with the laws and usages of the United States. Provided always that when an adjustment according to the laws and usages of the port of destination is properly demanded by the owners of the cargo, General Average shall be paid in accordance with same.

No claim shall be allowed in respect of scraping or painting the Vessel's bottom except as provided in Rule of Practice VIII of the Association of Average Adjusters of the United States.

Grounding in the Panama Canal or in the Suez Canal or in the Manchester Ship Canal or its connections, or in the River Mersey above Rock Ferry Slip, or in the River Plate (above Buenos Aires) or its tributaries, or in the Danube, Demerara, or Bilbao River or on the Yenikale or Bilbao Bar, shall not be deemed a stranding.

Average payable on each valuation separately or on the whole, without deduction of thirds, new for old, whether the average be particular or general.

In no case shall Underwriters be liable for unrepaired damage in addition to a subsequent total loss sustained during the term covered by this Policy.

In ascertaining whether the Vessel is a constructive total loss the insured value shall be taken as the repaired value, and nothing in respect of the damaged or break-up value of the vessel or wreck shall be taken into account.

In the event of total or constructive total loss, no claim to be made by the Underwriters for freight, whether notice of abandonment has been given or not.

Notwithstanding anything herein contained to the contrary, this Policy is warranted free from particular average under 3 per cent, or unless amounting to $4,850, but nevertheless when the Vessel shall have been stranded, sunk, on fire, or in collision with any other Ship or Vessel, Underwriters shall pay the damage occasioned thereby, and the expense of sighting the bottom after stranding shall be paid, if reasonably incurred, even if no damage be found.

The warranty and conditions as to average under 3 per cent to be applicable to each voyage as if separately insured, and a voyage shall be deemed to commence at one of the following periods to be selected by the Assured when making up the claim, viz. at any time at which the Vessel (1) begins to load cargo or (2) sails in ballast to a loading port. Such voyage shall be deemed to continue during the ensuing period until either she has made one outward and one homeward passage (including an intermediate ballast passage, if made) or has carried and discharged two cargoes, whichever may first happen, and further, in either case, until she begins to load a subsequent cargo or sails in ballast for a loading port. When the Vessel sails in ballast to effect damage repair, such sailing shall not be deemed to be a sailing for a loading port although she loads at the repairing port. In calculating the 3 per cent above referred to, particular average occurring outside the period covered by this Policy may be added to particular average occurring within such period, provided it occur upon the same voyage (as above defined), but only that portion of the claim arising within such period shall be recoverable hereon. The commencement of a voyage shall not be so fixed as to overlap another voyage on which a claim is made on this or the preceding Policy.

Should the Vessel at the expiration of this Policy be at sea, or in distress, or at a port of refuge or of call, she shall, provided previous notice be given to the Underwriters, be held covered at a pro rata monthly premium to her port of destination.

Should the Vessel be sold or transferred to other ownership, then, unless the Underwriters agree in writing to such sale or transfer, this Policy shall thereupon become cancelled from date of sale or transfer, unless the Vessel has cargo on board and has already sailed from her loading port, or is at sea in ballast, in either of which cases such cancellation

shall be suspended until arrival at final port of discharge if with cargo, or at port of destination if in ballast. A pro rata daily return of premium shall be made.

Notwithstanding anything herein contained to the contrary, this policy is warranted free of capture, seizure, arrest, restraint, or detainment, and the consequences thereof or of any attempt thereat (piracy excepted) and also from all consequences of hostilities or warlike operations, whether before or after declaration of war.

To return { per cent for each uncommenced month if it be mutually agreed to cancel this Policy. / per cent for each consecutive days the Vessel may be laid up in port:— } and arrival.

A period in port falling between two insurances to be allowed pro rata on each, underwriters on each insurance agreeing to pay their pro rata proportion of the Return due.

In the event of accident whereby loss or damage may result in a claim under this Policy, notice shall be given to the Underwriters, where practicable, prior to survey, so that they may appoint their own Surveyor if they so desire; and whenever the extent of the damage is ascertainable, the majority (in amount) of the Underwriters may take or may require the Assured to take tenders for the repair of such damage. In cases where a tender is accepted by or with the approval of Underwriters, the Underwriters will make an allowance at the rate of 30 per cent per annum on the insured value for the time actually lost in waiting for tenders. In the event of the Assured failing to comply with the conditions of this clause, 15 per cent shall be deducted from the amount of the ascertained claim.

Held covered in case of any breach of warranty as to cargo, trade, locality, or date of sailing, provided notice be given, and any additional premium required be agreed immediately after receipt of advices of breach or proposed breach by owners.

Where the Assured has paid, or is liable for, any General Average contribution and the contributory value is greater than the insured value, the amount recoverable under this policy shall be only in the proportion that the amount insured hereunder bears to the contributory value and where the contributory value has been reduced by a Particular Average for which these Assurers are liable, the amount of Particular Average Claim under this policy shall be deducted from the amount insured under this policy in order to ascertain what share of the contribution is recoverable from these Assurers; the extent of the liability of these Assurers for salvage shall be computed on the same principle.

In event of non-payment of premium thirty days after attachment this policy may be cancelled by the Assurers upon five days' written notice being given the Assured.

No recovery for a Constructive Total Loss shall be had hereunder, unless the expense of recovering and repairing the vessel shall exceed the insured value.

In witness whereof, the said United States Merchants and Shippers Insurance Company caused this Policy to be signed by its President, but it shall not be valid until countersigned by Appleton & Cox, Inc., Attorney.

(CARGO) (No.....)

UNITED STATES MERCHANTS AND SHIPPERS INSURANCE COMPANY NEW YORK

By this Policy of Insurance

.....*ON ACCOUNT OF*.....

In case of loss to be paid in funds current in the City of New York, to
Do make insurance and cause to be insured, lost or not lost, at and from

upon all kinds of lawful goods and merchandises, laden or to be laden, on board

the good .....
whereof is master for this present voyage, or whoever else shall go for master in the said vessel, or by whatever other name or names the said vessel, or the master thereof, is or shall be named or called.

BEGINNING the adventure upon the said goods and merchandises, from and immediately following the loading thereof on board of the said vessel, at as aforesaid, and so shall continue and endure until the said goods and merchandises shall be safely landed at as aforesaid, and it shall and may be lawful for the said vessel, in her voyage, to proceed and sail to, touch and stay at any ports or places, if thereunto obliged by stress of weather or other unavoidable accident, without prejudice to this insurance.

The said goods and merchandises hereby insured, are valued (premium included) at

TOUCHING the adventures and perils which the said assurers are contented to bear, and take upon themselves in this voyage, they are of the seas, men-of-war, fires, enemies, pirates, rovers, assailing thieves, jettisons, letters of mart and countermart, reprisals, takings at sea, arrests, restraints and detainments of all kings, princes or people, of what nation, condition, or quality soever, barratry of the master and mariners, and all other perils, losses and misfortunes, that have or shall come to the hurt, detriment or damage of the said goods and merchandises, or any part thereof. And in case of any loss or misfortune, it shall be lawful and necessary to and for the assured,
factors, servants and assigns, to sue, labor and travel for, in and about the defense, safeguard and recovery of the said goods and merchandises or any part thereof, without prejudice to this insurance; nor shall the acts of the insured or insurers, in recovering, saving and preserving the property insured, in case of disaster, be considered a waiver or an acceptance of an abandonment; to the charges whereof the said assurers will contribute according to the rate and quantity of the sum herein insured; having been paid the consideration of this insurance, by the assured, or assigns, at and after the rate of

The assurers are to be entitled to premium at their usual rates on all shipments reported or not. It is warranted by the assured to report every shipment on the day of receiving advice thereof, or as soon thereafter as may be practicable, in default thereof this policy to be therafter null and void. The rate of premium to be fixed by the assurers at the time of the report.

AND in case of loss, such loss to be paid within thirty days after proof of loss and proof of interest in the said which, with all notices may be made to the attorneys, (the amount of any unpaid premiums and all other indebtedness of the assured being first deducted), but no partial loss or particular average shall in any case be paid, unless amounting to five per cent. Provided always, and

it is hereby further agreed, that if the said assured shall have made any other assurance upon the premises aforesaid, prior in day of date to this policy, then the said assurers shall be answerable only for so much as the amount of such prior assurance may be deficient towards fully covering the premises hereby assured; and the said assurers shall return the premium upon so much of the sum by them assured as they shall be, by such prior assurance, exonerated from. AND in case of any insurance upon the said premises subsequent in day of date to this policy, the said assurers shall nevertheless be answerable for the full extent of the sum by them subscribed hereto, without right to claim contribution from such subsequent assurers, and shall accordingly be entitled to retain the premium by them received, in the same manner as if no such subsequent assurance had been made. Other insurance upon the premises aforesaid, of date the same day as this policy, shall be deemed simultaneous herewith; and the said assurers shall not be liable for more than a ratable contribution in the proportion of the sum by them insured to the aggregate of such simultaneous insurance. IT IS ALSO AGREED, that the property be warranted by the assured free from charge, damage or loss, which may arise in consequence of a seizure or detention, for or on account of any illicit or prohibited trade, or any trade in articles contraband of war. AND warranted by the assured free from any liability for merchandise in the possession of any carrier or other bailee, who may be liable for any loss or damage thereto; and for merchandise shipped under a bill of lading containing a stipulation that the carrier may have the benefit of any insurance thereon; and that any insurance granted herein, shall not cover where any carrier or other bailee has insurance (whether prior or subsequent in date to this policy) which would attach if this policy had not been issued; and that any insurance against fire granted herein shall not cover where the assured has fire insurance (whether prior or subsequent in date to this policy), which would attach if this policy had not been issued.

Warranted not to abandon in case of capture, seizure or detention, until after condemnation of the property insured; nor until ninety days after notice of said condemnation is given to the assurers. Also warranted not to abandon in case of blockade, and free from any expense in consequence of capture, seizure, detention, or blockade, but in the event of blockade, to be at liberty to proceed to an open port and there end the voyage.

MEMORANDUM. It is also agreed, that dried beef, hams, bacon, firecrackers and other fireworks, saltpetre, hops, guano, rice, peas and beans, mats and matting, hay, flaxseed and seeds of all kinds, bleaching powders, soda ash, bi-carbonate of soda, sal soda, cream of tartar, burlaps, shoddy, Hessians, floor cloths, straw goods, iron of all kinds, wire of all kinds, tin plates, nails, steel and steel rails, madder, sumac, wicker and willow ware (manufactured or otherwise), salt, grain of all kinds, tobacco, Indian meal, fruits (whether preserved or otherwise), cheese, dry fish, vegetables and roots, rags, dye woods of all kinds, mahogany and other woods, hempen yarn, bags, cotton bagging, and other articles used for bags or bagging, pleasure carriages, household furniture and all house-furnishing articles, skins and hides, bristles, Tampico grass, musical instruments, looking glasses, and all other articles that are perishable in their own nature, are warranted by the assured free from average, unless general; hemp, flax, tobacco stems, cassia except in boxes, and oil cake, free from average under twenty per cent, unless general; and sugar and bread are warranted by the assured free from average under seven per cent, unless general; coffee in bags or bulk, pepper in bags or bulk, and cassia in boxes free from average under ten per cent, unless general.

Warranted by the insured, free from damage or injury from dampness, change of flavor or being spotted, discolored, musty or mouldy, except caused by actual contact of sea water with the articles damaged, occasioned by sea perils. In case of partial loss by sea damage to dry goods, cutlery or other hardware, the loss shall be ascertained by a separation and sale of the portion only of the contents of the packages so damaged, and not otherwise; and the same practice shall obtain as to all other merchandises, as far as practicable. Not liable for leakage of molasses or other liquids, nor for breakage, unless occasioned by stranding, or collision with another vessel.

In case of loss or injury to any part of a machine consisting when complete, for sale, or use, of several parts, the insurers shall only be liable for the insured value of the part lost or damaged.

In case of damage from perils insured against affecting labels only, loss to be limited to an amount sufficient to pay the cost of new labels and relabeling the goods, provided same amounts to a claim under the terms of the policy.

This policy to be deemed continuous and to cover as above, until discontinued by either party on giving the other ..... days' written notice, which, however, is not to affect any risk then pending.

If the voyage aforesaid shall have been begun and shall have terminated before the date of this policy, then there shall be no return of premium on account of such termination of the voyage.

In all cases of return premium, in whole or in part, one-half per cent upon the sum insured is to be retained by the assurers.

Warranted by the assured that the loading of vessels with grain or petroleum be made in accordance with the rules of the Board of Underwriters of New York, and a certificate of an inspector appointed by same, or of an inspector appointed by the assurers, be obtained before the sailing of the vessel.

Cargo on deck free from claims for loss by wet, breakage, leakage or exposure.

Warranted free of loss or damage caused by strikers, locked out workmen or persons taking part in labor disturbances or riots or civil commotions.

The assurers not to be liable under this policy for more than ..... by any one vessel or in any one place, at one time, unless otherwise agreed upon at the time of endorsement.

Proof of loss to be authenticated by the agent of the assurers, if there be one at the place such proofs are taken.

Warranted by the assured free from claim for loss or damage, which may be attributed to, or arise from, the act of any person acting or claiming to act, under authority from any country or people, in a state of war, (whether before or after declaration of war), revolution, or internal commotion, and also from all consequences of hostilities, civil commotions, riots and/or warlike operations, even if by lawless or unauthorized persons.

Warranted by the assured that this insurance shall not inure to the benefit of any carrier whatsoever.

In witness whereof, the United States Merchants and Shippers Insurance Commpany has caused this policy to be signed by its President, but it shall not be valid until countersigned by Appleton & Co., Inc., Attorney.

GENERAL AND PARTICULAR AVERAGE.

In marine insurance the term "Particular Average" is understood as meaning damage or loss, either to a vessel or to a cargo and freight, which is purely accidental in its nature, while the term "General Average" represents either some voluntary sacrifice, while in a dangerous position, of either the ship's materials or of cargo and freight, or expenditure incurred for the general benefit of the ship, freight and cargo. The principle involved in General Average is that parties interested in the ship, freight and cargo should bear proportionately the expense for sacrifice incurred during a time of peril for the

general good. The English law defines certain of the principal items of General Average, classifying them under the two general divisions of sacrifices and expenditures. In general, it is said that the practice prevailing at the port where the insurance terminates governs the adjustment of any loss, and many charter parties and bills of lading, etc., now contain a provision that General Average shall be adjusted according to York-Antwerp rules. The following are the more important items of sacrifices and expenditures listed under the English law:

SACRIFICES.

I.—*Loss of Cargo and Freight and Damage to Cargo.*

1. Loss of cargo and freight by jettison from under deck.
2. Loss of cargo and freight by jettison from the deck, when it can be shown that it is the invariable and well-known custom of the trade in which the vessel is at the time engaged to carry deck cargo.
3. Damage to cargo by water during jettison, or damage necessarily occasioned to cargo through jettison.
4. Damage done to packages of cargo which have themselves not been on fire, by water or other means used to extinguish fire on board.
5. Loss of cargo, and freight on cargo burnt as fuel for a steamer for general safety (where the original supply of coal on board the steamer was ample, with a fair margin, for the passage or part of passage on which the steamer was at the time engaged).
6. Loss of cargo, and freight on cargo burnt for fuel for donkey engine for pumping (on same consideration as cargo burnt for fuel for steamer).
7. Damage to or loss of cargo and or freight discharged or otherwise dealt with to float a vessel when stranded and in a position of peril and of subsequent reshipment.
8. Damage to or loss of cargo and freight in the act of discharge of cargo to lighten a ship in a port of refuge.
9. Damage to or loss of cargo and freight in the act of reshipment of cargo discharged in a port of refuge; only when the vessel put into the port to repair damage which is itself the consequence of a General Average act.

II.—*Ships' Materials.*

10. Masts, spars, sails, or rigging out away for the common safety.
11. Chains and anchors slipped from.
12. Damage to sails set to force a stranded ship off the ground, or to force her further on the ground for better safety.
13. Damage to ropes, winches, windlasses, boats, etc., used in the endeavor to float a stranded ship if in peril.
14. Damage to a steamer's machinery incurred in the endeavor to float a stranded ship when in a position of peril.
15. Coals and engine stores used in this endeavor.
16. Damage done to a ship in the endeavor to extinguish a fire, or to facilitate jettison.

EXPENDITURES.

17. Expenses incurred in floating a stranded ship if in peril.
18. Cost of salvage of ship cargo, either when picked up at sea, with or without agreement, or salved under contract when ashore.

(N. B.—The division of these expenses is not always on the same footing as an ordinary General Average, the values used being sometimes different.)

19. Inward expenses entering a port of refuge to repair damage.
20. Cost of discharging cargo at a port of refuge for the purpose of repairing the damage.
21. Cost of warehousing, warehouse rent on cargo, reshipment of cargo and outward expenses leaving the port of refuge; only when the cause of the vessel putting into port has been to repair damage which is itself the consequence of a General Average act.

The York-Antwerp Rules differ from English practice, chiefly in that jettison of deckload and freight thereon are not allowed as General Average, and that in addition to the expense at a port of refuge, inward charges and cost of discharging cargo, reshipping and outward expenses and wages and provisions of officers and crew, detention in the port of refuge and damage to cargo caused in the act of reshipment, are allowed in General Average.

THE YORK-ANTWERP RULES.

The following rules were the outgrowth of meetings of delegates from different countries at York in 1864, when rules were formulated which did not obtain general adoption, and a meeting at Antwerp in 1877, when such rules were amended, and have since been known as the York-Antwerp Rules:

RULE I.—JETTISON OF DECK CARGO.

No jettison of deck cargo shall be made good as general average.

Every structure not built in with the frame of the vessel shall be considered to be a part of the deck of the vessel.

RULE II.—DAMAGE BY JETTISON AND SACRIFICE FOR THE COMMON SAFETY.

Damage done to a ship and cargo, or either of them, by or in consequence of a sacrifice made for the common safety, and by water which goes down a ship's hatches opened, or other opening made, for the purpose of making a jettison for the common safety, shall be made good as general average.

RULE III.—EXTINGUISHING FIRE ON SHIPBOARD.

Damage done to a ship and cargo, or either of them, by water or otherwise, including damage by beaching or scuttling a burning ship, in extinguishing a fire on board the ship, shall be made good as general average; except that no compensation shall be made for damage to such portions of the ship and bulk cargo, or to such separate packages of cargo, as have been on fire.

RULE IV.—CUTTING AWAY WRECK.

Loss or damage caused by cutting away the wreck or remains of spars or of other things which have previously been carried away by sea peril shall not be made good as general average.

RULE V.—VOLUNTARY STRANDING.

When a ship is intentionally run on shore and the circumstances are such that if that course were not adopted she would inevitably sink or drive on shore or on rocks, no loss or damage caused to the ship, cargo and freight, or any of them, by such intentional running on shore, shall be made good as general average. But in all other cases where a ship is intentionally run on shore for the common safety, the consequent loss or damage shall be allowed as general average.

RULE VI.—CARRYING PRESS OF SAIL. DAMAGE TO OR LOSS OF SAILS.

Damage to or loss of sails and spars, or either of them, caused by forcing a ship off the ground or by driving her higher up the ground, for the common safety, shall be made good as general average; but where a ship is afloat, no loss or damage caused to the ship, cargo and freight, or any of them by carrying a press of sail shall be made good as general average.

RULE VII.—DAMAGE TO ENGINES IN REFLOATING A SHIP.

Damage caused to machinery and boilers of a ship which is ashore and in a position of peril, in endeavoring to refloat, shall be allowed in general average when shown to have arisen from an actual intention to float the ship for the common safety at the risk of such damage.

RULE VIII.—EXPENSES OF LIGHTENING A SHIP WHEN ASHORE AND CONSEQUENT DAMAGE.

When a ship is ashore and, in order to float her, cargo, bunker coals and ship's stores, or any of them, are discharged, the extra cost of lightening, lighter hire, and reshipping, if incurred), and the loss or damage sustained thereby, shall be admitted as general average.

RULE IX.—CARGO, SHIP'S MATERIALS AND STORES BURNT FOR FUEL.

Cargo, ship's materials, and stores, or any of them, necessarily burnt for fuel for the common safety at a time of peril, shall be admitted as general average when, and only when, an ample supply of fuel has been provided; but the estimated quantity of coals that would have been consumed, calculated at the price current at the ship's last port of departure at the date of her leaving, shall be charged to the shipowner and credited to the general average.

RULE X.—EXPENSES AT PORT OF REFUGE, ETC.

Expenses at Port of Refuge, etc.

(a) When a ship shall have entered a port or place of refuge, or shall have returned to her port or place of loading in consequence of accident, sacrifice, or other extraordinary circumstances, which render that necessary for the common safety, the expenses of entering such port or place shall be admitted as general average; and when she shall have sailed thence with her original cargo, or a part of it, the corresponding expenses of leaving such port or place, consequent upon such entry or return, shall likewise be admitted as general average.

(b) The cost of discharging cargo from a ship, whether at a port or place of loading, call, or refuge, shall be admitted as general average, when the discharge was necessary for the common safety or to enable damage to the ship, caused by sacrifice or accident during the voyage, to be repaired, if the repairs were necessary for the safe prosecution of the voyage.

(c) Whenever the cost of discharging cargo from a ship is admissible as general average, the cost of reloading and storing such cargo on board the said ship, together with all storage charges on such cargo, shall likewise be so admitted. But when the ship is condemned, or does not proceed on her original voyage, no storage expenses incurred after the date of the ship's condemnation or of the abandonment of the voyage, shall be admitted as general average.

(d) If a ship under average be in a port or place at which it is practicable to repair her, so as to enable her to carry on the whole cargo, and if in order to save expenses, either she is towed thence to some other port or place of repair or to her destination, or the cargo or a portion of it is transhipped by another ship, or otherwise forwarded, then the extra cost of such towage, transhipment and forwarding, or any of them (up to the amount of the extra expense saved), shall be payable by the several parties to the .dventure in proportion to the extraordinary expense saved.

RULE XI.—WAGES AND MAINTENANCE OF CREW IN PORT OF REFUGE, ETC.

When a ship shall have entered or been detained in any port or place under the circumstances, or for the purpose of the repairs, mentioned in Rule X., the wages payable to the master, officers and crew, together with the cost of maintenance of the same, during the extra period of detention in such port or place, until the ship shall or should have been made ready to proceed upon her voyage, shall be admitted as general average. But when the ship is condemned or does not proceed on her original voyage, the wages and maintenance of the master, officers and crew incurred after the date of the ship's condemnation or of the abandonment of the voyage, shall not be admitted as general average.

RULE XII.—DAMAGE TO CARGO IN DISCHARGING, ETC.

Damage done to or loss of cargo necessarily caused in the act of discharging, storing, reloading and stowing, shall be made good as general average, when and only when the cost of those measures respectfully is admitted as general average.

RULE XIII.—DEDUCTIONS FROM COST OF REPAIRS.

In adjusting claims for general average, repairs to be allowed in general average shall be subject to the following deductions in respect of "new for old," viz.:

In the case of iron or steel ships from date of original register to the date of accident—

Up to 1 Year Old (A)—All repairs to be allowed in full, except painting or coating of bottom, from which one-third to be deducted.

Between 1 and 3 Years (B)—One-third to be deducted off repairs to and renewal of woodwork of hull, masts and spars, furniture, upholstery, crockery, metal and glassware; also sails, rigging, ropes, sheets and hawsers (other than wire and chain), awnings, covers and painting; one-sixth to be deducted off wire rigging, wire ropes and wire hawsers, chain cables and chains, donkey engines, steam winches and connections; other repairs in full.

Between 3 and 6 Years (C)—Deductions as above under Clause (B), except that one-sixth be deducted off ironwork of masts and spars, and machinery (inclusive of boilers and their mountings).

Between 6 and 10 Years (D)—Deductions as above under Clause (C), except that one-third be deducted off ironwork of masts and spars, repairs to and renewal of all machinery (inclusive of boilers and their mountings), and all hawsers, ropes, sheets and rigging.

Between 10 and 15 Years (E)—One-third to be deducted off all repairs and renewals, except iron-

work of hull and cementing and chain cables, from which one-sixth to be deducted; anchors to be allowed in full.

Over 15 Years (F)—One-third to be deducted off all repairs and renewals, anchors to be allowed in full; one-sixth to be deducted off chain cables.

Generally (G)—The deductions (except as to provisions and stores, machinery and boilers) to be regulated by the age of the ship, and not the age of the particular part of her to which they apply; no painting bottom to be allowed if the bottom has not been painted within six months previous to the date of accident; no deduction to be made in respect of old material which is repaired without being replaced by new, and provisions and stores which have not been in use.

In case of wooden or composite ships: When a ship is under one year old from date of original register, at the time of accident, no deduction new for old shall be made. After that period a deduction of one-third shall be made, with the following exceptions:

Anchors shall be allowed in full; chain cables shall be subject to a deduction of one-sixth only.

No deduction shall be made in respect of provisions and stores which had not been in use.

Metal sheathing shall be dealt with by allowing in full the cost of a weight equal to be the gross weight of metal sheathing stripped off, minus the proceeds of the old metal. Nails, felt and labor metalling are subject to a deduction of one-third.

In the case of ships generally: In the case of all ships, the expense of straightening bent iron-work, including labor of taking out and replacing it, shall be allowed in full.

Graving dock dues, including expenses of renewals, cartages, use of shears, stages, and graving dock materials, shall be allowed in full.

RULE XIV.—TEMPORARY REPAIRS.

No deductions "new for old" shall be made from the cost of temporary repairs of damage allowable as general average.

RULE XV.—LOSS OF FREIGHT.

Loss of freight arising from damage to or loss of cargo shall be made good as general average, either when caused by a general average act, or when the damage to or loss of cargo is so made good.

RULE XVI.—AMOUNT TO BE MADE GOOD FOR CARGO LOST OR DAMAGED BY SACRIFICE.

The amount to be made good as general average for damage or loss of goods sacrificed shall be the loss which the owner of the goods has sustained thereby, based on the market values at the date of the arrival of the vessel or at the termination of the adventure.

RULE XVII.—CONTRIBUTORY VALUES.

The contribution to a general average shall be made upon the actual values of the property at the termination of the adventure, to which shall be added the amount made good as general average for property sacrificed; deduction being made from the shipowner's freight and passage money at risk of such port charges and crew's wages as would not have been incurred had the ship and cargo been totally lost at the date of the general average act or sacrifice, and have not been allowed as general average; deduction being also made from the value of the property of all charges incurred in respect thereof subsequently to the general average act, except such charges as are allowed in general average. Passengers' luggage and personal effects, not shipped under bill of lading, shall not contribute to general average.

RULE XVIII.—ADJUSTMENT.

Except as provided in the foregoing rules, the adjustment shall be drawn up in accordance with the law and practice that would have governed the adjustment had the contract of affreightment not contained a clause to pay general average according to these rules.

American Institute's Cargo Policy

The form of cargo policy presented herewith has been prepared and approved by the American Institute of Marine Underwriters, with a view to securing a greater degree of uniformity in marine underwriting. On the back of the policy two clauses are printed, as follows:

AMERICAN INSTITUTE EXPLOSION CLAUSE, 1922

This policy includes the risk of loss or damage caused by explosion, whether occurring on shore or otherwise, always excepting loss or damage caused by mines, war risks or other risksk expressly excluded by any warranty in this policy.

AMERICAN INSTITUTE WAREHOUSE CLAUSE, 1922

This insurance is hereby extended to cover, subject to the terms of this policy, from the time of leaving the shippers' or manufacturers' warehouse, store or factory and covers continuously thereafter, while in ordinary course of transit, and while at risk of the assured, until safely delivered at warehouse or store at destination, including transshipment, if any, but only at and between the places as stated in this policy, including risk while on docks, wharves, quays, or in lighters, and in Appraiser's store and/or Custom House for examination, but not to cover in any other store or warehouse; Provided, nevertheless, that on all shipments destined to ports and/or places on the River Plate, the risk under this policy shall cease upon arrival of the goods at any shed (transit or otherwise), store, custom house, or warehouse, or upon the expiry of ten days subsequent to the landing of the goods, whichever may first occur.

AMER. INST. CARGO
1922

POLICY OF INSURANCE

$_____ No. _____

BLANK INSURANCE COMPANY

Place and Date _____

This Policy of Insurance, Witnesseth, that on _____ and in consideration of premiums as agreed to be paid, these Assurers did make Insurance and cause _____ to be Insured, lost or not lost, for account of whom it may concern,

In the sum of _____ Dollars

On _____

Valued (premium included) at _____

Shipped on Board _____ At and From _____

To _____

Loss, if any, Payable to _____ or Order, upon surrender of this Policy, without deduction (as against purchasers or pledgees of the goods) for unpaid premiums, and when so paid liability under this insurance is discharged.

1. Beginning the adventure upon the said goods and merchandise from and immediately following the loading thereof on board the said vessel, at..port of shipment as aforesaid, unless an earlier time of attachment has been agreed upon in writing hereon, and so shall continue and endure until the said goods and merchandise shall be safely landed at port of destination as aforesaid, and for any further time which may be agreed upon in writing hereon. And it shall and may be lawful for the said vessel in her voyage, to proceed and sail to, touch and stay at, any ports or places, if customary, or if thereunto obliged by stress of weather or other unavoidable accident, without prejudice to this insurance.

2. Touching the adventures and perils which these Assurers are contented to bear and do take upon themselves in this voyage, they are of the seas, fire, pirates, rovers, assailing thieves, jettisons, criminal barratry of the master and mariners, and all other like perils, losses and misfortunes, that have or shall come to the hurt, detriment or damage of the said goods and merchandise, or any part thereof.

3. Except as otherwise stated hereon in writing, this insurance is warranted free of Particular Average unless the vessel or craft be stranded, sunk, or burnt, but notwithstanding this warranty the Assurers are to pay the insured value of any package or packages which may be totally lost in loading, transhipment, or discharge, also for any loss of or damage to the interest insured which may reasonably be attributed to fire, collision or contact of the vessel and/or craft and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at ports of distress, also to pay landing, warehousing, forwarding and special charges, if incurred, for which Underwriters would be liable under a policy covering Particular Average.

4. Grounding in Canals, Harbors or Tidal Rivers not to be deemed a stranding within the meaning of this policy or any amendment thereof, but the Assurers to pay any damage or loss which may be proved to have resulted therefrom and which would be recoverable if caused by stranding.

5. General Average and Salvage Charges payable according to Foreign Statement or per York-Antwerp Rules if in accordance with the contract of affreightment.

6. No risk on shore is covered by this policy unless expressly assumed in writing hereon. If this policy shall be extended to cover goods on land conveyances or elsewhere on shore, such goods (unless otherwise expressly stated hereon) are covered only against the risks of fire, collision and derailment while on land conveyances; and while on docks or elsewhere on shore, only against the risks of fire and flood (meaning the rising of navigable waters).

7. In case of any loss or misfortune, it shall be lawful and necessary to and for the Assured, his or their factors, servants and assigns, to sue, labor and travel for, in and about the defense, safeguard and recovery of the said goods and merchandise, or any part thereof, without prejudice to this insurance, to the charges whereof these Assurers will contribute according to the rate and quantity of the sum insured hereunder; nor shall the acts of the Assured or Assurers, in recovering, saving and preserving the property insured, in case of disaster, be considered a waiver or an acceptance of an abandonment.

8. In case the interest hereby insured is covered by other insurance (except as hereinafter provided) the loss shall be collected from the several policies in the order of the date of their attachment, insurance attaching on the same date to be deemed simultaneous and contribute pro rata; *Provided, nevertheless,* that where any fire insurance, or any insurance (including fire) taken out by any carrier or bailee is available to the beneficiary of this policy, or would be so available if this insurance did not exist, then this insurance shall be void to the extent that such other insurance is or would have been available; but in such cases these Assurers shall receive and retain the premium payable under this policy and, in consideration thereof, shall guarantee the solvency of the companies and/or underwriters who issued such other insurance and the prompt collection of the loss thereunder to the same extent (only) as this insurance shall have become void under the terms of this clause, but not exceeding, in any case, the amount which would have been collectible under this policy if such other insurance did not exist.

9. Warranted that this insurance shall not inure, directly or indirectly, to the benefit of any carrier or bailee.

10. Warranted free of loss, damage or expense arising from capture, seizure, arrest, restraint or detention, or the consequences thereof or any attempt thereat, and whether as an act of war or by civil authority or by any person or persons whatsoever, lawless or otherwise, piracy excepted, and also free from all consequences of hostilities or warlike operations, whether before or after declaration of war.

11. Warranted free from any charge, damage or loss, which may arise in consequence of a seizure or detention for or on account of any illicit or prohibited trade, or any trade in articles contraband of war, or the violation of any port regulation.

12. Warranted not to abandon in case of blockade, and free from any expense in consequence thereof, but in the event of blockade to be at liberty to proceed to an open port and there end the voyage.

13. Warranted free of loss, damage or expense caused by strikers, locked-out workmen, or persons taking part in labor disturbances, or riots or civil commotions.

14. Warranted free of loss, damage or expense due to floating and/or stationary and/or submerged mines or torpedoes.

15. Warranted free of claim for loss of market or for damage or deterioration arising from delay, whether such delay be caused by a peril of the sea or otherwise, unless such risks are expressly assumed in writing hereon.

16 Warranted free from damage or injury from dampness, change of flavor, or decay, or from being spotted, discolored, musty or mouldy, unless caused by actual contact of sea water with the articles damaged, occasioned by sea perils; also warranted free of any claim for losses arising from breakage and/or leakage and/or loss of weight and/or loss of contents unless caused by stranding, or collision with another vessel. The liability of these Assurers for losses of the classes mentioned in the foregoing sentence shall also be subject to, but shall not be deemed enlarged or extended by, any provisions of this policy or any amendment thereof defining the liability (or excluding liability) of these Assurers for particular average losses.

17. In all cases of damage caused by perils insured against, the loss shall, as far as practicable, be ascertained by a separation and a sale or appraisement of the damaged portion only of the contents of the packages so damaged, and not otherwise.

18. In case of loss or damage to any part of a machine consisting, when complete for sale or use of several parts, these Assurers, if liable therefor under the terms of this policy, shall only be liable for the proportion of the insured value applicable to the part lost or damaged.

19. In case of damage affecting labels, capsules, or wrappers, these Assurers, if liable therefor under the terms of this policy, shall be liable only for an amount sufficient to pay the cost of new labels, capsules or wrappers, and the cost of reconditioning the goods.

20. Merchandise or other interests hereby insured are understood to be under deck unless otherwise expressly stated hereon.

21. If the voyage aforesaid shall have been begun and shall have terminated before the date of this policy, there shall, nevertheless, be no return of premium on account of such termination of the voyage.

22. It is agreed that upon the payment of any loss or damage, these Assurers are to be subrogated to all the rights of the Assured arising out of such loss or damage.

1. In case of General Average and/or Salvage, the liability of these Assurers shall in no event exceed such proportion thereof as the amount hereby insured (after deducting any sums paid by or due from these Assurers for particular average) bears to the contributory value of the insured property.
2. This Insurance shall not be avoided by deviation, overcarriage, change of voyage or any error or unintentional omission in the description of the interest, vessel or voyage, provided same be communicated to the Assurers as soon as known to the Assured, and an additional premium paid if then or later required.
3. Including (subject to all the terms hereof) transit to and from the vessel by craft and/or lighter to be deemed a separate insurance, within the meaning of Particular Average warranties. The Assured not to be prejudiced by any agreement exempting lightermen from liability.

4. The presence of the negligence clause and/or latent defect clause in the Bills of Lading and/or Charter Party and/or Contract of affreightment shall not prejudice this insurance as between the Assured and Assurers. If the Assured is owner of the vessel, as between the Assured and Assurers, unless the vessel is chartered or owned (in whole or in part) of the vessel, or is chargeable with some fault or negligence contributing to the unseaworthiness of the vessel.
5. Warranted that vessels to be loaded with full cargoes of grain for Foreign Ports are to be loaded under the inspection of the Surveyor of the Board of Underwriters, or of a Surveyor appointed by the Assurers, and his certificate as to their proper loading and seaworthiness obtained, or the insurance under this policy to be void.

MARKS AND NUMBERS | SPECIAL CLAUSES

Losses to be adjusted according to the usages of Lloyds, but subject to the conditions of this policy; and to be paid in thirty (30) days after sufficient proof of loss and of interest in the property insured, and adjustment, are submitted to these Assurers.

It is especially understood and agreed that any loss of or damage to the interest hereby insured must be promptly reported to the agent of the Assurers, and such agent must be represented on all surveys and must approve all proofs of loss and bills of expense. If there be no such agent at or near the port or place where the loss is discovered or the expenses are incurred, then such report must be made to the representative of the Board of Underwriters of New York (or to Lloyd's Agent if nearer to such port or place) and his approval obtained as above.

NOTICE—To conform with the Revenue Laws of Great Britain, in order to collect any claim under this policy, it must be stamped within ten days after its receipt in the United Kingdom.

EXCHANGE FIXED BY AGREEMENT AT RATE CURRENT ON DATE OF SETTLEMENT.

In Witness Whereof, etc.

Not valid unless countersigned by

FIRE INSURANCE COMPANIES THAT HAVE FAILED, RETIRED OR MERGED

The following is a list of joint-stock and mutual fire and marine insurance companies and Lloyds that have failed or retired from business, or merged with other companies, in the United States:

When Retired.	Name of Company.
1917—	Aachen and Munich, Aix-la-Chapelle, Germany; ceased business; risks reinsured in Tokio Marine & Fire, Tokio.
1885—	Acme, Des Moines; reinsured in State, Des Moines.
1912—	Acme Fire, Cedar Rapids, Iowa; reinsured in Northwestern Fire and Marine, and Sovereign.
1896—	Acme Lloyds, Brooklyn.
.....	Acton Mutual Fire, Acton.
.....	Adam Co. Mutual Live Stock, Gettysburg, Pa.; retired.
.....	Adams Fire and Marine, W. Va.; retired.
1907—	Adams & Boyle, Little Rock, Ark.; retired.
1857—	Adams Mutual Fire, Adams.
1911—	Adirondack Fire, New York; merged with Lumber, New York.
1879—	Adriatic, New York; reinsured in London and Lancashire.
1874—	Advance, Philadelphia; reinsured.
1903—	Ætna Fire, Dallas, Tex.; charter revoked.
1895—	Ætna Fire Lloyds, New York; name changed to Montauk Fire Lloyds.
1874—	Ætna, Chicago; failed.
1883—	Ætna, Denver; retired.
1879—	Ætna Fire, New York; reins. in Home, N. Y.
1871—	Ætna, New York; failed by Chicago fire.
1909—	Ætna Fire, Syracuse, N. Y.; liquidated.
1888—	Ætna Fire and Marine, Wheeling, W. Va.; reinsured in Providence-Washington.
1911—	Ætna Fire and Marine,, Dover, Del.; license revoked.
1898—	Ætna Mutual, Concord, N. H.; failed.
1852—	Agawam Mutual Fire, Ipswich.
1910—	Akron Mutual, Akron, O.; ceased business.
1887—	Alabama, Mobile; failed.
1899—	Alabama State Mutual, Anniston; failed.
1895—	Alamo, San Antonio, Tex.; reinsured in Germania, New York.
1871—	Albany City, Albany; failed by Chicago fire.
1877—	Albemarle, Charlottesville; reinsured in Granite of Virginia.
1904—	Alexandria, Va.; reinsured in Hartford Fire.
1908—	Alexandria Home, Alexandria, Va.; reinsured in Westchester Fire.
1894—	Allegheny, Charleston, W. Va.
1898—	Allegheny, Pittsburg; reins. in Armenia.
1910—	Allegheny, Pittsburg; merged with Humboldt Fire, Pittsburg.
1874—	Allemannia, Cleveland; failed.
1880—	Alliance, Boston; reinsured in Reinsurance Generales.
1892—	Alliance, New York; reinsured in Phenix, Brooklyn, and resumed business; reinsured in United Fire, Manchester, Eng.
1908—	Alliance Fire, Austin, Minn.; reinsured in Connecticut Fire.
1905—	Alliance Fire Underwriters, Chicago; ceased business.
1891—	Alliance Mutual, Reading; failed.
1917—	Allianz, Berlin, Germany; ceased active business.
1922—	Allied Fire, Pittsburgh; liquidated.
1905—	Allied Fire Underwriters, Chicago; retired.
1916—	Alpha Reciprocal Underwriters, St. Joseph, Mo.; retired.
1874—	Alps, Erie; failed.
1891—	Alta, Stockton; reins. in Connecticut Fire.
.....	Alton Mutual Ins. & Sav., Alton; failed.
1905—	Amalgamated Underwriters, Chicago; retired.
1915—	Amazon Fire, Shawnee, Okla.; liquidated.
1891—	Amazon, Cincinnati; rein. in Royal, Liverpool.
1894—	America, Jersey City; failed.
1872—	American, Jersey City.
1906—	American, Boston; reinsured in Firemens of Newark, receivers appointed.
1883—	American, Chicago; reins. in Home, N. Y.
1878—	American, Cincinnati; failed.
1909—	American, Little Rock; receiver appointed.
1910—	American, Nashville, Tenn.; receiver appointed.
1893—	American, New Orleans; retired.
1871—	American, Providence; failed by Chicago fire.
1892—	American, Wheeling; reinsured in Phœnix, London, and Citizens, Toledo.
1921—	American Auto. Indem. Exch., Chicago; liquidated.
.....	American Bankers Town Mutual, Kansas City, Mo.
1915—	American Fire Ins. Assn., Dallas, Tex.
1887—	American Exchange, New York; reinsured in German-American.
1899—	American Fire, Baltimore, Md.; reinsured, except in Maryland, in Fidelity, New York. 1901—Reinsured in Union, London.
1913—	American Fire, Dover, Del.; license revoked.
1895—	American Fire and Marine Lloyds, New York; retired.
1914—	American Fire, Lexington, Ky.; receiver appointed.
1895—	American Fire, New York; reinsured in Phenix, Brooklyn, and continued business; reinsured, 1901, in Hartford Fire.
1906—	American Fire, Philadelphia; reinsured term risks in April, 1906, in Commercial Union, and in July, 1906, reinsured new business in Stuyvesant and Pacific Fire, and suspended operations; resumed business Jan. 1, 1908; in 1913 merged with Ins. Co. of the State of Pennsylvania.
1924—	American Fire Reinsurance, Davenport, Ia.; absorbed by Central Fire, Davenport.
1905—	American Fire Underwriters, Chicago, Ill.; retired.
1906—	American Guaranty Fund Mutual, St. Louis.
1913—	American Home, Greenville, S. C.; reinsured in German-American, New York.
1899—	American Indemnity and Assurance, Indianapolis, Ind.; failed.
1921—	American Indem. Exch., Los Angeles, Cal; retired.
1921—	American Inter-Ins. Exch., Kansas City; consolidated with National Inter-Ins. Bureau.
.....	American, Lexington, Ky.; receiver appointed.
1894—	American Lloyds, Limited, Chicago; reinsured in Lumbermens Mutual, Chicago.
1923—	American Lloyds, Dallas, Tex., Liquidated.
1920—	American Mfrs. Ins. Exch., Chic.; retired.
1898—	American Manufacturers Mutual, Concord, N. H.; failed.
1911—	American Manufacturers Mutual, Indianapolis, Ind.; reinsured in North British and Mercantile, London.
1922—	American Merchant Fire, Kansas City, Mo.; reinsured in Liberty Fire, St. Louis, and retired.
.....	American Midland Town Mut., Liberty, Mo
1890—	American Mutual, Cleveland; wound up
1904—	American Mutual, Des Moines; failed.
1898—	American Mutual, Danville, Ill.; retired.
1889—	American Mutual, Michigan City, Ind.; failed.
1874—	American Mutual, New Orleans; failed.
1888—	American Mutual, St. Louis; reinsured.
1896—	American Mutual, South Bend, Ind.; failed
1895—	American Mutual Fire, Denver, failed.
1902—	American Mutual, Plainfield, N. J.; retired.
1909—	American Mutual, Syracuse, N. Y.; liquidated.
1903—	American National, Fort Worth, Tex.; charter revoked.
1911—	American National, Rock Island, Ill.; reinsured in American Union, Philadelphia, and in 1913 in North British and Mercantile, London.
1876—	American Underwriters, Philadelphia; failed
1908—	American Underwriters Fire of Monroe County, N. Y.; receiver appointed.
1913—	American Union Fire, Philadelphia; receiver appointed.
1915—	American Union F. I. A., Waco, Tex.
1879—	Amity, New York; reinsured in Star, N. Y.

When Retired.	Name of Company.
1889—	Amoskeag, Manchester; reinsured in Peoples, Manchester, N. H.
1915—	Anchor Fire, Des Moines; reinsured in the Northwestern F. and M., Minneapolis.
1894—	Anchor, London; failed.
1861—	Anchor (Marine), New York.
1872—	Anchor, St. Louis; failed.
1894—	Anchor F. & M., Wheeling; failed.
1915—	Anchor Fire Ins. Assn., Dallas, Tex.; receiver appointed.
1917—	Anchor Fire, Louisville, Ky.; receiver appointed.
1872—	Andes, Cincinnati; failed by Chicago fire.
1886—	Anglo-American, Washington, D. C.; failed.
1916—	Anglo-American Reins., Chicago; merged with Merchants National, Chicago.
1922—	Anglo-American Undrs., Kansas City, Mo.; liquidated.
1890—	Anglo-Nevada, San Francisco; reinsured in Caledonian, and London and Lancashire.
1878—	Anthracite, Philadelphia; reinsured in Sun Philadelphia.
1860—	Appleton Mutual Fire, Boston
1911—	Appleton Mutual, Appleton, Wis.; absorbed by Manitowoc Mutual.
1909—	Aquidneck Mutual Fire, Providence, R. I.; reinsured.
1897—	Arctic, New York; reinsured in Imperial.
1883—	Argentine, Denver and Indianapolis; failed.
1921—	Arizona Fire, Phoenix; reinsured in California Fire.
1914—	Arizona-New Mexico Fire Underwriters, Phœnix, Ariz.
1897—	Arkansas Fire, Little Rock; reinsured in Commercial Union, London.
1864—	Arkansas Home, Little Rock; retired.
1906—	Arkansas Mutual, Little Rock, Ark.; merged with Capital Fire, Little Rock.
1889—	Arkansas Valley Mutual, Wichita, Kan.; retired; resumed business in 1903.
1916—	Arlington, Washington, D. C.; reinsured in Home, New York.
1889—	Arlington, Memphis; reinsured in Milwaukee Mechanics, Milwaukee.
1901—	Armenia, Pittsburg; reins. in Westchester; resumed business in 1903, and in 1906 merged with Conestoga Fire, Lancaster, as the Guardian Fire, Pittsburg.
1892—	Armstrong, New York; reinsured in Lancashire, Manchester.
1915—	Army and Navy Ins. Assn., San Antonio, Texas.
1869—	Artisans, New York; reinsured in Commonwealth of New York.
1900—	Artisans, Pittsburg; reinsured in National, Hartford.
1907—	Ashfield Mutual, Ashfield, Mass.; retired.
1899—	Associated Firemens, Baltimore; reinsured in Fidelity.
1871—	Associated Firemen, Providence.
1901—	Associated Manufacturers Mutual, Brooklyn; reinsured in Phenix, Brooklyn.
1891—	Associated Manufacturers Mutual, Moline, Ill.; retired.
1908—	Associated Mutual Fire Underwriters, Paxton, Ill.; reinsured in Illinois National, Springfield, Ill.
1896—	Associated Underwriters, New York; retired.
1899—	Associated Underwriters, Rockford; retired.
1905—	Assurance Association of Illinois, Chicago; retired.
1897—	Assurance Lloyds of America, New York; reinsured in Assurance Co. of America.
1914—	Assured's National Mutual, Decatur, Ill.; receiver appointed.
1871—	Astor, New York; failed by Chicago fire.
1897—	Athens Mutual, Athens, Ga.; retired.
1912—	Athens Mutual, Athens, Ga.; liquidated.
1906—	Atlanta-Birmingham Fire, Birmingham, Ala.; reins. in Prudential of Tazewell; receiver.
1915—	Atlanta Home, Atlanta, Ga.; reinsured in Firemans Fund, California.
1889—	Atlantic F. & M., Providence; reinsured in National of Hartford.
1898—	Atlantic Fire and Marine Underwriters, New York; retired.
.....	Atlantic Mutual Fire, Atlantic City, N. J.
1896—	Atlantic Mutual Fire, Providence; reinsured in Svea, Gothenburg.
1915—	Atlantic National Fire, Macon, Ga.; reinsured in New Hampshire Fire, Manchester.
.....	Atlantic F. & M., Provincetown; retired.
1871—	Atlantic, Baltimore; reins. in Home, Md.
1879—	Atlantic Fire, Brooklyn; reins. in Home, N. Y.
1843—	Atlantic, Boston.
1881—	Atlantic Mutual Marine, Provincetown.
1870—	Atlantic, New Orleans; reinsured in Factors and Traders.
1871—	Atlantic, Brooklyn; failed by Chicago fire.
1894—	Atlantic, Richmond, Va.; mail unclaimed.
1896—	Atlantic Mutual Fire, Philadelphia; failed.
1903—	Atlantic Underwriters at New York Central Lloyds; retired.
1874—	Atlantic and Pacific, Chicago; failed.
1895—	Atlantic Fire Lloyds, Camden, N. J.
1841—	Atlas, Boston.
1923—	Atlantica, Gothenburg, Sweden; withdrew from United States.
1911—	Atlas, Des Moines, Ia.; merged with Anchor Fire, Des Moines, Ia.
1881—	Atlas, Hartford; wound up.
.....	Atlas, Missouri; retired.
1875—	Atlas, New Orleans; failed.
1897—	Atlas, Providence, R. I.; retired.
1896—	Atlas Fire, Columbia, S. C.; retired.
1896—	Atlas Fire and Marine Lloyds, New York.
1900—	Atlas Mutual Fire, Boston; reins.; resumed business 1903; receiver appointed 1907.
1921—	Atlas National, Sioux Falls, S. D.; reinsured in Atlas Assurance and retired.
1859—	Augusta Fire, Augusta, Ga.
1913—	Augusta Fire, Augusta, Ga.; reinsured in Citizens, Baltimore.
1871—	Aurora, Aurora.
1891—	Aurora, Cincinnati; reins. in National, Conn.
1870—	Aurora, Covington; reinsured in Aurora of Cincinnati.
1897—	Aurora Fire, Philadedphia; retired.
1919—	Austin, Dallas; merged into Republic, Tex.
1899—	Automatic Mutual Fire, Philadelphia; failed.
1896—	Automatic Sprinkler Mutual Fire, Philadelphia; failed
1922—	Automobile Assurance Alliance, Kansas City, Mo.; reinsured in Fidelity Union Fire, Dallas, Tex.
1917—	Automobile Indem. Exch., Kansas City; retired.
1921—	Automobile Insurance Assn. of America, Minneapolis; receiver appointed.
1914—	Automobile Inter Indemnity Association, St. Louis; retired.
1922—	Automobile Trade Mutual, Des Moines, Ia.; receiver appointed.
1914—	Automobile Underwriters, San Antonio, Tex.; retired.
1921—	Automotive, Mason City, Ia.; reinsured in Iowa, Mfrs., Waterloo.
1917—	Badger Mutual H. and C., Waterloo, Wis.; liquidated.
1917—	Balkan National, Sofia, Bulgaria; ceased.
1902—	Baloise, Basle, Switzerland; retired.
1869—	Baltic, New York; failed.
1904—	Baltimore Fire, Baltimore; failed by Baltimore fire.
.....	Baltimore and Ohio, West Virginia; retired.
1923—	Baltimore Mutual Fire, Md., reinsured in Firemens Mutual, Providence.
1877—	Bangor, Bangor; failed.
1893—	Bangor Mutual, Bangor, Me.; retired.
1896—	Bankers and Merchants F. & M. Underwriters, New York; consolidated with South and North American Lloyds.
1898—	Bankers and Merchants Mutual, Liberty, Mo.; assigned.
1921—	Bankers Automobile, Lincoln, Neb.; reinsured in Union Automobile, Lincoln.
1913—	Bankers Fire, Phœnix, Ariz.; reinsured in Firemans Fund, San Francisco.
1921—	Bankers Fire Ins. Exch., Chicago, Ill., retired.
1922—	Bankers Fire, Lincoln; reins. in the National Security of Omaha.
1917—	Bankers, Helena, Mont.; receiver appointed.
1922—	Bankers InterInsurance Alliance, Kansas City, Mo.; consolidated with Western Reciprocal Underwriters, Kansas City.

When Retired.	Name of Company.
1914—	Bankers Security Fire Underwriters, Houston, Tex.; retired.
1919—	Bankers & Merchants, Minneapolis; merged into Western Alliance, Ill.
1914—	Baron Steuben Mutual, Ithaca, N. Y.; reins.
1919—	Batesville (Ark.) Ins. Co.; dissolved.
1900—	Bavarian Mortgage & Exchange Bank, Munich; retired from United States.
.....	Bay State Mutual Fire, Chelsea.
1895—	Bay State Mutual Fire, Gardner; failed.
1872—	Bay State, Worcester; failed by Boston fire.
1914—	Beaver Dam Mut., Beaver Dam, Wis.; retired.
1915—	Beaver State Merchants Mutual, Portland, Ore.; ceased writing.
1858—	Becket Mutual Fire, Becket.
1897—	Bedford Mutual, Bedford, Pa.; reins. in Ætna.
1853—	Bedford Commercial, New Bedford.
1871—	Beekman, New York; failed by Chicago fire.
1897—	Beloit Mutual, Beloit, Wis.; reinsured in Niagara, New York.
1890—	Belleville Mutual, Belleville, Ill.; reinsured in American, Philadelphia.
1912—	Beloit Merchants & Bankers Mutual Fire, Beloit, Wis.; reins. in Old Colony, Mass.
1910—	Ben Franklin, Pittsburg; amalgamated with National, Pittsburg.
1902—	Bergen Co. Farmers, Oradell, N. J.; failed.
.....	Berkley, West Virginia; retired.
1881—	Beverly Marine, Beverly.
1885—	Beverly (name changed to Merchants); reinsured in Boston Marine.
1887—	Birmingham, Birmingham, Ala.; reinsured in Macon, Macon, Ga.
.....	Black Hills, Deadwood.
1905—	Blackhawk, Freeport, Ill.; merged with German, Freeport.
1871—	Bloomington, Bloomington; reinsured.
1914—	Bloomington Mutual Fire, Bloomington, Ill.; reinsured.
1917—	Bloomington Mutual, Bloomington, Wis.; liquidated.
1905—	Blue Grass, Lexington, Ky.; receiver.
1909—	Blue Ridge Fire, Blue Ridge, Ga.; absorbed by Florida Home.
1913—	Bluff City Fire, Memphis, Tenn.; reinsured in Hernando, Memphis.
1891—	Boatmans F. & M., Pittsburg; reinsured in Norwich Union, Norwich.
1877—	Boatmens, St. Louis; reins. in Amer. central.
1872—	Boot & Shoe Manufacturers Mut. Fire, Lynn.
1923—	Boatand Shoe Recip., Exch., Kans. City, Mo.; reins. in Recip. Exch., Kans. City, Mo.
.....	Boot Manufacturers Mutual, Boston; retired.
1872—	Boston, Boston; failed by Boston fire.
1861—	Boston Inland Mutual, Boston.
.....	Boston Marine, Boston.
1860—	Boston Mutual Fire, Boston.
1861—	Bowditch Mutual Fire (changed to Hamilton Mutual Fire, 1852). Salem.
.....	Bowdoin Mutual Fire, Boston.
1872—	Boylston, Boston; failed by Boston fire.
1894—	Boylston, Boston; reinsured in German American, New York, and Providence Washington, Providence.
1866—	Brevoort, New York; reins. in Home, N. Y.
1877—	Brewers, Milwaukee; reins. in Home, N. Y.
1877—	Brewers and Maltsters, New York; reinsured in Merchants, N. Y.
1897—	Brewers and Malsters Lloyds, N. Y. retired.
1909—	Bristol County Mutual, New Bedford, Mass.; reinsured in Springfield Fire & Marine.
1907—	British-American, New York; reinsured in British America of Toronto.
1896—	Broadway Lloyds, New York.
1900—	Broadway, New York; reinsured in Svea.
1887—	Brooklyn Fire, New York; reinsured in American of Newark, N. J.
.....	Brunswick, West Virginia: retired.
1896—	Brooklyn Lloyds, Brooklyn: retired.
1913—	Buckeye Fire Association, Cincinnati; failed.
1890—	Buckeye Mut., Shelby, O.; charter revoked.
1870—	Buckeye State, Cincinnati; retired.
1884—	Buffalo, Buffalo; reins. in Phenix, B'klyn.
1871—	Buffalo City, Buffalo; failed by Chicago fire
1914—	Buffalo Commercial, Buffalo; merged with Buffalo German, Buffalo.
1871—	Buffalo Fire and Marine, Buffalo; failed by Chicago fire.
1898—	Buffalo Mutual Fire, Buffalo; retired.
1896—	Buffalo F. and M. Undrs., Buffalo; retired.
1877—	Builders Mutual Fire, Boston.
1897—	Builders Mutual Fire, Philadelphia; retired.
.....	Builders, West Virginia; retired.
1917—	Bulgaria, Rustchuk, Bulgaria; ceased.
1865—	Bunker Hill Fire, Charleston.
1873—	Burnet, Cincinnati; retired.
1894—	Burlington, Burlington, Ia.; failed.
1897—	Business Mens Mutual Fire, Boston; reinsured in Firemens, Baltimore.
1921—	Business Men's Mutual Fire, Towanda, Pa.; merged with Merchants Mutual under title of Merchants and Business Men's Mutual.
1915—	Business Mens Town Mutual, Kansas City, Mo.; liquidated.
1898—	Butler Mutual Fire, Butler, Pa.; retired
1915—	Butte Co. Farmers Mut., Chico, Cal.; retired.
1880—	Caisse Generale, Paris; retired from the United States, reinsuring American risks in Imperial and Northern, Howard and Fire Association.
1910—	Calgary Fire, Calgary; merged with Hudson Bay Fire.
1892—	California, San Francisco; reinsured in Peoples, Manchester; Home, New York: Firemans Fund, San Francisco; reorganized and resumed business June 15, 1905.
1913—	Calumet, Chicago; reinsured in National Union, Pittsburg.
1904—	Calumet Fire Association, Chicago; failed.
1921—	Calvert Mutual, Baltimore, Md.; ceased.
1897—	Cambrian Mutual, Scranton; retired.
1908—	Cambridge Mutual Fire, Cambridge, Mass.; reinsured in Royal, Liverpool; resumed business, 1909.
1899—	Cameron Town Mutual, Mo.; assigned to Warrensburg Town Mutual, Mo.
.....	Canton Town Mutual, Mo.
.....	Cape Cod Mutual Fire, Harwich.
.....	Cape Cod Mutual Fire, Sandwich.
1909—	Capital, Des Moines, Iowa; merged with Merchants and Bankers, Des Moines.
1912—	Capital and Merchants and Bankers, Des Moines; reinsured in German-American, New York.
1900—	Capital, Jackson, Miss.; failed.
1900—	Capital, Memphis, failed.
1878—	Capital City, Albany; reins. in Lancashire.
1872—	Capital City, Columbus; reinsured in Franklin of Ohio.
1891—	Capital City Mutual, Harrisburg; failed.
1899—	Capital City, Montgomery, Ala.; reinsured in London and Lancashire.
1878—	Capital City, Washington, retired.
1889—	Capital Fire Association, Nashua; reinsured in Granite State, Portsmouth, N. H.
1908—	Capital Fire, Little Rock, Ark.; absorbed by American Fire, Little Rock, Ark.
1915—	Capital Mutual, Austin, Tex.; reinsured.
1909—	Capital Mutual, Syracuse, N. Y.; liquidated.
1891—	Capital Mutual, Topeka; failed.
1896—	Capitol Fire Lloyds, New York; retired.
1908—	Carolina Mutual Fire, Spartanburg, S. C.; receiver appointed.
1887—	Carolina, Wilmington, N. C.; organization not completed.
.....	Carondelet Home Mutual, St. Louis, Mo.
1911—	Carriage Builders Mutual, Indianapolis, Ind.; Receiver appointed.
1872—	Carrollton, Carrollton; retired.
1892—	Cascade, Seattle; reins. in Farmers, Seattle.
1911—	Cascade Mutual, Tacoma, Wash.; reinsured in Michigan Fire and Marine.
1896—	Cash, Pittsburg; reins. in American, Newark.
1885—	Cedar Rapids, Cedar Rapids; reinsured in Continental, New York.
1907—	Centennial State, Denver, Col.; reinsured in Agricultural, Watertown.
1873—	Central, Altoona; reinsured in National of Philadelphia.
1872—	Central, Columbus; reins. in Franklin, Ohio.
1872—	Central, Dayton; reinsured in Farmers and Merchants of Dayton.
1874—	Central, Philadelphia; failed.
.....	Central, Pierre, Dak
1921—	Central Casualty Undrs., Chicago, Ill., receiver appointed.
1892—	Central City, Selma, Ala.; reinsured in Hartford Fire.

When Retired.	Name of Company.
1911—	Colonial Mutual Fire, Philadelphia, Pa.; liquidated.
1905—	Colonial Underwriters, Chicago; retired.
1881—	Colorado, Denver; failed.
1907—	Colorado Fire, Denver, Col.; reinsured in Southern, New Orleans.
1901—	Colorado Mutual, Denver; receiver appointed.
1916—	Central Mutual Fire, Lebanon, Pa.; receiver appointed.
1904—	Central Mutual Fire, Hastings, Neb.; reinsured in Mercantile Mutual, Lincoln.
1874—	Central Mutual Fire, Worcester.
1890—	Central Mutual, Fort Wayne, Ind.; retired.
1922—	Central National Fire, Des Moines; reins. in Connecticut Fire.
1893—	Central Ohio, Toledo; failed.
1869—	Central Park, New York; reinsured in Knickerbocker.
1897—	Central Pennsylvania Mutual, Williamsport, Pa.; retired.
1920—	Central States Inter Ins. Exch., St. Louis, Mo.; reinsured.
1914—	Central Union, Kansas City, Mo.; reinsured in Occidental, N. M. and North Branch, Sunbury, Pa.
1922—	Central West Fire, Bloomington, Ill.; liquidated.
1904—	Central West Lloyds, Chicago; retired.
1910—	Century Fire, Des Moines; reinsured in St. Louis Fire.
1896—	Century Fire Lloyds, New York.
1897—	Century Mutual Fire, Philadelphia; retired.
1895—	Chalmette Fire, New Orleans; failed.
1878—	Chaplain Mutual, Burlington; failed.
.....—	Chariton Co. Town Mutual, Keytesville, Mo.
1896—	Charleston F. & M., Charleston, S. C.; failed.
1904—	Charles River Mutual, Boston; failed.
1871—	Charter Oak, Hartford; failed by Chicago fire.
1864—	Charlestown Mutual Fire, Charlestown.
1861—	Chautauqua Mutual, Fredonia, N. Y.
.....—	Chebacco Mutual Fire, Essex.
1867—	Chelsea Mutual Fire, Chelsea.
1887—	Chesapeake, Washington, D. C.
1904—	Chesapeake F. & M., Richmond, Va.; retired.
1899—	Chicago, Chicago; reinsured in Insurance Company of State of Illinois.
1871—	Chicago, Chicago; failed by Chicago fire.
1905—	Chicago Fire Underwriters, Chicago; ceased.
.....—	Chicago Firemens, Chicago; failed.
1890—	Chicago Mutual, Chicago; failed.
1896—	Chicago Mutual Fire, Chicago; failed.
1900—	Chillicothe (Mo.) Town Mutual; assigned.
1908—	China Mutual, Boston, Mass.; receiver appointed.
1871—	Chouteau, St. Louis; failed by Chicago fire.
1900—	Cincinnati, Cincinnati; reinsured in Magdeburg, Magdeburg.
1893—	Cincinnati Fire Assn., Cincinnati; failed.
1910—	Cincinnati Mutual, Cincinnati, Ohio; liquidated.
1874—	Citizens, Baton Rouge; reinsured in Crescent of New Orleans.
1892—	Citizens, Cincinnati; reinsured in German-American, New York; reorganized and failed in 1893.
1890—	Citizens, Dover; reinsured in Manufacturers and Merchants, Concord, N. H.
1883—	Citizens, Evansville, Ind.; reinsured in Niagara.
1898—	Citizens, Evansville, Ind.; failed.
1897—	Citizens Fire Lloyds, New York; reinsured in Lafayette, N. Y.; continued business.
1914—	Citizens Fire, Baltimore, Md.; reinsured in Niagara, New York.
1910—	Citizens Fire, Clarksville, Ark.; reinsured in Commercial Union.
1896—	Citizens Fire, Columbia, S. C.; failed.
1903—	Citizens Fire, Dallas, Tex.; charter revoked.
1912—	Citizens Fire, Memphis, Tenn.; ceased.
1910—	Citizens Fire Association, Utica, N. Y.; liquidated.
1910—	Citizens Fire Association, Seattle, Wash.; licensed revoked.
1910—	Citizens Fire Assn., Mankato, Minn.; reinsured in Security Mutual Fire, Chatfield.
1894—	Citizens, Memphis; reins. in Greenwich, N.Y.
1887—	Citizens, Mobile; failed.
1877—	Citizens, Newark; reins. in Peoples, N. J.
1902—	Citizens, N. Y.; reins. in Phenix, Brooklyn.
.....—	Citizens of Northern Kentucky; received appointed.
1901—	Citizens, Pittsburg, Pa.; reinsured in Phœnix, Hartford, Conn.
1882—	Citizens, Washington; reinsured in Firemens, Washington.
1877—	Citizens, Wheeling; failed.
1904—	Citizens Lloyds, Chicago; retired.
1901—	Citizens Mutual, Albion, N. Y.; failed.
1908—	Citizens Mutual, Boston; reinsured in Royal of Liverpool; resumed business, 1909.
1909—	Citizens Mutual, Holly, Mich.; reinsured in American, Newark.
1911—	Citizens Mutual, Petoskey, Mich.; receiver appointed.
1896—	Citizens Mutual Fire, Providence; retired.
1898—	Citizens Mutual Fire, Somerville, N. J.; reinsured in German-American.
1903—	Citizens Mutual Fire, Terrell, Tex.; charter revoked.
1900—	Citizens Mutual, Jackson, Mich.; failed.
1891—	Citizens Mutual, Waterloo, Ia.; failed.
1911—	Citizens Mutual, Pontiac, Mich.; liquidated.
.....—	Citizens Town Mutual, St. Louis, Mo.
1906—	Citizens Town Mutual Fire, Kansas City, Mo.; retired.
1865—	City of New Haven, New Haven, Conn.
1872—	City, Boston; failed by Boston fire.
1872—	City, Hartford; failed by Chicago fire.
1891—	City, New York; reinsured in Guardian, London.
.....—	City, Philadelphia; retired.
1920—	City, Pittsburgh; merged with North Branch Fire into City Ins. Co., Sunbury, Pa.
1880—	City, Providence; reinsured in Imperial and Northern.
1882—	City, Richmond; reins. in New York Underwriters Agency.
1921—	City Equitable, London; taken over by N. Y. Ins. Dept.
1891—	City F. & M., Louisville; reinsured in Commercial Union, London.
1894—	City Fire Lloyds, New York (name changed to Irving Fire Lloyds).
1903—	City Fire, Farmersville, Tex.; charter revoked.
1907—	City of Jefferson Mutual Fire, Jefferson, Mo.; reinsured in Michigan Commercial, Lansing.
1897—	City Fire Assn., New York; liquidated.
1895—	City Fire Underwriters Association, Brooklyn; reinsured.
1892—	City of London, London; reinsured in Palatine, Manchester.
.....—	City Mutual Fire, Boston.
1877—	City Mutual Fire, Roxbury.
1892—	City Mutual, Harrisburg; failed.
1857—	City Mutual Marine and Fire, Boston.
1878—	City Mutual, St. Louis; reins. in Queen.
1876—	Clayton, Wilmington; failed.
1879—	Clay Fire and Marine, Newport, Ky.; reinsured in Buffalo German.
1871—	Cleveland, Cleveland; failed by Chicago fire.
1923—	Cleveland National, Cleveland, O.; reinsured in Niagara, N. Y.
1887—	Clinton, New York; reinsured in German American.
1895—	Clinton Fire Lloyds, New York; retired.
1911—	Clintonville and Shauano Mutual, Wis.; ceased business.
1921—	Coal Operators Mutual Fire, Springfield, Ill.; retired.
1857—	Coasters Mutual Marine, Boston.
1872—	Cochituate Fire (changed to City Fire, 1856) Boston.
1844—	Cohasset Mutual Fire, Taunton.
1917—	Cologne Reinsurance, Cologne, Germany; ceased active business.
1922—	Colonial, N. Y., merged with U. S. Fire, N. Y.
1906—	Colonial Fire, Washington, D. C.; decided to close up affairs; will carry risks to expiration.
1915—	Colonial Fire Assn., Waco, Tex.
1894—	Colonial Lloyds, Philadelphia; reinsured in Metropolitan Lloyds and Indemnity Fire Lloyds, New York.
1895—	Colonial Mutual Fire, Boston; failed.
1897—	Colonial Mutual Fire, Philadelphia; retired.

When Retired.	Name of Company.
1901	Central Fire, Lexington, Ky.; failed.
1913	Central Fire Assur., Cincinnati; failed.
1904	Central Fire Undrs., Chicago, Ill.; retired.
1906	Central Iowa Mutual Fire, Fort Dodge, Ia.; reinsured in Iowa Assessment Mutual, De Witt, Ia.
1896	Central Mutual Fire, Boston; retired.
1906	Colorado Merchants and Farmers Mutual, Denver; retired.
1882	Columbia, New York; reinsured in Merchants, Newark.
1907	Columbia Fire, Washington, D. C.; reinsured in Royal, Liverpool.
1911	Columbia Fire, Omaha, Neb.; reinsured in National, Hartford.
1915	Columbia Fire, Athens, Ga.; reinsured in the North British and Mercantile, London.
1891	Columbia F. & M., Portland, Ore.; reinsured in German-American, New York.
1896	Columbia Fire Lloyds, New York; reinsured in Norwood and other companies.
1905	Columbia Fire Assn., Chicago; retired.
1902	Columbia Rensselaer & Dutchess County Mutual; reinsured in Westchester, N. Y.
1866	Columbia Marine, New York.
1918	Columbia Mutual Fire, Baltimore, Md.
1916	Columbia Mutual Fire, Boston, Mass.; receiver appointed.
1911	Columbia Mutual Fire, Philadelphia, Pa.; liquidated.
1840	Columbian, Boston.
1922	Columbian, Indianapolis; merged with Columbian National, Lansing, Mich.
1894	Columbian, Louisville; failed.
.....	Columbian Fire and Marine, Boston.
1895	Columbian Lloyds, New York; name changed to Atlas F. & M. Lloyds.
1883	Columbus Insurance and Banking Company, Columbus, Miss.; reinsured in Phœnix of London.
1910	Columbus Mutual, Columbus, Wis.; receiver appointed.
1878	Commerce, New York; reins. in Star, N. Y.
1896	Commerce Fire Lloyds, New York; did not complete organization.
1896	Commerce Mutual, Boston; failed.
1888	Commercial, Baltimore; reinsured in German of Baltimore.
1871	Commercial, Chicago; failed by Chicago fire.
1898	Commercial, Cincinnati; reinsured in Merchants and Manufacturers, Cincinnati.
1871	Commercial, Cleveland; failed by Chicago fire.
1911	Commercial Fire, Des Moines, Ia.; merged with Hawkeye & Des Moines, Des Moines.
1908	Commercial, Little Rock, Ark.; receiver appointed.
1908	Commercial Fire, Houston, Tex.; reinsured in Spring Garden.
1896	Commercial Fire, Montgomery, Ala.; reinsured in Pennsylvania Fire.
1897	Commercial Fire, Saginaw, Mich.; retired.
1914	Commercial Fire, Washington, D. C.; reinsured in Nord Deutsche, Hamburg and Globe and Rutgers, New York.
1901	Commercial Mutual, Des Moines; retired.
1903	Commercial, New Albany, Ind.; failed.
1896	Commercial Mutual, Providence; retired.
1878	Commercial Mutual Marine, New Bedford.
1860	Commercial, Nantucket.
1876	Commercial, New Orleans; reinsured in Sun of New Orleans.
1877	Commercial, St. Louis; failed.
1884	Commercial, New York; reinsured in Exchange, New York.
1891	Commercial, San Francisco; reinsured in Palatine, Manchester.
.....	Commercial, West Virginia.
1915	Commercial Fire Undrs., Waco, Tex.
1896	Commercial Lloyds, New York; reinsured in Philadelphia Mutual Fire; resumed business and again retired in 1900.
1882	Commercial Mutual, New York; retired from fire insurance field; in 1891 reinsured marine business in Providence-Washington.
1923	Commercial Mutual Fire, Mitchell, S. D.; reinsured in Druggists Mutual, Mitchell.
1907	Commercial National, Denver, Col.; merged with Imperial Fire, Denver.
1917	Commercial National Fire, Chicago; receiver.
1904	Commercial Union Undrs., Chicago; retired.
1908	Commonwealth, Atlanta, Ga.; ceased.
1916	Commonwealth Mutual Fire, Boston, Mass.; receiver appointed.
1882	Commonwealth, Boston; reinsured in Commercial Union.
1904	Commonwealth, Bel Air; retired.
1919	Commonwealth, Dallas; merged into Republic, Dallas.
1871	Commonwealth, New York; failed.
.....	Commonwealth, Philadelphia; retired.
1909	Commonwealth Fire, Ottumwa, Iowa; reinsured in Monongahela, Pittsburg.
1896	Commonwealth Fire, Winchester, Va.; charter annulled
1895	Commonwealth Fire Assn., New York; retired.
.....	Commonwealth, West Virginia; retired.
1895	Commonwealth Mutual, Boston; failed.
1891	Commonwealth Mutual, Decatur; failed.
1896	Commonwealth Mutual, Philadelphia; failed.
1906	Conestoga Fire, Lancaster, Pa.; consolidated with Armenia, Pittsburg, and amalgamation organized as Guardian Fire, Pittsburg.
1878	Connecticut Mutual, Meriden, Conn.; reinsured in Continental, New York.
1883	Confiance, Paris; retired from United States, reinsuring American risks in Howard, N. Y., and Manufacturers, Boston.
1887	Conservative, Bismarck (or Fargo), Dakota; failed.
1912	Consolidated Fire and Marine, Minneapolis; reinsured in Northwestern Fire and Marine, Minneapolis.
1891	Consolidated Mutual, Chicago; failed.
1911	Consolidated Mutual Fire, Philadelphia, Pa.; liquidated.
1894	Consolidated Underwriters (Lloyds), New York; reinsured in Eastern Mutual, Phila.
1905	Continental of Illinois, Chicago; reinsured in National, Allegheny.
1872	Continental, Baltimore; reins. in German, Md.
.....	Continental, Philadelphia; retired.
1907	Continental Fire, Little Rock, Ark.; reinsured in Spring Garden.
.....	Continental, West Virginia; retired.
1895	Continental Fire, Minneapolis; failed.
1903	Continental Fire Association, Fort Worth, Tex.; charter revoked.
1889	Continental Mutual, Michigan City, Ind.; failed.
1896	Continental Lloyds, New York.
1896	Continental Mutual Fire, Boston; not in active business.
1903	Continental Tornado and Cyclone, Fort Worth, Tex.; charter revoked.
1896	Continental Mutual Fire, Philadelphia; assigned.
1915	Continental Recip. Undrs., Dallas, Tex.
1905	Continental Underwriters, Chicago; retired.
1865	Conway Fire, Boston.
1877	Conway Mutual Fire, Conway.
1903	Cook County Fire Lloyds, Chicago, Ill.; failed.
1911	Cooper, Dayton, Ohio; reinsured in North British & Mercantile.
1912	Co-operative Fire, Port Jervis, N. Y.; liquidated.
1922	Co-operative Inter-Ins. Bureau, Chicago; receiver appointed.
.....	Corn City Mutual, Toledo; failed.
1872	Corn Exchange, New York; failed by Boston fire.
.....	Corn Exchange, Philadelphia; failed.
1898	Cornwall Mutual, Lebanon, Pa.; retired.
1908	Cosmopolitan Fire, New York; reinsured in Royal Exchange.
1916	Cosmopolitan Mutual Fire, Boston, Mass.; receiver appointed.
1911	Cosmopolitan Mutual Fire, Philadelphia, Pa.; ceased business.
1921	Cotton Seed Oil Millers Ins. Bur., Dallas, Texas; retired.
1914	Cotton States Mutual Fire, Austin, Tex.; liquidated.
1895	Council Bluffs, Council Bluffs; failed.
1909	Craft Owners Indemnity Exchange, Washington (State).

When Retired.	Name of Company.
1891	Cranbury Mutual, Cranbury, N. J.; retired.
1870	Crescent, Cincinnati; retired.
1893	Crescent, Cleveland; failed.
1896	Crescent, New Orleans; reinsured in Hartford Fire.
1921	Crescent Automobile Protective Assn., Matton, Ill.; retired.
1896	Crescent Lloyds, New York; reinsured in Jackson Fire and Marine, New Orleans.
1866	Croton, New York; failed.
.....	Dairymen's Town Mutual, St. Louis, Mo.
1891	Dakota Fire and Marine, Mitchell, S. D.; retired; resumed in 1893; retired in 1895.
1888	Dakota Mutual; reinsured in Fidelity Mutual of Huron, Dakota.
1921	Danby Co-oper. Fire, N. Y.; liquidated.
1893	Dauntless Mutual, Philadelphia; failed.
1891	Dauphin Mutual, Dauphin, Pa.; failed.
1875	Davenport, Davenport; retired.
1893	Davenport Mutual, Davenport, Ia.
1896	Dayton, Dayton, O.; reins. in Home, N. Y.
1907	Decatur County Mutual, Leon, Ia.; voluntary liquidation.
1876	Defiance, Defiance; retired.
1884	Delaware Fire, Wilmington; reinsured in American, Philadelphia.
1863	Delaware Mutual, Philadelphia.
1909	Delaware, Dover, Del.; reinsured in Hartford Fire.
1912	Delaware, Philadelphia, Pa.; reinsured in Westchester, N. Y.; North River, N. Y.
1881	Delaware State, Wilmington; license revoked; reinsured in Queen.
1892	Delta, Greenville, Miss.; retired.
1874	Delta, New Orleans; failed.
1882	Denver, Denver; failed.
1893	Denver, Denver; reins. in Royal, Liverpool.
1910	Des Moines Fire, Des Moines, Ia.; amalgamated with Hawkeye, Des Moines.
1923	Des Moines Reins. Fire, Des Moines, Ia.; reins. in the Inter-Ocean Reins. Co., Cedar Rapids, Ia., and discontinued.
.....	De Soto, Missouri; retired.
1912	De Soto Fire, Memphis, Tenn.; ceased.
.....	Detroit Mutual of Wayne, Washtenaw and Lenawee counties; failed.
1892	Detroit Manufacturers Mutual, Detroit; retired.
1897	Detroit Residence Mutual, Detroit; retired.
1905	Dominion, Tazewell, Va.; reinsured in Prudential, Tazewell.
.....	Dighton Mutual Fire, Dighton.
1864	Dorchester Fire, Dorchester.
1888	Dover Mutual, Dover, N. H.; reinsured in Citizens of Dover, N. H.
1920	Drivers Mut. Ins. Co., Marion, O.; reinsured in Drivers Mut. Indem. Co., Marion, Ohio.
1922	Drivers Mutual Indem. Co., Marion, Ohio; liquidated.
1891	Druggists Mutual, Philadelphia; retired.
1911	Dry Goods & Grocers Mutual, Jefferson, Wis.; reinsured in Mchigan Commercial.
1905	Dry Goods Mutual, Philadelphia; ceased.
1891	Duluth Mutual, Duluth; failed.
1891	Dunbarton Mutual, Dunbarton, N. H.; retired.
1905	Duquesne Mutual, Pittsburg; receiver appointed.
1906	Dutchess, Poughkeepsie; reinsured in Connecticut Fire, Eureka Fire and Marine, Teutonia and Colonial, New York, and retired.
1912	Dutchess Fire, Poughkeepsie; merged with Nassau, New York.
1894	Dwelling House, Boston; reinsured in Springfield F. & M., Springfield, Mass.
1894	Eagle, Cincinnati; reinsured in Commercial, Cincinnati.
1862	Eagle Fire, Boston.
1908	Eagle Fire Company, New York; reinsured in North British & Mercantile.
1897	Eagle Mutual Fire, Boston; retired.
1872	Eastern, Bangor; failed.
1900	Eastern, N. Y.; merged with Northern, N. Y.
1911	Eastern Canada Manufacturers, Montreal; reinsured in Central Canada Manufacturers Mutual, Toronto.
1911	Eastern Jackson Farmers, Grass Lake, Mich.; discontinued.
1897	Eastern Mutual Fire, Boston; failed.
.....	Easton, Philadelphia; retired.
1895	East River Mutual, Long Island City; retired.
1864	East River, New York; retired.
1891	East Tennessee, Knoxville; reinsured in American, New York.
1891	East Texas, Tyler; reinsured in Commercial of Alabama, Fire Association of Philadelphia, and Syndicate of Minneapolis.
1895	Eastern Assurance, Halifax, N. S.; reinsured in Union, London.
1895	Eastern Fire Lloyds, New York; name changed to Commerce Fire Lloyds.
1896	Eastern Mutual Fire, Philadelphia; assigned.
1871	Eclipse, Cincinnati; reins. in Miami Valley.
1893	Eclipse, Cleveland; failed.
1894	Economic, London, England; failed.
1921	Edwards Ins. Exch., Fresno, Cal.; suspended by dept.
1907	Elevator Underwriters at Grain Dealers Exchange, Kansas City, Mo.; reinsured in Millers Mutual Fire, Harrisburg, Pa.
1872	Eliot, Boston; failed by Boston fire.
1893	Elizabeth Mutual, Elizabeth, N. J.; reinsured in German-American, New York.
1892	Electric Mutual, Boston; reins. in Home, New York.
1891	Eliot, Boston; reins. in Niagara, N. Y.
1896	Ellicott Lloyds, Buffalo, N. Y.
1912	El Reno Mutual Fire, El Reno, Okla.; receiver appointed.
1878	Empire, Chicago; retired.
1912	Empire City Fire, New York; merged with Williamsburgh City.
1864	Empire Mutual, Union Springs, New York.
1894	Empire State, Rochester; reinsurel in Royal.
1910	Empire State Fire Insurance Association, Utica, N. Y.; liquidated.
1895	Empire State Fire Lloyds Association, New York; failed
1922	Employers Mutual Ins. and Service Co., Baltimore; receiver appointed.
1891	Enterprise, Cincinnati; reinsured in Royal, Liverpool.
1871	Enterprise, Philadelphia; failed by Chicago fire.
1880	Enterprise, Pittsburg; retired.
1896	Enterprise Fire Lloyds, New York.
1901	Enterprise Fire, Lexington, Ky.; failed.
.....	Equitable, Chicago; failed.
1891	Equitable, Meriden; reinsured in St. Paul German.
1894	Equitable, Nashville; reinsured in Palatine, Manchester.
1871	Equitable, Wheaton, Ill.; failed by Chicago fire.
1898	Equitable, Wheeling, Va.; reinsured.
1904	Equitable Fire and Marine Lloyds, Chicago; retired.
1903	Equitable of Indiana, Indianapolis, Ind.; failed.
1894	Equitable Fire Lloyds, New York; reinsured in East River Mutual, New York.
1902	Equitable Fire, Snow Hill, Md.; reinsured in Delaware, Dover, Del.
1896	Equitable Marine, Provincetown, Mass.; retired.
1912	Equitable Millers Mutual, Philadelphia.
1895	Equitable Mutual Fire, New York; failed.
1912	Equitable Mutual Fire, Richmond, Me.; receiver appointed.
1905	Equitable Mutual Fire, St. Paul; receiver appointed.
1917	Equitable Protective Association, Aberdeen, S. D.; withdrew.
1915	Equitable Recip. Exch., Dallas, Tex.
1866	Equitable Safety, Boston.
.....	Equitable Town Mutual, Chillicothe, Mo.
.....	Equitable Town Mutual, Kansas City, Mo.
1920	Equitable Underwriters, New York; merged into Knickerbocker, New York.
1917	Equity Farmers Mutual, Great Falls, Mont.; retired.
1917	Equity Farmers Mutual, Conrad, Mont.; retired.
1911	Equity Mutual Fire, Phila., Pa.; dissolved.

When Retired.	Name of Company
1917	Equity Mutual Fire, Sioux City, Ia.; receiver appointed.
1922	Equity Mut. Fire, Dallas, Tex.; reins. in the Fidelity Union Fire of Dallas.
1902	Erie, Buffalo; reinsured in Ætna, Hartford.
1893	Erie, Sandusky; failed.
1896	Erie County Mutual Fire, Buffalo; reorganized as Erie Fire.
1912	Esopus Co-operative, Port Ewen, N. Y.; liquidated.
1894	Esperance, Brussels; retired.
1856	Essex, Salem.
1922	Essex, Newark, N. J.; discontinued business; dissolved.
1914	Essex County Mutual, Bloomfield, N. J.; dissolved.
1844	Essex Marine, Newburyport.
.....	Essex Mechanics Mutual Fire, Salem.
1898	Essex Mutual Fire, Salem, Mass.; reinsured in Lancashire.
1875	Eureka, Pittsburg; failed.
1921	Eureka Fire and Marine, Cincinnati; merged with Security Fire, Cincinnati, under the title of Eureka-Security F. & M. Ins. Co.
1923	Eureka, Philadelphia; retired.
1912	Eureka Manufacturers Mutual Fire, Indiana, Pa.; liquidated.
1894	Evansville, Evansville, Ind.; reinsured in Phenix, Brooklyn.
1860	Everett, New York; failed.
1871	Excelsior, New York; failed by Chicago fire
1907	Excelsior Fire, New York; dissolved.
1871	Excelsior, St. Louis; reins. in Merchants N. J.
1895	Excelsior Fire Lloyds, New York; retired.
1896	Excelsior Mutual Fire, Boston; failed.
1872	Exchange Fire, Boston.
1904	Exchange Fire Undrs., Chicago, retired.
1872	Exchange, Lynn; failed by Boston fire.
1891	Exchange, New York; reinsured in Lancashire, Manchester; resumed 1892, and reinsured in New York Bowery in 1893
1913	Exchange Mutual, Philadelphia; receiver appointed.
1888	Factors and Traders of New Orleans; reinsured in German-American of New York
1921	Factors and Traders, Mobile, Ala.; reinsured in Federal, Jersey City.
1913	Factors Fire, Memphis; reinsured in Westchester, New York.
1896	Factors Mutual (Marine), Memphis; reinsured in Factors Fire.
1877	Factory Mutual, Boston.
1897	Factory Mutual, Philadelphia; retired.
1889	Fairfax, Alexandria.
1880	Fairfield, South Norwalk; reins. in Niagara
1857	Fairhaven, Fairhaven.
1861	Fairhaven Mutual Marine, Fairhaven.
1891	Fairmount Mutual, Philadelphia; failed
1911	Fairmount Mutual Fire, Philadelphia, Pa.; dissolved.
1900	Falls Church (Va.) Mutual; retired.
1892	Falls City, Louisville; reinsured in London and Lancashire.
1909	Falls City Fire, Spokane, Wash.; merged with Pioneer Fire, Tacoma, Wash.
1900	Falls City Mutual, Falls City, Neb.; failed
1878	Fame, Philadelphia; reinsured in Liverpool and London and Globe; reorganized 1905; retired in 1906.
1880	Faneuil Hall, Boston; reinsured in New York Underwriters Agency.
1887	Fargo, Fargo, Dak.; failed.
1875	Farm Buildings, Herkimer; failed.
1891	Farmers, Cincinnati; reinsured in Germania New York.
1881	Farmers, Howard, O.; wound up
1915	Farmers and Citizens Mutual, San Antonio, Texas; ceased writing.
1894	Farmers, Seattle; reins. in State, Salem, Ore
.....	Farmers and Mechanics, Washington, D. C. failed.
1895	Farmers and Mechanics Fire, Alexandria Va.; failed.
1906	Farmers and Merchants Fire, Rochester, N. Y.; ceased business.
1891	Farmers and Mechanics Mutual, Millersburg, Pa.; failed.
1894	Farmers and Merchants, Albany, Ore.; retired.
1870	Farmers and Merchants, Cincinnati; retired.
1911	Farmers and Merchants, Lincoln, Neb.; receiver appointed.
1901	Farmers & Merch., San Antonio, Tex.; failed.
1872	Farmers and Merchants, Dayton; reinsured in Firemens of Dayton.
1874	Farmers and Merchants, Mahanoy City; failed.
1898	Farmers and Merchants Fire, Blooming Prairie, Minn.; retired.
1903	Farmers and Merchants Fire, Dallas, Tex.; charter revoked.
1890	Farmers and Merchants Mutual, Denver; retired.
.....	Farmers & Merchants Town Mutual, Cameron, Mo.
1903	Farmers and Planters Mutual Protective Association, Waxahache, Tex.; charter revoked.
1920	Farmers & Ranchers Mutual Fire, Phoenix, Ariz.; retired.
1914	Farmers and Threshers Mutual Fire, Huron, S. D.
1905	Farmers and Threshers Mutual Fire, Paris, Ill.; receiver appointed.
1905	Farmers and Traders Mutual Fire of Monroe County, New York; retired.
1902	Farmers Alliance Mutual Fire, Denver, Colo.; discontinued business.
1921	Farmers Automobile, Sioux City, Ia.; reinsured in Iowa Mfrs., Waterloo.
1905	Farmers Co-operative, Seattle; retired.
1917	Farmers Equity Mutual, Aberdeen, S. D.; retired.
.....	Farmers Home, Junction City; receiver appointed.
1885	Farmers Home, Jelloway, O.; reinsured in Queen, Liverpool.
1877	Farmers Joint Stock, Meriden, N. Y.; failed.
1914	Farmers Mutual Equity, Henderson, Ky.; dissolved.
1914	Farmers Mutual Fire, Johnstown, Wis.
1914	Farmers Mutual Fire, Koshkonoug, Wis.; liquidated.
1870	Farmers, Merchants and Manufacturers, Hamilton; reins. in Firemens, Dayton.
1899	Farmers Mutual, Arkansas; failed.
.....	Farmers Mutual, Birmingham, Ala.; resumed business in 1918.
1911	Farmers Mutual, Meadville, Pa.; receiver appointed.
1917	Farmers Mutual, Dimock, S. D.; retired.
.....	Farmers Mutual Fire of Schoolcraft, Delta and Menominee Counties, Menominee, Mich.; receiver appointed.
1906	Farmers Mutual of Ingham, Clinton and Eaton Counties, Lansing, Mich.; ceased business.
1907	Farmers Mutual of Washburn County, Wis.; receiver appointed.
1904	Farmers Mutual Fire, Manistique, Mich.; retired.
1862	Farmers Mutual Fire, Georgetown.
1897	Farmers Mutual Fire, Montevideo, Minn.; retired.
1903	Farmers Mutual Fire Association, Montgomery, Tex.; charter revoked.
1896	Farmers Mutual Fire of Alcona, Alpena and Montmorency counties, Mich.
1903	Farmers Fire and Tornado, Texarkana, Tex.; charter revoked.
1903	Farmers Mutual Insurance Association, Hubbard City, Tex.; charter revoked.
1901	Farmers Mutual of Alger, Marquette and Baraga counties, Mich.; retired.
1903	Farmers Mutual of Hunt County, Greenville, Tex.; charter revoked.
1897	Farmers Mutual Fire of Middle Pa.; retired.
1896	Farmers Mutual Fire of Midland, Gladwin and Clair counties, Mich.; receiver appointed.
1892	Farmers Mutual of Otsego, Crawford and Roscommon counties, Vanderbilt, Mich.; failed.
.....	Farmers Mutual, Canton, Dak.
.....	Farmers Mutual, Groton, Dak.
1860	Farmers Mutual, Meriden, N. Y.

When Retired	Name of Company.
1866—	Farmers Mutual, Buffalo, N. Y.
1897—	Farmers Mutual of Nashville, Tenn.
1871—	Farmers Mutual, Malone, N. Y.
.....	Farmers Mutual, Alexandria, Dak.
1893—	Farmers Mutual of Ogemaw, Arenac and Iosco counties, Mich.; failed.
1915—	Farmers Mut. Prot. Assn., Stratford, Tex.
1915—	Farmers Mut. F. I. A. of Falls Co., Marlin, Texas.
1915—	Farmers Mut. Lightning, Holton, Mich.
.....	Farmers Mutual of Gratiot and Isabella counties, Ithaca, Mich.; failed.
.....	Farmers Mutual of Kalkaska, Missaukee and Wexford counties, Mich.; failed.
.....	Farmers Mutual of Lake, Osceola and Wexford counties, Cadillac, Mich.; failed.
1898—	Farmers Mutual Fire, Danville, Pa.; retired
1898—	Farmers Mutual, Hatboro, Pa.; dissolved.
1901—	Farmers Mutual, Wilmington, N. C.; failed.
1900—	Farmers Mutual Hail and Cyclone, Watertown, S. D.; failed.
1903—	Farmers Mutual Relief, Hillsboro, Tex.; charter revoked.
1900—	Farmers Mutual, Thompson, O.; retired.
1890—	Farmers National, Plankinton; failed.
1916—	Farmers Town Mutual Fire, Mexico, Mo.; receiver appointed.
1915—	Farmers Union Ins. Assn., Waco, Tex.
1891—	Farmers Union Mutual, Grand Island, Neb.; retired.
1878—	Farmville, Farmville, Va.; reinsured.
1898—	Farragut, New York; reins. in Lancashire.
1861—	Fayette Mutual Fire, Lawrence.
1879—	Federal, Allegheny; reinsured.
.....	Federal, Washington, D. C.; retired.
1904—	Federal Fire Underwriters of Illinois, Chicago; retired.
1905—	Federal Fire, Chicago; canceled business and retired.
1923—	Federal (Mut.) Fire, Kansas City, Mo.; liquidated.
1909—	Federal Lloyds, Chicago; retired.
1920—	Federal Reciprocal Underwriters, Memphis, Tenn.; receiver appointed.
1922—	Federal Union Fire, Chicago; reinsured in Liverpool and London and Globe.
1900—	Fidelity, Baltimore; absorbed by Firemens, Baltimore.
1880—	Fidelity, Cincinnati; reinsured in Washington, Conn.
1894—	Fidelity Fire and Marine, Boston.
1894—	Fidelity F. and M., Cincinnati; reinsured in Merchants and Manufacturers, Cincinnati.
1878—	Fidelity, Delphos, O.; reinsured in Firemans Fund, San Francisco.
1889—	Fidelity, Great Falls, N. H.; reinsured in London and Lancashire.
1913—	Fidelity, Des Moines; reinsured in German-American, New York.
1891—	Fidelity, Huron; reins. in Hekla, St. Paul.
1923—	Fidelity Co-operative Fire, Alfred, N. Y.; in liquidation.
1904—	Fidelity Ins. Assn., New York; liquidated.
1896—	Fidelity Fire Lloyds, New York; retired.
1903—	Fidelity Home Fire, Corsicana, Tex.; charter revoked.
1903—	Fidelity Home Fire, Dallas, Tex.; charter revoked.
1898—	Fidelity Mutual, Philadelphia; failed.
1899—	Fidelity Mutual Fire, Denver, Colo.; reinsured in Loyal Mutual Fire, Denver.
.....	Fidelity Town Mutual, Kansas City, Mo.
1897—	Fire and Marine, Wheeling, W. Va.; reinsured in Caledonian.
1906—	Fire and Marine Lloyds, Washington, D. C.; ceased business.
1892—	Fire Association, New York; reinsured in Lancashire, Manchester.
1892—	Fire Association of Texas, Waco; reinsured in Mechanics and Traders, New Orleans.
1897—	Fire County Mutual, Detroit, Mich.; retired.
1888—	Fire Insurance Association, London; retired from United States; reinsured in New Hampshire of Manchester, Liberty of New York, Norwich Union of England, and Merchants of Newark, N. J.
1893—	Fire Ins. Co. of Sandusky, O.; failed.
1915—	Fire Ins. Co. of Seattle; reinsured in Pacific States, Portland, Ore.
1873—	Firemans, Altoona; failed.
1920—	Fire Reassurance, Paris; reins. in Fire Reassurance, New York.
1871—	Firemans, Chicago; failed by Chicago fire.
1902—	Firemans Fraternity, Millersburg, Ky.; failed.
1897—	Firemens, Chicago; retired.
1915—	Firemens and Mechanics, Madison, Ind.; reinsured in the Madison, Madison, Ind.
1922—	Firemen and Mechanics, Indianapolis. Ind.; reins. in the Marquette Nat. Fire, Chicago.
1907—	Firemens Fund Insurance Corporation, San Francisco, Cal.; reinsured in Firemans Fund and retired from business.
1904—	Firemens, Baltimore; failed by Baltimore fire; Baltimore risks reinsured in Firemans Fund; others in Providence Washington.
1892—	Firemens, Cincinnati; reinsured in Merchants and Manufacturers, Cincinnati.
1892—	Firemens, Dayton; reins. in National, Conn.
1884—	Firemens Trust, Brooklyn; reinsured in American of Newark, and Phenix of Brooklyn and Boston Marine.
1872—	Firemens, Boston; failed by Boston fire.
1898—	Firemens, Boston; reins. in Hartford Fire.
1899—	Firemens, New Orleans; reinsured in Germania of New Orleans.
1879—	Firemens Fund, New York; reinsured in Peoples, Newark.
1890—	Firemens, New York; reinsured in Home of New York and Mechanics and Traders of New Orleans.
1903—	Fire Undrs. of America, Chicago; retired.
1902—	First National, South McAlester, I. T.; reinsured in Druggists National, So. McAl'r.
1896—	First National Fire, Fredericksburg, Va.; charter annulled.
1917—	First National Fire, Washington, D. C.; reinsured in Home, New York.
1895—	First National Fire, Worcester; reinsured in National, Hartford.
1844—	Fishing, Boston.
1845—	Fishing, Provincetown.
1911—	Flood City Mutual Fire, Johnstown, Pa.; liquidated.
1897—	Florida Fire, Jacksonville and Tampa; reinsured in North British and Mercantile.
1915—	Florida Fire and Casualty, Jacksonville; reinsured in First National Fire, Washington.
1909—	Florida Home; reinsured in Atlantic National, Macon, Ga.
1911—	Fond du Lac Mutual, Fond du Lac, Wis.; discontinued business.
1870—	Forest City, Cleveland; failed.
1914—	Forest City, Rockford, Ill.; reinsured in National Fire, Hartford.
1920—	Forest Products Ins. Assn., N. Y.; retired.
1904—	Fort Dearborn Fire Assn., Chicago; retired.
1912—	Fort Pitt Mutual, Pittsburg, Pa.
.....	Fort Worth, Fort Worth, Ind.; reinsured in Indiana Underwriters.
1899—	Fort Wayne, Fort Wayne, Ind.; failed.
.....	Franklin, Tenn.; retired.
1872—	Franklin, Boston; failed by Boston fire.
1882—	Franklin, Boston; reinsured in Scottish Union and National.
1874—	Franklin, Camden; failed.
1871—	Franklin, Cincinnati; reinsured in Triumph and Fidelity.
1890—	Franklin, Columbus; reinsured in Guardian, London.
1902—	Franklin, Columbus; reinsured in New York Underwriters Agency.
1878—	Franklin, Baltimore; retired.
1902—	Franklin, Evansville, Ind.; reinsured in American, Newark.
1889—	Franklin, Indianapolis; reinsured in German-American, New York.
1895—	Franklin, Louisville; reins. in National, Ct.
1874—	Franklin, New Orleans; failed.
1867—	Franklin, New York; failed.
1878—	Franklin, St. Louis; reins. in Home, N. Y.
1911—	Franklin, Wheeling, W. Va.; reinsured in National, Hartford.
1884—	Franklin and Emporium, New York; reinsured in Exchange.
1914—	Franklin Fire, Washington; reinsured in Boston, Boston.
1871—	Franklin Mutual, Malone, N. Y.; retired.
1897—	Franklin Mutual Fire, Greenfield, Mass.; reinsured in Globe Insurance Company.

When Retired.	Name of Company.
1906—	Franklin Mutual Fire, St. Louis; reinsured in National, Hartford.
.....	Franklin Mutual Fire, Lynn.
1917—	Frankona Reins., Berlin; ceased business.
1899—	Fraternal Fire, Lima, Ohio; failed.
1899—	Frederick Co. Mutual, Frederick, Md.; dis solved.
1910—	Freeholders, Topeka, Kan.; reinsured in Firemens, Newark.
1871—	Fulton, New York; failed by Chicago fire.
1896—	Fulton Underwriters, New York; retired.
1868—	Gallatin, New York; failed.
1916—	Gallatin Mutual H. and F., Bozeman, Mont
1877—	Galveston, Galveston; reinsured in Union.
1871—	Garden City, Chicago.
1896—	Garden City Mutual Fire, Chicago; failed.
1909—	Garfield Assurance Fire Lloyds, New York; liquidated.
.....	Gate City Fire, Atlanta, Ga. receiver appointed.
1878—	Gebhard, New York; merged with Star, N.Y.
1892—	General, London; reinsured fire business in London and Lancashire.
1889—	General Fire Insurance Company, Mutual. New York; organized, but never materialized.
1921—	General Fire Undrs., East St. Louis, Ill.; receiver appointed.
1921—	General Fire Undrs., St. Louis, Mo.; receiver appointed.
1896—	General Lloyds, New York.
1909—	Genessee Valley Fire, Rochester, N. Y.; liquidated.
1911—	George Washington Mutual Fire, Philadelphia, Pa.; liquidated.
1897—	Georgia Empire Mutual, Atlanta, Ga.; retired
1915—	Georgia Fire, Atlanta. Ga.; reinsured in Royal Liverpool.
1905—	Georgia Industrial, Atlanta; receiver appointed.
1907—	Georgia Mutual, Atlanta, Ga.; receiver appointed.
1897—	Georgia Mutual, Atlanta, Ga.; retired.
1887—	German-American, New Orleans; failed.
1894—	German-American, Richmond, Va.; failed.
1890—	German-American, St. Paul; reinsured in St Paul German.
1895—	German-American F. and M. Lloyds, New York; name changed to Royal F. and M Lloyds.
1900—	German-American Town Mutual, California, Mo.; failed.
1905—	German-American Mutual Fire, Hastings, Neb.; receiver appointed.
1904—	German-American Inter Insurers Underwriters, Chicago; retired.
1905—	German Alliance Underwriters, Chicago; ceased business.
1895—	German Fire Association, Toledo; failed.
1907—	German-American Mut., St. Louis; assigned.
.....	German-American Mutual of Wayne, Oakland and Livingston Cos., Detroit; failed.
1907—	German-American Town Mutual, St. Louis Mo.; assigned.
1871—	German, Cleveland; failed.
1872—	German, Dayton; reinsured in Teutonia.
1874—	German, Erie; failed.
1906—	German, Freeport; reinsured in Royal, Liverpool; receiver appointed.
1912—	German, Indianapolis; reinsured in National, Hartford.
1892—	German, Phila.; reins. in National, Conn.
1893—	German, Quincy, Ill.; reinsured in Manchester, England.
1873—	German, St. Louis; reinsured in German American and German Mutual.
.....	German, Scotland, Dak.
.....	German, Sioux Falls.
1918—	German Commercial Mutual, Baltimore, Md.; license revoked.
1904—	German Equity Fire of Monroe County, N. Y.; retired.
1912—	German Fire, Memphis, Tenn.; receiver appointed.
1895—	German Fire Lloyds, New York; name changed to Associated Underwriters.
1914—	German Fire Under., Gary, Ind.; failed.
.....	German Guarantee Town Mutual, Kansas City, Mo.
1900—	German Mutual, Newark; reinsured by National, Hartford.
1907—	German Mutual, Oklahoma City; receiver appointed.
1902—	German Mutual Fire, Denver, Colo.; reinsured in Commercial National, Denver.
1906—	German Mutual Fire, St. Louis; reinsured in National, Hartford.
1903—	German Mutual, Des Moines, Ia.; failed.
1906—	German National, Chicago; reinsured in Dubuque Fire and Marine; receiver appointed.
1896—	German National, Louisville; reinsured in Orient, Hartford.
1914—	German Security Fire, Louisville, Ky.; reinsured in Boston, Mass.
1909—	German Union, Baltimore; retired.
1904—	German Union, Wilmington, Del.; reinsured in Star Fire, Louisville, Ky.
1871—	Germania, Chicago; failed by Chicago fire.
1873—	Germania, Cleveland; reinsured in Sun.
1879—	Germania, Elizabeth; reinsured in La Caisse Generale.
1890—	Germania, Memphis, Tenn.; reinsured in American, New York.
1885—	Germania, Newark; reinsured in German-American, Newark.
1908—	Germania, New Orleans, La.; absorbed by Teutonia, New Orleans.
.....	Germania, Toledo, retired.
1902—	Germania Fire Lloyds, Chicago; retired.
1890—	Germania F. and M., Cincinnati; reinsured in German-American, New York.
1900—	Germania Town Mutual, Rockport, Mo.: failed.
1896—	Germania Insurance Assn., Toledo; retired.
1897—	Germania Mutual Fire, Philadelphia; failed.
1911—	Ginners Mutual, Athens, Ga.: receiver appointed.
1877—	Globe, Boston; reinsured in Shawmut.
1876—	Globe, Chicago; failed.
1893—	Globe, Cincinnati; reinsured in Phenix. Brooklyn.
1885—	Globe, Des Moines; reinsured in Des Moines.
1899—	Globe, N. Y.; merged with Rutgers, N. Y.
1916—	Globe Fire, Huron, S. D.; reinsured in Northwestern F. and M., Minneapolis.
1915—	Globe Fire, San Antonio; reinsured.
1898—	Globe Mutual Fire, Philadelphia; retired.
1923—	Globe National Fire, Sioux City, Ia.; dissolved.
1884—	Gloucester, Gloucester, Mass.; reinsured in Westchester, New York.
1869—	Gloucester Marine, Gloucester.
.....	Gloucester Marine, Gloucester.
1865—	Goodhue, New York; reinsured in Metropolitan.
1908—	Grain Dealers Mutual, Minneapolis, Minn.; reinsured in Security Mutual, Chatfield.
1900—	Grain Growers Mutual, Lincoln, Neb.
1882—	Granby Mutual, Granby, Mass.; retired.
1914—	Grand Forks Mutual Fire, Grand Forks, N. D.; reinsured.
1901—	Grand Rapids, Grand Rapids, Mich.; reinsured in National, Hartford.
1915—	Grangers Mut. F. and S., Md.; receiver.
1880—	Granite, Richmond; reins. in Connecticut.
1915—	Great American Mutual Fire, San Antonio, Tex.; liquidated.
1854—	Great Barrington Mutual Fire (changed to Housatonic), Great Barrington.
1919—	Great Northern, St. Paul; merged into Western Alliance, Chicago.
1923—	Great Republic, Des Moines, Ia.; merged with North American Nat'l, Des Moines.
1922—	Great Southern Fire, Atlanta, Ga.; merged with Bankers Fire, Durham, N. C.
1915—	Great Southern Fire, Lyndon, Ky.; merged with Henry Clay Fire, Lexington, Ky.
1871—	Great Western, Chicago; failed by Chicago fire.
1875—	Great Western, New Orleans; failed.
	Great Western, Philadelphia; retired.
1919—	Great Western Lloyds, New York; reinsured in U. S. Fire, New York.
1886—	Great Western Marine, New York; retired.
1914—	Green Bay & DePere Mutual Fire, Green Bay, Wis.; reinsured.

When Retired.	Name of Company.
1859	Greenfield Stock and Mutual, Greenfield.
1903	Greenwood Fire, Greenwood, S. C.; reinsured in Commercial Union, London.
1904	Greenwich, New York; reinsured in Commercial Union, London; resumed business in 1910; merged with the Pacific Fire, New York, in 1913.
1870	Grocers, New York; reinsured in Greenwich.
1895	Grocers Mutual Fire, Philadelphia; retired.
1899	Guarantee Mutual Fire, Harrisburg; failed.
1889	Guaranty, Great Falls, N. H.; reinsured in London and Lancashire.
1877	Guaranty, New York; reinsured in Royal
1922	Guaranty Fire, N. Y.; merged with Colonial, N. Y.
1917	Guaranty Mutual Fire, Allentown, Pa.; liquidated.
1906	Guardian Fire of Oneida County, New York; restrained from transacting business.
1898	Guardian Fire, Memphis, Tenn.; reins. in Millers and Manufacturers, Minneapolis.
1890	Guardian, New York; reinsured in Liverpool and London and Globe.
1894	Guardian, Huntington, W. Va.; mail unclaimed.
1894	Guardian, London; reinsured in New York Underwriters Agency; Union, London; Fire Association, Philadelphia; Lion, London; Imperial, London.
1906	Guardian Mutual Fire, Pittsburg; retired.
.....	Guardian, Philadelphia; retired.
1908	Guardian Fire, Pittsburg, Pa.; absorbed by Southern, New Orleans.
1922	Guardian, Salt Lake City, Utah; absorbed by Superior, Pittsburgh.
1874	Gulf City, Mobile; reinsured in Stonewall.
1911	Guthrie Mutual, Guthrie, Okla.; merged with El Reno Mutual.
1917	Hamburg Assur., Hamburg; ceased business; reinsured in International, New York.
1917	Hamburg Bremen, Hamburg; ceased active business.
1882	Hamburg-Magdeburg, Hamburg; retired from United States, except Pacific coast reinsuring risks in the Fire Insurance Association. Absorbed by Magdeburg, 1895.
1884	Hampden, Springfield.
1860	Hamilton Fire, Boston, Mass.
1897	Hamilton Mutual, Cincinnati; assigned.
1872	Hamilton, Hamilton; reinsured in Miami Valley.
1861	Hamilton Mutual Fire, Salem.
.....	Hamilton Town Mutual, Hamilton, Mo.
1866	Hampden Mutual, Springfield, Mass.; retired.
1912	Hancock Mutual Fire, Bar Harbor, Me.; receiver appointed.
1922	Hardware Dealers Mutual Fire, Huntingdon, Pa.; merged with National Hardware Dealers Mutual under title Penn-National Hardware Mutual, Huntingdon.
1866	Harmony, New York; failed.
.....	Hardwick Mutual, Johnsonburg, N. J.; retired.
1871	Hartford, Baltimore; reinsured in Royal.
1897	Harvard Mutual, Boston; retired.
1865	Haverhill Mutual, Haverhill.
1913	Hawkeye and Des Moines, Des Moines; reinsured in Firemans Fund, San Francisco.
1891	Hekla, St. Paul; reins. in St. Paul German
1903	Helvetia-Swiss, St. Gall; retired.
1860	Hendrick Hudson, New York; retired.
1912	Herkimer Fire, Ilion, N. Y.; liquidated.
1889	Hermitage, Nashville, Tenn.; reinsured in Mechanics and Traders, New Orleans
1920	Hernando, Memphis, Tenn.; reinsured in Standard Fire, Hartford, Conn.
1919	Hiberia, Chicago; merged into Metropolitan-Hibernia.
1878	Hibernia, Cleveland; retired.
1880	Hibernia, Newark; reinsured in German American, New York.
1914	Hibernia, New Orleans; reins. in Home, N.Y.
1871	Hide and Leather, Boston; failed by Chicago fire.
1920	Hide and Leather Mutual, Philadelphia, Pa.; retired
1904	High Point Fire, N. C.; reinsured in Atlanta-Birmingham.
1898	Highland Mutual, Newburgh; retired.
1879	Hoboken, Hoboken; reinsured in London and Lancashire.
1881	Hoffman, New York; reinsured in Niagara.
1877	Holland Purchase, Batavia; retired.
1864	Holliston Mutual Fire, Holliston.
1904	Home, Baltimore; failed by Baltimore fire.
1880	Home, Charleston, S. C.; reinsured in Phœnix, London.
1871	Home, Chicago; failed by Chicago fire.
1882	Home, Columbus, O.; failed.
1877	Home, Galveston; reinsured in East Texas.
1903	Home, Groesbeeck, Tex.; charter revoked.
1907	Home Insurance Banking & Trust, Galveston, Tex.; receiver appointed.
1903	Home Fire, Galveston; charter revoked.
1909	Home Fire, McAlister, Okla.; reinsured in Western National, Oklahoma City.
1905	Home Fire, Seattle; reins. in Pioneer Mutual, Seattle.
1908	Home Fire, Phœnix, Ariz.; ceased business.
1908	Home Fire, Little Rock, Ark.; receiver.
1913	Home, Dover, Del.; license revoked.
1908	Home, Greensboro, N. C.; absorbed by Southern Underwriters.
1909	Home Fire Association, Rochester, N. Y.; permanently enjoined.
1906	Home Fire and Marine, San Francisco, Cal.; retired.
1903	Home Indemnity, Houston, Tex.; charter revoked.
1896	Home Insurance Association, Mt. Vernon, O.; retired.
1912	Home Fire Insurance Association, Cincinnati, Ohio; receivers appointed.
1861	Home Mutual Fire, Boston.
1914	Home Mutual Fire, Jackson, Miss.; receiver appointed.
.....	Home Mutual Fire, Springfield.
1900	Home, Memphis; reins. in National, Conn.
1899	Home, Nashville; reinsured in Westchester.
1879	Home, Newark; reinsured in Queen.
1904	Home, New Orleans; reinsured in German, Freeport.
1871	Home, New Haven; failed.
1900	Home, Omaha; reinsured in Farmers and Merchants, Lincoln, Neb.
1872	Home, Savannah; retired.
1893	Home, Seattle; reins. in Westchester, N. Y.
1881	Home, Shenandoah; merged with Cedar Rapids.
1873	Home, St. Joseph; reins. in National, Mo.
1892	Home, Tiffin, O.; reinsured in Central Ohio, Toledo.
1873	Home, Toledo; reins. in Phenix, Brooklyn.
1874	Home, Topeka; reinsured in Brewers.
1872	Home, Washington; retired.
1913	Home Fire, Dover, Del.; license revoked.
1913	Home Fire, Wheeling; reinsured in Phœnix, Hartford.
1899	Home Guarantee Mutual, Lowell, Mass; reinsured in New Hampshire Fire.
1878	Home Mutual, Boston; failed.
1871	Home Mutual, Cincinnati; reinsured in Union Central.
1905	Home Mutual, Cleveland; failed.
1891	Home Mutual, Genesee county, Mich.; retired.
1880	Home Mutual, St. Louis; reinsured in American Central.
.....	Home Mutual of Ionia, Clinton and Montcalm counties, Ionia, Mich.; failed.
1921	Home Mutual Auto, Cameron, Mo.; receiver appointed.
1900	Home Mutual, Standish, Mich.; retired.
1893	Home, Mt. Vernon, O.; failed.
1893	Home, Nashville; reinsured in Westchester, New York, and resumed business.
1893	Home Protection of North Alabama, Huntsville; reinsured in Mechanics and Traders, New Orleans.
1898	Home Manufacturers and Traders Mutual, Concord, N. H.; failed; resumed; retired in 1898.
1900	Home Protection, Charlotte, N. C.; retired.
1900	Home Raisers Mut., Lincoln, Neb.; retired.
1912	Homestead Mutual, Portland, Me.; liquidated.

When Retired. NAME OF COMPANY.

1860—Homestead, New York; failed.
1878—Homestead, Watertown, N. Y.; retired.
1910—Homestead Fire, Franklin, Va.; reinsured in Seaboard Fire, Norfolk, Va.
.....Home Town Mutual, Bolivar, Mo.
1899—Home Town Mut., Warrensburg, Mo.; failed.
1857—Hope, Boston.
1888—Hope, New Orleans; failed.
1881—Hope, New York; merged in Sterling, N. Y.
1874—Hope, Philadelphia; failed.
1872—Hope, Providence; failed by Chicago fire.
.....Hope, Salem.
1896—Hope Mutual Fire, Philadelphia; reinsured in Globe Fire, New York.
1901—Hope Mutual, St. Louis, Mo.; reinsured in National, Hartford.
1921—Horticultural, Des Moines; reins. in Grain Belt, Des Moines.
1915—Horticultural Fire Relief, Salem, Ore.; receiver appointed.
1914—Hortonville Mutual Fire, Hortonville, Mis.
1912—Hotel Owners Mutual Fire, Philadelphia.
.....Housatonic Mutual Fire, Stockbridge.
1875—Householders, Pittsburg; failed.
1899—Howard, Baltimore; merged in United of Baltimore.
1872—Howard, Boston; failed by Boston fire.
1888—Howard, New York; reinsured in London and Lancashire.
1885—Houston, Houston; reins. in City of London.
1907—Houston Fire and Marine, Houston, Tex.; reinsured in Walla Walla, Guardian and the Southern; receiver appointed.
1884—Hudson, Jersey City; reinsured in German-American, New York.
1891—Hudson River F. and M., Jersey City; failed.
1882—Humboldt, Newark; reinsured in Williamsburgh City and Metropole.
1872—Humboldt, New York; failed by Boston fire.
1878—Huntington Mutual, Huntington, N. Y.
.....Hunterdon County Mutual, Lambertville, N. J.; retired.
1881—Illinois; Beardstown: failed.
.....Illinois Auto. Ins. Exch., Bloomington, Ill., retired.
1908—Illinois Bankers, Mt. Vernon, Ill.; reinsured in Commonwealth, Ottumwa.
1905—Illinois Central, Chicago; retired.
1903—Illinois Fire Undrs., Chicago, Ill.; failed.
1891—Illinois Manufacturers Mutual, Rockford; retired.
1891—Illinois Mutual, Alton; failed.
1871—Illinois Mutual, Springfield; failed.
1895—Illinois Mutual Fire, Chicago; failed.
1909—Illinois National, Decatur, Ill.; receiver appointed.
1902—Imperial, London; retired from U. S.; Pacific Coast bus. reins., in London Assurance.
1913—Imperial Fire Denver; reinsured in German-American, New York.
1895—Imperial Fire Lloyds, New York; succeeded by Importers and Traders Lloyds.
1921—Imperial Marine T. & F., Tokio, Japan; liquidated.
1911—Imperial Mut Fire, Phila., Pa.; liquidated.
1920—Implement & Hardware Mutual, Sioux Falls, S. D.; reinsured in Retail Hardware Mutual Fire, Minn., Implement Mutual Fire and Hardware Dealers Mutual Fire.
1911—Implement and Vehicle Dealers Mutual, Indianapolis, Ind.; reinsured in North British and Mercantile, London.
1882—Importers and Traders, New York; reinsured in American, New York.
1893—Indemnity, Davenport, Ia.; reinsured in State, Des Moines.
1866—Indemnity, New York; failed.
1907—Indemnity Fire, New York; reinsured in Norwich Union and suspended business.
1895—Indemnity Fire Lloyds, New York; succeeded by Indemnity Association of Underwriters.
1896—Indemnity Association of Underwriters, New York; name changed to South American Union Underwriters.
1914—Indemnity Exchange Mutual Fire, Los Angeles, Cal.; ceased business.
1915—Indemnity Fire, Covington, Ky.; receiver appointed.
1914—Indemnity Mutual Fire, Houston, Tex.; retired.

When Retired. NAME OF COMPANY.

1870—Independence, Independence; failed.
1909—Independence Mutual, Philadelphia, Pa.; receiver appointed.
1871—Independent, Boston; failed by Chicago fire.
1896—Independent, New Orleans; retired.
.....Independent, Philadelphia; retired.
1904—Independent Fire Underwriters of Springfield, Ill.; retired.
1898—Independent National, Newburgh, N. Y.; retired.
1893—India Mutual (Marine), Boston; reinsured in Boston Marine; reorganized in 1894 to write fire insurance; in 1912 reinsured in New Jersey Fire, Newark.
1889—Indian Head Mutual, Nashua; reinsured in Granite State, Portsmouth, N. H.
1902—Indiana, Indianapolis; reins. in Granite State; German, Indianapolis; American, Newark.
1891—Indiana Farmers Mutual, Elwood; closed up.
1913—Indiana Millers, Indianapolis; reinsured.
1911—Indiana State Fire, Indianapolis, Ind.; receiver appointed.
1908—Indianapolis Fire, Indianapolis, Ind.; reinsured in German-American, New York.
1914—Individual Fire Underwriters, St. Louis, Mo.; canceled policies.
1905—Industrial Fire Underwriters, Chicago; ceased business.
1892—Industrial Mutual, Harper's Ferry; retired.
1897—Industrial Mutual, Providence, R. I.; retired.
1897—Industrial Mutual Fire, Philadelphia; retired.
1917—Industrial Mutual, Reading, Pa.; retired.
1904—Inland Fire Undrs., Chicago; liquidated.
1908—Inland Fire, Spokane, Wash.; receiver appointed.
1908—Insurance Company of Tennessee, Nashville, Tenn.; reinsured in National, Hartford.
1888—Ins. Co. of Dakota, Sioux Falls; failed.
1912—Insurance Company of State of Illinois, Rockford, Ill.; reinsured in Hanover, N. Y.
1899—Insurance Company of the State of New York; reinsured in Manhattan, New York.
1902—Insurance Co. of the State of Pennsylvania, Philadelphia; ceased business; resumed in 1903.
1896—Insurers Alliance, New York.
1911—Insurers Mutual Fire, Philadelphia, Pa.; dissolved.
1914—Insurance Reciprocal Fire, Jersey City, N. J.; charter forfeited.
1895—Insurance Trust, New York; retired.
1911—Integrity Mutual Fire, Philadelphia, Pa.; liquidated.
1908—Inter-City Town Mutual, Moberly, Mo.; ceased business.
1919—International, Dallas; merged into Republic, Dallas.
1910—International Fire, St. Louis, Mo.; receiver appointed.
1905—International Fire of West Virginia, Atlantic City, N. J.; receiver appointed.
1911—International Fire Office, New York; liquidated.
1917—International Reinsurance, Vienna, Austria; ceased active business.
1906—Interocean Fire of Monroe County, New York; ceased business.
1905—Inter Ocean Underwriter, Chicago; ceased business.
1921—Inter-State Automobile, Rock Rapids, Ia.; receiver appointed.
1913—Inter-State Fire, Birmingham, Ala.; reinsured in German, Peoria.
1904—Inter-State Lloyds, Chicago; failed.
1911—Interstate, Suffolk, Va.; reinsured in German American, New York.
1895—Inter-State Fire Association, New Orleans; reinsured in Home, New Orleans, and Johnson Agency.
1904—Interior Undrs., Chicago; ceased business.
1890—Interstate Mutual, Elkhart, Ind.; failed.
1897—Interstate Mutual, Philadelphia; retired.
1914—Interstate Mutual Fire, Sioux Falls, S. D.; reinsured in Sioux Falls Mutual Fire, Sioux Falls, S. D.
1909—Interstate Fire, Texarkana, Ark.; ceased.
1872—International, N. Y.; failed by Chicago fire.
1901—International, New York; retired;

When Retired.	Name of Company.
1898—	Ionia, Eaton & Barry Farmers Mutual Fire, Ionia, Mich.; retired.
1923—	Iowa Auto. Owners Mutual, Iowa Falls; receiver appointed.
1904—	Iowa Farmers Protective, Des Moines; reinsured in Mutual Hailstorm, Des Moines.
1898—	Iowa Fire, Des Moines; reinsured in Capital Fire, Des Moines.
1907—	Iowa German Mutual, Des Moines, Iowa; receiver appointed.
1908—	Iowa Home, Dubuque, Iowa; reinsured in National, Hartford.
1904—	Iowa Merchants Mutual, Des Moines; failed.
1899—	Iowa Mutual Fire Ass'n, Des Moines; failed.
1916—	Iowa State Automobile, Grundy Center, Ia.; receiver appointed.
1897—	Iron City Mutual, Pittsburg, Pa.; retired.
.....	Iron City, West Virginia; retired.
1887—	Iron and Oak, Birmingham, Ala.; reinsured in Macon, Macon, Ga.
1898—	Iron and Steel Manufacturers Mutual, Philadelphia; retired.
1892—	Iron District, Spartanburg, S. C.; reinsured in American, Philadelphia.
1871—	Irving Fire, N. Y.; failed by Chicago fire.
1884—	Irving, New York; reinsured in United Fire Reinsurance.
1895—	Irving Fire Lloyds, New York; name changed to Atlantic F. and M. Underwriters Association.
1890—	Island Home, Knoxville; reinsured in East Tennessee, Knoxville.
1903—	Isthmus Lloyds, New York; retired.
.....	Jackson County Town Mutual, Kansas City and Independence, Mo.
1896—	Jackson F. and M., New Orleans; retired.
1922—	Jakor, Moscow; assets and liabilities of U. S. branch taken over by Anchor Ins. Co. of N. Y.
1914—	James River, Richmond Va.; forf'ted charter.
1891—	Jefferson, New York; reins. in Home, N. Y.
1921—	Jefferson, Philadelphia; closed business.
1879—	Jefferson, St. Louis; reinsured in Tradesmens, New York.
1881—	Jefferson, Steubenville, O.; reinsured in Norwich Union.
1896—	Jefferson, Wheeling; reinsured in Franklin, Wheeling.
1914—	Jefferson City Town Mutual, Jefferson City, Mo.; reinsured in Palatine, London.
1912—	Jefferson Fire, Philadelphia; reinsured in Firemans Fund, San Francisco, and North River, New York.
1896—	Jefferson Fire Lloyds, New York.
1905—	Jefferson Fire and Marine, Richmond, Va.; receiver appointed.
1904—	Jefferson Mut. Fire, Pine Bluff, Ark.; failed.
1892—	Jersey City, Jersey City; reinsured in Liverpool and London and Globe.
1894—	Johnson County Farmers Mutual, Tecumseh Nebraska; retired.
1907—	Johnstown Mutual, Johnstown, Pa.; receiver appointed.
1911—	Joliet Mutual, Joliet, Ill.; license canceled.
1914—	Kanawha Fire, Maywood, W. Va.; retired.
1889—	Kanawha F. and M., Grafton, W. Va.
1905—	Kansas Fire, Topeka; receiver appointed.
1876—	Kansas, Leavenworth; failed.
1871—	Kansas City, Kansas City; failed.
1900—	Kansas City (Mo.) Town Mutual; failed.
1893—	Kansas Farmers, Abilene; reinsured in Shawnee, Topeka.
1890—	Kansas Home Mutual, Topeka; retired.
1889—	Kansas Protective Union Mutual, Topeka, retired.
1902—	Kearsarge Fire, Concord, N. H.; failed.
.....	Kensinger, Philadelphia; retired.
1910—	Kensington Mutual, Philadelphia, Pa.; receiver appointed.
1891—	Kenton, Covington; reins. in National, Conn
.....	Kentucky Fire, Covington, Ky.; receiver appointed.
1897—	Key City, Dubuque; reins. in Lancashire.
1876—	Keystone, Reading; failed.
1904—	Kings County Fire, N. Y.; absorbed by Atlas, London.
1865—	Kingston Mutual, Kingston, N. Y.
1890—	Kittanning Mutual, Kittanning, Pa.; failed.
1871—	Knickerbocker, Chicago; failed by Chicago fire.
1890—	Knickerbocker, N. Y.; reins. in Home, N. Y.
1893—	Knox Mutual, Knox, Ind.; failed.
1895—	Knoxville Fire, Knoxville; retired.
.....	La Belle, West Virginia; retired.
1892—	Lafayette, Brooklyn; reins. in Home, N. Y.
1870—	Lafayette, Cincinnati; retired.
1904—	Lafayette, N. Y.; reinsured in National, Hartford.
1880—	Lafayette, Lexington, Mo.; retired.
1896—	Lafayette Fire Lloyds, New York.
1905—	Lafayette Mutual Fire, Pittsburg; receiver appointed.
1912—	Lahaska Mutual, Doylestown, Pa.; receiver appointed.
1904—	Lahaska Mutual, New Hope, Pa.; retired.
1917—	Lake Basin Mutual, Steckley, Mont.; retired.
1921—	Lake Superior Undrs., Duluth, Minn.; discontinued.
.....	Lamar, Chicago; failed.
1871—	Lamar Fire New York; failed by Chicago fire.
1882—	Lamar, New York; reins. in Phenix, B'klyn.
1907—	Lampetre Mutual Fire, Greenland, Pa.; retired.
1901—	Lancashire, Manchester; purchased by the Royal; American business reinsured in Hartford Fire.
1921—	Lancashire & Chesire Ins. Corp., Liverpool; withdrawn.
1921—	La Salle Automobile Ins. Assn., Ottawa, Ill.; retired.
1878—	Lancaster, Lancaster, Pa.; retired.
1923—	Lancaster Mutual, Lancaster, N. Y.; in liquidation (N. Y. Ins. Dept.).
.....	Lansdale Mutual Fire and Storm, Lansdale, Pa.; retired.
1872—	Lawrence, Boston; tailed by Boston fire.
1914—	Lawrence County Farmers Mutual, Tennessee; retired.
1861—	Lawrence Mutual Fire (changed to Hamilton Mutual Fire, 1852), Lawrence.
.....	Lawrence Mutual Fire, Methuen.
1914—	Leathermens Mutual Fire, Philadelphia; receiver appointed.
.....	Lebanon Town Mutual, Lebanon, Mo.
.....	Lee Mutual Fire, Lee.
.....	Lehigh Valley, W. Va.; retired.
1881—	Lenox, New York; reins. in Citizens, N. Y.
1851—	Liberty, New York; reins. in Home, N. Y.
1896—	Liberty Fire Lloyds, New York.
1914—	Liberty Fire, Jersey City; charter forfeited.
1918—	Liberty Fire, Sumter, S. C.; retired.
1921—	Liberty Marine, N. Y.; liquidated.
1910—	Liberty Mutual, Philadelphia, Pa.; receiver. appointed.
1922—	Liberty Mutual Auto., Kansas City, Mo.; receiver appointed.
1905—	Liberty Underwriters, Chicago; ceased.
1914—	Lima Mutual Fire, Lima, Wis.; reinsured.
1917—	Limited Mutual Fire, Merrill, Wis.; retired.
1914—	Lincoln, Chambersburg, Pa.; reinsured in National, Hartford.
1887—	Lincoln, Lincoln, Neb.; failed.
1899—	Lincoln; reinsured in Potomac.
1917—	Lincoln County Farmers Union Mutual, Washington; retired.
1917—	Lincoln Fire, Louisville, Ky.; receiver appointed.
1898—	Lincoln Fire, New York; receiver
1902—	Lincoln Insurance and Banking Co., Hammond, Ind.; failed.
1910—	Lincoln Mutual, Philadelphia, Pa.; receiver appointed.
1904—	Lincoln Mutual Fire, Lincoln, Neb.
1901—	Lion Fire, London; reinsured Pacific Coast risks in Niagara; ceased business in United States.
1906—	Lisbon Mutual Fire, Lisbon, Ia.; reinsured in Acme Fire, Lisbon.
1896—	Lloyds of New York City, New York.
1914—	Lodi Mutual Fire, Lodi, Wis.
1914—	Lomira Mutual Fire, Lomira, Wis.; reins.
1885—	London and Provincial, London; retired.
1915—	Lone Star F. I. A., Fort Worth Tex.
1903—	Lone Star Mutual Hail Association, Waco, Tex.; charter revoked.
1903—	Lone Star of Texas, San Antonio, Tex.; charter revoked.

When Retired.	Name of Company.
1890	Long Island, Brooklyn; reinsured in Royal of Liverpool.
1853	Long Pond Mutual Fire, Boston.
1898	Long Island Mutual, Patchogue; failed.
1871	Lorillard Fire, New York; failed.
1883	Lorillard, N. Y.; reins. in Guardian, London.
1913	Los Angeles Fire, Los Angeles, Cal.; reinsured in Home, New York.
1887	Louisiana, New Orleans; failed.
1912	Louisville, Louisville, Ky.; reinsured in Globe & Rutgers, N. Y., and Henry Clay Fire, Lexington, Ky.
1892	Louisville Germania, Louisville; reinsured in Phenix, Brooklyn.
1890	Louisville Underwriters, Louisville; reinsured in Lancashire.
1923	Loup Valley Mutual; reinsured in Farm Central Mutual, Hastings, Neb.
1906	Loyal Mutual Fire, Denver; amalgamated with Northwestern Mutual Fire, Denver, under title of Loval-Northwestern.
1911	Loyal Mutual Fire, Philadelphia, Pa.; liquidated.
1906	Loyal-Northwestern Mutual Fire, Denver; reinsured in National Mutual Fire, Omaha.
1895	Lucas County Mutual, Toledo, O.; failed.
1914	Lumber, N. Y.; reinsured partly in Western, Toronto.
1918	Lumber & Trades Mutual, Baltimore, Md.; license revoked.
1908	Lumber Ins. Assn., Chicago, Ill.; absorbed by Federal Union Fire.
1920	Lumber Mfrs. Ins. Assn., Chicago, Ill.; retired.
1913	Lumber Underwriters, El Paso; retired.
1871	Lumbermans, Chicago; reinsured in Firemens of Chicago.
1916	Lumbermens Marine, Norfolk, Va.; liquidated.
1893	Lumbermens, Berkeley Springs, W. Va.; failed.
1912	Lumbermens, Washington (State).
1890	Lumbermens and Manufacturers Mutual, Eau Claire; reinsured in Mutual Fire Association, Eau Claire.
1877	Lumbermans and Mechanics, St. Louis; reinsured in National of New York.
1905	Lumbermens, So. McAlester, I. T.; retired.
1880	Lycoming, Muncy, Pa.; failed.
1907	Lumbermens and Merchants Mutual Fire, Williamsport, Pa.; receiver appointed.
1923	Lumber Underwriters, Chicago; reinsured in Home Fire, Little Rock, Ark.
1882	Lynchburg Banking and Insurance Company, Lynchburg, Va.; retired from insurance field.
1867	Lynn Mechanics Fire and Marine, Lynn.
1897	Macon Fire, Macon, Ga.; reinsured in Firemans Fund and Virginia F. and M.
1912	Madawaska Mutual Fire, Van Buren, Me.; liquidated.
1919	Madison, Madison, Ind.; reins. in Hartford Fire.
1880	Madison, Madison, Wis.; reinsured in Westchester, New York.
1901	Magdeburg, Magdeburg, Germany; reinsured in Springfield Fire and Marine.
1901	Magdeburg, New York; reinsured in Springfield Fire and Marine.
1914	Maine Fire and Marine, Portland.
.....	Maine Mutual Fire, Augusta; reinsured in Granite State Fire, Portsmouth.
1923	Majestic Fire, Topeka; reinsured in Connecticut Fire, Hartford.
1920	Marine State Relief Assn., Portland.
1879	Manayunk, Philadelphia; retired.
1890	Manchester City, Manchester, N. H.; reinsured in Ætna, Hartford.
1904	Manchester, Eng.; absorbed by Atlas, London.
1890	Manhattan Mutual, Goshen, N. Y.; failed.
1871	Manhattan, New York; failed by Chicago fire.
1882	Manhattan Fire, New York; reinsured in Phoenix, Brooklyn.
1901	Manhattan Fire, New York; failed.
1917	Mannheim, Germany; ceased business.
1893	Mannheim Mutual, Mannheim, Pa.; failed.
1872	Manufacturers, Boston; failed by Chicago fire.
1905	Manufacturers and Mercantile, Chicago; retired.
1913	Manufacturers and Merchants Mutual, Philadelphia, Pa.; receiver appointed.
1920	Manufacturers, Chicago; merged into American Equitable Assurance, N. Y.
1885	Manufacturers Fire and Marine, Boston; reinsured in Phœnix, London; Providence Washington and British and For. Marine.
1912	Manufacturers Mutual Fire, Indianapolis, Ind.; receiver appointed.
1882	Manufacturers, Newark; reinsured in Germania, New York
.....	Manufacturers, Philadelphia; retired.
1904	Mfrs. Fire Undrs., Chicago; ceased business.
1888	Manufacturers, Wheeling, W. Va.; retired.
1892	Manufacturers and Builders, New York; reinsured in Palatine, Manchester; resumed under control of latter and again reinsured in same company in 1894.
1891	Manufacturers Mutual, Akron, O.; failed.
1908	Manufacturers Mutual, Indianapolis, Ind.; receiver appointed; reorganized in 1908.
1891	Manufacturers Mutual, Batavia; failed.
1891	Manufacturers Mutual, Grand Rapids; failed.
1891	Manufacturers Mutual, Louisville; failed.
1890	Manufacturers Mutual, Milwaukee; failed.
1889	Manufacturers Mutual, St. Louis; dissolved.
1843	Manufacturers Mutual, Worcester.
1897	Manufacturers Mutual Fire, Atlanta; failed.
1890	Manufacturers and Merchants, Concord; reinsured.
1899	Manufacturers and Merchants, Pittsburg Pa.; reinsured in Fidelity, Baltimore.
1907	Manufacturers and Merchants F. and M., Washington (State).
1901	Manufacturers and Merchants Mutual, Rockford, Ill.; failed.
1911	Manufacturers and Traders, Minneapolis, Minn.; ceased business.
1893	Manufacturers and Traders Co-operative, New York; failed.
1909	Manufacturers Insurance Association, Washington (State).
1914	Manufacturers, Merchants and Mechanics, Memphis, Tenn.; license refused.
.....	Marblehead, Marblehead.
.....	Marblehead Mutual Fire, Marblehead.
1855	Marblehead Marine and Fire, Marblehead.
1891	Marine, St. Louis; reinsured in Manchester England.
1922	Marine and Motor, Galveston; retired.
1918	Marion Mutual, Marion Wis.
1900	Marinette (Wis.) Mutual; reinsured.
1871	Market Fire, N. Y.; failed by Chicago fire.
1872	Market, New York; failed by Boston fire.
1866	Marlboro Mutual Fire, Marlboro.
1901	Marshall Town Mutual, Marshall, Mo.; reinsured in American Guarantee Fund Mutual, St. Louis; resumed business in 1903.
1904	Maryland Fire, Baltimore; failed by Baltimore fire; reins. in Liverpool and London and Globe, Liverpool.
1910	Maryland Fire, Easton, Md.; merged with Peoples Fire, Frederick, Md.
1900	Maryland Home; failed.
1914	Maryland Mutual Fire, Baltimore, Md.; reinsured in Baltimore Mutual, Baltimore.
1857	Massachusetts Fire and Marine, Ipswich.
1848	Massachusetts Fire (changed to Massachusetts Fire and Marine in 1799), Boston.
1894	Massachusetts Mutual, Boston; reinsured in Firemens, Boston.
1872	Massachusetts Mutual Fire, Boston.
1866	Massasoit, Springfield, retired.
1851	Maverick Mutual Fire, Chelsea.
1917	McPherson Fire, McPherson, Kan.; reinsured in Hutchinson Mutual.
1912	Mecca Mutual Fire, Waco, Texas; license canceled.
1875	Mechanics and Farmers Mutual Fire (changed to Housatonic Mutual Fire, 1854), Stockbridge.
1884	Mechanics and Traders, New York; reinsured in Citizens, Pittsburg.
.....	Mechanics & Traders Town Mutual, Kansas City, Mo.

When Retired.	Name of Company.
1878	Mechanics, Brooklyn; rein. in Alliance.
1872	Mechanics Mutual Fire, Boston.
1880	Mechanics, Newark; reinsured in German-American of New York.
.....	Mechanics, Owensburg, Va.; retired.
1896	Mechanics Fire, Richmond; reinsured in Continental.
1904	Mechanics Fire Assn., Chicago; reinsured in Merchants Fire Assn., of America, Chicago.
1897	Mechanics Mutual, Atlanta, Ga.; retired.
1879	Mechanics Mutual, Boston; reinsured in Scottish Union and National.
1891	Mechanics Mutual, Harrisburg, Pa.
1862	Mechanics Mutual, Troy; failed.
1849	Mechanics, New Bedford.
1895	Melrose Mutual Fire, Boston; failed.
1887	Memphis City, Memphis; reinsured in North British and Mercantile.
1905	Mercantile Assurance, Wilmington, Del.; charter forfeited.
1875	Mercantile, Chicago; reinsured in Home of Galveston.
1890	Mercantile, Cleveland; reinsured in Phenix of Brooklyn and Home of New York.
1888	Mercantile, Mobile; retired.
1883	Mercantile, New York; reinsured in German-American.
1893	Mercantile Fire, Charleston, S. C.; failed.
1903	Mercantile Fire, Waco, Tex.; charter revoked.
1910	Mercantile Fire, Denver, Colo.; absorbed by Merchants Fire, Denver, Col.
1915	Mercantile Fire Assn., Waco., Tex.
1908	Mercantile Fire, Little Rock, Ark.; absorbed by Standard Fire, Fordyce, Ark.
1912	Mercantile Fire and Marine, Boston, Mass.; reinsured in American Central, St. Louis.
1913	Mercantile Fire and Marine, Dover, Del.; license revoked.
1904	Mercantile Fire and Marine, Washington, D. C.; retired.
1903	Mercantile Lloyds, New York; retired.
1922	Mercantile Motor Ins. Exch., Chicago; reinsured in Fort Dearborn Cas. Co.
1903	Mercantile Mutual Fire, Dickinson, S. D.; retired.
1911	Mercantile Mutual Fire, Philadelphia, Pa.; liquidated.
1905	Mercantile Mutual Fire, St. Paul; receiver.
1895	Mercantile Mutual Fire, Philadelphia; name changed to Iron and Steel Manufacturers Mutual.
1908	Mercantile Mutual Fire, Washington (State).
1870	Mercantile Mutual (Marine), New York; retired.
.....	Mercantile Mutual of Sanilac, Huron and Tuscola Counties, Sand Beach, Mich.; failed.
1910	Mercantile Reciprocal Underwriters, Fort Worth, Tex.; reinsured in Texas National.
1913	Mercantile Town., Nebraska; reinsured in the National Union, Pittsburg.
1914	Mercantile Town Mutual, Kansas City, Mo.; reinsured in Nat'l Union Fire, Pittsburg.
1908	Mercantile Town Mutual, St. Louis, Mo.; assigned.
1921	Merchants, Bangor, Me.; retired.
1912	Merchants and Bankers Mutual, Beloit, Wis.; reinsured in Old Colony, Boston.
1900	Merchants and Farmers, Redfield, S. D.; reinsured in Agricultural of Sioux City.
1910	Merchants and Manufacturers, Cincinnati, Ohio; reinsured in Home, N. Y.
.....	Merchants and Manufacturers, Omaha, Neb.; receiver appointed.
1904	Merchants and Manufacturers Fire Association, Chicago; retired.
1905	Merchants and Manufacturers Fire, Dover Del.; charter forfeited.
.....	Merchants and Mechanics, Canton.
1905	Merchants National Mutual Fire, Indianapolis; receiver appointed.
1907	Merchants Fire, Little Rock, Ark.; reinsured in Queen City Fire.
1915	Merchants and Bankers Fire Undrs., San Antonio, Tex.; receiver appointed.
1915	Merchants Fire Lloyds, New York; discontinued business.
1917	Merchants Mutual Fire, Butte, Mont.; liquidated.
1921	Merchants & Mfrs. Inter-Ins. Alliance, Galveston, Tex.; retired.
1916	Merchants Mutual Fire, Butte, Mont.; liquidated.
1915	Merchants Ins. Assn., Dallas, Tex.
1915	Merchants Und. All., San Antonio, Tex.
1915	Merchants and Manufacturers Int. Ins. All., Galveston, Tex.
1891	Merchants Mutual, Cincinnati; reinsured in Phœnix Mutual, Cincinnati.
1911	Merchants Mutual Fire, Philadelphia, Pa.; liquidated.
1872	Merchants Mutual Marine, Newburyport.
1889	Merchants, Louisv.; reins. in Niagara, N. Y.
1845	Merchants, New Bedford.
1888	Merchants, New York; reinsured in Westchester, New York.
1872	Merchants, Boston; failed by Boston fire.
1891	Merchants Mutual, Altoona; failed.
1887	Merchants Mutual, Baltimore; reinsured in Washington Fire and Marine, Boston.
1903	Merchants Mutual, San Antonio, Tex.; charter revoked.
1885	Merchants (formerly Beverly), Boston; reinsured in Boston Marine
1877	Merchants, Louisville; reinsured in Royal.
1871	Merchants, Chicago; failed by Chicago fire.
1896	Merchants, Hammond, Ind.; failed.
1871	Merchants, Hartford; failed by Chicago fire.
1902	Merchants, Newark; reinsured in National, Hartford.
1872	Merchants Mutual, San Francisco.
1909	Merchants Mutual Fire, Atlanta, Ga.; liquidated.
1921	Merchants Mutual Fire, Towanda, Pa.; merged with Business Men's Mutual, under title of Merchants and Business Men's Mutual.
1923	Merchants Mutual Fire Underwriters, Miami, Fla.; receiver appointed.
1895	Merchants Mutual Fire, Denver, Colo.; reinsured in Western Mutual Fire, Denver.
1886	Merchants Marine, Bangor, Me.; reinsured in Insurance Company of North America.
1897	Merchants Mutual Fire, Marshall, Mich.; retired.
1887	Merchants Mutual (Marine), Baltimore; retired.
1909	Merchants Mutual Fire, Topeka, Kan.; receiver appointed.
1888	Merchants, Decatur, Ala.; failed.
1868	Merchants, Memphis; reinsured in Phœnix of Memphis.
1904	Merchants, New Orleans; reinsured in German, Freeport.
1875	Merchants, New Orleans; failed.
.....	Merchants, Philadelphia; retired.
1900	Merchants, Providence; reinsured in Hartford Fire.
1885	Merchants, St. Joseph, Mo.; reinsured in Connecticut, Hartford.
1910	Merchants Exchange, Chicago, Ill.; reinsured in Underwriters Exchange, Chicago.
1907	Merchants Fire Insurance Association, Seattle, Wash.; reinsured in Walla Walla Fire, Walla Walla, Wash.
1906	Merchants Fire Underwriters, Chicago, Ill.; ceased business.
1904	Merchants, St. Louis; reinsured in Michigan F. & M., Concordia of Milwaukee, and German of Pittsburg.
1905	Merchants State Mutual, Fargo, N. D.; reinsured in National Mutual Fire, Omaha.
1910	Merchants & Planters, Tulsa, Okla.; receiver.
1912	Merchants & Planters Mutual, Memphis, Tenn.; receiver appointed.
1895	Merchants and Manufacturers, Clinton, Ia.; reinsured in State, Des Moines.
.....	Merchants and Manufacturers, Douglass, Neb.; failed.
1895	Merchants and Manufacturers Fire Lloyds, Baltimore; reorganized as Merchants and Manufacturers Fire Insurance Company.
1891	Merchants and Manufacturers Mutual, Clinton, Ia.; reinsured in Merchants and Manufacturers, Clinton.
1898	Merchants and Manufacturers Fire Association, Newark; retired.
1898	Merchants and Manufacturers, Baltimore; reinsured in Palatine.

When Retired.	Name of Company.
1871—	Merchants and Mechanics, Baltimore; failed by Chicago fire.
1875—	Merchants and Mechanics, Petersburg; failed.
.....	Merchants and Mechanics, Philadelphia; retired.
1882—	Merchants and Mechanics, Richmond, Va.; reins. in New York Underwriters Agency.
1923.—	Merchants and Shippers, N. Y.; merged with U. S. Lloyds, Inc., N. Y., under title U. S. Merchants and Shippers.
1871—	Merchants and Traders, Louisville; reinsured.
1919—	Merchants National, Chicago; merged into Western Alliance, Chicago.
1899—	Merchants National, Chicago; failed.
1888—	Merchants, New York; reinsured in Westchester and the Alliance.
.....	Merchants Town Mutual, St. Joseph, Mo.
1921—	Merchants Underwriters, N. Y.; reinsured in Stuyvesant, N. Y.
1892—	Merchants Union, Kearney, Neb.; retired.
1896—	Merchants Union Fire Association, New York; reinsured in Home Protection Fire Underwriters Lloyds.
1916—	Merchants Union, Meridian, Miss.; reinsured in Northern London.
1891—	Meriden, Meriden; reinsured in Royal.
1911—	Metal Manufacturers Mutual, Indianapolis, Ind.; reinsured in North British and Mercantile, London.
1911—	Metal Workers Mutual, Providence, R. I.; reinsured in North British and Mercantile.
1883—	Metropole, Paris; retired from United States, reinsuring in Niagara, New York.
.....	Metropolis, New York; retired.
1919—	Metropolitan, Chicago; merged into Metropolitan-Hibernia.
.....	Metropolitan Fire, Covington, Ky.; receiver appointed.
1855—	Metropolitan Fire and Marine, Boston.
1877—	Metropolitan, New York; reinsured in Continental.
1922—	Metropolitan Mutual, Boston; receiver appointed.
1916—	Metropolitan Town Mutual Fire, St. Louis, Mo.; license refused.
1895—	Metropolitan Lloyds, New York; retired.
1904—	Metropolitan Lloyds, Chicago; failed.
1911—	Metropolitan Mutual Fire, Philadelphia, Pa.; liquidated.
1893—	Miami Valley, Cincinnati; reinsured in Fire Association, Philadelphia.
1896—	Miami Valley, Dayton; reinsured in National Fire, Hartford.
1920—	Michigan Automobile Ins. Exch., Grand Rapids; reins. in Mich. Auto Ins. Co.
1918—	Michigan Commercial, Lansing; ceased business.
1901—	Michigan Manufacturers Mutual, Bay City; failed.
1899—	Michigan Mutual, Lansing, Mich.; retired.
1879—	Mich. State, Adrian; reins. in Home, N. Y.
1913—	Middlewest Fire, Valley City, N. D.; merged with Twin City, Minneapolis.
1902—	Midland Fire, Kansas City, Kan.; failed.
1896—	Milford Mutual Fire, Milford, Mass; retired.
1906—	Midland National Fire, St. Louis, Mo.; ceased business.
1921—	Mid-West Auto., Cherokee, Ia.; retired.
1923—	Mid-West Farmers Mutual, Indianapolis; reinsured in Grain Dealers National Mutual, Indianapolis.
1921—	Mid-West Fire, Quincy, Ill.; receiver appointed.
1923—	Mid-West Mut., Wichita, Kans., receiver appointed.
1922—	Mid-West Town Mutual, Missouri; receiver appointed.
1920—	Milan International, Italy; retired.
1891—	Mill Owners Mutual, Boston; reinsured in Arkwright Mutual, Boston.
1904—	Millers and Manfrs., Minneapolis, Minn.; failed by Baltimore fire.
1900—	Millers and Manufacturers Mutual, Des Moines; failed.
.....	Millers and Mechanics Mutual Fire Association, Des Moines; failed.
1915—	Millers and Merchants Underwriters, Dallas.
1892—	Millers Mutual, De Pere, Wis.; retired.
1900—	Millers Mutual, Kansas City, Mo.; retired.
.....	Millville Mutual, Millville, N. J.; failed.
1895—	Milton Mutual Fire, Milton, Pa.; failed.
1911—	Milwaukee Fire, Milwaukee, Wis.; merged with Milwaukee Mechanics.
1912—	Milwaukee German, Milwaukee, Wis.; reinsured in New Hampshire Fire.
1891—	Milwaukee Mutual, Milwaukee; failed.
1917—	Minerva Ret. and Re., Cologne, Germany; ceased active business.
1901—	Minneapolis F. and M. Mutual; failed.
1890—	Minneapolis Mutual, Minneapolis; failed.
1902—	Minnesota Farm Mut., Minneapolis; failed.
1895—	Minnesota Fire, Minneapolis; reinsured in Springfield F. and M.
1891—	Minnesota Fire Association, Minneapolis; consolidated with Millers and Manufacturers Mutual.
1906—	Mississippi Fire Association, Ebenezer, Miss.; reinsured in Hartford Fire.
1908—	Mississippi Home, Vicksburg, Miss.; receiver appointed.
.....	Mississippi Valley, Knoxville; retired.
1879—	Mississippi Valley, Memphis; retired.
1891—	Mississippi Valley Manufacturers Mutual, Rock Island; reinsured.
1907—	Missouri State Mutual F. and M., St. Louis; reinsured in Phœnix of Hartford.
1898—	Missouri Valley Town Mutual Fire Insurance Association, St. Louis, Mo.; assigned.
1899—	Missouri Citizens, Sedalia, Mo.; absorbed by Missouri Town Mutual, Nevada, Mo.
.....	Missouri Farmers & Patrons Mutual, Kansas City, Mo.
1900—	Missouri Town Mutual, Nevada, Mo.; failed.
1900—	Missouri Town Mutual, Rockport, Mo.; assigned.
.....	Missouri State Town Mutual, Kansas City, Mo.
1889—	Mobile, Mobile; reinsured in German-American, New York.
1879—	Mobile Fire Department Insurance Company, Mobile; retired.
1915—	Model Ins. Assn., San Antonio, Tex.
1909—	Mohawk Mutual, Syracuse, N. Y.; liquidated.
1912—	Mohawk Valley Fire, Ilion, N. Y.; liquidated.
.....	Mokant Fire Underwriters, Galveston, Tex.
1909—	Monarch Mutual, Watertown, S. D.; reins. in Merchants Mutual, Redfield, S. D.
1896—	Monarch, Alexandria, Va.; charter annulled.
1887—	Monarch, Des Moines; failed.
1896—	Monarch Fire Lloyds, New York; reinsured in N. Y. and Mass. Fire Lloyds, N. Y.
1896—	Monitor Fire Lloyds, New York; retired.
1879—	Monitor Mutual, Boston.
1911—	Monongahela Fire, Pittsburg, Pa.; merged with American Union, Philadelphia, Pa.
1904—	Monroe and Lenawee Counties Farmers Mutual Fire, Adrian, Mich.; retired.
1895—	Monroe County Mutual, Stroudsburg, Pa.; failed.
1877—	Montauk Fire, Brooklyn; reins. in Niagara, N. Y.
1896—	Montauk Fire Association, Brooklyn; retired.
1919—	Montana Fire, Butte, Mont.; reinsured in Home F. and M., San Francisco, Cal.
1919—	Montgomery, Amsterdam, N. Y.; merged with Safety Cooperative.
1865—	Montgomery Mutual, Canajoharie, N. Y.
1865—	Monroe Mutual, Rochester, N. Y.
1870—	Monumental, Baltimore; reinsured in Royal.
1893—	Morotock, Danville, Va.; retired.
1866—	Morris, New York; failed.
1922—	Motor Car Mutual, N. Y.; liquidated.
1917—	Morristown Fire, Morristown, N. J.; reinsured in American, N. J.
1891—	Mound City Mutual, St. Louis; reinsured in Commercial Union, London.
1894—	Mount Holly, Mount Holly, N. J.; reinsured in Royal.
1900—	Mount Vernon, Alexandria, Va.; reinsured in National of Hartford; resumed business, and again ceased in 1905.
1889—	Mountain City, Chattanooga; retired.
1905—	Mountain Mutual Fire, Denver, Col.; ceased.
1917—	Munich Reinsurance, Munich; ceased active business.
1909—	Muskogee Fire, Muskogee, Okla., reinsured in Merchants and Planters, Tulsa.

When Retired.	Name of Company.
1890	Mutual, Chicago; failed.
1891	Mutual, Cincinnati; failed.
1899	Mutual, Frederick Co., Md.; absorbed by Royal.
1903	Mutual Co-operative Insurance Association, Georgetown, Tex.; charter revoked.
1897	Mutual Dwelling House, Lansing, Mich.; reinsured in American, Philadelphia.
1890	Mutual, Eau Claire; failed.
1903	Mutual Fire, Dallas, Tex.; charter revoked.
1897	Mutual Fire, Minneapolis; reorganized into Mutual Fire and Marine Insurance Co.
1892	Mutual Fire Association, Toledo; failed.
1908	Mutual Fire Indemnity, Augusta, Ga.; ceased business.
1897	Mutual Fire, Detroit; retired.
1916	Mutual Fire, Helena, Mont.; reinsured in Williamsburgh City, N. Y.
1916	Mutual Cash Guaranty, Redfield, S. D.; reins. in Merchants Mut., Redfield, S. D.
1896	Mutual Fire, Goshenville, Pa.; retired.
.....	Mutual Fire of Kentucky, Louisville; receiver appointed.
1903	Mutual Guaranty, Dallas, Tex.; charter revoked.
1903	Mutual Guaranty, Houston, Tex.; charter revoked.
1897	Mutual Guarantee Fund Fire, Denver, Col. retired.
1897	Mutual Reserve Fund, Chattanooga, Tenn.; retired.
1861	Mutual Safety Fire, South Reading.
1890	Mutual, Tacoma; consolidated with Cascade F. and M., Seattle, Wash.
1891	Mutual Artisans, Muscatine; failed.
1872	Mutual Benefit, Boston; failed by Boston fire.
1891	Mutual Fire, New York; reinsured in Lancashire and resumed business; name changed to Manhattan Fire, 1897.
.....	Mutual Fire, Des Moines; failed.
1915	Mutual Fire, Portland, Ore.; ceased writing.
1891	Mutual Guaranty, Clinton, Ia.; failed.
1920	Mutual Indem. Exch., New Orleans, La.; liquidated.
1866	Mutual Marine, New Bedford.
1871	Mutual Security, Chicago; failed by Chicago fire.
1904	Mutual Trust, Dover, Del.; charter revoked.
1904	Mutual Underwriters of Chicago; ceased business.
1906	Mutual Underwriters, Brooklyn, N. Y.; retired.
1891	Mutual Union, Moline; retired.
1891	Mutual of Kentucky, Louisville; failed.
.....	Mutual of Sanilac, Huron and Tuscola Counties, Sand Beach, Mich; failed.
.....	Nail City, West Virginia; retired.
1838	Nantucket Phœnix, Nantucket.
1832	Nantucket Union Marine, Nantucket.
1874	Narragansett, Providence; reinsured in Commercial Union.
.....	Nashua River Mutual Fire, Groton.
1889	Nashville Commercial, Nashville, Tenn.; reinsured in German-American, New York.
1893	Nashville F. and M., Nashville; reinsured in Insurance Company of North America, Philadelphia.
1913	Nassau and Dutchess, New York; merged with Williamsburgh City, New York.
1895	Nassau Lloyds, Buffalo, N. Y.; name changed to Ellicott Lloyds.
1899	National, Baltimore; merged in United of Baltimore.
1872	National, Bangor; failed by Boston fire.
1872	National, Boston; failed by Boston fire.
1913	National, Cincinnati, Ohio; reinsured in Commercial Union, London.
1921	National, Copenhagen, Denmark; ceased business in United States.
1904	National, Dover, Del., and Guthrie, Okla.; failed.
1905	National, Dublin, Ireland; reinsured U. S. risks in Providence Washington; ceased business in U. S.
1869	National Fire, Davenport, Ia.
1907	National Fire, Little Rock, Ark.; reinsured in Home, New York.
1877	National, Hannibal; failed.
1892	National, New York; reinsured in Commercial Union, London.
.....	National, Philadelphia; retired.
1869	National, San Francisco; reinsured.
1870	National, Toledo; retired.
1893	National, Weston, W. Va.; failed.
1921	National Benefit Assurance, London; discontinued.
1894	National City, Washington; retired.
1899	National Church Mut., Lisbon, Iowa; failed.
1895	National Fire Association, New York; name changed to United Cities Lloyds.
1895	National Fire Lloyds, New York; retired.
1904	National Fire Lloyds, Chicago; failed.
1908	National Fire of Onondaga County, Syracuse, N. Y.; receiver appointed.
1922	National Hardware Dealers Mutual Fire, Huntingdon, Pa.; merged with Hardware Dealers Mutual as Penn-National Hardware Mutual, Huntingdon.
1913	National Home, Atlanta; reinsured in Georgia Fire, Atlanta.
1896	National Home Fire, Alexandria, Va.; charter annulled.
1922	National Inter-Insurance Bureau, Kansas City, Mo.; consol. with Western Recip. Undrs., Kansas City.
1911	National Manufacturers Mutual, Janesville, Wis.; liquidated.
1923	National Mercantile Mutual Fire, New Albany, Ind.; ceased business.
1920	National Merchants & Mfrs. Ins. Exch., Chicago; receiver appointed.
1907	National Mutual Fire, Omaha, Neb.; receiver appointed.
1891	National Mutual, Akron; failed.
.....	National Mutual, Council Bluffs; retired.
1907	National Mutual, Denver, Col.; reinsured in Ohio German Fire, Toledo.
1891	National Mutual, Harrisburg; failed.
1912	National Mutual, Pittsburg, Kan.; receiver appointed.
1890	National Mutual, Salina; failed.
1910	National Mutual, Dover, Del.; receiver appointed.
1903	National Town Mutual Dwelling House, Rockport, Mo.; failed.
1907	National Metropolitan, Washington, D. C. reinsured in American, Newark.
1903	National Standard, New York; absorbed by Assur. Co. of America, New York.
1921	National Trades, Chicago; reinsured in the Guaranty Fire, N. Y.
1895	National Underwriters, New York; reinsured in Commercial Lloyds.
1919	National Underwriters of America, N. Y.; reinsured in U. S. Fire, New York.
1873	Naumkeag Mutual Fire, Salem.
1875	Naumkeag Mutual Fishing, Salem.
.....	Nautilus, New York.
1908	Nebraska Mercantile Mutual, Lincoln, Neb.; receiver appointed.
1923	Nebraska National Ins. Co., Omaha, Neb.; retired.
1891	Nebraska and Iowa National, Omaha; failed.
1909	Nebraska Underwriters, Omaha, Neb.; reinsured in Farmers & Merchants, Lincoln.
1872	Neptune, Boston; failed by Boston fire.
.....	Neptune, Philadelphia; retired.
1866	Neptune Marine, New York; retired.
1891	Neptune F. and M., Boston; reinsured in Providence Washington, Providence.
1905	Netherlands, The Hague; retired.
1871	New Amsterdam, New York; failed.
1910	New Amsterdam Fire, New York; merged with Empire City, New York.
1882	Newark City, Newark; reins. in Citiz., N. Y.
1832	Newburyport, Newburyport.
1908	New England Fire, Providence, R. I.; reinsured in Michigan Millers Mutual Fire, Lansing.
1901	New England Fire, Rutland, Vt.; retired.
1907	New England Lloyds, Providence, R. I.; reinsured in Rhode Island Fire, Providence.
1887	New England Mutual, Worcester, Mass.; retired.
1880	New England Mutual, Boston; reinsured in the General Reinsurance Company of Paris.
1896	New England Mutual Fire, Boston; reinsured in Home Guaranty Mutual, Lowell.
.....	New England, Hartford.
1843	New England Marine, Boston.
1871	New England Mutual Marine, Boston.

When Retired	Name of Company.
1859	New England Railroad Mutual Fire, Boston.
1892	New Hanover Mutual, New Hanover, Pa.; failed.
1883	New Jersey, Newark; reinsured in German-American, New York.
1907	New Jersey Fire, Camden, N. J.; reinsured in Shawnee Fire, Globe and Rutgers and Cambridge Mutual Fire.
1921	New Jersey Indem. Exch., Newark, N. J.; receiver appointed.
1898	New Jersey State Fire, Jersey City; reinsured in New York Fire.
1890	New London Town Mutual, New Hampshire, retired.
1904	New London Mutual Fire, Ladenburg, Pa.; retired.
1892	New Orleans Insurance Co., New Orleans; reinsured in Phoenix, Hartford.
1899	New Orleans Insurance Association, New Orleans; reinsured in Sun of New Orleans.
1904	Newport, Providence; retired.
1875	Newport, Providence; reinsured in Providence Washington.
1917	New South Fire, Bamberg, S. C.; retired.
.....	Newton, Newton, Pa.; failed.
1881	New York and Boston, New York; reinsured in Scottish Union and National and Lion.
1919	New York and Boston Lloyds, N. Y.; reinsured in U. S. Fire, N. Y.
1898	New York and Brooklyn Mutual, New York; reinsured in Queens and Suffolk.
1861	New York and Erie Mutual, Middletown.
1906	New York Fire, New York; reinsured in New Hampshire Fire and suspended business.
1891	New York, N. Y.; reinsured in Home, N. Y., and resumed business.
1896	New York and Chicago Lloyds, New York; consolidated with South and North American Lloyds.
1896	New York and Erie Fire Lloyds, New York.
1896	New York and London Lloyds, New York.
1896	New York and Philadelphia Underwriters, New York; a branch of Protection Fire Lloyds, which reinsured in New York Fire Lloyds.
1911	New York & New England Underwriters, New York; liquidated.
.....	New York and Yonkers Fire, New York; retired.
1895	New York Bowery, New York; reinsured in Palatine.
1880	New York Central, Union Springs, N. Y.; retired.
1897	New York Central Lloyds, New York; retired.
1881	New York City, New York; reinsured in Standard of London.
1894	New York County Co-operative, New York; failed.
1920	New York Equitable Assurance, N. Y.; merged with Equitable Underwriters into Knickerbocker, N. Y.
1889	New York Equitable, New York; reinsured in Royal Insurance Company.
1911	New York Insurance Association, New York; enjoined.
1893	New York Mutual (Marine), New York; retired.
1878	New York Produce Exchange, New York; reinsured in Safeguard.
1895	New York State Mutual Fire, New York; failed.
1903	N. Y. F. Undrs. at N. Y. F. Lloyds, New York; ceased business.
1906	New York Marine Underwriters, New York; ceased business.
1919	New York National, Buffalo; liquidated.
1865	New World, New York; reinsured in North American of New York.
1896	Niagara Fire and Marine Underwriters, Buffalo, N. Y.
1901	Niagara Fire of Erie county, Buffalo, N. Y.; retired.
1896	Niagara Mutual Fire, Philadelphia; failed.
1901	Nippon Sea and Land, Japan; reinsured in British America.
1917	Nord Deutsche, Hamburg; ceased business; reinsured in Automobile, Hartford.
1911	Norfolk Fire Insurance Corporation, Norfolk, Va.; reinsured in Citizens Fire, Charlestown, W. Va.
1894	Norfolk F. and M., Norfolk, Va.; failed.
1922	Norske Lloyd, Christiania; discontinued bus. in U. S.
1902	North American, Boston; reinsured in Royal Exchange and resumed business; liquidated in 1903.
1872	North American, Boston; failed by Boston fire.
1871	North American, Hartford; failed.
1903	North American Mutual Assurance, Waco, Tex.; charter revoked.
1871	North American, New York; failed.
1905	North American Mutual Fire, Pittsburg, Pa.; receiver appointed.
1913	North American Mut., Mansfield, O., retired.
1923	North American National, Des Moines; reinsured in Minneapolis Fire and Marine.
1906	North American Underwriters, Minneapolis, Minn.; reinsured and retired.
1921	North Atlantic Marine, N. Y.; liquidated.
1920	North Branch Fire, Sunbury, Pa.; merged with City, Pittsburgh, into City Ins. Co., Sunbury.
1908	North Carolina Fire, High Point, N. C.; reinsured in German-American, New York.
1913	North Coast Fire, Seattle, Wash.; reinsured in Pacific States Fire, Portland, Ore.
1921	Northern F. & M., Grand Forks, N. D.; receiver appointed.
1906	North German Fire, New York; reinsured in Cosmopolitan Fire, New York; receiver appointed.
1905	North Star Dwelling House, Minneapolis; retired.
1909	North State Fire, Greensboro, N. C.; absorbed by Dixie Fire.
1873	Northampton Mutual Fire, Nortnampton.
.....	Northampton Mutual Fire, Northampton.
1894	Northern, Charleston, W. Va.
1882	Northern, Watertown, N. Y.; retired.
1891	Northern, Sioux City; reinsured in Underwriters Mutual, Sioux City.
1894	Northern and Southern Lloyds, Asheville, N. C.; retired.
1894	Northern City, Duluth; retired.
1917	Northern F. and M., Grand Forks, N. D.; reinsured in Bankers and Merchants, Minn., and Northern States, Great Forks, N. D.
1910	Northern Iowa Mutual, Clarion, Iowa; reinsured in Horticultural Mutual, Des Moines.
1893	Northern Mutual, Council Bluffs; reinsured in Underwriters Mutual, Sioux Falls.
1917	Northern Mutual, Sioux City, Ia.; receiver appointed.
1892	Northern Mutual, Toledo, O.; failed.
1861	Northern New York Mutual, Plattsburg.
1884	North German, Hamburg; reinsured United States risks in Peoples, New York; recommenced general business in the United States in 1893; reinsured United States risks, except those in Cook County, Ill., and on Pacific Coast, in Western, Toronto, in 1901; retired in 1906.
1873	North Missouri, Macon; failed.
1891	North Pacific, Tacoma; failed.
1875	North Penn, North Wales; failed.
1895	Northwest F. and M., Portland, Ore.; reinsured in Western, Toronto.
.....	Northwest Mo. Town Mutual, Maryville, Mo.
1887	Northwestern, Duluth; reinsured in Commercial Union.
1868	Northwestern, Oswego, N. Y.; failed.
1904	Northwestern Lloyds, Chicago; failed.
1891	Northwestern Mutual, Rock Island; reinsured.
1888	Northwestern Mut., Wahpeton, Dak.; retired.
1907	Northwestern Mutual, Greeley, Col.; ceased.
1896	Northwestern Mutual Fire Association, Toledo; failed.
1907	Northwestern Mutual Fire of Onandago County, N. Y.; receiver appointed.
.....	Northwestern Scandinavian Farmers Mutual, Grand Forks, Dak.
1900	Norwalk, Norwalk; reinsured in London and Lancashire and Orient.

When Retired	Name of Company.
1922	Northwest Mutual Ins. Assn., Ida Grove, Ia.; receiver appointed.
1921	Norwegian Assurance, Christiania; discontinued business in U. S.
1920	Norwegian Joint, Christiania; retired from U. S.
1921	Norwegian Marine & Transport, Sandefjord; discontinued.
1919	Norwegian Underwriters, New York; reinsured in Equitable Undrs., N. Y.
1871	Norwich, Norwich; failed.
1897	Norwood, New York; reinsured in Providence-Washington.
1895	Nova Scotia Marine, Halifax; failed.
1903	Oak Forest Mutual, Brookville, Ind.; retired.
1894	Oakland Home, Oakland, Cal.; reinsured in Firemans Fund, San Francisco.
1871	Occidental, San Francisco; failed by Chicago fire.
1901	Occidental, San Francisco; retired.
1917	Occidental Fire, Albuquerque, N. M.; reinsured in Arizona Fire, Phœnix, Ariz.
1843	Ocean, Boston.
1903	Oceanic Fire, Waco, Tex.; charter revoked.
1889	Ocean (Marine), Portland, Me.; retired.
1891	Ocean (Marine), Halifax; retired.
1874	Ocean Mutual, New Bedford.
1918	Oconomowac City Mutual, Wis.
1879	Ohio, Chillicothe; reins. in North German.
1911	Ohio, New Albany, Ind.; receiver appointed.
1895	Ohio, Dayton; reinsured in North British and Mercantile.
1898	Ohio Druggists Mutual, Toledo, Ohio; reinsured in Commercial Mutual of Sandusky, Ohio.
1910	Ohio Fire, Akron, Ohio; retired.
1908	Ohio German Fire, Toledo, Ohio; trustees appointed.
1891	Ohio Manufacturers Mutual, Columbus; failed.
1871	Ohio Valley, Cincinnati; reinsured in Farmers, Merchants' and Manufacturers.
1887	Ohio Valley, Wheeling, W. Va.; retired.
1923	Ohio Valley Fire and Marine, Paducah, Ky.; receiver appointed.
1912	Oklahoma Fire, Okla. City; liquidated.
1865	Old Colony, Plymouth.
1896	Old Colony Mutual Fire, Boston; not in active business.
1893	Old Dominion, Portsmouth, Va.; failed.
1877	Old Dominion, Richmond; reinsured in Liverpool and London and Globe.
1897	Old Dominion Fire, Virginia; retired.
1881	Old North State, Warrentown; wound up.
1904	Old Town, Baltimore; failed by Balti. fire.
1913	Old Town Mutual, Kansas City, Mo.; receiver appointed.
1896	Omaha Fire, Omaha; failed.
1860	Ontario and Livingston Mutual, W. Bloomfield, N. Y.
1883	Orange County Mutual, Goshen, N. Y.; reinsured.
1892	Oregon F. and M., Portland; reinsured in St. Paul F. & M. and Connecticut, Hartford.
1915	Oregon Merchants Mutual, Salem, Ore.; receiver appointed.
1874	Orient, Jersey City; failed.
1857	Oriental, Salem.
1886	Oriental Mutual Marine, New York; retired.
1909	Oriental Mutual, Johnstown, Pa.; receiver appointed.
1870	Oriental, San Francisco; failed.
1911	Osage, Topeka, Kan.; reinsured in National, Hartford.
1884	Oscaloosa Fire, Oscaloosa, Ia.; reinsured in Cedar Rapids.
1889	Oshkosh Mutual, Oshkosh, Wis.; retired.
1877	Oswego and Onondaga, Phoenix, N. Y.; reinsured in Commercial Union.
1876	Oswego Farmers, Sandy Creek; reinsured in Homestead of Watertown.
1910	Otego Town Fire, Otego, N. Y.; liquidated.
1911	Ottawa Assurance, Ottawa; reinsured in Factories Fire.
1896	Ottawa County Farmers Mutual, Minneapolis, Kan.; retired.
1916	Owen Co. Farmers, Owenton, Ky.; liquidated.
.....	Ozark Town Mutual, Lamar, Mo.
1906	Ozark Mutual Fire, Fort Smith, Ark.; suspended business.
1856	Pacific, New Bedford.
1890	Pacific, Portland, Ore.; reinsured in American, Philadelphia.
1871	Pacific, San Francisco; failed by Chicago fire.
1880	Pacific, St. Louis; reinsured in American Central, St. Louis.
1901	Pacific Fire, New York; reinsured in Westchester, N. Y.; resumed business.
1908	Pacific Fire, Seattle, Wash.; receiver appointed.
1895	Pacific Fire Lloyds; name changed to Buffalo F. and M. Underwriters.
1915	Pacific Home Mutual, Salem; reinsured in Horticultural Fire Relief.
1874	Pacific Mutual, New Bedford.
1911	Pacific Mutual Fire, Providence, R. I.; receiver appointed.
1880	Pacific (Mutual Marine), New York; retired.
1891	Packers and Provision Dealers, Chicago; reinsured in Norwich Union, Norwich.
1904	Packers Individual Underwriters, Chicago; ceased business.
1922	Paint Trade Mutual Fire, Philadelphia; retired.
1900	Palatine, Manchester, Eng.; retired from U. S.; purchased by Commercial Union.
.....	Palladium, New York.
1875	Palisade, Jersey City; failed.
1910	Pamlico Insurance and Banking, Tarboro, N. C.; retired.
1910	Palmetto Mutual, Spartansburg, S. C.; receiver appointed.
1915	Pampa Mutual Hail A., Pampa, Tex.
1866	Paper Manufacturers Mutual, Pittsfield.
1891	Park, New York; reins. in Home, N. Y.
1911	Park Region Mutual, Minn.; receiver appointed.
1891	Parkersburg, W. Va.; retired.
1914	Patapsco Mutual Fire, Baltimore, Md.; reinsured in Baltimore Mutual, Baltimore.
1877	Paterson, Paterson; failed.
1922	Patriotic, Dublin; succeeded by Patriotic, N. Y.
1895	Patrons Mutual Fire, Worcester; retired.
1906	Patrons Mutual Fire of Clyde, Mich.; ceased business.
1911	Patrons Mutual Fire, Coldwater, Mich.; ceased business.
1911	Patrons Mutual Fire, Hillsdale, Mich.; reinsured in Patrons Mutual Fire, Lansing, Mich.
1911	Patrons Mutual Fire, Lapeer, Mich.; ceased business.
1909	Patrons Mutual Fire of Tuscola County, Mich; ceased business.
.....	Patrons of Industry Fire, Malone, N. Y.; retired.
1903	Patrons of Industry, Saratoga, N. Y.; failed.
1911	Paxton Mutual, Philadelphia, Pa.; receiver appointed.
1904	Peabody, Baltimore; failed by Baltimore fire.
.....	Peabody, Philadelphia; retired.
1899	Peabody, Wheeling, W. Va.; reinsured in Phœnix of London.
1892	Pelican, New Orleans; reinsured in Sun Mutual, New Orleans.
1913	Pelican Fire, Shreveport, La.; liquidated.
1873	Pemberton Mutual Fire, Lawrence.
1898	Peninsula Mutual, Jackson, Mich.; retired.
1922	Peninsular Fire, Grand Rapids, Mich.; reinsured in Globe and Rutgers, N. Y.
1887	Pennsylvania, Pittsburg; reinsured in German-American, New York.
1894	Pennsylvania Mutual, Columbia; failed.
1876	Penn, Philadelphia; failed.
1895	Penn Fire Lloyds, Camden, N. J.
1857	Pentucket Mutual Fire, Haverhill.
1872	Peoples, Baltimore; reinsured in Hanover.
1872	Peoples, Cincinnati; reinsured in City of Newport.
1864	Peoples Equitable Mutual Fire, Taunton.
1914	Peoples Fire, Louisville, Ky.; receiver appointed.
1907	Peoples Fire, Norfolk, Va.; merged with Republic Fire, Norfolk, Va.
1907	Peoples Fire, Little Rock, Ark.; receiver appointed.

When Retired. — Name of Company.

1903—Peoples Fire, Dallas, Tex.; charter revoked.
1903—Peoples Fire, Waco, Tex.; charter revoked.
1908—Peoples Fire, Washington, D. C.; reinsured in Royal, Liverpool.
1875—Peoples, Little Rock; reinsured in Continental.
1893—Peoples, Manchester; failed.
1888—Peoples, Memphis; reinsured in Northwestern National.
1890—Peoples, Middletown, Conn.; reinsured in Connecticut, Hartford.
1897—Peoples Mutual, Baltimore; retired.
1893—Peoples Mutual, Harrisburg, Pa.; failed.
1911—Peoples Mutual Fire, Newark, N. J; receiver appointed.
1911—Peoples Mutual Fire, Philadelphia, Pa.; liquidated.
1898—Peoples Mutual Fire, Ravenna, O.; retired.
1882—Peoples, Newark; reins. in Niagara, N. Y.
1887—Peoples, New Orleans; liquidated.
1891—Peoples, New York; reinsured in National. Hartford.
1876—Peoples, Philadelphia; failed.
1901—Peoples, Pittsburg; reinsured in National Union, Pittsburg.
1871—Peoples, San Francisco; failed by Chicago fire.
1909—Peoples Fire, New Orleans, La.; ceased business.
1872—Peoples, Worcester; failed by Boston fire.
1881—Peoples, Trenton; reinsured in German American, New York.
1894—Peoria County Grange, Alta, Ill.; failed.
1894—Pequannock, Staunton, Va.; failed.
1902—Perpetual, Philadelphia; reinsured in United Firemens; resumed business; again retired in 1904.
.....Perry Insurance and Trust Co., Marion.
1911—Peter Cooper Fire, New York; merged with United States Fire, New York.
1852—Philadelphia, Philadelphia; reins. in N. Y.
1905—Philadelphia Fire, Philadelphia; failed.
1895—Philadelphia Fire Lloyds, Philadelphia; reinsured in Lloyds of New York city.
1896—Philadelphia Mutual Fire, Phila.; reinsured in Norwood, New York.
1910—Phenix, Brooklyn; merged with Fidelity Fire, New York, under title Fidelity-Phenix Fire.
1891—Phœnix, Concord; reinsured in Capital, Fire Underwriters Association and Manufacturers and Merchants Mutual, Concord.
1909—Phoenix Mutual, Syracuse, N. Y.; liquidated.
1878—Phœnix, Newark; retired.
1873—Phœnix, Baltimore; reinsured in Hamburg-Bremen.
1909—Phoenix Fire, Phoenix, Ariz.; ceased business.
1913—Phœnix Fire Underwriters, Phœnix, Ariz.; reinsured in Firemans Fund, San Francisco.
1881—Phœnix, Memphis; reinsured.
1877—Phœnix, St. Louis; reinsured in Queen.
1896—Phœnix F. and M., Alexandria, Va.; charter annulled.
1913—Phœnix F. and M., Memphis; reinsured in Westchester, New York.
1910—Phœnix Fire and Marine, Dover, Del.; certificate revoked.
1892—Phœnix Mutual, Cincinnati; retired.
1923—Phœnix Mutual Fire, Phœnixville, Pa.; retired.
1911—Phoenix Mutual Fire, Portland, Ore.; ceased business.
1906—Phœnix National Fire of Monroe County, New York; ceased business.
1893—Phœnix of North Dakota, Minot; failed.
.....Phœnix Town Mutual, Frankfort, Mo.
1906—Phœnix Town Mutual, St. Louis; retired.
.....Phœnix Town Mutual, Boonville, Mo.
1906—Phœnix Underwriters, New York; ceased business.
1909—Piedmont Mutual Fire, Greensboro, N. C.; license cancelled.
.....Piedmont Mutual, Spartanburg, S. C.; receiver appointed.
1890—Pierre F. and M., East Pierre, South Dakota; failed.

When Retired. — Name of Company.

1891—Pine Tree Mutual, Winona; reinsured in Woodworkers Mutual, Winona.
1924—Pine Tree State Mutual Fire, Augusta, Me.; receiver appointed.
1892—Pioneeer, Chicago; reinsured in Reserve, Cleveland.
1911—Pioneer Fire, Oklahoma City, Okla; reinsured in Phœnix, Hartford.
1915—Pioneer Fire Undrs., Dallas, Tex.
1911—Pioneer Fire, Seattle. Wash.; reinsured in Arizona Fire.
1909—Pioneer Insurance Association, Washington (State).
1923—Pioneer Mutual, Mo.; receiver appointed.
1922—Piscataqua, Portsmouth; reinsured.
.....Pittsfield Mutual Fire, Pittsfield.
.....Plainfield Mutual, Plainfield, N. J.; retired.
1895—Planters, Alexandria, Va.; retired.
.....Planters, Jackson, Miss.; retired.
1899—Planters and Merchants, Mobile; reinsured in German-American.
1915—Planters Fire, Little Rock, Ark.; receiver.
1900—Planters F. and M., Memphis, Tenn.; reinsured in Orient, Hartford.
1903—Planters State, Dallas, Tex.; charter revoked.
1865—Plymouth County Mutual, Plymouth.
1908—Pleasant Prairie Mutual Fire; Pleasant Prairie, Wis.; discontinued business.
1918—Portage Mutual Co-operative, Portage Wis.
1893—Portland Lloyds (Marine), Portland, Me.; retired.
1919—Portsmouth, N. H.; reins. in Granite State.
1898—Portsmouth Fire, Portsmouth, Va.; reinsured in Lancashire.
1896—Potomac, Alexandria, Va.; charter annulled.
1896—Potomac F. and M., Alexandria, Va.; charter annulled.
1891—Potomac, Baltimore; reinsured in German-American, New York.
1886—Pottsville Mutual, Pottsville. Pa.; retired
1860—Poughkeepsie Mutual, Poughkeepsie, N. Y.
1905—Powhatan. Manchester, Va.; retired.
1921—Prairie State Auto Assn., Du Quoin, Ill.; receiver appointed.
1872—Prescott Fire and Marine, Boston; failed by Boston fire.
1888—Prescott, Boston; reinsured in North British and Mercantile.
1911—Profit Sharing Underwriters, San Antonio, Tex.; ceased business.
1915—Progressive Relief Association, Dallas, Tex.; license canceled.
1907—Progressive Town Mutual, Kansas City, Mo.; declared insolvent.
1906—Property Mutual, Waterloo, Iowa; receiver appointed.
1889—Protection, Boston.
1894—Protection, Charleston, W. Va.; failed.
1888—Protection, Knoxville, Tenn.; consolidated with Knoxville of Knoxville.
1896—Protection-Manhattan Fire Lloyds, New York; reinsured in New York Fire Lloyds.
1897—Protective Fire Association, Detroit; retired
1899—Protective Mutual Fire, Philadelphia; failed.
1896—Protective Mutual Fire, Providence; retired.
1894—Providence, Richmond. Va.; failed.
1913—Provident Mutual, Philadelphia; receiver appointed.
1896—Provincial Fire Lloyds, New York; retired.
1891—Prudential, Boston; reins. in Home, N. Y.
1890—Prudential, N. Y.; reins. in American, N. Y.
1904—Prudential Fire and Marine Underwriters, Chicago; retired.
1909—Prudential Fire, Knoxville, Tenn.; receiver appointed.
1920—Prudential Fire, Rochester, N. H.; reins. in Commercial Union, London.
1921—Prudential Fire Ins. Co., Greenville, S. C.; reins. in Equitable F. & M. of Providence.
1906—Prudential, Tazewell, Va.; receiver appointed.
1915—Prudential Mut., Wilkesbarre, Pa.; receiver appointed.
1917—Prussian National, Stettin; ceased; reinsured in American Merchant Marine, N. Y.
1883—Pueblo, Pueblo, Col.; retired.
1886—Puget Sound. Tacoma, Wash.; failed.
1900—Pulaski Mutual, Chicago; failed.
1871—Putnam, Hartford; failed by Chicago fire.

When Retired.	Name of Company.
.....	Quaker City, Philadelphia.
1900—	Quaker City Mutual, Philadelphia; retired.
1891—	Queen, Liverpool; retired from the United States and reinsured in Queen, N. Y.
1901—	Queens & Suffolk Mutual, Yaphank, N. Y.; reinsured in Hartford Fire; resumed business in 1908; ceased business in 1911.
1898—	Queen City Mutual, Buffalo; reinsured in Hartford.
1870—	Queen City, Cincinnati; retired.
1896—	Queen City Mutual Fire, Manchester, N. H.; reinsured in United Mutual, Providence.
1913—	Queen of Arkansas, Little Rock; liquidated.
1896—	Queens Fire Lloyds, Brooklyn; retired.
.....	Quincy Mutual Fire, Quincy.
1896—	Railroad Mutual Fire, Boston.
1902—	Reading Fire, Reading; reins. in Hartford.
1916—	Raleigh Fire, Raleigh, N. C.; reinsured in the North Carolina Home, Raleigh, N. C.
1853—	Real Estate Mutual Fire, Philadelphia; failed.
1871—	Real Estate Mutual Fire, Boston.
1911—	Realty Mutual Fire, Philadelphia, Pa.; dissolved.
1886—	Reapers City, Rockford; failed.
1886—	Reassurance, New York; reinsured in United Fire Reinsurance, Manchester.
1883—	Reassurance Generales, Paris; retired from U. S.; reinsuring in Crescent, N. O.
1907—	Real Estate Owners Fire, New York; John J. Macklin, Receiver.
1897—	Rebuilders Mutual Fire, Minneapolis; reins.
1912—	Reciprocal Indemnifiers of America, St. Louis; retired.
1914—	Reciprocal Indemnity Exchange, Los Angeles; retired.
1920—	Reciprocal Ins. Bureau, Chicago; receiver appointed.
1915—	Reciprocal Nat'l Undrs. Exch., Dallas, Tex.
1899—	Red River Valley Mutual Hail, Mapleton, N. D.; retired.
1914—	Reesville, Mutual Fire, Reesville, Wis.
1896—	Regent Fire Lloyds, New York.
1908—	Reliable Fire, Oklahoma City, Okla.; reinsured in St. Paul F. and M.
1896—	Reliable Mutual Fire, Philadelphia; failed.
1910—	Reliable Mutual, Philadelphia, Pa.; receiver appointed.
1909—	Reliable Mutual, Syracuse, N.Y.; liquidated.
1894—	Reliance, Wheeling; mail unclaimed.
1896—	Reliance F. and M. Asso'n, N. Y.; retired.
1905—	Reliance Fire Underwriters, Chicago; ceased.
1890—	Reliance Mutual, Dubuque; failed.
1896—	Reliance Mutual Fire, Chicago; failed.
1882—	Relief, New York; reins. in Niagara, N. Y.
1871—	Republic, Chicago; failed by Chicago fire.
1882—	Republic, New York; reinsured in North British and Mercantile.
1912—	Republic & Dominon Fire and Marine, Minneapolis, Minn.; receiver appointed.
1907—	Republic Fire, Norfolk; charter amended and name changed to Norfolk Fire Insurance Corporation.
1903—	Republic Underwriters, Chicago; failed.
1893—	Reserve, Cleveland; failed.
1905—	Reserve Fire and Marine, Chicago, Ill.; ceased business.
1907—	Republic Mutual Fire, Johnstown, Pa.; receiver appointed.
1906—	Retail Merchants Fire Insurance Association, Little Rock, Ark.; reinsured in Merchants Fire, Little Rock.
1910—	Reserve Mutual, Philadelphia, Pa.; receiver appointed.
1877—	Residence, Cleveland; reinsured in Scottish Commercial.
1894—	Residence Mutual, Oberlin, O.; retired.
1871—	Resolute, Baltimore; reinsured in Imperial.
1878—	Resolute, New York; amalgamated with New York City.
1919—	Retailers Indemnity, Grand Rapids, Mich.; reinsured in U. S. Fire, New York.
1914—	Retail Merchants Fire, Sioux Falls, S. D.; reins. in Security Mut., Chatfield, Minn.
1881—	Revere, Boston; reinsured in Fire Insurance Association, London.
1864—	Revere Mutual Fire and Marine, Boston.
1882—	Rhenish-Westphalian Lloyds, Gladbach, Germany; retired.
1899—	Rhode Island Underwriters; retired.
1882—	Richmond Banking and Insurance Company, Richmond; reinsured in Royal.
1907—	Richmond County Mutual, Richmond, N. Y.; reorganized as stock company.
1878—	Richmond Fire Assn., Richmond, reinsured.
1905—	Richmond Fire, Richmond, Va.; retired.
1896—	Richmond Mutual Fire, Richmond, Va.; reinsured in Merchants & Mfrs. Fire, Baltimore.
1878—	Rigewood, New York; reinsured in Connecticut Fire.
1904—	Riggs Fire, Washington, D. C.; reinsured in German-American, New York.
1914—	Rio Grande, San Antonio; reinsured in National Union, Pittsburg.
1896—	Rittenhouse Mutual, Philadelphia; failed.
1923—	River Falls Mutual; reinsured in Citizens, St. Louis.
1894—	Roanoke Underwriters Agency, Roanoke; Va.; disbanded.
.....	Robert Morris, Philadelphia; retired.
1881—	Rochester, Rochester, Pa.; failed.
1911—	Rochester-German, Rochester, N. Y.; merged with German-American, N. Y.
1905—	Rock River Fire Underwriters, Chicago; ceased business.
1899—	Rockford, Rockford; reinsured in American Fire of Newark.
1879—	Roger Williams, Providence; reinsured in Home, New York.
1910.—	Roger Williams Fire, Providence, R. I.; liquidated.
1891—	Rome, Ga.; reinsured in Commercial Union, London.
1919—	Rossia, Petrograd; American assets taken over by Rossia Ins. Co. of America, Hartford, Conn.
.....	Roxbury Mutual Fire, Roxbury.
1887—	Royal, Birmingham, Ala.; failed.
1879—	Royal Canadian, Montreal; retired from U.S.
1896—	Royal F. and M. Lloyds, New York.
1896—	Royal Mutual Fire, Philadelphia; assigned.
.....	Royal Town Mutual, Kansas City, Mo.
1899—	Rutgers Fire, New York; merged with Globe, New York.
1895—	Rutland, Rutland, Vt.; retired.
1879—	Safeguard, New York; reinsured in London and Lancashire.
1876—	Safeguard, Philadelphia; failed.
1896—	Safety Fire Lloyds, Brooklyn; reinsured in Acme Lloyds.
1893—	Safety Mutual, Sioux City, Ia.; retired.
1856—	Sagamore Mutual Fire, Lynn.
1899—	Saginaw Valley Fire and Marine, Saginaw, Mich.; reinsured in the Hartford.
1879—	St. Joseph, St. Joseph; reinsured in German-American.
1915—	St. Joseph Fire, St. Joseph, Mo.; project abandoned.
1899—	St. Joseph Town Mutual, St. Joseph, Mo.; reinsured in Connecticut Fire.
1900—	St. Lawrence, Montreal; reinsured by Ottawa Fire.
1877—	St. Louis, St. Louis; reinsured in Queen.
.....	St. Louis F. and M., St. Joseph; retired.
1911—	St. Louis Fire, St. Louis, Mo.; reinsured in St. Paul Fire and Marine, St. Paul, Minn.
1870—	St. Louis Floating Dock and Ins. Co., St. Louis; reinsured in American Central.
1900—	St. Louis (Mo.) Mutual; reinsured in Connecticut Fire.
1868—	St. Marks, New York; failed.
1891—	St. Nicholas, New York; reinsured in German-American.
1892—	St. Paul German, St. Paul; assigned.
1896—	St. Peters Fire Aid, Cleveland, O.; retired.
1901—	St. Petersburg, St. Petersburg, Russia; retired.
1875—	Salamander, New Orleans; reinsured in Teutonia of New Orleans.
1922—	Salamandra, Petrograd; U. S. branch reinsured in Reins. Co. Salamandra.
1842—	Salem Commercial, Salem.
1839—	Salem Marine, Salem.
1910—	Salisbury & Amesbury Mutual, Salisbury, Mass.; reinsured in Attleboro Mutual, Attleboro, Mass.
1893—	Sandusky, Toledo; failed.
1871—	Sangamo, Springfield; reinsured in Merchants of Chicago.

When Retired.	Name of Company.
1891	Salem Marine, Salem, Mass.; reins. in Insurance Company of North America, Phila.
1914	Saugus Mutual, Saugus, Mass.; reinsured in Lynn Mfrs. and Mechs., Lynn.
1891	Saunemin Mutual, Fairbury, Ill.; retired.
1890	Savannah F. and M., Savannah; reinsured in Hartford.
1904	Savoy, Alexandria; reins. in Hamilton, N. Y.
1903	Saxet, Dallas, Tex.; charter revoked.
1892	Scania, Sweden; reinsured U. S. business in Royal Exchange, London.
1871	Schenectady, Schenectady; failed.
1898	Schuylkill Fire, Philadelphia, Pa.; reinsured in Orient, Hartford.
1911	Schuykill Mutual Fire, Philadelphia, Pa.; liquidated.
1909	Scottish Fire, Charlotte, N. C.; reinsured in Monongahela, Pittsburg.
1880	Scottish Commercial, Glasgow; retired from the U. S.; reinsured in the Lancashire.
1904	Scottish National, Chicago; reins. in Ins. Co. of the State of Illinois, Rockford.
1912	Scranton Fire, Scranton, Pa.; reinsured in American Union, Philadelphia, Pa.
1880	Seaboard, Norfolk, Va.; retired.
1912	Seaboard, Norfolk, Va.; reinsured in German-American, N. Y.
1910	Seaboard Fire and Marine, Galveston, Tex.; reinsured in German-American, N. Y.
1905	Seaboard Underwriters, New York; retired.
1904	Sea and Lake, Chicago, Ill.; reinsured in Liverpool and London and Globe, Liverpool, and Federal, Jersey City.
.....	Sea Marine, New York.
1890	Seattle, Seattle, Wash.; failed.
1909	Seattle Fire and Marine, Seattle, Wash.; reinsured in Dubuque Fire and Marine.
1862	Second Essex Mutual Fire, Salem.
1887	Security, Mobile; retired.
1871	Security, New York; failed by Chicago fire.
.....	Security, Philadelphia; retired.
1921	Security Auto. Ins. Assn., Aurora, Ill.; receiver appointed.
1916	Security Mutual, Wichita, Kan.; receiver appointed.
1923	Security Mutual, Mo.; receiver appointed.
1889	Security, Spokane.
1904	Security Fire and Marine Underwriters of America, Chicago; ceased business.
1906	Security Fire, Baltimore, Md.; reinsured in New Jersey Fire, Camden, N. J.
1903	Security Fire, Dallas, Tex.; charter revoked.
1903	Security Fire, Austin, Tex.; charter revoked.
1906	Security Fire, Little Rock, Ark.; receiver appointed.
1921	Security Fire, Cincinnati; merged with Eureka F. & M. under the title of Eureka-Security F. & M. Ins. Co.
1896	Security Fire Lloyds, New York.
1903	Secu. Mut., Ladonia, Tex., charter revoked.
1904	Security Mutual, Little Rock; reinsured in Security Fire, Little Rock
1889	Security Mutual, Minneapolis; retired.
1901	Security Mutual, Omaha; failed.
1898	Security Mutual, Philadelphia; failed.
1896	Security Mutual Fire, Providence; retired
1903	Sedalia Town Mutual, Sedalia, Mo.; failed.
1892	Seneca County Mutual, Tiffin; failed.
1923	Service Fire, Columbia, S. C., reinsured all outstanding liability and liquidated.
1919	Seneca Fire, Buffalo; reinsured in Globe and Rutgers.
.....	Seventh Ward, New York.
1880	Shawmut, Boston; reinsured in the Reassurance Generales Company of Paris.
1859	Shawmut Mutual Fire, Boston.
1910	Shawnee Fire, Topeka, Kan.; reinsured in National, Hartford.
1912	Shawnee Mutual, Oklahoma City, Okla.; receiver appointed.
1891	Shelburne Mutual, Shelburne, Mass.; retired.
1894	Shenandoah Valley, Winchester, W. Va.
1917	Sheridan County Farmers, Plentywood, Mont.; retired.
1884	Shoe and Leather, Boston; reinsured in Niagara, N. Y.; Phenix, Brooklyn and Insurance Company of North America.
1872	Shoe and Leather Dealers F. and M., Boston; failed by Boston fire.
1881	Shreveport, La.; retired.
.....	Sioux Falls, Sioux Falls, S. D.; failed.
1913	Sioux Fire, Sioux City, Ia.; reinsured in Hartford Fire, Hartford.
.....	Social, Salem.
1894	Solidarite, Brussels; retired.
.....	Somerville Mut., Somerville, N. J.; retired.
1894	South Carolina Home, Columbia; reinsured in Fire Association, Philadelphia.
1908	South Carolina Mutual, Greenville, S. C.; receiver appointed.
1896	South and North American Lloyds, N. Y.
1917	South German Reins., Munich; ceased active business.
1874	Southbridge Mutual Fire, Southbridge.
.....	Southeast Mo. Town Mutual, Fredericktown, Mo.
1870	Southern, Bloomfield; failed.
1874	Southern, Savannah; reinsured.
1899	Southern Fire, Atlanta, Ga., failed.
1903	Southern Fire, Dallas, Tex.; charter revoked.
1906	Southern Fire, Little Rock, Ark.; reinsured in Travelers Fire, Pine Bluff.
1909	Southern, New Orleans, La.; receiver appointed.
1909	Southern Fire, Lynchburg, Va.; reinsured in German-American, New York.
1909	Southern Home, Bartow, Fla.; reinsured in Southern Fire, Lynchburg, Va.
1903	Southern Fire, Waco, Tex.; charter revoked.
1903	Southern Fire, Stamford, Tex.; charter revoked.
1891	Southern California, Los Angeles; reinsured in London and Lancashire.
1896	Southern Lumber Mutual Fire, Birmingham, Ala.; reinsured in Liverpool and London and Globe.
.....	Southern Lumber Underwriters, New Orleans, La.; liquidated.
1897	Southern Minnesota Mutual Fire, Rochester; reinsured in Consolidated F. and M., Albert Lea, Minn.
1903	Southern Mutual, Birmingham, Ala.; absorbed by Atlanta-Birmingham.
1904	Southern Mutual, Little Rock, Ark.; reins. in Home Mutual, Little Rock.
1916	Southern Mutual Fire, Richmond, Va.; receiver appointed.
1913	Southern National, San Antonio, Tex.; reinsured in German, Peoria.
1913	Southern States, Birmingham, Ala.; reinsured in Great Southern, Anchorage, Ky.
1877	Southern Underwriters Association, Raleigh; failed.
1906	Southern Underwriters, Meridian, Miss.; dissolved.
1855	South Mutual Fire, Boston.
1874	South Side, Pittsburg; failed.
1873	South St. Louis Mutual, St. Louis.
1907	Southern Millers Mutual, St. Louis, Mo.; reinsured in Millers Mut., Harrisburg, Pa.
1906	Southern Iowa Mutual, Leon, Iowa; reinsured in German Mut., Des Moines, Ia.
1908	Southwestern Fire, Little Rock, Ark.; reinsured in Queen of Arkansas.
1887	Spinners Mutual Fire, Boston.
1903	Southwestern Mutual Fire, Fort Worth, Tex.; charter revoked.
1911	Southwestern Mutual, Lawton, Okla.; ceased business.
1900	Southwestern Town Mutual, Kansas City, Mo.; reinsured in Teutonia, New Orleans.
1913	Sovereign Fire, Toronto; United States risks reinsured in Globe and Rutgers, New York.
1897	Springfield Mutual Fire, Philadelphia; reinsured in Globe Fire, New York.
.....	Springfield M. & F., Springf'd, Ill.; retired.
1909	Springfield Underwriters Mutual, Springfield, O.; ceased business.
1911	Spring Garden, Philadelphia, Pa.; merged with Insurance Co. State of Pennsylvania, Philadelphia, Pa.
1897	Sprinkler Mutual Fire, Philadelphia; reinsured in Globe Fire, New York.
1898	Stanberry Town Mutual, Stanberry, Mo.; retired.
1885	Standard, Cincinnati; reinsured in Commercial, Cincinnati.
1891	Standard, Kansas City; reinsured in Phenix, Brooklyn.

When Retired.	Name of Company.
1892	Standard, New York; reinsured in Liverpool and London and Globe.
1902	Standard, Wheeling; reinsured in German-American, New York.
1909	Standard Fire, Fordyce, Ark.; merged with Home of Fordyce.
1910	Standard Fire, Keokuk, Iowa; reinsured in Central National, Chicago.
1883	Standard Fire Office, London; retired from U. S.; reinsuring in Phenix, Brooklyn.
1895	Standard Lloyds, New York; retired.
1896	Standard Mutual Fire, Boston, retired.
1907	Standard Mutual Fire, Houston, Tex.; receiver appointed.
1909	Standard Mutual, Providence, R. I.; receiver appointed
1923	Standard Mutual, Dallas, Tex., retired.
1903	Standard Underwriters, Chicago; failed.
1912	Standing Stone Mutual Fire, Huntingdon, Pa.
1886	Star, N. Y.; reins. at Westchester, N. Y.
1907	Star Fire, Louisville, Ky., retired.
1896	Star Fire Lloyds, New York.
.....	Star Mutual, Boston.
1889	State, Anniston, Ala.
1871	State, Chicago; failed by Chicago fire.
1870	State, Cleveland, failed.
1913	State, Des Moines, Ia.; reinsured in Phœnix Hartford.
1895	State Fire Association, Toledo; retired.
1873	State, Hannibal; failed.
1879	State, Jersey City; reinsured in Westchester
1876	State, Lansing; reins. in Home, N. Y.
1877	State, Laporte; failed.
1896	State, Nashvillle; reinsured in Philadelphia Underwriters.
1916	State Mutual Fire, Oklahoma City, Okla.; liquidated.
1914	State, Omaha, Neb.; reinsured in the National, Hartford.
1903	State Capitol, Texarkana, Tex.; charter revoked.
1903	State Fire, Waco, Tex.; charter revoked.
1920	State F. & M., Boston; dissolved.
1906	State Farmers Mutual, Des Moines, Iowa; reinsured in Iowa German Mutual, Des Moines, Iowa.
1893	State Investment and Insurance, San Francisco; failed.
1910	State Merchants Assn Mutual Fire, Leavenworth, Kas.; receiver appointed.
1865	State Mutual, Boston.
.....	State Mutual Fire, Boston.
1900	State Mutual, Hartford; reinsured in Orient.
1904	State Mutual Fire, Philadelphia; retired.
1905	State Mutual Fire, St. Paul; receiver appointed.
1909	State Mutual Fire, Laurens, S. C.; license revoked.
1923	State Mutual Fire Association; reinsured in American Mutual, Indianapolis.
1900	State Mutual Home, Fairfield, Neb.; retired.
1891	State Mutual, Hyde Park, Ill.; retired.
1861	State, New Haven; failed.
1874	State, Parkersburg; failed.
1899	State, Philadelphia; retired.
1875	State, Rutland; reinsured in Ætna.
1895	State, Salem, Ore.; failed.
1904	State, Wilmington, Del.; receiver appointed.
.....	State Town Mutual, Cape Girardeau, Mo.
.....	State Town Mutual, Nevada, Mo.
1895	State Union Assurance Fire Lloyds, New York; failed.
1893	Steadman Mutual, Toledo; failed.
1916	Sterling Mutual Fire, Schuylkill Haven, Pa.; liquidated.
1904	Sterling Fire Underwriters, Chicago; retired.
1892	Steelton Mutual, Steelton, Pa.; failed.
1887	Sterling, New York; reinsured in Exchange.
1872	Suffolk, Boston; failed by Boston fire.
1856	Suffolk, Boston.
1877	Suffolk Mutual Fire, Boston.
1895	Suffolk Mutual Fire, Boston; failed.
1899	Sugar Planters Mutual, New Orleans; reinsured in Sun, and Home of New Orleans.
1876	Sun, Cleveland; reinsured in Continental.
1912	Sun, New Orleans, La.; reinsured in Royal, Liverpool.
1884	Sun, Philadelphia; reinsured in Spring Garden and United Fire Reinsurance.
1895	Sun, San Francisco; reinsured in Firemans Fund and Home Mutual of San Francisco.
1904	Sun Mutual Fire, Houston, Tex.
1886	Sun Mutual Marine, New York; retired.
1876	Sunbury, Sunbury; failed.
1917	Sunlight Mutual, Atlanta, Ga.; receiver.
1899	Susquehanna Mutual Fire, Harrisburg, Pa.; failed.
1904	Suwanee, Lake City, Fla.; ceased writing.
1883	Swiss Lloyd Tran., Zurich; retired.
1919	Swiss National, Basle; ceased.
1893	Syndicate Fire, Minneapolis, Minn.
1897	Syracuse Mutual Fire Underwriters, Syracuse; retired.
1907	T. & C. Insurance Company, Dallas, Tex.; reinsured in Royal Exchange.
1882	Tabor, Denver; retired.
1862	Tanners Mutual, Boston.
1912	Tanners Mutual Fire, Philadelphia, Pa.; merged with Hide & Leather Mutual, Philadelphia, Pa.
.....	Taunton Mutual Fire, Taunton.
1903	Tennant's Fire Underwriters, Chicago; retired.
1876	Tennessee, Nashville; reins. in Connecticut.
.....	Tennessee Fire Marine, Tennessee; retired.
1871	Teutonia, Cleveland; failed.
1913	Teutonia, New Orleans; reinsured in Hartford Fire, Hartford.
1901	Teutonia, Philadelphia; reins. in Nat'l, Conn.
1878	Texas Banking and Insurance Company, Galveston; retired from insurance field.
1903	Texas Co-operative Fire Association, Bonham, Tex.; charter revoked.
1901	Texas Farmers State Mutual; failed.
1903	Texas Farmers State Mutual, Fort Worth, Tex.; charter revoked.
1903	Texas Fire, Waco, Tex.; charter revoked.
1903	Texas Fire and Tornado, Houston, Tex.; charter revoked.
1915	Texas Fire Undrs., Waco, Tex.
1915	Texas Ginners Mutual Fire, Houston, Tex.
1903	Texas Home Protective Fire, San Antonio, Tex.; charter revoked.
1902	Texas Home Mutual Fire, Dallas; failed.
1903	Texas Home Mutual Fire, Austin, Tex.; charter revoked.
1915	Texas Merchants Ins. Assn., Dallas, Tex.
1913	Texas National Fire, Fort Worth; reinsured in Texas National Mutual, Fort Worth.
1903	Texas Storm and Cyclone, Dallas, Tex.; charter revoked.
1914	Textile Manufacturers Mutual, Providence; reinsured in Narragansett Mutual Fire, Providence.
1899	Textile Mutual Fire, Philadelphia, Pa.; failed.
1916	Textile Mutual, Schuylkill Haven, Pa.; receiver appointed.
.....	Thames, Norwich.
1904	Theatre Owners Inter Insurance Exchange, Chicago; retired.
1906	Theatres Mutual Fire, Philadelphia; retired.
1900	Thompson Mutual Fire and Life, Painesville, Ohio; failed.
1901	Thuringia-American, New York; reinsured in Thuringia, Erfurt.
1904	Thuringia, Erfurt; reinsured in Firemans Fd.
1906	Tidewater Fire, Cambridge, Md.; retired.
1903	Tidewater, Norfolk, Va.; reinsured in National, Hartford.
1903	Tillers Mutual Fire Association, Groesbeeck, Tex.; charter revoked.
1871	Tobacco, Cincinnati; reinsured.
1885	Toledo Fire and Marine, Toledo; reinsured.
1889	Topeka Mutual, Topeka, Kan.; wound up.
.....	Town Mutual, Excelsior Springs, Mo.
.....	Town Mutual of 3d Cong. Dist., Stanberry, Mo.
.....	Town Mutual of 7th Cong. Dist., Lamar, Mo.
.....	Town Mutual of Kansas City, Mo.
1886	Trade, Camden; reinsured in German-American, New York.
1894	Traders, Charleston, W. Va.
1906	Traders, Chicago; receiver appointed.
1900	Traders, New York; failed.
1906	Traders F. and M. Lloyds, Chicago; retired.
1861	Traders Mutual Fire, Boston.

When Retired. NAME OF COMPANY.

1861—Traders Mutual, Boston.
1909—Traders Mutual, Philadelphia, Pa.; receiver appointed.
1875—Tradesmens, New Orleans, failed.
1883—Tradesmens, New York; reinsured in Standard Fire Office.
1897—Tradesmens Mutual, Philadelphia; failed.
1906—Transatlantic Fire, Hamburg; reinsured in Albingia, Hamburg.
1887—Transcontinental, Mandan, Dak.; ceased.
1905—Trans-Mississippi Mutual, Omaha; merged with National Mutual, Omaha.
1908—Travelers Fire, Pine Bluff, Ark.; reinsured in Home Fire of Fordyce, Ark.
1857—Tremont, Boston.
1872—Tremont, Boston; failed by Boston fire.
1857—Tremont Mutual, Boston.
1895—Tremont Mutual Fire, Boston; reinsured in Globe Fire, New York.
1897—Tri County Mutual, Detroit, Mich.; retired.
1864—Tri-mountain Mutual Fire, Boston.
.....Triton, New York.
1857—Triton Mutual Marine, Boston.
1872—Triumph, Cincinnati; reinsured in Amazon.
1893—Trumbull, Warren and Cleveland, Ohio; failed.
1841—Truro Fire and Marine, Truro.
1915—Twentieth Century Fire Ins. Assn., Dallas, Texas.
1872—Underwriters, Altoona; failed.
1892—Underwriters, Wheeling; reinsured in Phœnix, London, and Citizens, Toledo.
1903—Undrs. at N. Y. Fire Lloyds, N. Y.; retired.
1903—Underwriters Fire Association, Dallas, Tex.; charter revoked.
1922—Underwriters Fire, Concord, N. H.; changed to N. H. Mutual Liability.
1897—Underwriters Mutual, Atlanta, Ga.; retired
1894—Underwriters Mutual, Sioux City; failed.
1874—Union, Baltimore; reins. in Home, N. Y.
.....Union, Boston.
1883—Union, Cincinnati; reins. in Westchester, N. Y.
1897—Union, Indianapolis; failed.
1874—Union, Jersey City; failed. Union, London, amalgamated with Commercial Union, London.
1891—Union, Louisville; reinsured in German-American, New York.
1911—Union, Philadelphia, Pa.; merged with Insurance Co. State of Pa., Philadelphia, Pa.
1921—Union, Bangor, Me.; retired.
1892—Union, San Francisco; reinsured in Alliance, London.
.....Union, New Orleans; retired.
1873—Union, St. Louis; reins. in Merchants, N. J.
1856—Union, Provincetown.
1894—Union des Proprietaries Belges, Brussels, retired.
1921—Union Fire, Pittsburgh; absorbed by the National Union, Pittsburgh.
1913—Union Fire, Atlanta; license revoked.
1879—Union Fire, Galveston, Tex.
1841—Union Fire and Marine, Lynn.
1892—Union Fire and Marine, New Zealand; reinsured in Alliance, London.
1922—Union Hispano Americana De Seguros, Havana, Cuba; U. S. branch taken over by Union Hispano Americana F. & M. of N. Y.
1815—Union Marine and Fire, Newburyport.
1878—Union Marine, New York city.
1842—Union Marine, Salem.
1872—Union Mutual, Boston.
1920—Union Mutual, Hamilton, reins. business in Ohio Casualty.
1898—Union Mutual, Jersey City; retired.
1915—Union Mutual Hail, Enid, Okla.; ceased.
1877—Union Mutual Marine, New Bedford.
1857—Union Mutual Marine, Newburyport.
1911—Union Mutual Fire, Lincoln, Neb.; reinsured in Woodmen Fire, Lincoln, Neb.
1895—Union, Lloyds, New York; failed.
1890—Union Mutual, Cincinnati; failed.
1909—Union Mutual, Syracuse, N. Y.; liquidated.
.....Union Mutual F. & M., St. Louis; failed.
1878—Union Mutual Marine, New York; retired.
1903—Union Town Mut., Kans. City, Mo.; failed.
....Union Town Mutual, Springfield, Mo.
1919—Union Undrs., N. Y.; reins. in U. S. Fire, N. Y.

When Retired. NAME OF COMPANY.

1913—United American, Frankfort, Ky.; merged with Henry Clay, Lexington, Ky.
1913—United American, Milwaukee, Wis.; merged with Twin City Fire, Minneapolis.
1919—United Automobile, Grand Rapids, liquidated.
1920—United British, London; reins. in Hartford Fire.
1896—United Cities Lloyds, New York; reinsured in Manufacturers Lloyds.
1904—United Fire, Raleigh, N. C.; failed.
1895—United Fire, Alexandria, Va.; failed.
1901—United Fire, Baltimore; reins. in National, Hartford.
1892—United Fire, Manchester, Eng.; reinsured U. S. business in Palatine, Manchester.
.....United Fire, Marine and Life, New York.
1904—United Fire Underwriters, Chicago; ceased business.
1892—United Manufacturers Mutual, Cleveland; reinsured in N. E. Factory Mutuals.
1898—United Mutual, Providence, R. I.; failed.
1921—United Mutual, Houston, Tex.; receiver appointed.
1923—United Shoe Mfrs. Recip. Indem. Exch., St. Louis, Mo.; reins. in Recip. Exch., Kans. City, Mo.
1862—United States, Boston.
1877—United States, St. Louis; reinsured in Scottish Commercial.
1870—United States, Baltimore; failed.
1909—United States Fire, Nashville, Tenn.; receiver appointed.
1904—United States Inter Insurance Exchange, Chicago; retired.
1923—United States Lloyds, Inc. N. Y.; merged with Merchants and Shippers, N. Y., under title U. S. Merchants and Shippers.
1913—United States Merchants Mutual, Philadelphia; receiver appointed.
1914—United States Mutual, Philadelphia; retired.
1903—Union Undrs. at N. Y. & Isthmus Lloyds, New York; retired.
1921—United States Mut. Auto., N. Y.; liquidated.
1893—United Underwriters, Atlanta; consolidated with Atlanta Home.
1906—United States Underwriters, Chicago, Ill.; ceased business.
1896—United Underwriters, New York; reinsured in Royal Fire and Marine Lloyds.
1861—Unity, London; retired.
1904—Unity Fire Underwriters, Chicago; reinsured in Manufacturers and Mercantile, Chicago.
1891—Universal Marine, London; retired.
1921—Utilities Fire Exch., St. Louis, Mo.; merged with the Western Recip. Undrs. of Kansas City, Mo.
1914—Valley City Mutual Fire, Valley City, N. D.; reinsured.
1889—Vanderbilt, Memphis, Tenn.; reinsured in St. Paul Fire and Marine.
1901—Vernon Ins. and Trust, Indianapolis; failed.
1906—Victoria Fire, New York; dissolved.
1923—Victory Indem. Exch., Memphis, Tenn., business taken over by Victory Mutual Ind. Co.
1894—Virginia Farmers, Norfolk; retired.
1884—Virginia Home, Richmond; reinsured in Phœnix, London.
1913—Virginia State, Richmond; reinsured in German-American, New York.
1922—Vulcan Fire, San Francisco; reins. in the North British & Mercantile of London.
.....Vulcan Town Mutual, Richmond, Mo.
1906—Wabash, Hammond, Ind.; reinsured part of risks in Michigan Commercial; remainder canceled.
1918—Wabash, Wabash Ind.; receiver appointed.
1896—Wachusett Mutual Fire, Fitchburg, Mass.; retired.
1896—Waldorf Lloyds, New York.
1880—Wall Street, New York; failed.
1908—Walla Walla Fire, Walla Walla, Wash.; receiver appointed.
....Ware Mutual Fire, Ware.
1915—Warehousemens F. I. A., San Antonio, Tex.
1861—Warren, Boston.
1870—Washington, Baltimore; reins. in Queen.
1872—Washington, Boston; failed by Boston fire.

When Retired. NAME OF COMPANY.

1901—Washington, Cincinnati; reins. in American Fire, New York.
1896—Washington, Hammond, Ind.; failed.
1876—Washington, Memphis; reinsured in Merchants of Memphis.
1871—Washington, N. Y.; failed by Chicago fire.
.....Washington, Philadelphia; retired.
1879—Washington, Plainfield, N. J.; reinsured in German-American.
1893—Washington, Tiffin and Marietta, O.; failed.
.....Washington, Washington; retired.
1900—Washington, Washington, D. C.; reinsured in Fire Association of New York, Utica.
1900—Washington Assurance, New York; merged with Colonial, New York.
1893—Washington Farmers, Spokane; failed.
1872—Washington Fire, N. Y.; failed by Boston fire.
1911—Washington Fire, Seattle, Wash.; reinsured in Firemans Fund.
1888—Washington Fire and Marine, Boston; reinsured in Niagara of N. Y., National of Hartford and Union and California of Cal.
1888—Washington Fire and Marine, Mobile; reinsured in American of Philadelphia and German, of Freeport.
.....Washington Fire Relief Union, Washington (State).
1921—Washington Hdw. & Implement Dealers Mutual, Spokane; business taken over by Washington Hdw. & Implement Undrs., Spokane.
1895—Washington Lloyds, New York; reinsured in Norwood Insurance Company, New York.
1867—Washington Marine, New York.
1922—Washington Marine, N. Y.; merged with U. S. Lloyds, N. Y.
1860—Washington Mutual, Granville, N. Y.
1893—Washington Union, Cleveland: failed.
1909—Waterloo Mutual, Waterloo, Wis.; declared insolvent.
1892—Watertown, Watertown, S. D.; retired.
1863—Waterville Mutual, Waterville, N. Y.
1882—Watertown, Watertown, N. Y.; reinsured in Sun Fire Office.
1866—Wayne Mutual, Newark, N. Y.
1916—Wayne Co. Mutual, Honesdale, Pa.; retired.
1895—Wayne County Mutual, Wooster, O.; suspended.
1890—Webster Mutual, Webster, Me.; retired.
1894—Wellfleet Marine, Wellfleet, Mass.; retired.
1920—Wells Mutual, Wells, Me.
1888—West Baltimore, Baltimore; reinsured in West Chester, New York.
1891—West Coast, Tacoma; failed.
1900—Western Aurora; Chicago Title & Trust Company, receivers.
1871—Western Buffalo; failed by Chicago fire.
.....Western, Chicago; reinsured in Fire Association, Philadelphia.
1891—Western, Cincinnati; reinsured in Citizens, Cincinnati; reorganized and failed in 1893.
1903—Western, Louisville; reins. in Hartford Fire.
1886—Western, Philadelphia; retired.
1886—Western, San Francisco; reinsured in State Investment and Insurance Company.
1921—Western Alliance, Chicago; absorbed by Marquette National Fire of Chicago.
1922—Western Alliance Reins., London; U. S. business reins. in Consolidated, London.
1913—Western and Atlantic, Nashville; reinsured in Globe and Rutgers, New York.
1906—Western Consolidated Underwriters, Chicago, Ill.; ceased business.
1912—Western Empire, Spokane, Wash.; reinsured in Los Angeles Fire.
1866—Western Farmers Mutual, Batavia, N. Y.
1888—Western Fire and Marine, Sioux Falls, Dak.; consolidated with Insurance Company of Dakota, Sioux Falls.
1903—Western Fire Association, Sherman, Tex.; charter revoked.
1902—Western Fire, Marine and Plate Glass, Chicago; failed.
1911—Western Fire, Lincoln, Neb.; reinsured in St. Paul Fire and Marine, St. Paul.
1905—Western Fire, Washington (State).
1921—Western, Pittsburgh, Pa.; reinsured in Superior Fire.
1904—Western Hail, Des Moines; ceased business.

When Retired. NAME OF COMPANY.

1891—Western Home, Sioux City; failed.
1902—Western Home Town Mutual, Kansas Ctiy, Mo.; failed.
1912—Western Inter-Insurers, St. Joseph, Mo.; merged with Manufacturers and Merchants Requitable Exchange, St. Louis.
1911—Western Lumber Underwriters, Kansas City, Mo.; reinsured in Southwestern Undrs.
1891—Western Manufacturers Mutual, Chicago; reinsured in Fire Association, New York; resumed and failed in 1895.
.....Western Massachusetts, Pittsfield.
1897—Western Massachusettts Fire, Springfield; closing up business.
1892—Western Millers Mutual, Minneapolis; reinsured in Michigan Millers Mutual, Lansing.
1897—Western Mutual Fire, Albert Lea, Minn.; reins. in Consolidated F. and M., Albert Lea.
1916—Western Mutual Fire, Van Ness, Kan.; reinsured by Alliance Co-op., Topeka.
1899—Western Mutual Fire, Denver, Col.; reinsured in Agricultural.
1900—Western Mutual Fire, Fessenden, N. D.
1906—Western Mutual Fire Ins. Assn., Waterloo, Ia.; reinsured in Grain Shippers Mutual Fire Ins. Assn., Ida Grove, Ia.
1911—Western National, Oklahoma City, Okla.; receiver appointed.
1912—Western Reserve, Cleveland, Ohio; reinsured in Queen, New York.
1875—Western Texas, San Antonio; retired.
1909—Western Underwriters of the State of New York; reinsured.
1917—Western Union, Waseca, Minn.; retired.
1896—Western Union Fire Lloyds, New York; reinsured in Guardian Insurance Lloyds.
1905—Western Union Fire Underwriters, Chicago; ceased business.
1879—Westfield Mutual, Westfield.
1857—Westfield Mutual, Westfield, Mass.; retired.
1897—Westford Mutual Fire, Westford, Mass.; reinsured in Middlesex Mutual.
1894—Westmoreland, Colonial Beach, Va.; failed.
.....Westphalia Town Mutual, Westphalia, Mo.
1923—West Texas, Mut. Fire Sagerton, Tex., retired.
1874—West Virginia, Wheeling; failed.
1879—Weymouth and Braintree Mutual, Weymouth; retired.
1858—Whaling, New Bedford.
1878—Whately Mutual Fire, Whately.
1906—Whiting Mutual, Boston; policies retired.
1915—Wholesale and Retail Grocers F. Ins. Assn., Dallas, Tex.
1919—Wholesale Growers Recip. Ind. Exch., St. Louis, Mo.; reins. in Liberty Fire, St. Louis.
1921—Wichita Great Western Undrs. Recip., Wichita Falls, Tex.; receiver appointed.
1911—William Penn Fire, rensured in Scranton Fire, Scranton, Pa.
1916—Williamsburgh City, New York City; merged with United States Fire, New York City.
1896—Williamsport Mutual Fire, Williamsport, Pa.; retired.
1873—Williamsport, Williamsport; reinsured.
1915—Wilmington Fire, Wilmington, Del., absorbed by Industrial Fire, Akron.
1888—Wilmington Mutual, Wilmington N. C.; failed.
1903—Wilmington Underwriters, Wilmington, N. C.; reinsured in German-American, New York, and London and Lancashire.
1906—Windham County Mutual, Brooklyn, Conn.; ceased business.
1871—Winnesheik, Freeport; failed.
1911—Winona Fire, Minneapolis; name changed to Minneapolis Fire.
.....Winthrop Mutual Fire, Boston.
1896—Winthrop Mutual Boston; reinsured in Scottish Union and National.
1900—Wisconsin; reinsured in Concordia, Wis.
1891—Wisconsin Mutual, Milwaukee; failed.
1896—Wissahickon Mut. Fire, Philadelphia; failed.
1897—Wolverine Mutual, Saginaw, Mich.; retired.
1912—Woodmen Fire Lincoln, Neb.; reinsured in Fidelity-Phenix, N. Y.
1891—Woodworkers Mutual, Winona; reinsured in Armstrong, New York.
1899—Wooster Fire, Danbury, Ct.; failed.
1875—Workingmans, New Orleans; failed.

1893—World Co-operative of Kings and New York Counties, New York; failed.
1862—Worlds Safe, New York; failed.
1875—Wyoming, Wilkesbarre; reinsured in Commercial Union.
1919—Wyoming Fire, Cheyenne; promotion abandoned.
1865—Wyoming Mutual, Warsaw, N. Y.
1893—Wytheville Insurance and Banking, Wytheville, Va.; failed.
.....Yankton, Yankton, Dak.
1864—Yankton, S. D.; ceased business.
1871—Yonkers and New York, New York; failed by Chicago fire.
1906—York County Mutual, York, Pa.; reorganized as a stock company.
1908—York County Fire, York. Pa.; retired.
1915—York State F. Undr. Assn., Houston, Tex.

COMPANIES IN THE HANDS OF RECEIVERS

The following is a list of fire and fire-marine insurance companies in the United States in process of winding up, with names of receivers or other person in charge:

ARIZONA

Arizona Fire, Phœnix, Ariz., Corporation Commission, Liquidator.

ILLINOIS.

Central West Fire, Bloomington; H. P. Gardner, Receiver.
Commercial National Fire, Chicago; Central Trust Company, Receiver.
Midwest Fire, Quincy; A. B. Weisenberger, Receiver.
General Fire Underwriters, East St. Louis; Irl L. Lingle, Receiver.
Federal Reciprocal Underwriters, Chicago; Wm. R. T. Ewen, Receiver, Chicago.
National Trades Fire, Chicago; E. F. Meyer, Receiver.
Reciprocal Insurance Bureau, Chicago; Wm. R. T. Ewen, Receiver, Chicago.
Security Auto Insurance Association, Aurora; Samuel J. Stephens, Receiver.
Prairie State Auto Insurance Association, DuQuoin; L. A. Ausburg, Jr., Receiver.

IOWA.

Inter-State Automobile, Rock Rapids, Ia.; E. H. Hoyt, Receiver.

LOUISIANA.

Independent, New Orleans; T. V. Regan, Receiver.
Peoples Fire, New Orleans; Liquidation.
Southern, New Orleans; Whitney Central Trust Co., Receivers

KENTUCKY.

Ohio Valley F. & M., Paducah, Ky., Fred A. Vaugham, Receiver.

MAINE.

Pine Tree State Mutual Fire; Arthur T. Tiffin, Receiver, Augusta.

MASSACHUSETTS.

Commonwealth Mutual Fire, Boston; Joseph Michelman, Receiver.
Metropolitan Mutual Fire, Boston; Albert S. Apsey, Receiver.

MISSOURI.

Federal Fire; Ben C. Hyde, Receiver.
Mid-West Town Mutual Fire; Ben C. Hyde, Receiver.
Old Town Mutual Fire; Ben C. Hyde, Receiver.
Pioneer Mutual; Ben C. Hyde, Receiver.
Security Mutual; Ben C. Hyde, Receiver.

NEW JERSEY.

America Fire, Jersey City; Leon Abbett, Jr., Receiver.
Peoples Mutual Fire, Newark; Samuel Roessler, Receiver.

NEW YORK.

City Equitable, London; Ins. Dept., Liquidation.
Fidelity Co-op. Fire; Ins. Dept., Liquidation.
Lancaster Mutual; Ins. Dept., Liquidation.
Liberty Marine, N. Y.; Ins. Dept., Liquidation.
Motor Car Mutual, N. Y.; Ins. Dept., Liquidation.
New York National, Buffalo; Ins. Dept., Liquidation.
Norske Lloyd Ins. Co., Ltd.; Ins. Dept.
North Atlantic, N. Y.; Ins. Dept., Liquidation.
Seneca Fire, Buffalo; Ins. Dept., Liquidation.
United States Mutual Auto. N. Y.; Ins. Dept., Liquidation.

OKLAHOMA.

Merchants & Planters, Tulsa; A. B. Harn, Receiver.

PENNSYLVANIA.

American Union Fire, Philadelphia; Insurance Commissioner, Receiver.
Exchange Mutual Fire, Philadelphia; Insurance Commissioner, Receiver.
Flood City Mutual Fire, Johnstown; Insurance Commissioner, Receiver.
Industrial Mutual Fire, Reading; Insurance Commissioner, Receiver.
Jefferson, Philadelphia; Insurance Commissioner, Receiver.
Lahaska, Doylestown; Insurance Commissioner, Receiver.
Manufacturers and Merchants Mutual Fire, Philadelphia; Insurance Commissioner, Receiver.
Provident Mutual Fire, Philadelphia; Insurance Commissioner, Receiver.
Scranton Fire, Scranton; Insurance Commissioner, Receiver.
Steelton Mutual Fire, Steelton; Insurance Commissioner, Receiver.
Sterling Mutual Fire, Schuylkill Haven; Insurance Commissioner, Receiver.
Textile Mutual Fire, Schuylkill Haven; Insurance Commissioner, Receiver.
United States Merchants Mutual Fire, Philadelphia; Insurance Commissioner, Receiver.

RHODE ISLAND.

Atlas Mutual, Providence; E. B. Evans, Receiver.
Industrial Mutual Insurance, Providence; E. B. Evans, Receiver.
Pacific Mutual Fire, Providence; H. A. Fletcher, Receiver.

FIRE COMPANIES CHANGING NAMES

Old Name	New Name
Abraham Lincoln Fire, Greensboro	Greensboro Fire.
American Standard Fire, Milwaukee	American Founders Fire.
Associated Industries Fire, Chicago	Manufacturers Insurance Co. of America.
Automobile Owners Indem. Exch., Phila.	Automobile Insurance Exchange.
Buffalo German	Buffalo.
Distillers Mutual Fire, Baltimore, Md.	Federal Mutual Fire.
Eagle and British Dominions, London	Eagle Star and British Dominions.
Eastern, Concord, N. H	Underwriters Fire.
Federal Fire and Hail, Denver	Federal Fire and Marine.
German Alliance, New York	American Alliance.
German American, Washington, D. C.	American Fire.
German American, Baltimore, Md	Baltimore American.
German American, Pittsburgh	United American.
German American, New York	Great American.
German, Baltimore	Central.
German, Wheeling	Wheeling Fire.
German, Pittsburgh	Globe.
German, Louisville	Liberty.
German, Peoria	Illinois Fire.
German Mutual, Louisville	American Mutual Fire.
German Mutual, Cincinnati	Hamilton County Mutual.
German Mutual of Carroll County, Ohio	Carroll County Mutual.
German Mutual Fire, Savannah, Ga	Atlantic Mutual Fire.
German Washington Mutual Ins. Company, Louisville, Ky	Washington Mutual.
Germania, New York	National Liberty.
Home, Utah	Utah Home, Salt Like City.
Humboldt, Pittsburgh	Superior.
Indianapolis German Mutual, Indiana	Mutual Fire.
Jewelers Mutual, Ltd., Fire, Neenah, Wis.	National Jewelers Mutual, Ltd., Fire.
Liberty Mutual, Dayton	Liberty Insurance Company.
Liberty National, New Orleans	La Salle Fire.
Liverpool and London and Globe, N. Y.	Star.
London and Lancashire Life and General, London	London and Scottish Assurance Corp., Ltd.
Lumber Underwriters, N. Y.	Metropolitan Motor Underwriters, Buffalo.
Massachusetts Mutual Auto. Ins. Co.	Auto. Mutual Fire, Boston.
Mid-West Mutual Auto. Indem. Ass'n, Wichita	Mid-West Insurance Company.
Morris County Insurance Co., Morristown.	Manufacturers Fire Ins. Co., Jersey City.
Motor Trades Mutual, Portland, Ore.	Coast Mutual Fire.
Mutual Cheese Factory and Creamery, Canton, N. Y.	Canton Co-operative Fire.
Mutual Fire Ins. Co., Albany	New York State Fire Ins. Co.
National Bonding and Ins., Cedar Rapids, Ia.	Inter-Ocean Reinsurance Co.
North American Fire, Des Moines	North American National.
Retailers National, Kansas City	American Merchant Fire.
Southern Stock Fire, Greensboro, N. C.	Pilot Fire.
Southern Underwriters, Greensboro, N. C.	George Washington Fire.
Superior Fire and Marine, Des Moines	Pan American Insurance Co.
Teutonia, Dayton	Reliable Fire.
Teutonia, Pittsburgh	Republic.
Underwriters of Greensboro, N. C.	Abraham Lincoln Fire.
United Druggists Mutual Fire, Boston	United Mutual Fire Ass'n.
United Millers Mutual, Dallas	Equity Mutual.
United States Lloyds, Inc., New York	United States Merchants and Shippers.
West American Auto & Fire Ins. Co., Los Angeles	West American Insurance Co.
Western Auto. Indem. Ass'n, Ft. Scott	Western Automobile Ins. Co.
Western Sprinklered Risk Ass'n	Underwriters Service Association.
Wisconsin Retail Dry Goods Mut., Madison	Associated Dry Goods Mutual

AUTOMATIC SPRINKLERS

The following is a list of the principal manufacturers of automatic sprinklers, together with the addresses and the names of the sprinkler heads which they make or install:

"Automatic" Sprinkler Corporation of America, executive offices, 123-133 William Street, New York. (See opposite, page C 1.)—Automatic; Manufacturers; Niagara.

Central Automatic Sprinkler Company, Chicago, Ill.—Central, Issue A.

The C. S. B. Sprinkler Company, Laconia, N. H., and 54 Batterymarch Street, Boston, Mass.—C. S. B., Issue A.

Ohio Automatic Sprinkler Company, Youngstown, Ohio.—Lapham, Issue B.

International Sprinkler Company, 123 William Street, New York.—International, Issue B.

Grinnell Company, Inc., Providence, R. I.—Grinnell; Neracher.

Esty Sprinkler Company, Laconia, N. H.—Esty.

Independent Fire Sprinkler Company, 1801-1825 Diversey Parkway, Chicago, Ill.—Independent or Stantial.

Independent Ætna Sprinkler Company, Philadelphia, Pa.—Independent, Issue A.

Reliable Automatic Sprinkler Company, Inc., 292 Avenue B, New York.—Reliable, Issue B.

Rockwood Sprinkler Company of Massachusetts, Worcester, Mass.—Rockwood.

Globe Automatic Sprinkler Company, 2035 Washington Avenue, Philadelphia, Pa.—Globe, Issue C.

Crowder Brothers, St. Louis, Mo.—Crowder, Issue A.

The Viking Corporation, Hastings, Mich.—Viking, Issue A.

Hodgman Manufacturing Company, Taunton, Mass.—Hodgman, Issue A.

Acme Sprinkler Company, 1632 North Halsted Street, Chicago, Ill.—Acme, Issue B.

Grinnell Company of Canada, Ltd., Toronto, Ont.—Grinnell.

Fire Protection Company, 419 W. 18th Street, Chicago, Ill.—K. M. E., Issue B.

United States Automatic Sprinkler Company, Newark, N. J.—United States, Issue B.

Nacey Company, P., Chicago, Ill.—Nacey, Issue A.

DIVIDENDS OF AMERICAN FIRE INSURANCE

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIVI										
			1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909
Ætna, Hartford	$5,000,000	$100	18	18	17½	16.7	14	16¾	16¾	19	19	19	18¾
Agricultural, Watertown	*ff*1,000,000	50	10	10	10	10	10	10	10	10	10	10	12½
Albany, Albany	250,000	50	8	8	8	8	8	8	8	9	10	10	10
Allemannia, Pittsburg	*dd* 500,000	50	8	8	*p*	8	8	4	8	8	10	15	15
Alliance, Philadelphia	*cc*1,000,000	10	..	..	..	..	..	*v*	*p*	4	*p*	*p*	6
Allied Fire, Utica, N. Y.	200,000	100	..	..	..	..	..	..	..	..	..	..	..
American and Foreign, N. Y.	500,000	100	4	4	4	4	5	5	5	7	7	7	7
American Alliance, N. Y. ‖	*u* 1000,000	100	*p*	*p*	6	6	10	10	10	12	12	12	12
American Automobile, St. Louis	300,000	100	..	..	..	..	..	..	..	..	..	..	..
American Central, St. Louis	1,000,000	50	10	10	10	10	10	10	10	12	12	12	12
American Druggists, Cincinnati	*vv* 500,000	25	..	..	..	..	..	..	..	..	*v*	*p*	*p*
American Eagle, New York	1,000,000	100	..	..	..	..	..	..	..	..	..	..	..
American Equitable, New York	*ee* 500,000	5	..	..	..	..	..	..	..	..	..	..	..
American Fire, New York	*ii* 300,000	25	..	..	..	..	..	..	..	..		..	..
American Fire, Washington	100,000	100	12	12	19	15	12	12	12	12	12	15	15
American General, Chicago	200,000	10	..	..	..	..	..	..	..	..	..	..	..
American National, Columbus	*n*500,000	10	..	..	..	..	..	..	..	..	..	..	..
American, Newark	§ 3000,000	5	10	10	10	10	16	16	16	18	16	20	20
American Union, N. Y,	500,000	100	..	..	..	..	..	..	..	..	..	..	..
Anchor, New York	500,000	20	..	..	..	..	..	..	..	..	..	..	..
Assur. Co. of America, N. Y.	*ss* 500,000	100	12	12	12	5	*p*	3½	*p*	*p*	*p*	*p*	*p*
Atlantic City, Atlantic City	*l*200,000	100	..	..	..	*v*	*p*	*p*	*p*	6	6	6	8
Atlantic Fire, Raleigh	‡250,000	100	..	..	..	..	..	*v*	*p*	*p*	12	8	8
Atwood Fire, New York	300 ,000	50	..	..	..	..	..	..	..	..	..	..	..
Automobile, Hartford	*ll* 2000,000	100	..	..	..	..	..	..	..	..	..	..	..
Baltimore-American, Baltimore	500,000	25	6	6	6	7	8	5½	6	6	6	6	8
Bankers & M. Fire, Jackson	*pp*307,050	10	..	..	..	..	..	..	..	..	..	..	..
Bankers & Shippers, N. Y.	1,000,000	100	..	..	..	..	..	..	..	..	..	..	..
Birmingham, Pittsburg	200,000	50	8	8	8	8	8½	9	9	9	10	10	10
Boston, Boston	1,000,000	100	10	10	13	12	12	12	12	12	20	18	30
Buckeye National, Toledo	101,470	10	..	..	..	..	..	..	..	..	..	..	..
Buffalo, Buffalo†	*1,000,000	100	30	20	30	30	30	30	30	20	30	30	30
Caledonian American, Hartford	200,000	100	5	*p*	*p*	4½	4½	4½	4½	*p*	*p*	3	4
California, San Francisco	*hh*1 000 000	40	..	..	..	..	..	..	*v*	*p*	*p*	7½	15
Camden F. Ins. Ass'n, Camden	*g*1,500,000	5	10	11	10	10	10	10	10	10	10	10	10
Capital Fire, Concord	300,000	100	4	4	2	*p*	4	4	4	5	5	5	3.85
Carolina, Wilmington	50,000	10	6	6	6	6	6	6	6	6	6	6	6
Central, Baltimore *w*	500,000	10	10	10	10	10	10	5	3	6	6	6	6
Central States, Wichita	*k*250,000	100	..	..	..	..	..	..	..	..	..	..	..
Charleston Ins. & Trust, S. C.	210,600	100	..	..	..	..	..	..	..	..	..	..	..
Chicago F. & M., Chicago	1,000,000	10	..	..	..	..	..	..	..	..	..	..	..
Citizens, St. Louis	200,000	100	75	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	8	8
City, New York	*bb*1 000 000	100	..	..	..	..	..	..	*v*	*p*	*p*	*p*	10
City of Pa, Sunbury	*f* 600,000	20	6	6	7	8	8	10	10	10	10	10	10
Columbia, Dayton	*y*300,000	100	8	8	8	8	8	10	10	10	10	10	10
Columbia, Jersey City	400,000	100	..	..	*v*	3	3½	*p*	*p*	*p*	*p*	3½	*p*
Columbian National, Lansing	*a* 650,000	25	..	..	..	..	..	..	..	..	..	..	..
Commerce, Glens Falls	*nn* 400,000	25	8	8	8	8	8	8	8	8	10	10	10
Commercial Union, New York	200,000	100	5	5	5	5	5	5	5	7	7	7	10
Commonwealth, New York	500,000	100	6	6	6	6	7	8	9	10	10	10	10
Concordia, Milwaukee	*tt*1,000,000	100	10	10	10	*p*	6	6	6	4	8	8	8
Connecticut, Hartford	1,000,000	100	10	10	10	10	10	12	12	12	12	12	12
Continental, New York *aa*	10,000,000	25	25	25	25	25	30	36	36	45	45	45	55
Corcoran, Washington	100,000	50	6	6	6	8	9	10	10	10	10	10	10

* Capital increased $600,000 in 1922. † Formerly the Buffalo German. ‡ Capital increased $25,000 in 1917 and $50,000
a Capital increased $925 in 1917 and $12,500 in 1918 and reduced $326,675 in 1922. *c* Formerly German American. *f* Capital in-
g Capital increased $94,270 in 1900; $100,000 each 1903, 1904, 1909, 1912, 1914, 1916; $200,000 in 1918, $250,000 in 1920.
n Capital increased $150,000 in 1919. *p* No dividend declared. *r* Also $1,000,000 stock dividend; 14 per cent on old stock, 9
w Formerly the German. *y* Capital increased $150,000 in 1923. ** Also 100 per cent stock div., April 2,
$1,000,000 by sale of stock. *bb* Capital increased $400 000 in 1920. *cc* Capital increased $250,000 in 1920. *dd* Capital
ii Capital increased $100,000 in 1921. *kk* Also $600,000 stock dividend. *ll* Capital increased
pp Capital increased $178,160 in 1922, and $28,890 in 1923. *rr* Also $200,000 stock dividend. *ss* Capital increased from
$500,000 in 1923. *yy* 5% common, 3% preferred. *zz* 7% on $50,000; no dividend yet on $500,000. †† For year end

CKS AND DIVIDENDS.

COMPANIES FOR TWENTY-FIVE YEARS

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1924 TO DATE.		Net Book Value of Stock Per $100, January 1, 1924.	Latest Sale of Stock (per cent).
1910.	1911.	1912.	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.	1921.	1922.	1923	Date.	Pr.Ct.		
16	16	16	18	18	18	20	20	20	25	24	24	24	24	J. & A.	12	$318.60	525
15	15	15	15	20	20	20	22½	40	40	20	20	20	22	J,A.&J	17	303.32	...
10	10	10	10	10	10	12	12	12	12	12	12	8	24	J,A.&J	18	373.69	530
15	15	15	15	15	15	15	19	20	20	16	10	10	16	J. & A.	8	306 18	290
6	8	8	8	8	8	10	14	10	12	15	15	15	17.5	June	10	3 4.85	340
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	†† 10	158.68	...
7	7	..	7	10	10	10	15	20	20	..	25	15	25	March	25	514.73	...
15	15	15	15	15	15	15	8	13⅓	19½	20	20	20	20	J. & A.	10	303.63	375
..	..	..	*p*	*p*	10	12	12½	12	16	16	*p*	20	20	.....	..	342.77	...
12	12	12	8	15	10	3	*p*	*p*	*p*	*p*	*p*	*p*	10	.....	..	281.51	400
6	8	9	9	9	9	10	10	10	10	10	10	12	12	.....	..	297.76	...
..	..	..	..	..	..	12	16	13	14	14	14	14	14	.....	..	280.76	...
..	..	..	..	..	..	..	..	*p*	17½	20	24¼	7.8	*p*	.....	..	220.65	...
..	..	..	..	..	..	..	..	..	*p*	..	*p*	5	13	J. & A.	10	195.04	300
15	18	12	18	18	18	18	19	18	18	18	21	18	19	-----	..	376.93	..
..	..	..	..	..	..	..	..	..	*p*	..	*p*	*p*	*p*	.....	..	119.61	250
..	..	..	..	..	..	*v*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	.....	..	143.41	..
20	24	24	28	28	29	32	14*r*	20	20	20	17	20	18.3	J. & A.	10	226.08	380
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	..	241.78	..
..	..	..	..	..	..	..	..	..	..	.	..	6*rf.*	6	.....	..	185 33	...
5	5	5	5	5	8	8	10	10	15	15	15	15	7	J. & A.	4	207.14	125
10	12	12	14	14	14	14	66	12.9	10	10½	10½	12	37	.....	..	309.77	300
8	8	8	8	8	8	9	*s*9	*k*10	10	10	10	..	8	J.	4	132.14	...
..	..	..	..	..	..	..	..	..	*v*	*p*	*p*	*p*	*p*	.....	..	247.17	200
..	..	..	..	10	8	8	8	10	10	10	10	10	10	M.	2⅝	226.34	310
8	8	8	8	10	10	10	10	10	11	12	12	12	12	J.	7	269.59	360
..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	*p*	.....	..	182.33	250
..	..	..	..	..	..	..	..	..	*v*	*p*	*p*	*p*	.....	..	181.54	180
10	10	10	10	12	12	12	12	12	16	..	16	12	12	J.&J.	12	202.19	170
30	30	21	24	24	24	24	24	24	24	28	28	28	28	J.	14	519.56	650
..	..	..	*v*	*p*	*p*	*p*	*p*	*p*	*p*	4	*p*	*p*	*p*	.....	..	124.95	...
35	35	35	135	15	24	24	24½	24	25	25	25	*kk*25	10 9	A.	2½	286.83	275
4	*p*	4	4	4	4	4	4	4	4	10	10	10	10	J.	5	233.44	150
15	15	15	13½	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	.....	..	143.02	...
11	12	12	12	12	12	12	12	12	13	14	12½	14	12.2	J.	7	233.76	235
6	27.45	*t* 10	*t*10	*t* 10	*t* 10	*t* 10	*t*10	*t*10	*t* 10	*t*10	*t* 10	*t* 10	*t*10	J.	*yy*5	204.68	190
8	8	8	8	8	8	8	10	10	10	12	12	12	14	J.	*zz*7	281.02	250
6	6	6	6	10	10	10	10	10	10	11	12	12	12	Jan.	6	338.40	280
..	..	..	..	..	..	..	*p*	*p*	*p*	6	6	*p*	*p*	-----	..	144.13	...
..	..	..	..	..	..	..	..	..	*v*	*p*	7	3	*p*	.....	..	123.76	...
..	..	..	..	..	..	..	..	..	..	..	..	*f*	8	Jan.	.2	163.60	...
11	12	12	11½	9	118	8½	13½	8	8	13	8	*ll* 8	8	Jan.	4	181.25	...
10	10	10	10	10	5	*p*	*p*	6	6	6	5	10	12	J. & J.	24	172.55	...
10	10	10	10	10	10	5	7	10	10	10	*p*	2	2	J. & J.	4	124.29	...
10	10	10	10	10	10	10	15	15	20	20	20	22½	**9	Jan.	5	316.14	...
p	*p*	*p*	*p*	*p*	*p*	12	*p*	*p*	*p*	12½	*p*	10	10	Jan.	5	297.46	...
..	..	..	*p*	*p*	*p*	*p*	3	4	*p*	*p*	5	10	10	March.	10	14.346	...
10	10	10	10	10	10	10	10	10	10	10	10	*rr*12	4.5	.....	..	204.03	...
10	10	10	10	10	10	10	10	10	10	10	10	10	10	J. & J.	10	350.72	...
10	10	10	10	10	10	10	45	10	*p*	10	10	10	10	Jan.	10	397.60	.
8	10	10	10	10	10	10	8	10	12	12½	10	12	10.5	J.&M.	6½	180.50	171
16	16	16	*j*93	10	20	20	20	25	25	25	25	25	25	J. & A.	15	501.98	...
75*g*	50	50	50	50	50	*l* 10	12	14	20	20	20	22	24	June	12	262 70	364
10	10	10	10	10	10	10	10	10	10	10	10	10	15	Jan.	10	329.41	250

in 1918 and 1922. § Capital increased $1,000,000 in 1917 and $500,000 in 1921, 1922 and 1923 ‖Formerly German Alliance· creased from $200,000 to $225,000 in 1917, to $250,000 in 1918, to $500,000 in 1920, and increased $350,000 in 1921. and 1923. *h* Capital increased $13,500 in 1918, $54,050 in 1919, and $44,400 in 1920. *l* Cap. increased $100,000 in 1918. per cent on new. *t* Preferred 6 per cent; common, 10 per cent. *u* Capital increased from $400,000 in 1917. *v* Year of 1923. *aa* Capital increased in 1910, $1,000,000 by stock dividend, and in 1916 $7,000,000 by stock dividend and increased $300,000 in 1920. *ee* Capital increased $100,000 in 1920. *ff* Capital increased $500.000 in 1920. *hh* Cap. in- $100,000,000 1917 and reduced $500,000 in 1922. *ll*Also $109,289 to scripholders. *nn* Capital increased $200,000 in 1922. $200,000 to $500,000. *tt*Capital increased from $750,000 to $1,000,000 in 1923. *vv* Capital increased from $300,000 ng February 28, 1924.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIVI										
			1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.
	$	$											
County Fire of Philadelphia....	*mm*500000	100	6	6	6	6	6	6	6	8	8	8	8
Detroit F. and M., Detroit	*nn*800,000	80	10	10	10	10	10	10	10	10	10	10	12½
Detroit National, Detroit.....	*x*200,000	25	..	..	..	..	..	..	..	..	..	..	..
Dixie Fire, Greensboro.....	500,000	50	..	..	..	..	..	..	..	*v*	*p*	8	*p*
Dubuque F. and M., Dubuque..	*ss* 500,000	100	15	15	15	20	20	20	*e*12	14	16	18	20
Eagle Fire Co. of N. Y.....	500,000	10	..	..	..	..	..	..	..	..	..	..	..
Eagle, Newark	§400,000	20	..	..	..	..	..	..	..	..	..	..	..
East and West, New Haven...	500,000	10	..	..	..	..	..	..	..	..	..	..	..
Eastern, Atlantic City.....	200,000	100	..	..	.	..	..	..	..	..	..	6	..
Eastern Shore, Keller, Va.....	*e* 104,600	50	..	..	..	..	..	..	..	*v*	*p*	*p*	*p*
Employers, Boston.....	1,000,000	100	..	..	..	..	..	..	..	.	..	..	..
Equitable, Charleston.....	*i*300,000	50	6	6	6	6	7	*p*	*p*	6	6	6	7
Equitable F. & M., Providence	*q*1,000.000	50	7	7	7	7	7	7	7	4	*p*	2½	5
Equity Fire, Kansas City.....	*yy*200,000	100	..	..	..	..	..	..	..	..	..	..	*v*
Eureka-Sec. F.& M.,Cincinnati	*rr*250,000	100	12	8	8	8	8	8	8	8	8	8	8
Excelsior, Syracuse.....	200.000	5	..	..	..	..	..	..	..	..	..	..	..
Farmers, Cedar Rapids.....	*xx*500,000	100	10	10	15	15	15	15	15	15	15	15	15
Federal, Jersey City.....	1,000,000	100	..	..	*v*	10	10	10	10	10	6	6	8
Federal Union, Chicago	200,000	100	..	..	..	..	..	..	..	..	..	*v*	*p*
Fed. Fire & Mar., Denver,Colo	200,000	10	..	..	..	..	..	..	..	..	..	..	..
Fed. Fire Rein., MasonCity,Ia.	** 600,000	100	..	..	..	..	..	..	..	..	..	..	..
Fidelity, Atlantic City, N. J....	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Fidelity Fire, Sumter.....	*f* 200,000	100	..	..	..	..	..	..	..	..	..	..	..
Fidelity Phenix, Fire, New York	*uu*5000000	25	..	..	..	..	..	..	..	..	..	..	..
Fidelity Union, Dallas,Tex....	300,000	100	..	..	..	..	..	..	..	..	..	..	..
Fire Association, Philadelphia.	*1,000.000	50	40	40	40	40	40	40	40	40	40	40	40
Fire Reas. Co. of New York...	400,000	25	..	..	..	..	..	..	..	..	..	..	..
Firemans Fund, San Francisco.	*ll* 3 000 000	100	12	12	12	12	12	12	12	4	*p*	10	10
Firemens, Newark.....	*vv*2250000	50	10	10	10	10	10	12	12	15	15	18	16
Firemens, Washington.....	200,000	20	10	8	8	8	8	8	8	7	6	6	6
First Reinsurance, Hartford...	500,000	100	..	..	..	..	..	..	..	..	..	..	..
Franklin, Philadelphia.....	*b*1,000,000	25	20	20	20	20	20	20	20	10	6	11	12
Georgia Home, Columbus.....	200,000	100	12	12	32	10	30	*p*	6	10	10	10	10
George Wash. Fire,Greensboro	200,000	100	..	..	..	..	*v*	..	..	..	..	2	6
Girard F. & M., Philadelphia..	*ff*1,000,000	100	25	21	20	20	22	22½	20	20	20	20	20
Glens Falls, Glens Falls.....	*h*1,000,000	10	30	30	50	30	60	60	35	90	30	30	30*k*85
Globe, Pittsburg‡.....	300,000	50	10	10	10	10	10	10	10	12	11	12	12
Globe & Rutgers, New York..*w*	*w*3500000	100	6	*p*	*p*	3	11	11	16	16	30	45	40
Grain Belt, Des Moines, Ia....	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Granite State, Portsmouth.....	*xx*500.000	100	6	6	6	6	6	6	6	8	8	10	10
Great American, New York *m*..	*n*12 500 000	100	30	30	30	30	30•20	30	30	30	30	30	30
Great Lakes, Chicago.....	*ee*400,000	10	..	..	..	..	..	..	..	..	..	..	..
Great Union F & M., La.....	250,000	10	..	..	..	..	..	..	..	..	..	..	..
Great Western, Chicago.....	*cc* 500,000	20	..	..	..	..	..	..	..	..	..	..	..
Greensboro Fire, Greensboro *u*.	100,000	100	*p*	*p*	6	6	*p*	*p*	6	6	6	6	6
Hamilton, New York.....	200,004	15	6	6	6	6	3	*p*	*p*	*p*	*p*	*p*	*p*
Hampton Roads F. & M., Va..	*cc* 300,000	100	..	..	..	..	..	..	..	..	..	..	..
Hanover, New York.....	*a*1,500,000	50	10	10	8	8	10	9	8	4	10	10	10
Hartford, Hartford.....	*tt*8 000,000	100	32	32	32	32	35	40½	40	35	23	30	32½
Harmonia, Buffalo.....	200,000	50	..	..	.	..	..	..	..	..	..	..	..
Hawaiian I. & G., Hilo.....	50,000	100	..	..	..	..	..	..	..	..	..	..	..
HawkeyeSecurities,Des Moines	*bb*500,000	100	..	..	..	..	..	..	..	..	..	..	..
Henry Clay, Lexington.....	450,000	10	..	..	..	..	..	..	..	..	..	..	..

* Capital increased $250,000 in 1917. † Also stock dividend 150 per cent. in 1912. ‡ Was formerly styled German. § Capi 1912, and to $100,000,000 in 1919. *e* Capital increased $13,152 in 1917, $13,152 in 1918 and $39,456 in 1919. *f* Capital increased stock dividend. *m* Was formerly styled German-American. *n* Capital increased $3,000,000 in 1910, $5,000,000 in 1920 and dend of 50 per cent. *u* Formerly Underwriters of Greensboro. *v* Year of organization. *w* Also stock dividend 50 per cent. to $50,000 in 1923. ** Capital reduced $6,150 in 1922. †† Also $2,500,000 stock dividend. ‡‡ Also stock dividend $100,000 in 1923. *ee* Capital increased $300,000 in 1919. *k* Extra. *ll* Capital increased $1,500,000 in 1920. *mm* Capital in creased $100,000 in 1905, and $300,000 in 1920. *tt* Capital increased $2,000,000 in 1919 and $4,000,000 in 1922. *ff* Capital in- increased $2,800,000 in 1922. *xx* Capital increased $300,000 in 1922. *yy* Capital increased $10,000 in 1922. *zz* On new

AND DIVIDENDS—*Continued.*

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1924 TO DATE.		Net Book Value of Stock Per $100, January 1, 1924.	Latest Sale of Stock (per cent.)
1910.	1911.	1912.	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.	1921.	1922.	1923.	Date.	Pr. Ct.		
8	8	8	8	*w* 4	*p*	*p*	5	5	5	5	5	8	8	Jan.	8	188.12	..
10	12	12	13	12	12	22	12	12	14	14	14	15	11	J. & J.	5	239.34	175
..	..	..	4	*p*	*p*	*p*	*p*	2	*p*	*p*	4	6	4	Jan.	4	204.26	...
p	*p*	*p*	6	6	6	6	6	6	6	6	6	6	6	.. ..	..	204.53	200
20	20	20	20	20	25	25	20	25	30	‡30	14	16	20	Jan.	10	264.61	...
..	..	..	..	..	..	..	..	..	..	..	..	..	*p*	.....	..	197.04	...
..	..	..	*p*	6	*p*	5	5	6	10	15	15	15	16	.....	..	175.77	215
..	..	..	..	..	..	..	..	..	..	..	..	..	*v*	.....	..	196.63	200
..	..	4	4	5	5	5	10	6	9	8	6	8	8	M.	2	182.75	140
p	*p*	*p*	*p*	15	30	27	20	20	25½	20	*p*	12	12	Jan.	20	237.14	234
..	..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	.....	..	196.37	...
7	10	7½	7	7	7	7	7½	8	9	10	11	12	12	Jan.	12	236.85	170
6	3	*p*	6	6	7	10	10	10	10	10	10	10	10	Jan.	5	267.90	...
6	6	6	6	6	6	6	12	12	12	..	*p*	*g*	*p*	.....	..	259.91	...
8	8	8	8	8	8	8	8	8	8	8	6.8	24	12	.....	..	336.34	...
..	..	..	..	..	..	..	..	..	*v*	*p*	3	3	3	July	3	136.26	120
10	10	10	10	10	10	10	10	10	10	10	*p*	*p*	*p*	.....	..	231.53	...
8	8	10	10	12	12	14	19	19	20	23	20	20	20	.....	..	331.52	...
p	*p*	*p*	*p*	*p*	10	6	8	8	10	10	10	*p*	*p*	.....	..	148.47	...
..	..	..	..	..	..	..	..	..	..	..	1	*p*	..	Jan.	6	136.67	200
..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	*p*	.....	..	121.46	...
..	..	..	..	..	..	..	..	..	..	..	3	*p*	3	Jan.	3	168 55	150
..	..	..	..	..	..	*v*	4	*y*12½	8	10	10	10	10	A. & J.	5	141.89	...
v 2½	10	10	10	10	10	20	20	22	30	30	30	*zz*24	22.3	J. & J.	24	362.52	473
..	..	..	..	..	..	..	..	..	..	..	3 5	4	8	Jan.	6	145.73	160
40	40	40	40	40	40	40	40	40	40	40	40	40	40	Jan.	40	607.24	680
..	..	..	..	..	..	..	..	..	..	..	5	*p*	5	Feb.	24	207.96	...
14	12	16	16	16	16	16	26	20	23	24	24	24	24	J,A & J	18	251.77	365
18	20	20	24	24	24	24	24	24	24	24	24	26	24	J,A & J	18	288.96	360
6	6	6	6	6	6	6	6	6	6	6	6	6	6	Jan.	3½	177.49	90
..	..	*v*	*p*	*p*	5	5	*p*	*p*	*p*	5	10	10	10	M.& J.	5	244.17	220
127	12	12	12	106	10	10	10	14	16	20	20	24	Jan.	14	318.23	...
6½	3	*p*	*p*	*p*	*p*	*p*	*p*	*p*	6	8	6	*p*	6	Jan.	3	169.45	85
	6	6	6	6	6	6	6	6	6	6	7	6	6	Jan.	12	141.15	105
20	20	20	20	20	20	14	12	12	12	12	7½	8	8	J. & J.	4	207.52	...
120	220	†105	37	37	12	37	37	37	37	24	24	24	24	J. & J.	12	400.57	630
12	12	12	12	12	12	12	12	12	12	12	12	12	12	J,A& J	9	219.99	150
40	40	40	40	40	40	*t*34	36	48	60	60	60	§§74	20	.....	..	548.32	...
..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	*p*	.....	..	134.68	...
10	10	10	10	10	10	10	10	10	13	14	14	§§2c	10	.....	..	209.74	375
30	30	30	30	30	30	30	31	30	25	18	16	††16	16	J.A& J	12	199 72	262
..	..	..	..	..	..	..	..	*p*	*p*	..	*p*	*p*	*p*	.....	..	166.69	...
..	..	..	..	..	..	..	..	..	..	..	..	..	20	.....	..	222.80	...
..	..	..	..	..	..	..	..	..	..	..	..	10	10	.....	..	162.56	...
6	6	6	6	6	6	6	6	6	6	6	7	6	6	Jan.	6	227.74	125
p	*p*	*p*	4	4	12	8	8	10	12	12	12	12	16	J.A& J	12	677.31	...
..	..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	.....	..	141.06	200
15	19½	16	16	12½	10	10	10	10	10	10	10	10	*t*10	J.A &J	7½	193.47	210
35	35	35	40	40	40	40	40	40	20	30	30	30	20	J. & A.	10	277.33	556
..	..	..	..	..	..	*p*	*p*	5	..	*p*	*p*	*p*	*p*	.....	..	262.32	...
..	..	..	..	..	*v*	*p*	6	6	6	6	*p*	6	..	.....	..	195 92	...
..	..	..	..	..	..	..	..	*v*	..	..	6	3	*p*	.....	..	151.11	...
..	..	..	..	15	*p*	*p*	*p*	3	6	6	6	6	6	.....	..	149.57	...

al increased $150,000 in 1919. *a* Capital increased $500,000 in 1923. *b* Capital increased from $200,000 to $500,000 in $47,000 in 1917 and $128,000 in 1918. *g* Also 100 per cent stock dividend. *i* Capital increased $100,000 in 1919. *l* Also 100% $2,500,000 in 1922. *o* Special. *p* No dividend declared. *q* Capital increased $250,000 in 1919 and 1920. *t* Also stock divi- *x* Capital increased $750 in 1918 and reduced $199,190 in 1919. *y* Based on increased stock. *z* Capital reduced from $200,000 $300,000. §§ On old stock basis. *bb* Capital reduced from $1,000,000 to $500,000 in 1923. *cc* Capital increased from creased $100,000 in 1921. *nn* Capital increased $300,000 in 1922. *rr* Capital increased $150,000 in 1921. *ss* Capital in- creased $500,000 in 1920. *uu* Capital increased $2,500,000 in 1922. *vv* Capital increased $1,000,000 in 1922. *ww* Capital capital; 36 on old.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIVI										
			1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.
	$	$											
Home, Hampton, Va.	*vv* 53,250	100	..	..	--	..	..	..	..	..	..	..	..
Home, Honolulu.	*q q*150,000	20	..	..	..	--	..	..	..	..	..	..	..
Home, New York.	*ww*18,000,000	100	10	10	13	14	14	14	20	20	20	20	25
Home Fire, Little Rock.	*i*500,000	25	--	..	..	..	--	..	*v*	10	15	*c*15	10
Home F. & M., San Francisco.	*pp*1000000	10	..	..	..	..	..	..	..	..	..	..	..
Hudson, New York.	500,000	50	..	..	..	--	..	..	..	..	..	--	..
Illinois, Peoria**	200,000	100	9	9	9	9	9	13½	9	9	*p*	*p*	*p*
Imperial, New York	*kk* 500,000	100	*v*	.	*p*	*p*	..	*p*	*p*	*p*	*p*	5	10
Importers &Exporters, N. Y.	*f*700,000	25	..	..	..	..	..	..	..	..	..	..	..
Indemnity, St. Louis	250,000	100	..	..	..	..	..	..	..	..	..	..	..
Independence, Philadelphia	200,000	100	..	..	..	..	--	--	..	..	..	..	..
Industrial Fire, Akron	300,000	10	--	..	..	..	..	..	..	--	..	..	..
Ins. Co. of N. America, Phila.	*ll* 5,000,000	10	12	12	12	12	12	12	12	12	12	12	12
Ins. Co. of State of Pa., Phila.	*l* 1,000,000	100	8	8	7	6	6	3	9	3	6	6	8
International, New York.	*hh*1,000000	100	..	..	..	..	..	..	..	..	..	..	*v*
Inter-OceanRein., CedarRapids	500,000	100	..	--	..	..	--	..	..	..	..	--	..
Inter State, Detroit.	*r* 322,955	25	.	..	..	..	..	--	..	--	..	..	..
Iowa Manufacturers, Waterloo.	100,000	100	..	..	..	..	..	..	*v*	*p*	*p*	*p*	*p*
Iowa National, Des Moines.	500,000	100	--	..	..	..	..	..	..	--	..	..	..
Iroquois Fire, Peoria.	250,000	50	--	--	..	--	..	..	..	..	..	--	..
Jackson Fire, Jackson.	53,700	10	..	--	..	..	--	..	..	..	..	..	..
Knickerbocker, New York.	*g*400,000	50	..	..	..	..	..	..	..	..	..	..	..
Lafayette, New Orleans.	*200,000	100	10	10	10	10	10	10	10	10	10	10	12
La Salle, New Orleans, La.	*e* 594,690	30	..	..	..	..	..	..	--	*v*	10	..	..
Liberty, Louisville**	200,000	100	6	6	6	6	6	6	6	6	6	6	6
Lincoln Fire, New York.	400,000	22	..	..	--	..	..	..	..	..	..	..	..
Lincoln, Nashville.	*j*100,000	5	..	..	..	..	..	..	..	..	..	..	..
Lumbermens, Philadelphia.	*vv* 500,000	25	10	10	10	10	10	10	10	12	12	12	14
Madison, Indianapolis.	100,000	50	--	..	..	..	..	..	..	--	..	..	..
Manufacturers Fire, Phila.	*y* 158,990	10	..	..	..	..	..	..	..	..	..	..	..
Marquette National, Chicago.	*rr* 600,000	10	..	..	..	..	..	..	..	--	..	..	..
Maryland Motor Car, Baltimore	*o*500,000	50	..	..	--	..	..	..	..	..	..	..	..
Massachusetts F. & M., Boston	500,000	100	--	..	..	..	..	..	..	..	--	..	..
Mechanics, Philadelphia.	*t*600,000	25	8	8	8	8	8	8	8	10	10	10	10
Mechanics & Traders, N.O.	300,000	100	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	6
Mercantile, New York.	1,000,000	100	*p*	*p*	*p*	6	10	10	10	10	10	10	10
Merchants, Indianapolis.	*aa* 100,000	50	..	..	..	..	..	..	..	..	..	..	..
Merchants, New York.	*ss*1,000,000	100	..	..	--	--	..	..	..	..	..	..	..
Merchants Fire, Denver.	*z* 250,000	10	..	..	--	..	..	..	..	..	*v*	4	*w*4
Merchants Providence.	85,400	50	..	..	..	--	..	--	--	--	..	..	..
Metropolitan-Hibernia, Chic.	*bb*250,000	10	..	--	..	..	*v*	*p*	10	5	*p*	5	5
Michigan F. & M., Detroit.	400,000	50	8	4	4	6	6	6	6	6	6	6	6
Milwaukee Mech., Milwaukee.	*n* 1,250,000	10	40	40	40	40	40	45	40	20	13	16	16
Minneapolis F. & M., Minneap.	§ 200,000	100	..	..	..	*v*	10	10	10	‡10	10	10	10
Minnesota Fire, Chatfield.	*cc*100,840	10	--	..	..	..	..	--	..	--	--	..	*v*
Mississippi Fire, Jackson.	*qq* 351,240	10	..	..	..	..	..	..	..	..	..	..	..
National-Ben Franklin, Pittsb'g	1,000,000	50	12	12	12	12	16	16	16	16	16	16	16
Nat'l F. & M., Elizabeth, N. J.	100,000	50	6	6	6	6	6	6	6	7	7	8	9
National, Hartford.	2,000,000	100	12	12	12	12	12	12	12	7	11	12	13
National American, Omaha.	†† 935,000	50	..	--	..	..	..	..	--	..	..	..	..
National Automobile, Lincoln.	100,000	50	..	..	..	..	--	..	..	..	..	..	..
Nat. Automobile, Los Angeles.	*yy*150,000	100	..	..	..	..	--	..	..	..	..	..	..
National Capital, D. C.	100,000	10	..	..	..	..	..	..	..	..	..	..	..
National Liberty, New York	*p* .. *a* 1500,000	50	15	15	15	16	16	20	20	15	12	12	15

* Capital increased from $100,000 in 1917. † Also stock dividend 100 per cent. ‡ Also $30,000 stock dividend in formerly styled German. ** On old stock; also 50 percent stock dividend. †† Also stock dividend 100 per cent, Feb, 27, rate based on amount of new capital. *d* Calculated on capital at beginning of year, $100,000. *e* Capital increased $323,660 $100,000 in 1920 and reduced 200,000 in 1922. *h* Formerly the Germania Fire. *i* Capital increased $50,000 in 1921 and Garden, which company consolidated in 1911 with the Ins. Co. of State of Pa. and the Union of Philadelphia under the title declared. *q* Also $68,400 stock dividend. *r* Capital increased from $250,000 to$.259,150 in 1917, $28,140 in 1922. and and Hibernia merged in 1919. *y* Capital increased $5,580 in 1923. *z* Capital increased $50,000 in 1923. *aa* Capital $800,000 in 1919. *kk* Capital increased $300,000 in 1920. *ll* Capital increased $1,000,000 in 1920. *pp* Capital increased $175,000 in 1921, and $125,000 in 1923. *ss* Capital increased $300,000 in 1921 and in 1923. *vv* Capital increased $250,000 in *yy* Capital increased $50,000 in 1923. *zz* 30% stock dividend.

ND DIVIDENDS—*Continued.*

ND—Per Cent.														Cash Dividend Declared During 1924 To Date.		Net Book Value of Stock Per $100, January 1, 1924.	Latest Sale of Stock (per cent
10.	1911.	1912.	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.	1921.	1922.	1923.	Date.	Pr. Ct.	$	
.	..	..	..	*p*	100	22	19	8	8	8	8	8	12	.....	..	192.03	...
.	..	..	..	*p*	*p*	*p*	..	12	12	12	10	*9	10	.....	..	182.40	...
o	35	35	*c*40	40	20	22	26	25	25	25	19	*25	18	Jan.	9	192.14	...
o	10	39⅓	10	10	10	10	10	10	†10	†10	23	‡‡13	30	Jan.	10	188.05	200
.	..	..	..	..	..	..	..	*p*	*p*	*p*	*p*	*p*	*p*	.....	..	207.00	250
.	..	..	..	..	..	..	..	*p*	*p*	*p*	*p*	*p*	*p*	.....	..	226.29	...
p	*p*	10	10	20	*p*	*p*	*p*	*p*	5	5	6	7	8	Jan.	9	164.66	...
o	10	10	10	10	10	10	10	10	10	10	10	10	10	J. & J.	10	306.39	...
.	..	..	..	..	..	..	..	*p*	*p*	*p*	*p*	*p*	12	.....	..	167.61	...
.	..	..	..	..	..	..	..	*p*	*p*	*p*	2½	*p*	*p*	.....	..	163.15	150
v	*p*	*p*	*p*	*p*	5k1⅔	10	5	5	17½	5	5	5	6	J. & J.	6	173.18	...
.	*v*	*p*	*p*	*p*	2½	6	6	*p*	6	6	6	6	6	J.A& J	4½	136.78	...
2	12	12	12	12	12	12	17¼	16	21½	21½	23	23	25	J	17½	412.33	530
2	12	8	8	6	6	6	3	*p*	*p*	6	6	6	6	J. & J.	6	210 17	170
o	10	10	10	310	*p*	*p*	*p*	*p*	†10	..	10	10	14	M.	7	265.63	...
..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	6	.....	..	186.73	...
.	..	..	*v*	*p*	*p*	*p*	4	*p*	*p*	*p*	7	9.4	8	Jan.	10	119.97	...
1½	3	*p*	*p*	*p*	*p*	*p*	*p*	*p*	6	6	8	9	9	Jan.	9	172.88	225
..	..	..	..	..	..	..	..	*p*	*p*	*p*	6	*p*	*p*	Jan.	6	169.76	...
..	..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	.....	..	145 79	100
..	..	..	..	..	..	..	..	..	..	..	..	..	*p*	.....	..	199 93	...
..	..	*v*	*p*	5	5	6	6	3	3	8	6	7½	*p*	.....	..	212.87	...
14	15	15	15	15	15	23	16	16	16	16	16	16	16	J. & J.	16	304.08	240
..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	*p*	J.	5	136.75	...
6	6	6	6	6	6	6	6	6	6	6	10	10	10	.....	..	260.96	...
..	..	..	..	..	..	..	..	..	..	..	..	.	*v*	.....	..	209.88	...
..	..	..	..	..	..	*p*	..	*p*	*p*	*p*	*p*	*p*	*p*	.....	..	101.12	70
16	18	18	18	18	18	20	20	20	20	20	20	20	†12	April	6	341.60	250
..	..	..	..	..	..	..	..	..	..	..	..	*p*	..	.....	..	.....	...
..	..	..	..	..	.	..	..	..	..	..	..	9	12	J. & J.	12	175.81	200
..	..	..	..	*v*	*p*	*p*	*p*	5	10	20	18	15	*q*4	.....	*zz*	149.70	...
v	*p*	*a*8	5	5	5	5½	6	6¾	7½	8	8	8	8	J. & A.	7	122.95	145
v	*p*	*p*	3	3	*p*	6	6	6	6	6	6	6	10	.....	..	211.06	...
10	10	10	10	10	10	10	10	10	10	10	10	10	10	J. & J.	10	244.22	210
6	4	4	4	4	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	.....	..	534.66	...
10	10	10	10	10	*l*10	10	10	10	*p*	10	10	10	10	Jan.	10	220.07	...
..	..	..	..	..	..	..	..	½	5	5	20	5	5	.....	..	226.01	...
v	*p*	10	10	12	16	14	18	18c7p	24c7p	26c7p	*xx* 7	21c7p	2	Jan&J.	11	269.86	...
4	8	4	8	8	8	8	8	8	9	12	12	12	†6	Jan.	6	206.83	160
..	..	..	..	..	..	..	..	..	.	..	..	..	*v*	.....	..	199.40	200
10	10	10	10	10	10	10	10	*z*7	h6m10	..	10	10	10	J. & J.	10	129.12	...
10	10	10	10	10	10	10	10	10	10	10	10	10	10	J. & J.	10	255.77	170
18	42¼	12	12	12	12	12	12	12	15	15	12	17	17	J. & A.	11	292.31	...
10	10	10	10	10	10	10	10	10	10	10	*p*	20	75	Jan.	10	309.92	175
p	5	*p*	*p*	5	6	6	6	6	*p*	*p*	*p*	*p*	*p*	.....	..	114.96	...
..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	10	Feb.	10	188.75	200
16	16	16	16	12	8	10	12	12	16	18	16	12	12	Jan.	6	181.93	...
10	10	10	10	6	10	14	12½	15	5	..	*p*	*p*	*p*	.....	..	162.20	160
20	20	20	20	20	20	20	20	20	20	20	20	20	20	J,A& J	7½	555.07	525
..	..	..	..	..	..	..	..	..	*v*	*p*	4½	5.2	6.2	Jan.	7	141.53	...
..	..	..	..	..	..	..	..	..	*p*	..	*p*	*p*	*p*	.....	..	122.43	...
..	..	..	..	..	..	..	..	..	*v*	*p*	..	*p*	25	Jan.	25	130.15	...
..	..	..	..	..	..	..	..	..	..	..	..	6	6½	.....	..	144.52	...
18	20	20	20	20	20	22½	23½	20	20	22½	22½	*d*20	16.6	July	10	300.19	...

1904, and $40,000 in 1906. § Capital increased in 1904 from $130,000 to $160,000, and in 1906 to $200,000. ** Was 1923, and in 1923 capital increasd $13,000. ‡‡ $150,000 stock div. *a* Capital increased $500,000 in 1923. *c* Cash dividend in 1921, $43,950 in 1922 and $26,100 in 1923. *f* Capital increased $500,000 in 1919. *g* Capital increased $250,000 in 1919 and 150,000 in 1922. *j* Capital increased $19,035 in 1919 and $33,000 in 1921. *k* Extra. *l* Prior to 1911 dividend rates of Spring of Ins. Co. of State of Pa. *n* Capital increased $250,000 in 1917. *o* Capital increased $200,000 in 1919. *p* No dividend $13,815 in 1923. *t* Capital increased $350,000 in 1919. *v* Year of organization. *w* Also stock dividend $28,375. *x* Metropolitan increased $48,350 in 1919 *bb* Capital increased $50,000 in 1920. *cc* Capital reduced $2,170 in 1919. *hh* Capital increased $1,000,000 in 1920. *qq* Capital increased $8,110 in 1922, and reduced from $351,940 to $351,240 in 1923. *rr* Capital increased 1923. *ww* Capital increased $6,000,000 in 1921 and in 1922. *xx* Also stock dividend of $300,000, and 50% stock dividend.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Divi									
			1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.
	$	$											
National Reserve, Dubuque, Ia.	300,000	100	..	..	..	..	..	..	..	..	..	..	..
National Security, Omaha.....	*l* 500,000	100	..	..	..	..	..	..	..	..	..	..	..
National Union, Pittsburg.....	*dd* 2000000	100	..	..	*v*	*p*	*p*	*p*	*p*	4	4	4	8
National Union, Washington..	100,000	5	12	12	10	10	5	6	7	7	7	7	7
Nevada Fire, Reno.....	*a* 250,610	10	..	..	..	..	..	..	..	..	..	..	..
New Brunswick, New Brunsw'k	*m* 200,000	10	18	14	10	10	*p*	7½	6 §60	3¾	5	10	10
New England, Pittsfield	200,000	100	..	..	..	..	..	..	..	..	..	..	..
New Hampshire, Manchester..	*tt* 2 000,000	100	10	10	10	10	10	10	10	10	10	10	10
New Jersey, Newark.....	1,000,000	25	..	..	..	..	..	..	..	..	..	..	..
Newark, Newark.....	500,000	5	10	10	10	10	10	10	10	10	10	10	11
New York State Fire, Albany, *u*	200,000	10	..	..	..	..	..	..	..	..	..	10	11
Niagara, New York.....	*ff* 3000 000	50	10	10	10	14	20	20	20	10	20	20	20
North Carolina Home, Raleigh	*o* 400,000	100	..	..	..	..	..	..	..	..	..	6	6
No. Carolina State, Rocky Mt.	50,000	100	..	..	..	..	..	..	..	..	..	..	..
North River, New York.....	*ll* 2,000,000	25	8	8	7¾	*p*	8	8	9	10	10	10	10
Northern, New York.....	*s* 1,000,000	100	3	*p*	*p*	*p*	5	2½	5	5	5	5	5
N'w'st. F. & M., Minneapolis..	400,000	100	*v*	*p*	10	*p*	*p*	30*k*	*p*	7	6	7½	*p*
Northwestern National, Mil....	1,000,000	100	13	12	13½	14	15	15	15	15	12	12	12
Old Colony, Boston.....	† 1,000,000	100	..	..	..	..	..	..	..	*v*	2	4	4
Old Bay State, Concord, Mass.	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Orient, Hartford.....	1,000,000	100	10	5	*p*	40	10	10	20	10	*p*	*p*	*p*
Pacific, New York.....	400,000	25	10	10	5	10	*p*	*p*	3	6	6	12	12
Pacific National, Sacramento..	250,000	5	..	..	..	..	..	..	..	..	..	..	..
Pacific States Fire, Portland...	*ee* 310,420	10	..	..	..	..	..	..	..	..	..	..	*v*
Palmetto, Sumter.....	*e* 400,000	10	..	..	..	..	..	..	..	..	..	..	..
Patriotic, N. Y.....	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Pennsylvania, Philadelphia....	*xx* 1000000	100	25	25	25	25	25	25	30	25	20	20	25
Pennsylvania Mfrs., Phila.....	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Peoples Fire, Frederick	*hh* 200,000	100	..	..	..	..	..	..	..	..	*v*	*p*	5
Peoples Nat., Philadelphia....	1,000,000	25	..	..	..	..	..	..	..	..	..	*v*	*p*
Petersburg Ins. Co., Va.....	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Philadelphia F. & M., Phila...	1,000,000	100	..	..	..	..	..	..	..	..	..	..	..
Phœnix, Hartford.....	*cc* 5,000,000	100	14	14	14	12	12	14	12	8½	10	12	13½
Piedmont, Charlotte.....	100,000	10	*p*	*p*	*p*	10	10	*p*	6	7	8	8	4
Pilot, Greensboro.....	*z* 175,000	100	..	..	..	..	..	..	*w* 2	2	7	7	7
Pioneer, Chicago.....	100,000	20	..	..	..	..	..	..	..	..	..	..	..
Pittsburg, Pittsburg.....	200,000	25	16	16	16	16	16	16	16	16	16	16	16
Potomac, Washington	200,000	25	12	12	12	12	12	6	*p*	*p*	*p*	*p*	*p*
Preferred Risk, Topeka.....	‖ 237,800	100	..	..	..	..	..	..	..	..	..	..	..
Providence Washington, Prov.	1,000,000	50	10	10	10	10	10	10	10	5	*p*	7½	10
Prudential of Gt. Britain, N. Y.	*yy* 500,000	100	..	..	..	..	..	..	..	..	..	..	..
Queen of America, New York..	¶ 3000,000	100	20	20	20	20	20	*x* 120	10	10	10	10	20
Queen City, Sioux Falls.....	*b* 100,000	100	..	..	..	..	..	..	..	..	..	..	..
Reliable, Dayton *g*.....	250,000	20	20	20	20	20	20	20	20	20	20	20	20
Reliance, Philadelphia.....	400,000	50	6	6	6	7	7	6	7	7	7	7	10
Retailers Fire, Oklahoma *ii*....	*pp* 200,000	10	..	..	..	..	..	..	..	..	..	.	..
Republic Fire, Dallas.....	1,000,000	100	..	..	..	..	..	..	..	..	..	..	..
Republic Fire, Pittsburg.*h*.....	*w* 300,000	50	10	10	10	10	10	12	16	16	22	20	20
Rhode Island, Providence.....	* 000,000	100	..	..	..	..	..	..	..	..	*v*	10	10
Richmond, New York.....	*zz* 500,000	100	..	..	..	..	..	..	..	..	*v*	*p*	*p*
Rockingham, Leaksville, N. C.	*vv* 91,600	100	..	..	..	..	..	..	..	..	..	..	..
Rocky Mountain, Great Falls .	*ww* 275,000	100	..	..	..	..	..	..	..	..	..	..	..
Rossia, Hartford.....	† 1,200,000	25	..	..	..	..	..	..	..	..	..	..	..

*Capital increased $100,000 in 1917 and $100,000 in 1919. † Capital increased $800,000 in 1922. ‡ Capital increased $200,000 reduced $137,700 in 1923. ¶ Capital increased $1,000,000 in 1917 and $1,000,000 in 1922. *a* Capital increased $104,510 in 1917, dividend. *e* Capital increased $150,000 in 1917, $200,000 in 1919 and 1921. *f* Based on old stock. *g* Formerly the Teutonia, 1919. *p* No dividend declared. *s* Capital increased $59,700 in 1918, reduced $4,700 in 1919. *s* Capital increased $500,000 in on inc. cap. *cc* Capital increased from $3.000,000 to $5,000,000 in 1923. *dd* Capital increased to $1,300,000 in 1920, in 1921 to and $490 in 1920 and increased $1 200 in 1923. *ff* Capital increased $1,000,000 in 1920 and 1922. *gg* Also stock div. 37½ p.c. 91%. *ll* Cap. inc. $400,000 in 1919 and $1,000.000 in 1920. *pp* Capital increased $95,210 in 1920. *tt* Capital increased $150,000 in 1921, and $4,200 in 1923. *xx* Capitali ncreased $250,000 in 1922. *yy* Capital reduced from $1,000,000 to $500,000 in 1923

AND DIVIDENDS—*Continued.*

END—PER CENT.														CASH DIVIDEND DECLARED DURING 1924 TO DATE.		Net Book Value of Stock Per $100, January 1, 1924.	Latest Sale of Stock (per cent).
1910.	1911.	1912.	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.	1921.	1922.	1923	Date.	Pr. Ct.		
..	..	..	..	..	..	..	..	..	*v*	*p*	*p*	10	10	Jan.	5	$ 176.39	...
..	..	..	..	..	*v*	*p*	*p*	*p*	6	*p*	*p*	3	3	.....	..	166.83	200
10	9	9	9	9	1½	9	10	10	10	10	10	*y*9	12	J.A&J	9	156.33	...
7	7	7	7	7	7	8	8	8	..	10	10	12	12	June	5	322.00	180
..	..	..	..	*v*	*p*	*p*	*p*	5	6	6	6	7	8	.....	..	.....	...
10	12	15	12	12	12	12	12	13½	13½	14	9	3	9	J.& A.	6	190.36	...
..	..	..	..	..	..	..	..	..	*v*	3	15	15	15	J. & J.	15	170.19	215
10	10	10	10	10	10	10	15	12	15	16	14	16	16	J.A.&J	9	270.11	270
v	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	4	5	*p*	*p*	*p*	.....	..	115.45	...
13	14	14	14	14	14	14	8	*p*	*p*	5	5	5	15	March	5	381.89	275
12	12	12	12	12	12	12	*m*6	12	12	..	8	*p*	4.5	J.& A.	3	170.25	...
47½	20	*b*25	25	25	25	25	25	25	25	25	20	*d f*.20	14	J. & A.	16	224.43	316
6	6	6	6	6	6	6	6	6	6	7	7	8	8	J.A&J	6	214.52	160
..	..	..	..	..	..	..	..	*v*	*p*	..	6	6	6	March	4	149.53	...
10	10½	10	10	10	10	10	10	10	10	10	10	10	11.5	J.A&J	9	229.14	...
5	5	6	6	6	6	6	6	7	7	7	7	8	5	Jan.	5	194.34	200
6.50*k*	6	10	10	10	15*k*190	5	10	10	10	10	10	10	10	J. & J.	10	156.59	190
14	14	15	15	15	15	15	21½	18½	19	20	20	27½	30	April	6	348.41	375
2	*p*	*p*	6	6	6	6	7	7	7	8	8	8	8	J.A&J	6	266.42	...
..	..	..	..	..	..	..	..	..	6	6	10	*p*	*p*	.....	..	122.77	...
40	*p*	20	*p*	*p*	10	10	10	10	10	10	10	*p*	20	Jan.	10	300.11	...
14	14	24	14	10	10	10	10	10	15	15	15	20	20	J. & A.	12	379.22	420
..	..	..	..	*v*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	2.6	6	Jan.	6	218.38	100
p	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	6	6	6	3½	..	J. & J.	6	162.03	...
..	..	..	..	*v*	*p*	*p*	4	12	*gg*5	10	5	10	10	.....	..	137 07	160
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	..	390.40	...
27½	30	30	*p*	30	30	30	70	50	*p*	20	20	*f*55.8	25	Jan.	25	453.70	...
..	..	..	..	..	..	..	..	..	..	..	..	..	6	J. & J.	6	233.74	100
5	9	6	6	6	6	6½	7½	14	10	10	10	10	8	.....	..	135.71	150
5	5	*p*	*p*	*p*	*p*	*p*	*p*	1¼	5	5	5	5	5	.....	..	119 80	114
..	..	..	..	..	..	..	..	*p*	*p*	*p*	3	6	*p*	.....	..	252.72	...
..	..	..	..	..	..	..	..	..	..	..	..	..	2	.....	.	214 58	...
16	16	16	17	20	20	20	20	20	24	24	24	24	*f*24	J. & A.	11	322.21	445
6	8	8	10	10	10	10	10	15	15	15	20	20	25	Jan.	25	690.58	...
7	7	7	7	7	7	7	7	*d*6c7p	6c.7p	6	7	6.5	6.6	Jan.	6½	135.68	100
..	..	..	..	..	..	..	..	*p*	*p*	*p*	*p*	*p*	*p*	.....	..	102.84	...
16	16	16	16	8	7	8	8	4	8	6	2	*p*	*p*	.....	..	173.71	180
3	6	6	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	.....	..	276.76	...
..	..	..	..	..	..	..	*v*	*p*	4	..	*p*	*p*	*p*	.....	..	214.46	...
10	10	10	10	10	15	12	12	12	16	16	16	18	20	M & J.	12	505 43	510
..	..	..	..	..	..	..	..	..	..	..	..	*v*	*p*	.....	..	226.68	...
30	30	30	30	30	35	40	§40	25	25	30	35	*k*50	46.6	Jan.	11.6	272.43	...
..	..	..	..	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	7	March	7	147.41	125
16§	12	12	12	12	12	12	15	15	15	15	15	16	16	M. &J.	10	358.44	320
10	10	10	8	6	6	6	6	6	7	8	10	6	12	Jan.	12	150.16	200
v	*p*	*p*	*p*	*p*	7½	*p*	*p*	*p*	*p*	*jj*	*p*	8	*p*	.....	..	167.28	150
..	..	..	..	..	..	..	..	..	*v*	10	12	12	14	J. & J.	16	237.65	...
20	30	16	16	11	2	9½	10	10	12	11½	15	12	8	A. & J.	6	184.34	170
10	10	10	10	10	10	10	8	10	12½	10	10	10	10	J.A&J	9	192.75	175
4	5	6	6	6	6	8	8	8	8	10	10	10	5	Jan.	4	190.89	120
..	..	..	..	..	..	..	..	..	*v*	6	3	6	4	J. & J.	6	104.09	110
..	*v*	*p*	4	*p*	*p*	4	5	*p*	8	*p*	8	*p*	5	Feb.	5	193.60	...
..	..	..	..	..	..	..	..	..	*v*	..	64	250	..	J. &. A	12	243.50	348

in 1917 and $400,900 in 1919. § Also 100 per cent stock dividend. ‖ Capital increased $6,500 in 1919, $69,000 in 1920, and $13,890 in 1918, $3,130 in 1919, $29 150 in 1920 and $250 in 1921. *b* Cap. decreased $100,000 in 1921. *d* Also 50 per cent. stock *k* Stock dividend. *l* Capital increased $250,000 in 1922. *m* Capital reduced $300,000 in 1922. *o* Capital increased $200,000 in 1923. *u* Organ. as mut co. *v* Year of organization. *w* Capital increased $100,000 in 1923. *x* On old cap., $500,000. *y* Based $1,500,000 and $2,000,000 in 1922. *ee* Capital dec. from $420,611 1917 and from $419,560 to $292.690 in 1918; inc. $6,820 in 1919 *hh* Cap. inc. $100,000 in 1919 and $26 290 in 1920. *ii* Dividends to policyholders not shown in this title. *jj* Stock dividend in 1917, $250,000 in 1920 and $1.2 0,000 in 1921. *vv* Capital increased $50,000 in 1921 and $25.300 in 1923. *ww* Capital dec. $685 *zz* Capital increased $300,000 in 1923.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY	Capital Paid up.	Par Value of Stock.	ANNUAL DIVIDENDS										
			1899.	1900	1901.	1902.	1903.	1904	1905.	1906.	1907.	1908.	1909.
	$	$											
Safeguard, New York	200,000	100	..	..	.	..	..	..	..	..	..	..	..
St. Paul F. & M., St. Paul	*s*4,000,000	25	10	10	10	10	10	10	10	10	10	10	10
Savannah Fire, Savannah	*xx*200,000	100	..	..	..	..	..	..	..	..	..	..	..
Seaboard, Atlantic City	*bb*100,000	100	..	..	..	..	..	..	..	..	..	..	*v*
Security, New Haven	1,000,000	25	8	8	8	8	8	8	8	4	6	12	12
Security Fire, Davenport	200,000	100	5	6	5	5	14	8	8	8	4	8	9
Security, San Francisco	200,000	100	..	..	..	..	..	..	..	..	..	..	..
South Carolina, Columbia	*q*200,000	100	..	..	..	..	..	..	..	..	..	..	..
Southern Fire, Durham	100,000	25	..	..	..	..	..	..	..	..	..	..	..
Southern Home, Charleston	*j*300,000	100	..	..	..	..	..	..	..	.	..	..	..
Springfield F. & M., Springfield	*v*3,500,000	100	10	10	*z*10	10	10	10	10	10	10	10	10
Standard, Hartford	500,000	50	..	..	..	..	..	..	..	..	..	..	..
Standard, New York	1,000,000	100	..	..	..	..	..	..	..	..	..	..	..
Standard, Trenton	*u* 400,000	25	6	6	6	6	6	6	6	6	6	6	6
Standard Amer., Chicago	250,000	25	..	..	..	..	..	..	..	..	..	..	..
Star, New York	*t*1000,000	100	*p*	*p*	*p*	*p*	5	5	5	5	5	5	5
State Dwelling House, Concord	25,000	100	9	9	9	9	9	9	9	9	9	9	9
Sterling Fire, Indianapolis	850,000	10	..	..	..	..	..	..	..	..	..	..	..
Stonewall, Mobile	150,000	100	10	10	12	8	12	10	10	10	10	15	10
Stuyvesant, New York	*l*700,000	100	6	6	3	3	*p*	*p*	*p*	6	3	10½	8
Sunflower Fire, Topeka	2,120,000	100	4	4	6	6	6	6	6	6	6	6	..
Superior, Pittsburg *r*	*m*1,000,000	50	8	8	10	12	16	16	16	16	16	16	16
Twin City Fire, Minneapolis	500,000	10	..	..	..	..	..	..	..	..	..	..	..
Underwriters Fire, Concord	*w*100,000	100	..	..	..	..	..	..	*v*	5	5	5	5½
Underwriters Fire, Rocky M't.	*a* 100,000	100	..	..	..	..	..	..	..	*v*	*p*	6	6
Union, Buffalo	200,000	100	6	6	6	3	3	5½	3	6	6	6	6
Union, Indianapolis	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Union Automobile. Los Angles	*i*200,000	100	..	..	..	..	..	..	..	..	..	..	..
Union Hispano Amer., N. Y	400,000	100	..	..	..	..	..	..	..	..	..	..	..
Union Reserve New York	500,000	100	..	..	..	..	..	..	..	..	..	..	..
U.S.Merchants&Shippers,N.Y.	*cc*1,000,000	100	..	..	..	..	..	..	..	..	..	..	..
United American, Pittsburg *b*	200,000	50	8	8	8	9	10	8	7	10	10	10	12
United Firemens, Philadelphia.	400,000	10	10	10	10	10	10	10	10	10	10	3	6
United Merchants, Jersey City	200,000	100		..	..	..	..	..	..	..	..	..	..
United States, New York *k*	*d*2,000 000	20	8	8	7	5	4	3	*p*	*p*	*p*	*p*	*k*
Utah Home, Salt Lake City *n*	400,000	100	8	6½	9	12½	10½	10	10	12	12	12	12
Victory, Philadelphia	500,000	50	..	..	..	..		..	..	.	..	..	..
Virginia F. and M., Richmond.	*s* 500,000	25	8	8	8	8	8	8	8	8	10	10	10
Vulcan, New York	200,000	100	..	..	..	..	..	..	..	..	..	..	..
West American, Cal	250,000	100	..	..	..	..	..	..	..	..	..	..	..
Westchester, New York	†1,500,000	10	16	16	16	16	16	20	20	30	30	30	30
Western National, Fargo, N.D.	*102,435	15	..	..	..	..	..	..	..	..	..	..	..
Wheeling Fire, Wheeling†	200,000	100	10	10	10	10	10	10	5½	9	10	10	14
Wolverine Fire, Lansing	323,175	25	..	..	..	..	..	..	..	..	..	..	..

*Capital reduced $64,495 in 1922. † Capital increased from $500,000 to $1,000,000 in 1917 and increased $500,000 in 1923. increased $48,500 in 1923. *b* Formerly styled German-American. *c* Also 25 per cent. stock dividend. *d* Capital increased dividend. *i* Capital increased $100,000 in 1919. *j* Capital increased $1,800 in 1918, $100,000 in 1919 and 1920. *k* Stock 1921, 1922 and $200,000 in 1923. *n* Formerly the Home of Utah. *p* No dividend declared. *q* Capital increased $150,000 in Capital increased from $200,000 to $400,000 in 1915; to $500,000 in 1920, and to $1,000,000 in 1922. *u* Capital increased *y* Capital increased $1,000,000 in 1923. *z* Capital reduced from $239,700 to $120,000 in 1923. *bb* Capital increased $50,000 1923. *xx* Capital increased $100,000 in 1921.

ND DIVIDENDS—*Continued.*

END—PER CENT.														CASH DIVIDEND DECLARED DURING 1924 TO DATE.		Net Book Value of Stock Per $100, January 1, 1924.	Latest Sale of Stock (per cent).
10.	1911.	1912	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.	1921.	1922.	1923.	Date.	Pr. Ct.		
																$	
.	..	..	..	..	*v*	*p*	*p*	*p*	*r*	*p*	*p*	*p*	*p*	.....	..	413.08	...
2	12	20	20	12*g*	20	25	20	30	30	35	20	24	28	Jan.	3.6	252.16	300
.	*v*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	30	*p*	*p*	*p*	.....	..	141.99	125
3	3	6	6	6	6	6	6	6	*p*	*p*	*p*	*p*	*p*	.....	..	138.02	...
4	12	14	10	9	8	8	8	8	8	8	10	12	3	Jan.	3	309.50	200
.0	20	11	12	12	12	12	12	12	12	12	12	12	12	Jan.	12	246.60	...
.	..	..	..	..	..	..	..	..	..	..	..	..	*p*	.....	..	225.13	...
v	*p*	*p*	*p*	*p*	*p*	6	9	§3	6	7	7	7	7	J. & J.	7	128.16	117
.	..	..	..	..	..	..	..	..	..	..	..	..	*p*	.....	..	198.82	200
.	*v*	*p*	*p*	*p*	6	6	6	7½	9	10	10	12	12	M.& J.	6	155.06	150
10	10	10	*c*10	10	10	10	10	10	21	16	16	16	*f*16	J. & J.	16	241.45	330
v	*p*	6	8	8	8	8	4	*p*	8	8	8	8	8	.....	.	137.47	...
..	..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	.....	..	208.36	...
8	8	8	8	10	10	12	12	12	12	12	16	‡‡18	10	Jan.	5	200.20	200
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	..	110.17	...
7½	7½	7½	7½	10	12	12	6	7½	7½	7½	10	*p*	*p*	Feb.	10	226.92	...
9	9	9	9	9	9	9	9	9	9	*p*	6	9	..	Feb.	9	.....	150
..	*v*	*p*	*p*	*p*	5	6	*p*	3	6	6	6	6	6	J. & J.	6	170.59	102½
10	10	12	12	12	12	12	10	10	10	10	10	10	10	.....	..	165.72	135
10	10	10	10	10	5	4½	3	*p*	*p*	*p*	*p*	1½	6	.....	..	158.16	70
..	..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	.....	..	188.29	...
16	16	16	16	12	8	12	16	16	16	16	14	*f*16	*f*16	J. & A	8	173.14	220
..	..	..	..	*p*	5	4	*p*	*p*	*p*	..	*p*	*p*	*p*	.....	..	134.44	120
8	60	30	10	7	8	8	8	8c,6p	8c.6p	8c,6p	6.9	12 7p	7	Feb.	‖3½	126.04	100p1.
6	6	6	6	7	7	8	8	8	12	12	10	10	3	March	4	164.03	150
3	6	6	6	6	8	8	8	9	10	10	10	10	10	J.A.&J	6	205.40	...
..	..	..	..	..	..	..	..	..	*v*	..	4.5	4	9	....	..	133.04	...
..	..	..	..	..	..	..	..	7	5	..	10	16	20	J. & A	10	170.06	350
..	..	..	..	..	..	..	..	..	..	..	..	*p*	*p*	.....	..	108.25	...
..	..	..	..	..	..	..	..	..	..	..	..	*p*	5	.....	..	146.40	...
..	..	..	..	..	..	..	..	..	..	..	..	*p*	5	.....	..	146.40	...
..	..	..	..	..	18¾	18¾	18¾	18¾	15	15	*p*	*p*	7½	‖March	2	211.65	...
14	14	14	14	14	13	13	13	14	15	18	12	12	12	J.& A.	6	183.93	...
8	8	8	8	8	8	10	10	10	10	4	*p*	*p*	*p*	.....	..	211.31	200
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	..	167.72	...
6	6	7	7	7	7	9	10	10	10	10	12	fg13	15	.....	..	340.13	400
12	14	14	14	14	14	16	19	20	22	24	20	18	18	M.& J.	8	322.93	295
..	..	..	..	..	..	..	..	..	*v*	..	12	12	12	J. & J.	6	143.59	200
10	10	10	11	12	12	12	12	18	20	22	‡‡22	10	10	.....	..	320.63	372
..	..	*v*	*p*	*p*	*p*	*p*	6	6	6	6	6	6	5	Jan.	6	171.55	...
..	..	..	..	..	..	..	..	..	..	..	..		..	April	20	401.15	300
40	40	40	40	40	20	42	40	25	25	25	25	25	*f*25	Jan.	12½	309.65	400
..	..	..	..	..	..	..	..	..	..	..	..	..	*p*	.....	..	102.15	...
12	12	9	9	8	8	8	8	8	8	10	10	10	10	June	5	172.06	150
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	..	118.31	...

‡ Was formerly styled German. ‡‡ Also 100 per cent stock dividend. ‖ Pref. A 3 per cent., Pref. B 3½ per cent. *a* Capital $600,000 in 1922. *e* Merged with the Williamsburgh City, N. Y., in 1916. *f* Based on old capital. *g* Also $62.500 stock dividend. *l* Capital increased $300,000 in 1918. *m* Capital increased $100,000 in 1918, $100,000 in 1919 and $100,000 in 1920, 1918. *r* Formerly the Humboldt. *s* Capital increased $250,000 in 1920. *t* Formerly the Liverpool and London and Globe. 200,000 in 1922. *v* Year of organization. *w* Capital increased from $10,000 to $30,000 in 1913, and $100,000 in 1920. n 1919. *cc* Capital increased $400,000 in 1921, and $200,000 in 1923. *ss* Capital increased $1,000,000 in 1920, and $2,000,000 in

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS IN NEW YORK CITY

Below we present a table showing the premiums collected in New York city for two years as compiled from the semi-annual returns of the fire patrol to the New York Board of Fire Underwriters:

NAME AND LOCATION OF COMPANY.	1923	1922
NEW YORK.	$	$
American Alliance*c*	190,072	140,732
American Eagle, New York	350,438	335,622
American Equitable	410,508	418,329
Assurance Co. of America	140,109	129,992
Atwood Fire, New York	22,059	24,796
Bankers & Shippers	66,181	55,880
Caledonian American	10,010	8,765
City of New York	437,961	295,293
Commercial Union Fire	58,953	52,982
Commonwealth	123,963	130,313
Continental	1,046,016	950,683
Eagle Fire	29,194	.....
Fidelity-Phenix	481,561	412,363
Globe and Rutgers	953,222	797,145
Great American*b*	1,247,567	1,021,158
Hamilton	48,526	51,822
Hanover	266,189	271,388
Home	1,692,779	1,507,221
Hudson	35,329	34,010
Imperial‡	154,616	118,179
Importers & Exporters	104,086	87,302
International	157,947	215,589
Knickerbocker	252,334	340,813
Mercantile, New York§	153,182	136,905
Merchants Fire	270,032	195,108
National Liberty*d*	317,398	296,313
Niagara	418,782	381,970
Northern	66,110	64,242
North River	638,803	603,839
Pacific	140,808	112,987
Patriotic	77,156	.....
Queen of America	289,191	271,668
Richmond	115,584	137,568
Safeguard, New York	105,377	73,262
Standard, New York	95,111	22,610
Star Fire*f*	172,393	117,211
Stuyvesant	150,578	96,252
United States	701,414	618,529
U. S. Merchants & Shippers	77,371	104,534
Vulcan	2,416	2,600
Westchester	296,588	298,178
Retired Company	.....	40,932
Lloyds.		
Affiliated Underw., N. Y.	64,170	11,013
Allied Underwriters	5,253	2,216
American Ex. Underwriters	38,952	43,371
American Lloyds*	55,816	33,022
Individual Underwriters	63,259	111,710
Lloyds*	1,224	513
N. Y. Mer. Bakers Sec. Ass'n.	4,906	4,395
New York Reciprocal Undrs.	106,691	117,102
North Amer. Inter-Insurers.	66,456	56,559
Workmens Furniture F. Assn.	6,085	5,686
Retired Companies	.....	3
NEW YORK STATE.		
Agricultural, Watertown	201,743	160,195
Albany, Albany	110,247	40,143
Buffalo, Buffalo*e*	114,819	66,702
Commerce, Glens Falls	10,619	19,052
Excelsior, Syracuse	25,132	8,591
Glen Cove Mutual, Glen Cove*	977	13,116
Glens Falls, Glens Falls	170,835	147,015
New York State, Albany*a*	87,285	92,422
Union, Buffalo	31,296	51,777
CALIFORNIA.		
California, San Francisco	47,630	212,526
Firemans Fund, San Francisco	200,758	193,864
Home F. & M., San Fran.	83,310	73,599
Pacific National Sacramento*	383	244
COLORADO.		
Merchants, Denver	24,041	21,865
CONNECTICUT.		
Ætna, Hartford	680,019	607,841
Automobile, Hartford	517,290	311,250
Connecticut, Hartford	129,881	127,122
East and West, New Haven*	2,771	.....
Hartford, Hartford	593,248	527,912
National, Hartford	438,549	362,626
Orient, Hartford	203,087	163,078
Phoenix, Hartford	294,765	260,143
Security, New Haven	102,514	92,845
Standard, Hartford	37,383	41,243
DISTRICT OF COLUMBIA		
Firemens, Washington	29,361	39,634
Potomac, Washington	39,371	60,913
GEORGIA.		
Georgia Home, Columbus	42,064	35,528
ILLINOIS.		
Chicago F. & M., Chicago	35,373	13,712
Great Lakes, Chicago	10,176	8,414
Great Western, Chicago	10,692	5,231
Marquette Nat'l, Chicago	37,270	29,072
Millers National, Chicago	174,737	177,849
Millers Mutual, Alton	29,890	34,380
Mill Owners, Chicago	986	.....
Protection Mutual, Chicago.	1,412	.....
Retired Companies	.....	12,050
INDIANA.		
Grain Deal. Nat. Mut., Ind.	3,890	3,397
Indiana Lumbermen's, Ind.	4,664	3,364
Sterling, Indianopolis	39,559	.....
IOWA.		
Dubuque F. & M., Dubuque	74,629	138,930
Farmers Fire, Cedar Rapids.	136,498	33,753
Hawkeye Securities, D. M.	10,480	17,203
Mill Owners' Mut.	14,292	23,122
National Reserve, Dubuque.	57,085	5,856
N. Amer. Natl., Des Moines*	10,876	5,438
LOUISIANA.		
La Salle Fire, New Orleans.	8,634	6,437
Mechs.&Traders, New Orleans	132,498	128,127

* For six months only. ‡ Formerly the Pelican. § Formerly the North British and Mercantile of New York. *a* Formerly National Lumber. *b* Formerly German-American. *c* Formerly German Alliance. *d* Formerly Germania. *e* Formerly Buffalo German. *f* Formerly Liverpool and London and Globe.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—*Continued*

NAME AND LOCATION OF COMPANY.	1923.	1922
MARYLAND.	$	$
Baltimore American, Balt ..	31,951	31,871
Baltimore Mutual, Balt*....	86	248
Central Fire, Baltimore.....	17,987	3,622
Peoples Fire, Frederick.....	22,296	.....
MASSACHUSETTS.		
Berkshire Mut., Pittsfield....	6,164	6,481
Boston, Boston.....	227,103	213,756
Cotton & Wool Mfrs., Boston*	792	.....
Employers Fire, Boston.....	21,873	20,481
Fitchburg Mut., Fitchburg*..	9,466	10,860
Grain Dealers, Boston*.....	200	105
Holyoke Mut., Salem.....	1,412	.....
Industrial Mut., Boston*...	3	.....
Lumber Mut.....	5,125	4,644
MassachusettsF.&M.,Boston.	27,044	28,432
Old Colony, Boston.....	46,115	43,698
Rubber Mfrs., Boston*.....	157	.....
Springf'd F. & M.,Springf'd..	255,188	241,904
United Mutual, Boston.....	2,685	2,820
Worcester Mfrs., Worcester*.	.....	8,854
Retired Company.....	1,559	.....
MICHIGAN.		
Detroit F. and M., Detroit...	59,447	46,379
Michigan F. and M., Detroit.	64,436	54,084
Twin City Fire, Minneapolis*	24	.....
Retired Companies.....	.....	51,222
MINNESOTA.		
Minneapolis F. & M., Minn..	35,801	13,860
St. Paul F. & M., St. Paul...	184,612	141,183
Retired Company.....	.....	2,435
MISSOURI.		
American Central, St. Louis..	113,334	139,614
Citizens, St. Louis.....	19,242	30,823
Liberty, St. Louis.....	13,738	8,269
NEBRASKA.		
Retired Company.....	.....	18,194
NEW HAMPSHIRE.		
Capital, Concord.....	70,282	69,445
Granite State, Portsmouth...	29,723	27,534
New Hampshire, Manchester	30,003	47,209
NEW JERSEY.		
American, Newark.....	318,580	287,112
Camden.....	180,821	162,126
Columbia, Jersey City.....	78,827	90,900
Firemens, Newark.....	182,527	172,274
Newark, Newark.....	211,846	205,127
New Jersey, Newark.....	52,806	29,874
New Brunswick, New Bruns..	101,639	84,266
Standard, Trenton.....	75,736	52,701
United Mchts., Jersey City..	10,020	5,461
Retired Company.....	.....	3,188
NORTH CAROLINA.		
Dixie Fire, Greensboro.....	48,484	23,761
North Carolina Home.....	43,976	40,006
OHIO.		
Amer. Druggists, Cincinnati.	11,378	10,895
American Nat'l, Columbus...	29,795	55,246
Central Mfrs., Van Wert*...	7,507	4,220
Industrial, Akron.....	45,330	26,697
Lumbermens, Mansfield....	16,309	3,165
Ohio Farmers, Le Roy.....	161,645	121,623
Ohio Mutual, Salem.....	844	702
Reliable, Dayton.....	14,359	11,934
Retired Company.....	.....	59,299

NAME AND LOCATION OF COMPANY.	1923.	1922
OREGON.	$	$
Pacific States Fire, Portland*	470	.....
PENNSYLVANIA.		
Allegheny Undrs., Pittsburg*.	22,208	37,179
Allemannia, Pittsburg.....	51,966	63,348
Alliance, Philadelphia.....	184,616	55,767
City, Sunbury*.....	2,713	7,574
County Fire of Phila., Phila..	43,968	44,766
Delaware Undrs.,Philadelphia	17,562	.....
Farmers, York.....	46,189	34,563
Fire Association, Philadelphia	281,021	242,230
Franklin, Philadelphia.....	252,339	154,591
†Globe, Pittsburg.....	52,904	34,759
Girard F. & M., Philadelphia.	77,513	61,904
Graphic Arts Mut., Phila..,	6,778	6,567
Independence, Philadelphia..	15,659	18,244
Ins.Co.ofNorthAmerica, Phil.	635,072	604,600
Ins. Co. of State of Pa., Phil.	119,056	56,883
Keystone Mutual, Phila.....	1,706	1,259
Lumbermens, Philadelphia...	20,792	25,743
Manton Mutual, Phila.....	1,079	675
Mechanics, Philadelphia.....	75,425	66,933
Nat.-Ben Franklin, Pittsburg	87,188	99,462
National Mutual, Phila.....	825	284
National Union, Pittsburg...	136,567	102,643
Pennsylvania, Philadelphia...	228,186	201,956
Penn Lumbermens, Phila...	4,122	3,594
Penna. Millers, Wilkes-Barre.	2,508	1,707
Peoples Nat., Philadelphia...	120,324	103,533
Reliance, Philadelphia.....	103,707	88,753
Republic, Pittsburgh.....	34,890	31,523
Superior, Pittsburg *a*.....	107,660	36,717
‡ United American, Pittsburg	25,517	29,499
United Firemens, Phila.....	65,965	49,945
Victory, Philadelphia.....	111,332	100,409
Retired Company.....	.....	16,600
RHODE ISLAND.		
American Mut., Providence..	6,458	1,836
Enterprise Mut., Providence.	6,495	1,919
Equitable F. & M., Prov.....	65,295	49,588
Hope Mutual, Providence...	1,978	4,741
Manufacturers, Providence...	10,954	2,638
Mechanics, Providence.....	5,406	2,052
Pawtucket Mut., Pawtucket	1,686	21,368
Providence Washington, Prov	224,666	196,594
Rhode Island, Providence...	127,651	49,904
Rhode Isl. Mut., Providence..	7,965	3,852
State Mut., Providence.....	8,178	5,145
What Cheer, Providence....	1,717	4,553
Retired Companies.....	.....	1,694
TEXAS.		
Millers Mutual.....	3,506	728
VIRGINIA.		
Virginia F. & M., Richmond.	87,546	90,062
WEST VIRGINIA.		
Wheeling, Wheeling†.....	8,596	10,841
WISCONSIN.		
Concordia, Milwaukee.....	259,043	220,535
Hardware Dlrs., Stevens Pt..	4,026	2,505
Milwaukee Mechanics, Mil...	185,972	155,621
Northwestern Nat., Mil.....	155,669	141,843
CANADA.		
British America, Toronto....	121,605	143,287
Western, Toronto.....	162,448	152,189

* For six months only. † Formerly German. ‡ Formerly German-American. *a* Formerly Mutual Fire Ins. Co. of Albany

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—*Continued.*

NAME AND LOCATION OF COMPANY.	1923.	1922
CHINA.	$	$
Union, Canton	158,285	117,078
FRANCE.		
Abeille, Paris	63,189	63,278
Generale, Paris	37,635	44,385
National, Paris	73,371	39,877
Phenix, Paris	61,425	63,468
Union, Paris	69,493	30,228
Urbaine, Paris	38,020	39,816
GREAT BRITAIN.		
Atlas, London	242,367	217,382
British General, London	125,198	81,966
Caledonian, Edinburgh	69,325	96,635
Century, Edinburgh	127,750	123,814
Commercial Union, London	732,623	651,678
Eagle, Star & British Dom	40,589	52,903
Law Union and Rock,London	181,391	166,921
Liverpool &Lon.&Globe, Liv.	960,691	1,104,656
London Assur. Corp., Lon	322,931	347,842
London Prov., London	85,500	76,809
London & Lancashire,London	486,028	382,703
London & Scottish, London	65,400	45,290
Nor. Brit. & Merc., London	616,886	630,411
Northern, London	396,557	326,310
Norwich Union, Norwich	297,450	312,297
Palatine, London	207,023	156,567
Phoenix, London	563,228	509,545
Royal, Liverpool	835,298	782,792
Royal Exchange, London	143,848	133,388
Scottish Un. & Nat., Edinb'g.	263,599	231,127
State, Liverpool	86,346	79,946
Sun, London	405,639	320,693
Union Assurance, London	386,986	305,160
Yorkshire, York	70,194	76,240
Retired Company	.....	58,651
HOLLAND.		
Netherlands, Hague	81,734	64,471
JAPAN.		
Fuso M. & F., Tokio	17,979	7,010
Tokio Marine & Fire, Tokio	93,385	103,643
NEW ZEALAND.		
New Zealand, Auckland	47,547	48,540
SWEDEN.		
Svea, Gothenburg	58,070	54,388

NAME AND LOCATION OF COMPANY.	1923.	1922.
AUTOMOBILE BUSINESS.	$	$
Alliance, London	5,617	1,575
Alliance, Philadelphia	2,651	3,147
American & Foreign, N. Y	901	890
Atlantic Mutual Mar., N. Y.	3,010	2,500
Boston, Boston	1,800	1,722
British & Foreign Mar.,Liv.	608	890
Chicago F. & M., Chicago	2,139	1,118
Employers, Boston*	1,550	503
Federal, Jersey City	27,828	11,654
Importers & Exporters, N. Y*	3,416	1,982
Ins. Co. of N. Amer., Phila.	5,620	4,649
Indemnity Mut.Mar.,London	14,190	8,785
Marine Insurance Co., Lon.	15,951	10,494
Maryland Motor Car,Balto*.	1,389	598
North China, China*	25	100
N'west'n F.&M.Minneapolis*	52	.....
Norwich Union Fire,Norwich*	14	.....
Ocean Marine, Liverpool*	108	487
Pennsylvania, Philadelphia	239	92
Reliance Marine, Liverpool	192	487
Royal Exchange, London	1,723	1,064
Sea, Liverpool	6,214	2,202
Tokio, Tokio	4,730	2,895
U. S. Mer. & Shippers, N.Y*	28,379	17,370
Universal, Newark	11,638	412
Retired Companies	.....	15,288
Totals, Local Cos., Fire	12,783,823	11,366,974
Totals, Other Cos., Fire	20,854,027	18,723,347
Totals, Automobile Bus	139,985	90,898
Aggregates 1923 and 1922	33,777,835	30,181,219
Aggregate 1921	.....	29,823,214
Aggregate 1920	.....	37,826,172
" 1919	.....	29,150,971
" 1918	.....	21,587,940
" 1917	.....	27,857,846
" 1916	.....	18,771,636
" 1915	.....	16,215,953
" 1914	.....	18,284,889
" 1913	.....	19,147,294
" 1912	.....	10,717,885
" 1911	.....	18,797,738
" 1910	.....	20 085,861
" 1909	.....	18,776,816
" 1908	.....	17,901,078
" 1907	.....	19,455,514
" 1906	.....	17,522,702
" 1905	.....	15,829,992

*For six months only.

INSURANCE LOSSES IN NEW YORK

The following table shows the insurance losses in New York city (boroughs of Manhattan and Bronx) for fifty-one years ending December 31, 1922, compiled from the fire patrol reports:

YEARS.	BUILDINGS.			CONTENTS.		
	Insurance.	Loss.	Ratio of Loss to Insurance.	Insurance.	Loss.	Ratio of Loss to Insurance.
1872	$6,223,360	$728,725	11.70	$9,363,551	$2,682,611	28.65
1873	3,786,271	378,676	10.00	6,490,817	1,681,623	25.90
1874	3,105,924	291,443	9.38	5,402,965	1,129,939	20.91
1875	5,382,630	434,106	8.06	8,778,167	1,718,343	19.57
1876	5,768,035	416,841	7.22	8,126,658	2,624,645	32.29
1877	6,382,192	734,575	11.50	6,567,588	1,689,206	25.72
1878	6,398,426	395,047	6 17	7,463,578	1,324,240	17.74
1879	7,141,154	645,068	9.03	14,959,681	4,509,441	30.14
1880	6,242,397	704,795	11.29	8,636,592	2,053,240	23.77
1881	8,136,548	542,896	6.67	11,144,994	3,165,019	28.39
1882	9,646,272	864,618	8.96	11,536,119	3,004,603	26.04
1883	10,815,881	777,493	7.18	12,308,650	2,526,435	20.52
1884	10,657,078	643,744	6.04	14,667,914	3,088,826	21.05
1885	13,272,299	958,588	7.22	15,664,199	2,788,927	17.80
1886	11,025,621	653,383	5.92	11,107,572	2,379,965	21.42
1887	15,666,405	1,108,714	7.07	17.928,690	4,197 097	23.40
1888	17,188,870	1,314,872	7.64	16,244,977	3,726,957	22.94
1889	13,648,321	1,056,549	7.74	14,052,720	3,042,903	21.65
1890	14,711,743	860,768	5.85	14,399.977	2,925,237	20.31
1891	18,268,692	1,619,266	8.85	15,190,739	4,597,941	30.26
1892	19,067.572	1,258,661	6.60	12,803,038	3,110,421	24.29
1893	21,272,233	1,494,607	7.02	14,365,730	3,642,747	25.35
1894	21,152,415	1,081,778	5.11	13,993,560	2,610,219	18.65
1895	19,954,269	1,063,328	5.33	10,782.646	2,371,570	21.99
1896	24,753,499	1,015,187	4.10	14,864,703	2,736,358	18.40
1897	25,398,474	801,694	3.15	12,133,154	2,208,997	18.20
1898	39,326,676	1,382,553	3.51	13.735.161	2,771,448	20.17
1899	43,021,638	2,282,538	5.30	32,013,617	4,899,229	15.30
1900	44,881.662	1,677,128	3.73	20,642,944	3,684,857	17.85
1901	40,888,809	1,204,530	2.95	30,433,678	4,185,638	13.79
1902	42,399,796	1,114,662	2.58	33,671,879	3,414,133	10 14
1903	56,334,038	1,479,471	2.63	22,031,708	3,870 162	17.57
1904	62,250,149	1,778,350	2.86	23,833,602	4,655,620	19.53
1905	75,251,170	2,350,971	3.12	30.220,581	4.737,108	15.66
1906	74,760.577	2,204,142	2.95	44,116,081	5 677,506	12.87
1907	91,677,747	2,380,844	2.60	49,919,497	6,830,952	13.68
1908	96.454,693	2,212,178	2.30	37,813,240	6,520,343	17.24
1909	119,222,922	1,983,110	1.66	31,706,388	5,959,142	18.79
1910	180,047,777	2,205,660	1.23	38,061.664	5,696,763	14.96
1911	181,469,142	2,699,302	1.48	51,081,402	7,072,973	13.84
1912	169,860,538	2,512,980	1.48	37,685,432	6,695,840	17.77
1913	175,511,563	1,772,027	1.01	51,252,194	4,626,842	9.01
1914	245,910,653	2,278,855	.93	46,489,536	5,661,948	12.20
1915	203,360,906	1,580,530	.78	45,476.482	4.054,223	8.92
1916	243,193,908	1.777,724	.73	58,425,761	4,731,896	8.60
1917	248,636,681	2,565,073	1.03	75,099,966	6,688,069	8.90
1918	283,234,520	3,002,899	1.06	76,521,270	6,322,548	7 26
1919	242,559,308	2,333,473	.96	88,383,958	6,241,264	7.06
1920	329,066,225	3 391 208	1 03	122,122,149	12,570,486	10.29
1921	327,322,370	2,358,763	.72	114,734,384	13,001,644	11.33
1922†	.....	5,185,987	....	.....	17,235,243	....
1923*	.....	.....	....	.....	.....	....
Totals	.....	$77,500,279	....	.....	$229,341,459	....

* Data for 1923 were not available when this book went to press. †Insurance involved not compiled for this year.

RECAPITULATION OF STATISTICS OF AMERICAN AND FOREIGN STOCK FIRE AND MARINE INSURANCE COMPANIES

Name of State.	Year Ending Dec. 31.	No. of Companies.	Capital.	Total Assets.	Net Surplus	Net Premiums.	Total Income.	Paid for Losses.	Paid for Dividends.	Paid for Expenses.	Total Disbursements
			$	$	$	$	$	$	$	$	$
Alabama	1923	1	150,000	330,900	98,579	64,548	89,685	31,322	15,000	34,978	81,300
	1922	1	150,000	317,079	98,975	50,675	70,731	13,480	15,000	28,721	57,201
Arkansas	1923	1	500,000	1,779,742	440,265	1,243,732	1,313,239	529,838	147,594	382,144	1 059,576
	1922	1	500,000	1,569,952	374,405	936,501	1,202,638	630,564	196,070	424 792	1,251,426
California	1923	10	6,500,050	37,488,224	7,595,058	24,783,836	26,911,668	12,994,855	952,595	9,391,462	23,338,912
	1922	9	6,100,000	33,223,035	6,745,292	20,879,125	23,153,929	12,036,884	771,550	8,287,474	21,095,908
Colorado	1923	3	350,000	1,341,381	291,037	769,348	860,059	332,001	29,000	342,526	703 527
	1922	2	400,000	1,402,922	408,208	583,181	648,092	333,143	24,000	273,665	630,808
Connecticut	1923	13	28,700,200	239,807,557	59,125,213	161,228,803	170,939,232	82,494,026	5,268,641	64,056,392	151,819,059
	1922	11	25,200,000	219,575,602	60,333,508	130,614,781	139,766,752	71,269,816	5,180,000	53,528,889	129,978,705
District of Columbia	1923	6	800,000	3,065,847	1,281,395	991,332	1,053,860	428,938	64,500	456,601	950,039
	1922	6	800,000	2,820,274	1,139,589	906,617	1,101,503	511,281	58,000	439,181	1,008,462
Georgia	1923	2	400,000	1,332,551	222,907	732,203	786,198	430,664	12,000	305,661	748,325
	1922	2	400,000	1,261,924	252,204	709,797	759,254	351,312	.....	291,811	643,123
Hawaii	1923	2	200,000	554,460	229,999	82,853	122,943	18,060	18,000	62,769	98,829
	1922	2	200,000	550,258	209,817	82,679	128,967	39,181	16,500	78,751	134,432
Illinois	1923	11	4,050,000	9,722,044	1,995,370	3,706,847	4,550,538	1,780,099	190,020	1,958,985	3,929,104
	†1922	12	2,686,000	8,008,965	1,950,424	2,645,021	4,248,340	1,394,308	150,300	1,429,148	2,973.756
Indiana	1923	4	1,250,000	3,705,462	792,200	1,995,582	2,186,600	1,054,714	92,838	755.912	1,903,464
	1922	4	1,250,000	3,647,040	816,692	1,755,350	3,156,967	857,286	80,096	576,481	1,513,863
Iowa	1923	12	4,451,479	16,679,958	3,872,914	7,154,197	7,937,610	4,048,520	193,000	3,480,347	7,721,867
	‡1922	17	6,198,983	18,925,958	3,984,176	7,724,140	8,866,785	4,699,379	175,846	3,651,402	8,536,627
Kansas	1923	3	607,800	1,632,439	488,482	197,361	402,544	361,510	.....	169,796	522,303
	1922	3	965,200	2,113,949	478,624	553,650	732,759	691.579	.....	341,783	1,033,362
Kentucky	1923	2	650,000	1,256,532	545,018	1,288,329	1,445,580	652,444	47,000	518,994	1,218,438
	1922	3	835,000	1,905,594	556,154	286,117	513.984	327,845	47,000	169,198	544,043

Louisiana	1923	4	1,244,690	5,512,821	2,226,680	1,828,651	2,152,221	827,304	81,800	850,146	1,759,250
	1922	5	1,399,290	5,128,890	2,171,546	1,424,467	1,668,463	747,226	38,265	668,047	1,453,538
Maryland	1923	6	1,900,500	5,680,719	2,227,420	1,534,018	1,837,700	514,458	176,000	711,587	1,402,045
	1922	5	1,700,000	5,131,344	2,076,175	1,092,771	1,372,317	487,83	180,000	510,851	1,178,688
Massachusetts	1923	7	7,400,000	46,084,062	12,515,984	23,821,964	26,127,009	13,299,290	840,000	9,748,864	23,888,154
	1922	7	6,400,000	45,117,103	13,633,815	21,931,446	24,368,895	12,864,193	820,000	9,205,970	22,890,163
Michigan	1923	8	2,974,486	9,448,560	2,386,559	3,513,140	4,063,141	2,206,110	156,157	1,926,622	4,359,757
	1922	9	2,893,314	10,282,178	2,913,091	3,265,167	4,591,319	3,215,989	227,025	1,936,290	5,308,436
Minnesota	1923	5	5,200,840	26,210,897	6,919 972	14,307,870	15,500,018	7,701,695	750,000	5,637,684	14,089,379
	1922	5	3,200,840	24,516,994	8,706,407	14,389,348	15,597,474	8,336,699	500,000	5,716,020	14,612,719
Mississippi	1923	3	712,020	1,928,594	618,263	693,223	855,625	320,329	35,124	250,124	314,514
	1922	4	780,100	1,837,880	512,983	718,155	1,019,889	330,493	.....	236,061	566,554
Missouri	1923	6	2,150,000	16,629,580	3,138,889	10,981,934	11,744,654	5,544,920	192,000	4,500,193	10,237,113
	1922	6	2,150,000	15,309,007	3,131,762	9,687,568	10,601,502	5,426,616	184,000	4,429,431	10,040,047
Montana	1923	1	275,000	622,786	257,540	—122,879	—69,686	177,250	13,960	56,546	247,756
	1922	1	279,200	978,685	255,059	384,355	450,615	317,789	.....	152,336	470,125
Nebraska	1923	4	1,785,000	3,190,784	773,190	759,186	1,189,296	442,092	72,984	713,337	1,228,413
	1922	5	1,722,000	3,866,888	658,640	1,233,273	1,921,265	851,086	108,136	956,685	1,915,907
Nevada	1923	1	250,610	537,840	129,845	159,584	188,872	56,617	20,649	51,026	127,692
	x1922	1	200,000	.....	.....	.....	.....	.....	.....	.....	.....
New Hampshire	1923	6	2,950,000	15,172,115	4,308,668	6,739,710	7,412,649	3,744,736	402,572	2,711,005	6,858,313
	1922	6	2,925,000	15,218,448	4,340,897	5,918,066	6,704,104	3,599,919	392,526	2,439,816	6,432,261
New Jersey	1923	19	9,162,750	71,824,326	17,005,142	38,136,452	41,747,342	19,432,163	5,811,472	15,195,845	40,439,480
	1922	19	12,500,000	64,543,639	17,917,443	36,173,638	42,270,538	19,365,643	1,425,101	16,921,375	37,712,179
New York	1923	a63	86,150,000	512,683,569	139,431,541	271,681,015	298,583,366	147,220,175	15,119,819	104,174,651	266,514,645
	1922	59	87,680,004	437,059,186	135,031,813	232,492,104	259,157,201	136,180,559	17,689,414	90,915,082	244,785,055
North Carolina	1923	13	2,317,400	6,761,223	2,241,113	2,918,204	3,380,855	1,252,979	153,487	1,155,655	2,562,121
	1922	12	1,252,619	6,659,171	2,943,886	2,815,391	3,227,000	1,491,378	199,579	1,300,154	2,991,111
North Dakota	1923	2	202,531	257,034	66,630	97,895	127,473	68,588	.....	71,521	140,109
	1922	2	334,805	465,886	16,728	73,417	129,369	55,414	.....	72,788	128,202
Ohio	1923	8	2,104,980	7,533,300	2,898,865	2,338,424	2,786,128	1,474,075	306,263	1,043,054	2,823,392
	1922	8	1,951,470	7,434,473	2,819,296	2,485,624	2,841,389	1,392,656	187,726	1,048,342	2,628,724

* Business of 5 companies only. *a* Business of 61 companies only. *x* Statement for 1922 not received when this page went to press. † Business of 9 companies only. ‡ Business of 15 companies only.

RECAPITULATION OF STATISTICS OF AMERICAN AND FOREIGN STOCK FIRE AND MARINE INSURANCE COMPANIES—*Cont.*

Name of State.	Year Ending Dec. 31.	No. of Companies.	Capital.	Total Assets.	Net Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Paid for Dividends.	Paid for Expenses.	Total Disbursements
			$	$	$	$	$	$	$	$	$
Oklahoma	1923	1	200,000	452,664	134,564	200,398	259,936	117,264	63,332	84,713	265,309
	1922	1	200,000	469,485	134,914	206,557	278,076	93,503	78,451	82,535	254,489
Oregon	1923	1	310,420	919,284	192,556	481,977	529,097	220,022	143	254,101	474,266
	1922	1	310,420	966,662	201,522	372,045	409,508	176,571	10,821	200,920	388,312
Pennsylvania	1923	31	23,158,990	153,972,693	41,024,091	79,629,883	85,922,856	39,289,074	3,554,515	33,111,414	75,955,003
	1922	29	22,503,210	143,291,266	40,480,325	64,083,985	74,542,439	30,000,074	3,396,600	28,934,114	69,330,788
Philippine Islands	1923	1	500,000	1,211,659	536,960	178,929	272,066	17,655	50,000	95,032	162,687
	1922	1	500,000	1,142,068	424,702	167,644	262 361	19,522	50,000	82,412	151,934
Rhode Island	1923	4	2,685,400	19,154,250	6,374,810	10,243,365	11,075,991	5,443,085	360,000	3,886,181	9,689,266
	1922	3	2,600,000	17,673,849	6,019,587	8,961,682	9,745,426	5,343,316	340,000	3,420,599	9,103,915
South Carolina	1923	6	1,610,600	4,238,392	914,218	2,181,396	2,399,253	1,032,088	146,000	852,234	2,030,322
	1922	6	1,461,600	3,618,525	878,622	1,492,602	1,712,818	920,695	133,118	891,604	1,945,417
South Dakota	1923	1	100,000	195,689	47,414	.....	75267	2,946	7,000	68,957	78,903
	1922	1	100,000	199,457	50,788	.....	104,639	4,176	.....	79,552	83,728
Tennessee	1923	1	100,000	119,557	1,120	186,427	203,160	60,580	....	171,956	232,536
	1922	1	100,000	147,393	1,035	224,533	260,905	50,552	.....	211,881	262,433
Texas	1923	m3	1,400,000	5,249,042	1,513,724	1,922,758	2,224,021	707,320	163,717	838,372	1,709,409
	1922	2	1,300,000	4,714,892	1,287,134	1,642,008	1,940,230	903,813	132,601	760,670	1,797,084
Utah	1923	1	400,000	2,128,329	891,719	778,570	885,277	449,657	72,000	290,077	811,734
	1922	2	400,000	2,072,874	926,320	487,236	599,333	291,575	72,000	197,298	560,873
Virginia	1923	6	1,257,850	5,186,148	1,771,888	1,894,361	2,179,495	878,094	66 838	897,409	1,842,341
	1922	5	1,137,850	4,725,991	1,703,138	1,571,306	1,862,067	810,110	72,456	715,251	1,597,817
Washington	1923	1	626,300	1,466,001	639,512	340,088	359,130	24,242	2,092	136,348	162,682
West Virginia	1923	1	200,000	725,467	144,126	333,672	365,860	160,945	20,000	149,236	330,181
	1922	1	200,000	667,744	144,259	291,234	321 593	141,247	20,000	134,576	295,823

Wisconsin	1923	4	3,250,000	25,436,859	5,693,182	12,278,537	13 407,855	5,709,708	617,500	5,843,382	12,170 590
	1922	3	3,000,000	24,067,550	5,613,459	11,035,692	12,135,440	5,748,016	577.500	5,163,114	11,488,630
Totals, American stock companies	1923	287	211,164,696	1,267,369,667	333,450,037	594,092,323	686,103.056	363,528,712	36,302,712	277,294,513	677,125,937
	1922	281	206,366,905	1,142 632,051	332,343,414	592,348,948	664,446,876	339,322,905	33.538 873	246,915.070	619,776,848
	1921	304	184,584,259	1,092,862,809	282,456,752	564,599,542	624,271,578	354,731,433	25,607.851	241,781,130	622,120,414
	1920	302	176,906,304	1,059,307,790	264 288,575	652,849,195	705,642,428	301,669,312	23,726,889	256,640,413	582,036,614
	1919	298	163,103.350	947,681,666	262,192,763	530,673,227	575,264,293	222,433,526	21,129,863	204,731,169	448,294,558
Foreign companies	1923	84	.....	293,354,990	104,388,228	179,700,993	105,898,418	104,050,748	.....	72,670,255	176,721,003
	1922	84	.....	297,924,913	112,469,673	166,518,941	176,765,398	103,723,544	.....	66,878,869	170,602,413
	1921	95	.....	303,098,728	109,813,822	171,977,063	186,590,003	126,329,651	.....	72,964,070	199,293.721
	1920	92	.....	307,358,140	96.490 868	228,379,126	244,248,900	116,543,450	.....	89,952,049	206,495,499
	1919	89	.....	274,224,191	100,818,277	195,880,650	205,408,103	89,840,329	.....	71,484,886	161,325,215
Totals, stock companies	1923	371	211,164,696	1,560,724,657	437,838,265	773,793,316	882,001,474	467,579,460	36,302,712	349,964,769	853,846,940
	1922	365	206,366,905	1,440,556,964	444,813,087	758,867,889	841,212,274	443,046,449	333,538,87	313,793,939	790,379,261
	1921	399	184,584,259	1,395,961,537	392,270,574	736,576,605	810,861,581	481,061,084	25,607,851	314,745,200	821,414,135
	1920	394	176,906,304	1,366,665,930	360,779,443	881,228,321	949,891,328	418,212,762	23,726,889	346,592,462	788,532,113
	1919	391	163,103,350	1,221,908,857	363,011,040	726,553.877	780,672,396	312,273,855	21,129.863	276,216,055	609,619,773

j Figures are in Philippine currency. *m* Business of 2 companies only. *n* Business of 3 companies only.

RECAPITULATION OF STATISTICS OF MUTUAL FIRE INSURANCE COMPANIES OF THE UNITED STATES

Name of State.	Year Ending Dec. 31.	No. of Companies.	Cash Admitted Assets.	Net Cash Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Returned to Policyholders.	Paid for Expenses.	Total Disbursements
			$	$	$	$	$	$	$	$
Arkansas	1923	1	57,495	43,752	36,504	36,504	17,099	.....	14,077	31,176
	1922	1	.....	.....	.....	.....	.....	.....	.....	.....
California	1923	1	37,049	35,851	36,673	36,673	19,741	.....	16,706	36,447
Colorado	1923	1	14,080	4,775	5,039	5,039	1,916	5,252	3,294	5,462
	1922	1	12,574	.....	7,437	7,437	.....	.....	.....	.....
Connecticut	1923	11	4,855,458	3,800,147	576,314	822,995	331,388	3,509	242,371	577,268
	1922	8	4,588,916	3,583,080	516,255	737,530	350,532	.....	234,635	585,167
Delaware	1923	4	1,066,918	995,804	185,359	250,992	73,753	46,784	185,576	306,113
	1922	4	1,029,530	973,628	186,896	248,253	87,680	48,281	64,436	200,397
District of Columbia	1923	1	294,154	266,780	29,854	55,286	14,995	19,713	29,003	63,711
	1922	2	302,759	276,799	27,963	44,919	10,980	17,603	20,506	49,089
Florida	1923	1	22,489	10,658	18,765	18,765	8,363	.....	11,730	20,093
	1922	1	.....	.....	.....	.....	.....	.....	.....	.....
Georgia	1923	2	1,611,409	1,206,903	548,954	669,594	160,107	152,870	205,392	518,378
	1922	2	1,492,875	1,092,811	553,967	704,183	176,796	149,325	273,886	600,007
Illinois	1923	12	8,090,157	3,822 827	4,399,977	4,758,654	2,187,535	808,765	1,488,624	4, 484,924
	1922	13	7,803,591	3,875,634	4,153,324	4,632,994	2,048,418	899,264	1,454,054	4,401,736
Indiana	1923	11	4,234,815	133,608	2,511,272	2,721,759	1,275,196	545,985	688,203	2,509,384
	1922	*b*12	4,013,490	2,598,689	1,921,852	2,222,401	984,410	452,745	554,091	1,991,246
Iowa	1923	13	6,875,432	3,618,239	4,574,856	4,844,085	[2,361,995	304,559	1,749,020	4,415,574
	1922	14	5,974,677	3,047,082	4,032,343	4,332,097	2,520,168	318,490	1,517,826	4,356,484
Kansas	1923	8	1,664,773	1,007,774	806,063	907,978	477,422	33,189	333,577	844,188
	1922	8	1,409,283	817,688	608,499	684,515	344,493	33,767	241,710	619,970
Kentucky	1923	8	865,918	778,191	309,034	362,629	164,172	3,818	91,537	259,536
	1922	8	625,208	559,834	140,787	180,127	75 ,618	.....	67,014	137,629

Maine	1923	4	332,620	295,780	265,410	288,630	197,204	7,502	50,977	255,683
	1922	2*a*	393,001	341,146	49,565	70,008	31,250	5,148	24,720	61,118
Maryland	1923	13	3,463,224	2,612,992	449,219	674,494	291,374	19,599	209,682	520,655
	1922	14	3,526,782	2,644,256	545,045	763,848	262,555	124,757	269,148	656,460
Massachusetts	1923	39	36,697,301	19,513,620	22,174,168	24,172,318	3,845,952	14,462,138	3,505,274	21,813,364
	1922	*g*42	36,473,380	20,216,807	20,777,428	22,741,678	3,949,044	14,715,364	3,342,498	22,006,906
Michigan	1923	16	4,326,139	1,986,537	4,752,706	4,834,463	2,362,826	66,251	1,696,127	4,125,204
	1922	*h*13	3,737,079	1,525,359	2,959,689	3,239,601	2,097,799	125,339	1,231,864	3,455,002
Minnesota	1923	18	6,201,304	2,133,454	5,859,186	6,172,920	2,361,623	1,936,072	1,184,897	5,482,592
	1922	*l*14	5,068,408	2,196,004	4,786,371	5,072,768	2,167,224	1,469,798	1,004,350	4,641,372
Missouri	1923	7	1,600,335	1,363,729	246,514	288,298	134,719	.....	134,139	268,858
	1922	4	1,490,938	1,326,798	197,518	211,789	154,410	22,302	169,696	346,408
Montana	1923	2	82,461	23,483	14,672	15 108	4,269	.....	10,221	14,490
	1922	2	.....	.....	.....	.....	.....	.....	.....	.....
Nebraska	1923	10	1,738,518	1,192,733	1,654,692	1,725,298	865,162	143,146	576,338	1,584,646
	1922	*m*11	1,822,589	1,035,002	1,408,850	1,569,872	985,658	124,216	560,690	1,670,564
New Hampshire	1923	5	1,263,287	935,644	326,146	414,225	85,489	36,784	138,806	379,566
	1922	4	1,148,504	604,430	230,349	287,818	189,238	51,522	86,848	209,121
New Jersey	1923	5	666,788	480,127	271,386	301,984	54,776	.....	63,102	117,878
	1922	*b*7	376,496	108,322	50,527	65,927	25,918	517	18,852	45,287
New York	1923	39	23,981,176	9,534,143	6,078,229	8,534,390	3,081,894	1,427,705	5,274,163	9,783,762
	1922	37	20,277,888	9,230,811	5,125,300	6,315,174	2,290,877	1,153,172	1,816,929	5,260,984
North Carolina	1923	1	68,156	43,894	34,325	47,213	12,682	10,694	13,818	37,194
	1922	2	90,400	69,825	39,466	42,175	5,242	15,217	15,197	35,656
North Dakota	1923	8	528,226	208,964	474,760	504,768	215,290	145,475	130,889	491,654
	1922	*b*8	383,785	173,494	309,713	337,617	132,242	94,409	71,777	298,428
Ohio	1923	26	15,936,674	6,740,306	8,722,731	11,417,826	6,464,306	1,266,619	4,224,975	11,955,900
	1922	24	16,387,183	7,160,402	10,713,686	11,195,882	6,198,303	1,156,374	3,821,483	11,176,160
Oregon	1923	4	580,178	169 209	436,314	466.236	226,398	.....	206,194	432,592
	1922	*a*2	492,788	149,220	256,003	349.926	253,544	.....	128,697	382,241
Pennsylvania	1923	46	43,724,234	33,566,856	10,251,837	13,171,143	4,363,575	3,572,421	3,051,139	10,987,135
	1922	*r*43	25,854,987	18,231,885	7,947,919	9,683,757	3,794,679	2,854,454	2,571,366	9,220,499

RECAPITULATION OF STATISTICS OF MUTUAL FIRE INSURANCE COMPANIES IN THE UNITED STATES—*Continued.*

Name of State.	Year Ending Dec. 31.	No. of Companies.	Cash Admitted Assets.	Net Cash Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Returned to Policyholders.	Paid for Expenses.	Total Disbursements.
			$	$	$	$	$	$	$	$
Rhode Island	1923	19	35,931,001	18,954,816	19,800,835	21,566,383	1,463,309	15,348,979	1,749,330	18,561,618
	1922	18	33,622,795	19,260,228	17,032,919	18,927,592	1,470,177	14,946,605	1,852,795	18,269,577
South Carolina	1923	2	313,990	276,267	65,604	79,144	12,805	11,360	25,131	49,296
	1922	3	366,045	333,132	78,787	104,810	16,406	13,847	38,159	68,412
South Dakota	1923	6	134,941	29,798	171,288	171,288	95,934	23,696	75,529	195,159
	1922	*e* 7	113,405	42,919	194,105	194,513	119,309	8,884	50,112	178,305
Tennessee	1923	1	68,732	44,469	35,198	51,634	31,057	.....	14,687	45,744
	1922	1	63,383	44,438	25,158	37,592	19,383	.....	11,490	30,873
Texas	1923	6	1,190,263	505,612	1,103,334	1,162,373	441,397	287,465	324,779	1,053,641
	1922	5	1,053,182	491,252	968,106	1,024,189	469,177	285,899	288,374	1,043,450
Vermont	1923	6	1,305,423	490,419	1,226,549	1,247,825	835,135	3,510	384,967	1,223,612
	1922	*p* 5	1,038,658	456,413	878,274	960,108	668,662	.....	348,096	1,016,758
Virginia	1923	3	3,991,488	3,938,085	235,089	491,168	163,885	1,000	179,609	344,494
	1922	*a* 3	296,197	292,197	114,989	129,259	90,201	.....	30,550	120,751
Washington	1923	2	2,553,245	316,812	3,128,515	3,225,468	1,348,176	679,196	964,134	2,991,506
	1922	2	2,242,422	219,600	2,938,077	3,073,372	1,180,753	732,074	877,334	2,790,211
Wisconsin	1923	30	5,287,736	2,736,883	3,296,742	3,658,168	1,058,537	800,418	893,556	2,752,511
	1922	41	4,357,112	2,389,789	2,778,856	2,924,416	1,027,006	630,105	819,109	2,476,220
Totals, mutual companies	1923	392	221,658,587	123,819,971	105,114,113	120,173,917	37,215,205	42,184,221	30,141,573	109,540,999
	1922	389	187,930,400	105,668,974	92,556,623	103,118,147	34,089,400	40,434,746	23,878,342	98,402,488
	1921	403	196,389,370	109,066,030	96,329,166	105,059,826	33,693,460	39,351,555	28,464,131	101,509,146
	1920	395	202,475,087	103,785,353	114,067,056	123,733,624	33,257,128	40,088,229	24,886,904	98,232,261
	1919	390	169,187,188	90,909,155	84,327,345	103,493,488	23,295,756	31 344,138	19,188,779	73,828,673

b Business of 9 companies *e* Business of 4 companies. *g* Business of 39 companies. *h* Business of 12 companies. *l* Business of 10 companies. *m* Business of 8 companies. *p* Business of 3 companies. *r* Business of 30 companies. *t* Business of 31 companies. *a* Business of 1 company.

INSURANCE LOSSES IN BROOKLYN, N. Y.

Below will be found a tabulation of the insurance losses on buildings and contents, by fires in Brooklyn, N. Y., during twenty-seven years, as reported by the Fire Insurance Salvage Corps:

Years.	Insurance on Buildings.	Loss on Buildings.	Ratio Loss to Insurance.	Insurance on Contents.	Loss on Contents.	Ratio Loss to Insurance.
	$	$		$	$	
1895-6	1,713,518	134,485	7.80	1,283,194	328,586	25.60
1897	2,884,944	150,476	5.21	1,351,651	280,369	20.74
1898	5,353,531	430,866	8.04	2,522,025	538,474	21.35
1899	8,771,351	563,469	6.42	3,965,278	577,655	14.56
1900	7,616,759	452,099	5.93	3,208,226	633,866	19.75
1901	6,379,312	521,939	8.07	7,179,924	1,151,709	16.04
1902	6,950,823	695,267	10.00	3,856,667	708,359	18.39
1903	10,532,218	402,416	3.80	2,903,742	383,579	13.21
1904	7,960,321	776,679	9.83	3,033,980	608,088	20.01
1905	8,495,669	629,131	7.40	3,247,812	492,038	18.13
1906	20,135,488	606,909	3.01	2,825,935	589,132	20.84
1907	18,767,113	725,492	3.86	4,266,717	847,179	19.85
1908	59,387,704	672,428	11.32	4,734,063	1,398,526	29.54
1919	19,533,471	586,705	3.34	4,184,708	778,143	18.59
1910	18,314,100	939,044	5.13	7,647,644	995,226	13.01
1911	19,162,544	1,178,272	6.14	8,018,596	1,931,395	24.08
1912	21,988,246	1,239,183	5.63	11,754,403	1,571,484	13.36
1913	17,970,111	623,212	3.46	4,506,169	820,011	18.19
1914	27,009,881	1,001,481	3.71	10,953,022	1,433,546	13.08
1915	27,442,170	699,806	2.55	12,384,559	1,275,978	10.30
1916	35,233,811	981,104	2.78	14,517,549	1,286,111	8.85
1917	39,117,351	2,465,211	6.32	25,190,277	3,319,155	13.17
1918	29,178,052	769,739	2.63	21,674,052	1,385,270	6.39
1919	33,951,519	1,813,753	5.34	31,863,451	2,301,835	7.22
1920	41,695,124	1,390,807	3.33	26,433,524	2,668,615	10.09
1921	37,558,784	1,119,098	2.97	26,600,309	2,995,051	11.22
1922†	.....	1,940,275	....	.....	3,955,620	.....
1923*	.....	.....	....	.....	.....	.....
Totals	.....	$23,509,952	....	.....	$35,255,210	.....

* Data for 1923 were not available when this book went to press. † Insurances involved not compiled for this year.

HOME OFFICE STATEMENTS OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES IN 1923

Comprised in the following table are extracts from the latest home office statements of foreign and marine insurance companies licensed to do business in the United States. For others see tables of "Fire Insurance Business of British Companies in 1923," "British Companies Marine Results in 1923," and "British Fire and Marine Insurance Companies Statements for 1923," "Insurance in Canada," and "Reports of Fire Insurance Companies."

Name and Location of Co.	Capital.	Assets.	Fire Premiums.	Fire Losses.	Expenses, Fire Account.
Abeille, Paris	Fr.12,000,000	Fr.44,638,948	Fr.26,566,462	Fr.11,428,710	Fr.11,748,799
Baltica, Copenhagen	Kr.17,000,000	Kr.44,205,742	Kr.10,255,819	Kr.6,410,729	Kr.3,034,722
Fonciere, Paris	Fr.25,000,000	Fr.130,715,899	.....	.....	.....
Generale, Paris	Fr.2,000,000	Fr.77,946,348	Fr.61,628,825	Fr.23,913,184	Fr.29,755,491
Nationale, Paris	Fr.10,000,000	Fr.56,468,342	Fr.40,256,501	Fr.13,250,860	Fr.15,426,760
New Zealand, Auckland	£750,000	£2,410,612	.....	.....	.....
Phenix, Paris	Fr.8,000,000	Fr.68,228,483	Fr.36,068,901	Fr.14,225,650	Fr.15,231,463
Reins. Co. Salamandra, Copen.	Kr.6,000,000	Kr.60,335,759	Kr.17,313,465	Kr.13,425,253	*Kr.6,362,110
Skandia, Stockholm	Kr.15,000,000	Kr.127,496,559	Kr.8,677,000	Kr.4,982,972	Kr.2,632,706
Skandanavia, Copenhagen	Kr.20,000,000	Kr.76,721,230	Kr.14,628,778	Kr.10,901,774	*Kr.4,425,497
South British, Auckland	£773,730	£2,252,977	.....	.....	.....
Swiss Reins., Zurich	Fr.30,000,000	Fr.239,535,833	Fr.88,529,438	Fr.46,368,005	*Fr.27,839,483
Svea F. & L., Gothenburg	Kr.12,000,000	Kr.106,473,525	Kr.7,796,672	Kr.4,193,565	Kr.3,270,424
Tokio M. & F., Tokio	yen30,000,000	yen105,024,123	yen13,527,492	yen8,257,849	yen3,390,385
Union Paris	Fr.20,000,000	Fr.132,883,297	Fr.91,894,002	Fr.25,952,734	Fr.48,104,438
Urbaine, Paris	Fr.5,000,000	Fr.310,418,014	Fr.60,661,021	Fr.23,380,208	Fr.30,074,262

*Commission.

TOTAL FIRE AND MARINE INSURANCE TRANSACTIONS IN THE UNITED STATES

RECAPITULATION SHOWING AGGREGATES OF CAPITAL, ASSETS, SURPLUS, INCOME AND DISBURSEMENTS OF ALL JOINT STOCK AND MUTUAL FIRE AND MARINE INSURANCE COMPANIES GIVEN IN THE PRECEDING TABLES.

In a few of the States enumerated in the following recapitulation a falling off in capital and assets is shown. This arises occasionally from retirements, reductions in capital, reinsurances in companies located in other States, etc.

NAME OF STATE.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Paid for Dividends.	Paid for Expenses.	Total Disbursements.
				$	$	$	$	$	$	$	$	$
ALABAMA	1	..	1923	150,000	330,900	98,579	64,548	89,685	31,322	15,000	34,978	81,300
	1	..	1922	150,000	317,079	98,975	50,675	70,731	13,480	15,000	28,721	57,201
ARKANSAS	1	1	1923	500,000	1,837,237	484,017	1,280,236	1,349,743	546,937	147,594	396,221	1,090,752
	1	1	1922	500,000	1,569,952	374,405	936,501	1,202,638	630,564	196,070	424,792	1,251,426
CALIFORNIA	10	1	1923	6,500,050	37,525,273	7,630,909	24,820,509	26,948,341	13,014,596	952,595	9,408,168	23,375,359
	9	..	1922	6,100,000	33,223,035	6,745,292	20,879,125	23,153,929	12,036,884	771,550	8,287,474	21,095,908
COLORADO	3	1	1923	350,000	1,355,461	295,812	774,387	865,098	333,917	29,252	345,820	708,989
	2	1	1922	400,000	1,415,496	408,208	590,618	655,529	333,143	24,000	273,665	630,808
CONNECTICUT	13	11	1923	28,700,000	224,663,015	62,925,360	161,805,117	171,762,227	82,825,414	5,272,150	64,298,763	152,396,327
	11	8	1922	25,200,000	244,164,518	63,916,588	131,131,036	140,504,282	71,620,348	5,180,000	53,763,524	130,563,872
DELAWARE	..	4	1923	.....	1,066,918	995,804	185,359	250,992	73,753	46,784	185,576	306,113
	..	4	1922	.....	1,029,530	973,628	186,896	248,253	87,680	48,281	64,436	200,397
DISTRICT OF COLUMBIA	6	1	1923	800,000	336,001	1,548,175	1,021,186	1,109,146	443,933	84,213	485,604	1,013,750
	6	2	1922	800,000	3,123,033	1,416,388	934,580	1,146,422	522,261	75,603	459,687	1,057,551
FLORIDA	..	1	1923	.....	22,489	10,658	18,765	18,765	8,363	.....	11,730	20,093
	..	1	†1922	.....	.....	.....	.....	.....	.....	.....	.....	.....
GEORGIA	2	2	1923	400,000	2,943,960	1,429,810	1,281,157	1,455,792	590,771	164,879	511,053	1,266,703
	2	2	1922	400,000	2,754,799	1,345,015	1,263,764	1,463,437	528,108	149,325	565,697	1,243,130
HAWAII	2	..	1923	200,000	554,460	229,999	82,853	122,943	18,060	18,000	62,769	98,829
	2	..	1922	200,000	550,258	209,817	82,679	128,967	39,181	16,500	78,751	134,432
ILLINOIS	11	12	1923	4,050,000	13,956,859	5,818,197	8,106,824	9,309,192	3,967,634	998,785	3,447,609	8,414,028
	12	13	1922	2,686,000	15,812,557	5,826,058	6,798,345	8,881,334	3,442,726	1,049,564	2,883,202	7,375,492

INDIANA	4	11	1923	1,250,000	10,580,894	4,410,439	6,570,438	7,030,685	2,329,910	638,823	1,444,115	4,412,848
	4	12	1922	1,250,000	7,661,530	3,415,381	3,677,202	5,379,368	1,841,696	532,841	1,130,572	3,505,109
IOWA	12	13	1923	4,451,479	23,555,300	7,491,153	11,729,053	12,781,695	6,410,515	497,559	5,229,367	12,137,441
	17	14	1922	6,198 983	24,901,035	7,031,258	11,756 483	13,198,882	7,219,547	494,336	5,179,228	12,893,111
KANSAS	3	8	1923	607,800	3,297,212	1,496,256	1,003,424	1,310,522	838,932	33,189	503,373	1,375,494
	3	8	1922	965,200	3,523,232	1,296,312	1,162,149	1,417,274	1,036,072	33,767	583,493	1,653,332
KENTUCKY	2	8	1923	650,000	2,123,450	1,323,209	1,597,363	1,808,208	816,616	50,818	610,531	1,477,974
	3	8	1922	835,000	2,530,862	1,115,988	426,904	694,111	398,460	47,000	236,212	681,672
LOUISIANA	4	2	1923	1,244,690	5,512,821	2,226,680	1,828,651	2,152,221	827,304	81,800	850,146	1,759,250
	5	2	1922	1,399,290	5,128,890	2,171,546	1,424,467	1,668,463	747,226	38,265	668,047	1,453,538
MAINE	..	4	1923	.....	332,620	295,780	265,410	288,630	197,204	7,502	50,977	255,683
	..	2	1922	.....	393,001	341,146	49,565	70,008	31,250	5,148	24,720	61,118
MARYLAND	6	13	1923	1,900,500	9,143,943	4,840,412	1,983,237	2,512,194	805,832	195,599	921,269	1,922,700
	5	14	1922	1,700,000	8,658,126	4 720,431	1,637,816	2,136,165	750,392	304,757	779,999	1,835,148
MASSACHUSETTS	7	39	1923	7,400,000	82,781,363	32,029,604	45,996,132	50,299,327	17,145,242	15,302,138	13,254,138	45,701,518
	7	42	1922	6,400,000	81,590,483	33,850,622	42,708,874	47,110,573	16,813,237	15,535,364	12,548,468	44,897,069
MICHIGAN	8	16	1923	2,974,486	13,774,699	4,373,096	8,265,846	8,897,604	4,568,936	293,276	3,622,749	8,484,961
	9	13	1922	2,893,314	14,019,257	4,438,450	6,224,856	7,830,920	5,313,788	281,496	3,168,154	8,763,438
MINNESOTA	5	18	1923	5,200,840	32,412,201	9,053,426	20,167,056	21,672,938	10,063,318	2,686,072	6,822,581	19,571,971
	5	14	1922	3,200,840	29,585,402	10,902,411	19,175,719	20,670,242	10,503,923	2,029,798	6,720,370	19,254,091
MISSISSIPPI	3	..	1923	712,020	1,928,594	618,263	693,223	855,625	320,329	35,124	250,124	314,514
	4	..	1922	780,100	1,837,880	512,983	718,155	1,019,889	330,493	.....	236,061	566,554
MISSOURI	6	7	1923	2,150,000	18,229,315	4,502,618	11,228,448	12,032,952	5,679,639	192,000	4,634,332	10,505,971
	6	4	1922	2,150,000	16,799,945	4,458,560	9,885,086	10,813,291	5,581,026	206,302	4,599,127	10,386,455
MONTANA	1	2	1923	275,000	705,247	281,023	—108,207	—54,578	181,519	13,960	66,767	262,246
	1	1	1922	279,200	978,685	255,059	384,355	450,615	317,789	.....	152,336	470,125
NEBRASKA	4	10	1923	1,785,000	4,929,302	1,965,923	2,413,878	2,914,594	1,307,254	216,130	1,280,675	2,813,059
	5	11	1922	1,722,000	5,689,477	1,693,642	2,642,123	3,491,137	1,836,744	232,352	1,517,375	3,586,471
NEVADA	1	..	1923	250,610	537,840	129,845	159,584	188,872	56,617	20,049	51,026	127,692
	1	..	1922	200,000	.....	.....	.....	.....	.....	.....	.....	.....
NEW HAMPSHIRE	6	5	1923	2,950,000	16,435,402	5,244,312	7,665,856	7,827,074	3,933,974	454,094	2,849,811	7,237,870
	5	4	1922	2,925,000	16,366,952	5,245,327	6,148,415	6,991,922	3,685,408	429,310	2,526,664	6,641,382
NEW JERSEY	19	5	1923	9,162,750	72,491,114	17,485,269	38,407,838	42,049,326	19,486,939	5,811,472	15,258,947	40,557,358
	19	7	1922	12,500,000	64,920,135	18,025,765	36,224,165	42,336,465	19,391,561	1,425,678	16,940,227	37,757,466

TOTAL FIRE AND MARINE INSURANCE TRANSACTIONS IN THE UNITED STATES—Continued.

Name of State.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Net Premiums	Total Income.	Paid for Losses.	Paid for Dividends.	Paid for Expenses	Total Disbursements
				$	$	$	$	$	$	$	$	$
New York	63	39	1923	86,150,000	536,064,745	148,965,684	277,739,244	307,117,756	150,302,069	16,547,524	109,448,814	276,298,407
	59	37	1922	87,680,004	457,337,074	144,262,624	237,617,404	261,972,592	138,471,436	18,842,592	92,732,011	250,046,039
North Carolina	13	1	1923	2,317,400	6,784,379	2,285,007	2,952,529	3,428,068	1,265,661	164,181	1,169,473	2,599,315
	12	2	1922	1,252,619	6,749,571	3,013,711	2,854,857	3,269,175	1,496 620	214,796	1,315,351	3,026,767
North Dakota	2	8	1923	202,531	785,260	275,603	572,655	632,241	283,878	145,475	202,410	631,763
	2	8	1922	334,805	849,671	190,222	383,130	466,986	187,656	94,409	144,565	426,630
Ohio	8	26	1923	2,104,980	23,469,974	9,639,171	11,061,155	14,203,954	7,938,381	1,572,882	5,268,029	14,779,292
	8	24	1922	1,951,470	23,821,656	9,979,698	13,199,310	14,037,271	7,590,959	1,344,100	4,869,825	13,804,884
Oklahoma	1	..	1923	200,000	452.664	134,564	200,398	259,936	117,264	63,332	84,713	265,309
	1	..	1922	200.000	469,485	134,914	206,557	278,076	93,503	78,451	82,535	254,489
Oregon	1	4	1923	310,420	1,499,462	361,765	918,291	995,333	446,420	143	460,295	906,858
	1	2	1922	310,420	1,459.450	350,742	628,048	759,434	430,115	10,821	329,617	770,553
Pennsylvania	31	46	1923	23,158,990	197,696,927	74,590,947	89,881,720	99,093,999	43,652,649	7,126 936	36,162,553	89,942,138
	29	43	1922	22,503,210	169,146,253	58,712,210	72,031,904	84,226,196	40,794,753	6,251,054	31,505,480	78,551,287
Philippine Islands	1	..	*v*1923	500,000	1,211,659	536,960	178,929	272,066	17,655	50,000	95,032	162,687
	1	..	*v*1922	500,000	1,142,068	424,702	167,644	262,361	19,522	50,000	82,412	151,934
Rhode Island	4	19	1923	2,685,400	55,085,251	25,329,626	30,044,200	32.642,374	6,906,394	15,708,979	5,635,511	28,250,884
	3	18	1922	2,600,000	51,296,644	25,279,815	25,994,601	28,673,018	6,813,493	15,286.005	5,273,394	27,373,492
South Carolina	6	2	1923	1.610,600	4,552,382	1.190,485	2,247,000	2,478,397	1,044,893	157,360	877,365	2,079,618
	6	3	1922	1,461,600	3,984,570	1,211,754	1,571,389	1,817,628	937,101	146,965	929,763	2,013,829
South Dakota	1	6	1923	100,000	330,630	77,212	171,288	247,080	98,880	30,696	144,486	274,063
	1	7	1922	100,000	312,862	93,707	45,580	299,152	123,485	8,884	129,664	262,032
Tennessee	1	1	1923	100,000	188,289	45,589	221,625	254,794	91,637	.....	186,143	278,280
	1	1	1922	100,000	210,776	45,473	249,691	298,497	69,935	.....	223,371	293,306
Texas	3	6	1923	1,400,000	6,439,305	2,019,336	3,026,092	3,386,394	1,148,717	441,182	1,163,151	2,753,050
	2	5	1922	1,500,000	5,768,074	1,778,386	2,610,114	2,964,419	1,372,990	418,500	1,049,044	2,840,534

UTAH	1	..	1923	400,000	2,128,329	891,719	778,570	885,277	449,657	72,000	290,077	811,734
	1	..	1922	400,000	2,072,874	926,320	487,236	599,333	291,575	72,000	197,298	560,873
VERMONT	..	6	1923	.....	1,305,423	490,419	1,226,549	1,247,825	835,135	3,510	384,967	1,223,612
	..	5	1922	.....	1,038,658	456,413	878,274	960,108	668.662	.....	348,096	1,016,758
VIRGINIA	6	3	1923	1,257,855	9,177,633	5,709,973	2,129,450	2,670,663	1,041,979	67,838	1,077,018	2,186,835
	5	3	1922	1,137,850	5,022,188	1,995,335	1,686,295	1,991,326	900,311	72,456	745,801	1,718,568
WASHINGTON	1	2	1923	626,300	4,919,246	956,353	3,462,603	3,584,598	1,372,418	681,288	1,100,482	3,154,188
	..	2	1922	.....	2,242,422	219,600	2,938,677	3,073,372	1,180,753	732,074	877,384	2,790,211
WEST VIRGINIA	1	..	1923	200,000	725,467	144,125	333,672	365,860	160,945	20,000	149,236	330,181
	1	..	1922	200,000	667,744	144,259	291,234	321,593	141,247	20,000	134,576	295,823
WISCONSIN	4	30	1923	3 250,000	30,724,595	8,430,065	15,575,279	17,066,023	6,768,245	1,417,918	6,736,938	14,923,101
	3	41	1922	3 000,000	28,424,662	8,003,248	13,814,548	15,059.856	6,775,022	1,207,605	5,982,223	13,964,850
Aggregates (763 Cos.)	371	392	1923	211,164,696	1,782,383,244	561,658,236	878,907.429	1002 175,391	504,794,665	78,486.933	380,106,341	963,387,939
Aggregates (754 Cos.)	365	389	1922	206,366,805	1,627,345,296	550,057,359	851,256,868	939,568,277	477,116,147	73,923,619	337,589,869	888,629,635
Aggregates (802 Cos.)	399	403	1921	184,584,259	1,592,350,907	501,336,604	832,905,771	915,921,407	514,754,544	64,959,406	343,209,331	922,923,281
Aggregates (789 Cos,)	394	395	1920	176,906,304	1,569,141,017	464,564,796	995,295,377	107 3624,952	451,469,890	63,815,118	371,479,366	886,764,374
Aggregates (781 Cos.)	391	390	1919	163,103,350	1,391,096,045	453,920,195	810,881,222	884,165,884	335,569,611	52,474,001	295,404,834	683,448,446
LLOYDS	p116	..	1923	.....	45.964.308	26,912,907	35,714,793	37,831,241	14,808,593	6,496,941	11,904,795	33,210,329
	x125	..	1922	.....	39.676,410	22,580,239	30,056,495	32,537,324	13,282,084	5,855,743	9,932,554	29,070,381
	p121	..	1921	.....	35,896,411	17,689,813	28,863,860	32,777,249	13,920,555	4,405,028	10,747,788	29,073,371
	y137	..	1920	.....	29,610,482	13,788,196	24,946,487	29,163,847	10,403,004	3,299,255	6,778,554	20,480,813
	v105	..	1919	.....	28,797,058	16,396,283	23,066,860	24,145,668	8,738.802	5,118,781	5,050,938	18,908,521
U. S. WAR RISK BUREAU	..	..	r1919	.....	.....	.....	1,088,176	1,088,176	q500,000	.....	.....	.....
Grand total (879 Cos. & Lloyds)	..	..	1923	211,164,696	1,828,347,552	588,571,143	914,622,222	104c006,632	519,603,258	84,983,874	392,011,136	996,598,268
Grand total (879 Cos. & Lloyds)	..	..	1922	206,366,805	1,667,021,706	572,637,598	881,313,363	972,105,601	490,398,231	79,779,362	347,522,423	917,700,016
Grand total (923 Cos. & Lloyds)	..	..	1921	184,584,259	1,628,247,318	519,026,417	861,769,631	948,698,656	528,675,099	69,364,434	353,957,119	951,996,652
Grand total (926 Cos. & Lloyds)	..	..	1920	176,906,304	1,598,751,499	478,352,992	1 020,241864	1102788799	461,872 894	57,592,782	378,257,920	907,245 187
Grand total (886 Cos. & Lloyds)	..	..	1919	163,103,350	1,419,893,103	470,316,478	833,948,082	908,311,552	344,308,413	46,877,701	300,455,772	702,356,967

p Business of 108 associations. *q* Estimated. *r* Business from January 18, 1919, to April 1, 1920. *t* Statement for 1922 not received when this page went to press
v Figures are in Philippine currency. *w* Business November 17, 1916, to April 27, 1918. *x* Business of 95 associations. *y* Business of 101 associations. *z* Business of 105 associations.

BRITISH FIRE AND MARINE INSURANCE COMPANIES' STATEMENTS FOR 1923.

Below will be found extracts from the statements as of December 31, 1923 (except a few with fiscal years ending at other dates in 1923), of British companies transacting fire and marine insurance, showing their financial condition (including all departments of companies transacting additional branches of business), with the items of income disbursements and reserves relating particularly to the fire and marine insurance branches of their business. The home office statements of some of the British companies were not received in time to permit their incorporation in this table. See also "Reports of Fire Insurance Companies."

NAME OF COMPANY.	Capital.		Total Assets.	Fire Insurance Funds.	Profit and Loss Account Balance.	Net Fire Premiums.	Net Fire Losses.	Expenses, Fire Account.	Excess of Premiums Over Losses and Expenses. (—) Deficit
	Subscribed.	Paid-up							
	£	£	£	£	£	£	£	£	£
Alliance	5,450,000	1,000,000	27,862,027	*2,400,957 *1,031,788	1,463,561	1,877,392 *494,752	779,031 *395,046	824,915 *95,645	273,446 *4,061
Allied Traders	127,130	48,812	68,682	1,974	.....	4,936	1,166	2,653	1,117
Atlas	2,283,486	347,486	8,244,618	2,250,000 *141,217	153,242	2,271,494 *126,740	1,127,378 *73,417	974,152 *9,982	169,964 *43,341
Autocar Fire and Accident	250,000	125,001	279,262	*i*81,679	8,253	*i*204,198	*i*118,304	*i*81,252	*i*4,642
British Equitable	300,000	34,500	.....	.....	12,488	126,087 *21,591	70,701 *22,891	50,162 *2,546	5,224 *—3,846
British and Foreign Marine	1,340,000	804,000	3,293,245	*a**1,883,932	*306,342	*589,465	*375,678	*118,646	*95,141
British General	700,000	175,000	5,823,717	236,875 *321,936	1,371	342,188 *380,120	177,397 *297,275	124,435 *26,824	40,356 *56,021
British Law	.....	.....	.....	.....	.....	235,743 *54,869	108,640 *2,970	108,760 *5,438	18,343 *21,401
British Oak	1,000,000	250,000	576,115	46,422 *87,974	11,404	78,555 *109,247	39,557 *90,473	99,662 *14,107	9,336 *4,667
British Standard Fire and General	.....	25,000	.....	38,532	.....	96,331	92,225	6,334	—2,228
Caledonian	645,000	127,913	§6,310,584	602,370 *154,491	184,928	880,853	438,669	341,495	100,689
Car and General	130,745	51,436	838,807	488,168	77,523	746,848	335,234	322,715	88,899
City Fire Office	25,000	6,325	211,322	*i*34,801 *89,914	9,666	*i*87,003 *88,279	*i*42,789 *109,172	*i*26,003 *2,700	*i*18,211 *—23,593
Commercial Union	2,950,000	1,710,000	45,539,362	6,769,915 *1,061,418	960,239	7,084,094 *424,557	3,650,929 *218,268	2,766,812 *94,118	666,353 *112,171
Consolidated	698,666	275,000	1,835,946	*i*370,618 *320,465	46,923	*i*926,546 *422,260	*i*541,828 *398,962	*i*320,565 *53,101	*i*64,153 *—29,803
Cooperative	1,000,000	20,000	2,987,160	84,783	20,298	159,099	70,267	63,640	25,392
Cornhill	212,500	106,250	482,973	*a*161,723	13,301	45,378	33,501	6,183	5,694
Eagle, Star and British Dominions	2,998,425	1,092,896	20,301,686	581,023 *570,206	135,815	1,452,558 643,191	900,408 *641,131	552,603 *93,424	—453 *—91,364

Economic	500,000	125,000	1,971,486	§ 105,748 *280,822	81,283	§ 151,497 *193,167	90,599 *200,633	53,948	6,950 *—7,466
Employers Liability	1,439,090	359,772	8,732,681	§ 133,711 *51,322	*l*2,544,931	§ 334,277	150,557 *29,548	139,258 *435	44,462 *—29,983
Friends Provident and Century Life	.....	.....	4,805,295	§ 172,048 *74,609	.....	§ 255,120 *87,804	142,796 *48,002	92,461 *16,020	19,863 *23,782
General Accident, Fire & Life	1,533,825	501,956	5,343,643	§ 360,522 *20,697	291,259	§ 475,655 *22,071	215,290 *14,830	178,706 *3,038	81,659 *4,203
Gresham Fire and Accident	300,000	200,000	424,961	55,078	18,709	157,365	77,751	67,466	12,148
Guardian	.....	1,012,965	8,725,913	§ 171,000 *313,152	180,445	898,324	331,479	399,714	67,131
Hale Underwriters Assn	170,000	68,000	266,053	*137,969	11,606	*100,373	*37,555	.....	.....
Indemnity Mutual Marine	1,005,000	1,005,000	2,985,775	*a**1,386,053	344,837	*845,289	*657,749	*33,995	*153,545
Law Fire	.....	.....	.....	.....	.....	240,577	79,356	100,069	61,152
Law, Union and Rock	1,893,691	393,691	11,428,354	484,700	362,007	461,748	189,867	175,033	96,848
Legal	300,000	100,000	513,804	*a*210,000	34,033	245,149	117,303	113,814	14,032
Legal and General	1,000,000	160,000	15,817,583	79,124	87,358	153,619	86,662	53,242	13,715
Licenses and General	144,060	73,850	614,958	45,104	21,624	100,232	49,516	33,734	16,982
Liverpool & London & Globe	3,911,745	1,787,545	21,534,450	§ 3,204,415 *436,285	681,306	§ 4,761,038 *340,712	2,368,422 *257,974	1,942,054 *44,744	450,562 *37,994
Liverpool Marine and General	828,000	398,490	614,913	§ 23,429 *144,757	—390,101	§ 51,349 *82,368	27,193 *202,781	27,286 *20,520	—3,130 *—140,933
London Assurance	1,496,550	873,275	10,048,872	§ 1,400,000 *900,000	251,385	§ 1,601,505 *944,601	743,449 *588,306	728,337 *181,559	129,719 *174,736
London and Lancashire	5,198,437	2,286,989	22,832,680	§ 2,606,500 *884,000	1,091,055	§ 3,015,995 *1,209,124	1,384,388 *893,031	1,182,202 *139,122	449,405 *176,971
London Guarantee and Accident	194,823	194,823	5,271,271	§ *i*3,343,000 *413,000	55,051	§ *i*4,469,631 *329,632	*i*2,626,110 *588,731	*i*1,748,201 *9,901	*i*95,320 *—269,000
London and Scottish	600,000	120,000	6,712,037	§ 102,415 *741,212	42,696	§ 256,038 *607,997	124,531 *744,705	112,383 *70,703	19,124 *—207,411
Maritime	.....	100,000	1,238,282	*l*694,015	223,221	*289,603	*269,620	*55,416	*—35,433
Merchants Marine	500,000	125,000	1,133,577	§ 15,933 *a*630,768	31,186	§ 42,748 *446,401	20,339 *343,913	18,671 *46,706	3,738 65,782
Motor Union	374,543	374,543	2,690,068	§ 178,686 *325,667	155,961	§ 446,715 *343,181	§ 238,941 *436,705	§ 201,981 *51,575	§ 5,793 *—145,099
Mutual Property	100,000	61,546	296,260	.....	3,576	352	30	225	97
National Employers Mutual General	.....	.....	169,921	627	1,884	1,567	65	620	882
National Farmers Union Mutual	70,550	3,527	97,181	8,889	13,239	44,436	20,459	14,749	9,228
North British & Mercantile	4,500,000	2,437,500	32,167,246	3,110,813	2,463,719	3,902,032	1,935,577	1,559,595	406,860
Northern Assurance	4,514,110	903,661	15,773,246	§ 2,666,650 *1,635,825	535,766	§ 2,533,301 *1,511,726	1,389,058 *1,563,047	1,050,049 *65,088	94,194 *—116,409

* Marine. *a* Includes general reserve. *i* Fire and general. § Funds. *l* General reserve.

BRITISH FIRE AND MARINE INSURANCE COMPANIES' STATEMENTS FOR 1923—*Continued.*

NAME OF COMPANY.	Capital.		Total Assets.	Fire Insurance Funds.	Profit and Loss Account Balance.	Net Fire Premiums.	Net Fire Losses.	Expenses, Fire Account.	Excess of Premiums Over Losses and Expenses (—) Deficit
	Subscribed.	Paid-up							
	£	£	£	£	£	£	£	£	£
Northern Maritime	50,000	30,000	206,637	29,650 *50,000	24,201	24,137 *52,011	13,507 *40,386	7,714 *6,663	2,916 *5,001
Norwich Union Fire	1,579,085	612,085	5,497,811	2,046,000 *572,134	213,664	2,115,069 *345,603	1,062,664 *241,327	855,105 *39,668	197,300 *64,608
Ocean Accident and Guarantee	621,540	172,308	8,048,905	347,921	653,028	271,586	139,099	95,193	37,294
Palatine	200,000	200,000	1,472,306	864,414	121,591	1,003,377	532,464	398,793	72,120
Pearl	.....	.....	29,718,807	262,023	46,933	514,403	293,849	.....	.....
Phoenix	6,065,453	3,277,668	30,471,209	4,192,000 *1,400,000	607,808	5,478,433 *1,257,277	2,591,937 *1,514,058	2,245,636 *110,611	640,860 *—367,992
Provincial	180,000	140,000	493,738	43,497 *17,967	14,329	108,699 *23,479	51,913 *17,773	44,989 *1,448	11,797 *4,258
Prudential	2,000,000	1,200,000	158,450,229	208,882 *501,806	675,000	291,870 *377,385	116,667 *284,356	126,354 *16,271	48,849 *76,758
Road Transport and General	71,306	52,291	207,672	14,675	16,701	11,687	6,048	3,587	2,052
Royal	5,599,430	1,679,829	37,270,900	6,653,917 *1,471,605	824,549	6,709,351 *1,023,019	3,285,769 *699,299	2,747,112 *204,901	676,470 *118,819
Royal Exchange	689,220	689,220	11,773,850	815,819 *750,249	1,056,892	1,414,547 *517,806	672,257 *448,535	364,572 *99,513	377,718 *—30,242
Royal London Mutual	.....	.....	11,156,726	50,846	10,395	52,116	20,192	30,027	1,897
Scottish Automobile and General	150,000	37,500	122,859	37,875	24,390	94,688	51,828	34,807	8,053
Scottish Insurance Corp	150,000	150,000	1,095,582	31,317	48,921	65,793	30,964	30,666	4,163
Scottish Union and National	.....	300,000	12,934,012	1,060,634 *494,015	470,735	1,121,269 *289,603	544,476 *269,620	455,459 *55,417	121,334 *—35,434
Sea	500,000	500,000	1,699,389	*a*1,067,835	65,502	*424,269	*256,607	*41,929	*125,733
State	800,000	100,000	2,670,105	314,244 *29,407	59,396	598,111 *46,658	309,951 *50,404	268,237 *5,907	19,923 *—9,653
Sun	2,400,000	480,000	6,087,557	2,521,976 *234,951	702,529	2,304,940 *219,829	1,000,076 *191,080	987,579 *17,180	317,285 *11,569
Treaty Reinsurances	30,000	30,000	500,684	*i*149,102 *97,501	13,800	*i*732,755 *79,073	*i*206,187 *83,677	*i*117,430 *6,527	*i*49,131 *—11,131

United British	400,000	400,000	1,588,158	108,551 *292,677	55,169	271,371 *277,731	159,122 *375,638	105,451 *23,641	6,805 *—121,548
Universal	6,048	6,048	60,734	17,379	22,002	52,137	26,770	17,182	8,185
Warden	500,000	50,000	267,459	161,036	6,232	197,128	105,258	79,578	12,292
Western Alliance Reinsurance	600,000	300,000	886,331	*i*157,355 *214,438	69,527	*i*393,387 *260,181	*i*222,162 *209,502	*i*135,447 *36,279	*i*35,778 *14,400
World Auxilizry	600,000	300,000	866,522	*i*72,058 *199,734	44,958	*i*157,689 *149,671	*i*94,090 *105,353	*i*59,343 *5,976	*i*4,256 *38,342
World Marine and General	.....	.....	.....	*a*82,051 *307,764	112,665	*a*164,101 *175,002	.....	.....	.....
Yorkshire	917,066	132,410	8,599,866	623,951 *537,566	114,956	872,957 *442,966	462,644 *333,909	357,039 *81,444	53,277 *27,613

* Marine. *a* Includes general reserve, *i* Fire and general.

FIRE INSURANCE BUSINESS OF BRITISH COMPANIES IN 1923.

(FROM THE POLICY-HOLDER)

Name of Company.	Premiums less reinsurances	Losses paid and outstanding and contributions to fire brigades.	Per Cent.	Commission	Per Cent.	Expenses include proportion of expenses, if any, charged in Profit and Loss Account other than income tax and E. P. D. etc.	Per Cent.	Increase (+) or decrease (—) in reserve for unexpired liability calculated at 40% of premium.	Underwriting Profit (+) or loss (—).	Fire fund at end of current year (including 40% reserve when provided).	% to current year's premiums.	Other Reserves.	Capital Paid-up.
Tariff.	£	£		£		£		£	£	£		£	£
Alliance	1,877,392	797,263	42.4	197,864	10.5	645,385	34.4	—12,488	+249,368	2,400,957	127.9	1,463,561	1,000,000
Atlas	2,271,494	1,140,463	50.2	503,030	22.1	458,037	20.2	+54,122	+115,842	2,250,000	99.0	153,242	264,000
Baptist Fire	3,517	1,500	42.6	970	27.6	*b*	....	—49	+1,096	1,172	33.3	13,445	3,190
Caledonian	880,853	441,924	50.1	177,097	20.1	161,218	18.3	+45,161	+55,453	602,342	68.3	428,406	127,913
City Fire	*87,003	42,789	49.2	26,175	30.0	*b*	....	+7,643	+9,547	34,801	40.0	39,665	6,325
Commercial Union	7,084,094	3,674,708	51.8	1,062,170	15.0	1,708,423	24.1	+136,769	+502,024	6,769,915	95.5	960,239	1,770,000
Employers Liability	334,277	153,463	45.9	60,730	18.1	75,622	22.6	+3,474	+40,988	133,711	40.0	2,724,816	359,772
Legal and General	153,619	87,156	56.7	24,156	15.7	28,592	18.6	+5,564	+8,151	79,124	51.5	87,358	160,000
London and Lancashire	3,015,995	1,384,388	45.9	317,010	10.5	865,192	28.6	+44,635	+404,770	2,606,500	86.4	2,091,055	727,862
London Assurance	1,601,505	748,948	46.7	242,336	15.1	492,503	30.7	+48,541	+69,177	1,400,000	87.4	1,551,385	873,275
London and Scottish	256,038	127,675	49.9	48,345	18.9	67,484	26.3	+22,037	—8,924	102,415	40.0	143,696	120,000
Northern	2,533,300	1,394,054	55.0	469,442	18.5	578,778	22.8	+59,665	+25,928	2,666,650	105.2	1,302,743	903,661
Pearl	514,403	294,456	57.2	141,793	27.5	33,513	6.5	+5,713	+38,928	262,023	50.9	46,933	640,300
Phoenix	5,478,433	2,616,382	47.7	1,029,542	18.8	1,313,023	23.9	+292,350	+227,136	4,192,000	76.5	607,808	1,005,000
Prudential	291,870	117,334	40.2	59,373	20.3	66,315	22.7	+23,187	+25,661	208,882	71.5	550,000	1,200,000
Royal Exchange	1,414,548	683,234	48.3	282,038	20.0	364,783	25.8	—26,186	+110,679	815,819	57.7	1,205,360	689,200
Scottish Insurance Corporation	65,793	31,073	47.2	14,878	22.6	16,204	24.6	+770	+2,684	31,317	47.6	108,921	150,000
Scottish Union & National	1,121,269	556,071	49.5	174,319	15.5	289,139	25.7	+12,070	+89,670	1,060,634	94.5	770,753	300,000
Yorkshire	872,957	470,744	53.9	95,611	10.9	283,241	32.4	+15,400	+6,956	623,952	71.4	748,355	132,410
Non-Tariff.													
Abstainers and General	10,723	3,313	30.9	1,608	15.0	2,680	24.9	+277	+2,845	17,586	164.0	6,670	30,000
British General	342,098	177,640	51.9	61,011	17.8	64,590	18.8	+19,547	+19,310	236,875	69.2	251,371	175,000
Eagle, Star and British Dominions	1,452,558	904,413	62.2	348,260	23.9	*c*249,135	17.1	+60,688	—109,938	581,023	40.0	1,485,814	1,092,896
National Employers' Mutual	1,567	80	5.1	263	16.7	383	24.4	+193	+648	627	40.0	26,884	.....
Provincial	108,699	51,913	47.7	10,453	9.6	34,816	32.0	+1,819	+9,698	43,479	40.0	74,328	140,000
Road Transport	11,687	6,047	51.7	2,245	19.2	1,342	11.5	—747	+2,800	14,674	125.5	31,701	52,291

*Fire and general business not shown separately. (*b*) Commission and expenses not stated separately. (*c*) Expenses, including income tax.

DIRECTORY OF BRITISH AND COLONIAL FIRE AND MARINE INSURANCE COMPANIES OPERATING IN GREAT BRITAIN

Condensed from The Post-Magazine Almanack for 1923

Date of Organization.	Name and Location of Company	Character of Business.	Name of Manager or Secretary.
1883	Abstainers & Gen'l, Birmingham, Eng..	L., A., F., B., Auto, etc.	H. J. Greening, Man.-Dir.
1911	African Guar. & Ind., Johannesburg..	Fire, Mar., Acc., etc..	J. W. K. Schofield, Gen. Man.
1908	Agricultural & General Co-op.,London	Fire, E. L., L S.....	K. W. Hopkinson, Man. and Sec.
1824	Alliance, London.....	Life, Fire, Mar.&Misc..	O. M. Owen, Gen. Man.
1920	Allied Traders, London, E. C. 1.....	All except L. & B. Inv.	M. C. Billson, Gen. Mgr.
1906	All India United, Bombay.....	Fire, Life and Mar....	M. M. Shirazee & Sons, Secs.
1919	Alpha Gen'l, Ltd., of Calcutta, Calcutta.	Fire and Marine.....	J. Fletcher, Gen. Man.
1918	Anglo Marine, London, E.C.2.....	Marine.....	A. Brewer, Man. Dir.
1909	Anglo-Scottish Gen. Com'l, Edinburgh..	Reinsurance.....	J. R. Little, Sec.
1,17	Argonaut, London, E.C. 3.....	Marine.....	L. Van Oppen, Under.
1904	Army, Navy and General, London, W. 1	F., B. A. Horse F.,& Mis	H. A. Lawton, Man. Dir. & Sec
1919	Associated Reins., London, E.C.4.....	All Reins. except Life.	G. H. Moxon, Mgr.
....	Assurance and Thrift Assn., Ltd.....	L., F., Acc.	Wm. R. Dovey, Man. Dir.
1918	Atlantic Ass. Co., London, E. C. 3.....	L., F. Acc. Marine, etc.	R. J. Hunter, Man. Dir.
1808	Atlas, London, E. C. 2.....	F., L., Acc., B. & etc...	C. H. Fallon, Gen. Man. & Sec.
1913	Austral, London, W. C. 2.....	All but emp. liab. and bond inv.....	.....
....	Australian Alliance, Melbourne.....	Fire, M., L., S., & etc...	Bernard Finnigan, Man. Dir.
1872	Australian Mutual, Sydney.....	Fire, Acc. and Mar...	G. Howard Pope, Man.
1919	Auto Car F. & Acc., London, E.C.4...	All except Life.....	A. E. Morgan, Man. Dir.
1919	Aviation & General, London, S.W.1...	Av. A., E.L., F., Auto. Bur., etc.....	V. Furness, Chairman
1894	Ayrshire Farmers Mutual, Ayr.....	Fire.....	Geo. Miller, Sec. and Treas.
1921	Bankers & Traders, Ltd., London.....	Fire, Mar., Acc. & Gen	.....
1921	Bankers & Trad., Ltd., Sydney, N.S.W.	Fire, Mar., Acc. & Gen	Queensland Ins. Co., Agts.
1905	Baptist, London, W. C.1.....	Fire, Burg., etc.....	Ernest Blake, Sec.
....	Bell Assur. Assn. (Lloyds), London....	Fire and Miscel.....	F. C. Wilkins, Secy.
1876	Bolton Cotton Trade Mutual, Bolton.	Fire.....	P. and J. Kevan, Secs.
1833	British America, Toronto, Can.....	Fire and Motor.....	C. S. Wainwright, Sec.
1833	British America Assur., London E. C. 3..	Fire.....	W. A. Miles, Man.
1916	British & Colonial Marine, London.W.1	Marine.....	Miss K. E. Grinham, Sec.
1919	British Crown, Glasgow.....	Fire.....	J. Gardiner, Sec.
	British Empire (Fire) Under., Toronto, Can.....	Fire & Loss of Prop. through F. & Auto...	C. S. Wainwright, Sec.
1854	British Equitable, London, E. C.4.....	L., F., Acc. & B. & Misc.	Albert H. Heal, Man. Dir.
1908	British & European, London.....	Reinsurance.....	Wm. A. Wood, Sec.
1908	British Fire, London, E. C. 3.....	All classes except L....	T. Fletcher, Man. Dir.
1863	British and Foreign Marine,Liverpool	Marine.....	F. Loyd, Sec.
1904	British General, London, E. C. 2....	F., Acc., B., P. G., etc.	N. M. Walker, Man. Dir.
1917	British Ins. Alliance, London, S. W. 1..	Reinsurance.....	H. F. Baker, Sec.
1888	British Law, London, E. C. 2.....	F., Emp. L. & Misc....	J. C. Cornelius, Man. & Sec.
1908	British Oak Ins Co., Ltd., London....	F. M. P. & Gn. Acc., etc.	H. B. F. Bingham, Gen. Man.
1907	Brit. Standard F. & G., Ltd., Lon. E. C.2	Fire, Marine & Gen....	T. A. Pugh, Sec.
1865	British Traders Ins., Ltd., Hongkong...	M., F., Acc. & Auto...	Chas. Montague Ede, Gen. Man.
1805	Caledonian,Edinburgh.....	F., L., E. L., Acc., Ill. and Burg., and etc...	R. H. Stewart, Gen. Man.& Ac.
1887	Canadian Fire, Winnipeg, Man.....	Fire.....	C. S. Riley, Man. Dir.
....	Canada National Ins. Co., Winnipeg.	Fire.....	H. L. Estrange, Mgr. & Atty.
1903	Car and General, London.....	Fire, Emp. L., etc.....	A. W. Wamsley, Man. Dir.
915	Cattle Traders Marine, Birkenhead....	Marine Live Stock.....	R. H. Higson
1907	Celtic, Dublin.....	Fire, P. G., etc.....	G. W. Blackham, Mgr.

DIRECTORY OF FIRE AND MARINE INSURANCE COMPANIES IN GREAT BRITAIN —*Continued.*

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
....	Central, London, E. C. 3.....	Fire and General.....	Hugh Lewis, Gen. Man. & Sec.
1885	Century, Edinburgh.....	Fire, E. L., etc.....	J. R. Little, Gen. Mgr. and Sec.
1870	China Fire, Hong Kong.....	F., M., B. and Acc....	Chas. Montague Ede, Gen. Mgr.
1909	City Fire Office, Ltd., London, E. C. 3.	F., M. & Acc. (Reins)..	L. I. Jarvis, Man. & Sec.
1877	City Mutual, Sydney, Aust.....	Fire.....	Robt. Kerr, Mgr.
1908	City of London Reinsurance, London..	F. Reins., M. and other	V. T. Barr, Sec.
1878	Colonial Mutual, Melbourne.....	F., M., Acc., etc.....	W. Tucker, Gen. Man.
1920	Commercial Ins. of Ireland, Ltd., Belfast	All classes except Life..	Robert Bryans, Sec.
1922	Commercial Ins. Corps., Ltd.....	All classes except Life	D. R. MacPhersen, Mgr.
1919	Commer. Mot. Mut., Ltd., London, E.C.2	Motor.....	Alex Sadow, Sec.
1861	Commercial Un. As., Ltd., Lon., E. C. 3.	F., L., M. & Acc.....	Jos. Powell, Gen. Man.
1903	Commonwealth, Melbourne.....	Fire, etc.....	S. D. Leslie, Man.
1907	Congregational, Bradford.....	F. B. & W. Comp., etc.	S. R. Antliff, Man., Dir., & Sec.
1903	Consolidated, Ltd., London, E. C. 4..	L., Acc., M., F. Reins..	J. Herbert E. Lane, Gen. Man.
1867	Cooperative, Manchester.....	Fire, L. Acc., Burg., etc.	J. P. Jones, Mgr.
1905	Cornhill, London, E. C. 3.....	Fire, Marine, etc.....	Willis Faber & Co., Ltd, Mgrs
1903	Cornish Mutual, Newquay.....	Fire, Accident.....	G. A. Northey, Sec.
1907	Cotton Trade Fed. Mut. Fire, Bolton	Fire.....	P. and J. Kevan, Secs.
1807	County, London, W. 1.....	Fire, Burglary, etc....	Alfred Mogg, Sec.
1909	Cumberland Co-operative, Carlisle...	Fire.....	T. Thompson, Sec.
1917	Delta, Liverpool.....	Marine in T. & Gen...	.....
1838	Derwent & Tamar F. &M., Hobart, Tas..	Fire, Marine, Acc.....	A. P. Tregear, Mgr.
.....	Dom. of Can. Guar. & Acc., Toronto..	Fire, Acc., etc.....	C. A. Withers, V. Pres., Man. Dir.
1908	Dominion, Edinburgh.....	F., Bur., Acc., P.G., etc.	Geo. Palfrey, Man. Dir
1909	Drapers & Gen. Ins. Co., Ltd., London, E. C. 1.....	Fire and Miscel.....	W. Gray, Gen. Man.
1900	Eagle Glass, London E.C.2.....	Fire, Acc., Burg., etc..	J. A. Robinson, Sec.
1904	Eagle, Star & British Dominions, Lon..	All classes.....	J. Gardiner, Sec.
1887	Ecclesiastical, London, W. C. 2.....	Fire, Bur., Glass, etc..	R. Love, Man. and Sec.
1901	Economic, London, E. C. 3.....	Marine, Fire, Burg., etc.	N. Douglass, Sec.
1823	Edinburgh, Edinburgh.....	All except Marine....	T. M. Gardiner, Mgr.
1880	Employers Liability, London, E. C. 4..	M., A., Fid., F., B., etc.	W. E. Gray, Gen. Man.
1898	Employers Mutual, Edinburgh.....	Fire, Fid., Liab., etc....	R. S. Rutherford, Mgr. & Sec.
1919	English, London, E.C.2.....	Fire, Mar., Life, etc...	P. J. Alexander, Gen. Man.
1802	Essex & Suffolk Equitable, Colchester	Fire and Acc.....	S. C. Turner, Gen. Man. & Sec.
1911	Euro. Gen'l Reins., Ltd., Lon., W. C. 1.	Reinsurance.....	B. C. Fothergill, Sec.
1894	Excess, London, E. C. 3.....	All classes except Life..	C. E. Heath & Co., Ltd., Mgrs
1900	Farmers Fire and Accident, York.....	Fire, Acc., Emp., L., etc.	J. Hetherton, Man. Dir.
1896	Federated Brit. Ins., London, S.W.1..	F., L. of P.....	E. J. R. Dodd, Sec.
1904	Federated Employers Ins. Assn., Man.	Emp. Lia. & Miscellan	B. B. Moss, Man. Dir.
1890	Fine Art and General, London, E. C. 2.	F., B., E. L. & Misc....	A. Worley, Chirm. & Man. Dir.
1907	Fire Fund Ltd., London.....	All except Life.....	George Wilson, Sec.
1885	General Accident, Fire & Life, Perth.	Fire and Miscel.....	F. Norie-Miller, G. Man.
1919	General Reins., London, E.C.2.....	Reinsurance.....	P. Chadwick, Sec.
1918	Glasgow Marine, Glasgow.....	Marine.....	R. H. Macnee, Sec.
1895	Globe Indemnity Co. of Canada, Mont.	Fire, Acct., Etc.....	F.C. Browning, Gen. Man. & Sec.
1910	Gresham Fire and Accident, London..	Fire, A., B. P. G., etc..	T. B. Miller, Gen. Man. & Sec.
1840	Guarantee Society, London, E. C. 3...	Fire, Fid., Burg., etc..	F. H. Sherwell, Mgr. and Sec.
1919	Guardian Eastern, London, E.C.3....	All Classes.....	R. Westhrop, Sec.
1821	Guardian, London, E. C. 3.....	F., L., Acc., Bur., etc..	G. W. Reynolds, Gen. Mgr. & Sec.
1871	Guernsey Mutual, Guernsey.....	Fire.....	Ira C. Ozanne, Sec.
1865	Hand-in-Hand Mut. Guar., Demerara..	Fire.....	J. Slater, Sec.
1903	Hearts of Oak, L. & G., London, E. C. 1	Life, Fire, Acc., etc....	O. R. Jenkyn, Man., Sec. & Dir.
1908	Hibernian Fire & General, Dublin....	Fire and General.....	W. A. R. Cruise, Gn. M. & Sec
1916	Home & Colonial, London, E. C. 3....	Marine.....	.....
1914	Home & Foreign Reins., Ltd., Glasgow	Fire Reins.....	Geo. Mac Gregor, Mgr.
1893	Hull Underwriters, Hull.....	Marine.....	Jackson, Beaumont & Co., M.
1918	Imp. & Exp. Mar., Ltd., London, E. C. 3	Marine.....	T. I. Cope, Sec.
....	Imperial Live Stk. & Gen'l Co., Ltd..	L. S., Acc. & F.....	A. W. Herweth, Man. & Sec.
1912	Inclusive Ins. Co., Manchester.....	Fire, Mar., etc.....	R. Quinney, Sec.
1824	Indemnity Mutual Mar., London, E.C.2	Marine.....	J. F. Mainland, Sec.
1910	Ins. Office of Australia, Sydney.....	All except Life.....	.....
1902	Irish Catholic Ch. Property, Dublin..	Fire and Emp. Liab...	V. Irwin, Sec.
1920	Irish National, Dublin.....	Life, Fire, Fid., etc...	L. Casey, Chrm., Man. Dir.
1869	Jersey Mutual Fire, Jersey.....	Fire (Jersey only).....	J. W. Thelland, Sec.
1904	Lancashire & Cheshire, London, E.C. 2.	Fire, Mar., etc.....	C. B. Maxwell, Sec.
1907	Lancashire & Gen'l Assn. Co., Ltd....	F., L. & A. all branches	H. H. Stockfield, Man. & Dir.
1892	Law Accident Ins. Soc., London, W. C.	Fire, Acc., Burg., etc..	A. E. Wall, Sec.

DIRECTORY OF FIRE AND MARINE INSURANCE COMPANIES IN GREAT BRITAIN—*Continued.*

Date of Organisation.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1845	Law Fire, London, W. C. 2	Fire & Miscellaneous.	H. T. O. Leggatt, Sec.
1806	Law Union and Rock, London, W. C. 2	L., F., Acc.,E.L.,A.,etc.	J Stirling, Sec.
1836	Legal & General, London, E.C.4	Life, Fire, etc	W. A. Workman, Gen. Mgr.
1907	Legal Ins. Co., Ltd., London, W. C .2	All except Life	J. M. Ewing, Gen. Man. and Sec.
1890	Licenses & General, London, E. C	All except Life	Victor Thomson, Man. & Sec.
1918	Liverpool M. & Gen. Ins. Co., Liverpool.	Marine, F. & Misc	J. Cochrane, Gen. Man.
1836	Liverpool & London & Globe, L'pool.	Fire, Life & Ann., etc.	Hugh Lewis, Sec. & Gen. Man.
1726	Lloyds, London, E. C. 3	Marine, Fire, etc	
1890	Local Gov. Mut., Guar., London, E. C.4	F. Transit, Fid., etc	C. H. Venning, Sec.
1919	Lon. Asso. Reins., London, E.C. 4	Fire, Mar., Acc. Rein.	W. C. A. Meade, Sec.
1862	London and Lancashire, London, E. C. 3	Fire, Acc., and Miscel.	A. S. Rogers, Sec.
1919	Lon. & Edinburgh, London, E.C.4	Fire, Acc. & Mar	George Allan, Man. Dir.
1862	London & Scottish, London	L.A.,F.Acc.,E.L.,C.,etc	W. E. Mackay, Gen. Man.
1860	Lon. & Prov. M. & G., London	M., F., Acc. and Gen	G. G. Sharman, Under.
1906	London General, London, E. C. 1	Fire, L. & M	J. R. Hogg, Chairman.
1720	London Assur. Corp., London, E. C. 3	F., L., M., Acc., B., etc.	S. I. E. Crouch, Sec.
1869	London Guarantee & Acc., Lon.,W.C.2	Guar., Acc.,F.,B., etc.	John Swanson, Mgr.
1836	Marine, London, E. C. 2	Marine	G. A. T. Darby, Man.
1852	Marine and General, London, E. C. 3	Mariner's Effects&Life.	H. T. Cross, Act. and Sec.
1864	Maritime, Ltd., Liverpool	Marine	H. E. Stephens, Sec.
1908	Medway, Chatham	All except Life	Henry F. Coote, Man.
1907	Merc. & Gen'l Ins. Co. Ltd., London	Reins., all except E. L.	R. A. Elliot, Gen. Man.
1874	Mercantile Fire, Toronto, Ont	Fire	A. E. Blogg, Sec.
1878	Mercantile Mutual, Sydney, Aust	Fire, Acc. and Mar	Kelso King, Man.
....	Merchants Fire, Toronto, Can	Fire	F. P. Wythe, Asst. Man.
1871	Merchants Marine, London, E. C. 3	Marine	E. Griggs, Sec.
1911	Metropolitan Reins., London, W. 1	Re-ins. except life	Wm. E. Richards, Man.
1906	Midland Mutual Fire, Leicester	Fire	E. Carew, Sec.
1917	Moorgate, London, E. C. 3	Life, Fire, Marine, etc	
1919	Motor Transport Mutual Assurance, Co., Ltd., Liverpool	Com. Mot. Vehicles & Allied Risks	A. O. Roberts, Mgr.
1906	Motor Union, London, S. W. 1	Motor Cars and other.	Herbert F. Baker,Gen.Man.&Sec.
1902	Mount Royal, Montreal	Fire, Plate Glass & Auto	P. J. Perrin, V. P. & Gen. Man.
1903	Municipal Mutual, Limited, London.	Fire and Miscel	John J. Tait, Sec.
....	Mutual Fire of Tasmania, Launceston	Fire, Marine and Acc.	Frank Butler, Sec.
1899	Mut. Prop. Ins. Co., London, W. 1	Sick, Acc., F., P. G., etc.	D. Arlott, Man. Dir.
1864	Nat. Boiler & Gen'l., Ltd., Manchester.	Boiler, Engines, etc	E.G.Hiller,Chief Eng.&Gen.Man.
1914	National Employers Mut., London	Liab., etc	D. D. Geldingham, Man. Dir.
1910	Natl. Far. Union, Stratford-on-Avon.	Fire & Live Stock, etc.	R. Chisholm, Man. & Sec.
1897	Natl. of Great Britain, Glasgow	Fire, Acc., B. P.G	A. S. Fraser, Mgr. & Sec.
1873	Nat'l of New Zealand, Ltd., Winchester.	Fire, Marine, etc	A. St. George Ryder, Man.
1894	National Ins. and Guar., London	Fire and General	W. Kent Lemon, Man.
1896	Nat. Mot., Car'ge.& Horse Own.,Manc.	Motor, etc	R. Wiseman, Mgr.
1913	National Parcels, Birmingham	Goods in Transit	L. M. Rumble, Sec.
1919	New India Assur., Ltd., Bombay, India.	F., M., Acc., Auto	Sedgwick, Collins, Ltd., Agents
1859	New Zealand Insurance Co., Auckland	F., M., Acc. and Trust	H. P. Kessling, Gen. Man.
1809	North British & Mercantile, London.	Fire, Life, Ann., etc	A. Worley, Gen. Man.
1863	North China Insuance Co., London.	Marine	A. B. Rouse, Underwriter
1836	Northern, London, E. C. 2	F., L., Acc., Burg., etc.	W. Aeneas Mackay, Mgr.
1909	North & South, Liverpool	All except Life & W. C.	William J. Bigham, Gen. Man.
1863	Northern Maritime, N'castle-on-Tyne	Marine	J. Ferguson, Under. & Sec.
1797	Norwich Union Fire, Norwich	Fire, Acc., Mar., etc.	R. Y. Sketch, Gen. Man.
1895	Nurserymen,Market Gardeners & Gen'l Hailstorm Ins. Corp., Ltd., London.	Hailstorm, etc	Alex J. Monro, Gen. Man.& Sec.
1871	Ocean Acc. & Guar., London, E. C. 2.	F., B., Acc., Fid., etc.	W. Langton Cavers, Mgr.
1859	Ocean Marine, London	(Owned by No. B. &M.)	H. T. Russell Ross, Sec.
1908	Oldham & Co.'s Farmers F., Oldham.	Fire and Live Stock	T. Whitehead, Sec.
....	One & All Assn., Ltd	F., M., E., L., Etc	Fred'k W. L. Temple, Mgr. Dir.
1862	Oldham, Oldham	Fire	L. Slater, Sec. & Man.
1919	Olympic F. & Gen. Reins., London	F., M., & Acc. Reins.	W. Tomson, Gen. Mgr.
1912	Orient Underwriting Fund, London.	Marine	W. M. Barrett, Sec.
1900	Palatine, London, E. C. 3	Fire, etc	A. E. Sich, Man.
1903	Parcels & Gen'l Assur. Ass'n, Birmg'm	Mail Insurance	C. A. Harvey, Man. Dir.
1914	Patriotic Ass., Dublin	Fire & Miscel	Stuart C. Smith, Mgr.

DIRECTORY OF FIRE AND MARINE INSURANCE COMPANIES IN GREAT BRITAIN—*Continued.*

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1864	Pearl, London, W.C.1	Life, F., Acc., E. L., etc.	G. Schrubsol, Mgr. Dir.
1782	Phœnix, London, E. C. 4	Fire, Life, Acc., etc...	R. Y. Sketch, Gen. Man.
1910	Port of Manchester Mar., Man	Marine, Fire, etc.	H. J. Davidson, Sec.
1895	Pres. Ch. in Ireland, F. I. Trust, Belfast	Fire (trust prop. only)	R. S. Monie, Sec.
1866	Primitive Methodist, York	Fire, W.C.(trust prop.)	Rev. T. J. Gladwin, Sec.
1865	Provident Acc. & Guar., London, E.C. 2	Fire, Burg., P. G., etc..	Chas. A. Freeman, Man. & Sec
1903	Provincial, Limited, Kendal	Fire, Burg., E. L., etc..	F. C. Scott, Man. Dir. & Sec.
1848	Prudential Assur. Corp., London, E.C. 1	L. F. Mar. & Gen'l....	Sir J. Burn, Gen. Mgr. & Act.
1818	Quebec Fire, Quebec, Can	Fire	Colin E. Sword, Man.
1886	Queensland, Sydney, Aust	Fire, Mar., Acc. & Gen'l	A. McVernon, Gen. Man.
1919	Reinsurance Corp., London	All except Life & B. I.	T. W. Evans, Sec.
1906	Reliance Fire and Acc., London	F., B., Acc., P.G., etc..	L. J. Blake, Man. and Sec.
1881	Reliance Marine, Liverpool	Marine and Fire	F. R. Edwards, Sec.
1918	Road Trans. & Gen., Westminster, S.W. 1	All except L	J. F. Heaton, Man. Dir. & Sec.
1720	Royal Exchange Assurance, London...	F., L., An., Acc., etc..	P. F. H. Hodge, Sec.
1845	Royal, Liverpool	Fire, Life, Ann., etc..	J. J. Atkinson, Gen. Man.
1910	Royal London Auxiliary, London, E.C.	Life, Fire, E., etc	A. Skeggs, Man. Dir.
1907	Royal Scottish, Glasgow	Fire, Burg., Lia., etc..	M. Hurll, Gen. Mgr. & Sec.
1908	St. James, London, E. C. 3	Fire, Marine	E. Reed, Sec.
....	St. Laurence (Fire) Under., Toronto...	Fire & Loss of Profits..	C. S. Wainwright, Sec.
1909	Salvation Army, London, E. C. 4	All except L. & E. L....	S. Hurren, Man. Dir.
1919	Scottish Auto. & Gen., Glasgow	All except Life & B. I.	G .Lammie & Son, Ins., Ltd. Mans.
1919	Scottish Boatowners, Buckeye Har....	Marine	J. P. Buchan, Man. and Sec.
1877	Scottish, Edinburgh	F., Acc., E.C., L.A., etc..	Harry Armour, Man. and Sec
1876	Scottish Metropolitan, London, E. C. 3	A., F., P. G., etc	W. A. Mackay, Sec.
1824	Scottish Union and National, Edinb'gh	Fire, Life, Ann., etc..	J. A. Cook, Gen. Man.
1875	Sea, Liverpool	Marine	S. Barker, Gen. Mgr.
1904	Sentinel, Birmingham	Fire, Acc., Liab., etc..	J. Kent, Sec.
1914	Somerset Mutual, Wellington	Fire	GodfreyP.Clarke, Sec.&Gen.Man.
1872	So. British Ins. Co. Ltd. Auckland, N. Z.	Fire, Mar., etc	T. B. Ching, London, Man.
1905	South East Lancashire, Manchester...	Fire, Glass & Mar	H. Parry, Sec.
1908	Southern Ins., Ltd., Kingsway, W. C...	Reinsurance	J. H. Heighton, Sec.
1901	Southern S. S. Mut. Under. Assn., Lon..	Marine	D. J. Hughes, Man.
1915	Southern S. S. Ft. & Total Loss, London.	Marine	D. J. Hughes, Man.
1919	South Western Mut. Mar., Cardiff....	Marine	W.E.Parker & P. E.Brabant, Sec
1919	Southwestern S.S., F., T., L., Cardiff..	Marine	W.E.Parker & P.E.Brabant, Sec..
1871	Standard Marine, Liverpool	Marine	N. B. Barnes, Sec.
1891	State, Liverpool	Fire, Burglary, etc...	Albert H. Heal, G M. and Sec
1917	Sterling, London, E. C. 3	Marine, etc	G. St. John, Sec.
1906	Stew., D. & Fen. Mut. I. Co., Stewarton.	Fire	J. Sheddon, Sec.
1710	Sun, London, E.C. 2	Fire, Mar., Acc. etc...	F. White, Gen. Man. and Sec.
1919	Tariff Reins., London, E.C. 4	Fire, M. & A. Reins...	W. Tomson, Gen. Mgr. & Sec.
1914	Taxi Cab Mut., London, E.C. 2	Taxi Cab	Alex. Sadow, Sec.
1860	Thames and Mersey, Liverpool	Marine	T. H. Harper, Under. & Man.
1904	Theatres Mutual, Ltd., Hull	Fire	A. F. Henderson, Man.
1919	Treaty Reins. Ltd., London, E.C.	All Reins. except Life.	C. E. Golding, Mgr. & Sec.
1867	Ulster Marine, Belfast	Marine	Wm. D. Keldie, Man. & Under.
1714	Union, London, E, C. 3	Fire, Acc., Burg., etc..	A. E. Sich, Man.
1835	Union Ins. Soc. of Canton, Hong Kong..	Fire Marine, Acc., etc..	Chas. M. Ede, Gen. Mgr.
1863	Union Marine, Liverpool	Marine	E. V. Rutter, Sec.
1915	United British, London, S. W. 1	Fire, Acc., Marine, etc.	H. F. Baker, Gen. Man. & Sec.
1888	United F. C. of Scotland, Edinburgh.	Fire (church prop.only)	W. P. Scott, Sec.
1919	United Fire & Marine, London, E.C. 3.	Fire and Marine	.....
1908	United Friendly Ins. Co. Ltd. Lon., S.E..	Sickness, Acc., Fire, etc	E. R. Balding, Man. Dir.
1903	United Scottish Her. Drif., Peterhead..	Marine, etc	G. M. Gray, Man. Dir.
1902	United Legal Indem, London, W.C.. 2.	M. Car, A., B., P.G., etc..	H. P. Garland, Sec.
1917	United Motor & Gen., London, W. 1.	All exc. Life & Invt....	H. Carnish, Sec.
1910	United Property, London, E. C. 3	Marine & Miscel	G. W. John, Sec.
1862	United, Sydney, Aust	Fire, Marine, Acc	B. Haigh, Gen. Man.
1908	Universal Automobile, London, S W. 1	All except L. and B. I.	C. L. Danks, Gen. Man.
....	Universal F. & G. Ins. of Bombay....	Fire & Marine	Messrs. M. Kanji & Co., Man. Agts.
1905	Urban Fire, Manchester	Fire, Glass, and Burg..	A. C. Hartley, Man.
1849	Victoria Ins. Co., Ltd., Melbourne	Fire, Marine, Acc., etc..	J. J. Haverty, Sec. & Man.
1919	Victory, London, E. C.	Reinsurance	H. L. Smathers, Man.

DIRECTORY OF FIRE AND MARINE INSURANCE COMPANIES IN GREAT BRITAIN—*Continued*

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1875	Warden, London, E. C. 2	Fire and Miscel	R. R. Wilson, Man. & Sec.
1840	Wellington Fire, Toronto	Fire and Auto	H. Begg, Sec.
1888	Welsh Baptist, Swansea	Fire	E. Edmunds, Sec.
1886	Welsh Calvinistic Methodist, Liverpool	Fire (trust prop. only)	A. O. Roberts, Man.
1911	Welsh, Cardiff	All except Life	H. Meanock, Man. & Sec.
1872	Wesleyan Methodist Trust, Manchester	F. (trust prop. only), etc.	J. Ratcliffe, Man. & Sec.
1919	West. Alliance Reins., London, E.C.	All Reins. except Life.	J. H. E. Lane, Man. Dir..
1886	West of Scotland, Glasgow	Fire, Burglary & Acc.	G. MacGregor Man.
1851	Western Assur. Co., London, E. C. 3	Fire and Marine	W. A. Miles, Man.
1912	Western Australian, Melbourne	F., M., Acc., etc.	R. J. Hunter, Gen. Man. & Undr.
1851	Western, Toronto, Can	Fire, Profits, Mar	C. S. Wainwright, Sec.
1717	Westminster, London, W. C	Fire and Miscel	J. Mirylees, Sec.
1919	World Auxiliary, Ltd., London, E. C. 3	Fire and Marine	I. H. Cartozzi, Sec.
1894	World Marine & Gen., London, E. C.	Marine, Fire and Acc.	I. H. Cortozzi, Sec..
1862	Yang Tze Ass'n, Ltd., Shanghai, China	Marine and Fire	R. Blackwell, Mar. Man., Und.
1824	Yorkshire, York	F., Life, Acc., E L., etc.	J. Hamilton, Gen. Man. Dir.

INCENDIARISM AND ARSON

At the annual meeting of the National Board of Fire Underwriters, held May 24, 1917, the following list of rewards offered was presented by the Committee on Incendiarism and Arson. The Committee has since altered its old practice and now directs its efforts toward lessening criminal fires by cooperation with authorities charged with the enforcement of the law:

Number and Amount of Rewards Offered Each Year From the First Subscriptions to the Fund in 1873 to 1916:

Year.	No.	Amount.	Year.	No.	Amount.
1873-4	80	$46,350	1896-7	265	$81,150
1874-5	137	61,375	1897-8	240	71,000
1875-6	180	71,400	1898-9	226	68,600
1876-7	161	59,900	1899-1900	195	58,100
1877-8	89	35,050	1900-1901	202	62,000
1878-9	163	59,550	1901-1902	193	59,200
1879-80	174	54,000	1902-1903	162	51,400
1880-1	123	41,375	1903-1904	190	61,750
1881-2	141	46,950	1904-1905	130	43,800
1882-3	148	48,200	1905-1906	128	34,750
1883-4	113	38,150	1906-1907	81	22,800
1884-5	169	59,500	1907-1908	75	24,475
1885-6	164	57,500	1908-1909	138	40,850
1886-7	167	51,050	1909-1910	123	40,150
1887-8	128	43,300	1910-1911	71	21,850
1888-9	143	50,700	1911-1912	122	40,100
1889-90	156	49,900	1912-1913	124	41,250
1890-1	159	49,100	1913-1914	102	34,750
1891-2	169	57,025	1914-1915	90	28,550
1892-3	212	74,700	1915-1916	160	43,000
1893-4	219	71,100	1916	56	15,800
1894-5	219	67,575			
1895-6	213	68,450	Total	6700	$2,207,525

INSURANCE IN FOREIGN COUNTRIES

Compiled from consular reports specially furnished The Spectator Company by United States consuls in the countries named, and from other sources.

ALGERIA.

L'Afrique Francaise is the only domestic company in operation at present. French companies are: L'Abeille, La Confiance La Fonziere Le Soleil l'Urbaine, Le Nord, Compagnie des Assurances Generales. Being a French colony, the statutes covering insurance in Algeria are the same as obtain in France. (Names furnished by the American Consul at Algiers.)

ARGENTINE REPUBLIC.

The following is a partial list of the domestic companies operating in the Argentine Republic, together with some information concerning them. (Report of 1921.)

Name and Location of Company.	Manager or Agent's Name in Buenos Ayres.	Year Founded.	Subscribed Capital.	Paid-up Capital.	Classes of Business.
America, Buenos Ayres	Jose Moreno	1887	2,000,000	600,000	Fire, Mar.
El Comercio	W. S. Etchart	....	1,108,500	560,000	F., M.&L.
Espana y Rio de la Plata, Buenos Ayres	B. M. Hyland	....	.....	.....	Fire
Galicia y Rio de la Plata, Buenos Ayres	A. Galzetta	....	.....	.....	Fire
La Agricola, Buenos Ayres	A. Ermekiel	....	.....	.....	F. H.
La Economia Comercial	M. Nunez	....	2,000,000	360,000	F., M.&L.
La Estrella, Buenos Ayres	Jose Moreno	1865	1,500,000	1,500,000	Fire, Mar.
La Franco-Argentina, Buenos Ayres	J. Cadot	....	1,500,000	150,000	Fire, Life
La Hispano-Argentina	J. G. Llamazares	....	2,000,000	700,000	Fire
La Buenos Ayres	M. Buighera	....	600,000	240,000	Fire
La Inmobiliaria, Buenos Ayres	E. Gentili	....	2,000,000	1,500,000	F., M.&L.
La Italia, Buenos Ayres	David Olivari	1892	600,000	300,000	Fire, Mar.
La Positiva, Buenos Ayres	Eduardo Castex	....	1,000,000	1,000,000	Fire, Life
La Previsora	Carlos Casares	....	500,000	500,000	Fire, Life
La Rural, Buenos Ayres	J. Hosmann	....	1,000,000	.....	Hail & L.
La Union General Agricola	J. A. Montes	....	500,000	200,000	Fire, Acc.
La Union Mercantil, Buenos Ayres	G. E Junor	....	1,000,000	300,000	Fire
Union Comercial, Buenos Ayres	J. Iglesias	....	.....	.....	F. M. A.

In addition to the above list there are other native companies as follows: Colonia; Continental; Industrial; Mitre; Mundial; The River Plate; Argentine Fire Insurance Association; Columbia Nacional; Portalis; Cenit; Agraria; Fomento Agricola; Americana; Anglo-Argentina; Cristal; Equitative; Federal; Financiera; Germano Argentina; Mutual Americana; Rosario; Universol-Andes; Poliza Flotante Argentina; Union Comerciantes.

Foreign companies operating in Argentine include the following: British—Alliance; Atlas; General Accident, F. and L.; Guardian; Law Union and Rock; Liverpool and London and Globe; Liverpool and Lancashire Fire; London Assurance; North British and Mercantile; Northern; Norwich Union Fire; New Zealand; River Plate; Phœnix; Royal Exchange; Royal; Scottish Union and National; Sun; Union. French—Generales; Union. German—Aachen and Munich; Mannheim. Italian—Roma. Swiss—Federal. Scandinavian—Norske Llyod; Scandinavia.

Some foreign companies operating in Argentine are: Aachen and Munich, Aachen; Alliance, London; Atlas, London; British Traders, Hong Kong; Caledonian, Edinburgh; Commercial Union, London; Eagle, Star and British Dominions, London; Economic, London; Employers Liability, London; Federal, Zurich; Fidelity-Phenix, New York; Gresham Life, London; Guardian, London; Home, New York; Alemana, Lubeck; Baloise, Basle; Abeille, Paris; Law Union and Rock, London; Liverpool and London and Globe, Liverpool; London Assurance, London; London and Lancashire Fire, London; London and Scottish, London; Union, Paris; Mannheim; Motor Union, London; National Fire, Hartford; New Zealand, Auckland; Niagara Fire, New York; North British and Mercantile, London; Países Bajos (Netherlands), London; Phœnix, London; Royal, Liverpool; Royal Exchange, London; Scottish Union and National, Edinburgh; Skandinavia, Copenhagen; Standard Life, Edinburgh; Sun, London; Union Assurance, London; Union Marine, Liverpool; Western Australian, Perth; Yorkshire, York.

AUSTRIA

This table shows the domestic *fire* and *transport* insurance companies of Austria, with statistics taken from their latest available statements, amounts given being Kronen. In all cases the figures are those for the year 1922, unless stated otherwise by footnote.

Name and Location of Company	Year Organized	Capital Stock	Assets	Surplus From Year's Receipts	Premiums	Losses
Stock Companies.						
Anker, Vienna	1858	5,000,000	3,113,276,000	5,231,000	2,369,409,000	125,423,000
Donau, Vienna	1867	300,000,000	5,070,856,000	152,089,000	8,478,380,000	1,143,690,000
Danubius, Vienna	1907	1,500,000	372,221,000	11,337,000	548,229,000	77,625,000
First Gen'l Acc., Vienna	1882	380,000,000	2,173,112,000	59,000,000	2,514,821,000	374,942,000
Internat'l Acc., Vienna	1890	3,000,000	787,108,000	27,935,000	1,576,981,000	162,261,000
First Bur. & Fire, Vienna	1898	15,000,000	1,183,084,000	56,093,000	2,031,050,000	78,481,000
Kosmos, Vienna	1910	12,000,000	464,903,000	14,577,000	737,920,000	75,425,000
Anglo Danubian Lloyd, Vienna†	1918	a25,000,000	1,593,000	50,000	*	*
Anglo Elemen., Vienna†	1897	8,000,000	328,344,000	6,258,000	493,028,000	149,431,000
Phonix General, Vienna	1860	300,000,000	3,618,935,000	164,426,000	7,533,185,000	1,280,170,000
Providentia, Vienna	1898	5,000,000	3,997,773,000	131,900,000	6,952,898,000	1,013,030,000
Wirner, Vienna	1881	90,000,000	2,032,621,000	186,573,000	3,444,939,000	721,195,000
Globus, Vienna	1920	8,000,000	307,762,000	48,899,000	584,431,000	115,576,000
Heimat, Vienna	1921	30,000,000	4,314,895,000	91,542,000	3,027,724,000	572,898,000
Internationale Re-and Mit., Vienna†	1906	3,000,000	152,307,000	3,059,000	191,165,000	‡47,433,000
Securitas Rein., Vienna	1865	1,200,000	208,230,000	14,0 7,000	184,952,000	76,945,000
Wiener Re-Ins., Vienna†	1869	3,000,000	202,028,000	780,000	61,601,000	19,479,000
Domus House Insurance, Vienna	1922	25,000,000	.....	.....	.....	.....
Ins. Comp. of Austrian Fed. Countries Vienna	1922	20,000,000	5,176,611,000	223,677,000	7,662,364,000	1,856,344,00
First Lower Austrian Fire, Vienna	1923	150,000,000	.....	.....	.....	.....
Austro Union, Vienna	1923	100,000,000	.....	.....	.....	.....
European Bag., Vienna	1923	100,000,000	.....	.....	.....	.....
Universale, Vienna†	1896	a30,000,000	218,237,000	378,000	22,769,000	2,965,000
Mutual Companies.		Foundation Funds				
Mutual Fire, Vienna	1825	.....	650,518,000	2,606,000	1,087,310,000	267,307,000
Mutual Fire, Graz	1829	.....	691,144,000	4,443,000	427,646,000	122,591,000
Feuerversicberungsverein, Graz	1901	.....	168,053,000	64,359,000	143,507,000	8,990,000
Upper-Aus. Fire, Linz†	1811	.....	84,024,000	—4,311,000	39,694,000	44,686,000
Salzburger F., Salzburg	1811	.....	483,044,000	111,292,000	825,099,000	248,664,000
Carinthian Fire, Klagenfurt	1899	.....	329,777,000	104,457,000	475,832,000	51,600,000
Tirolisch-Vorarlbergische Fire, Innsbruck†	1825	.....	36,947,000	187,000	19,374,000	5,377,000
Vorarlberger F., Bergenz	1920	200,000	213,457,000	44,097,000	83,904,000	3,204,000
Montanverein, Vienna	1866	.....	10,062,524,000	1,993,405,000	7,170,873,000	2,684,251,000
Papierverband, Vienna	1875	.....	3,215,350,000	319,803,000	964,671,000	64,648,000
Industriellen-Verband, Vienna†	1898	.....	14,374,000	1,965,000	58,079,000	43,264,000
Elementar Re-insurance Vienna	1885	.....	298,555,000	3,038,000	265,867,000	163,572,000
Gemeinde Wier, Stadtische, Vienna†	1898	.....	88,321,000	20,000	44,768,000	4,447,000

* Insurance business started 1922. a Raised in 1922. ‡ Reinsurance deducted. †Figures refer to year 1921.

AUSTRALASIA.

The following domestic companies doing business in Australasia are governed by the Ordinary Companies Act of the various States, and are subject to duties and fire brigade contributions (see also new Zealand):

Name and Location of Company.	Chairman of Board of Directors.	Principal Officer.	Class of Business Transacted.	Date of Report.	Capital Subscribed.	Capital Paid up.	Assets.	Reserve Funds, Incl. of Reins. Reserve	Unappropriated Profits.
					£	£	£	£	£
Melbourne.									
Australian Alliance Assurance Co.*	B. Finnigan	T. B. Roberts	L., F., M., F., G. & A.	Dec. 31, 1923	300,000	50,000	221,293	50,000	39,888
Automobile	Brunel Kay	H. M. Brindley	A., F., M. & C.	April 30, 1923	9,740	4,870	*e*6,651	719	.....
Chamber of Manufacturers Ins. (L'd)	Sir Rob. Gibson	C. W. Seabrook	Wk. Co., etc.	June 30, 1923	43,820	43,820	219,604	118,493	122
Colonial Mutual Fire (L'd)	V. J. Saddler	Walter Tucker	F., M., F., G., P. G., A., B.	Sept. 30, 1923	300,008	300,008	524,103	142,500	1,587
Co-operative Ins. Co. of Aust. (L'd)	Jas. McKenzie	W. Charles Moyle	Fire, M. & Ac.	Mar. 31, 1923	75,020	60,395	107,979	34,990	.....
Southern Union General Insurance	J. A. Boyd	H. N. Bainbridge	Fire, M. & Ac.	June 30, 1923	1,892,364	378,472	*b*412,005	5,000	4,782
Victoria Insurance Company (L'd)	Sir Edward Miller	James J. Haverty	Fire, Mar., A.	June 30, 1923	200,000	137,500	556,505	274,500	15,470
Victoria General Ins. and Guar. (L'd)	Sir Edward Miller	F. H. Venman	Reins. F., G.	June 30, 1923	80,000	20,000	60,144	26,000	7,871
Sydney.									
Australian Mutual Fire (L'd) §	Sydney H. Cary	G. Howard Pope	Fire, M. & Ac.	Dec. 31, 1923	160,000	120,000	400,269	203,193	64,872
Australian Provincial	S. P. Wood	A. E. Wenden	L., F., M. & Ac.	Dec. 31, 1923	.....	328,366	*b*1,096,943	32,719	.....
Australian Traders	H. B. Carpenter	H. B. Carpenter	F., M	Sept. 30, 1923	24,750	24,750	44,063	7,032	1,556
Assurance and Theit	G. E. Rennie, M. D.	W. R. Dovey	L. F.	Mar. 31, 1923	.....	18,568	112,120	6,362	.....
Bankers and Traders	.....	Cuthbert Hawkes	F., Mar. & etc.	Mar. 31, 1923	155,500	77,750	116,487	19,000	1,131
City Mutual Fire (L'd)*	.....	Robert Kerr	Fire, Acc.	Dec. 31, 1923	300,000	37,500	53,772	5,000	3,881
Commonwealth General	Sir Albert Gould	.....	L., F., M., Ac.	Dec. 31, 1923	277,558	69,657	*b*55,820	3,576	.....
Farmers & Settlers Co-operative	R. Rawnsley Moss	W. R. Dimond	Fire, etc	July 31, 1923	45,943	45,943	51,697	659	.....
Federal Mutual	R. Rawnsley Moss	W. R. Dimond	Fire, etc	June 30, 1923	294,816	74,482	121,529	37,505	.....
Insurance Office of Australia‡	David Storey, M. L. C.	W. R. Cave	Fire, M. & Ac.	Dec. 31, 1923	*c* 125,000	*c* 125,000	303,608	29,493	.....
Manufacturers Mutual	T. C. Love	L. R. Weldon	.....	April 30, 1923	9,150	5,075	122,814	59,638	43
Mercantile Mutual (L'D)	A. E. Jaques	Kelso King	Fire, M. & Ac.	June 30, 1923	404,167	303,110	420,805	31,832	.....
Queensland (L'd)	James Burns	A. McVernon	Fire, M. & Ac.	Sept. 30, 1923	500,000	500,000	1,137,851	335,000	11,166
United (L'd)	Geo. J. Cohen	Bartin Haigh	Fire, M. & Ac.	Sept. 30, 1923	700,000	350,000	809,817	379,323	.....
Western Australia.									
Western Australian (L'd), Perth	S. W. Copley	R. J. Hunter	L., F., M. & Ac	June 30, 1923	200,000	100,000	*d*660,348	273,587	.....
Tasmania.									
Derwent & Tamar (Hobart)*	P. B. C. Walch	A. P. Tregear	F., M. etc.	Oct. 31, 1923	100,000	50,000	117,907	52,500	1,657
Mut. Fire of Tasmania (L'd) † Launceston	J. Barclay	F. Butler	F., M., Acc.	Dec. 31, 1922	187,500	37,500	85,176	36,198	6,469

NEW ZEALAND.									
Farmers Co-operative F. & M. Ins. Ass'n of Canterbury (L'd), Christchurch *c*	H. H. Putman	E. M. Coffin	Fire, Marine	June 30, 1923	125,000	54,762	116,748	45,000	11,400
Nat. Insurance Co., of New Zealand (L'd), Dunedin	John Moloney	J. Mallard	Fire, M. & Ac.	Sept. 30, 1923	1,000,000	200,000	749,411	470,458	30,146
New Zealand, Auckland	O. Nicholson	H. P. Kissling	Fire, M. & Ac.	May 31, 1923	1,500,000	750,000	2,410,612	999,161	128,151
South British Ins. Co. (L'd), Auckland	George Elliot	P. H. Upton	Fire, M. & Ac.	Aug. 31, 1923	1,031,640	773,730	2,252,977	995,819	130,712
Standard Ins. Co., (L'd), Dunedin	William F. Edmond	Arthur H. Fisher	Fire, M. & Ac.	June 30, 1923	1,000,000	100,000	450,968	275,493	17,109
FIJI									
Pacific Insurance Co	Henry Marks, C. B. E.	David W. Amos	F., M. & Acc.	Mar. 31, 1923	302,285	60,457	97,928	22,391	120

*Owned by the London and Lancashire. † Owned by Royal Insurance Co. ‡Owned by North British and Mercantile. § Owned by Commercial Union. *a* Controlled by South British Company. *b* Exclusive of establishment account. *c* Since increased to £175,000 by an issue of 50,000 preference shares. *d* Exclusive of profit and loss balance. *e* Exclusive of preliminary expenses.

BAHAMA ISLANDS.

The following companies are represented at Nassau:

Fire.—Northern; Liverpool and London and Globe; Atlas; Union; Phœnix; Royal; General Accident Fire and Life; Commercial Union; Norwich Union; Palatine; Eagle, Star and British Dominions; Motor Union. Marine.—City of New York.

There are no local companies.

BARBADOS, WEST INDIES.

At latest report there were two domestic fire companies, the Barbados Fire and the Economic Fire.

BELGIUM.

Practically all French and British companies are represented.

Among the Belgian fire and marine insurance companies are the following (reported by American Consul, Antwerp): Alberta, Antwerp; Alliance Belge, Liege; Ancre Belge, Antwerp; Assurances Generales, Brussels; Assurance Navale, Ghent; Assureurs Thudineens, Thuin; Belgique, Brussels; Brabanconne, Brussels; Brasseurs Reunis, Brussels; Bureau Flemmich, Antwerp; Campina, Antwerp; Caise General, Antwerp; Circle des Assureurs, Antwerp; Comp. Belge de Reassurances, Brussels; Communes de France, Antwerp; Comp. de Bruxelles, Brussels; Comp. Generale Anversoise, Antwerp; Comp. Centrale d'Assurances, Brussels; Comp. des Proprietaires Reunis, Brussels, cap., 4,000,000 fr., assets, 29,981,722 fr.; Egide, Brussels; Equitable de Belgique, Brussels; L'scaut, Antwerp; Fraternite Belge, Brussels; Federale de Belgique, Brussels; Garantie Nationale, Brussels; Globe, Mons; Internationale Belge, Brussels; Industriels Reunis, Ghent; Lion Belge, Brussels, cap., 1,000,000 fr., assets, 3,899,272 fr.; Lloyd Belge, Antwerp; Mercator, Brussels; Metropole Anversoise, Antwerp, cap., 10,000,000 fr., assets, 18,491,022 fr.; Minverve de Belgique, Brussels, cap., 5,000,000 fr., assets, 9,999,882 fr.; Mutuelle Belge, Louvain; Mutuelle Courtrasienne, Courtrai; Mut. des Proprietaires, Verviers; Nation, Antwerp; Nationale Belge, Brussels; Neptune, Antwerp; Noord Star, Ghent; Office International de Reassurances, Brussels; Patrie, Brussels; Patriotique Belge, Antwerp; Patrons Reunis, Brussels; Pays, Brussels; Phenix Belge, Antwerp; Prevoyance Sociale, Brussels; Pro Familia, Brussels; Provinces Reunies, Brussels; Proprietaires Reunis, Brussels; Recours Belge, Brussels; Recours Internationale, Brussels; Sauvegarde, Brussels; Schelde en Rijn, Antwerp; Securitas, Antwerp; Societe Bruxelloise de Reassurances, Brussels; Societe General Assurance and Credit Foncier, Brussels; Soutien, Brussels; Sucreries Reunis, Brussels; Suprema, Brussels; Union des Assurers, Brussels; Union Belge, Brussels; Union Nationale de Belgique, Brussels; Union Generale, Brussels; Union des Proprietaires, Belges, Brussels; Univers Societe de Reassurance, Brussels; Urbaine de Bruxelles, Brussels; Urbaine Belge, Brussels.

American companies represented in Antwerp: Continental, New York; National, Hartford; Phœnix, Hartford; Great American, New York.

BARBADOS.

There are two domestic companies: Barbados Fire and Economic. The foreign and American companies are: Providence Washington; Atlas; Alliance; Caledonian; Commercial Union; Guardian; Law Union and Rock; London; London and Lancashire; Liverpool and London and Globe; North British and Mercantile; Northern; Norwich Union; Palatine; Phœnix; Queen; Royal; Royal Exchange; Scottish Union and National; State; Sun; Yorkshire; British Guiana; Lloyds; Motor Union; United British; Union Marine; National (U. S.) Board of Marine Underwriters; Western of Toronto, and Netherlands (Names furnished by American Consul at Bridgetown.)

BERMUDA.

There is one domestic company transacting business in Bermuda, the Bermuda Fire and Marine, established in 1903.

BOLIVIA.

The companies operating are Continental of United States; Guardian and Commercial Union of England; Rimac, Peru; Internacional, Peru; Compania Nacional de Seguros, Bolivia; Compania de Seguros El Porvener, Lima, Peru; Royal, London. (Names furnished by American Consul at La Paz.)

BRAZIL.

Domestic fire and marine insurance companies in Brazil. Located in Rio de Janeiro: Argos Fluminense, Anglo Sul Americana, Brazil, Confinanca, Caixa Geral das Familias, Cruzeiro do Sul, Equitativa, Garantia, Indemnizadora, Integridade, Internacional, Lloyd Sul Americana, Mercurio, Minerva, Motor Union Insurance Company, Ltd., Mundial, Nacional de Seguros, Previsora Rio Grandense, Industrial, Previdente, Uniao dos Varegistas, Urania. Located in Belem, Para: Alliance, Amazonia (also in Rio de Janeiro; this company claims to be the only one in Brazil doing a weekly premium business, otherwise known as industrial business), Commercial, Garantia, Lloyd Pararense, Paroense. Located in Recife: Amphitrite, Indemnizadora, Iris, Phenix Pernambucana, Vitalicia Pernambucana. Located in Leopoldina: Zona de Malta. Located in S. Salvador, Bahia: Allianca, Interesse Publico, Vera Cruz. Located in S. Paulo: S. Paulo, American de Seguros, Brazileira de Seguros, Paulisto, Mutua Paulista, Previdencia, Tranquillidade. Located in Pelotas, Rio Grande do Sul: Pelotense, Italo-Brasileira. Located in Porto Alegre, Rio Grande do Sul: Phenix de Porto Alegre, Porto Alegrense, Sul Brazil, Uniao. Located in Rio Grande, Rio Grande do Sul: Rio Grandense. Located in Sao Linz, Maranhao: Caixa Popular, Esperanca, Maranhense. Located in Santos: Santista de Seguros. Located in Campos: Auxilio as Familias, Uniao Fluminense.

One American fire company has lately been authorized to operate in Brazil.

BRITISH EAST AFRICA.

Consulates formerly at Mombasa and Zanzibar have been moved to Nairobi.

Companies represented at Zanzibar are: Northern Assurance; North British Mercantile; Marine; Merchants Marine; Royal Exchange; Atlas; Commercial Union; Eagle, Star and British Dominions; World Marine and General; Union Marine; Guardian; Motor Union; London and Lancashire; Liverpool and London and Globe; British Dominion General Insurance Company; Autocar Fire and Accident.

The New Indian is represented at Kampala, Uganda.

Companies represented in Kenya are: At Mombasa—All India; Atlas; Eagle, Star and British Dominions; London and Lancashire; Norwich Union Fire; Phœnix; Guardian; Union; Royal Exchange; Northern; North British and Mercantile; Globe; Queensland; South British; World Marine; London and Provincial; New Zealand Company. At Nairobi—Atlas; Alliance; Eagle, Star and British Dominions; Royal; African Guarantee; Fine Art and General Insurance Company, London; Jupiter, Bombay; Legal; Palatine Reliance Marine Union, Canton; London; London and Lancashire; Norwich Union Fire; Liverpool and London and Globe; Phœnix; Guardian; Union; Royal Exchange; Motor Union; Yorkshire; African Life; London Guarantee and Accident; Northern; South African Mutual Life; Southern Life, London; Commercial Union; North British and Mercantile; Caledonian; Employers Liability; National Mutual of Australasia.

BRITISH GUIANA.

There are two domestic fire insurance companies in Georgetown, British Guiana, The British Guiana and Trinidad Mutual Fire, Ltd., founded 1880, and the Hand-in-Hand Mutual Guarantee Fire, Ltd., founded 1855.

The following are extracts from their statements: British Guiana, June 30, 1923, capital, £200,000; policies in force, $10,055,837; net funds, $994,262. Hand-in-Hand, June 30, 1923, insurance in force, $13,546,270; net funds, $1,625,228. The British Guiana and Trinidad Mutual insures property outside of the colony, and also has power to effect and take reinsurance. There are a number of foreign fire insurance companies operating, but the London and Lancashire Fire Insurance Company is the only one duly registered.

BRITISH HONDURAS.

Only British fire insurance companies operate in the colony.

BULGARIA.

Among the companies located in Bulgaria are the following: America, Sofia; Balkan National, Sofia, cap. L 5,000,000, assets L 136,209,926; Bulgaria, Sofia; Continental, Sofia; First Bulgarian, Roustschouk, cap. L 2,000,000, assets L 132,746,811; Dobrudja, Sofia; Europa, Sofia, L 6,000,000, assets L 14,999,032; Orel, Sofia, cap. L 200,000, assets, L 14,455,580; Bulgarian Phœnix, Sofia, cap. L 2,000,000, assets L 14,447,852; Rodina, Sofia; Sila, Sofia; Shantze National, Sofia; Sofia Reinsurance; Sokol, Sofia, cap. L 2,000,000, assets L 11,443,497; Vitscha, Sofia; Zvezda, Sofia, cap. L 6,000,000, assets L 16,654,940; Sofia, assets L 61,167,104.

BURMA.

There are no domestic companies of any importance in Burma. Among the foreign companies operating there are: All India United; Alliance; American, New Jersey; Bankers and Traders, Sydney; Batavia Sea and Fire; British America; British Crown; British Equitable; Caledonian; Central; China Mutual Life; Commercial, Ireland; Commercial Union; Eagle, Star and British Dominions; Eastern, Calcutta; East India Sea and Fire; Employers Liability; Essex and Suffolk Equitable; Fuso M. and F.; General Accident, F. and L.; Gresham Fire and Accident; Guardian; Imperial; Insurance Company of Australia; Java Sea and Fire; Jupiter General; Lancashire; Law Union and Rock; Liverpool and London and Globe; Lloyd de France; London and Scottish; London Assurance; London and Lancashire Fire; Manchester; Motor Union; National Union; National, Ireland; Netherlands; New India; New Zealand; Nippon Fire; North British and Mercantile; North China; Northern Assurance; Norwich Union Fire; Palatine; Patriotic; Phœnix, Queensland; Reliance Marine; Royal; Royal Exchange; Scottish Union and National; South British; State; Sun; Titan Fire and Marine; Tokio Marine and Fire; Triton; Union, Paris; Union, London; Union, Canton; Universal Fire and General; Urbaine; West of Scotland; Western; World Auxiliary; Yangtsze; Yokohama F., M., T. and F.; Yorkshire.

CANARY ISLANDS.

The following are some of the companies represented at Teneriffe: Commercial Union; London Assurance; Norwich Union Fire; Guardian; Generale, Paris; Le Nord, Paris; Union, Paris; Mutuelle de France et des Colonies; La Fonciere; Gresham; Motor Union; Liverpool and London and Globe; Royal, Liverpool; Royal Exchange, London; Royal Exchange Corporation, Catalana; Banca Aragones; Compania d'Assurance Generales; Nord-Deutcher; Northern Assurance, London; La Catalana, Barcelona; La Equitativa, Madrid; La Patria Hispana; Algingia Sociedad Anonima, Hamburg; Comercio e Industria, Lisbon. The maritime companies follow: Union Marine, Liverpool; World Marine, London; Phœnix, London; Le Unite, Paris; La Suiza de Zurich, Zurich; Skandinavia, Copenhagen; Iberia S. A., Madrid; La Dusseldorf; Hamburg Assicurazioni Generali, Italy. (Information supplied by American Consul at Teneriffe.)

CAPE COLONY.

The following are the domestic fire companies in Cape Colony: African Guarantee and Indemnity, Cape Town; Union and National and General; South African National, Cape Town.

Among the foreign companies operating in Cape Town are: Alliance Assurance; Atlas; Central; Commercial Union, London; Eagle, Star and British Dominions; Employers Liability; General accident, Fire and Life; Guardian; Lancashire Fire; Livepool and London and Globe; London and Lancashire; New Zealand; North British and Mercantile; Northern Assurance; Norwich Union; Phœnix; Scottish Union and National; South British; Sun; London Guarantee and Accident; Employers Liability. (Names furnished by American Consul at Cape Town, South Africa.)

CEYLON.

Following is a list of insurance companies operating in Ceylon: All India United; Alliance; Atlas; Baloise Fire; Batavia Sea and Fire; Board of Underwriters, Ltd.; British America; British Equitable; British and Foreign Marine; British Insurance; British National; British Traders; British Traders Fire and Marine; Canton; Central. London; Commercial Union; Eastern; Eagle, Star and British Dominions; Employers Liability; General Accident, Fire and Life; Great Eastern; Guardian; Hindustan Co-operative; Hongkong Fire; Imperial; Lancashire Fire and Life; Law Union and Rock; Liverpool and London and Globe; London Assurance; Lloyds Underwriters; London and Lancashire Fire; London Guarantee and Accident; Manchester; Marine; Maritime; Merchants Marine; National Benefit; National Board of Marine Underwriters, Ltd., New York; National, India; National of Ireland; National of Great Britain; New Zealand; North British and Mercantile; North China; Northern Assurance; Norwich Union Fire: Ocean Marine; Palatine; Phœnix Assurance; Queens; Queensland; Reliance Marine; Royal Exchange; Royal; Scottish Union and National; South British; State Assurance; Sun; Thames and Mersey; Tokio Marine; Triton; Union of Canton; Union Marine; Western Assurance; World Marine and General; Yangtsze; Yorkshire; Economic; Neu India; Sphere Fire and Marine; United British.

CHILE.

A bill affecting foreign fire insurance companies transacting business in Chile was passed by the National Congress, and went into effect in December, 1905. The bill divides fire companies into first and second class, those with a capital of 500,000 pesos ($182,500) and those with a capital of less than that sum. In estimating the capital of a company the reserve and accumulated funds will be considered as capital. Fire companies of the first class will be required to deposit 300,000 pesos ($109,500), and those of the second class 200,000 pesos ($73,000). Companies insuring against maritime and agricultural risks exclusively will be required to deposit 50,000 pesos ($18,250). The deposits may be invested in unencumbered real estate in Chili, in currency or sterling, or in bonds of institutions accepted by the President of the Republic.

The following are the Chilian companies: Alianza Chilena; America; Alemana; Anglo-Chilena; Austral; America Unida; Araucania; Antofagasta; Alsacia; Aurora de Chile; Aconcagua; Britanica; Benefactora; Chile; Chilena Consolidada; Central; Comercial; Cóndor; Catalana; Cordillera; Crédito Rejional; Crédito Urbano; Crédito Local; Continental; Confianza; Española; Esmeralda; Estrella; Equitativa del Pacifico; Francesa; Franco Chilena; Fénix Chilena; Fortuna; Germania; Globo; Hispano-Americano; Hispano-Chilena; Hormiga; Internacional-Chile; Italia; Iberia; Industrial; Iquique; Ibero Chilena; Italo Chilena; Llanquihue; Mundial; Mapocho; Metrópoli; Nacional; Nueva Cristóforo Colombo; Nueva España; Nación; Océano; Pacifico; Protectora; Previsora; Patria; Porteña; Providencia; Progreso; Popular; Polar; Resguardo; Republica; Santiago; Sol de Chile; Tocopilla; Territorial; Transandina; Union Chilena; Union Nacional; Union Italo-Chilena; Union Salitera; Union Provincial; Urbana; Universal; Valparaiso; Valdivia; Victoria; Vasconia; Yugoslava. The foreign companies in Chile are: American—New York Life; Great American; Home. British—Atlas Assurance Company; Alliance; British Foreign Marine; Commercial Union; Eagle, Star and Dominions; Guardian; Guardian Assurance (marine); Law Union and Rock; Liverpool and London and Globe; London and Lancashire; Liverpool Marine; London Marine; London Assurance; Maritime; North British; North British and Mercantile Marine; Northern; Norwich Union Fire; Norwich Union Life; Phœnix Assurance; Phœnix Marine; Royal Insurance; Royal Exchange; Sun Insurance Office; Scottish Union and National; Standard Marine; Thames and Mersey; Union Assurance Society; Union Marine; Yorkshire; Sud-America. Canadian—Sun Life of Canada. German—Aachner; Albinga; Allianz; Dresdener; Frankfurter; Mannheimer; Nord Deutsche. Norwegian—Skandinavia. (Data furnished by American Consul at Valparaiso.)

CHINA.

The following is a list of Chinese marine insurance companies, with their location, capital and agents' name: Fung Hing Hong & Co., Man On, Hong Kong, $1,000,000; Ching Yuen Hong, Po On, Hong Kong, $800,000; Chun On, Hong Kong, $1,000,000; Khean Guan, Penang, $1,200,000; Yun Cho Ho, Shanghai, taels 1,000,000, China Merchants Steam Nav. Co.

Other domestic companies are: Canton; China Merchants; China Fire, Hong Kong; China Traders; North China; Yang Tsze; Hong Kong Fire, capital $400,000, assets $5,298,768; Hong Kong and Manila Yuen Sheng; I On M. & F.; Tung On; Union, Canton; Yik Tong Lin F. & M.; Yan On M. & F.; Man On, Po Wa, Yangtze, Chun On, Luen On, Lai On F. & M.; Lun Yick F. & M.

Companies located in Shanghai: Shanghai F. & M.; Union, Canton; Venus F. & M.; North China; Wah Au F. & M.; Wing On F. & M.; Hong Kong Fire; Canton Insurance Office; Foong Shing; Shanghai Life; Shanghai Marine; China Mutual Life.

American companies represented at Shanghai: American Foreign Assurance Association; U. S. Fire; Hamilton; Rossia; New Hampshire; Continental; Fidelity-Phenix; Firemens; Glens Falls; Niagara; Phœnix; St. Paul; Westchester; Atlantic Mutual; U. S. Salvage Association; American; Hartford Fire; Globe and Rutgers; Fire Association; Great American; North River; Agricultural; Home; Orient; Springfield F. & M.; Providence Washington; Board of Underwriters of New York; National. (Names furnished by the American Consul at Shanghai, China.)

Other foreign companies represented in Shanghai: Sun: Union Assurance; Netherlands Lloyd; Equitable Fire and Accident; Railway Passengers; South British; Eagle, Star and British Dominions; Employers Liability; Himalaya; Merchants Marine; Franco-Asiatique; Atlas; British Traders; State; West of Scotland; London and Lancashire; Royal Exchange; Guardian; British and Foreign Marine; Standard Marine; Sea; British America; Western Assurance; Phœnix; London; Commercial Union; Caledonian; Yorkshire; Thames and Mersey; Liverpool and London and Globe; Æolus Marine; Bergen Marine; Jadar Reassurance; Norwegian Atlas; Norwegian Reassurance; Norwegian Triton; Stavanger Marine; Svithun; Swedish Lloyd; Vestlandske; Far Eastern; Patriotic; Norwich Union Fire; Northern; Economic; General Accident, Fire and Life; Fuso M. and F.; Royal; London Guarantee and Accident; East India Sea and Fire; Palatine; Ocean Accident and Guarantee; Russian Transport and Insurance; Helvetia Swiss Fire; Switzerland; Swiss National; Alliance; Triton; Queensland; Reliance Marine; Eastern; Imperial; Java Sea and Fire; New India; Marine; New Zealand; Nippon Marine; North British and Mercantile; Norwegian Lloyd; Co-operative, Australia; Asahi Marine; Scottish Union and National; Batavia Sea and Fire; Law, Union and Rock; Samarang Sea and Fire; Imperial M., T. and F.; Excess; Gresham Fire and Accident; Mannheim; Elberfeld; Deutscher Lloyd; Insurance Union of 1865; Netherlands F. and M.; Baloise Fire; Baloise Marine; Standard Life; Russian Reinsurance, Copenhagen; Bankers and Traders; Union, Paris; Marine and General Mutual Life; Central; Autocar, Travelers Baggage; Union Marine, Liverpool; Yorkshire; Nippon, Tokyo; Kyodo; Ocean Marine; Toyo Marine; Norwich Union Fire.

In Tientsin: Agricultural, New York; Alliance, London; American; Assurance Franco-Asiatique; Atlas; Batavia Sea and Fire; Canton; Eagle, Star & British Dominions; British Traders; Caledonian; Central, London; China Fire; China Mutual Life; Chiyoda Fire; Commercial Union; Continental, New York; Eagle; East India Sea and Fire; Employers Liability, London; Excess; Essex and Suffolk Equitable; Far Eastern; Fire Association, Philadelphia; Foong Sheng; Firemens, New Jersey; Gresham Fire and Accident; General Accident, Fire and Life; Globe and Rutgers, New York; Guardian, London; Hamilton, New York; Hartford Fire, Hartford; Helvetia Swiss; Holland; Hong Kong Fire; Imperial, London; Insurance Company Ardjoeno of Batavia; Insurance Company Veritas, Batavia; Java Sea and Fire; Klodo Fire; Confiance Fire, Paris; Lancashire Fire; Law, Union and Rock, London; Liverpool and London and Globe; London Assurance; London and Lancashire Fire; Union, Paris; Urbaine Fire; Manchester Assurance; Meiji

Fire Insurance Corporation; Motor Union; National Insurance Company; National, Copenhagen; National Union Society; Netherlands; Netherlands Lloyd; New Hampshire, Manchester; New India; New Zealand; Niagara Fire, New York; Nippon Fire, Nippon; Mitsubishi Marine and Fire; North British and Mercantile; North China; Northern Assurance; North River, N. Y.; Norwegian Atlas; Norwegian Triton; Norwich Union Fire; Osaka Fire and Marine; Palatine; Patriotic; Phœnix, London; Phœnix, Hartford; Queensland; Roma; Rossia of America; Rossia, Copenhagen; Royal Exchange; Royal; Scottish Union and National; Shanghai Wah Shing F. and M.; South British; State; Liverpool; Sun, London; Taisho M. and F.; Tokio M. and F.; Union Assurance; Union Insurance Association; Union Insurance Society of Canton; United States Fire, New York; Vestlansdke; Wau Au F. and M.; Western Australian, London; Westchester Fire; World Auxiliary; Yangtsze Insurance Association; Yokohama F. and M.; Yorkshire Fire. (Names furnished by the American Consul at Tientsin, China.)

The following companies write marine insurance through agents in Tientsin, in addition to some of the companies named in the foregoing list: Alleancer Imperial; Atlantic Mutual; Atlas Marine; Canton; Danzig; Fuso; London and Provincial M. and G.; Massachusetts F. and M.; Merchants Marine; Ocean A. and G.; St. Paul F. and M.; Standard Marine; Venus F. and M.; British and Foreign Marine; Marine, London; Sea; Thames and Mersey Marine; Travelers Baggage Insurance Association; United British; World Marine; Automobile.

In Peking: Yung An; Fu An; Hua An; Hua Hsing; Lung Tai; Sian Ssu; Venus; Shiang An; Lian Pao; Wah An; Chinese Fire and Marine; Asiatic Union Fire and Marine; S'hai Wah Hsing Fire and Marine; Hong Kong Leon Tai Mutual.

The Firemens Fund has an agency in Shanghai with the American Asiatic Underwriters.

The following companies are located in Canton, and write fire and marine insurance: Kwang Hang; Wing On; Shanghai; Luen Tai; Kum On; Luen On; Sincere; Tin Wo; Po Yick; Kung Yick; Sun Man; Cheong Wa; Chi Sing; Kwang Wah; Po Ling; Union; Luen Cheong; Kwoon Keno; Heung On; Wa On Fook On.

Other companies doing business in Canton are: Swiss National; Royal Exchange; London and Lancashire Fire; Palatine; Orient; Guardian; Alliance; Union; Marine; Atlas; Lloyds; North British and Mercantile; Ocean Marine; Phœnix; China Fire; China Traders; Alliance Regionale of France; Home; Yorkshire; Holland; Niagara; Taisho M. and F.; Fuso M. and F.; Yangtse; Baloise; Commercial Union; London; Foncier de France et des Colonies; Motor Union; Norwich Union; Queensland; Scottish Union and National; Eastern; Netherlands; South British; Sun; Meiji; Kyodo; Tokio Marine and Fire; France-Asiatic; Java Sea and Fire; British Traders; Canton; Hong Kong; Liverpool and London and Globe; Nippon; New Zealand; British America; Holland China-Trading; Holyoak Mersey.

CHOSEN.

There are no native fire insurance companies. Foreign companies operating there are as follows: North British and Mercantile; Phœnix, London; Norwich Union; Commercial Union; Cassa Navale and D'Assisurazioni; Hong Kong; Fuso Marine; Lloyds, London; London Salvage Association; Royal Exchange; South British Fire and Marine; Sun; Sea; Western; Home, New York; Tokyo Fire; Kyoto Fire; Yokohoma Fire and Marine.

COLOMBIA

Compania General de Seguros and Compania Colombiana de Seguros of Bogota are two home companies transacting fire insurance business. They also write life, transport and marine risks. The Royal of Liverpool, Commercial Union of London, Northern Assurance, North British & Mercantile, Palatine and Hartford Fire do business in Colombia.

COSTA RICA. (San Jose.)

The following companies are operating in Costa Rica. The amounts shown are the premiums, and when two are given for a single company, the second is losses paid for the year 1923: Alliance, London, $1,341; Albingia, Germany, $1,544; Commercial Union, London, $1,148; General Accident, Fire and Life, London, $7,528, $16,843; Hartford Fire, Hartford, $16,446, $61,313; Home Insurance Company, $4,358; Magderburguesa, Germany, $244; Motor Union, London; National Fire, Hartford, $11,765, $65,331; Northern, London, $630; Provincial, $17; Royal, Liverpool, $1,070; United States Fire, New York, $6,268, $4,951; Yorkshire, $4,956, $12,767. Total premiums, $57,305; total losses, $161,206.

CUBA.

Below will be found a list of the insurance companies which are operating in Habana, together with their street addresses:

Fire Insurance Companies: Ætna Insurance Company, Insurance Agencies Corp., Aguiar 71; Alliance Assurance Company, G. H. Finlay & Co., Bank Nova Scotia; Atlas, Jacinto Pedroso, Aguiar 65; Automobile Insurance Company, Insurance Agencies Corp., Aguiar 71; Central, London; Cienfuegos, home office, Edificio Calle; Cia Federal de Seguros, home office, San Ignacio 25; Commercial Union, Pablo L. Pérez, Lealtad 110; Continental, Cuban General Insurance Agency, Obrapia 22; Cia. General de Seguros y Finzas, home office Sagua, Cuba; Cia. de Seguros El Iris, home office, Empedrado 32; Cia. de Seguros Cuba, Ricardo P. Kohly, Royal Bank, Canada; El Comercio, home office, Mercaderes 22; Great American, Carrillo y Laguardia, Royal Bank, Canada; Guardian Assurance Company, L. Pantin, Virtudes 74; Hartford, Home, Insurance Agencies Corp., Aguiar 71; Insurance Company of North America, J. Pedroso, Aguiar 65; La Baloise, Manuel Llerandi, Edificio Larrea; La Comercial, home office, Aguiar 73; La Cubana, home office Aguiar 102; La Habana, home office, Cuba 25; La Mercantil, home office, Empedrado 22; La Metropolitana. home office, Mercaderes 13; La Union Nacional, home office, Obispo y Aguiar; Law Union and Rock, Beck & Co., Obrapia 23; Liverpool and London and Globe, Ricardo P. Kohly, Royal Bank, Canada; London Assurance Company, A. P. Moody, Royal Bank, Canada; London and Lancashire, Galban Lobo y Cia., San Ignacio 23; L'Union de Paris, E. Gaye, Oficios 90; Motor Union Assurance Company, Reciprocity Supply Company, Cuba 49; National Fire Insurance Company, C. M. Lewis, Edificio Robins; National Liberty Company, Cuban General Insurance Agency, Obrapia 22; Niagara Fire Insurance Company, Zaldo Martinez y Cia., Mercaderes 4; North British and Mercantile, A. Ordoñez, Cuba 76; Northern Assurance Company, Manuel de Ajuria, Aguiar 74; Norwich Union Fire Insurance Company, George Millington, San Ignacio 50; Phœnix Insurance Company of Hartford, Trust Company of Cuba, Obispo 53; Phœnix Assurance Company, London; Garcia y Villalba, Lamparilla 22; Queensland, Trust Company of Cuba, Obispo 53; Reunion de Cias. Españolas, home office, Amargura 3; Royal, J. Balcells y Cia., San Ignacio 33; Royal Exchange Assur. Company, Zaldo Martinez y Cia., Mercaderes 4; Scottish Union and National, Beck & Co., Obrapia 23; Sun, MacLachlan & Hamel, Royal Bank of Canada; Union Assurance Company of London, Rene Berndes, Cuba 64; Union Agricola Industrial, home office, Oficios 22; Union Fire Assurance Society, Ltd., Rene Berndes, Cuba 64;Union Hispano Americana, home office, Amargura 31; Yorkshire, Mercade Bergnes, Banco Nacional, Cuba.

Marine Insurance Companies: Cia. de Defensa Comercial, home office, Oficios 22; Federal, R. Dussaq, S. en C., Lonja 409; Commercial Union, P. L. Perez, Lealtad 110; La Metropolitana, home office, Mercaderes 13; La Mercantile, home office, Empedrado 22; La Comercial, home office, Aguiar 73; Norwich Union, George Millington, San Francisco 50; Royal Insurance Company, Ltd., J. Barcells & Co., San Ignacio 33; United States Lloyds, C. H. Stapleton, San Pedro 4; Union Hispano Americana, home office, Amargura 31; Union Marine, Seigli y Torriente, Aguiar 138; Yorkshire, Mercade Bergnes, Banco Nacional de Cuba. (Names furnished by American Consul at Habana.)

CURACAO, W. I.

There are no domestic companies in Curacao, but the following foreign com-

panies are represented: Commercial Union; Sun; Royal; London Assurance; Netherlands Insurance Company; Amsterdam Fire and Marine; Provisera Caracas; Marine; Union Marine; Liverpool; Maritime Maracaibo; General, Bogota; Spanish Union y Fenin; Lloyd de France.

CZECHOSLOVAKIA.

Below will be found a tabulation showing the domestic insurance companies of Czecho-Slovakia, with statistics taken from their latest available statements, amounts given being c Kronen. Unless otherwise specified, the statistics relate to the year 1922.

Name and Location of Company	Year Organized	Capital Stock	Assets	Surplus from Year's Receipts	Premiums	Losses
Stock Companies.						
Slovanska, Prague	1919	4,000,000	63,979,825	154,113	30,946,756	7,588,269
Lloyd, Prague	1920	3,000,000	5,154,175	172,127	2,913,657	4,206,733
Legie, Prague	1921	4,000,000	9,310,596	300,439	5,247,920	2,622,542
Transport and Elementar Ins. Comp., Prague	1921	2,500,000	5,699,938	28,874	4,314,298	3,919,365
Patria, Prague	1910	3,500,000	6,938,612	229,957	4,919,785	3,031,752
Czechoslavia, Prague	1921	4,000,000	20,468,518	263,973	7,503,589	873,282
Moldavia-Generali, Prague	1920	25,000,000	104,516,017	4,780,548	84,021,864	53,582,867
Vseobacna, Brunn	1920	3,000,000	11,471,218	815,225	10,421,762	6,213,368
Slovakische, Presburg	1819	6,000,000	24,376,527	923,451	22,965,116	7,857,770
Continentale, Prague	1920	3,000,000	.....	.....	.....	.....
Koruna, Prague	1899	2,000,000	.....	161,837	7,761,882	1,180,834
Securitas, Prague	1922	2,000,000	.....	.....	.....	.....
Union, Prague	1923	6,000,000	.....	.....	.....	.....
Mercur, Prague	1923	4,000,000	.....	.....	.....	.....
Mutual Companies.						
Kvas, Prague	1919	2,500,000	5,572,041	725,165	4,330,533	422,007
Tiskra, Prague	1922	500,300	1,254,612	5,717	1,325,404	1,467,850
Slavia, Prague	1869	14,144,247	41,940,218	5,008,629	84,612,598	43,304,405
Prager Stadtische, Prague	1865	400,000	13,470,840	1,533,760	20,483,506	10,601,676
Proni, Prague	1827	400,000	55,063,181	3,506,982	44,614,511	23,375,454
Assecuranz Verein der Luckerindustrie, Prague*	1861	6,000,000	.....	6,913,123	56,964,070	28,866,372
Concordia (F.), Reichenberg	1867	.....	2,023,217	129,880	3,339,296	876,075
Concordia (L.), Reichenberg†	1867	.....	13,300,744	213,405	2,321,759	1,153,340
Mahrisch-Schlesische, Brunn*	1830	70,000	.....	.....	15,024,873	2,148,221
Roluicka, Prague	1869	174,440	.....	1,086,255	4,569,427	1,490,079

* 1921. † 1920.

DANZIG.

Domestic companies include the following: Danziger, capital M 16,000,000, assets M 832,212,230; Die Danzig, capital M 600,000, assets M 1,375,719! Gedania, capital M 5,000,001, assets M 473,698,545; Nordland, capital M 50,000,000; Vistula Transport, capital M 5,000,000, assets M 181,173,120; Vistula Fire, capital G 600,000.

DENMARK.

Companies located in Denmark include the following (head offices in Copenhagen unless otherwise stated). In cases where accounts are given, the first is capital and the second assets, according to the latest available statement: Absalon; 3,000,000 Kr., 3,847,963 Kr., Copenhagen Genforsiking; Copenhagen Reinsurance; Nye Danske; 6,000,000 Kr., 18,461,336 Kr., Nye Danske Reinsurance; Reinsurance-Forenguien; Almidelig; Axelstad; Baltica; 11,000,000 Kr., 45,985,373 Kr., Baltisk Lloyd; Baltiske Assurandorer; Codan; 2,000,000 Kr., 7,544,712 Kr., Continental; Dan; 2,000,000 Kr., 7,539,468 Kr., Danevang; Dania; Dannevirke; Dansk; Dansk Fire; Dansk Merkur; 3,000,000 Kr., 6,294,910 Kr., Dansk Tyveriforsikring; Dansk Union; Dansk Unions Reassurandorer; Dansk Universal; Dansk Veritas; 1,500,100 Kr., 6,815,017 Kr., Danske Atlas; Danske Globus; Danske Lloyd; 2,000,000 Kr., 9,310,588 Kr., Danske Phönix; Danske Viking; Kongelige Octrorede; 4,000,000 Kr., 13,201,412 Kr., Kongelige; Oktrojerde Soassurance; Diana Adense; Yala;

Hermes, Aarhus; Gutlandia, Aarhus; Kongeriget Danmarks; Kongerigets Anstalt; Marstal; National; 6,000,000 Kr., 6,567,028 Kr., Nerva; 1,000,000 Kr., 7,613,186 Kr., Norden; 6,000,000 Kr., 10,067,019 Kr., Nordisk Fire; 4,000,000 Kr., 7,607,775 Kr., Nordisk Reinsurance; 10,000,000 Kr., 48,097,545 Kr., Normania; Nye Lloyd; Odin; Orion; Pax; Provincia; Regius; 1,000,000 Kr., 2,004,476 Kr., Riget; 4,000,000 Kr., 13,201,412 Kr., Royal; Russisk- Skandinavisk; 2,000,000 Kr., 8,499,152 Kr., Reinsurance Company Salamandia; 6,000,000 Kr., 60,335,759 Kr., Selandia; 1,526,000 Kr., 3,851,671 Kr., Skandinavia; 20,000,400 Kr., 73,364,264 Kr., Skandinavisk Lloyd; 2,000,000 Kr., 5,808,435 Kr., Skandinavisk; Skjold; Svendborg, Svendborg; 5,000,000 Kr., 2,210,121 Kr., Treckoner; 4,000,000 Kr., 6,425,125 Kr., Univers; Urania; Vaering; 4,000,000 Kr., 8,970,786 Kr., Vort-Folk; Vulcan; Almindelige for Landbygninger; Danmark; Danske Grundejeres; Copenhagen So-Assurance; Kobstardernes; Kongerit Danmarks, Randers; Kustos, Aarhus; Ostofternes; 1,148,797 Kr., Pan; Vermund, Randers.

DUTCH GUIANA.

The following companies are represented at Paramaribo: Netherlands of 1845; Royal; Lancashire Fire and Life; Sun; Netherlands, Amsterdam; North British and Mercantile; Commercial Union, London; Phœnix, London; Palatine, London; Lucht, Sobee & Co., Amsterdam. There are no local companies.

ECUADOR

There is but one domestic company in Ecuador, the Guayaquil Fire, with a capital of $486,855. A number of foreign fire and marine insurance companies are represented in Guayaquil as follows: Atlas; Commercial Union, London; Globe & Rutgers; Guardian; Liverpool and London and Globe; London and Lancashire; Phœnix; Royal; St. Paul F. and M.; Union, London; Northern, London; La Sud America of Lima.

EGYPT.

There is one Egyptian fire insurance company, the National Insurance Company of Egypt, established at Alexandria in 1900. Its capital is £200,000. The following United States companies operate in Egypt: American, Newark; Continental, New York; Fire Association of Philadelphia; Glens Falls; Hartford Fire; National, Hartford; New Hampshire Fire; Phœnix, Hartford; Queen, New York; St. Paul Fire and Marine; Westchester Fire, New York; Firemens, Newark. Other companies doing business in Egypt are: Abeille; Alliance; Assicurazioni Generali; Trieste; General of Greece; Generale, Paris; Athinaiki; Atlas; Autocar; Aviation and General; Baloise; British America; British Equitable; British Fire; British General; British Oak; Caledonian; Central; Century; Commercial of Ireland; Commercial Union; Milando; Confiance; Cornhill; Eagle, Star and British Dominions; Economic; English; Employers Liability; Equitable Fire Office; Excess; Fonciere; France; General Accident, F. and L.; Greater Britain; Gresham; Guardian; Guardian Eastern; Helvetia; Imperial Fire; Lancashire; Law Union and Rock; Lancashire and Cheshire; Legal; Liverpool and London and Globe; Liverpool Marine and General; London and Lancashire; London and Scottish; London; London Guarantee and Accident; Manchester; Mercantile Fire; Motor Union; National, Ireland; Nationale, Paris; National of Great Britain; National Union; Netherlands; Neuchateloise; New Zealand; Nord; North British and Mercantile; Northern Assurance; Norwich Union; Palatine; Paternelle; Patriotic; Pearl; Le Phenix; Phœnix Assurance; Prevoyance; Provincial; Prudential; Queensland; Reliance Marine; Riunione Adriatica; Rossia; Royal Exchange; Royal; Scottish; Scottish Union and National; South British; State; Sun; Tokio M. and F.; L'Union; Union Assurance; Union of Canton; Urbaine; West of Scotland; Western Assurance; Western Australian; World auxiliary; Yorkshire; Licenses and General.

ENGLAND

See directory of British companies. The following United States companies operate

in England: American, New Jersey; Camden; Globe and Rutgers; National Union, Pennsylvania; Providence Washington.

ESTHONIA

The following domestic companies operate in Reval: Eka, capital M 10,000,000, assets M 35,306,115; Polaris, capital M 5,000,000, assets M 24,555,372; Pohja Kinnituse; Iüwiniaa; Eesti Kin Ilustuse, capital M 836,520, assets M 6,667,238; Tallemia; Beks; Eeste Lloid, capital M 2,000,000, assets 14,568,705; Hansa, capital M 1,200,000, assets M 2,214,809; Turis; Pohja Saksa; Tartumas; Eesti Union; Nordische, capital M 3,000,000, assets M 11,205,672,

FINLAND

The following is a list of insurance companies operating in Helsingfors: Fire Insurance Companies: Stadernas Allmanna Brandstodsforening; Finska Brandstodsbolaget for Landet, Brandstodsforening; Stadernas Brandstodsforening for Losegendom; Sagegerenes i Finland Brandstodsforening; Turun Laanin Paloapuyhdistys; Hameen Laanin Paloapuyhdistys; Kauppiaitten Paloapuyhdistys; Hameen Laanin Maakauppiaitten Paloapuyhdistys; Pohjois Karjalan Paloapuyhdistys; Industriidkarenes i Finland omsesidiga Brandstodsforening; Suomen evankelis-lut. seurakuntain Paloapuyhdistys; Oulun Laanin Keskinainen Paloapuyhdistys; Suomen Kauppiaiden Paloapuyhdistys; Omsesidiga Forsakringsanstalten Sampo, assets M 20,882,996 (also other kinds of insurance); PaloapuyhdistysTulenvaara; Suomen Tyovaen Keskinainen Paloapuyhdistys Turva (also animal insurance); Paloapuhdistys Tulenturva; Keskinainen Palopuyhdistys Varma; Forsakringsaktiebolaget Fennia, capital M 8,000,000, assets M 22,057,603 (also other kinds of insurance); Vakuutusosakeyhtio Pohjola, capital M 10,000,000, assets M 38,109,431 (also other kinds of insurance); Palovakuutus-Osakeyhtio Imatra, capital M 8,00,000, assets M 15,-708,766; Vakuutusosakyhtio Wellamo, capital M 3,000,000, assets M 4 761,946; Maakauppiatten Palovakuutus O/Y Turva; National Forsakrings-Aktiebolaget (also other kinds of insurance); Vakuutusosakeyhtio Karjala.

Forest Fire Insurance Company: Suomen Metsanomistajain Keskinainen Metsapaloapuyhdistys.

Marine Insurance Companies: Sjoassuransforeningen i Finland; Finska Sjororsakrings Aktiebolaget, capital M 3,000,000, assets M 17,450,415; Sjoforsakrings Aktiebolaget Triton, capital M 1,500,000, assets M6,161,190.

Reinsurance Companies: Viipurin Laanin Paloapuyhdistysten Keskinainen Jalleenvakuutusyhdistys; Jalleenvakuutusyhdistys Vakava; Jalleenvakuutus Osakeyhtio Osmo; Forsakringsaktiebolaget Verdandi; Finska Reassurans Aktiebolaget, capital M 500,000, assets M 1,393,159; Jalleenvakuutus O/Y Varma; Aterforsakringsaktiebolaget Veritas; Reassurans Aktiebolaget "Finska Lloyd."

Valuable Mail Insurance Company: Privatbankernas Vardepostforsakringsforening.

Luggage Insurance Company: Europeiska Varu- och Resgodsforsakrings A/B.

Foreign Fire Companies: Skane; Svea; Norland; Phœnix, Commercial Union; Albingia.

Foreign Marine Companies: Gauthiod; Hansa; Deutsche Lloyds; International Lloyd; Nord-West-Deutsche; Mercur; Eidegenossiche.

FRANCE.

The following is a list of French companies transacting fire or marine insurance which, unless otherwise stated, are located in Paris. When one amount is given following the name of a company it refers to the capital; when two amounts are given the first is capital, the second assets, at date of latest available report. All amounts are given in francs:

Abeille, 12,000,000, 40,569,765; Activite Française, 1,000,000; Africaine, 350,000; Afrique Française, 2,000,000; Aide et Protection, 1,000,000; Aigle, 2,000,000, 30,444,701; Alcyon, Marseilles, 3,000,000; Alliance Africaine, Alger, 4,000,000; Alliance Française,

Bordeaux, 2,000,000; Alliance Regionale de France, 5,000,000; Alliance Regionale de l'Est, 2,000,000; Alliance Regionale de l'Est Central, Lyons, 2,000,000; Alliance Regionale du Nord, Lille, 2,000,000; Alliance Regionale de l'Ouest, Nantes, 2,000,000; Alliance Regionale du Sud-Est, Marseilles, 2,000,000; Alliance Regionale du Sud-Ouest, Bordeaux, 2,000,000; Alsatia, Strasbourg, 2,500,000; Ancienne Mutuelle du Calvados, Caen; Ancienne Mutuelle de la Seine-Inferieure et du Eure, Rouen; Armorque, Saint Briend; Angevine, Angers; Assurances Generales Européennes, 400,000; Assurances Medicale Français, Lyon; Assurance Moderne, 1,000,000; Assurances Normandes, Rouen; Assurance Ouvriere, 550,000; Assurances Remoises, Rheims, 5,000,000; Assureurs Francais, 2,000,000; Agura, 3,000,000; Baloise, 10,000,000; Beauce, Chartres; Bourgogne, Montceau-les-Mines, 3,000,000; Caennaise, Caen; Caisse d'Assurances Mutuelles; Caisse Centrale d'Assurances; Caisse Commerciale, 3,000,000; Caisse Regionale d'Assurances Mutuelles, Lyons; Caisse Syndicate de la Soierie Lyonnaise, Lyons; Centre Mutuel, 2,100,000; Champagne, Troyes; Commerciale, 10,000,000; Compagnie d'Assurances Generales, 2,000,000; Compagnie d'Assurances Universelles, 2,000,000, 16,720,236; Compagnie Generale d'Assurances Provinciales, Nantes, 1,000,000; Compagnie Generale du Palucien Français; Compagnie Parisienne d'Assurances, 500,000; Comptoir des Assurances, 1,000,000; Comptoir d'Assurances Alb, Smeesters, 2,000,000; Comtoise, Vesoul; Comtadine, Marseille, 3,000,000; Concorde, 6,800,000; Confiance, 10,000,000; Consortium des Sociétes d'Assurances, 1,000,000; Co-opération, 700,000; Cordialite; Diligente, 1,000,000; Eclair, 1,500,000; Economie Preservatrice, Ternay; Egalite, 1,000,000; Egide de France, 8,000,000; Equité Française; Espoir; Europeenne Reassurances, 4,000,000, 31,035,766; Evolution, 3,000,000, Fédérale; Fédérale de France, 1,000,000; Finisterre; Flandre, 2,000,000; Foncier de France, 5,000,000; Fonciere, 10,000,000; Forezienne, 2,000,000; Fourmi, Lyons; France, 10,000,000; 43,890,543; France Reassurances, 6,000,000, 11,239,692; Fraternelle Parisienne, 2,500,000, 4,455,656; Fraternité Française; Gallia, 200,000; Garantie Nationale, Lyons; Gironde, Bordeaux; Héraulte, Montpelier; Isle de France, 6,000,000; Indépendance, 5,000,000; Independante, Montceau-les-Mines, 1,000,000; Industriels Français, Roubaix; Industrielle; Liberale Populaire, Montceau-les-Mines, 500,000; Liberté, 2,000,000; Lionne, Lyons, 2,000,000; Lloyd Continentale Française, 7,500,000; Lloyd Européen, 2,000,000; Lloyd de France, 25,000,000; Loyauté; Lyon Assurances, Lyons, 1,000,000; Maconnaise, Macon; Marseille Assurances, Marseilles, 1,000,000; Mediterranéenne, Marseilles, 3,000,000; Metropole, 8,000,000; Monde, 6,000,000, 161,944,580; Montalbanaise, Montalban; Mutualite Française, 500,000; Mutualite Generale, Rouen; Mutuelle Agricole-Incendie de l'Est, Chaumont; Mutuelle du Cher, Bourges; Mutuelle des Departements et des Communes; Mutuelle de l'Eure et Laire, Chartres; Mutuelle Européenne; Mutuelle de l'Est "La Bresse"; Mutuelle Generale Française, Mans; Mutuelle du Haut-Rhin, Mulhouse; Mutuelle de l'Indre, Chateauroux; Mutuelle de l'Indre et Loir, Tours; Mutuelle de Limoges; Mutuelle du Loir-et-Cher, Blois; Mutuelle de Lyon, Lyons; Mutuelle d la Marne, Chalons-sur-Marne; Mutuelle de Marseille, Marseilles; Mutuelle Militaire; Mutuelle de l'Ouest, Rouen; Mutuelle de Poiteers, Poiteers; Mutuelle de Toulouse, Toulouse; Mutuelle de Valence, Valence; Nancienne, Nancy; Nantaise, Nantes; Nantes and France, Nantes, 600,000; National Incendie, 10,000,000, 52,912,689; Nièvre, Nevers; Nord, 2,000,000; Normandie, Rouen; Nouvelle France, 2,000,000; Omnium d'Assurances Maritimes, 2,000,000; Orleanaise, Orleans; Ouvriere, Macon; Paris, 1,700,000; Parisienne Reassurances, 1,000,000, 5,537,768; Paternelle, 6,000,000; 275.919,686; Patria, 3,000,000; Phenix, 8,000,000, 63,912,209; Prevoyante, 6,000,000, 9,278,803; Prevoyante; Providence, 5,000,000, 114,971,633; Prudence Generale; Reassurance Nationale, Marseilles, 2,000,000; Le Recours, 10,000,000; Renaissance; Réparation, Bordeaux; Reparatrice, 2,000,000; Réunion Industrelle; Rhin et Moselle, Strasbourg, 12,000,000; Rhône, Lyons; Rhône et Rhin, Lyons; La Salamandre, Le Havre, 2,550,000, 4,291,433; La Savoyarde; Le Secours, 10,000,000; Securité Française, 1,200,000; Le Siècle, 1,000,000; Sociéte Alsacienne et Lorrainne d'Assurances contre l'Incendie, Strasbourg; Mutuelles de l'Allier, Moulins; Mutuelles Immobilières et Mobilières d'Eure-et-Loir; Mutuelles Immoblières et Mobilière de Seine-et-Marne, Melun; Mutuelles contre l'Incendie de Seine et de Seine-et-

Oise; Mutuelles du Loir et Cher, Blois; Mutuelles Immobilières du Mans, Le Mans; Mutuelles du Cher, Bourges; Mutuelles de Laville de Paris; Soleil, 2,500,000; Syndicat Français de l'Agriculture, du Commerce et de l'Industrie; Le Temps; Trinite; Union Incendie, 20,000,000, 109,466,256; Union Generales d'Assurances Mutuelles; Union Generale du Midi, 1,000,000; Union Generale du Nord, Lille, 2,000,000; Union Mutuelle des Boulangers, Marseilles; Unite, 20,000,000; Urbaine Incendie, 5,000,000, 261,866,051; Le Zénith, 10,000,000, 27,053,742.

In addition to the above companies, many of which transact both fire and marine insurance, the following are exclusively marine insurance companies:

Assurances de Bordeaux, Bordeaux, 2,000,000; Assureurs Alliés, 200,000; Assureurs Particuliers; Atlantide, 1,200,000; Atlantique, 250,000; Industrielle Maritime et Transport; Centrale, 1,500,000; Commerce, Le Havre; Commerce et Marine, 12,000,000; Commerciale de France, 10,000,000; Communes de France, Limoges; Assurances Generales Maritimes, 2,000,000, 10,155,363; Havraise d'Assurances Maritimes, Le Havre; Nouvelle d'Assurances Maritimes de Havre, Le Havre, 1,000,000; Comptoir Français Delta; Comptoir Maritime; Commerciale, Le Havre; Equinoxe, 500,000; Essor, 500,000; Fortune, Le Havre, 600,000; Française Transports, 800,000; France-Amerique, 4,000,000; La France Maritime, Nantes; Garantie Generale; Lloyd de France Maritime Transports, 25,000,000; La Mancke, Le Havre, 400,000; La Marine Marchande, Le Havre, 1,000,000; Maritime Française, 1,000,000; Mélusine, 2,000,000; La Mer, 350,000; Minerve, 3,000,000, 16,738,058; Océan, 1,000,000; Oceanide, 2,000,000; Ouest Atlantique, Nantes; Parisienne, 1,000,000; Phocéa, 5,000,000; Polaire, 6,000,000, 13,187,239; La Provence Maritime, Marseilles, 1,000,000; Réunion Française, 3,000,000, 22,944,108; Sauvegarde de France, 2,000,000; Securite, 1,200,000; Seine Maritime, Le Havre, 800,000; Seine et Rhone, 5,000,000; Siréne, Le Havre, 400,000; Sphére, 1,600,000; Société Centrale de Gestion Maritime; Union Maritime; La Vigie Maritime, 500,000.

GERMANY.

The following fire and marine insurance companies are located in Germany. Where a single amount is given following a company's name it is the capital. Where two amounts are given the first capital, the second assets. All amounts are in German marks:

Aachen-Leipziger, Aachen, 90,000,000; Aachen Munchener, Aachen, 6,000,000; Aachen reinsurance, Aachen; Adler, Berlin, 50,000,000; Agrippina, Berlin; Albingia, Hamburg, 15,000,000; Albis, Hamburg, 5,000,000; Allemannia Reinsurance, Frankfort; Allemannia Transport, Frankfort; Allgemeine, Cologne, 150,000,000; Allgemeine, Dresden, 10,002,000; Alleanz, Berlin, 30,000,000; Alster, Hamburg, 500,000,000; Anker, Berlin, 3,000,000; Apollo, Frankfort; Ariadne, Frankfort, 25,000,000; Assecuranz Union of 1865, Hamburg, 20,000,000; Atlantic Transport, Stettin, 10,000,000; Atlas Reinsurance, 150,000,000; Badische, Mannheim, 5,000,000; Baltic, Konigsburg, 10,000,000; Baltische, Rostock, 2,000,000; Bavaria Nuremburg, 2,000,000; Bayerische Hansa, Munich, 5,000,000; Bayerische Hansa Reinsurance, 5,000,000; Bayerische Preussische, Berlin, 21,000,000; Bayerische Reinsurance, Berlin, 2,000,000; Bayerische, Munich, 20,000,000; Berlin-Bremen Reinsurance, Berlin, 60,000,000; Berlin-Bremen Transport, Berlin; Berlin-Hamburg Land and Water, Berlin, 6,000,000; Berlin-Munich, Berlin, 15,000,000; Berlin Reinsurance, 2,000,000; Berlin Transport, 50,000,000; Berlin Allgemeine, 5,000,000; Berlin Fire, 15,000,000; Brandenburg Reinsurance, 100,000,000; Brandenburgische Reinsurance and Transport, 26,000,000; Breslau Reinsurance; Casseler Allgemeine, Cassel, 5,000,000; Cession Reinsurance, Constance, 3,000,000; Cembia, Flensburg, 5,000,000; Colonia, Cologne, 80.000.000; Reinsurance Company, Colonia, Cologne, 4,500,000; Continentale, Mannheim, 10,000,000; Deutsche Transport and Reinsurance, Berlin, 15,000,000; Deutsche Fire, Berlin, 50,000,000; Deutsche Reinsurance, 10,000,000; Deutsche See, Hamburg, 100,000,000; Deutsche Versicherungs-Bank, Berlin; Deutsche, Bremen, 4,000,000; Deutscher Atlas, 30,000,000; Deutcher Phonix, Frankfort, 9,428,500; Deutschland Reinsurance, Berlin, 2,000,682,775; Hovad Deutschland, Mannheim, 100,000,000; Dresden Reinsurance, Dresden, 30.000,000; Dusseldorf Allge-

meine, 8,000,000; Dusseldorf Reinsurance, 5,000,000; Dusseldorf-Hamburg, 30,000,000; Elbe, Hamburg, 9,000,000; Eberfeld-Munich, Elberfeld, 1,000,000; Europa Allgemeine, Berlin, 1,000,000; Europaische Guter and Reisgepack, Berlin, 50,000,000; Europaische Paket, Munich, 1,000,000,000; Europaische Union, Berlin, 50,000,000; Erste-Heidleberger, Heidleberg, 500,000,000; Etag, Berlin, 100,000,000; Excelsior, Berlin, 300,000; Festland, Berlin, 100,000,000; Flensburger, Flensburg, 300,000; Frankfurter Allgemeine, Frankfort, 100,000,000; Frankfurter Reinsurance, Frankfort, 10,285,680; Frankische, Leipzig, 3,000,000; Frankonia, Berlin, 32,000,000; Friedrich Wilhelm Transport and Reinsurance, Berlin, 6,000,000; Gaedesche, Hamburg, 50,000,000; Gerling-Konzern, Berlin, 25,000,000; Germanische, Hamburg, 5,000,000; Gladbacher Fire, M. Gladbach, 10,680,000; Gladbacher Reinsurance, M. Gladbach, 6,000,000; Globus, Hamburg, 5,000,000; Gloria, Frankfort, 100,000,000; Hallesche Reinsurance, Godesburg, 1,000,000; Hamburg-Bremen Fire, Hamburg, 15,000,000; Hamburg-Bremen Reinsurance, 5,000,000; Hamburger Allgemeine, Hamburg, 12,000,000; Hambergische Privatessekuradeure, Hamburg, 4,000,000; Hamburgische Reinsurance, Hamburg, 3,000,000; Hannover Fire, Hanover, 1,000,000,000; Hannoverische Reinsurance, Hanover, 3,000,000; Hansa Allgemeine, Hamburg, 12,000,000; Hansa, Bremen, 2,000,000; Hansa Lloyd, Hamburg, 30,000,000; Hanseatische, Hamburg, 30,000,000; Hanseatischer Phonix, 36,000,000; Hansleben, Berlin; Helios, Frankfort, 2,000,000; Helios, Cologne; Hercules, Berlin, 350,000,000; Hohenzollern, Berlin, 70,000,000; Iduna, Halle, 75,000,000; Iduna Transport and Reinsurance, Berlin, 20,000,000; Indemnitas, Dusseldorf, 100,000,000; Industria Rheinische, Mannheim, 5,000,000; Industrie, Pirna, 1,000,000; Industrie and Handel, Breslau, 1,000,000,000; Intax-Phobus, Berlin, 20,000,000, 739,965,479; Internationale Union, Berlin, 3,000,000; Koln-Berliner, Berlin, 25,000,000; Koln-Bremer, Bremen, 25,000,000; Koln-Dusseldorfer, Dusseldorf, 25,000,000; Koln-Frankfurter, Frankfort, 25,000,000; Koln-Hamburger, Hamburg, 8,000,000; Koln-Krefelder, Krefeld, 25,000,000; Kolnische Reinsurance, Cologne, 9,000,000; 883,612,644; Kompass Transport and Reiunsrance, Mannheim, 3,000,000; Kronprinz, Cologne, 25,000,000; Land and Sea, Mainz, 30,000,000; Leipziger Assekuranz, Leipzig, 20,000,000; Leipzig Fire, Leipzig, 37,000,000; Leipziger Reinsurance, Leipzig, 1,000,000; Assekuranz Lloyds; Berliner Lloyd, Berlin, 50,000,000; Deutscher Lloyd, Berlin, 20,000,000; Dusseldorfer Lloyd, Dusseldorf, 20,000,000; Europaischer Lloyd, 315,000,000; Hamburger Lloyd, Hamburg, 6,000,000; Hanseatischer Lloyd, Bremen, 1,000,000; Internationaler Lloyd, Berlin, 6,000,000; Kolner Lloyd, Cologne, 4,000,000; Rheinisch-Westfalischer Lloyd, M. Gladbach, 6,000,000; Leipziger Lloyd, Leipzig, 50,000,000; Lloyd, Nuremburg, 10,000,000; Lloyd-Breslau, 200,000,000; Mitteldeutscher Lloyd, Leipzig, 600,000,000; Nordischer Lloyd, Hamburg, 8,000,000; Rheinischer Lloyd, Berlin, 100,000,000; Suddeutscher Lloyd, Frankfort, 20,000,000; Sachischer Lloyd, Halle, 40,000,000; Westdeutcher Lloyd, Dusseldorf, 500,000,000; Loewe, Furth, 500,000,000; Lubecker Transport, Lubeck; Lubeca, Lubeck, 5,000,000,000; Magdeburger Fire, Magdeburg, 60,000,000; Magdeburger Reinsurance, Magdeburg, 18,000,000; Mainzer, Mainz, 8,000,000; Mannheimer, Mannheim, 40,000,000; Mark Branderburgische, Berlin, 50,000,000; Mercur Reinsurance, Cologne, 2,500,000; Metropole, Berlin, 15,000,000; Minerva, Cologne, 4,500,000; Mitteldeutsche, Nuremburg, 20,000,000; Mitteldeutsche, Halle, 80,000,000; Mittel-Europaische, Cologne, 2,000,000; Mivag, Halle, 30,000,000; Moens, Munich, 2,000,000,000; Monachia, Munich, 1,000,000,000; Monopol, Berlin, 7,000,000; Mosel and Saar, Trier, 25,000,000; Motor Union, Munich, 1,000,000,000; Move, Saarbrucken; Move, Bad Kreuznach, 100,000,000; Munchen Breslauer, Munich, 30,000,000; Munchen-Kolner, Munich, 30,000,000; Munchen Leipziger, Munich, 30,000,000; Munchen Reinsurance, Munich, 120,750,000; Munchen-Stuttgarter, Munich, 30,000,000; Munchener Transport, Munich, 30,000,000; National Allgemeine, Stettin, 9,000,000; Neiderdeutsche, Hamburg, 25,000,000; Neptunus, Hamburg, 8,000,000; Neiderschlesische, Leegnitz, 80,000,000; Neu Funfte, Hamburg, 1,500,000; Neidersachsiche, Vie- and Ruck-, Hanover, 5,000,000; Neidersachsen, Hamburg, 2,000,000; Neidersachsiche, Hanover, 25,000,000; Nordbayerische, 500,000,000; Norddeutsche See, Stettin, 3,000,000; Norddeutsche Versicherungs Bank, Berlin, 40,000,000; Nord-Deutsche, Hamburg, 100,000,000; Nordstern Allgemeine, Berlin, 75,000,-

000; Nordmark, Hamburg, 500,000,000; Nordstern Transport, Berlin, 50,000,000; Nord-Sud Transport, Berlin, 50,000,000; Nord-West-Deutsche, Hamburg, 50,000,000; Noris, Nuremburg, 200,000,000; Nova, Berlin, 8,000,000; Nurnberger, Nuremberg, 8,000,000; Nurnberger Transport, 24,000,000; Oberbadische, Freiburg, 25,000,000; Oberrheinische, Mannheim, 10,000,000; Ocean, Hamburg, 5,000,000; Oberlauzitzer, Gorlitz, 10,000,000; Oder-Rhein, Breslau, 100,000,000; Oldenburger, Oldenburg, 40,000,000; Ora, Hamburg, 5,000,000; Orion, Hamburg, 10,500,000; Ostdeutsche, Hamburg, 10,000,000; Ostfreisische, Emden, 5,000,000; Patria, Berlin, 200,000; Patria, Cologne, 20,000,000; Perleberger, Perleberg, 10,000,000; Pfalzische, 20,000,000; Pforzheimer, 500,000,000; Pharus, Berlin, 5,000,000; Pommerscher Greif, Stettin, 10,000,000; Progress, Berlin, 20,000,000; Providentia, Frankfort, 17,142,857; Reinsurance Company Providentia; Rekord Fire, Munich, 1,000,000,000; Rhein-Elbe, Dusseldorf, 30,000,000; Der Rhein, Cologne, 12,000,000; Rhein and Mosel, Berlin, 16,000,000; Rheinische, Elberfeld, 25,000,000; Rheinische Fire, Cologne, 25,000,000; Rheinische Reinsurance, Cologne, 1,000,000; Rheinisch-Hessische, Dusseldorf, 30,000,000; Rheinische Phonix, Neuss, 150,000,000; Rheinische Sachsische, Dusseldorf, 5,000,000; Rheinische Schlesische, Dusseldorf, 8,000,000; Rheinische Westphalische, M. Gladbach, 3,600,000; Rheinland, Neuss, 120,000,000; Rheinland Mainz, 1,000,000,000; Rheyter Allgemeine, Berlin, 100,000,000; Rheinland and Westfalen, Hanover, 1,000,000; Roland, Bremen, 10,000,000; Ruckversicherung-Vereinigung, Berlin, 3,000,000; Rothenburger, Gorlitz, 6,000,000; Saxonia, Leipzig, 25,000,000; Sachsische Reinsurance, Dresden, 10,000,000; Sachsischer Phonix, Leipzig, 3,000,000; Sachsische-Thuringische, Leipzig, 25,000,000; Schlesische, Breslau, 15,000,000; Schwaben, Stuttgart, 1,000,000,000; Schwabische, Stuttgart, 25,000,000; Securities, Bremen, 20,000,000; Sedina, Stettin, 20,000,000; Sea, Land and Luft Transport, Hamburg. 30,000,000; Seefahrt, Magdeburg, 300,000,000; Seestern, Hamburg, 8,000,000; Silesia, Breslau, 15,000,000; Sirius, Hamburg, 100,000; Standard, Berlin, 10,000,000; Stettiner Allgemeine, Stettin, 15,000,000; Stettiner Reinsurance, Stettin, 7,800,000; Stein and Erde, Berlin, 50,000,000; Stuttgart-Berliner, Stuttgart, 100,000,000; Suddeutsche Reinsurance, Constance, 24,000,000; Suddeutsche Versicherung Bank, 25,000,000; Sudwestdeutsche, Mannheim, 25,000,000; Sudwestdeutsche Transport, Stuttgart, 400,000,000; Thuringia, Erfurt, 9,750,000; Transatlantische, Berlin, 10,000,000; Union See and Fluss, Stettin, 7,200,000; Union Allgemeine, Berlin, 9,000,000; Unitas Reinsurance, Elberfeld, 3,000,000; Universal, Berlin, 6,000,000; Vaterlandische and Rhenania, Elberfeld, 84,000,000; Vaterland Reinsurance, Berlin, 1,000,000; Verischerungs Gesselschaft von 1873, Hamburg, 9,375,000; Vesalia, Wesel, 5,000,000; Victoria Fire, Berlin, 18,000,000; Weser, Bremerhaven, 20,000,000; Westfalen Dortmunt, 25,000,000; Westfalische, Munster, 25,000,000; Wilhelma, Magdeburg, 3,000,000; Wurtemburgische, Heilbronn, 5,000,000; Mercur, Bremen, 3,000,000.

GIBRALTAR.

There is but one domestic company—the Rock Insurance Company, established 1841; agent, J. Cabedo. The following foreign companies operate there: Alliance, Commercial, Liverpool and London and Globe, Northern, Norwich Union, Phœnix, Royal, Royal Exchange Sun, Imperial, and Lancashire.

GREECE.

The fire insurance companies operating in Greece include the Propontis, capital 1,000,000 dr; Cala Pistis, capital 2,000,000 dr; Panhellenic; Cycladiki, capital 1,000,000 dr; Royal Exchange; Century; Union Hispano-American, Havana; Pronia; Athinaiki, capital 3,000,000 dr; General Insurance of Greece, capital 2,500,000 dr; Titan, capital 2,000,000 dr; National, capital 1,500,000 dr; Northern; Proti; Premiere, capital 2,000,000 dr, assets 3,698,480 dr; Cornhill Legal; British and Foreign Marine; Union and Phenix Espanol; Guardian; Guardian Eastern; British Law; Car and General.

GUATEMALA.

There are no domestic fire insurance companies. Foreign fire insurance companies represented in Guatemala: Yorkshire Insurance Company, Ltd.; Guardian Assurance Com-

pany; Western Assurance Company; Northern Assurance Company, Ltd.; Commercial Assurance Company; Frankfurter, Sociedad Hamburgo Bremense; Royal Exchange Assurance Company; Motor Union Insurance Company, Ltd.; Albingia, Hamburg Duesseldorfer Versicherungs Aktiengesellschaft; North British and Mercantile Insurance Company, Ltd.; Ætna Automobile Insurance Company; Helvetia, Societe Suisse d'Assurance contre l'Incendie; Home Insurance Company of New York; Magdeburguesa, Prussiana de Stettin, "La Dancique"; Niagara Insurance Company of New York; Liverpool and London and Globe Insurance Company, Ltd.; Hartford Fire Insurance Company, and Alliance Assurance Company.

HAITI.

Two United States companies have agencies in Port-au-Prince: Home, New York, Eugene Le Bossè; National Fire, Hartford, Brandt & Stempel.

HOLLAND.

Companies located in Holland include the following (home office in Amsterdam unless otherwise noted): General of 1915; Amstel; Amsterdam London; Amsterdam See and Fire; Arnhemsche, Arnheim; Atlas; Brand Mij van 1790; Amsterdam van 1771; Continentale; Cosmopolis Reinsurance; Derde Nederlandsche Reinsurance, The Hague; Diligentia; Eigen-Hulp, The Hague; Flevo; Generale; Haarlemsche, Haarlem; Holland, Dordrecht; Holland Fire and Life; Internationale Lucrum; Discontering, Rotterdam; Koningrijk, Nederlanden, Herzogenbusch; Mercurius; Nationale Lloyd, Rotterdam; Nederlandsche Algemeene, Rotterdam; Nederlandische, The Hague; Nederland; Nederlanden von 1845, The Hague; Nederlandsche Lloyd, capital 4,000,000 fl, assets 6,814,359 fl; Nederlandsche, Tiel; Nederlandsche Phœnix, Rotterdam, capital 1,550,000 fl, assets 1,852,336 fl; Nederlandsche Transport, Rotterdam; Noord Hollandsche; Patria, Rotterdam; Providentia; Schiedam, Schiedam; Standard; Tellus, Rotterdam; Tweede Algemeene; Tweede Nederlandsche Reinsurance, The Hague; Utrectsche, Utrecht; West Lloyd, Rotterdam; National Onderlinge; Europeesche Lloyd; Excelsior; Hermandad, Utrecht; Hollandsche, 1841; Minerva; Nationale Borg; Nationale Zee and Brand; Nederlandsche Indische; Nederlandsche, 1776; Zovolsche, Zovolle.

HONDURAS.

The Western of Toronto, Niagara of New York, Nord-Deutsche of Hamburg, and Home, New York, are the only fire insurance companies operating in Honduras.

HUNGARY.

Companies with headquarters in Hungary include the following (located in Budapest unless otherwise stated): Budapest Reinsurance, capital 3,000,000 K, assets 42,439,187 K; Elso Kereszteny; Elso Magyar; Europaische Guter and Reisgepack; Fonciere, capital 8,000,000 K, assets 538,424,525 K; Garantie; Gazdak; Hazai; Hungaria; Kozefpeuropai Szallitmany; Magyar-Franczia; Magyar Jegres; Manes, capital 10,000,000 K, assets 38,539,552 K; Mercur; Minerva; Parmonia; Patria; Universal Lloyd.

INDIA.

The following domestic companies operate in India: All India United, Bombay; Asiatic Fire; Eastern, Ltd., Lahore; India Equitable; Indian Lion; Indian Mercantile, Bombay; Autocar; Triton, India.

Following is a list of insurance companies transacting fire insurance business in India: Alliance Assurance; Alpha General; Atlas; Baloise, Switzerland; Batavia Sea and Fire; Java; British America; British Crown; British India General; British Equitable; British

Traders; Burma Fire and Marine; Caledonian; Central; China Fire; Century; Commercial Union; Cornhill Insurance Company; Crescent; Eagle, Star and British Dominions; Eastern United, Singapore; Economic Insurance Company; Employers Liability; English; Essex and Suffolk Equitable; Equitable Fire and Accident; Fuso M. and F.; Great American, New York; General Accident; Greater Britain; Guardian; Gresham Fire and Accident; Hartford; Helvetia-Swiss; Home, New York; Hongkong Fire; Insurance Office of Australia; Jupiter General; Kyodo Fire, Marine and Transit, Japan; Lancashire; Lion; Liverpool Marine and General; Liverpool Victoria; London Guarantee and Accident; London and Scottish; Law Union and Rock; Liverpool and London and Globe; London Assurance; London and Lancashire Fire; Union, Paris; Urbaine, Paris; Manchester; Meiji Fire, Japan; Motor Union; National, Ireland; National, Great Britain; New Era; New India; North China; Palatine; Patriotic; Queen, Australia; Queen, New York; Sphere F. and M.; Union Assurance; Universal F. and G.; Vulcan, Western Australian; National Benefit; Netherlands Fire; New Zealand; North British and Mercantile; Northern Assurance; North West Fire, Canada; Norwich Union Fire; Phœnix, London; Queensland; Royal Exchange; Royal; Scottish Alliance; Scottish Union and National; Scottish; South British; State; Sun; Tokyo Marine and Fire; Union of Canton; West of Scotland; Western; World Auxiliary; Yang-Tze; Yorkshire. (Names from American Consul, Bombay.)

Herewith is a list of insurance companies transacting marine insurance business in India: Alliance Assurance Company; All-India United; Alpha General; Argonaut Marine; Atlantic; Atlas; Australian Alliance; Autocar Fire and Accident; Batavia Sea and Fire; British India General; Boston; British and Foreign Marine; British Traders; Burma Fire and Marine; Caledonian; Century; Colonial Crescent; Clyde Marine; Canton; China Fire; Commercial Union; Eagle, Star and British Dominions; Eastern; Eastern United; Economic; Employers Liability; Far Eastern; Federal Marine; Fuso Marine and Fire; Guardian; Hull Underwriters Association; Imperial Marine; Italia Marine; Transport and Fire; Indemnity Mutual Marine; Indian Lion; Insurance Office of Australia; Jupiter General; Kobe Marine; La Estrella; La Fonciere; Liverpool and London and Globe; Liverpool Marine and General; London Assurance; Lloyds, London; London and Lancashire Fire; London and Provincial Marine and General; London and Scottish; London General; Marine; Maritime; Merchants Marine; Motor Union; National Benefit; New New Zealand; New India; North China; North British and Mercantile; Norwich Union Fire; Ocean Marine; Patriotic; Phœnix, Queensland; Reliance Marine; Royal Exchange; Royal; Sea; Scandinavia Reinsurance; South British; Sphere Fire and Marine; Standard Marine; State Assurance; Switzerland General; Taisho Marine and Fire; Thames and Mersey; Tokio Marine and Fire; Transatlantic; Triton; Underwriting Association; Universal Fire and General; Victoria; Union of Canton; Union Marine; United Kingdom United of Australia; Western; Western Australian; World Marine and General; World Auxiliary; Yang-Tsze; Yorkshire. (Names furnished by American Consul, Bombay.)

INDO-CHINA.

The following companies are represented at Saigon: Union, Paris; Urbaine, Paris; Queensland; Law Union and Rock; Sun; Nord, Paris; North British and Mercantile; Far Eastern, Shanghai; Confiance, Paris; Union, London; South British, Auckland; Royal Exchange; Triton, Calcutta; East India Sea and Fire, Batavia; General Accident, Fire and Life; Baloise Fire; Batavia Sea and Fire; Queen, Liverpool; New Zealand; Netherlands Fire and Life; Atlas; Samarang Sea and Fire; Royal; China Fire; Phœnix, London; Tokio Marine and Fire; Reliance; Palatine; Scottish Union and National; Northern, London; Yorkshire; Norwich Union Fire; Liverpool and London and Globe; Eagle, Star and British Dominions; Meiji Fire; Industrielle, Paris; Commercial Union, London; Kobe M. T. and Fire; Motor Union; State; Guardian; Atlas; Home, New York; North China, Shanghai; Le Phenix, Paris; L'Abeille, Paris; London and Lancashire.

Liverpool; Netherland Lloyd, Batavia; London Assurance, London; Framco-Asiatic, Shanghai; East India Sea and Fire, Batavia; General Accident, London; British Commonwealth; Federated British; United British; World Marine; Fuso Marine; Imperial Marine; World Auxiliary; Far Eastern; Yang-Tsze, Shanghai; Caledonian; Aviation; Economic; Alliance Assurance; Century; New India; Insurance Office of Australia; Ocean Marine; Employers Liability; Bankers and Traders; Cie. d'Assurances Generales contre l'Incendie et les Explosions; Palatine; La Nationale; Western Australian.

ITALY.

Domestic companies in Italy include the following: Anglo Italian Insurance Company; Cia. Anonima, Turin; Cooperative, Milan; Cooperative Reinsurance, Milan; Fondiaria, Florence; Milano, Milan, capital L 9,211,500, assets L 57,027,489; Provvidenzia, Milan; Savoia Reinsurance, Turin; Sta Cattolica, Verona, assets L 11,906,098; Sta Reale, Turin; Unione Continentale Reinsurance, Turin; Anon. Gen. di Assicurazione, Firenzo; Assi. di Ogni Specie, Firenzo; Assi. Generale Venezia, Firenzo; Cattolica Grandino Incenti, Firenzo; Comp. Gen. Ital. Maritimo and Noleggio, Firenzo; Mediterranea, Firenzo; Danubic, Firenzo; Fides, Firenzo; Kosmos, Firenzo; Lloyd Siciliano; Peninsulare, Firenzo; Nord, Firenzo; Liguria, Firenzo; Lloyd Italo-Americano, Firenzo; Oceanus, Firenzo; Emiliana, Bologna; Italiana, Naples; Italiana Ins. and Reins., Naples; Meridionale Atlantica, Naples; Banco di Credito and Sicurta, Naples; Cia. Soc. Assicurazioni, Naples; Compagnia di Assicurazione, Milan; Mutua Assicuratrice Industriale Union Mediterranea; Generale Italiana, Naples; Union Mercantile; Union Segurta; Unione Tirrena, Naples; Colombo, Naples; Fortior, Naples; Subulpina; Naples Lloyd Nazional and Italiano, Naples; Lloyd Italico, Naples; General, Milan; Assicurazioni Generali, Milan; Atlante, Milan; Aurora, Milan; Colombo, Milan; Cassa Navale, Genoa, capital L 20,000,000, assets L 32,852,175; Danubia, Milan; Insubisa, Milan; Abeille, Milan; Esperia, Milan; Meridionale, Milan; Italia (naval), Milan; Mondo, Milan; Nationale, Milan; Italia Previdente, Milan; Basilese, Milan; Fondiaria, Firenzo, capital L 10,000,000, assets L 150,381,310; Instituto Italiano di Previdenza, Milan, capital L 6,000,000, assets L 9,094,772; Previdente, Milan, capital L 5,000,000, assets L 9,498,764; Paterna, Milan; Pace, Milan; Patria, Milan; Riunional Adriatica, Milan; Societa Reale, Milan; Levant, Genoa, capital L 30,000,000, assets L 50,400,315; Assicurazioni Generali, Trieste, capital L 6,616,000, assets L 165,793,664.

JAMAICA, WEST INDIES.

There is one domestic fire company operating in Jamaica, the Jamaica Co-operative Fire and General Insurance Company, Ltd. (H. M. Burke, manager, Kingston), and one domestic marine company, the Jamaica Marine, Ltd., Kingston, A. A. Samuel, manager. Foreign companies and their Kingston agents are as follows: Alliance, Morrison & Morrison; British Crown, T. R. MacMillan; Commercial Union, Cargill, Cargill & Dunn; Legal, Harvey & Burke; London, R. S. Gamble & Son; London and Lancashire, Milholland, Asherhein & Stone; Lancashire, R. E. Bonitto; North British and Mercantile, Grace, Ltd.; Norwich Union, Livingston & Alexander; Royal, J. E. Kerr & Co.; Queen, N. Y., Lascelles de Mercado & Co.; Northern, London, Alfred de C. Myers; Yorkshire, H. M. Orritt; Motor Union, Samuel & Samuel; Netherlands, Williamson Bros.; Palatine, Bryden & Evelyn; Queen, England, John Tapley; General Accident, Fire and Life, L. P. Alberga; Caledonian Insurance Company; British Oak.

JAPAN.

The following are the domestic property insurance companies in Japan: Tokyo Marine and Fire, Marine and Fire, Tokyo, capital 30,000,000 yen, assets 101,577,763 yen;

*Tokyo Fire, Tokyo; Meiji Fire, Tokyo, capital 1,000,000 yen, assets 14,952,912 yen; Nippon Fire, Tokyo; Teikoku Marine, Transport and Fire, Tokyo; Osaka Marine and Fire, Osaka; Tomei Fire and Marine, Tokyo; Toyo Marine, Tokyo; Daiichi Engine and Steam Boiler, Tokyo; *Nippon Kyoritsu Fire, Tokyo; *Chuo Fire and Accident, Tokyo; *Toho Fire, Tokyo; *Chiyoda Fire, Tokyo; *Teikoku Fire, Tokyo; *Nissho Fire and Marine Reinsurance, Tokyo; Daiichi Fire and Marine, Tokyo; Fuso Marine and Fire. Tokyo; *Tokyo Dosan Fire, Tokyo; *Taisho Marine and Fire, Tokyo; Mitsubishi Marine and Fire, Tokyo, capital 5,000,000 yen, assets 8,609,381 yen; Taihei Fire and Marine, Tokyo; *Tojin Fire, Tokyo; *Shin Nippon Fire and Marine, Tokyo; *Chitose Fire and Marine Reinsurance, Tokyo; *Toyo Fire and Marine Reinsurance, Tokyo; *Taiyo Fire, Tokyo; Tokiwa Fire and Marine, Tokyo; Osaka Marine and Fire, Osaka; Nippon Marine, Osaka; Nippon Dosan Fire, Osaka; Kyodo Fire, Osaka; Nisshin Fire and Marine, Osaka; Hokohu Fire, Osaka; Chugai Marine, Osaka; Nippon Kan-i Fire, Osaka; Daito Marine and Fire, Osaka; Yachiyo Marine, Osaka; Taifuku Marine and Fire, Osaka; Mitsubishi Marine and Fire, Tokyo; Settsu Marine, Osaka; Yamato Marine, Osaka; Dai Nippon Fire and Marine Reinsurance, Osaka; Shinkoku Marine and Fire, Osaka; Fukoku Marine and Fire, Otaru; Yokohama Marine and Fire, Yokohama; Kobe Marine Transport and Fire, Kobe: Fukuju Fire, Nagoya; Nitto Marine and Fire, Kobe; Asahi Marine and Fire, Kobe; Taiheiyo Marine, Kobe; Tatsuma Marine and Fire, Nishinomiya, Hyogo-Ken; Taihoku Fire, Oraru; *Taisei Fire and Marine, Taihoku; Kyoto Fire, Kyoto.

Foreign companies operating in Japan include the following: Union Fire, Paris; Liverpool and London and Globe; Norwich Union Fire; Guardian Assurance; Yang-tsze; Alliance Assurance; Phœnix Assurance; North British and Mercantile; North China; Yorkshire; Commercial Union; Royal; Northern Assurance; New Zealand; Sun Insurance Office; Netherlands Fire and Life; London and Lancashire; Hongkong Fire; Union of Canton; Scottish Union and National; London Assurance; Law Union and Rock; Palatine; Eagle, Star and British Dominions; Union Assurance Society; South; Home; Norske Lloyd. (Names furnished by American Consul at Tokyo.)

JAVA.

The following are the domestic companies in Java: At Batavia: De Nederlanden van 1845; Javasche Zee-en Brand; Batavaische Zee-en Brand; Ardjoeno; Veritas; Koloniale Zee-en Brand, capital f 300,000, assets f 614,112; Tweede Koloniale Zee-en Brand, capital f 300,000, assets f 485,224; De Oosterling, capital f 260,000, assets f 687,830; Nederlandsch-Indische Brandwearborg; Nederlandsche-Indische Zee-en Brand, capital 225,000, assets f 984,059; Nederlandsch-Indie; Mercurius; Erste Nederlandsch-Indische Ziekte-en Ongevallenverzekering; Primus; Tweede Nederlandsch-Indische Zee-en brand, capital f 225,000, assets f 970,080. At Samarang: Samarangsche Zee-en Brand; Indische Lloyd, capital f 1,000,000, assets f 1,141,980; Javasche Lloyd, capital f 1,000,000, assets f1,087,330; Chineesche Lloyd, capital 7,500,000, assets f 7,720,422. At Bandoeng: De Atlas.

LATVIA.

Domestic companies include the following: Daugawa, Riga, capital 50,000,000 fr, assets 74,043,293 fr; Erste Rigaer, Riga, capital 220,000 fr; Kurzeme, Mitau; Latvija, Riga; Latwijas Lloids, Riga, capital 50,000,000 rubles, assets 71,718,072 rubles; Rigaer Union, Riga, capital 10,000,000 rubles, assets 19,048,112 rubles; Rigascher Lloyd, Riga.

LIBERIA.

There is no domestic company in Liberia, and but two foreign companies, the Northern of London, and the Liverpool and London and Globe, Liverpool, mantain agencies there.

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*All companies thus marked lost their offices by the earthquake and fire of September 1, 1923, in the city of Tokyo.

JUGOSLAVIA (S. H. S.)

The following table gives the domestic insurance companies of Jugoslavia, with statistics taken from their latest available statements, amounts being given in Dinar. These figures relate to the year 1922 except where otherwise indicated by a footnote:

NAME AND LOCATION OF COMPANY	Year Organized	Capital Stock	Assets	Surplus from Year's Receipts	Premiums	Losses
STOCK COMPANIES						
Herceg-Bosna, Sarajevo	1910	2,500,000	13,504,720	206,590	12,378,000	4,731,967
Rossija-Fonciere, Belgrade	1921	5,000,000	14,525,881	339,830	6,768,502	2,033,467
Sava, Ogram (Zagreb)	1920	10,000,000	14,872,000	1,159,580	16,021,900	4,430,700
Vardar, Belgrade	1921	3,000,000	4,355,280	10,902	2,162,398	1,416,739
Triglav, Belgrade	1921	4,000,000	16,606,935	32,812	18,036,599	10,566,334
Beogradska-Ladruga, Belgrade	1882	10,000,000	138,082,853	1,200,000	4,655,419	3,180,275
Sumadija, Belgrade	1919	3,000,000	7,497,683	2,459	3,074,313	1,239,238
Sebija, Belgrade	1906	5,000,000	23,958,470	500,000	4,584,703	604,489
Dunav, Belgrade	1920	2,500,000	8,851,090	136,606	16,574,300	3,781,782
Jugoslav. Ins. Comp., Ltd. Sarajevo	1922	5,000,000	.....	.....	.....	.....
ugoslavija, Belgrade*	1913	3,000,000	8,599,776	.....	6,652,874	2,215,636
MUTUAL COMPANIES		Fundation Funds				
Croatia, Lagreb	1884	500,000	26,649,650	149,800	13,162,000	4,463,250

*Figures refer to year 1921.

LITHUANIA.

Companies located in Lithuania are the Lietuva, Kovno, capital 500,000 litas, assets 577,599 litas; Lietuvos Lloydas, Kovno, capital 120,000 litas; Litauischer Lloyd, Wilma.

LUXEMBURG.

These companies are located in Luxemburg: Le Foyer; National Luxembourgeoise, capital 5,000,000 fr, assets 5,281,081 fr.

MADAGASCAR

There are no domestic companies. The following companies are represented; North British and Mercantile; Alliance; Commercial Union, and Marine of London; La Confiance; London Guarantee and Accident; Union; Urbaine; Nationale Mutuelle de France et des Colonies; Lloyds de France; Fonciere and Compagnie d'Assurance Maritime of France. (Names furnished by American Consul at Tananarive.)

MADEIRA ISLANDS.

There are only two domestic companies operating in the Madeira Islands, The Allianca Madeirense of Funchal, established in 1891, and the Garantia Funchalense, established in 1911.

The following Portuguese fire insurance companies are represented in Madeira: Atlas, A Colonial, Comercio E Industria, Europa, Fidelidade, Futuro, Iris, Lusitana, Mindelo, Oceania, A Paz, Portugal, Probidade, Sagres, Sociedade Portuguesa de Seguros, Tagus, Ultramarina, Universo, Continental, Gloria Portuguesa, A Oriental, A Mundial, A Nacional, Banco de Seguros, Portugal Providente and A Equitativa de Portugale Ultramar, all of Lisbon; Garantia, Porto and Duoro, all of Porto; A Beira of Covilhã; A Patria of Evora.

The following English fire insurance companies are also represented: Royal and Liverpool and London and Globe of Liverpool; Phœnix and Commercial Union of London. (Names furnished by American Consul at Funchal.)

MALTA.

There are no domestic companies in Malta. Foreign fire companies operating on the Island are: Commercial Union, London; North British and Mercantile, London; Northern, London; L'Union Fire, Paris; L'Urbana of Italy; Scottish Union and National; Sun; Northern, London. Marine companies: Lloyds; Maritime; Eagle, Star and British Dominions; Federal, Zurich; Levant, Gerson.

MANCHURIA.

These companies are operating in Dairen. Toho Fire; Teikoku; Dairen Fire and Marine; Nippon Marine; Teikoku Marine, Transport and Fire; Yamato Sailing Vessels Marine; Taiheiyo Marine; Toshin Fire; Mitsubishi Marine; Daifuku; Nippon Kyoritsu Fire; Toyokuni; Shin Nippon Fire and Marine; Toyo Marine; Asahi Marine and Fire; Fukuju Fire; Fuso Marine and Fire; Taisho; Osaka; Chiyoda Fire; Kobe Marine; Transport and Fire; Meiji Fire; Tokyo Fire; Kyodo Fire; Nippon Fire; Yokohama Fire and Marine Transport; Tokyo Marine and Fire; New Zealand Fire; North British and Mercantile; Yorkshire; Guardian; Union; Norwich Union; Royal; Hongkong Fire; Canton; Sun; Phœnix; Royal Exchange; Scottish Union and National. (Names furnished by American Consul at Dairen.)

MARTINIQUE, W. I.

There are no domestic companies in Martinique. The following foreign companies are represented at Fort de France: Northern, London; Liverpool and London and Globe, Liverpool; Royal Exchange, London; Commercial Union, London; Palatine, London; Netherlands, The Hague; Royal, Liverpool; London Assurance, London; World Auxiliary, London; Lloyds, London; National Board of Marine Underwriters; Bureau Veritas; Fonciere de France et des Colonies; Henry Head & Cie.; L'Sveil; Comite des Assurances Maritimes; Le Nord; Comite des Assurances de Paris; Comite des Assurances de Bordeaux; La Prevoyante, France.

MEXICO.

The following companies do business in Mexico: Albingia; Alliance Assurance Company; Guardian; Phœnix Assurance; Atlas Assurance; Union Assurance; British America; Central Insurance Company; Commercial Union; Home; La Baloise; Norwich Union Fire; Royal; State Fire; Sun Fire; United States Fire; National, Hartford; Royal Exchange; Tokio Marine and Fire; Yorkshire; La Nacional; Veracruzana; London and Lancashire; Liverpool and London and Globe; Palatine; North Britsh and Mercantile; Lancashire. (Names furnished by American Consul at Mexico City, Mexico.)

MOMBASA (See British East Africa).

MOROCCO.

There are no domestic fire companies. Foreign fire companies operating here are. La Confiance, Paris; L'Union, Paris; Liverpool and London and Globe, Liverpool; Lloyds, London; Royal, Liverpool; Northern, London; Consolidated, London; La Société Générale d'Assurance, Paris; Alliance, London; Royal Exchange, London; El Dia, Madrid; La Union y Phœnix Espanol, Madrid; Assecurazioni Generali di Treste; Abeille, Paris; Alliance, London; Nationale Incendie; Urbana; Thémis; Norwich Union; Commercial Union. (Information furnished by American Consul at Tangiers.)

NEW ZEALAND.

The following is a list of domestic companies operating in Wellington, New Zealand: National Insurance Company, Dunedin; New Zealand Insurance Company, Auckland; South British Insurance Company, Auckland; Standard Fire and Marine Insurance Company, Dunedin; Farmers Co-operative Insurance Company, Christchurch; Hawkes Bay Farmers Mutual Fire Insurance Association, Hastings; Otago Farmers Union Fire Insurance Association, Dunedin; Taranaki Farmers Mutual Fire Insurance Association, Eltham; Wellington Farmers Union Mutual Fire Insurance Association, Palmerston North.

Foreign insurance companies operating in New Zealand are: Alliance, London; Atlas Assurance, London; Australian Provincial Assurance; Australian Alliance Assurance; British General, London; British Traders; Commercial Union Assurance; London; Eagle, Star and British Dominions, London; Excess Insurance Company, Ltd.; Guardian Assurance; Hartford Fire, Hartford; Insurance Office of Australia; Liverpool and London and Globe, Liverpool; London Assurance Corporation, London; National Benefit Assurance; North British and Mercantile, London; Northern Assurance, London; Norwich Union Fire, Norwich; Ocean Accident and Guarantee Corporation; Queensland Insurance Company, Sydney; Phœnix Assurance, London; Royal, Liverpool; Royal Exchange, London; Standard Fire and Marine Insurance Company; Sun, London; Union Assurance, London; Union Insurace Society of Canton; United Insurance Company, Ltd.; Victoria Insurance Company; Yorkshire, York; Southern Union Assurance Company; British and Foreign Marine, Liverpool; Canton Insurance Office, Hongkong; Indemnity Mutual Marine, London; Marine, London; Thames and Mersey, Liverpool; Continental Insurance Company; Home, New York; London and Lancashire; Prudential, London.

NICARAGUA.

There are no domestic companies in Nicaragua. The North British and Mercantile, Home of New York and the Northern of London are represented at Corinto.

Fire insurance is placed by local sub-agents of two American agencies, viz.: T. W. Waters, Bluefields, sub-agent, Hartwigg-Moss Fire Insurance Agency, New Orleans; Bluefields Tanning Company, Bluefields, sub-agent, W. Ward Smith, New York.

NORWAY.

Companies domiciled in Norway embrace the following (located in Christiania unless otherwise stated):

Aalesunds, Aalesund; Aalesunds og Molde, Aalesund; Æolus, Bergen, capital 1,000,000 Kr, assets 6,821,547 Kr; Agders, Grimstad; Akershus; Alert, Bergen; Alpha, Flekkefjord; Arendals, Arendal, capital 1,000,000 Kr, assets 6,038,809 Kr; Atlantis, Bergen; Bergens, Bergen, capital 2,500,000 Kr, assets 4,377,862 Kr; Bergens Fire, Bergen; Bergens Dampskibs, Bergen; Bergens Fragt, Bergen; Bergens Reassurance, Bergen; Bergens Securitas, Bergen; Bergens, Sjoforsikrings, Bergen, capital 1,000,000 Kr, assets 1,376,224 Kr; Central; Christiania Almindelige, capital 5,000,000 Kr, assets 58,607,231 Kr; Christiania Fragt; Christiania giens, Fragtass; Christiania Sofor, capital 2,000,000 Kr, assets 3,907,192 Kr; Christianssands Damp.; Christianssands; Corona; Dampskib, Arendal; assets 899,737 Kr; Nordlandske Reas.; Norge, Drammen, capital 2,000,000 Kr, assets Eidsiva Sandefjord; Europaiske; Forste Norske; globus, Prinsengat; Grimstad, Grimstad; Hangesunds, Hangesund; Hangesunds Reassurance, Hangesund; Hajlangernes, Sandefjord; Indbo, Bergen; International; Iris, Judar, Stavanger; Jason, Bergen; Jord, Porsgrund; Kristiania Reassurance; Kristiania Shipping; Kristianssands Reassurance, Kristiansands, Kristiansand; Kysten, Harstad; Laksevaags, Bergen; Marine; Mars Reassurance; Mercur; Arendal; Minerva; Mira; Naaden, Fredericstad; Nation;

Nedenes, Aarendal; Neptune; Niels Junlo; Nilsen & Co.; Nora; Norden, capital 6,000,000 Kr, assets 12,987,256 Kr; Nordisk Reassurance; Nordkap, Norsk, capital 500,000 Kr, 7,322,545 Kr; Norsk, Christiania, capital 1,000,000 Kr; assets 1,906,063 Kr; Norske Alliance, capital 4,000,000 Kr, assets 10,514,581 Kr; Norske Atlas, capital 3,000,000 Kr, assets 16,880,320 Kr; Norske Fortuna; Norske Jakor; Norske Kjobmaend, capital, 2,000,000 Kr, assets 2,290,927 Kr; Norske Merkantile, capital 1,000,000 Kr, assets 1,123,107 Kr; Norske Ocean; Norse Private; Norske Reas., Sandefjord, capital 1,500,000 Kr, assets 8,518,462 Kr; Norske Triton, capital 1,500,000 Kr, assets 4,449,776 Kr; Norske Vigor; Norvegia; Norwegian Joint; Norwegian Marine and Transport; Odin, Porsgrund; Oslo; Patria, Tonsberg, capital 2,000,000 Kr, assets 2,931,807 Kr; Polaris, capital 2,000,000 Kr, assets 5,325,198 Kr; Porsgrunds, Porsgrund; Poseidon, 2,000,000 Kr, assets 5,534,232 Kr; Protector, Arendal; Reform, Porsgrund; Rogaland, Stavanger; Samvirke; Sandefjord, Sandefjord; Sigyn, capital 1,000,500 Kr, assets 3,025,027 Kr; Sirenia, Bergen; Scandinavian American; Skandinavisk Lloyd; Christiania 1867; Skjold Damp., Porsgrund; Skog Selks; Skog and Jord Norske; Skuld; Smalenenes, Frideriksstad; Sondenfjilkkl, Kristianssand; Sorensens; Sorlandets, Arendal; Stavenger Reas., Stavenger; Stavenger Sjofor, capital 2,000,000 Kr, assets 4,287,567 Kr; Storebrand; Svithun, Stavenger; Terrus; Tria; Trondhjems, Trondhjems, capital 2,000,000 Kr; assets 7,203,711 Kr; Tyr; Union, Bergen; Vesta, Bergen, capital 4,000,000 Kr, assets 7,757,996 Kr; Vestlandske, Stavenger; Vestnorge Reas., Smedesundet; Viking, capital 2,500,000 Kr, assets 11,609,029 Kr; Wesmanns, capital 500,000 Kr, assets 891,381 Kr; Wikborgs.

ORANGE FREE STATE.

The following-named companies have deposited security under Ordinance No. 10 of 1903 (Orange River Colony), in order to transact business in the Orange Free State Province: African Guarantee and Indemnity; African Homes Trust; Alliance Assurance; Atlas Assurance Company, Limited; Commercial Union; Employers Liability; Federal of South Africa; Guardian, London; Guardian Assurance and Trust, Port Elizabeth; Liverpool and London and Globe; London and Lancashire Fire; Netherlands, The Hague; New Zealand; North British and Mercantile; Northern Assurance; Norwich Union Fire; Phœnix Assurance; Royal; Royal Exchange; South British; South African National Trust and Assurance; Sun; Yorkshire General Accident and Life; Eagle, Star and Britishh Dominions; Excess; London Assurance; London and Scottish; Motor Union; Salamander; Scottish Union and National; Western Australian; Western; Central; Law Union and Rock; Union Assurance.

PALESTINE.

Formerly all companies possessing license to do business in Turkey were allowed to operate in Palestine. As the latter has now been detached from Turkey, it is presumed that companies doing business in Egypt will be permitted to extend their business to Palestine.

PANAMA.

The following fire companies operate in Panama: Compania Internacional de Seguros (of Panama), capital B 2,000,000, assets B 2,324,145; National Fire, Hartford, Conn.; Sun; Commercial Union, London; Scottish Union and National, London; Phœnix, London; Home, New York.

In Colon: Compania International de Seguros; Home, New York; National Fire, Hartford; Commercial Union. (Names furnished by American Consul.)

PARAGUAY.

The only two domestic companies doing business in Paraguay, with head offices at Asuncion, are La Paraguaya and La Prevision.

PERU.

There are thirteen domestic fire insurance companies in Lima, Peru—the Internacional del Peru, Italia, Rimac, La Nacional, La Popular, La Union, La Victoria, Lima, Unidas, Sud Americana, La Previsora, La Protectora and La Peruana. These names have been furnished by the vice-consul at Callao-Lima, Peru. American consular officers at any foreign city will furnish such names to any American firm or individual addressing them. Insurance companies are taxed according to their net profits, and all are required to publish their balances monthly in one of the daily papers. Government supervision of their books is effected by a special official designated for the purpose, the Inspector de Seguros, who examines their books twice a year.

POLAND.

The following companies are domiciled in Poland: At Warsaw—Farmakon; Omnium; Orzel, capital M 15,000,000, assets M 780,964,193; Patria; Piast, capital M 10,000,000, assets M 968,226,442; Polonio, capital M 20,000,000, assets M 1,497,416,110; Port; Przezornnosc, capital M 1,080,000, assets M 264,582,850; Przyszlose; Municipal Insurance Section of the City of Warsaw (obligatory fire insurance of buildings at Warsaw); Mutual Fire Insurance Company (obligatory fire insurance of buildings in former Russian Poland except Warsaw); Unja; Warsaw Insurance Company, capital M 20,000,000, assets M 3,098,675,-443; Wisla (mutual fire insurance company); Insurance Association of Polish Industrials at Lodz; Pax at Dirschaw; Vistula at Posen, capital M 3,000,000, assets M 528,434,745; Posen Insurance Bank.

PORTUGAL

The following domestic fire insurance companies are operating in Lisbon, Portugal: Adamastor; Alentejo; Atlas; Aviz; Bonança; Futuro; Banco Previdente Segurador; Banco de Seguros; Colonial, capital Esc 1,500,000, assets Esc 2,180,908; Companhia Geral de Seguros, capital Esc 3,000,000, assets Esc 5,808,477; A Compensadora; A Continental; A Equitativa de Portugal e Ultramar; A Extremadura; Europa; Esphera; Fidelidade; A Gloria; Portugeza; Reseguros Iberia; Iris; A Lisbonense; Latina; Liga Maritima de Seguros; Liz; Industria; Lloyd Luso-Brazileira; Lloyd Portuguez; Lloyd Transatlantico; Companhia Reseguradora Marte; Metropole; Mindello; A Nacional; A Paz; Geral de Seguros Portugal; Probidade; Sociedade Financial de Seguros, Ltd.; Oceano; A Mundial; A Popular; A Portuense; Port. Previdente; A Renascença; Sociedade Portuguesa e Seguros; A Seguradora; Tagus; A Ultramarina; Universo.

PORTUGUESE EAST AFRICA.

Fire and Marine Companies: Oceano; Commercial Union, London; Comercio e Industria; Garantia; London and Lancashire, London; Netherlands Fire, The Hague; North British and Mercantile, London; Royal, Liverpool; South British; Sun, London; Western, London; Royal Exchange; Atlantica; Luzo Brazileira; Yorkshire, York; A Mundial Extramadura; Liverpool and London and Globe; Norwich Union; Phœnix, London; Portugal Previdente, Lisbon; Switzerland General; Bonança (Lisboa); Companhia Geral de Seguros; Ultramarino; Universo de Lisboa; Eagle, Star and British Dominions; Northern, London. Marine companies are as follows: Western Australia; Commercial Union, London; World Marine, Lloyds, London; Atlantica; A Mundial; Bononça; Garantia Bureau Veritas; Comercio e Industria Luzo-Brazileira Sagres; Companhia Geral de Seguros, Lisboa; Lloyd Luzo Brazileiro; Liverpool and London and Globe; London and Lancashire, London; London and Scottish; Portugal Previdente, Lisbon. (Names furnished by American Consul at Lorenco Marques.)

ROUMANIA

The following domestic insurance companies are operating in Bucharest, Roumania, Dacia Romania: Generala, capital, 15,000,000 Lei, assets 236,046,968 Lei; National, capital 10,000,000 Lei, assets 253,693,052 Lei; Agricola, capital 10,000,000 Lei, assets 51,399,134 Lei; Victoria; Ancora; Urania; Astra; Patria; Franco Romana; Steaua, capital 5,000,000 Lei, assets 10,894,206 Lei; Romaniei; Prevederea of Brazil, capital 10,000,600 Lei, assets 56,509,458 Lei; Dunarea of Brasov; Generala of Brasov; Zemstvei of Chrisonau.

RUSSIA.

The Russian companies are, or were, located in Moscow unless otherwise noted: Russian Mutual; Nord; Muscovite; Russian Transport, Petrograd; Second Russian, Petrograd; Eastern Warehouse and Transport, Petrograd; Jakor; Russian Lloyd, Petrograd; Moscow; Nadeshda, Petrograd; Northern; Petrograd; Pomoschtsch, Petrograd; First Russian, Petrograd; Rossia, Petrograd; Russian Transport, Petrograd; St. Petersbourogeoise, Petrograd; Salamandra, Petrograd; Russian Reinsurance, Petrograd; Union de Livland, Dorpat; Union des Fabricants de Sucre de Kiev; Wolga.

SAN SALVADOR.

La Centro Americana, Salvador.

American Companies.—The Hartford Fire Insurance Company, represented by Olcovich & Oppenheimer, San Salvador, C. A., and the Franklin Fire Insurance Company, represented by Marc Bunnell, San Salvador, C. A.

English Companies.—The Alliance Insurance Company, represented by Commercial Bank of Spanish America, San Salvador, C. A.; the Palatine Insurance Company, represented by H. de Solba, San Salvador, C. A.; the Northern Assurance Company, Ltd., represented by Frederick Arnold, San Salvador, C. A.; General Fire and Life, represented by F. Badgerow, San Salvador; Royal Insurance Company, represented by Guillermo Levy Hermanos, San Salvador; Yorkshire Insurance Company, represented by Slater, Smith & Co., San Salvador; Commercial Union Assurance Company, represented by William Gibson, San Salvador. (Information furnished by American Consul at San Salvador.)

SENEGAL.

In Dakar, Senegal, Sableu & Mignot represent the Fonciere de France; the Cie, Niger Francais represent the Sea or Liverpool; Lavie Valmy represents the Confiance, and Henry Gay and Mr. Langlaise represent the Fonciere Incendie of Paris.

SIAM.

The following list of insurance firms and the companies they represent at Bangkok has been furnished by the American Consul at Bangkok:

Anglo-Siam Corporation.—Commercial Union; Guardian; Phœnix Assurance; Union Assurance; Law Union and Rock; Scottish Union and National; Canton.

Berli, Jucker & Co.—West of Scotland Fire; Swiss National; British Traders.

Bombay Burmah Trading Corporation.—Alliance Assurance.

Borneo Company.—Lloyds; North China; Tokio M. and F.; Union of Canton; British and Foreign Marine; British Traders; New Zealand; Triton; Yangtsze; Osahi Marine; American, New York; Baltica; Bankers and General; Caxton; Clyde Marine; Commonwealth, New York; Continental, New York; Cooperative of Australia; Federal, Jersey City; Fidelity-Phenix, New York; Fire Association of Philadelphia; Firemans Fund; Firemens, Newark; Fuso Marine; Helvetia General; Glens Falls; Great American; Hartford Fire; Home, New York; International Marine; Legal; Liverpool and London and Globe; Liverpool Marine and General; London and Provincial Marine and General; London Guarantee and Accident; Mercantile, New York; Merchants Marine; Motor Union; National Fire, Hartford; Nederlandsche General; New Hampshire Fire; Niagara Fire, New York; Northern Assurance; Northern Marine; North British and Mercantile; Ocean

Marine; Oriental Marine; Osaka M. and F.; Phœnix Assurance; Phœnix, Hartford; Queensland; Queensland State Government Insurance Office; Reinsurance Company, Rossia; Royal Exchange; Royal; Scottish Metropolitan; Sea; Sphere F. and M.; Springfield F. and M.; St. Paul F. and M.; Standard Marine; Star, New York; Thames and Mersey Marine; United British; United Kingdom Colonial Foreign; Union Marine; Western Assurance; Western Australian; Westchester Fire; Yokohama F., M., T. and Fidelity; Norwich Union Fire; Hongkong Fire; Eastern; Union of Canton; North China; New Zealand.

D. Couper-Johnson & Co.—Motor Union; Gresham Fire and Accident; Yangtsze; Ocean Accident and Guarantee.

Diethelm & Co.—Netherlands; General Accident, Fire and Life; Helvetia Swiss; London and Lancashire; North British and Mercantile; Batavia Sea and Fire.

Eastern Commercial Company.—Nord-Deutsche; Nord-West-Deutchen; Fire Association of Philadelphia; Hanseatischen; Coln-Hamburger; Hamburger Lloyd; Berlin Hamburger Land and Wasser Transport; Lubecker Transport; Verzekering Maatsschappij; Noord en Zind Hollandche Lloyd.

Ellerman's Arracan Rice and Trading Company.—London Assurance; Sun; Palatine.

Kempton & Co.—London and Scottish; Ocean Marine.

Louis T. Leonowens.—World Marine and General; Employers Liability; State; China Fire; Queensland; Liverpool and London and Globe.

Mitsui Bussan Kaisha.—Meiji Fire; Nippon Fire; Tokyo M. and F.; Taisho M. and F.

Monod, Feller, Ltd.—Urbaine Fire; Assurance Franco Asiatique.

Herbert Whitworth.—British Crown.

SIBERIA.

The following companies operate in Vladivostok: First Russian, Lindholms & Co., agents, Vladivostok; Russian Lloyd; British Traders, Anglo-Danish Trading Company, agents, Vladivostok; Yang-Tsze; Vladivostok Mutual Insurance Company; Far Eastern, Kunst & Albers, agents, Vladivostok.

SIERRA LEONE.

The Union, the Guardian, the Royal and the Atlas, all of England, do business in Sierra Leone.

SPAIN.

Domestic Companies.—At Alicante: La Unión Alcoyana.

At Barcelona: La Agrícola Española; Alianza de Aseguradores; Alianza de Santander; Anglo Española; Aseguradora Pax-Labor; Atlantica, S. A.; Auxilio de los Enfermos; Banco Nacional; Banco de Seguros de Cataluña; Banco Vitalicio de España, capital 15,000,000 p, assets 93,051,705 p; Barcelonesa de Previsión, S. A.; Barcelona; Caja Nacional de Seguros Sociales; Caja de Previsión y Socorro; Sociedad Catalana de Seguros contra Incendios, capital 5,000,000 p, assets 21,993,830 p; Catalonia Aseguradora; Centro Catalán de Aseguradores; Centro de Navieros Aseguradores, capital 10,000,000 p, assets 14,860,708 p; Colón; La Constancia; Crédito Ibercio; El Día; La Equitativa Nacional; La Esfera; La España Maritima, S. A.; El Fomento Nacional; La Gran Urbe; Hispania; La Integridad; Lux, S. A.; La Nacional Española; Oceanía; La Previsión Nacional; La Previsión Popular; La Prosperidad Catalana; El Sol Naciente; Unión y el Progreso Fabril y Humanitario; Unión Suiza en Española; La Universal; La Verdadera Unión Española.

At Bilbao: Aurora, capital 10,000,000 p, assets 18,243,237 p; Bilbao, capital 4.000,000 p, assets 4,585,499 p; Polar, capital 10,000,000 p, assets 20,169,649 p.

At Gerona: La Verdadera Nacional.

At Granada: Banco Agrícola Andaluz, S. A.; Garantía, Agraria, S. A.; Crédito Alpujarreño.

At Guipuzcoa: El Sol, S. A.

At Madrid: Astur; Cantabria; Centro Español de Reaseguros, S. A., capital 2,000,-

000 p, assets 2,758,741 p; La Equitativa, capital 2,500,000 p, assets 49,666,364 p; España; La Estrella; El Fénix Agrícola; Sociedad General Administradora de Seguros; Hesperia; La Hispana, S. A.; Iberia, S. A.; La Ibérica; Lucero, S. A., capital 2,000,000 p, assets 2,817,627 p; Madrid; La Mundial; El Norte; La Nueva Ideal Española; Numancia; Omnia, S. A.; Patria, capital 1,000,000 p, assets 2,091,817 p; La Unión y El Fénix Español; Unión Médico Farmaceútica de Madrid, para la asistencia pública, S. A.

At Navarra: Euskaria; La Vasco Navarra.

At Oviedo: El Fénix Previsor, S. A.

At Pontevedra: Lloyd Galaico, S. A.

At Sevilla: La Mundial Agraria, S. A.; La Previsión Española; Unión Ganadera, S. A.

At Valencia: Unión Levantina, S. A.

At Viscaya: Garantía, S. A.; Spanish Chartering and Insurance Agency, S. A. Insurance Agency, S. A.

At Zaragoza: Banco Aragonés de Seguros y Crédito, capital 2,500,000 p, assets 300,480,978 p.

Among the principal foreign companies operating in Spain are L'Union; L'Urbaine; Generales, Paris; Northern Assurance; Sun; Guardian; Commercial Union.

STRAITS SETTLEMENTS

The following companies are represented at Singapore: Alliance; Atlas; Batavia Sea and Fire; Eagle, Star and British Dominions; British Traders; Canton; China Fire; Eastern; Excess; Zurich; Guardian; Hong Kong Fire; Java Sea and Fire; Lancashire; Law Union and Rock; Liverpool and London and Globe; Liverpool Victoria; London Assurance; London and Lancashire Fire; Union, Canton; Marine; Meiji Fire; Merchants Marine; National Union Society; Netherlands; Netherlands India Sea and Fire; New Zealand; Nippon; North British and Mercantile; Northern Assurance; Norwich Union Fire; Ocean Marine; Orient, Hartford; Palatine; Patriotic; Phœnix Assurance; Queensland; Reliance Marine; Yorksiire; Maritime; Indemnity Mutual Marine; Second Netherlands S. and F.; British Standard; Yangtze; Caledonian; Royal Exchange; Royal; San Fook On; Hong Kong; Western; Overseas; Assoc. Franco-Asiatique; Bankers and Traders; Far Eastern; Tokio M. and F.; Motor Union; United British; North China; Union, Canton; World Auxiliary; State; Orient; Scottish U. and N.; Union; Jupiter; Port of Manchester; Union Marine; Thames and Mersey; Imperial M. and M.; Samarang S. and F.; Switzerland General; Sze Hai Tong; Netherlands F. and M.; Osaka M. and F.; World Marine and General; Fuso Marine; China Mutual Life.

SWEDEN.

Below will be found a list of companies domiciled in Sweden (head offices in Stockholm unless otherwise stated): Agir, capital 1,000,000 Kr, assets 8,723,541 Kr; Allmanna, Jankoping; Allmanna Fire; Amphion, Goteberg, capital 500,000 Kr, assets 6,954,084 Kr; Atlantica, Goteberg, capital 1,500,000 Kr, assets 14,618,443 Kr; Aurora, Malmo; Bore; Europa; Fenix, capital 1,600,000 Kr, assets 9,137,200 Kr; Freja, capital 1,500,000 Kr; assets 6,966,643 Kr; Gauthiod, Goteberg, capital 1,200,000 Kr, assets 7,893,081 Kr; Gota; Linkoping; Hansa Nya, capital 5,000,000 Kr, assets 19,505,955 Kr; Heimdal; Hermes, Malmo; Jarnvags; Kopmannens, Katrineholm; Malaren, capital 1,500,000 Kr, assets 4,942,434 Kr; Malmo; Norden, capital 600,000 Kr, assets 2,773,560 Kr; Nordisk Yacht; Norra Sverige, Sundscall; Norrland, capital 4,200,000 Kr, assets 11,115,363 Kr; Ocean, Goteberg; Odeion, Goteberg; Oresund, Malmo, capital 1,200,000 Kr, assets 8,612,696 Kr; Rea, Goteberg; Robur, Goteberg; Samarbete; Skandia; Skandinavian Fire, etc.; Skane, Malmo; Skanska, Lund; Skanska Stadernas, Lund; Stella; Stadernas Almanna; Stockholms, capital 2,000,000 Kr, assets 6,294,918 Kr; Stockholms Stads; Stockholms Stads Brand af Iosegendom; Svea F. and L., Goteberg; Svenska Veritas, capital 2,500,000 Kr, assets, 12,483,632 Kr; Sverige Almanna, Goteberg, capital 1,000,000 Kr, assets 8,356,597 Kr; Svitjod; Tellus; Tor; Union, Goteberg; Vala, Goteberg; Vega; Victoria.

SYRIA

The following companies are operating in Beirut: Union, Paris; Northern, London; Royal; London; Assicurazione Generale; Liverpool and London and Globe; Fonciere, Paris; Levant Company; Guarantie Maritime; Sea; Phœnix; Universal, Bombay; Union Internationale; Vita Maritima; Anere de Vienna; Union Oriental Maritime; Lloyd Oriental, Milan; Royal Exchange; Commercial Union; Union National of Constantinople; Continental, Mannheim; Guardian; Phenix, Paris; Prevoyance; Comptoir des Assurances de Paris; Lloyd Parisien; Reunione Adriatica; Victoria, Berlin; Abeille; Generale, Paris; Lloyd France Americain; Baloise; Law Union and Rock; Nord; Swiss National; Helvetia; Palatine; Alliance; Seine and Rhone.

SWITZERLAND.

Domestic and foreign companies: L'Aigle, Paris; Agrippina, Cologne; Baloise, Mannheim; Basle; La Baloise Cie. de Assur. Contre Risques des Transports; Milano, Milan; General, Paris; Assur. du Haut Rhin, Mannheim; Nationale Suisse, Basle, capital 5,000,000 fr, assets 19,402,050 fr; Soleil, Paris; Phenix, Paris; Elberfeld and Rhenania, Elberfeld; Royal Exchange, London; Emmenthalische Mobbiliar, Zaziwil; Federale, Zurich; Fonciere, Paris; National, Copenhagen; France, Paris; Generale, Berne, capital 4,000,000 fr, assets 4,487,190 fr; Helvetia, Zurich; Helvetia General; St. Gall, capital 10,000,000 fr, assets 22,381,049 fr; Leipzeiger Feuer; Lloyd Continental; Lloyd de Cologne; Le Lloyd Rhenau; Marine, London; Nationale, Paris; Neuchateloise; Niederrheimische; Nord, Paris; Nord Deutsche, Hamburg; Northern, London; Paragrele, Neuchad; Providence, Paris; Standard Marine, Liverpool; Svea, Gothenberg; St. Suisse Assurance Mobilier; Union, Paris; Union Cie., Geneva; Urbaine, Paris; Zurich; Baloise Reassurance; Zurich; Reassurance; Suisse de Reassurance, Zurich, capital 20,000,000 fr, assets 208,698,645 fr; Prudentia, Zurich, capital 6,000,000 fr, assets 53,578,950 fr; Turica, Zurich; Lloyd Central, Berne. There are also twenty cantonal insurance companies.

TRINIDAD, B. W. I.

There is only one domestic fire insurance company at Trinidad, namely, the Trinidad Fire Insurance Company. The foreign companies are: Alliance; Atlas; British Dominions; British Fire Company, Ltd.; British Guiana Mutual Fire; British Oak Insurance Company; Caledonian Insurance Company of Edinburgh; Central; Century, London and Edinburgh; Commercial Union; Economic Insurance Company; General Assurance Corporation; Guardian; La Previsora; Lancashire; Law Union and Rock; Lion; Liverpool and London and Globe; London; London and Lancashire; Assurance; Lloyds, London; Manchester; Mannheim; Marine; Motor Union Insurance Company; National Assurance Company of Ireland; National Fire; National Marine; Netherlands; Northern; Norwich Union; North British and Mercantile; Palatine; Patriotic; Phœnix; Royal; Royal Exchange; Scottish Union and National; State; Sun; Union; Union Marine; United British; Western; Western Australian, Yorkshire.

TUNISIA.

There are no domestic companies, but numerous French and British companies are represented in Tunis, among them being: Abeille; Afrique-Francaise; Aigle; Concorde; Confiance; Conservateur; Europea; Generale; Generale Italiana; Paix; Participation; Prevoyance; Protectrice; Royal Exchange; Rurale; Franco-Asiatique; Generale Venezia; Baloise; Nouvelle France; Europe Mutuelle de France et des Colonies; Fonciere; France; Guardian; Monde; Nationale; Nord; Northern; Caisse Paternelle; Phenix; Providence; Royal; Soleil; Union; Western; also the following marine companies: Swiss; Britannia Steamship; Cassa Navale; Fonciere; Liguria; Norwich Union; Guarantee Federal; General Security; Gresham; Levant; Lloyd Continental; London; Metropole; Motor Union; Union and Phenix; Espanol; Union Internationale di Sicurta; Urbaine and La Seine; Zurich; Unione Continental di Torino; Unité; Ile de France; Savoia; Eagle, Star and British Dominions; West of England S. S. Owners; Security Transport.

TURKEY.

The only fire insurance companies are: Union de Paris; Société d'Assurances Generales de Constantinople, capital 440,000, assets 1,097,505 Turkish pounds; Instituto Nazionale delle Assicurazioni. All British and American firms withdrew in March, 1923, after a dispute with the Turkish Government concerning losses in the Smyrna fire in 1922. (Information furnished by American Consul at Constantinople.)

UKRAINE.

The Kiev Verein von Zuckerfabrikanten fur gegen-Versi is located at Kiev.

URUGUAY.

Under a law of 1911 a state monopoly exists of the insurance business of Uruguay (except as to then existing companies), and practically all the business is now controlled by the State Insurance Bank at Montevideo.

The following foreign companies appear on official lists as being represented, though it is understood that some are inactive: Fire: Albingia, Germany; Commercial Union; Guardian; Franco-Argentina; Italia; Lancashire; Liverpool and London and Globe; London and Lancashire; Union, Paris; North British and Mercantile; Nord-Deutsche; Royal; Scottish Union and National; Sun; Union, London. Marine: Bahia, Brazil; British and Foreign; Mannheim; Lloyd Sul-Americano, Rio de Janeiro; London and Lancashire; Nord-Deutsche; Royal; Skandinavia.

VENEZUELA.

Marine companies—The Compañia Maritima de Seguros de Maracaibo, and the Compañia de Seguros Martitimos del Zulia, with head offices at Maracaibo, do a marine business. The former has a capital of 500,000 bolivars, and the latter a capital of 250,000 bolivars. A bolivar is equal to 19.3 cents, United States currency. There is a domestic company, with headquarters in Caracas, styled the Compañia Nacional Anónima de Seguros "La Previsora." Its last statement gives the capital at Bs 6,000,000, assets Bs 7,222,519. It writes life, endowment, fire and marine insurance and reinsures in the English companies: The Guardian, London, and Hamilton, Smith & Co. The Compañia Venezolana de Seguros merged with the company during 1915. A foreign company must own real estate in Venezuela worth at least 200,000 bolivars in order to secure a license; the amount to be fixed by the National Executive.

INSURANCE IN AMERICAN DEPENDENCIES

CANAL ZONE.

National Fire Insurance Company of Hartford.

GUAM.

Atkins, Kroll & Co., Agana, Guam, represent the Liverpool and London and Globe of Liverpool and Rothschild Pedler & Co. represent Globe & Rutgers, N. Y.

HAWAIIAN ISLANDS.

The following-named fire, fire-marine and marine companies are now understood to be doing business in the Hawaiian Islands: Ætna, Hartford; Agricultural, Watertown; Liverpool, and Rothschild, Pedler & Co. represent Globe and Rutgers, New York.
Alliance, Philadelphia; American, New York; American Alliance, New York; American Central, St. Louis; American and Foreign, New York; American National, Columbus; Atlas, London; Automobile, Hartford; British America, Toronto; British and Foreign, Liverpool; Caledonian, Edinburgh; California, San Francisco; Camden Fire, Camden, N. J.; Canton Insurance Office, Hongkong; Citizens, St. Louis; Commercial Union, London; Commonwealth, New York; Concordia, Milwaukee; Connecticut, Hart-

ford; Equitable Fire and Marine, Providence; Firemens, Newark; Firemens Fund, San Francisco; Fire Association, Philadelphia; Globe and Rutgers, New York; Great American, New York; Guardian, London; Hartford Fire, Hartford; Hawaiian Insurance, Hilo; Home, Honolulu; Home, New York; Hudson, New York; Insurance Company of North America, Philadelphia; Insurance Company of Pennsylvania, Philadelphia; Law Union and Rock, London; Liverpool and London and Globe, Liverpool; London Assurance, London; London and Lancashire Fire, London; London and Scottish, London; Mercantile, New York; Merchants Fire, New York; National, Hartford; National Liberty, New York; National Union, Pittsburgh; Newark, Newark; New Jersey, Newark; New Zealand, Auckland; Niagara, New York; Nippon, Tokio; North British and Mercantile, London; North China, Shanghai; Northern Assurance, London; North River, New York; Northwestern Fire and Mutual, Minneapolis; Northwestern National, Milwaukee; Norwich Union, Norwich; Orient, Hartford; Palatine, London; Pennsylvania, Philadelphia; Philadelphia Fire and Marine; Phœnix, Hartford; Phœnix, London; Providence Washington, Providence; Queen of America, New York; Royal, Liverpool; Royal Exchange, London; Safeguard, New York; Scottish Union and National, Edinburgh; Springfield Fire and Marine, Springfield; St. Paul Fire and Marine, St. Paul; Sterling, Indianapolis; Sun, London; Svea Fire and Life, Gothenburg; Tokio Marine and Fire, Tokio; Union Insurance Society, Hongkong; Union, Liverpool; Union Assurance, London; Switzerland General, Zurich; Thames and Mersey, Liverpool; Westchester, New York; Western, Toronto; Yang-Tsze, Shanghai; Yorkshire, York.

PHILIPPINE ISLANDS

Domestic companies include the following:

"Filipinas" Compañio de Seguros transacts fire, marine, life, accident and earthquake; Manila Compañia de Seguros writes marine, fidelity and surety; National Insurance Company, Inc., writes fire and marine; Philippine Guaranty Company, Inc., writes fire, marine, fidelity and surety, and the Yek Tong Lin Fire and Marine Insurance Co., Ltd., writes fire and marine. The Union Guarantee Company, Ltd., and Fidelity and Surety of the Philippine Islands are also active.

The following-named foreign and American companies are doing fire or marine business in the Philippine Islands: Agricultural Insurance Company, Watertown, N. Y.; Alliance Assurance Company, Ltd., London, England; Atlas Assurance Company, Ltd., London, England; Boston Insurance Company, Boston, Mass.; British and Foreign Marine Insurance Company, Liverpool, England; British Traders Insurance Company, Victoria, Hongkong; China Fire Insurance Company, Victoria, Hongkong; Caledonian, Edinburgh; Canton Insurance Office, Ltd., Victoria, Hongkong; Century, London; Commercial Union Assurance Company, London, England; Continental Insurance Company, New York; East India Sea and Fire Insurance Company, Amsterdam, Holland; Employers Liability Assurance Corporation, London, England; Federal Insurance Company, Jersey City, N. J.; Fire Association of Philadelphia, Philadelphia; Firemans Fund Insurance Company, San Francisco, Cal.; Fuso Marine Insurance Company, Tokyo; Glens Falls, New York; Globe and Rutgers Fire, New York; Great American Insurance Company, New York; Guardian Assurance Company, Ltd., London, England; Hartford Fire Insurance Company, Hartford; Helvetia General Insurance Company; Home Insurance Company, New York; Hongkong Fire Insurance Company, Ltd., Victoria, Hongkong; Indemnity Mutual Marine Insurance Company, London; Insurance Company of North America, Philadelphia, Pa.; Kobe Marine Transport and Fire Insurance Company; La Fonciere, Paris; Law Union and Rock Fire Insurance Company, London, England; Liverpool and London and Globe Insurance Company, Liverpool, England; London and Scottish Assurance, London; London Assurance Corporation, London, England; London and Lancashire Insurance Company, London; L'Union Fire Insurance Company, Paris, France; L'Urbaine Fire Insurance Company, Paris, France; Marine Insurance Company, London, England; Maritime Insurance Company, Liverpool; Netherlands Insurance Company, The Hague, Holland; New Zealand Insurance

Company, Auckland; Niagara Fire Insurance Company, New York; North British and Mercantile Insurance Company, London, England; North China Insurance Company, Shanghai, China; Northern Assurance Company, Ltd., London, England; Norwich Union Fire Insurance Society, Ltd., Norwich, England; Ocean Marine Insurance Company, London; Orient Fire Insurance Company, Hartford, Conn.; Phœnix Assurance Company, Ltd., London, England; Phœnix Insurance Company, Hartford, Conn.; Prudential, London; Royal Exchange Assurance, London; Royal Insurance Company, Liverpool, England; St. Paul Fire and Marine Insurance Company, St. Paul, Minn.; Samarang, Java; Scottish Union and National Insurance Company, Edinburgh, Scotland; South British Insurance Company, Ltd., Auckland, New Zealand; Springfield Fire and Marine Insurance Company, Springfield, Mass.; Standard Marine Insurance Company, Liverpool; State Assurance Company, Ltd., Liverpool, England; Sun Insurance Office, London, England; Swiss Reinsurance, Zurich; Thames and Mersey Marine Insurance Company, Ltd., Liverpool, England; Tokio Marine and Fire Insurance Company, Ltd., Tokyo, Japan; Union Insurance Society of Canton, Victoria, Hongkong; Union Marine Insurance Company, Liverpool, England; United States Fire Insurance Company, New York; United States Lloyds, Inc., New York; Western Assurance, Toronto; Yangtsze Insurance Association, Victoria, Hongkong; Yokohama Fire, Marine, Transit and Fidelity Insurance Company, Yokohama, Japan; Yorkshire Insurance Company, Ltd., London, England.

PORTO RICO.

The fire insurance business in Porto Rico is mostly limited to towns of fair size, and those are few in number. The following-named companies operate in Porto Rico: Automobile Insurance Company, Hartford; British America, Toronto; Commercial Union; London; Guardian, London; Hartford, Hartford; Home, New York; Great American, New York; Insurance Company of North America, Philadelphia; Liverpool and London and Globe, Liverpool; London Assurance Corporation, London; L'Union de Paris; National Fire, Hartford; Niagara Fire, New York; Norwich Union, Norwich; Northern, London; North British and Mercantile, London; Palatine, London; Phœnix Assurance, London; Phœnix Insurance, Hartford; Porto Rican and American Insurance Company, San Juan, P. R., Royal, Liverpool; St. Paul Fire and Marine, St. Paul, Minn.; Western, Toronto; Royal Exchange, London; United States Fire, New York; Yorkshire, York.

SAMOA.

There are no domestic insurance companies in Samoa. Insurance of all kinds is written by British companies. No figures of total insurance are available but estimate places total amount of insurance in Apia at $8,000,000. Rates for fire insurance vary from ¾ to 2 per cent. All buildings are of wood, with iron roofs. No fire protection or means of fighting fire available.

The following fire insurance companies are doing business in Samoa: Commercial Union, London; G. E. L. Westbrook, agent; Palatine and South British, Ltd., Merediths, agent; Queensland of Sydney, A. Nelson & Son, agents; East India Sea and Fire, and Batavia Sea and Fire, A. G. Smythe & Co., agents; Royal Insurance Co., Mrs. Charles Roberts, agent; New Zealand, R. D. Crondace, agent; Union Assurance Co., Andrew & Syddall, agents.

Marine Insurance.—A. Nelson & Son, Apia, represents the Queensland of Sydney; R. D. Croudace represents the New Zealand; Merediths, Samoa, represents the South British and Palatine; A. G. Smythe & Company represents the East India Sea and Fire and Batavia Sea and Fire. (Report of 1922.)

VIRGIN ISLANDS.

The following fire insurance companies, with their agents, are active in St. Thomas; Board of Underwriters, New York, A. Burnet; Lloyd's, London, C. B. Stewart; London and Lancashire Fire Insurance Company, Jos. Ridgway; National Board of Marine Un-

derwriters of New York, E. A. Berne; The Home Insurance Company, C. E. Daniel; The Marine Insurance Company, Copenhagen, L. P. Aggerholm; The Netherlands Insurance Company, I. de Lugo; Northern Insurance Company, O. V. Poulsen; North British and Mercantile Insurance Company, Aug. Burnet; Palatine Fire Insurance Company, A. Duurloo; Royal Insurance Company, A. H. Lockhart; Sun Fire Insurance Company of London, L. Ffrench; National Fire Insurance Company of Hartford, Conn., George Levi; Guaranty Trust Company, D. O Bornn & Sons.

STATISTICS OF FIRES AND OPERATIONS OF NEW YORK FIRE DEPARTMENT, 1923

The following interesting tabulation was prepared for the National Board of Fire Underwriters by the Bureau of Fire of the New York Fire Department:

Number of alarms	24,676	
False and unnecessary alarms	4,633	
		20,043
Number of fires in buildings	13,475	
Number of fires in other than buildings or vessels	6,397	
Number of fires in vessels	171	
		20,043
Fires confined to starting point	17,934	
Fires extended to other buildings	337	
Fires confined to buildings	1,772	

Water Statement

Number of gallons of fresh water used	71,466,310
Number of gallons of salt water used	32,217,781
Total	103,684,091

Fires extinguished:		
without engine stream	10,331	
with automatic sprinklers	326	
with one engine stream	6,474	
with two or three engine streams	940	
with exceeding three engine streams	260	
with one high-pressure stream	1,250	
with two or three high pressure streams	323	
with exceeding three high-pressure streams	139	
		20,043

Fire Losses

Manhattan	$9,147,655
Bronx	899,770
Richmond	635,495
Brooklyn	6,569,275
Queens	2,385,720
Total	$19,637,915

BUILDING STATISTICS BY BOROUGHS

	Manhattan	Bronx	Richmond	Brooklyn	Queens	Totals
One-family	22,636	15,988	21,840	76,155	61,955	198,574
Two-family	2,691	9,793	2,952	59,685	22,415	97,536
Tenements	39,157	11,402	550	50,331	6,919	108,359
Hotels and apartments	2,406	87	88	295	212	3,088
Warehouses	8,129	137	120	1,754	91	10,231
Stables and garages	2,226	3,962	2,619	11,753	17,563	38,123
Office buildings	895	88	31	179	119	1,312
Factories	1,268	503	530	3,316	1,374	6,991
Theatres	186	30	5	147	50	418
Special structures, moving pictures, taxpayers' stores, etc	3,516	3,411	1,065	7,890	4,408	20,290
Totals	83,110	45,401	29,800	211,505	115,106	484,922

STATISTICS—CLASSIFICATION OF BUILDINGS IN WHICH FIRES OCCURRED

	Manhattan, Bronx and Richmond	Brooklyn and Queens
Asylums, homes	11	2
Auto. repair and service stations	23	9
Bonfires, fence, vehicles, etc	2,959	2,858
Breweries	1	0
Buildings in course of construction or demolition	74	21
Churches	25	13
Club houses	33	11
Dance halls and lodge rooms	22	10
Dwellings	731	1,557
Factories	283	363
Factories (tenant), loft buildings	1,098	159
Furnished rooms and boarding	227	102
Garages (private)	70	52
Garages (public)	196	135
Hospitals	9	6
Hotels	68	14
Lodging houses	8	0
Lumber, coal yards, etc	19	20
Offices	217	23

	Manhattan, Bronx and Richmond	Brooklyn and Queens
Piers and wharves	44	9
Pubic buildings	20	4
Railroad stations ,cars, etc	300	188
Schools (private)	7	4
Schools (public)	19	13
Sheds	187	113
Stables and barns	60	56
Storehouses	65	58
Storehouses (film)	0	0
Storehouses (rag and paper)	18	7
Store buildings	359	217
Stores, department	4	4
Tenements	4,703	1,755
Theatres	30	6
Theatres, moving picture	21	22
Unoccupied buildings	85	65
Vessels and ships	118	53
Total	12,114	7,929

RESUME—STATISTICS BY BOROUGHS

	Manhattan	Bronx	Richmond	Brooklyn	Queens	Totals
Assessed valuation	$6,177,890,668	$926,682,418	$150,897,987	$2,536,590,061	$804,005,214	$10,596,066,348
Acres	14,038	26,017	36,600	49,709	75,082	201,446
Square miles	21.93	40.65	57.19	77.67	117.31	314.75
Population	2,967,006	840,544	127,548	2,156,780	535,739	5,927,617
Alarms	12,197	2,623	1,009	6,639	2,208	24,676
False or unnecessary alarms	3,484	168	63	737	181	4,633
Number of fires	8,713	2,455	946	5,902	2,027	20,043
In buildings	6,904	1,481	289	4,115	686	13,475
Vessels	84	16	18	49	4	171
Confined to starting point	7,975	2,254	813	5,154	1,738	17,934
Extended to adjoining buildings	91	44	31	119	52	337
Number of fires per each 100 buildings	.....	.....	.....	.....	.....	4.13
Number of fires per each 1000 inhabitants	.....	.....	.....	.....	.....	3.38
Percentage of fires confined to point of irgin	.....	.....	.....	.....	.....	89%
Loss per inhabitant	.....	.....	.....	.....	.....	$3.21

Classification of 1923 Premiums and Losses of Stock, Fire and Marine Companies

The following table exhibits the premiums and losses of the American and foreign stock fire and marine insurance companies licensed in the United States and a few mutual fire companies conducted on the stock basis, as well as a mutual marine company which transacts a large business.

FIRE		OCEAN MARINE		MOTOR VEHICLE		INLAND MARINE		COMPANY American Stock Cos.	TORNADO		HAIL		SPRINK LEAK.		RIOT, ETC†	
Prems.	Losses	Prems.	Losses	Prems.	Losses	Prems.	Losses		Prems.	Losses	Prems.	Losses	Prems.	Losses	Prems.	Losses.
19,832,484	10,497,279	—12,744	179,789	1,931,759	783,812	740,041	416,280	**Aetna**	1,238,042	563,846	268,966	184,143	25,177	10,963	83,136	8,173
3,684,474	1,967,776	245,606	135,707	500,033	180,030	84,415	49,418	**Agricultural**	115,009	30,817	122,840	145,178	6,847	2,459	‡4,300	269
578,911	322,043	.....	.....	6,841	589	.....	.....	**Albany**	8,724	630	.....	.....	393	11	‡269	.....
1,787,339	798,869	.....	.....	.....	.....	.....	.....	**Allemannia Fire**	19,106	3,858	.....	.....	343	.....	146	.....
2,202,208	1,045,805	349,350	150,181	239,627	100,926	147,390	91,665	**Alliance**	83,177	13,967	.....	.....	6,763	3,562	*vv*50,802	*vv*19,842
8,486,384	4,151,828	280,042	159,782	2,425,069	1,009,949	311,198	166,917	**American**	805,031	227,042	62,707	58,726	8,739	3,678	8,617	—715
1,570,649	685,434	.....	.....	3,316	2,596	268	.....	**American Alliance**	40,006	11,324	.....	.....	3,470	603	‡5,021	530
.....	.....	405,639	163,823	9,480	19,963	327,356	18,164	**Amer. & For., N. Y.**	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	4,017,480	1,887,342	.... .	.....	**Amer. Automobile**	.....	.....	.....	.....	.....	.....	.....	.....
3,987,022	2,226,811	.....	—924	834,218	294,471	.....	.....	**American Central**	202,308	46,915	.....	.....	375	—37	3,070	377
3,651,583	1,627,159	61,669	58,252	252,279	107,581	66;555	51,467	**American Eagle**	231,277	85,327	55 187	48,953	8,743	4,731	8,690	2,156
846,931	557,795	—1,719	12,530	—177	887	34	67	**American Equitable**	—3,639	480	32	269	17,713	5,403	—888	67
—18	33	—9,090	221,472	.....	.....	.....	.....	**Amer. Mercht. Mar.**	.....	.....	.....	.....	.....	.....	.....	.....
137,998	430,025	.....	.....	3,842	78	.....	.....	**American National**	1,996	5,455	.....	.....	—128	.....	460	.....
85,109	1,497	.....	.....	.....	.....	.....	.....	**American Union**	938	.....	.....	.....	2	.....	75	.....
366,294	208,604	.....	.....	158,426	95,011	.....	.....	**Assurance**	.....	.....	.....	.....	.....	.....	.....	.....
88,481	19,174	.....	.....	.....	.....	.....	.....	**Atlantic City**	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	3,000,773	1,141,687	.....	.....	108,222	48,966	**Atlantic Mut. Mar.**	.....	.....	.....	.....	.....	.....	.....	.....
150,846	52,395	.....	.....	708	.....	.....	.....	**Atlantic F., Raleigh**	.....	.....	.....	.....	.....	.....	.....	.....
72,262	36,005	.....	.....	12,663	2,396	.....	.....	**Atwood**	880	.....	.....	.....	.....	.....	.....	.....
8,734,593	3,522,552	5,755,043	3,448,279	*2,147,549	687,727	1,760,394	714,186	**Automobile**	268,571	35,076	182,685	160,260	81,743	21,254	52,520	9,865
332,571	134,712	.....	.....	.....	.....	.....	.....	**Baltimore American**	1,224	443	475	.....	.....	.....	.....	.....
138,609	54 813	.....	.....	6,208	336	.....	.....	**Bankers & Mchts.**	31,013	5,610	.....	.....	352	.....	.....	.....
1,508,083	854,332	125,552	167,048	1,057,713	495,478	.....	.....	**Bankers & Shippers**	44,612	8,034	.....	.....	4,898	1 719	*b*13,201	616
77,861	30,276	.....	.....	.....	.....	.....	.....	**Bankers F., Durham**	.....	.....	.....	.....	.....	.....	.....	.....
4,327,481	2,328,758	982,776	719,976	1,004,289	413,806	184,319	49,578	**Boston**	131,293	32,614	519	.....	9,346	3 302	‡6,139	50
51,800	23,977	.....	.....	.....	.....	.....	.....	**Buckeye Natl., O.**	1,834	264	.....	.....	.....	.....	.....	.....
1,159,455	554,459	.....	.....	.....	.....	.....	.....	**Buffalo**	28,021	4,396	.....	.....	.....	.....	.....	.....
332,245	155,685	.....	.....	.....	.....	.....	.....	**Caledonian-Amer.**	4,311	636	.....	.....	228	1	236	.....
1,770,644	924,311	.....	.....	83,449	19,370	1,212	58	**California**	26,820	2,308	31	.....	705	1,886	*jj*5,363	45
3,594,968	1,956,169	256,003	148,123	248,877	88,612	99,239	45,383	**Camden**	233,849	25,022	21,594	11,303	7,403	1,371	3,061	.....
519,583	299,821	.....	.....	—215	—5,830	.....	.....	**Capital Fire, N. H.**	7,387	434	.....	.....	583	161	1,450	30
538,941	139,487	.....	.....	.....	.....	.....	.....	**Central Fire, Balt.**	8,159	2,762	4,742	.....	.....	.....	.....	.....
1,608,155	804,579	.....	.....	297,605	87,863	.....	.....	**Central Mfrs. Mut.**	.....	.....	.....	.....	.....	.....	.....	.....
—73,288	18,787	.....	.....	—1,309	20	.....	.....	**Central States Fire**	—19,747	134	—1,176	2	—525	.....	—1,122	*kk* 19
624,256	233,281	.....	.....	215,942	47,666	.....	.....	**Chicago F. & M.**	30,817	4,905	148	.....	9,186	7,945	2,301	4
541,487	344,755	.....	.....	.....	.....	.....	.....	**Citizens**	25,238	1 564	.....	.....	2,573	1,120	*gg*2,538	*hh*241
1,814,089	981,530	.....	28,068	609,709	284,486	28,181	3,865	**City of New York**	38,501	4,794	.....	.....	10,472	7,527	2,405	412
481,043	313,015	—160	25,440	140	*103	.....	.....	**City of Pa.**	2,046	1,401	.....	.....	415	154	436	66

914,005	456,597	.....	.....	114,721	64,419	.....	.....	**Columbia, Jer. City**	20,508	4,130	32,144	27,769	7,964	2,656	1,586	80
127,115	46,460	.....	.....	.....	.....	.....	.....	**Columbia, Dayton**	2,103	145	.....	.....	.....	.....	.....	.....
719,418	548,410	.....	1,338	410	*157	.....	.....	**Columbian Nat'l**	1,440	6,941	.....	.....	1,406	354	1,403	110
482,332	147,849	.....	.....	725	15	10,352	5,472	**Commerce**	.....	.....	.....	.....	.....	.....	*m*58	.....
1,570,664	788,524	.....	.....	190,320	61,271	3,659	5,190	**Commercial Union**	46,910	18,336	85	325	7,426	2,037	*g*5,315	*h*345
2,354,348	1,136,832	36,321	7,837	413,602	138,111	73,115	30,665	**Commonwealth**	69,510	13,172	5,802	4,251	20,435	8,498	*i*47,234	*j*29,485
3,162,513	1,436,204	—1,740	17,908	—150	—1,155	.....	.....	**Concordia**	117,363	33,478	.....	.....	1,579	271	1,026	.....
6,276,576	3,157,272	214,396	161,882	338,874	161,178	93,431	49,103	**Connecticut**	591,447	255,662	305,794	312,430	16,338	8,685	‡13,355	607
18,429,665	8,678,924	585,638	319,579	1,261,395	535,570	485,514	248,481	**Continental**	1,153,467	502,976	275,933	244,303	43,457	24,102	43,493	10,780
.....	.....	72,054	100	.....	.....	.....	.....	**Cotton Marine, Pa.**	.....	.....	.....	.....	.....	.....	.....	.....
750,243	*pp*425,381	.....	.....	19,555	4,180	.....	.....	**County**	10,144	*pp*861	.....	.....	229	.....	.....	.....
1,247,855	638,279	.....	.....	.....	.....	.....	.....	**Detroit F. & M.**	26,838	2,278	.....	.....	628	139	117	5
902,822	334,544	75,356	9,475	92,019	12,890	64,985	7,496	**Dixie**	14,596	369	2,598	23	470	.....	5,577	*vv*900
1,622,990	791,995	.....	.....	.....	.....	.....	.....	**Dubuque F. & M.**	67,686	12,849	.....	.....	.....	.....	.....	.....
193,570	18,806	.....	.....	12,355	877	.....	.....	**Eagle Fire, N. Y.**	3,465	.....	.....	.....	224	.....	*w*685	.....
52,203	6,747	.....	.....	.....	.....	.....	.....	**Eastern, N. J.**	.....	.....	.....	.....	.....	.....	.....	.....
971,758	293,389	.....	.....	402,989	124,764	810	111	**Employers Fire, Bos.**	7,865	4,945	.....	.....	1,487	916	1,467	.....
251,576	12,288	.....	.....	.....	.....	.....	.....	**East & West, N. Hav.**	7,166	61	.....	.....	291	59	464	122
328,300	148,958	.....	.....	358	.....	.....	.....	**Equitable**	2,435	143	.....	.....	237	118	638	144
1,321,027	578,929	107,198	80,941	9,385	1,260	36,104	20,563	**Equitable F. & M.**	24,885	5,210	73	25	5,267	3,558	‡4,064	221
160,599	94,366	.....	.....	.....	.....	.....	.....	**Equity Fire**	.....	.....	.....	.....	.....	.....	.....	.....
502,356	138,370	.....	.....	77,512	9,445	155	512	**Eureka Sec. F. & M.**	20,965	1,041	.....	.....	196	.....	258	.....
5,525	2,511	5,594	2,961	.....	.....	.....	.....	**Export, N. Y.**	.....	.....	.....	.....	.....	.....	.....	.....
750,254	409,008	.....	.....	1,235	.....	.....	.....	**Farmers, York**	5,814	183	.....	.....	858	155	—501	999
368,298	226,867	.....	.....	27,249	13,714	.....	.....	**Farmers, Ia.**	146,312	13,422	.....	.....	975	340	32	.....
23,077	4,534	.....	.....	5,542	2,067	.....	.....	**Federal F. & M.**	373	8	.....	.....	.....	.....	.....	.....
1,004,289	489,652	959,596	452,593	906,753	395,604	1,225,493	234,509	**Federal, Jersey City**	56,194	2,347	128,667	88,993	3,859	1,680	*qq*55,683	*rr*48,757
74	16,181	.....	.....	.....	—548	—101	3,442	**Federal Union**	.....	.....	.....	.....	.....	.....	.....	.....
329,704	133,775	.....	.....	.....	.....	.....	.....	**Fidelity, Sumter**	7,688	4,367	.....	.....	.....	.....	.....	.....
14,683,221	7,155,425	583,163	272,643	998,813	428,168	460,621	242,079	**Fidelity Phenix**	907,525	496,218	220,746	195,503	34,938	19,321	34,909	8,624
66,694	8,913	.....	.....	.....	.....	.....	.....	**Fid. Fire, Atlantic C.**	.....	.....	.....	.....	.....	.....	.....	.....
343,057	98,454	.....	.....	140,802	30,731	.....	.....	**Fid. Union, Dallas**	10,339	.....	38,904	39,690	.....	.....	.....	.....
6,115,284	4,439,118	399,404	222,161	493,166	281,980	40,556	.....	**Fire Association**	208,388	44,065	.....	.....	5,207	1,706	‡26,291	18,428
9,502,234	4,902,002	3,271,077	3,340,052	3,453,398	1,456,564	964,791	22,618	**Firemans Fund**	387,911	88,495	489	.....	7,271	3,698	‡3,784	416
5,146,855	3,328,848	335,093	193,721	532,326	226,280	260,350	153,851	**Firemens, Newark**	205,549	55,555	58,367	58,338	1,651	231	*ll*1,109	*ll*—2,194
104,683	50,408	.....	.....	.....	.....	.....	.....	**Firemens, Wash. D.C.**	.....	.....	.....	.....	.....	.....	.....	.....
2,656,630	1,067,479	130,148	100,299	914,564	432,506	127,398	52,998	**Franklin**	113,116	17,714	.....	.....	14,278	5,268	‡5,346	462
276,612	18,777	.....	.....	62,416	4,856	.....	.....	**General, Seattle**	.....	.....	.....	.....	.....	.....	*vv*1,060	*vv*73
298,206	150,190	.....	.....	.....	.....	.....	.....	**George Washington**	1,904	439	.....	.....	.....	.....	.....	.....
411,652	226,388	.....	.....	.....	.....	.....	.....	**Georgia Home**	.....	.....	.....	.....	.....	.....	.....	.....
1,910,259	849,719	.....	.....	.....	.....	.....	.....	**Girard F. & M.**	63,387	8,049	.....	.....	243	22	‡131	.....
5,473,937	2,790,209	454,757	287,623	942,415	390,583	434,166	274,837	**Glens Falls**	184,501	32,419	209,956	196,469	14,218	10,520	*x*40,457	*y*2,337
547,463	306,523	.....	.....	.....	.....	.....	.....	**Globe, Pittsburgh**	9,515	1,699	.....	.....	.....	.....	.....	.....

*Includes aircraft. ‡ Includes earthquake. † Includes civil commotion, explosion, etc. *b* Includes $10,067 frost. *g* Includes $1,156 earthquake, $284 flood. *h* Includes $10 flood *i* Includes $36,032 rain, $5,113 water damage and $285 earthquake. *j* Includes $27,471 rain and $388 water damage *m* Includes tourist baggage. *w* Includes $10 tourist baggage. $14 golfer's outfit and $357 earthquake. *x* Includes $23,119 registered mail, $5,000 tourist baggage and $1,198 mail pkg *y* Includes $1,233 registered mail, $62 tourist baggage and $402 mail pkg. *gg* Includes $421 rain and flood. *hh* Includes $15 rain and flood. *jj* Includes $4,031 earthquake and $1,604 flood. *kk* Grain insurance. *ll* Includes registered mail. *pp* Includes adjustment expenses. *qq* Includes $53,991 rain and flood. *rr* Includes $48,418 rain and flood. *vv* Includes all other classes.

CLASSIFICATION OF 1923 PREMIUMS AND LOSSES—(*Continued*)

FIRE		OCEAN MARINE		MOTOR VEHICLE		INLAND MARINE		COMPANY	TORNADO		HAIL		SPRINK. LEAK.		RIOT, ETC.†	
Prems.	Losses	Prems.	Losses	Prems.	Losses	Prems.	Losses	American Stock Cos.	Prems.	Losses	Prems.	Losses	Prems.	Losses	Prems.	Losses
19,037,523	11,841,100	2,001,099	1,404,923	*1,873,685	791,560	3,535,220	3,199,953	Globe & Rutgers	377,624	118,380	281,117	203,958	26,076	17,054	c185,183	d72,663
.....	.....	.....	.....	.....	.....	.....	.....	Grain Belt	.....	.....	159,709	95,771	.....	.....	.....	.....
1,118,893	715,224	.....	.....	3,143	114	.....	.....	Granite State	12,660	2,321	.....	.....	191	116	273	137
16,327,434	8,734,551	677,781	395,241	1,276,960	613,440	352,684	184,624	Great American	797,916	270,547	538,783	601,722	26,497	8,721	‡38,455	6,336
468,357	181,799	.....	3,431	.....	.....	.....	.....	Great Lakes	10,653	1,539	.....	.....	.....	.....	.....	.....
26,369	35,364	.....	.....	171,526	22,886	.....	.....	Great Union F. & M.	762	14	.....	.....	.....	.....	.....	.....
620,703	350,744	.....	.....	.....	.....	.....	.....	Great Western	6,313	.....	.....	.....	.....	.....	.....	.....
230,772	118,822	.....	.....	.....	.....	.....	.....	Greensboro Fire	2,759	439	.....	.....	.....	.....	.....	.....
706,092	476,404	.....	.....	96,232	72,125	.....	.....	Hamilton	10,771	16	.....	.....	1,418	.....	5,241	.....
321,749	80,360	.....	.....	127	10	.....	.....	Hamp. Roads F.&M.	4,210	1,288	.....	.....	530	41	481	6
3,351,330	1,679,660	160,374	106,547	595,756	268,197	179,872	112,910	Hanover	190,254	40,017	.....	.....	457	.....	.....	.....
47,947,163	24,059,763	607,926	316,229	*3,546,353	*1,399,952	1,159,017	565,535	Hartford	2,407,222	839,959	2,580,285	1805,470	171,017	65,952	§2523,416	a2034,498
11,807	3	.....	.....	4,873	300	.....	.....	Hawaiian I. & G.	.....	.....	.....	.....	.....	.....	vv2,936	vv1,729
424,845	248,726	.....	.....	.....	.....	.....	.....	Hawkeye Securities	20,690	12,487	547,628	557,870	265	155	366	182
1,119,112	571,486	.....	.....	.....	.....	.....	.....	Henry Clay *t*	90,690	66,151	52,950	10,621	16	.....	.....	.....
1,795,098	909,518	195,471	124,200	.....	4,095	23,139	18,912	Home F. & M.	34,524	8,285	.....	.....	1,289	50	‡1,931	5
38,444,979	19,376,956	1,043,148	1,043,549	4,707,339	*2,133,664	1,174,983	642,575	Home, N. Y.	1,999,672	964,035	1,463,322	1,581,825	258,225	60,903	aa1179965	bb928,785
35,137	10,007	.....	.....	17,182	3,734	.....	.....	Home, Honolulu	.....	.....	.....	.....	.....	.....	vv3,171	vv2,000
1,080,896	501,688	.....	.....	46,415	8,703	.....	.....	Home, Little Rock	116,421	12,183	.....	.....	.....	.....	.....	.....
1,092,424	499,881	—5,716	4,528	.....	.....	—1,392	4,500	Hudson	59,457	14,918	41,591	43,462	394	444	—4,750	139
150,830	56,390	.....	.....	.....	.....	.....	.....	Illinois Fire	8,924	517	.....	.....	.....	.....	.....	.....
1,123,366	475,580	.....	.....	98,628	26,009	.....	.....	Imperial Assurance	47,027	6,724	32,144	27,769	9,422	2,370	—281	38
167,842	100,631	.....	.....	74,318	14,985	.....	.....	Independence	.....	.....	.....	.....	.....	.....	.....	.....
1,118,158	599,430	98,493	297,353	362,856	185,523	31,586	3,673	Importers & Expt.	16,097	2,971	.....	.....	751	1,584	1,064	217
.....	.....	.....	.....	500,468	288,849	.....	.....	Indemnity	.....	.....	.....	.....	.....	.....	.....	.....
567,561	493,074	.....	.....	.....	.....	.....	.....	Industria, Akron	6,111	888	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	221,582	25,884	.....	.....	Industrial, Denver	.....	.....	.....	.....	.....	.....	.....	.....
19,171,685	9,168,427	3,839,639	2,078,318	2,156,646	908,333	2,525,040	1,067,091	Ins. Co. of N. A.	805,888	268,986	188,293	171,019	56,473	10,120	vv373,729	vv130,035
2,268,731	1,198,100	.....	2,761	124,292	50,015	.....	.....	Ins. Co. of State Pa.	74,379	21,216	.....	.....	.....	.....	‡1,367	.....
85,943	73,534	.....	.....	89	*85	.....	.....	Inter-State F.,Mich.	1,299	805	.....	.....	281	91	279	33
103,397	55,602	.....	.....	5,401	* 11,385	.....	.....	Iowa Manufacturers	24,742	1,453	.....	.....	.....	.....	vv10,909	vv2,646
276,033	183,980	.....	.....	3,757	01,247	.....	.....	Iowa National	4.116	2,504	.....	.....	291	136	431	54
57,705	9,940	.....	.....	.....	.....	.....	.....	Iroquois	1,298	—51	.....	.....	194	—2	229	9
475,348	334,431	—1,097	10,495	—1	884	.....	.....	Knickerbocker	—106	281	.....	.....	12 174	1,784	—76	54
65,642	24,869	.....	.....	.....	.....	.....	.....	Lafayette	7,861	835	.....	.....	.....	.....	.....	.....
199,322	76,852	.....	.....	.....	.....	.....	.....	La Salle Fire	3,290	93	.....	.....	.....	.....	.....	.....
541,090	295,482	.....	....	121,922	*43,437	.....	.....	Liberty, Mo.	31,515	4,721	497	.....	245	121	288	48
1,573,490	24,386	.....	.....	7,916	93	.....	.....	Lincoln Fire, N. Y.	35,463	.....	.....	.....	2,936	.....	3.636	.....
343,107	154,750	.....	.....	.....	.....	.....	.....	Lumbermens	.....	.....	.....	.....	.....	.....	.....	.....

1,544,809	858,804	.....	.....	105,068	26,225	.....	—29	**Lumbermen's Mut.**	16,938	3,781	.....	.....	7,994	6,177	.....	.....
1,064,404	480,948	.....	.....	.....	.....	.....	.....	**Lumber Mutual**	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	37,980	5,873	.....	.....	**Manfrs. Fire., Phila.**	.....	.....	.....	.....	.....	.....	.....	.....
936,991	509,871	.....	.....	.....	.....	.....	14,882	**Marquette Nat'l.**	33,998	5,722	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	401,490	87,314	.....	.....	**Maryland Mot. Car**	.....	.....	.....	.....	.....	.....	.....	.....
294,984	146,907	.....	14,531	420	4,053	.....	31	**Mass. F. & M.**	2,674	127	.....	.....	1,069	249	‡1,720	126
1,472,022	641,933	.....	.....	.....	.....	.....	.....	**Mechanics**	34,713	4,545	.....	.....	30	.....	‡567	.....
1,164,429	592,942	.....	.....	134,778	51,592	.....	.....	**Mech. & Traders**	46,869	8,385	6,779	9,817	369	220	‡655	.....
1,737,813	923,702	36,318	6,146	573,450	221,609	52,242	20,133	**Mercantile**	71,203	15,353	18,051	16,047	12,468	9,197	*n*70,587	*o*51,273
510,678	292,429	.....	.....	.....	.....	.....	.....	**Merch. Fire, Denver**	7,621	408	.....	.....	199	116	275	137
3,209,734	1,777,377	89,842	40,432	167,590	*43,020	—479	2,907	**Merch. Fire, N. Y.**	54,422	8,814	148,584	150,294	1,801	413	‡10,826	—88
177,885	108,464	.....	.....	.....	.....	.....	.....	**Metp'l'n-Hibernia**	5,825	295	.....	.....	.....	.....	.....	.....
1,085,418	594,209	.....	.....	.....	.....	.....	.....	**Michigan F. & M.**	33,947	6,409	.....	.....	.....	.....	.....	.....
1,237,159	770,267	.....	.....	673	.....	695	.....	**Mich. Millers Mut.**	22,641	4,377	18	.....	1,125	4,939	26	.....
676,735	596,715	.....	.....	.....	.....	.....	.....	**Millers Mut., Alton**	21,177	991	.....	.....	124	.....	.....	.....
1,688,483	1,096,498	.....	.....	106,067	44,735	.....	.....	**Millers National**	42,302	16,497	.....	.....	.....	.....	.....	.....
3,719,396	1,620,072	195,323	121,394	284,403	87,341	29,895	13,484	**Milwaukee Mech.**	191,948	34,336	.....	.....	4,162	868	3,216	220
972,488	461,162	.....	.....	11,638	594	.....	.....	**Minneapolis F. & M.**	70,024	21,817	158,818	175,931	199	128	*ll*1,988	144
51,679	17,414	.....	.....	.....	.....	.....	.....	**Minnesota Fire**	3,298	466	.....	.....	.....	.....	.....	.....
462,390	211,266	.....	.....	.....	.....	.....	.....	**Mississippi Fire**	41,382	44,532	.....	.....	.....	.....	.....	.....
124,082	54,215	2,275	1,853	54,960	28,100	.....	.....	**National American**	39,742	5,001	46,255	30,374	.....	.....	.....	.....
.....	.....	.....	.....	780,781	151,775	.....	.....	**National Auto., Cal.**	.....	.....	.....	.....	.....	.....	.....	.....
3,013,487	743,030	.....	.....	79,669	23,229	.....	.....	**Nat.-Ben Franklin**	60,588	11,222	.....	.....	22	.....	.....	.....
19,723	1,410	.....	.....	11,981	1,807	.....	.....	**National Capital**	.....	.....	.....	.....	.....	.....	*vv*2,714	*vv*1,331
13,127,803	6,817,409	179,049	114,279	3,288,494	1,283,685	9,223	1,418	**National, Hartford**	1,118,134	385,021	238,285	255,312	—5	1,271	‡27,331	‡4,908
32,873	41,598	457	30,909	.....	.....	.....	.....	**National F. & M.**	.....	.....	.....	.....	.....	.....	.....	.....
5,474,385	2,697,644	223,716	75,525	449,766	*126,198	114,485	74,286	**National Liberty**	229,341	44,867	.....	.....	16,647	10,555	*f*13,470	.....
798,708	376,531	.....	.....	.....	.....	.....	.....	**National Reserve**	16,476	585	.....	.....	.....	.....	.....	.....
141,669	78,228	.....	.....	28,881	10,983	8,953	4	**National Security**	32,289	2,264	.....	.....	53	.....	.....	.....
4,566,429	2,306,747	173,530	144,361	1,740,140	564,250	7,904	7,057	**National Union**	333,012	175,775	111,232	128,194	3,457	3,078	1,643	1,238
145,777	53,090	.....	.....	13,807	2,087	.....	.....	**Nevada Fire**	.....	.....	.....	.....	.....	.....	.....	.....
2,519,242	1,274,480	53,390	36,644	489,592	158,525	47,848	3,730	**Newark**	54,754	10,493	.....	.....	1,664	899	*mm*2,581	*oo*584
812,590	388,192	.....	7,330	—9	7,253	.....	.....	**New Brunswick**	24,697	2,647	—47	.....	1,619	1,707	411	3
4,710,469	*pp*2,520,759	35,545	*pp*43,342	192,891	*pp*89,102	5,035	6,890	**New Hampshire**	87,844	*pp*20,831	.....	.....	6,904	*pp*3,210	2,286	380
1,294,804	654,248	—994	10,332	306,843	107,745	—1,396	33,640	**New Jersey**	33,966	7,458	.....	.....	3,597	444	1,950	302
.....	.....	.....	.....	204,374	80,440	.....	.....	**New Jersey Mfrs.**	.....	.....	.....	.....	.....	.....	.....	.....
521,333	296,772	.....	.....	22	.....	.....	.....	**New York State Fire**	10,487	1,386	.....	.....	1,316	.....	‡1,728	.....
9,043,287	4,692,048	872,708	638,496	782,264	292,401	667	1,393	**Niagara**	258,554	79,220	239,408	299,904	8,586	5,890	10,340	5,799
104,038	82,340	.....	.....	.....	.....	.....	.....	**No. Amer. National**	5,667	2,524	18,613	37,212	.....	.....	.....	.....
425,162	179,158	.....	.....	49	.....	.....	.....	**No. Carolina Home**	2,729	580	.....	.....	495	59	195	.....
1,737,223	808,624	.....	.....	.....	.....	.....	.....	**Northern, N. Y.**	18,015	1,602	.....	.....	.....	.....	.....	.....
6,031,248	3,013,304	297,423	136,927	1,605,837	552,796	7,842	1,564	**North River**	201,669	57,763	19,032	12,039	23,921	1,228	‡13,622	105
905,000	460,654	.....	.....	.....	.....	.....	.....	**Northw'st. F. & M.**	53,335	2,408	.....	.....	3,430	1,493	.....	.....

*Includes aircraft. † Includes civil commotion, explosion, etc. ‡ Includes earthquake. § Includes $2,371,843 rain and flood. *a* Includes $2,020,621 rain and flood. *c* Includes $52,731 earthquake and $42,172 flood. *d* Includes $16,236 flood. *f* Includes $5,158 parcel post, $654 tourist baggage. *n* Includes $62,011 rain $4,230 water damage and $60 earthquake. *o* Includes $48,310 rain, $1,580 water damage and $284 earthquake. *t* Business reinsured in Hartford Fire Ins. Co. *aa* Includes $1,076,328 rain, $17,094 crop and $19,869 earthquake, *bb* Incl. $896,057 raid $2,834 crop and $10,692 earthquake. *ll* Includes registered mail. *mm* Includes $990 tour. floater. *oo* Includes $38 tour. floater. *pp* Includes adjustment expenses *vv* Includes all other classes.

CLASSIFICATION OF 1923 PREMIUMS AND LOSSES —(*Continued*)

FIRE		OCEAN MARINE		MOTOR VEHICLE		INLAND MARINE		COMPANY	TORNADO		HAIL		SPRINK. LEAK		RIOT, ETC. †	
Prems.	Losses	Prems.	Losses	Prems.	Losses	Prems	Losses	American Stock Cos.	Prems.	Lossse	Prems	Losses	Prems	Losses	Prems.	Losses
3,919,456	1,932,449	—2,723	25,584	399,309	158,483	—74	—225	Northwestern Nat.	251,834	46,872	.....	.....	736	236	1,084	313
2,654,148	1,484,598	.....	.....	138,409	48,818	174,944	75,351	Ohio Farmers	190,666	174,482	4,183	86	2,161	1,839	1,690	6
1,342,840	661,968	127,876	136,547	316,621	118,722	37,238	5,700	Old Colony	35,530	8,683	235	.....	3,115	1,262	‡622	94
8,496	798	.....	.....	32,323	1,850	.....	.....	Old Dominion	.....	.....	.....	.....	.....	.....	.....	.....
2,064,157	932,973	.....	.....	406,961	148,153	213	.....	Orient	104,156	18,934	7,078	876	946	391	‡698	.....
1,674,879	954,541	83,347	35,538	932,173	365,212	.....	.....	Pacific Fire	54,024	15,560	715	.....	6,499	3,177	*b*11,944	2,427
282,605	146,454	.....	.....	199,372	58,684	.....	.....	Pacific States	.....	.....	.....	.....	.....	.....	.....	.....
538,493	267,379	.....	.....	7,877	655	.....	.....	Palmetto	17,634	8,247	.....	.....	.....	.....	.....	.....
574,671	206,428	.....	.....	156,098	54,422	.....	.....	Patriotic, N. Y.	23,954	2,231	.....	.....	1,061	938	—159	.....
4,575,806	2,253,917	67,730	14,296	669,846	281,828	119,737	52,935	Pennsylvania	162,622	39,191	2,335	1,793	33,499	12,729	*k*76,924	*l*54,227
974,727	464,791	.....	.....	.....	.....	.....	.....	Pa. Lumber. Mut.	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	158,351	38,088	.....	.....	Pennsylvania Mfrs.	.....	.....	.....	.....	.....	.....	.....	.....
207,954	124,699	.....	.....	23,010	10,701	.....	.....	Peoples Fire	.....	.....	.....	.....	.....	.....	.....	.....
971,496	525,291	—158	286	.....	.....	—2	.....	Peoples National	15,662	1,180	.....	.....	.....	.....	23	.....
151,389	72,638	.....	.....	.....	.....	.....	.....	Petersburg	.....	.....	.....	.....	.....	.....	.....	.....
1,543,536	191,005	1,126	.....	71,471	7,746	20,238	.....	Philadelphia F. & M.	37,917	6,527	.....	.....	807	7	*vv*4,602	*vv*522
10,619,326	4,867,358	329,234	240,624	705,598	308,902	146,250	74,666	Phoenix	587,915	104,581	456,639	454,363	26,777	10,852	*ss*50,361	838
282,180	143,535	.....	.....	.....	.....	.....	.....	Pilot Fire	3,092	439	.....	.....	.....	.....	.....	.....
—21,314	—10,956	.....	.....	.....	.....	.....	.....	Pittsburgh	—536	.....	.....	.....	.....	.....	.....	.....
448,375	248,306	.....	.....	281,874	88,283	.....	.....	Potomac	5,975	346	.....	.....	.....	.....	.....	.....
292,649	324,190	.....	233	577	.....	.....	4,766	Preferred Risk	7,419	3,626	54	14	854	532	1,082	182
4,564,498	2,550,274	813,267	569,543	505,360	242,208	431,198	138,170	Providence Wash.	114,342	20,816	111,798	123,995	4,104	1,444	6,537	51
7,065,081	3,758,245	407,047	195,316	1,480,885	791,002	206,505	6,657	Queen	257,270	80,205	.....	.....	47,350	17,404	*m*26,151	*m*6,080
341,550	113,634	.....	.....	693	.....	.....	.....	Reliable Fire	2,875	81	.....	.....	379	79	809	75
675,622	460,980	5,927	4,000	141,223	96,196	.....	.....	Reliance	8,107	1,278	.....	.....	2,050	511	‡3,638	544
1,327,581	504,140	.....	5,415	.....	.....	.....	.....	Republic of Texas	62,076	10,581	.....	.....	.....	.....	.....	.....
1,291,091	620,331	.....	.....	77	79	.....	.....	Republic, Pa.	15,005	1,515	.....	.....	.....	.....	53	.....
189,172	115,362	.....	.....	.....	.....	.....	.....	Retailers	11,226	1,902	.....	.....	.....	.....	.....	.....
2,015,058	971,068	.....	.....	.....	.....	.....	.....	Rhode Island	68,180	13,521	.....	.....	9,120	5,408	1,900	.....
935,948	573,506	.....	.....	3,322	2,261	.....	.....	Richmond	27,118	9,711	.....	.....	1,446	.....	‡4,243	.....
16,969	7,301	.....	.....	679	516	.....	.....	Rockingham Fire	162	.....	.....	.....	.....	.....	.....	.....
—121,035	175,933	.....	.....	952	470	.....	.....	Rocky Mountain	—2,485	515	.....	.....	—296	209	—15	123
473,266	203,846	.....	.....	63,587	20,087	101	.....	Safeguard	17,517	4,009	.....	.....	11	.....	32	.....
314,790	192,960	.....	.....	.....	.....	.....	.....	Savannah	4,585	632	.....	.....	443	336	734	152
.....	.....	.....	.....	436,385	84,163	.....	.....	Security Cal.	.....	.....	.....	.....	.....	.....	.....	.....
4,118,497	2,187,931	237,861	137,497	248,148	64,199	33,529	5,941	Security, Conn.	265,991	99,569	215,334	230,612	3,406	1,711	2,981	686
385,562	183,973	.....	.....	87	.....	.....	.....	Security, Ia.	73,581	7,780	.....	.....	.....	.....	.....	.....
350,055	290,317	3,690	8,919	2,675	1,482	.....	.....	South Carolina	2,140	1,304	.....	.....	191	209	292	232
571,817	141,243	.....	.....	2,344	733	.....	.....	Southern Home	9,599	863	.....	.....	1,052	153	1,238	54
.....	.....	.....	.....	521,741	58,315	.....	.....	Southwtn Auto, Cal.	.....	.....	.....	.....	.....	.....	*vv*23,886	*vv*141
11,003,509	6,187,523	78,335	297,574	944,906	389,186	75,424	13,249	Springfield F. & M.	719,403	303,740	217,335	175,137	56,613	16,075	25,391	1,735

7,583,517	4,137,685	632,510	581,032	1,556,905	601,575	670,291	259,133	St. Paul F. & M.	677,161	239,596	337,627	312,041	24,017	10,464	‡18,174	1,050
909,614	439,304	.....	.....	.....	.....	.....	.....	Standard, N. J.	10,162	682	.....	.....	.....	.....	.....	.....
694,914	368,219	.....	.....	13,869	10,356	.....	.....	Standard, Conn.	21,576	3,037	.....	.....	881	698	.....	.....
392,992	75,187	.....	.....	.....	.....	.....	.....	Standard, N. Y.	24,771	300	.....	.....	948	.....	334	.....
1,856,946	751,864	—7,572	13,975	177,223	90,938	17,207	10,127	Star	74,117	15,322	.....	.....	5,375	1,021	‡7,153	626
1,353,223	698,159	.....	.....	1,394	279	714	62	Sterling	43,520	2,833	.....	.....	4,815	1,459	*t*5,103	*uu*827
61,495	30,645	.....	.....	.....	.....	3,053	362	Stonewall	.....	.....	.....	.....	.....	.....	.....	.....
1,575,153	1,052,960	.....	3,368	160,774	58,665	.....	.....	Stuyvesant	13,006	6,079	.....	.....	.....	.....	‡1,817	.....
—9,703	6,545	.....	.....	.....	.....	.....	75	Sunflower Fire	1736	30	27	2	—42	13	—124	*vv*1,724
2,596,772	1,100,530	—140	13,030	.....	.....	.....	.....	Superior	45,779	7,658	.....	.....	.....	.....	175	.....
347,731	142,554	.....	.....	166,681	53,758	.....	.....	Twin City	61,400	21,708	.....	.....	.....	.....	.....	.....
26,866	19,385	.....	.....	1,604	3,247	.....	.....	Underwriters N. H.	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	695,230	226,891	.....	.....	Union Auto, Los A.	.....	.....	.....	.....	.....	.....	.....	.....
290,471	165,197	.....	.....	.....	.....	.....	.....	Union, Buffalo	.....	.....	.....	.....	.....	.....	.....	.....
*ff*99,395	*ff*103,501	1,172	15,166	217,026	88,530	.....	.....	Union Indianapolis	.....	.....	.....	.....	.....	.....	*vv*104,222	*vv*48,889
377,242	332,188	.....	.....	.....	.....	.....	.....	United American	1,073	1	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	90,614	33,909	.....	.....	United Auto,G. Rap.	.....	.....	.....	.....	.....	.....	.....	.....
815,622	314,190	5,688	583	302,078	181,668	.....	.....	United Firemens	13,281	251	.....	.....	3,868	877	2,023	.....
9,475,604	4,289,375	484,135	300,167	1,233,935	522,245	59,415	38,603	United States Fire	452,562	127,087	90,811	85,342	53,652	20,606	‡43,865	459
818,319	348,419	913,239	807,483	595,581	286,236	155,611	89,822	U. S. Mcht. & Ship.	14,437	10,861	.....	.....	143	.....	‡2,626	.....
.....	.....	623,438	350,960	158,471	37,573	142,598	60,045	Universal, Newark	.....	.....	.....	.....	.....	.....	.....	.....
738,773	415,884	37,093	25,200	.....	.....	.....	.....	Utah Home	1,915	238	.....	.....	331	197	458	341
666,105	466,278	.....	.....	89,976	31,855	.....	.....	Victory	6,546	2,735	.....	.....	241	26	‡1,885	1,283
1,259,186	662,676	.....	.....	.....	.....	.....	.....	Virginia F. & M.	5,612	1,369	.....	.....	.....	.....	.....	.....
3,168	2,109	.....	.....	890	.....	.....	.....	Vulcan, N. Y.	.....	.....	.....	.....	450	.....	.....	.....
.....	.....	.....	.....	693,381	148,265	.....	.....	West Amer., Los A.	.....	.....	.....	.....	.....	.....	.....	.....
28,879	20,496	.....	.....	15,195	6,921	.....	.....	Western National	8,995	10,708	.....	.....	.....	.....	.....	.....
6,336,079	3,539,521	264,820	162,732	232,556	104,495	103,922	38,305	Westchester	278,227	104,953	287,474	279,303	24,959	13,831	24,074	7,263
332,523	157,012	.....	.....	.....	.....	.....	.....	Wheeling	1,149	137	.....	.....	.....	.....	.....	.....
2,868	1,636	.....	.....	51,147	37,301	.....	.....	Wolverine Fire	93	.....	.....	.....	.....	.....	.....	.....
1,836,466	716,500	.....	.....	.....	.....	.....	.....	Other Am. Stock Cos	.....	.....	.....	.....	.....	.....	.....	.....
514,993,565	263,707,547	35,070,978	23,385,490	70,590,359	28,176,790	19,801,398	9,863,848	Totals Amer. Cos.	23624991	7,957,348	10611300	9,655,128	1,389,568	518,622	5,502,167	3,539,691
								AMERICAN REINSUR'NCE COS.								
1,400,857	816,198	.....	.....	6,498	3,889	.....	.....	American Fire	20,673	4,160	4,582	3,613	2,586	1,888	3,268	285
552,871	357,081	.....	.....	1,220	304	.....	.....	Anchor N. Y.	8,876	3,463	870	1,652	1,103	1,224	625	129
1,177,535	600,314	.....	.....	1,022	*472	.....	.....	Eagle Fire	20,454	7,064	1	.....	3,697	788	3,691	284
9,822	14,315	.....	.....	.....	.....	.....	.....	Federated Fire Rein.	325	704	274,570	268,044	.....	.....	.....	.....
2,862,054	2,117,859	43,365	33,456	48,945	23,349	36,036	22,809	Fire Reassurance	42,133	15,004	249,494	111,458	2,253	1,368	6,912	1,761
228,910	248,692	.....	.....	26,613	23,638	14,550	—4,101	First Reinsurance	9,070	2,435	.....	.....	488	167	*vv*1314026	*vv*927,839
3,834,359	2,566,701	.....	.....	23,181	14,977	.....	.....	International, N Y.	71,835	25,631	4,581	5,313	14,613	1,810	‡12,010	21
1,362,259	664,164	7,432	7,836	4,188	30	.....	.....	Inter-Ocean Reins.	129,543	12,189	23,815	14,905	3,862	848	*ww*22,114	184

*Includes aircrait. ‡ Includes earthquake. †Includes civil commotion, explosion, etc. *b* Includes $10,067 frost. *k* Includes $64,125 rain, $3,636 water damage and $524 eathquake. *l* Includes $52,356 rain and $946 water damage. *m* Incudes tourist baggage. *ff* Includes tornado. *ss* Includes $3,233 earthquake and $30,732 frost. *tt* Includes $491 rain and flood. *uu* Includes $18 rain and flood. *vv* Includes all oth;er elsses. *ww* Includes $17,804 frost and freeze.

FIRE		OCEAN MARINE		MOTOR VEHICLE		INLAND MARINE		COMPANY	TORNADO		HAIL		SPRINK. LEAK		RIOT, ETC.†	
Prems	Losses	Prems.	Losses	Prems.	Losses	Prems.	Losses	Reinsurance Cos.	Prems.	Losses	Prems.	Losses	Prems.	Losses	Prems.	Losses
543,453	310,944	.....	.....	453	*210	.....	.....	**New England**	9,888	2,666	.....	.....	1,143	252	1,281	144
—49,828	210,474	.....	.....	.....	.....	.....	.....	**Old Bay State**	—2,453	1,304	.....	.....	—226	131	—145	71
1,459,524	541,438	.....	.....	9,399	3,779	2,122	298	**Prudential Ins. Co. of Great Britain**	19,826	3,937	.....	.....	4,834	624	‡4,758	1
7,659,112	4,631,173	200,778	106,672	33,144	*13,396	85,080	187,226	**Rossia**	121,682	30,358	9,219	11,465	13,125	4,817	19,328	3,025
1,417,213	975,635	479,150	323,045	.....	.....	.....	.....	**Union Hispano Am.**	.....	.....	.....	.....	.....	.....	.....	.....
1,484,842	1,040,951	.....	.....	8,336	6,209	.....	.....	**Union Reserve**	19,794	4,608	.....	216	3,829	1,029	2,921	483
23,942,983	15,095,939	730,725	471,009	162,999	90,253	137,788	206,232	**Totals Amer. Reins. Cos.**	471,646	113,523	567,132	416,666	51,307	14,946	1,390,789	934,227
								Direct Writing								
								FOREIGN CO'S								
963,955	653,214	.....	.....	.....	.....	.....	.....	**Abeille**	.....	.....	.....	.....	.....	.....	.....	.....
3,550,856	2,031,323	.....	.....	523,600	290,979	.....	.....	**Atlas Assurance**	143,340	30,189	100,165	112,527	4,563	1,244	‡11,886	620
1,039,176	693,253	.....	.....	60,315	5,354	.....	.....	**British America**	24,595	3,104	.....	.....	4,381	114	5,347	.....
496,843	222,406	.....	.....	160,611	79,023	.....	.....	**British General**	.....	.....	.....	.....	.....	.....	.....	.....
2,019,675	998,550	.....	.....	1,082,489	459,596	.....	.....	**Caledonian**	40,063	7,884	.....	.....	1,894	1,825	1,344	1,011
385,449	208,087	.....	.....	160,611	79,867	.....	.....	**Century**	.....	.....	.....	.....	.....	.....	.....	.....
7,812,698	4,552,796	363,367	181,946	*1,086,012	*423,884	1,106,105	137,533	**Comm. Union, Lon.**	311,253	109,060	2,773	352	13,439	7,200	*p*30,775	*q*798
4,367,912	2,780,021	605,110	176,469	703,760	300,362	143,737	49,597	**Eagle, Star & B. D.**	76,221	15,475	.....	.....	13,613	12,901	*yy*335,571	*zz*283,628
987,097	662,411	.....	.....	.....	.....	.....	.....	**General**	.....	.....	.....	.....	.....	.....	.....	.....
815,062	331,926	.....	.....	66,898	41,077	.....	.....	**Law Union & Rock**	25,045	4,839	.....	.....	1,460	17	‡849	.....
11,788,044	6,060,296	67,196	31,709	1,044,445	513,472	186,921	87,280	**Liv. & Lon. & Globe**	466,051	191,380	86,405	103,953	21,558	10,366	‡22,361	5,668
2,903,238	1,391,598	.....	.....	621,557	231,104	371	260	**Lon. & Lancashire**	114,166	26,731	.....	.....	1,787	—270	‡1,917	75
298,516	156,282	.....	.....	.....	.....	.....	.....	**London & Prov.**	5,663	962	.....	.....	90	19	78	4
543,475	222,818	330,901	167,057	23,584	8,597	43,464	20,512	**Lon. & Scot. Assur.**	11,025	1,095	.....	.....	215	354	.....	.....
3,147,882	1,558,399	580,040	251,330	665,397	246,845	197,394	—155,564	**London Assur.**	56,083	12,369	.....	.....	1,169	53	331	.....
963,955	653,352	.....	.....	.....	.....	.....	.....	**Nationale Fire**	.....	.....	.....	.....	.....	.....	.....	.....
505,478	285,447	.....	.....	.....	.....	.....	.....	**Netherlands**	12,439	4,648	.....	.....	.....	.....	.....	.....
1,052,264	527,682	136,103	59,703	—4,778	4,690	21,310	9,834	**New Zealand**	5,697	723	.....	.....	1,726	976	‡2,894	.....
6,546,409	3,443,103	127,330	25,259	688,584	270,608	180,977	60,325	**North Brit. & Merc.**	227,076	67,673	10,042	6,560	92,609	35,069	*r*136,702	*s*64,160
5,317,902	3,053,416	70,365	21,520	479,980	168,598	20,441	7,239	**Northern Assur.**	198,064	61,264	.....	.....	15,165	14,125	7,840	—16,388
3,996,811	2,041,039	172,174	76,834	457,015	191,110	68,061	14,224	**Norwich Union**	118,005	33,717	4,017	2,629	7,541	6,359	*cc*12,187	*dd*2,498
3,178,666	1,711,964	.....	.....	*289,457	119,909	10,685	6,955	**Palatine**	115,273	51,531	273	389	7,415	1,124	*t*18,282	*u*164
963,955	653,352	.....	.....	.....	.....	.....	.....	**Phenix**	.....	.....	.....	.....	.....	.....	.....	.....
4,225,593	1,867,711	—265	—5,344	608,150	194,719	105	4,764	**Phoenix Assur.**	127,937	23,079	.....	.....	31,104	9,002	9,041	152
11,126,410	5,876,577	288,247	151,307	2,039,409	826,530	278,317	21,502	**Royal**	544,853	175,729	.....	.....	32,766	10,578	5,503	800
2,454,917	1,435,037	163,938	79,563	177,311	69,905	13,674	14,267	**Royal Exchange**	60,623	15,647	548	120	4,079	1,337	‡5,139	396
3,476,582	1,715,120	.....	.....	282,467	95,150	.....	.....	**Scot. Union & Nat'l.**	98,428	23,092	818	53	4,478	4,530	‡10,268	102
609,550	283,777	.....	.....	73,314	25,452	.....	.....	**State**	16,654	2,623	.....	.....	957	248	—78	.....
3,588,235	1,771,827	36,282	1,452	718,898	277,805	605	44	**Sun**	109,199	23,661	.....	.....	3,627	4,692	—411	.....
1,422,207	790,472	.....	.....	.....	.....	.....	.....	**Svea F. & L.**	.....	.....	.....	.....	.....	.....	.....	.....
1,459,457	781,965	549,337	219,709	62,491	50,740	67,126	41,848	**Tokio M. & F.**	25,970	3,768	.....	.....	2,582	.....	803	.....

2,138,781	1,168,426	.....	.....	209,566	*78,381	8,713	10,529	**Union, London**	55,080	6,266	21	.....	6,721	1,074	ʷ6,216	ᵘ365
1,177,198	739,456	.....	.....	.....	.....	.....	.....	**Union, Paris**	.....	.....	.....	.....	.....	.....	.....	.....
3,567,869	2,319,908	415,377	314,800	4,508,958	1,821,671	141,499	60,896	**Union, Canton**	117,067	16,592	.....	.....	4,721	375	‡23,346	521
4,911,686	2,787,917	.....	.....	85,431	55,406	639	16	**Urbaine**	57,114	10,859	17,626	4,428	8,831	6,501	††7,095	§§374
1,984,504	1,044,769	131,628	128,876	82,740	22,408	87,870	115,163	**Western Assur.**	41,656	11,103	.....	.....	957	589	2,115	.....
1,505,425	751,675	.....	.....	496,780	234,465	.....	.....	**Yorkshire**	20,523	7,415	.....	.....	1,295	178	4,822	233
107,293,732	58,227,372	4,037,130	1,882,190	15,467,426	7,182,707	2,578,014	507,224	**Totals Direct Writing Foreign Cos.**	3,224,163	942,478	222,688	231,011	290,743	130,580	662,223	345,176
								Foreign **REINSUR'NCE COS.**								
1,798,655	960,697	.....	.....	23,202	15,372	980	3	**Alpha General**	23,426	3,945	6,962	3,554	5,411	2,214	ᵛᵛ9,293	ᵛᵛ2,020
1,421,320	831,369	—3,869	62,801	3,577	678	—4,393	22,760	**Baltica**	29,628	7,263	—31	.....	4,885	1,467	5,226	381
2,836,351	2,358,025	.....	.....	.....	.....	.....	.....	**Christiania General**	51,777	22,420	.....	.....	5,769	2,874	5,118	1,027
1,886,232	1,219,244	.....	.....	19,597	2,350	1,630	.....	**Consolidated Assur.**	15,264	2,235	7,521	320	5,616	100	ˣˣ6,633	346
239,922	527,666	.....	.....	2,839	4,025	570	13	**La Cubana Na., Hav.**	586	1,363	1,718	3,637	2,790	2,475	ᵛᵛ6,380	ᵛᵛ2,462
605,558	356,666	.....	.....	576	906	.....	.....	**Metropolitan Nat'l.**	9,099	1,352	290	479	70	1	130	2
2,221,216	1,646,951	.....	.....	12,066	5,335	.....	.....	**New India**	33,832	4,545	.....	.....	7,421	2,817	‡11,773	50
811,156	584,621	.....	.....	5,944	3,505	152	.....	**Nippon**	13,483	2,812	.....	.....	968	2,930	ᵛᵛ2,119	108
405,432	88,083	.....	.....	344	11	459	.....	**Northern, Moscow**	3,309	672	2,291	1,779	2,267	243	ᵛᵛ4,124	ᵛᵛ 990
3,870	25,068	64,312	166,169	.....	3,531	19,047	30,566	**Norwegian Atlas**	.....	.....	.....	.....	.....	.....	.....	.....
906,656	502,009	.....	.....	4,934	3,152	.....	.....	**Osaka M. & F.**	10,994	4,019	.....	.....	3,749	628	3,890	34
1,558,158	1,048,129	.....	.....	497	267	.....	.....	**Paternelle**	16,890	6,673	.....	.....	4,980	2,621	1,886	54
4,394,318	2,390,342	.....	.....	23,356	13,917	.....	.....	**Prudentia Re- & Co.**	50,236	10,416	701	715	11,059	8,461	10,205	403
4,690,917	2,933,896	.....	.....	44,642	41,884	.....	.....	**Reins. Co. Salaman**	70,562	35,764	62,947	65,629	5,746	3,969	‡7,259	‡947
413,065	296,611	—2,156	77,935	5,945	7,055	635	6,578	**Second Russian**	7,013	4,196	56,049	56,861	479	149	‡1,176	‡139
1,565,474	1,055,700	.....	.....	.....	.....	.....	.....	**Skandia**	17,603	3,822	.....	.....	5,107	2,543	1,886	57
1,778,079	1,708,572	2,595	31,057	729	7,021	—411	4,917	**Skandinavia**	28,860	17,582	3,772	6,231	48	7	276	22
3,619,679	2,047,867	.....	.....	52,046	22,410	.....	.....	**Swiss Reinsurance**	47,783	14,387	.....	.....	15,742	10,133	6,067	117
3,863,024	2,259,499	.....	.....	103,414	68,388	506	62	**Union & Phenix Es.**	54,848	13,566	17,013	1,930	8,138	4,741	ᵛᵛ6,652	314
54,821	295,783	.....	.....	319	740	—13	42	**Warsaw**	683	742	.....	53	—817	1,501	ᵛᵛ297	ᵛᵛ539
353,085	236,690	.....	.....	—1,317	1,563	422	141	**World Auxiliary**	9,247	2,404	.....	.....	4,722	2,213	3,758	10
35,426,998	23,373,488	60,882	337,962	302,710	202,110	19,584	55,082	**Totals For Reins.Cos**	495,123	160,178	159,233	141,188	94,150	52,087	94,148	10,022
187,962	1,922,435	6,480,381	3,174,678	674,371	352,802	2,891,719	604,047	**Totals other For Cos.**	1,950	9,470	.....	.....	—7,438	4,347	—6,842	375
681,845,240	362,326,781	46,380,096	29,251,329	87,197,865	36,004,662	25,428,503	11,246,433	**Grand Totals Amer. & Foreign Cos.**	27817873	9182,997	11560353	10443993	1767,023	720,582	7642,485	4,829,491

* Includes aircraft. † Includes civil commotions, explosion, etc. ‡ Includes earthquake. *p* Includes $10,727 flood and $7,623 earthquake. *q* Includes $139 flood. *r* Includes $65,627 rain, $25,026 water damage and $2,672 earthquake. *s* Includes $57,274 rain and $4,858 water damage. *t* Includes $4,763 flood and $4,507 earthquake *u* Includes $15 flood. *v* Includes $4,715 flood and $3,540 earthquake. †† Includes $621 tourist floater. §§ Includes $141 tourist floater. *cc* Includes $2,651 tourist baggage, $2,506 golfer's outfit and $227 earthquake. *dd* Includes $816 tourist baggage, $534 golfer's outfit and $8 earthquake. *vv* Includes all other classes. *xx* Includes $1,982 rain, $938 earthquake and $34 tourist baggage. *yy* Includes $322,780 rain and flood and $38 tourist floater. *zz* Includes $283,005 rain and flood.

TAXES PAID BY FIRE INSURANCE COMPANIES IN 1923

Below will be found a tubulation showing the net premiums written in 1923 by the stock fire insurance companies transacting business in Connecticut, embracing most of the important companies doing business in the United States, together with the taxes paid by such companies, and ratios showing the percentages of taxes to premiums for the respective companies. This tabulation shows the heavy burden of taxation which is imposed upon fire insurance companies throughout the country by State, county and municipal governments. Included in the taxes are taxes on real estate, State taxes on premiums, Insurance Department licenses and fees, Federal taxes, franchise taxes, municipal taxes and fees, personal property taxes, and fire department, patrol and salvage corps assessments and taxes. The fire department taxes are levied by the State, while the fire patrol assessments, though for the public good, are voluntarily contributed by the companies.

Name and Location of Company.	Net Premiums Written in 1923	Gross Taxes Paid in 1923	Ratio Taxes to Premiums.	Name and Location of Company.	Net Premiums Written in 1923	Gross Taxes Paid in 1923	Ratio Taxes to Premiums.
	$	$	%		$	$	%
Abeille, Paris	963,954	28,731	2.98	General, Paris	987,097	37,734	3.82
Aetna, Hartford	24,106,861	1,016,427	4.21	Girard F. & M., Phila	1,974,019	72,369	3.67
Agricultural, Watertown	4,763,524	166,176	3.49	Glens Falls, Glens Falls	7,754,405	205,609	2.65
Albany, Albany	395,136	24,162	4.06	Globe Ins.Co.of Pa.,Pitts	556,978	27,817	4.99
Allemannia, Pittsburgh	1,806,933	56,090	3.11	Globe & Rutgers, N. Y	27,317,526	688,004	2.52
Alliance, Philadelphia	3,079,317	136,412	4.43	Granite State, Ports'th	1,135,159	36,419	3.21
American, Newark	12,387,786	370,969	3.00	Great American, N. Y	20,036,509	588,284	2.94
American Alliance, N. Y.	1,622,729	83,431	5.14	Great Lakes, Chicago	479,009	15,253	3.18
Amer. Cent., St. Louis	5,026,992	162,858	3.24	Hamilton, New York	819,753	6,988	.85
Amer. Druggist, Cin	326,873	31,016	9.48	Hanover, New York	4,478,042	212,646	4.75
American Eagle, N. Y	4,335,983	198,225	4.57	Hartford, Hartford	60,942,399	1,759,762	2.89
Amer. Equit. As., N. Y	858,287	19,703	2.30	Home, New York	50,271,632	1,203,462	2.30
American Fire, N. Y	1,438,463	5,203	3.62	Home F. & M., S. Fran	2,051,452	72,879	3.55
American Union, N. Y	86,123	4,092	4.75	Hudson, N. Y	1,182,008	41,276	3.49
Assur. Co. of Amer.,N.Y.	524,720	20,021	3.82	Imperial, New York	1,310,306	78,348	5.98
Atlas, London	4,334,409	122,775	2.83	Import. & Export., N. Y.	1,729,005	20,428	1.18
Atwood, N. Y	85,805	3,849	4.49	Ins. Co. of N. A., Phila	29,117,393	913,156	3.14
Automobile, Hartford	18,983,097	480,595	2.53	Ins. Co. State of Pa., Phil	2,468,769	89,944	3.64
Baltimore Amer., Baltm.	334,269	25,076	7.50	Knickerbocker, N. Y	486,242	10,038	2.06
Bankers & Ship., N. Y	2,754,058	68,473	2.49	Lon. & Provincial, Lon	304,347	14,456	4.75
Boston, Boston	6,646,161	194,760	2.93	London & Scottish, Lon	952,666	34,242	3.59
British Amer., Toronto	1,133,813	47,648	4.20	Law, Un. & Rock, Lon	909,313	36,634	4.03
British General, London	657,454	8,861	1.35	Liv. & Lon. & Globe, Liv.	13,682,981	392,899	2.87
Buffalo, Buffalo	1,187,475	61,619	5.19	London Assur., London	4,648,296	133,319	2.87
Caledonian, Edinburgh	3,145,466	99,351	3.16	Lon. & Lancashire, Lon	3,643,036	184,217	5.05
Caledonian-Am., N. Y	337,019	15,472	4.59	Maryland Mot. Car, Balt	401,490	14,426	3.59
California, San Fran	1,888,223	68,513	3.63	Mass. F. & M., Boston	300,865	9,144	3.03
Camden Fire, Camden	4,464,992	148,366	3.32	Mechanics, Philadelphia	1,507,332	51,998	3.45
Capital Fire, Concord	528,787	19,766	3.74	Mechs. & Trad., New Or	1,358,878	54,361	4.00
Chicago F. & M	882,649	16,695	1.89	Mercantile, New York	2,572,130	78,137	3.04
Citizens, St. Louis	571,835	15,791	2.76	Merchants, New York	3,682,319	74,533	2.02
City of N. Y., New York	2,503,356	58,366	2.33	Mich. F. & M., Detroit	1,119,364	52,362	4.68
Columbia, Jersey City	1,090,137	53,508	4.91	Milwaukee Mech., Mil	4,428,322	233,388	5.27
Commerce, Albany	493,466	25,851	5.24	National, Hartford	17,988,313	693,459	3.86
Commercial Union, Lon	10,728,022	410,316	3.83	Nationale, Paris	963,955	28,731	2.98
Commercial Union, N.Y.	1,824,379	61,359	3.36	Nat.-Ben Franklin, Pitts	3,153,766	104,478	3.29
Commonwealth, N. Y	3,020,366	76,591	2.54	National Liberty, N. Y	6,524,521	229,539	3.51
Concordia, Milwaukee	3,280,591	114,949	3.50	National Security	211,844	7,864	3.71
Connecticut, Hartford	7,850,210	324,684	4.13	National Union, Pittsb	6,937,348	237,581	3.42
Continental, New York	22,278,561	650,222	2.92	Netherlands, The Hague	517,917	19,361	3.74
County, Philadelphia	780,170	27,227	3.49	Newark, Newark	3,169,069	105,762	3.33
Detroit F. & M., Detroit	1,275,438	68,510	5.37	New Brunswick, N. B	839,261	40,078	4.77
Eagle & Brit. Dom., Lon	6,245,925	103,720	1.66	New Hampshire, Manch	5,040,974	192,982	3.82
Eagle Fire, New York	210,297	7,406	3.52	New Jersey, Newark	1,638,769	45,455	2.77
East & West, New Haven	259,496	8,268	3.19	New Zealand, Auckland	1,215,215	35,619	2.93
Employers, Boston	1,386,376	21,670	1.56	Niagara, New York	11,215,814	261,664	2.33
Equitable F. & M., Prov.	1,508,001	33,995	2.25	No. Brit. & Merc., Lon	8,009,729	294,361	3.67
Export, New York	11,119	6,515	58.63	Northern, London	6,109,757	241,253	3.95
Farmers, Cedar Rapids	542,865	29,208	5.38	Northern, New York	1,755,237	80,068	4.56
Federal, Jersey City	4,430,535	181,884	4.10	North River, New York	8,200,595	183,869	2.24
Fidelity-Phenix, N. Y	17,923,934	534,848	2.98	Northw. F.&M., Minn	961,764	26,793	2.78
Fire Assn., Philadelphia	7,288,295	302,775	4.15	Northwestern Nat., Mil	4,569,622	234,199	4.75
Fire Reassur., N. Y	3,291,193	10,683	3.24	Norwich Union, Norwich	4,835,810	168,079	3.47
Firemens, Newark	6,541,300	239,111	3.65	Old Colony, Boston	1,864,077	54,621	2.93
Firemans Fund, San Fr	17,590,955	225,102	1.28	Orient, Hartford	2,584,210	142,823	5.52
First Reins., Hartford	†1,593,657	19,760	1.24	Palatine, London	3,620,049	134,312	3.71
Franklin, Philadelphia	3,961,480	85,936	2.17	Patriotic, New York	755,624	31,605	4.18

†Includes $1,313,581.44 net reinsurance premiums on life and miscellaneous.

TAXES PAID BY FIRE INSURANCE COMPANIES IN 1923—*Continued.*

Name and Location of Company.	Net Premiums Written in 1923	Gross Taxes Paid in 1923	Ratio Taxes to Premiums.	Name and Location of Company.	Net Premiums Written in 1923	Gross Taxes Paid in 1923	Ratio Taxes to Premiums.
	$	$	%		$	$	%
Pennsylvania, Phila.....	5,708,498	209,689	3.67	Sterling Fire, Indian'lis..	1,408,769	28,622	2.03
Peoples National, Phila.	987,021	36,445	3.69	St. Paul F. & M., St. Paul	11,500,202	399,390	3.47
Phenix, Paris.....	963,955	28,731	2.98	Sun, London.....	4,456,433	193,230	4.34
Philadelphia F. & M....	1,679,697	30,597	1.82	Superior, Pittsburgh....	2,642,584	84,307	3.19
Phoenix, London.....	5,001,664	308,483	6.16	Svea, Gothenburg.....	1,422,206	61,303	4.31
Phoenix, Hartford.....	12,922,099	668,734	5.17	Tokio M. & F., Tokio...	2,167,767	44,154	2.04
Potomac, Washington...	736,223	13,117	1.78	Twin City, Memphis....	575,812	34,025	5.91
Pro. Washington, Prov..	6,551,104	195,894	2.98	Union, London.....	2,425,097	77,011	3.17
Queen, New York.....	9,490,290	335,171	3.53	Union Ins. So. of Canton	8,778,838	193,262	2.20
Reliance, Philadelphia...	836,567	46,675	5.58	Union Fire, Paris.....	1,177,198	34,264	2.91
Republic, Pittsburgh....	1,306,226	38,995	2.98	Union, London.....	2,425,097	77,011	3.17
Rhode Island, Prov.....	2,184,258	74,885	3.43	Union Reserve, N. Y....	1,519,721	1,876	.12
Rossia, Hartford.....	8,141,467	65,798	80	United Firemens, Phila..	1,142,561	42,605	3.73
Royal, Liverpool.....	14,315,503	561,720	3.92	United States, N. Y....	11,893,983	276,433	2.32
Royal Exchange, London	2,880,228	134,247	4.66	Urbaine, Paris.....	5,088,422	59,430	1.17
Safeguard, New York...	554,514	18,175	3.27	Victory, Philadelphia...	764,753	56,559	7.40
Scot. Un. & N at., Edinb.	3,873,041	202,000	5.21	Virginia F. & M., Rich..	1,264,798	51,049	4.04
Security, New Haven...	5,125,746	195,444	3.81	Westchester, New York.	7,552,109	260,432	3.45
South British, Auckland.	671,193	20,972	3.12	Western, Toronto.....	2,331,470	66,681	2.86
Springfield F. & M., Spgf.	13,120,917	466,624	3.55	World Auxiliary, London	369,918	6,947	1.88
Standard, Hartford.....	731,240	39,127	5.35	Yorkshire, York.....	2,028,845	72,779	3.59
Standard, Newa k.....	919,776	26,753	2.91				
Star, New York :.....	2,130,449	57,727	2.71				
S tate, Liverpool.....	700,397	32,077	4.58	Totals.....	806,285,504	24,295,208	3.01

PERPETUAL FIRE INSURANCE DEPOSITS AND RESERVES IN 1923

Name and Location of Company	Deposits Received in 1923	Deposits Withdrawn in 1923	Reserve on Perp. Policies De .31, 1923.
	$	$	$
Ætna, Hartford	2,380	6,391	77,877
Alliance, Philadelphia	.....	2,173	30,971
Baltimore-American, Baltimore	.....	.....	105
Camden Fire, Camden, N. J	234	1,163	26,941
Central, Baltimore	.....	167	3,961
Commercial Union, London	1,601	5,194	77,945
County, Philadelphia	20	15,342	108,285
Farmers, York	.....	.....	1,926
Fire Association, Philadelphia	27,856	95,406	1,087,927
Franklin, Philadelphia	34,892	48,859	385,097
Girard F. and M., Philadelphia	12,894	36,510	379,042
Insurance Co. of North America, Philadelphia	37,139	44,009	733,408
Insurance Co., State of Penn., Philadelphia	4,589	23,105	368,833
Liverpool and London and Globe, Liverpool	2,977	6,255	155,839
Lumbermens, Philadelphia	.....	10,441	140,571
Mechanics, Philadelphia	14,264	24,490	294,779
North British and Mercantile, London	3,425	2,397	52,268
Pennsylvania, Philadelphia	21,739	68,030	908,732
Peoples National, Philadelphia	665	481	15,266
Reliance, Philadelphia	2,409	7,669	87,902
Royal, Liverpool	.....	5,027	54,711
United Firemens, Philadelphia	9,337	44,430	490,585
Totals (22 companies)	176,421	447,539	5,482,971

INSURANCE CLASSES

UNIVERSITIES, COLLEGES AND INSURANCE SOCIETIES CONDUCTING INSURANCE EDUCATIONAL COURSES

The growing importance of insurance, in its numerous and varied phases, in the economic progress of the country, is yearly becoming better recognized by educators and others outside of the insurance business. This is apparent from the number of insurance study courses which have been established by universities, colleges, societies, etc.

While some of the courses are conducted by insurance societies, mostly co-operating with the Insurance Institute of America, a considerable number of others are conducted by State and other universities and colleges, with which the insurance course constitutes but one feature of their curricula. The addition of special courses relating to insurance has been, to a large extent, a recent development; but more centers of learning are adding such courses yearly.

ALABAMA

University of Alabama, University.

ARIZONA

University of Arizona, Tucson.

CALIFORNIA

Fire Underwriters' Assn. of the Pacific, San Francisco.
Leland Stanford Junior University, Stanford University.
University of Californa, Berkley.
University of Southern California, Los Angeles.
Young Men's Christian Assn., San Francisco.

COLORADO

Centennial State University, Denver.
Colorado University, Boulder.
University of Denver, Denver.

CONNECTICUT

Insurance Institute of Hartford, Hartford.
Security Insurance Club, New Haven.

DISTRICT OF COLUMBIA.

Catholic University of America, Washington.
Geo. Washington University, Washington.
Georgetown University, Washington.
Howard University, Washington.
Young Men's Christian Assn., Washington.

GEORGIA

Georgia School of Technology, Atlanta.

IDAHO

University of Idaho, Moscow.

ILLINOIS.

Armour Institute of Technology, Chicago.
Chicago University, Chicago.
Fire Insurance Club of Chicago, Chicago.
Northwestern University, Chicago.
University of Illinois, Urbana.

INDIANA.

Butler University, Indianapolis.
Indiana University, Bloomington.
University of Notre Dame, Notre Dame.
Valparaiso University, Valparaiso.
Young Men's Christian Assn., Indianapolis.

IOWA.

Coe College, Cedar Rapids.
Des Moines College, Des Moines.
Drake University, Des Moines.
Grinnell College, Grinnell.
Insurance Club of Des Moines, Des Moines.
State University of Iowa, Iowa City.

KENTUCKY

University of Kentucky, Lexington.

LOUISIANA

Tulane University, New Orleans.

MARYLAND

Insurance Society of Baltimore, Baltimore.
Johns Hopkins University, Baltimore.

MASSACHUSETTS

Boston University, Boston.
Clerks' Association of the Springfield Fire and Marine Insurance Co., Springfield.
Harvard University, Cambridge.
Insurance Brokerage Assn. of Massachusetts, Boston.
Insurance Library Association of Boston, Boston.
Simmons College, Boston.

MICHIGAN

University of Detroit.
University of Michigan, Ann Arbor.
Young Men's Christian Assn., Grand Rapids.

MINNESOTA.

Hamlin University, St. Paul.
Young Men's Christian Assn., Minneapolis.

MISSOURI

Insurance Club of St. Louis, St. Louis.
St. Louis University, St. Louis.
Washington University, St. Louis.

NEBRASKA

Creighton University, Omaha.
University of Nebraska, Lincoln.
University of Omaha.

NEVADA

University of Nevada, Reno.

NEW HAMPSHIRE

John C. French Association, Manchester.

NEW YORK

Agricultural Insurance Co., Watertown.
College of the City of New York.
Columbia University, New York.
Cornell University, Ithaca.
Equitable Life Assurance Society, New York.
Fire Insurance Club of Watertown.
Fordham University, New York.
New York University, New York.
Syracuse University, Syracuse.
Y. M. C. A., New York.

NORTH CAROLINA

Davidson College, Davidson University of N. C., Chapel Hill.

NORTH DAKOTA

University of North Dakota, Grand Forks.

OHIO

Adelbert College, Cleveland.
Municipal University of Akron.
Ohio State University, Columbus.
Ohio Wesleyan University, Delaware.
University of Cincinnati.
Western Reserve University, Cleveland.
Wilberforce University, Wilberforce.
Wittenburg College, Springfield.

OKLAHOMA

Oklahoma Agricultural and Mechanical College.
University of Oklahoma, Norman.

OREGON

Oregon Agricultural College.

PENNSYLVANIA

Duquesne University, Pittsburgh.
Fire Insurance Society of Philadelphia, Philadelphia.
Pennsylvania College, Gettysburg.
Temple University, Philadelphia.
University of Pennsylvania, Philadelphia.
University of Philadelphia, Philadelphia.
University of Pittsburgh, Pittsburgh.

RHODE ISLAND

Brown University, Providence.

SOUTH DAKOTA

University of South Dakota, Vermillion.

TENNESSEE

Insurance Club of Memphis, Memphis.
Vanderbilt University, Nashville.

TEXAS.

Dallas School of Commerce, Dallas.

UTAH

University of Utah, Salt Lake City.

VIRGINIA.

Roanoke College, Salem.
William and Mary College, Williamsburg.

WASHINGTON

University of Washington, Seattle.
Western Union Life College, Spokane.

WISCONSIN

Insurance Club of Milwaukee, Milwaukee.
Lawrence College, Appleton.
Marquette University, Milwaukee.

CANADA

Insurance Institute of Toronto, Toronto.
McGill University, Montreal.

THE INSURANCE INSTITUTE OF AMERICA

The Officers, Executive Committee and the Societies composing the membership of the Insurance Institute of America are as follows:

C. A. Ludlum, president, 59 Maiden Lane, New York, N. Y.
Edward R. Hardy, secretary-treasurer, 110 William Street, New York City.

EXECUTIVE COMMITTEE

D. N. Handy, 18 Oliver Street, Boston, Mass.
William Embery, Third and Walnut Streets, Philadelphia, Pa.
W. G. Falconer, 75 Maiden Lane, New York City.

MEMBERS

Insurance Society of the Capitol District, Arkay Building, Albany, N. Y.
Insurance Library Assn. of Atlanta, Ga. 221 Hurt Building, Atlanta, Ga.
Insurance Society of Baltimore, 10 South Street, Baltimore, Md.
Insurance Library Association of Boston, 18 Oliver Street, Boston, Mass.
The Insurance Club of Chicago, 2258 Insurance Exchange Bldg., Chicago, Ill.
Neale-Phypers Co. Insurance Club, 1240 Huron Rd., Cleveland, O.
Insurance Institute of Hartford, Inc., 60 Prospect Street, Hartford, Conn.
The Profile Club, Manchester, N. H.
The Fire Insurance Club of Milwaukee, 168 Wisconsin Street, Milwaukee, Wis.
Insurance Society of New York, 84 William Street, New York City.
Security Insurance Club 115 Elm Street, New Haven, Conn.
Fire Insurance Society of Philadelphia, 232 South Fourth Street, Philadelphia, Pa.
Fire Underwriters Association of the Pacific, 912 Merchants Exchange, San Francisco, Cal.
Clerks' Assn. of the Springfield F. & M. Ins. Co., Springfield, Mass.
Insurance Club of St. Louis, 435 Pierce Building, St. Louis, Mo.
Fire Insurance Club of Watertown, N. Y. Agricultural Ins. Co., Watertown, N. Y.

The Institute was organized at Philadelphia in April, 1909. Its activities are educational. Definite courses of instruction, with examinations, covering three years have been established in the fire, casualty and marine branches of the insurance business. It is hoped to develop a life branch. The marine branch was initiated in 1924. Examinations were held in May, 1924, at the following centers: Altoona, Pa.; Atlanta, Ga.; Baltimore, Md.; Boston, Mass.; Brazil, Indiana; Catskill, N. Y.; Chicago, Ill.; Cleveland, Ohio; Crooksville, Ohio; Edgerton, Wis.; Fitchburg, Mass.; Forty Fort, Pa.; Gloversville, N. Y.; Greensboro, N. C.; Hartford, Conn.; Honolulu, Hawaii; Indianapolis, Ind.; Los Angeles, Cal.; Manchester, N. H.; Manitoba, Canada; Memphis, Tenn.; New York City; New Haven, Conn.; Owatonna, Minn.; Philadelphia, Pa.; Pulaski, Va.; Raleigh, N. C.; Regina, Sask.; Roanoke, Va.; San Antonio, Texas; San Francisco, Calif.; Seattle, Wash.; Shreveport, La.; Spokane, Wash.; Springfield, Mass.; Tacoma, Wash.; Washington, D. C.; Watertown, N. Y.

UNDERWRITERS' ORGANIZATIONS

Below is presented a list of National and State organizations of fire underwriters and the names of their chief officers; also the names of the officers of the local boards in many of the more important cities. To give the list of all boards in the country would require more space than we have at our disposal. The following list has been corrected especially for THE INSURANCE YEAR BOOK.

National organizations are given first; then follow sectional associations, and then those of States, arranged alphabetically. The local boards are arranged under their respective States. A list of Fire Insurance Rating Bureaus is presented separately.

Name of Organization	President	Secretary	Secretary's Address
NATIONAL ORGANIZATION			
Amer. Institute of Marine Underwriters	Louis F. Burke	Ernest C. Driver	56 Beaver St., New York
American Marine Ins. Syndicate A	Benj. Rush, Chairman	G. H. Rees	44 Beaver St., New York
American Bureau of Shipping	Stevenson Taylor	J. W. Cannlion	50 Broad St., New York
American Mutual All ance	J. C. Adderly, Chairm'n	H. P. Janisch, G. Mgr.	168 N. Mich. Blvd., Chicago.
American Schooner Association	Wm. R. Hedge		87 Kilby St., Boston
American Assn. of Fire Ins. Cos	A. A. McKinley		Chicago
Amer. Assn. of Co-op. Mut. Ins. Cos	C. F. Danforth	W. B. Linch	Lincoln, Neb.
American Foreign Ins. Assn	E. G. Snow	H. P. Moore	59 Maiden Lane, New York
American Reciprocal Ins. Assn	C. M. Howell, Counsel		Commerce Bldg., Kansas City
Amer. Assn. of Adjusters for Ins. Cos	G. L. Mangson	Frank L. Weaver	309 Grant Bldg., Los Angeles
American Reinsurance Exchange			White Plains, N. Y.
Assn. of Average Adjusters of the U. S.	C. R. Page, Chairman	Henry Pegram	56 Beaver St., New York
Assn. of Marine Underwriters of the U. S.	W. H. McGee	S. D. McComb	56 Beaver St., New York
Ancient ad Hon. Order of the Blue Goose	John F. Stafford	Paul E. Rudd	413 Caswell Pk., Milwaukee
Atlantic Inland Association	J. B. Branch, V. Pres	Louis F. Burke	59 Maiden Lane, New York
Canadian Fire Underwriters Assn	W. E. Baldwin		524 Coristine Bldg., Montreal
Chamber of Commerce of the U. S.	Julius H. Barnes	J. L. Madden, Ins. Mgr	Mills Bldg., Washington
Cotton Insurance Association	E. B. Proctoo, Manager	J. S. Darlington, Asst. Mgr.	Atlanta, Ga.
Cotton Fire and Marine Underwriters	E. G. Seibels, Mgr.		26 Beaver St., New York
Farm Association	J. K. Lesch	E. B. Hatch	175 W. Jackson Blvd., Chicago
Federation of Mutual Fire Ins. Cos	C. I. Buxton	L. A. Mingenbach	168 N. Mich. Blvd., Chicago
Fire Marshalls Assn. of North America	C. L. Topping	Conrad J. Lecoq	Topeka, Kansas
Fire Underwriters Uniformity Assn	W. H. Boyd	F. H. Quackenbos	500 Plain Dealer Bldg., Clevelan.
Ins. Economics Society of America		Harold R. Gordon	168 N. Mich. Ave., Chicago
Insurance Institute of America	C. A. Ludlum	E. R. Hardy	110 William St., New York
Insurance Advertising Conference	Leon A. Soper	J. K. Longnecker	Hartford, Conn.
Insurance Federation of America, Inc	C. Bellinger	J. T. Hutchinson	429 Majestic Bldg., Detroit
Mutual Fire Prevention Bureau	A. D. Baker	L. H. Baker	230 E. Ohio St., Chicago
Mutual Reinsurance Bureau	H. P. Magill, Chairman	E. H. Tripp	405 South State St., Belvidere
National Board of Fire Underwriters	Harry A. Smith	Sumner Ballard	80 Maiden Lane, New York
National Fire Protection Association	H. O. Lacount	T. H. Wentworth	40 Central St.
National Association of Insurance Agts	F. R. Bell	W. H. Bennett	80 Maiden Lane, New York
National Conventions of Ins. Commissrs	H. O. Fishback	Joseph Button	Box 1157, Richmond, Va.
Nat'l Assn. of Reciprocal Ins. Exchanges	Arthur Wolfe	W. F. Brandenburg	Springfield, Ill.
National Assn. Mutual Ins. Cos	Harry F. Gross	H. P. Cooper	126½ E. Main St., Crawfordsville, Ind.
Nat'l Assn. of Automobile Inter-Ins	Arthur Wolf	H. G. Rockwood	505½ Monroe St., Springfield, Ill.
Nat'l Assn. of Automotive Mut. Ins. Cos	A. Shirley Ladd	J. M. Eaton	730 Fifth Ave., New York
National Automobile Club	William Deams		San Francisco, Cal.
Nat'l Automobile Underwriters Conference	F. B. Kellam	W. P. Young	1 Liberty St., New York
National Aircraft Underwriters Assn	Edmund Ely	Ambrose Ryder	120 W. 42nd St., New York
National Automatic Sprinkler Assn	W. G. Allen	I. G. Hoagland	80 Maiden Lane, New York
National Inspection Company	J. G. Hubbell	H. S. Chrissinger	223 W. Jackson Blvd., Chicago
Oil Insurance Assn	J. C. Harding	J. M. Thomas	209 W. Jackson Blvd., Chicago
Postal Ins. Underwriters Assn	J. W. Robb	G. H. Reaney	176 Montague St., Brooklyn
Provincial Underwriters Assn	Wm. R. Hedge	Wm. H. Lord	87 Kilby St., Boston
Railway Underwriters	A. G. Dugan	W. N. Cornell, A. Mgr.	Ins. Exchange, Chicago
Railroad Insurance Assn	Chas. N. Rambo, Mgr.	J. B. Miller	80 Maiden Lane, New York
Rain Insurance Assn	J. W. Thomas, Mgr.		55 John St., New York
Reinsurance Bureau of New York	Howard De Mott, Mgr.	B. R. Mowry, Asst.	100 William St., New York
Reinsurance Clearing House	A. N. Stewart, Mgr.		Maple Ave., New Rochelle, N. Y
Sprinkler Leakage Conference	H. F. Roembke, Mgr.	D. G. Stone	100 William St., New York
Tourist Floater Ins. Conference	W. M. Ballard	Sidney F. Law	195 State St., Springfield, Mass
U. S. Fire Ins. Companies' Conference	H. A. Smith	Thos. M. Marson	95 Pearl St., Hartford, Conn.
U. S. Salvage Assn. (Branch of Amer. Marine s)	Ins. Syndicate A		
Underwriters Laboratories	Dana Pierce	D. B. Anderson	207 E. Ohio St., Chicago
Underwriters Adjusting Co	C. E. Sheldon	B. Auerbach	Ins. Exchange, Chicago
Underwriters Grain Assn	Mgrs. E. D. Hatch and R. Belcher		175 W. Jackson Blvd., Chicago
Water Drainage Conference	D. G. Stone, Chairman.	W. G. Keyser	76 William St., New York
SECTIONAL ORGANIZATIONS			
Auto Protective Assn. of Minn. & N., S. Dak.	Geo. B. Gray	Miss F. A. Marks	736 Plymouth Bldg., Minneapolis
Auto. Protective and Information Bureau	R. B. Ives	E. L. Richards	209 W. Jackson Blvd., Chicago
Assn. of Southern Fire Ins. Cos	H. R. Bush	C. A. Bickerstaff	Equitable Bldg., Atlanta, Ga.
Atlantic Inland Assn	J. B. Branch	L. F. Burke	59 Maiden Lane, New York

SECTIONAL ORGANIZATIONS—*Continued.*

Name of Organization	President	Secretary	Secretary's Address
Automobile Superintendents Club	L. H. Quimby	Roy Seaburg	Chicago
Central Traction and Lighting Bureau	H. A. Smith	Louis Harding	1 Liberty St., New York
Central Actuarial Bureau	C. C. Taylor, Mgr.	J. H. Brumbaugh, Chief Engineer	175 W. Jackson Blvd., Chicago
Conservation of Fire Prev. Assn. of N. Eng.	Geo. H. Allen		141 Milk City, Boston
Conser. of Fire Prev. of Colo., Wyo., & N. M.	J. C. Jamieson		Gas & Elec. Bldg., Denver, Col.
Conser. of Fire Prev. of Md., Del. & D. C.	J. G. Rolker		Franklin Bldg., Baltimore
Eastern Tornado Ins. Assn	H. H. Clutia	Geo. F. Hayden	80 Maiden Lane, N. Y.
Eastern Union	Whitney Palache	Ralph G. Potter	135 William St., New York
Eastern Automobile Underwriters Conference	W. H. Koop	J. R. Moore	1 Liberty St., New York
Factory Insurance Assn	H. A. Smith	J. H. Vreeland	Scottish Union & Nat'l Ins. Co., Hartford
Field Men's Club of So. Cal. and Ariz.	A. C. McConnell	E. E. Price	Los Angeles, Cal.
Fire Underwriters Assn. of the Northwest	D. O. Stine	R. D. Safford	175 W. Jackson Blvd., Insurance Exchange, Chicago
Fire Underwriters Electrical Bureau		Louis Harding	1 Liberty St., New York
Fire Underwriters Assn. of the Pacific	F. J. Perry	G. A. Yocum	912 Mcht's Exch., San Francisco
General Adjustment Bureau	C. D. Dunlop	N. B. Bassett	80 Maiden Lane, New York
Mill and Elevator Field Men's Assn	H. B. Carson	H. C. Lee	Chicago
Minn. and N. D. Fire Underwriters	R. J. Jordan	E. S. Latta	Plymouth Bldg., Minneapolis
Missouri-Kansas Field Club	Kit. Wilson	R. L. Kimberly	422 Dwight Bldg., Kansas City
New England Bureau of United Inspection	F. E. Dunham, Chair.	M.F. Ramsay, V.-Chair.	41 Pearl St., Boston
Northwestern Assn. of Mut. Ins. Cos.	W. A. Rutledge	O. M. Thurber	Owatonna, Minn.
Pacific Coast Adjustment Bureau	C. E. Allan	W. K. Barrand	716 Ins. Exch., San Francisco
Pacific Coast Auto. Underwriters Conference	William Deans	L. S. Day, Mgr.	354 Pine St., San Francisco
Rocky Mountain Field Club	W. E. Walker	H. D. Barlett	621 Gas & Elec. Bldg., Denver
Rocky Mountain Fire Underwriters Assn.		Frederic Williams	621 Gas & Elec. Bldg., Denver
Spec. Agts. Assn. of the Pacific Southwest		A. E. Ehrborn	
Southern Auto. Underwriters Conference	H. J. Hopkins	Claude Patterson	401 Hurt Bldg., Atlanta
Southern Tornado Ins. Assn	W. R. Prescott	H. G. Foard	56 Cedar St., N. Y.
Southern Adjustment Bureau	Clarence Ruse	E. P. Roberts, Mgr.	715 Tr. Co. of Ga. Bldg., Atlanta
Spec. Agts. Assn. of the Pacific Northwest	David H. Parry	Carl N. Homer	Coleman Bldg., Seattle, Wash.
Undrs. Bureau of the Middle and So. States		Louis Harding	1 Liberty St., New York
Underwriters Bureau of New England	E. T. Cairns, Chairman	Gorham Dana	18 Oliver St., Boston
Underwriters Golf Assn	Sheldon Catlin	W. MacIntosh	
Western Union	J. C. Harding	E. B. Hatch	Insurance Exch., Chicago
Western Insurance Bureau	Waite Bliven	B. Auerbach	1723 Ins. Exch., Chicago
Western Improved Risk Assn., Inc	Neal Bassett	B. Auerbach	Insurance Exch., Chicago
Western Auto. Underwriters Conference	Ralph Rawlings	E. L. Rickards	209 W. Jackson Blvd., Chicago
Western Adjustment and Inspection Co	J. C. Harding	W. E. Mariner	30 S. LaSalle St., Chicago
Western Sprinkler Leakage Conference	H. R. Thiemeyer, Chair.	L. Peterson	209 W. Jackson Blvd., Chicago
Western Hail and Adjustment Assn	W. D. Williams	W. H. Lininger	175 W. Jackson Blvd., Chicago
Western Sprinklered Risk Assn	Benjamin Auerbach	J. H. Patterson	175 W. Jackson Blvd., Chicago
Western Assn. of Electrical Inspectors	W. B. Hubbell	Wm. S. Boyd	175 W. Jackson Blvd., Chicago
Western Explosion Conference	W. P. Robertson	C. E. Varley	209 W. Jackson Blvd., Chicago
Western Inter-Reinsurance Bureau	Rudolph Belcher, G. M.	M. A. Scholbe, Mgr.	1903 Ins. Exch., Chicago
STATE AND CITY ORGANIZATIONS			
ALABAMA			
Alabama Assn. of Ins. Agents	L. A. Porter	Ed. S. Moore	703 Jefferson Co. Bk. Bldg., Birmingham
Alabama Field Men's Assn	W. G. Overton, Jr.	A. C. Eifler	Bell Bldg., Montgomery
Conservation & Fire Prov. Assn. of Alabama	J. Goldsmith		1913 16th Ave., Birmingham
Insurance Federation of Alabama	H. G. Seibels	T. H. Garden	Birmingham
Birmingham Fire & Cas. Ins. Exchange	H. G. Seibels	C. L. Parker	2121½ 1st Ave., N. Birmingham
ARKANSAS			
Arkansas Assn. of Insurance Agents	Allan Kennedy	C. C. Mitchener	Marianna
Arkansas Insurance Club	J. M. Montgomery	Roy L. Bilheimer	111 E. 5th St., Little Rock
Insurance Federation of Arkansas	W. S. Leake	M. Anderson	Little Rock
Arkansas Fire Prev. Bureau	J. K. Shepherd		Gazette Bldg., Little Rock
CALIFORNIA			
California Assn. of Ins. Agents	W. T. Rainlo	J. B. Shea	49 W. San Fernanelo St., San Jose
Insurance Federation of California	J. B. Levison	J. J. Ryan	San Francisco
Conference Committee of Cal. Ins. Ints.	J. Marshall, Jr.	C. A. Fleming	328 Merchants Exch. Bldg., San Francisco
Los Angeles Fire Ins. Adjusters Assn	C. L. Peckham	G. L. Mangson	Los Angeles
Los Angeles Fire Insurance Exchange	Matt T. Mancha	J. R. Doolittle	Merritt Bldg., Los Angeles
Board of Marine Underwriters of San Fran.	A. W. Follansbee	J. Waddington	351 Cal. St., San Francisco
Fire Underwriters Inspection Bureau	W. R. Roberts, Asst. Mgr.		Merchants Exchange Bldg., San Francisco
Insurance Brokers Exch. of San Francisco	J. G. Martin	Capen A. Fleming	328 Merchants Exchange Bldg., San Francisco
Underwriters Fire Patrol of San Francisco	F. J. Devlin	W. M. Speyer	334 Cal. St., San Francisco
Sacramento Insurance Exchange	H. J. Thielen	A. S. Hackett	813 J St., Sacramento, Cal.
CANADA.			
All-Canada Fire Ins. Federation	T. L. Morrisey	W. E. Baldwin	17 St. John St., Montreal, Que.
Canadian Auto. Underwriters Assn	E. F. Hussey	J. H. King	Toronto
Insurance Federation of British Columbia	W. Wyllie Johnston	Chas. Dickens	1004 Standard Bk. Bldg., Vancouver
Ottawa Fire Insurance Agents Assn	H. S. Binks	A. A. Crawley	Ottawa
Ontario Fire and Casualty Ins. Agts. Assn.	J. S. Dowling	C. Priestman	180 Adelaide St., W. Toronto
Mutual Fire Underwriters Assn. of Ontario	G. L. Miller	J. J. Stewart	Brampton, Province, Ont.
Fire Ins. Brokers Assn. of Montreal	Arthur McBean	George C. Baber	1365 James St., Montreal
Insurance Institute of Toronto	Hedley C. Wright	Clifford Elvins	20 Victoria St., Toronto

STATE AND CITY ORGANIZATIONS—*Continued*

Name of Organization	President	Secretary	Secretary's Address
Toronto Insurance Conference	G. H. Parkes	S. McAdam	16 Toronto St., Toronto
Vancouver Fire Ins. Agents Assn.	Thos. Paradis	Geo. L. Schetky	Vancouver
COLORADO			
Colorado Assn. of Insurance Agents	D. J. Main	M. J. Bennett	Colorado Bldg., Denver
Insurance Federation of Colorado	W. A. Berg	T. F. Aspell	Chamber of Com. Bldg., Denver
Denver Fire Insurance Agents Assn.	Earl Johnson	W. R. Wallace	420 Tabor Bldg., Denver
Mountain Field Club	Ed. P. Eppich	C. T. Stewart	215 American National Bank Bldg., Denver
CONNECTICUT			
Connecticut Assn. of Insurance Agents	D. G. North	Charlotte W. Rice	956 Chapel St., New Haven
Bridgeport Assn. of Insurance Agents	W. A. H. Hatfield	Arthur Bradshaw	875 Main St., Bridgeport
Hartford Board of Fire Underwriters	C. H. Brigham		720 Main St., Hartford
Insurance Institute of Hartford, Inc	C. Barstow Langdon	Clifford R. Harkins	60 Prospect St., Hartford
New Britain Board of Fire Underwriters	H. D. Humphrey	H. Y. Stearns	City Hall, New Britain
Security Insurance Club	B. F. Thompson	D. T. Condon	115 Elm St., New Haven
Underwriters Assn. of Norwich	F. L. Royce	G. C. Hull	Norwich
Willimantic Board of Fire Underwriters	Geo. S. Elliot	W. J. Sweeney	772 Main St., Willimantic
DELAWARE			
Delaware Assn. of Insurance Agents	Albert Bird	W. F. O'Keefe	Wilmington
FLORIDA.			
Florida Local Underwriters Assn.	H. H. Thornton	Mary B. Kirkpatrick	P. O. Box 1632, Pensacola
Insurance Federation of Florida	C. M. Lowe	W. M. McCrory	Jacksonville
Florida Field Men's Conference	D. T. Davis, Chairman.		
GEORGIA			
Georgia Assn.of FireUnderwriters	F. B. West	J. E. Wilson	Savannah
Georgia Assn. of Insurance Agents	E. A. Erwin	E. B. Harold	Atlanta
Georgia Fire Prevention Society	Clarence L. Ruse		Atlanta
Georgia Local Underwriters Assn., Inc	E. A. Erwin	Julian Thomas	Grant Bldg., Atlanta
Insurance Federation of Georgia	G. A. Howell	Fair Dodd	Atlanta
Atlanta Assn. of Fire Insurance Agents	Arthur W. Ellis		CandlerBldg., Atlanta
Atlantic Board of Fire Underwriters	Oscar Venably	E. O. Johnson	Atlantic Trust Bldg., Atlanta
Insurance Library Assn. of Atlanta	C. A. Bickerstaff	Geo. P. Street	1201 Hurt Bldg., Atlanta
Columbus Fire Insurance Exchange	J. Flournoy, Jr.	F. W. Armour	Columbus
Insurance Assn. of Macon	A. R. Menard	J. H. Williams	Third St., Macon
Board of Fire Underwriters of Savannah	E. L. Goodman	T. C. Myers	209 Liberty Bldg., Savannah
HAWAII			
Board of Fire Underwriters of Ter. of Hawaii	J. Waterhouse	B. Froiseth	Wilder Bldg., Honolulu
IDAHO			
nsurance Federation of Idaho	H. J. Rossi	Frank G. Ensign	Boise
ILLINOIS			
Auto Underwriters Club	H. W. Quinby	Ray O. Seaberg	Monadnock Bldg., Chicago
Illinois State Board of Fire Underwriters	D. J. Harrigan	Miss E. E. Edwards	175 W. Jackson Blvd., Chicago
Illinois Assn. of Insurance Agents	A. J. Anderson	S. E. Moisant	P. O. Drawer 147, Kankakee
Joliet Local Board	J. Raymond Lenon	Geo. M. Munroe	222 Scott St., Joliet
Illinois State Fire Prevention. Assn.	G. T. Meilke	C. G. Wonn	Ins. Exchange, Chicago
Illinois Field Club	J. H. Kinnaird	L. W. Brown	665 Insurance Exchange
Ill. Assn. of Mut. Fire and Windstorm Ins.	Chas. Holz	S. B. Mason	301 Unity Bldg., Bloomington
Illinois Audit Bureau	R. M. Berger, Mgr.	J. H. Foster, Asst.	37 So. Wabash Ave., Chicago
Insurance Federation of Illinois	Chas. H. Burras	Royal N. Allen	110 So. Dearborn, Chicago
Cook County Field Club	Walter M. Sheldon	Walter R. Putz	209 W. Jackson Blvd., Chicago
Assn. of Fire Ins. Examiners	W. H. French	H. J. Pulling, Jr.	111 W. Jackson Blvd., Chicago
Auto. Protective and Information Bureau	R. Rawlings	E. L. Rickards	209 W. Jackson Blvd., Chicago
The Chicago Board of Chicago Underwriters	Allan I. Wolff	J. B. Nowakowsky	175 W. Jackson Blvd., Chicago
Clearing House Messenger Service		P. N. Cutler	Ins. Exchange, Chicago
Ins. Brokerage Assn. of Chicago	D. F.Carpenter	G. A. Seaverns, Jr.	Insurance Exchange, Chicago
Insurance Club of Chicago	L. R. Hanawalt	D. C. Morgan	410 N. Michigan Ave., Chicago
Underwriters Salvage Co. of Chicago	H. C. Eddy	W. R. Townley	771 W. Jackson Blvd., Chicago
Underwriters Clearing House		P. N. Cutler	2116 Ins. Exchange, Chicago
Underwriters Service Assn.	W. A. Chapman	L. J. Braddock	McKinlock Bldg., Chicago
Uniform Printing and Supply Co.	George H. Bell	R. Belcher	Insurance Exchange, Chicago
Local Agents Club	B. E. Richie	Guy Richards	175 W. Jackson St., Chicago
Galesburg Local Board of Fire Underwriters	H. F. Arnold	Wm. L. Boutelle	80 So. Cherry St., Galesburg
Kankakee Board of Fire Underwriters	C. H. Mead	E. D. Caulkins	410 Bank Bldg., Kankakee
Springfield Underwriters Assn.	Wm. Booth	Chas. Appleyard	231½ So. 6th St., Springfield
INDIANA.			
Indiana State Fire Prevention Assn.	C. V. Nipp	K. D. Weaver	839 Meyer-Kiser Bk., Indiana
Fire Underwriters Assn. of Indiana	G. J. Burke	O. E. Green	402 N. Mers St., Indianapolis
Indiana Field Club	W. P. Ray	Ross A. Moore	201 Medical Arts Bldg., Indianapolis
Indiana Assn. of Insurance Agents	E. F. Abernethy	H. P. Frazier	31 Monument Cir., Indianapolis
Indiana Field Club	W. P. Ray	Ross A. Moore	Indianapolis
Indiana Insurance Society	Chas. Y. Bean	G. J. Daseke	715-16 J. F. Wild Bldg., Indianapolis

STATE AND CITY ORGANIZATIONS—*Continued*

Name of Organization	President	Secretary	Secretary's Address
Indianapolis Fire Insurance Agents Assn	A. L. Riggsbee	Jos. G. Wood	660 Consolidated Bldg., Indianapolis
Mutual Ins. Cos. Union of Ind	J. A. Miller	H. L. Nowlin	148 E. Market St. Indianapolis
IOWA			
Conser. and Fire Prev. Assn. of Iowa	C. C. Smith		Kraft Bldg., Des Moines
Insurance Federation of Iowa	J. H. Jamison	Joel Tuttle	715 Locust St., Des Moines
Iowa Assn. of Insurance Agents	Guy W. Andrews	H. P. Pratt	203 United Bk. Bldg.
Iowa Insurance Service Bureau	K. L. Walling, Pub.		Securities Bldg., Des Moines
Iowa Farmers Mutual Reinsurance Assn	P. J. Shaw	J. E. Brooks	Greenfield
Iowa Assn. of Mut. Ins. Assns	H. E. Colburn	H. J. Rowe	700 Obs Bldg., Des Moines
Iowa State Convention of Coop. Ins. Assns	Will Anderson	H. J. Rowe	Des Moines
Iowa State Fire Prev. Assn	O. J. Davis	C. W. Barrett	Des Moines
Iowa Mutual Tornado Ins. Ass'n	J. B. Herriman	H. F. Gross	Hubbell Bldg., Des Moines
Iowa Underwriters Field Club	Geo. N. Schrup	Arth ur E. Holin	Des Moines
Davenport Fire Ins. Agents Ass'n	W. R. Weir	E. F. Stenger	2o › Central Office Bldg., Davnp'
Des Moines Underwriters Ass'n	E. E. Crawford	Geo. W. Tomes	613 Youngerman Bldg.,Des Moines
KANSAS			
Insurance Federation of Kansas	H. R. Johnston	C. J. Peterson	106 W. 6th St., Topeka
Kansas Assn. of Insurance Agents	Glenn C. Charlton	C. S. Blakely, Jr	301 Mulvane Bldg., Topeka
Kansas State Fire Prevention Assn	Chas. H. O'Neill	A. I. Doling	244 New Engl. Bldg., Topeka
Kansas State Assn. of Mut. Ins. Cos	W. B. Gasche	F. L. Anderson	Wilmington
Topeka Board of Fire Underwriters	Geo. A. Tuer, Chair		Topeka
KENTUCKY			
Insurance Federation of Kentucky	J. M. Morris	T. C. Tiller	Paul Jones Bldg., Louisville
Kentucky Assn. of Insurance Agents	Charles J. Smith	H. J. Reed	P. O. Box 241, Lexington
Kentucky Conser and Fire Prev. Assn	J. V. Bonman	R. W. Snyder	Kenyon Bldg., Louisville
Kentucky Fire Underwriters Assn	Milton C. Miller	R. W. Snyder	Kenyon Bldg., Louisville
Louisville Board of Fire Underwriters	F. C. Carpenter	W. M. Watson	303 Norton Bldg., Louisville
LOUISIANA			
Conservation and Fire Prev. Assn. of La	Alanzo Church	Chas. E. Black	Marine Bk. Bldg., New Orleans
Insurance Federation of Louisiana	Henry Rightor	W. H. Klinesmith	New Orleans
Louisiana Insurance Society	Geo. A. Petrie	Mrs. S. E. Coleman	Alexandria
The Fieldmen	F. O. Hawkins	E. A. Chavanne, V. P.	812 Com'l Bk. Bldg., N. Orleans
New Orleans Insurance Exchange	Taylor Rowland	L. F. Brand	629 Common St., New Orleans
Lake Charles Ins. Exchange	J. L. Wa3ey	Samuel Levy	Lahe Charles, La.
MAINE			
Insurance Federation of Maine	Harlan Turner	H. C. Reed	Richmond
Maine Assn. of Insurance Agents	Geo. C. Huskins	Thos. C. White	163 Main St., Lewiston
Cumberland County Board of Fire Unders	C. E. Leach	Jos. M. Roche	38 Exchange St., Portland
MARYLAND			
Assn. of Fire Undrs. of Baltimore City	Henry M. Warfield	John H. Kenny	8-10 South St., Baltimore
Insurance Federation of Maryland	R. H. Thompson, Chair		Baltimore
Maryland Assn. of Insurance Agents	W. C. Carter	F. W. Lawson	1015 Amer. Bldg., Baltimore
Insurance Society of Baltimore	F. A. Roloson	Chas. V. Simpson	19 South St., Baltimore
MASSACHUSETTS			
Insurance Federation of Massachusetts	W. C. Moulton	G. M. Wallace	11 Beacon St., Boston
Insurance Society of Massachusetts	H. T. Hugard	H. C. Read	119 Water St., Boston
Insurance Brokers Assn. of Mass	Wm. F. Macy	L. B. Page	40 Broad St., Boston
Massachusetts Assn. of Ins. Agents	E. J. Cole	F. A. Norton	70 Washington St., Salem
Mutual Fire Insurance Assn	Harry Harrison	C. F. Danforth	18 Oliver St., Boston
Boston Ins. Clearing House Assn	F. Solomon, Mgr	George B. Proctor	43 Kilby St., Boston
Insurance Library Assn. of Boston	Wm. B. Medlicott	D. N. Handy	141 Milk St., Boston
Brockton Fire Underwriters Assn	E. A. Thomoson	E. K. Steele	Brockton
Boston Board of Fire Underwriters	Harrie H. Whitney	James Davis	40 Broad St., Boston
Cambridge Board of Fire Underwriters	W. B. McCoy	W. E. Cherry	530 Mass. Ave., Cambridge
Lynn Board of Underwriters	James Cotter	F. A. Smith	145 Munroe St., Lynn
New Bedford Board of Fire Underwriters	John W. Paul	H. M. Slade	791 Purchase St., New Bedford
Clerks Assn. of Springfield F. & M. Ins. Co.	c/o Springfield F. & M.	Ins. Co.	Springfield
Springfield Board of Fire Underwriters	W. I. Davis	G. H. Ide	145 State St., Springfield
Worcester Board of Underwriters	E. P. Ingraham	C. S. Fark	311 Main St., Worcester
MICHIGAN			
Assn. of Mich. Fire Ins. Executives	T. A. Lawler, Chairman	R. K. Orr	Lansing
Insurance Federation of Michigan	N. A. Bloom	T. J. Hennes	348 W. Fork St., Detroit
Michigan Assn. of Ins. Agents	C. B. Smith	P. J. Braun	809 F. P. Smith Bldg., Flint
Michigan Audit Bureau	F. P. Kavanaugh, Mgr.		808 Kalamazoo Nat'l Bk. Bldg., Kalamazoo
Michigan State Fire Prevention Assn	Martin Brown	A. J. Knaak	
Michigan Field Club	F. M. Yelton	Stuart Morgan	523 Sunset Lane, East Lansing
Michigan Underwriters Assn	B. V. Legg	H. B. Dickinson	517 Book Bldg., Detroit
State Assn. of Mut. Ins. Cos. of Mich		W. L. Taylor	Lansing
Bay City Underwriters Club	G. H. Ames	E. Van Tuyl	Bay City
Grand Rapids Fire & Cas. Undrs. Assn	Frank G. Row	C. S. Marshman	853 Geneva Ave., S. E., Grand Rapids
MINNESOTA			
Insurance Federation of Minnesota	W. N. Niskern	E. A. Sherman	Plymouth Bldg., Minneapolis
Minnesota Assn. of Insurance Agents	P. H. Ware	E. A. Sherman	Plymouth Bldg., Minneapolis
Minnesota State Fire Prevention Assn	C. W. Cartwright	W. A. Bastlett	Plymouth Bldg., Minneapolis
State Assn. of Farmers Mut. Ins. Cos	J. H. Farmer	A. D. Stewart	Redwood Falls

STATE AND CITY ORGANIZATIONS—*Continued*

Name of Organization	President	Secretary	Secretary's Address
Duluth Underwriters Association	T. W. Walker	E. B. Dunning	500 Alworth Bldg., Duluth
Minneapolis Board of Fire Underwriters	F. H. Wagner	Jas. Thompson	525 Plymouth Bldg., Minneapolis
Insurance Clnb of Minneapolis	Erank C. Esterley	E. A. Sherman	Plymouth Bldg. Minneapolis.
Minnesota Assn. of Mut. Ins. Cos	H. L. Hjermstad	O. M. Thurber	
Minnesota and N. Dak. Fire Underwriters	W. U. Knight	E. S. Lossa	1154 Plymouth Bldg. Minneapolis
Northwest Insurance Club	Earl P. Theimer	Philip Olson	
Minneapolis Underwriters Assn	A. F. Pray	Jacob Stone	Mianeapolis
Insurance Exchange of St. Paul	E. R. Whitacre	W. S. Gilliam	302 Pioneer Bldg., St. Paul
Mississippi			
Insurance Federation of Mississippi	W. F. Rumble	E. H. Bradshaw	Jackson
Mississippi Assn. of Ins. Agents	W. H. Pullen, Jr	Fred. L. Nelson	Merchants Bk. Bldg., Jackson
Yazoo Delta Fire Ins. Agents Assn	J. H. Johnson	J. Ashcraft	Greenwood
Vicksburg Insurance Exchange	J. K. Moore	W. W. Moore	Vicksburg
Missouri			
Insurance Federation of Missouri	W. M. Byrne	J. W. Rodger	112 N. 4th St., St. Louis
Auto Underwriters Club of Kansas and Mo	John F. Deiber	Gade O. Smith	Waldheim Bldg., Kansas City
Missouri State Fire Prev. Assn	Raymond W. Smith	Edward S. Plummer	Pierce Bldg., St. Louis
Missouri Assn. of Insurance Agents	F. H. Phillips	J. W. Rodger	112 N. 4th St., St. Louis
Kansas City Brokers and Underwriters Assn.	H. McTurnan	Geo. Kumpf	Kansas City
Insurance Agents Assn. of Kansas City	G. Oppenheimer	F. G. Glore	704 Scarritt Bldg., Kansas City.
St. Joseph Fire Prev. Bureau	J. McBeth, Insp		119 N. 4th St., St. Joseph
Fire Underwriters Assn. of St. Louis	W. D. Hemenway	J. W. Rodger	112 N. 4th St., Pierce Bldg., St. Louis
Insurance Club of St. Louis	D. H. Painter	J. W. Rodger	Pierce Bldg., St. Louis
St. Louis Fire Erevention Bureau		A. H. Schwarz	734-41 Pierce Bldg., St. Louis
Underwriters Salvage Corp	Roy W. Smith	Joseph P. Mitchell	752 Pierce Bldg., St. Louis
Springfield Fire Underwriters Assn	N. E. Shattuck	Harold A. Cox	Woodruff Bldg., Springfield
Montana			
Insurance Federation of Montana	H. Bostwick		Harbour Bldg., Butte
Montana Assn. of Local Fire Ins. Agts	H. G. Pickett	E. L. Ensign	Butte
Montana Special Agents Assn	Grant M. Brown	Garland M. Binder	Great Falls
Nebraska			
Conservation Assn. of Nebraska	H. W. Hicks		Keeline Bldg., Omaha
Insurance Federation of Nebraska	F. T. B. Martin	R. C. Alexander	1504 Dodge St., Omaha
Nebraska Assn. of Local Ins. Agents	L. B. Clark	Fred Grath	Terminal Bldg., Lincoln
Nebraska Assn. of Insurance Agents	F. T. B. Martin	J. E. Sebastian	North Platte
Nebraska Assn. of Mut. Fire Ins. Cos	A. C. Hull	J. A. Minatear	
North Platte Fire Prev. & Ins. Board	O. H. Thoelecke	R. D. Rasmussen	114 E. Front, North Platte
Omaha Fire Insurance Agents Exchange	Harry A. Koch	Arthur A. Westergard	330 City Nat'l Bk. Bldg., Omaha
Nevada			
Insurance Federation of Nevada	C. R. Carter	A. J. Merger	Reno
New Hampshire			
N. H. Assn. of Insurance Agents	P. C. Lockwood	A. L. Rouillard	Claremont, N. H.
The Profile Club	J. M. Robinson	Margaret A. Murphy	156 Hanover St., Manchester
New Jersey			
New Jersey Assn. of Fire Underwriters	Arnold Rippe	W. H. Spiegelberg	15 Exch. Place, Jersey City
Conser. & Fire Prev. Assn. of N. J.	L. F. H. Pack		56 Maiden Lane, New York
N. J. State Assn. of Mut. Fire Ins. Cos	J. C. Bunn	Chas. E. Reed	Rahway
Underwriters Assn. of Hudson County	D. S. Schenck	R. H. Burr	15 Exch. Place, Jersey City
Elizabeth Board of Underwriters	E. W. Phares	W. A. Bourdon	Elizabeth
Fire Insurance Society of Newark	Chas. S. Dodd	Miss H. E. Pearson	9 Clinton St., Newark
Newark Ins. & Banking Athletic League	H. A. Sonn	F. Feiner	845 Broad St., Newark
Perth Amboy Assn. of Ins. Agents	Theo. S. Brown	M. H. Madsen	175 Smith St., Perth Amboy
New Mexico			
New Mexico Insurance Agents Assn	G. W. Flemming	Price W. Cross	Albuquerque
New York			
Auto Underwriters Club of New York	A. B. Roome	H. D. Stocker	55 John St., New York
Insurance Federation of the State of N. Y	Willet R. Bowen	L. L. Saunders	47 Maiden Lane, Albany
New York State Assn. of Local Agents	F. L. Gardner	Eugene A. Beach	514 McCarthy Bldg., Syracuse
New York State Assn. of Supervising and Adjusting Fire Insurance Agents	W. H. Taylor	J. B. Dacey	207 Arkay Bldg., Albany
New York State Central Organization of Cooperative Fire Insurance Cos	N. F. Webb	E. Knickerbocker	Bangall
Conser. & Fire Prev. Assn. of N. Y. State	J. M. Crothers		Syracuse
Cooperative Fire Undrs. of N. Y. State	W. D. Colclough	F. P. Tucker	452 Broadway, Albany
Western New York Field Club	Robert S. Garvie	R. T. Stewart	Union Trust Bldg., Rochester
Board of Fire Undrs. of Suffolk County	A. C. Edwards	John Bagshaw	Riverhead
Undrs. Assn. of Dutchess County	W. W. Luckey	F. L. Gardner	Poughkeepsie
New York Suburban Field Club	E. C. Ryan	F. M. Smith	New York
Conservation and Fire Prevention Assn. of Suburban New York	M. S. Reeves	R. E. Harper	Woodhaven
Albany Board of Underwriters	E. J. Dignum	Alex. J. Young	82 State St., Albany
Albany Field Club	Howard J. Wing	Walter J. Roberts	61 State St., Albany
Underwriters Assn. of City of Auburn	R. R. Cross	J. W. Hart	Auburn
Binghamton Fire & Cas. Ins. Agt. Club	W. H. Hecox	H. Clay Smith	Security Bldg., Binghamton

Name of Organization	President	Secretary	Secretary's Address
Brooklyn Ins. Brokers Assn.	J. J. Canning	John E. Watson	26 Court St., Brooklyn
Underwriters Society of Brooklyn	C. H. Bainbridge	F. Stussy, Jr.	172 Montague St., Brooklyn
Cahoes Local Board of Fire Underwriters	J. Laughlin	W. K. Mitchell	Cahoes
Insurance Society of Glens Falls	c/o Glens Falls Ins. Co.		Glens Falls
Hornell Local Board of Underwriters	W. H. Murray	W. M. Dunning	Hornell
Lockport Board of Fire Underwriters	H. C. Townsend	Grace C. Moody	Lockport
Newburgh Board of Fire Underwriters	A. L. J. Miller	L. W. Pellet	44-46 Smith St., Newburgh
Automobile Underwriters Service Bureau		Norton L. Dods	427 W. 42nd St., New York
Board of Undrs. of N. Y. Marine	D. F. Cox	E. G. Driver	56 Beaver St., New York
Suburban N. Y. Fire Prev. Assn.	R. E. Harper		Woodhaven
City Insurance Club			80 Maiden Lane, New York
Examining Underwriters Assn.	W. G. Martin	M. M. Guillan	80 Maiden Lane, New York
Fire, Marine and Liability Brokers Assn. of the City of New York, Inc	G. P. Nichols	B. M. Harris	80 Maiden Lane, New York
Fire and Casualty Ins. League of N. Y. C	W. F. Stanz	T. F. O'Donoghue	80 Maiden Lane, New York
Insurance Accountants' Assn.	A. H. Nightman	G. S. Tipsco	New York
Insurance Clerks Mutual Benefit Assn.	A. M. Thorburn	W. P. Young	80 Maiden Lane, New York
Insurance Society of New York	C. R. Pitcher	E. R. Hardy	84 William St., New York
New York Board of Fire Underwriters	Otho E. Lane	Bennett Ellison	99 William St., New York
N. Y. Chapter of the Nat. Fire Prot. Assn.	Albert W. Peel	P. E. Brown	123 William St., New York
Suburban New York Field Club	L. H. F. Peck	Paul A. Nielson	34 Pine Street, New York
Underwriters Salvage Co. of New York	G. W. Burchell	Ernest A. Zittel	45 John Street, New York
William Street Club	F. H. Gibson	Roy Blauvelt	92 William St., New York
Insurance Square Club	J. S. Russell		New York
Board of Fire Underwriters of Niagara	H. Highland	D. W. Campbell	Niagara Falls
Ins. Agents Club of Niagara Falls	Edward T. Ellis	Richard Cary	Gluck Bldg., Niagara Falls
Board of Fire Underwriters of Oswego City			
Fire Underwriters Assn. of Rochester	B. P. Mills	E. M. Sparlin	1228 Granite Bldg., Rochester
Rome Board of Underwriters	N. H. Jones	E. D. Besley	108 N. James St., Rome
Saratoga County Board of Fire Undrs.	N. W. Kelso	B. H. Searing	408-18 B'way, Saratoga
Insurance Agents Club of Syracuse	Warren E. Day	C. D. Mitchell	514 McCarthy Bldg., Syracuse
Troy Board of Underwriters	W. Strecker	T. W. Hislop	Troy
Insurance Agents Club of Utica	Frank Dolan	Wallace C. MacGreggor	219 Genessee St., Utica
Insurance Agents Club of Watertown	O. A. Hine	C. J. Green	24-25 Otis Bldg., Watertown
Fire Insurance Club of Watertown	P. H. Willmott	G. G. Inglehart	Agricultural Ins. Co., Watertown
Waverly Board of Fire Underwriters		Edison A. Tilton	316 Broad St., Waverly
Board of Fire Undrs. of the City of Yonkers	J. A. Garrity	B. E. Sullard	45 Warburton Ave., Yonkers
North Carolina			
Carolina Field Club	Geo. P. Folk	D. M. Murchison	1012 Realty Bldg., Charlotte
North Carolina Assn. of Ins. Agents	J. O. Reilly	Sam Ruffin	Raleigh
N. C. Fire Prevention Assn.	N. J. Heyward	R. L. Lewis	Greensboro
Local Board of Fire Undrs. of Wilmington	Clayton Giles	S. C. Pulliam	707 Murchison Bldg., Wilmington
North Dakota			
Conservation & Fire Prev. Assn. of N. D.	W. L. Titus	M. G. Hagen	Fargo
Insurance Federation of North Dakota	P. J. Murphy	H. G. Carpenter	Fargo
North Dakota Assn. of Ins. Agents	Julius R. Baker	Thos. B. Hull	Trust Nat'l Bk. Bldg., Fargo
N. D. Assn. of State Mut. Fire Ins. Cos.	D. W. Clark	F. H. Wilder	Box 906, Fargo
Ohio			
Automobile Underwriters Club of Ohio	C. G. McCray	W. J. Faymonville	1001 Hartman Bldg., Columbus
Fire Prevention Assn. of Ohio	R. S. Tidrick	J. P. Hershberger	Hartman Bldg., Columbus
Federation of Mut. Ins. Assns. of Ohio	F. D. Donaldson	A. F. Little	High St., Covington
Fire Underwriters Field Club of Ohio	W. B. Woodwin	A. W. Jones	Hartman Bldg., Columbus
Insurance Federation of Ohio	J. W. McCord	J. L. Dumar	East Liberty
Ohio Assn. of Fire Underwriters	Geo. G. Gross	E. A. Flickner	307 Connor Bldg., Columbus
Ohio Mutual Insurance Cos. Assn.	J. P. Duffey	Geo. M. Gray	533 Cambridge St., Coshocton
Ohio Assn. of Insurance Agents	B. L. Agler	W. H. Tomlinson	424 Atlas Bldg., Columbus
Cincinnati Fire Underwriters Assn.	H. Alexander	J. F. Schneer	1204 First Natilonal Bank Bldg., Cincinnati.
Insurance Society of Cincinnati	Carl Kleve	M. L. Steelting	1304 1st Nat'l Bk. Bldg., Cinn.
Fire Ins. Clearing Assn. (Cleveland)	C. W. Davis	S. J. Horton	304 Ch. of Com. Bldg., Cleveland
Fire Insurance Club of Cleveland	P. W. Flicker	S. J. Horton	602-4-6 B. F. Keith Bldg., Cleve.
Fire Underwriters Club of Ohio	Geo. W. Thrush	A. W. Jones	Hartman Bldg., Columbus
Assn. of Ins. Underwriters of Columbus	T. Tallmadge	R. Knepper	Columbus
Insurance Society of Columbus	T. Tallmadge	R. Knepper	701-6 Outlook Bldg., Columbus
Farmer (O.) Mutual Fire Prot. Assn.	W. M. Battershall	F. Richardson	Farmer
Lorain Insurance Exchange	C. Ferguson	C. P. Hitchcock	726 Washington Ave., Lorain
Toledo Assn. of Insurance Agents	E. F. Keller	H. S. Martin	Ohio Bldg., Toledo
Youngstown Assn. of Insurance Agents	H. Wilson	I. E. Sprankle	1309 Wick Bldg., Youngstown
Oklahoma			
Automobile Underwriters Club of Okla.	E. E. Olinger	Sharmon Owsley	406 Mercantile Bldg., Okla. City
Conservation & Fire Prev. A. of Okla.	John C. Dulany	Jas. A. Atkinson	c/o Okla. Inspection Bureau
Fire Underwriters Field Club of Okla.	C. A. Haggart	E. R. Smith	Mercantile Bldg., Okla. City
Insurance Federation of Oklahoma	W. F. Stahl	Chas. Stickley	Liberty Bk. Bldg., Okla. City
Oklahoma Assn. of Insurers	J. S. Pearce	L. M. Furnas	209½ S. Main St., Tulsa, Okla.
Oklahoma State Assn. of Fire Ins. Cos.	J. S. Pearce	D. A. Mullen	
Associated Fire & Casualty Undrs. of Okla.	Eugene Whittington	L. I. Baker	Oklahoma City
Okla. City Board of Fire Underwriters	C. E. Stickley	J. S. Coolley	Oklahoma City
Oregon			
Fire Ins. Exchange of Portland, Inc.	A. A. Comrie	J. D. Neilan	415 Oregon Bldg., Portland

STATE AND CITY ORGANIZATIONS—*Continued*

Name of Organization	President	Secretary	Secretary's Address
PENNSYLVANIA			
Conser. & Fire Prev. Assn. of West Pa.	A. K. Black, Jr.		Magee Bldg., Pittsburgh
Conser. and Fire Prev. Assn. of Centrul Pa.	M. J. Richards		Wilkesbarre.
Conser. & Fire Prev. Assn. of East Pa.	R. H. M. Stuart		308 Walnut St., Philadelphia
Harrisburg Assn. of Insurance Agents	S. Brady Caveny	Fred V. Rockey	Y. M. C. A., 2nd & Locust Sts., Harrisburg
Insurance Federation of Pa.	W. G. McBlain	G. R. Dette	119 S. 4th St., Philadelphia
Pennsylvania Assn. of Insurance Agents	C. H. Biddle	F. V. Rockey	Union Tr. Bldg., Harrisburg
Pa. Assn. of Reciprocal Exchanges	Walter Moses	J. A. Slemons	Lincoln Bldg., Philadelphia
Pa. State Assn. of Mut. Fire Ins. Cos.	Hon. C. R. Lantz	Elwood Hoot	West Point
Insurance Assn. of Central Pennsylvania	S. B. Caveny	W. H. Eby	46 Union Trust Bldg. Harrisburg
Erie Assn. of Insurance Agents	Geo. K. Frank	R. P. Beaudry	1006 Ariel Bldg., Erie
Fire Ins. Society of Philadelphia	J. S. Trump	H. B. Quinn	232 S. St., Philadelphia
Independence Bureau Fire Prev. Rep.	J. A. Wellington, Mgr.		137 S. 5th St., Philadelphia
Insurance Brokers Assn. of Philadelphia	J. W. Doriss	Herbert Davies	411 Walnut St., Philadelphia
Underwriters Club	J. P. Frazier	H. W. Masters	407 Walnut St., Philadelphia
Smoke and Cinder Club of Pittsburgh	E. E. Porter	J. E. Sautter	307 4th Ave., Pittsburgh
Philadelphia Fire Underwriters Assn.	Geo. Y. Shermer	J. S. Trump	131-141 S. 4th St., Philadelphia
Scranton Insurance Assn.	J. S. Burwell	J. J. Keating	Scranton
PORTO RICO			
Porto Rico Board of Fire Underwriters	Juan B. Arzuaga	F. Vall-Spinosa	No. 2 San Justo St., San Juan
RHODE ISLAND			
Rhode Island Assn. of Ins. Agents	Jas. W. Cook	W. H. Robinson	107 Westminster St., Providence
SOUTH CAROLINA			
Conservation & Fire Prev. Assn. of S. C.	Edward Cay		Columbia
S. C. Assn. of Insurance Agents	Harry J. O'Neil	H. P. Moses	Sumter
South Carolina Field Club	G. B. Reeves	H. K. McCormac	
Charleston Board of Fire Underwriters	F. M. Robertson	W. E. Gantt, Jr.	Charleston
Columbia Insurance Exchange	J. A. Cathcart	F. J. Dana	Columbia
SOUTH DAKOTA			
Conser. & Fire Prev. Assn. of S. D.	D. P. Leme		335 N. Main Ave., Sioux Falls
Insurance Federation of S. D.	G. H. Douthitt	N. S. Tyler	Redfield
Insurers of South Dakota	Guy L. Ericson	Wm. G. Guhin	Aberdeen
S. D. Mutual Board of Underwriters	O. A. Rudolph	I. Keith	Lake Preston
TENNESSEE			
Tennessee Fire Prev. Assn.	M. Mellor	William Forrester	Ind. Life Bldg., Nashville
Tennessee Assn. of Insurance Agents	H. P. Smith	Miss J. Hindman	306 Chamber of Com., Nashville
Tennessee Field Men's Assn.	L. A. Anderson	R. W. Davis	Stahlman Bldg., Nashville
Tenn. Undrs. Assn. of Local Ins. Agts.	H. G. McMullan	O. A. Smith	Nashville
Chattanooga Underwriters Assn.	U. S. Sloan	H. F. Wenning	102 E. 8th St., Chattanoo a
Knoxville Board of Underwriters	Robert Simmonds	Henry G. McMillan	Holston Bk Bldg., Knoxville
Insurance Club of Memphia	A. W. Steele	Q. Harris	Bk. of Com. Bldg., Memphis
Nashville Board of Fire Underwriters	W. P. Rutland	W. W. Lyon	607 Stahlman Bldg., Nashville
TEXAS			
Fort Worth Ins. Underwriters Assn.	E. D. Rutledge, Chair.	D. G. Foreman	Chamber of Com.,F. Worth
Insurance Federation of Texas	C. H. Verschoyle	Craig Belk	Chronicle Bldg., Houston
Local Underwriters Assn. of Texas	O. H. Millican	W. N. Stacey	Austin
Texas Assn. of Insurance Agents	A. O. Cunningham	Ray McDowell	1026 Kirby Bldg., Dallas
Beaumont Insurance Exchange	J. V. Brock	P. H. Millard	Beaumont
Dallas Fire Underwriters Assn.	J. W. Blamton	E. S. Mosely	1025 Kirby Bldg., Dallas
Dallas Insurance Exchange	H. W. Crutcher	J. Haddison	Dallas
Insurance Exchange of Fort Worth	C. W. Head	T. S. Gillis	Fort Worth
Galveston Board of Underwriters	D. S. Montgomery	John Hanna	2222 Ave. C, Galveston
San Antonio Insurance Exchange	Arthur Mathis	F. F. Ludolph	217 Gunter Bldg., San Antonio
UTAH			
Insurance Federation of Utah	H. E. Jenkins	G. J. Gannon	
Utah State Assn. of Ins. Agents	James Rogers	Joseph E. Massa	151 Main St., Salt Lake City
Fire Underwriters Assn. of Salt Lake City	E. A. Buckwell	Harvey O. Snow	54 S. Main St., Salt Lake City
VERMONT			
Vermont Assn. of Ins. Agents	Wm. H. Wills	I. M. Boardman	Burlington
Northeastern Vt. Assn. of Underwriters	A. B. Noyes	A. W. Hawkins	St. Johnsbury
Board of Fire Underwriters of Addison and Chittenden Counties	C. T. S. Pierce	F. L. North	168 College St., Burlington
Board of Fire Underwriters of Franklin and Grand Isle Counties	N. N. Atwood	P. M. Pell	Burlington
VIRGINIA			
Fire Prev. & Protection Assn. of Va.	D. E. Witt		Box 1437, Richmond
Insurance Federation of Virginia	C. I. Lunsford	R. Schaefer	Richmond
Virginia Assn. of Insurance Agents	Louis T. Dobie	F. S. Blanton	337 Main St., Farmville
Virginia Field Club	Geo. McG. Goodridge	Dan L. Coubbourn	
Assn. of Fire Underwriters of Portsmouth	F. T. Briggs	Jno. Emmerson	403 High St., Portsmouth
Richmond Fire Insurance Exchange	T. Garnett Tabb	A. L. Richardson	225 Amer. Nat'l Bk. Bldg., Rich.

STATE AND CITY ORGANIZATIONS—*Continued.*

Name of Organization	President	Secretary	Secretary's Address
WASHINGTON			
Insurance Federation of Washington	J. C. Coarb	F. E. Pope, V. P	Spokane
Insurance Agents League of Wash	Sabine Carr	Harry Egan	Railway Exch. Bldg., Seattle
Board of Marine Underwriters of Seattle	F. G. Taylor	E. H. Hutchison	402 Colman Bldg., Seattle
Fire Ins. Exchange of Seattle	Geo. R. Theime	Harry Egan	2nd Ave. and Cheery Street, Railway Exch. Bldg., Seattle
Spokane Assn. of Local Fire Ins. Agts	H. T. Anthony	T. J. Meenach	Sherwood Bldg., Spokane
Tacoma Fire Insurance Agents Assn	G. B. Guyles	E. L. Hiberly	534 Provident Bldg., Tacoma
WEST VIRGINIA			
Conser. & Fire Prev. Assn. of W. Va	H. S. Noulton		818 Market St., Parkersburg
Insurance Federation of W. Va	R. C. Foose	P. R. Callahan	1117 Chapline St., Wheeling
W. Va. Assn. of Insurance	A. B. White, Jr	C. I. Thornburg	414 11th St., Huntington
W. Va. Fire Underwriters	B. C. Carpenter	A. S. Whiteley	Whg. Steel Corp Bldg., Wheeling
WISCONSIN			
Conser. & Fire Prev. Assn. of Wis	M. A. Freedy		1st Nat'l Bk. Bldg., Milwaukee
Insurance Federation of Wisconsin	W. M. Wolff	E. A. Piepenbrink	373 Broadway, Milwaukee
Wisconsin Assn. of Insurance Agents	Earl Fisk	J. G. Grundle	506 Mitchell Bldg., Milwaukee
Wisconsin Field Men's Club	Geo. G. Wright	F. W. Otto	490 Broadway, Milwaukee
Wisconsin Insurance Club	L. W. Snider	J. H. Harbert	86 Michigan St., Milwaukee
Wisconsin Audit Bureau	G. H. Hinman, Mgr		1028 1st Wisconsin Nat'l Bank Bldg., Milwaukee
Wisconsin Assn. of Mutual Ins. Cos	T. A. Roycraft	A. J. Rammer	Sheboygan
Fond du Lac Board of Fire Underwriters	J. P. McDermott	G. F. Korrer	Fond du Lac
Green Bay Board of Fire & Cas. Undrs	H. R. Erichson	Earl E. Fisk	Room 10, Duchateau Bldg., Green Bay
Insurance Club of Milwaukee			86 Michigan Ave., Milwaukee
Milwaukee Board of Fire Underwriters	W. B. Calhoun	E. P. Hunkel	506 Mitchell Bldg., Milwaukee
State Fire Insurance Fund, Wyoming	N. H. Pierstorff, Mgr		Madison, Wis.
Waukesha Board of Fire Undrs	R. L. Benjamin	Edwin T. Eaton	Waukesha
WYOMING			
Insurance Federation of Wyoming			

FIRE INSURANCE RATING BUREAUS

Below will be found a list of organizations engaged in the making of rates for fire insurance. They are divided into two general divisions, viz.: sectional, and State or local. A sectional organization, such, for example, as the South-Eastern Underwriters Association, may have general jurisdiction over several States, in each of which a State bureau may be directly in charge of the preparation of rates. The Fire Underwriters Rating Bureau Map of the United States, published by The Spectator Company, New York, shows graphically the territory under the jurisdiction of each of the respective rating bureaus, with the name and location of the latter.

Name of Organization	President	Secretary	Secretary's Address
SECTIONAL ORGANIZATIONS			
South-Eastern Undrs. Assn	Wm. F. Dunbar, Mgr		914 Tr. Co. of Ga. Bldg., Atlanta
Board of Fire Undrs. of the Pacific	Geo. W. Brooks	E. F. Mohrhardt	533 Merch. Exc., San Francisco
Central Actuarial Bureau	C. C. Taylor, Mgr		175 W. Jackson Blvd., Chicago
Fire Underwriters Electric Bureau			1 Liberty St., New York
Mountain States Inspection Bureau	L. H. Simonton, Mgr	F. G. White	Gas & Elec. Bldg., Denver
New England Insurance Exchange		C. M. Goddard	141 Milk St., Boston, Mass.
Southeastern Bureau	Geo. N. Hurt, Ch'm		Atlanta, Ga.
Underwriters Assn. of the Middle Dept		L. Weiderhold, Jr.	316 Walnut St., Phila.
Western Sprinklered Risk Assn. and Western Improved Risk Assn	Neal Bassett	J. H. Patterson	Ins. Exchange, Chicago
Western Factory Insurance Assn	Charles E. Dox	J. C. Harding	175 W. Jackson Blvd., Chicago
Western Actuarial Bureau	J. V. Parker, Mgr		76 W. Monroe St., Chicago
General Inspection Bureau	W. I. Fisher, Mgr		Minneapolis
Pacific Actuarial Bureau	Elliot Middleton, Mgr		Mills Bldg., San Francisco
STATE AND LOCAL ORGANIZATIONS.			
Ala. Inspection and Rating Bureau	L. P. Goodwin, Mgr		Montgomery
Arizona Equitable Rating Office	R. A. Whitlock, Mgr		Phoenix
Arkansas Fire Prevention Bureau	T. F. Baker, Mgr		Little Rock
Underwriters Assn. of the D. C	E. R. Hardy, Mgr		Washington
National Inspection Co	J. G. Hubbell, Mgr		108 So. La Salle St., Chicago
Florida Inspection and Rating Bureau	J. H. Holmes, Mgr		Jacksonville
Georgia Inspection and Rating Bureau	J. S. Raine, Mgr.		Atlanta
Hawaii Rating Bureau	Louis Baron	B. Froiseth	Honolulu
Illinois Inspection Bureau	Frank H. Jones, Mgr		37 So. Wabash St., Chicago
Chicago Board of Underwriters	H. H. Glidden, Mgr		175 W. Jackson Blvd., Chicago
Insurance Exchange (Chicago)			Chicago
Independence Bureau	H. W. Forster, Chief En	gr	137 So. 5th St., Phila.
Indiana Inspection Bureau	E. M. Sellers, Mgr		Indianapolis
Iowa Insurance Service Bureau	K. L. Walling, Pub		Securities Bldg., Des Moines
Kansas Inspection Bureau	W. C. Hodges, Mgr		701 Jackson St., Topeka
Kentucky Actuarial Bureau	G. H. Parker, Mgr		Speed Bldg., Louisville
Louisiana Fire Prev. Bureau		R. P. Strong	438-440 Barowne St., N. Orl.
Assn. of Fire Undrs. of Baltimore City	H. M. Warfield	J. H. Kenny	810 So. St., Baltimore
Mass. Stamping and Rating Office			Boston
Boston Board of Fire Underwriters		F. E. Cabot	40 Broad St., Boston
Michigan Inspection Bureau	O. M. Helm, Mgr		Detroit
Miss. Inspection & Advisory Rating Co	A. A. Weille	J. T. Robertson	Vicksburg
Milwaukee Board of Fire Underwriters			68 Mitchell Bldg., Milwaukee
Rocky Mountain Fire Undrs. Assr		Frederick Williams	Denver, Colo.
Missouri Inspection Bureau	Waterworth & Terry, Mgrs		Pierce Bldg., St. Louis
Nebraska Inspection Bureau	Frank Stanbery, Mgr		Standard Oil Bldg., Omaha
New Hampshire Board of Underwriters		E. P. Nute	Concord
Schedule Rating Bureau, The (N. J.)	L. A. Watson, Expert		31 Clinton St., Newark
New York Fire Ins. Organization		Sumner Rhoades	123 William St., New York
(Subsidiary Bureaus)			
New York Fire Ins. Exchange	Willis O. Robb, Mgr	W. L. Chambers	123 William St., New York
Suburban Fire Ins. Exchange	H. E. Hess, Mgr		123 William St., New York
Underwriters Assn. of New York State	F. W. Jenness, Mgr		Gurney Bldg., Syracuse
Buffalo Assn. of Fire Undrs	E. H. Sigison, Mgr		Marine Nat'l Bank Bldg., Buffalo
N. C. Inspection and Rating Bureau	P. B. Hulfish, Mgr		Raleigh
New England Bureau of United Inspection	E. A. Northey, Mgr		71 Kilby St., Boston
New Jersey Rating Office	Leon A. Watson		31 Clinton St., Newark, N. J.
Ohio Inspection Bureau	T. B. Sellers, Mgr		808-14 Hartman Bldg.,Columbus
Oklahoma Inspection Bureau	C. T. Ingalls, Mgr		Oklahoma City
Oregon Insurance Rating Bureau	J. N. McCune, Prop		5th & Stark Sts., Portland
Philadelphia Fire Undrs. Assn		C. A. Hexamer	135 S. 4th St., Phila.
Philadelphia Suburban Undrs. Assn		A. P. Stradling, M	333 Walnut St., Phila.
Board of Fire Undrs. of Allegheny Co., Pa		R. J. Trimble	Commonwealth Bldg., Pittsburgh
Insurance Assn. of Providence		Edward Devine	42 Weybosset St., Providence
S. C. Inspection on Rating Bureau	J R. Parker, Mgr		Columbia
Tennessee Inspection Bureau	F. B. Quackenboss, Mgr		1034 Stahlman Bldg., Nashville
Texas Inspection Bureau	D. D. McLarry		705 Am. Ex. Bk. Bldg., Dallas
Texas State Fire Ins. Commission			
Virginia Inspection and Rating Bureau	E. W. Spencer, Mgr		Richmond
Wash. Survey and Rating Bureau	Lee McKenzie, Prop		1100 Alaska Bldg., Seattle
West Virginia Fire Undrs. Association		A. S. Whiteley	Wheeling, West Virgina
West Virginia Inspection Bureau	T. B. Sellers, Mgr		Hartman Bldg., Columbus, O.
Wisconsin Inspection Bureau	Geo. Nichols, Mgr		1st Nat'l Bank Bldg., Milw.
CANADIAN ORGANIZATIONS			
Canadian Fire Undrs. Assn	Alfred Wright	L. Howgate	Montreal
Western Canada Fire Undrs. Assn	W. E. Meikle	A. H. S. Stead	Winnipeg
Novo Scotia Board of Fire Undrs	P. R. Jack	E. R. Fahie	58 Bedford Row, Halifax
British Columbia Fire Undrs. Assn	T. W. Greer	J. L. Noble	Rogers Bldg., Vancouver
New Brunswick Board of Fire Undrs	J. C. Mitchell	Peter Church	41 Princes St., St. John
Newfoundland Board of Undrs		J. B. Baird	Bk. of N. S. Bldg., St. Johns
Prince Edward Island Board of Fire Undrs		A. A. McDonald	Charlottetown

GROUPS OF INSURANCE COMPANIES

Below will be found lists of insurance companies, including in some instances fire, marine and casualty companies, which are under the same management or control. Such relationships are due to various circumstances, in some cases the same parties being common managers for several companies, as with certain groups of foreign companies; in other cases a foreign company (at its home office, abroad) may own a large or controlling interest in the stock of another foreign company operating in the United States, or of an American company; while between some American companies there exists a common interest by reason of the ownership of stock in such different companies by the same individuals. Again, a foreign company operating in this country may control another foreign company licensed here, which in turn, through its home office, owns control of one or more American companies.

In some of these varying ways the companies embraced in the following groups are connected or in a measure identified with each other; though it is often true that a company that is owned or controlled by or in the interest of another company is conducted along absolutely independent lines.

Numerous companies are also interested as sole or joint guarantors of policies of underwriters' agencies, of which a list is presented elsewhere in this book. A list of companies (alphabetically arranged) guaranteeing underwriters' agency policies will be found following the list of Groups of Insurance Companies.

The groups are listed alphabetically under arbitrary titles, which latter are intended to indicate the most important or parent company in, or the managers of, a given group, in order to facilitate location and identification:

Groups and Companies	President or U. S. Manager
Aetna Group.	
Aetna Ins. Co., Hartford	R. B. Ives
World F. & M., Hartford	R. B. Ives
American Group	
American, Newark	C. W. Bailey
Columbia, Dayton, O.	O. I. Gunckel
Aetna Life Group	
Aetna Casualty and Surety	M. B. Brainard
Aetna Life, Hartford	M. B. Brainard
Automobile, Hartford	M. B. Brainard
Standard Fire, Hartford	M. B. Brainard
Agricultural Group	
Agricultural, Watertown	P. H Willmott
Metropolitan Cas., N. Y.	J. Scofield Rowe
America Fore Group.	
American Eagle, N. Y.	J. A. Swinnerton
Continental, N. Y.	N. T. Robertson
Farmers, Cedar Rapids	J. F. Donica
Fidelity-Phenix, N. Y.	C. R. Street
Atlas Group.	
Albany, Albany, N. Y.	O. G. Boyle
Atlas, London	O. G. Boyle
Atwood Group.	
Atwood Fire, N. Y.	K. C. Atwood
Preferred Accident, N. Y.	K. C. Atwood
S. Ballard Group.	
International, N. Y.	Sumner Ballard
Metropolitan National	Sumner Ballard
New India	Sumner Ballard
Osaka	Sumner Ballard
Skandinavia	Sumner Ballard
Boston Group.	
Boston	Wm. R. Hedge
Old Colony	Wm. R. Hedge
Caledonian Group.	
Caledonian, Edinburgh	Charles H. Post
Caledonian-American, N. Y.	Charles H.Post
Capital Group.	
Capital, Concord, N. H.	C. L. Jackman
Underwriters, Concord, N. H.	C. L. Jackman
Commercial Union Group.	
American Central, St. Louis	B. G. Chapman, Jr.
California San Francisco	Geo. W. Brooks
*Columbia Casualty, N. Y.	Chas. H. Neely
Commercial Union, London	Whitney Palache
Commercial Union, N. Y.	Whitney Palache
*Ocean Accident and Guar., London	Chas. H. Neely
Palatine, London	Whitney Palache
Union, London	Whitney Palache
C. S. Conklin Group.	
Assurance Co. of America, N. Y.	R. B Rathbone
British General	H. W. Brown & Co.
Century, Edinburgh	H. W. Brown & Co.
Independence, Philadelphia	Henry I. Brown
R. A. Corroon Group.	
American Equitable, N. Y.	R. A. Carroon
Knickerbocker, N. Y.	R. A. Carroon
New York Fire, N. Y.	R. A. Corroon
Crum and Forster Group.	
Allemannia. Pittsburgh	Wm. Steinmeyer
British America, Toronto	Crum and Forster
City, Sunbury, Pa.	J. A. Lenker
North River, N. Y.	John A. Forster
Potomac, Washington	Geo. W. White
Richmond, N. Y.	John F. Smith
Union Buffalo	O. E. Foster
United States, N. Y.	J. L. Parsons
Western, Toronto	Crum and Forster
N. Y. State Fire, Albany	A. Page Smith
U. S. Merchants & Shippers, N. Y. (fire bus.)	Douglas F. Cox
Dubuque Group.	
Dubuque F. & M.	C. J. Schrup
National Reserve	C. J. Schrup
Eagle Group.	
Eagle, Newark	E. M. Waldron
Baltica, Copenhagen	F. W. Fort
New England Pittsfield	H. C. Ford
Employers' Liability Group.	
American Employers, Boston	S. Appleton
Employers Fire, Boston	S. Appleton
Employers' Liability, London	S. Appleton
Fester, Fothergill and Hartung Group.	
Alpha General, Calcutta	Fester, Fothergill and Hartung
Cubana, Havana	Fester, Fothergill and Hartung

Under independent American management distinct from American management of controlling company.

Groups and Companies	President or U. S. Manager
European General Reins., London	Fester, Fothergil' and Hartung
Nippon, Tokio	Fester, Fothergill and Hartung
Northern, Moscow	Fester, Fothergill and Hartung
Union & Phenix Espanol, Madrid	Fester, Fothergill and Hartung
Warsaw, Warsaw	Fester, Fothergill and Hartung
Fire Association Group.	
Fire Association, Philadelphia	E. C. Irvin
Reliance, Philadelphia	E. C. Irvin
Victory, Philadelphia	E. C. Irvin
Fireman's Fund Group.	
Fireman's Fund, San Francisco	J. B. Levison
Home F. & M., San Francisco	J. B. Levison
Firemen's Group.	
Firemen's Newark	Neal Bassett
Girard F. & M., Philadelphia	N. Bassett, V. P.
Mechanics, Philadelphia	D. H. Dunham
National-Ben Franklin, Pittsburgh	D. H. Dunham, V. P.
Frank and Du Bois Group.	
London and Provincial	Frank and Du Bois
Yorkshire, York	Frank and Du Bois
J. S. Frelinghuysen Group.	
Industrial, Akron	F. R. Ormsby
Ins. Co. of State of Pa., Phila	S. Ramak, Jr.
Stuyvesant, N. Y.	J. S. Frelinghuysen
Glens Falls Group.	
Glens Falls, Glens Falls, N. Y.	E. W. West
Commerce, Glens Falls	E. W. West
Globe and Rutgers Group.	
Globe & Rutgers, N. Y.	E. C. Jameson
Hamilton, N. Y.	E. C. Jameson
Great American Group.	
American Alliance, N. Y.	Chas. G. Smith
American National, Columbus, O.	Chas. G. Smith
Great American, N. Y.	Chas. G. Smith
Massachusetts F. & M., Boston	Chas. G. Smith
Mount Royal Toronto	P. J. Perrin, Mgr.
North Carolina Home, Raleigh	Alex. Webb
William Hare Group.	
Consolidated, London	Wm. Hare
State, Liverpool	Wm. Hare
Western Alliance, London	Wm. Hare
Hartford Group.	
Citizens, St. Louis	Chas. E. Chase
Federal, Jersey City	Percy Chubb
Hartford Accident & Indemnity,	R. M. Bissell
Hartford Fire	R. M. Bissell
Hartford Live Stock	R. M. Bissell
Henry Clay, Lexington, Ky	H. M. Froman
Northwestern F. & M., Minneapolis	J. H. Griffin
Twin City, Minneapolis	R. M. Bissell
Sterling, Indianapolis	E. D. Evans
Stonewall, Mobile, Ala	C. H. Brown
Home Group.	
Carolina, Wilmington, N. C	H. C. McQueen
City of New York	E. G. Snow
Franklin, Philadelphia	E. G. Snow
Home, N. Y.	E. G. Snow
Homestead Fire, Baltimore	R. Wiliams
Home (Ark.) Group.	
Home Fire, Little Rock	A. B. Banks
Home Life & Accident	A. B. Banks
F. S. James Group.	
Eagle, Star & Brit. Dom	F. S. James & Co
General, Paris	F. S. James & Co.
Urbaine, Paris	F. S. James & Co.
H. W. Letton Group.	
Great Lakes, Chicago	H. W. Letton, V. P.
Netherlands, The Hague	H. W. Letton, V. P.
London Group.	
Mondon Assurance, London	J. H. Packard
Lanhattan F. & M., New York	

Groups and Companies	President or U. S. Manager
London and Lancashire Group.	
Law, Union & Rock, London	A. G. McIlwaine
London & Lancashire, London	A. G. McIlwaine
London & Lancashire Ind., N. Y.	A. G. McIlwaine
Marine, London	Chubb & Son
Orient, Hartford	A. G. McIlwaine
Safeguard, N. Y.	A. G. McIlwaine
Standard Marine, Liverpool	W. J. Roberts
Marquette National Group.	
Great Western, Chicago	Anthony Matre
Liberty Fire, St. Louis	J. C. Bardwell
Marquette National, Chicago	Anthony Matre
Pittsburgh, Pittsburgh	F. J. Matre
Marsh and McLennan Group.	
Union Ins. Soc. of Canton	Marsh & McLennan
World Auxiliary, London	Marsh & McLennan
McAlister Group.	
George Washington, Greensboro	A. W. McAlister
Greensboro, N. C.	A. W. McAlister
Pilot, Greensboro	A. W. McAlister
C. V. Meserole Group.	
Bankers & Shippers, N. Y.	C. V. Meserole
New Jersey, Newark	J. R. Hall
Pacific, N. Y.	C. V. Meserole
National Group.	
Mechanics & Traders, New Orleans	H. A. Smith
National, Hartford	H. A. Smith
National Liberty Group.	
Baltimore American, Baltimore	J. C. Distler, Jr.
National, Liberty, N. Y.	Gustav Kehr
New Hampshire Group.	
County, Philadelphia	F. W. Sargeant
Granite State, Portsmouth	F. W. Sargeant V. P.
New Hampshire, Portsmouth	F. W. Sargeant
New Zealand Group.	
New Zealand, Auckland	W. G. Stone
South British, Auckland	W. G. Stone
North America Group.	
Alliance, Philadelphia	Benjamin Rush
Indem. Ins. Co. of N. A.	Benjamin Rush
Ins. Co. of North Amer., Phila	Benjamin Rush
National Security, Omaha	A. J. Love
Philadelphia F. & M.,	Benjamin Rush
North British Groups.	
Commonwealth, N. Y.	C. F. Shallcross
Inter-State, Detroit	C. A. Palmer
Mercantile, N. Y.	C. F. Shallcross
North British & Mercantile, London	C. F. Shallcross
Ocean Marine, London	W. L. H. Simpson
Pennsylvania, Philadelphia	C. F. Shallcross
North Carolina Group.	
N. Carolina State, Rocky Mount	M. R. Braswell
Underwriters, Rocky Mount	M. R. Braswell
Northern (London) Group.	
*Indemnity Mut. Marine, London	Appleton & Cox, Inc.
*London and Scottish	H. N. Kelsey
Northern, London	A. G. Martin
Phoenix (Hartford) Group.	
Central States, Wichita, Kan	R. E. Eblen
Connecticut, Hartford	Edward Mulligan
Equitable F. & M., Providence	Edward Mulligan, V. P
Minneapolis F. & M.	F. C. Van Dusen
Phoenix, Hartford	Edward Mulligan
Phoenix (London) Group.	
Columbia, Jersey City	P. Beresford
Imperial, N. Y.	P. Beresford
*Norwich Union Fire, Norwich	Hart Darlington
*Norwich Union Indemnity, N. Y.	W. G. Falconer
Phoenix, London	P. Beresford
Swiss Reinsurance, Zurich	P. Beresford
*Union Marine, Liverpool	F. H. Cauty
*London Guarantee and Accident	F. W. Lawson
United Firemen's, Philadelphia	P. Beresford
*Eagle Fire Co., N. Y.	Hart Darlington
*Phoenix Indemnity, N. Y.	W. G. Falconer
P. E. Rasor Group.	
First Russian, Petrograd	P. E. Rasor

Groups and Companies	President or U. S. Manager
Moscow, Moscow	P. E. Rasor
Nordisk, Copenhagen	P. E. Rasor
Russian Reins., Petrograd	P. E. Rasor
Rossia Group.	
American Fire, N. Y.	C. F. Sturhahn
Fire Reassurance, N. Y.	B. N. Carvalho
Lincoln Fire, New York	C. F. Sturhahn
Rossia, Hartford	C. F. Sturhahn
Union Reserve, N. Y.	B. H. Fancher
Royal Exchange Group.	
Car and General	
Prudential Fire, N. H.	
Royal Exchange, London	G. T. Forbush
State, Liverpool	Wm. Hare
Royal Group.	
*American & Foreign N. Y.	W. L. H. Simpson
British & Foreign Mar., Liverpool	W. L. H. Simpson
Capital, Sacramento	R. V. Watt
*Eagle Indemnity, N. Y.	M. E. Jewett
Federal Union, Chicago	C. A. Nottingham
Globe Indemnity, N. Y.	A. Duncan Reid
Liverpool & Lon. & Globe, Liverpool.	T. H. Anderson, C. A. Nottingham
Newark Fire, Newark	A. R. Monroe
*Prudential of Great Britain, N. Y.	C. A. Nottingham
*Queen, N. Y.	N. S. Bartow
Royal, Liverpool	F. B. Kellam
*Royal Indemnity, N. Y.	M. E. Jewett
Star, N. Y.	M. E. Jewett
*Thames & Mersey Mar., Liverpool.	F. H. Cauty
Salamandra Group.	
Reins. Co. Salamandra, Copenhagen.	Meinel & Wemple
Second Russian, Petrograd	Meinel & Wemple
Scottish Union Group.	
American Union, N. Y.	J. H. Vreeland
Scottish Union & Nat'l, Edinburgh.	J. H. Vreeland
Security Group.	
East & West, New Haven	Victor Roth
Security, New Haven	J. W. Alling
South Carolina Group.	
Fidelity, Sumter	D. B. Morse
Palmetto, Sumter	L. C. Strauss
Starkweather and Shepley Group.	
Abeille, Paris	Starkweather & Shepley, Inc.
Nationale, Paris	Starkweather & Shepley, Inc.
Phenix, Paris	Starkweather & Shepley, Inc.
Rhode Island, Providence	G. L. Shepley
Union, Paris	Starkweather & Shepley, Inc.
Sun Group.	
Patriotic, N. Y.	P. T. Kelsey
Sun, London	P. T. Kelsey
Sun Indemnity, N. Y.	E. C. Lunt

Groups and Companies	President or U. S. Manager
Svea Group.	
Christiania General	J. M. Wennstrom
Hudson, N. Y.	J. M. Wennstrom
Svea, Gothenburg	J. M. Wennstrom
Tokio Group.	
Standard, N. Y.	J. A. Kelsey
Tokio, Japan	J. A. Kelsey
MARINE INSURANCE GROUPS. Some of the companies heretofore listed, and others, are under common management, as to their marine branches in the United States, as shown below:	
Appleton and Cox Group.	
Agricultural, Watertown	
Fire Assn., Philadelphia	
Indemnity Mut. Marine, London	
London & Scottish, London	
Milwaukee Mechanics	
North River, N. Y.	
Royal Exchange, London	
Tokio Marine & Fire	
U. S. Fire, N. Y.	
U. S. Merchants and Shippers N. Y	
Western, Toronto	
F. H. Cauty Group.	
Columbia, Jersey City	
North China, Shanghai	
Norwich Union, Norwich	
Phoenix, London	
Thames & Mersey, Liverpool	
Union Marine, Liverpool	
Chubb and Son Group.	
Alliance, London	
Federal, Jersey City	
Hartford Fire	
London Assurance	
Marine, London	
Merchants Fire, N. Y.	
Sea, Liverpool	
U. S. Guaranty, N. Y., (Casualty branch.)	
O'Keeffe and Lynch Group.	
Baltica, Copenhagen	
U. S. Marine, Jersey City	
W. L. H. Simpson Group.	
American & Foreign Marine, N. Y.	
British & Foreign Mar., Liverpool	
Maritime, Liverpool	
Ocean Marine, London	
Reliance Marine, Liverpool	
Bertschman Group.	
Fonciere, Paris	Bertschman & Malloy
Switzerland General	Bertschman & Malloy

*Under independent American management, distinct from American management of controlling company.

COMPANIES GUARANTEEING UNDERWRITERS AGENCY POLICIES

Following is presented an alphabetical list of fire insurance companies which either solely, or jointly with other companies, guarantee policies issued under titles given following the names of the respective companies:

Ætna Hartford
  Ætna Fire Underwriters Agency
Agricultural, Watertown, N. Y.
  Empire State Underwriters
Allemannia, Pittsburgh
  Allemannia Underwriters
  Pittsburgh Underwriters
American, Newark
  Jersey Fire Underwriters
American Alliance, New York
  American Alliance Underwriters
American Central, St. Louis
  Union Trust Underwriters
  Mercantile Fire and Marine Underwriters
American Equitable, New York
  Metropolitan Assurance Underwriters
Atlas, London
  Atlas Underwriters
  Atlas Assurance Co. with which is incorporated the Manchester Assurance Co.
  Manchester Underwriters
Automobile, Hartford
  Fire and Marine Underwriters
  Protective Underwriters
Baloise Fire Vancouver B. C.
  Canadian Underwriters Agency
Boston, Boston
Boston Underwriters Agency
  Michigan Commercial Underwriters
British America, Toronto
  British Empire Underwriters
British General, London
  General Underwriters
Caledonian, Edinburgh
  Scotch Underwriters
Caledonian-American, New York
  Caledonian-American Underwriters
California, San Francisco
  Arizona Fire Insurance Agency
  California Underwriters
  California-Hawaiian Underwriters
  New York-California Underwriters
  Pacific Underwriters
Camden Fire, Camden, N. J.
  Eastern Underwriters
Canada National, Winnipeg
  Federal Underwriters
Canada Security Assur. Co., Toronto
  Western Underwriters Agency
Capital, Concord, N. H.
  New England Underwriters Agency
Capital, San Francisco
  Liberty Underwriters
Chicago Fire and Marine, Chicago
  Chicago Underwriters
City, Sunbury, Pa.
  Pennsylvania Underwriters
Commercial Union, London
  Atlantic Underwriters
  Hand-in-Hand Underwriters
Commonwealth, New York
  New York-California Underwriters
Concordia, Milwaukee
  Wisconsin Underwriters
Connecticut Fire, Hartford
  Central National Department
  Connecticut Underwriters Department
Continental, New York
  Continental Underwriters Department
  Fidelity Underwriters
Dubuque Fire and Marine, Dubuque, Ia.
  Reserve Underwriters
Equitable Fire and Marine, Providence
  Equitable Underwriters
Eureka-Security Fire and Marine, Cincinnati
  Cincinnati Underwriters Department
Federal Fire and Marine, Denver
  Associated Federal Underwriters
Fidelity Fire, Sumter, S. C.
  South Eastern Underwriters
Fidelity-Phenix Fire, New York
  Fidelity Underwriters
  Phenix Underwriters Department
Firemans Fund, San Francisco
  Atlanta Home Underwriters
  Hawkeye and Des Moines Fire Insurance Dept.
  Commercial Underwriters
  Firemans Fund Underwriters
  Occidental Underwriters
Firemens, Newark
  Firemens Underwriters
  Keystone Underwriters
Franklin Fire, Philadelphia
  Franklin Underwriters
General Fire Assur. Co., Paris
  General Fire Underwriters
George Washington Fire, Greensboro, N. C.
  McAlister Underwriters
Girard Fire and Marine, Philadelphia
  Girard Underwriters
Glens Falls, Glens Falls, New York
  Glens Falls Underwriters
Globe & Rutgers, New York
  Globe Underwriters
Great American, New York
  American Alliance Underwriters
  Rochester Department
  Rochester Underwriters Agency
Great Western, Chicago
  Great Western Underwriters
Greensboro Fire, Greensboro, N. C.
  McAlister Underwriters
Hampton Roads Fire and Marine, Norfolk
  United Liberties Underwriters
Hanover Fire, New York
  Illinois Underwriters
Hardware Dealers Mutual, Stevens Point, Wis.
  Federal Hardware and Implement Underwriters
Hartford Fire, Hartford
  New York Underwriters Agency
Henry Clay, Lexington, Ky.
  Treaty Underwriters
Home, Honolulu
  California-Hawaiian Underwriters
  Union Trust Underwriters
Home, New York
  Hibernia Underwriters
  Home Underwriters
  Los Angeles Underwriters
  Nova Scotia Underwriters
  Winnipeg Underwriters
Home Fire, Little Rock
  Lumber Underwriters
  Merchants Underwriters
  Southern Underwriters
Home Fire and Marine, San Francisco
  Home Fire and Marine Underwriters
  Occidental Underwriters
Importers and Exporters, New York
  Importers and Exporters Underwriters
Industrial Fire, Akron, O.
  Industrial Fire Underwriters Policy
Insurance Co. of North America, Philadelphia
  Oceanic Underwriters
  Montreal Underwriters
  Oglethorpe Underwriters
Insurance Co. of the State of Pa., Philadelphia
  American Underwriters
  Insurance Underwriters
Liberty Fire, St. Louis
  United Liberties Underwriters
Liverpool and London and Globe, Liverpool
  Anglo-American Underwriters Agency
London Assurance, London
  London Underwriters

London and Lancashire, London
Eliot Underwriters
English-American Underwriters
Marquette National, Chicago
Great Western Underwriters
Mechanics, Philadelphia
Mercantile Underwriters
Mechanics and Traders, New Orleans
Transcontinental Underwriters
Merchants Fire, Denver
Mercantiie Underwriters
Milwaukee Mechanics, Milwaukee
Milwaukee Underwriters
Minnesota Implement Mutual, Owatonna
Federal Hardware and Implement Underwriters
Mississippi Fire, Jackson
Capital City Underwriters
National, Hartford
Colonial Fire Underwriters
Columbia Fire Underwriters Agency
National-Ben Franklin, Pittsburgh
Ben Franklin Underwriters
Pittsburg Underwriters
National Liberty, New York
Washington Underwriters
National Reserve, Dubuque, Ia.
Reserve Underwriters
National Union, Pittsburgh
Calumet Department
Duquesne Department
Netherlands, The Hague
Holland-American Underwriters
Nevada Fire, Reno
Pacific Underwriters
New Zealand, Auckland
New Zealand Underwriters
Newark Fire, Newark, N. J.
Newark Underwriters
Niagara Fire, New York
Niagara-Detroit Underwriters
North British and Mercantile, London
Vulcan Underwriters
North River, New York
North River Underwriters
United States Underwriters Policy
Northern, London
Northern Underwriters
Northwestern Mutual Fire Assn, Seattle
Retail Merchants Underwriters
Northwestern National, Milwaukee
Northwestern Underwriters Agency
Norwich Union Fire, Norwich, England
British and Federal Fire Underwriters
New York Fire Office
Omaha Fire, Omaha
United Liberties Underwriters
Pacific Fire, New York
Pacific-Western Underwriters
Palmetto Fire, Sumter, S. C.
South Eastern Underwriters
Penn-National Hardware Mutual, Huntingdon, Pa.
National Underwriters
Pennsylvania Fire Ins. Co.
Quaker City Underwriters Agency
William Penn Underwriters Agency
Phoenix, Hartford
Equitable Underwriters
Protector Underwiters
Mid-West Department
Phoenix, London
Phoenix Underwriters
Pilot Fire, Greensboro, N. C.
McAlister Underwriters
Preferred Risk, Topeka, Kansas
United Underwriters
Providence Washington, Providence
Providence Underwriters
Queen, New York
Queen Underwriters
Republic, Dallas
Austin Underwriters
Commonwealth Underwriters
International Underwriters
Republic Underwriters
Republic, Pittsburgh
National Underwriters
Pittsburgh Underwriters
Retail Hardware Mutual, Minneapolis
Federal Hardware and Implement Underwriters
Rhode Island, Providence
Rhode Island Underwriters
Rhode Island Union Underwriters
Rocky Mountain Fire, Great Falls, Mont.
Rocky Mountain Fire Underwriters
Royal, Liverpool
Georgia Underwriters
Royal Underwriters
Royal Exchange, London
Exchange Underwriters Agency
St. Paul Fire and Marine, St. Paul
Minnesota Underwriters
Scottish Union and National, Edinburgh
British Underwriters
Edinburgh Underwriters Agency
Security, New Haven
New Haven Underwriters
Springfield Fire and Marine, Springfield, Mass.
Constitution Underwriters
State Assurance Co., Liverpool
Provident F. & M. Underwriters
Stuyvesant Ins. Co., N. Y.
Industrial Fire Underwriters Policy
Sun, London
Sun Underwriters
Sunflower Fire, Topeka, Kan.
United Underwriters
Superior Fire, Pittsburgh
Allegheny Fire Underwriters
Pittsburgh Underwriters
Western Insurance Underwriters Dept.
Tokio Fire and Marine, Japan
Manhattan Underwriters
Twin City, Minneapolis
Middlewest Underwriters
United American Underwriters
Union, Canton
Allied Underwriters
Union Fire, Paris
Rhode Island Union Underwriters
Union Underwriters
United States Fire, New York
United States Underwriters Policy
Utah Home, Salt Lake City
Commercial Underwriters
Westchester Fire, New York
Atlantic Underwriters
Delaware Underwriters Department
Western, Toronto
St. Lawrence Underwriters
Yorkshire, York
Yorkshire Underwriters

COMPANIES AND BROKERS ACCEPTING SURPLUS LINE BUSINESS

Included in the following list will be found the names and addresses of licensed American and licensed and unlicensed foreign fire insurance companies which are understood to be writing surplus fire insurance business in the United States, and the offices through which their policies may be obtained. For information as to American and foreign companies named in this list, readers are referred to "Reports of Fire Insurance Companies," published in another part of this book.

Atlantic Mutual, Philadelphia—Barton & Ellis, Boston, Mass.
British Oak Insurance Co., Ltd., London.
China Fire, Hong Kong, China.
Cornhill, London.
Co-operation Fire, Paris, France.
Eagle, Paris.
Essex & Suffolk, Colchester, England.
Excess, London.
Georgia Home Ins. Co., Columbus, Ga.—O'Brien Ins. Agency, Chicago, Ill.
Gresham Fire and Accident, London.
Guardian, London.
Industrial Fire, Akron, O.—Lumber Insurers General Agency, New York.
Inland Lloyds, New York.—Barton & Ellis, Boston, Mass.
Italian Fire and Marine, Turin, Italy.
Legal Insurance Co., Ltd., London, England.
Lloyds, London.—A. F. Shaw & Co., Chicago; R. W. Hosmer & Co., Chicago; Squire Co. of Illinois, Chicago; Insurance Agency Co., St. Louis, Mo.; A. M. Bender, Wm. B. Brandt & Co., Inc., San Francisco, Cal.; Lumber Insurers General Agency, New York; O. Rey Rule, Los Angeles, Cal.; Paul M. Nippert, San Francisco, Cal.; Barton & Ellis, Boston, Mass.; F. R. Thompson, 1960 Ins. Exch., Chicago; C. P. Wurts, 175 W. Jackson Blvd., Chicago.
London General, London.
Mill Owners Mut., Des Moines, Iowa.—Squire Co. of Illinois, Chicago.
National Fire Ins. Underwriters.—O'Brien Insurance Agency, Chicago, Ill.
National Lumber Mutual, Chicago.—Barton & Ellis, Boston, Mass.
Provincial, Bolton, England.
Stuyvesant, New York.—Lumber Insurers General Agency, New York.
United Lloyds, Chicago.—Barton & Ellis, Boston, Mass.
Vermont Mutual Montpelier—Barton & Ellis, Boston, Mass.

Special Agents Licensed Under Surplus-Line Law, New York State:
Fred S. James & Co., New York.
Warren M. Kimball, New York.

Special Agents Licensed Under Illinois Brokers' Law:
W. E. Higbee, Chicago.
Marsh & McLennan, Chicago.
C. E. Rollins, Chicago.

Hatch & Belcher, Chicago.

Special Agents Licensed Under Missouri Surplus Line Law:
Carr Bros., St. Louis, Mo.
W. D. Hemenway, St. Louis, Mo.
Jas. R. Barroll, St. Louis.
Phillip S. Brown, Jr., Kansas City, Mo.
G. S. Kann, St. Louis.
F. E. Fowler, St. Louis.

Special Agents Licensed Under Pennsylvania Surplus-Line Law:
Beidler & Bookmyer, Philadelphia.
Brown, Crosby & Co., Philadelphia.
Crith & Sullivan, Philadelphia.
Henry L. Engel & Co., Philadelphia.
Haseltine Smith, Philadelphia, Pa.
Hutchinson, Rivinus & Co., Philadelphia.
Richard McKnight, Phila., Pa.
Mather & Co., Philadelphia.
Platt, Yungman & Co., Philadelphia.
Stokes, Packard, Haughton & Smith, Phila., Pa.
Wagner-Taylor Co., Philadelphia.

Surplus Line Brokers, San Francisco, Cal.:
Agency Co., Cal.
Allen T. Archer.
Bank Line Transportation Co.
A. M. Bender.
F. W. Birlem.
Cala. Agency Co.
Cosgrove Cleverden.
Bert L. Davis.
G. B. Dinsmore.
A. P. Hartnuck.
Johnson & Higgins.
W. B. Brandt & Co., Inc.
C. C. Kenney.
Harold Manor.
G. A. Newhall.
Paul M. Nippert.
D. W. Pierce.
J. H. Rosenbaum.
R. A. Rowan.
Seeley & Co.
M. Thompson.
Wilcox, Peck & Hughes.

C. H. Willianson Co.
Surplus-Line Brokers, Los Angeles, Cal.:
Frank Meline Co.
O. Rey Rule.
F. T. Weir & Co.

Surplus-Line Brokers, South Carolina.
C. C. Edwards, Chester, S. C.
W. D. Middleton, Charleston, S. C.
W. E. McNulty, Columbia, S. C.
C. L. Mullally, Charleston, S. C.

RECORD OF THE YEAR

The following lists show for the twelve months ending with June 30, 1924, the principal changes among fire insurance officials and companies and the death roll of the year:

OBITUARY

Andrews Cory L., vice-president Detroit Fire & Marine Insurance Company, died February, 1924.

Christie, George F., sup't. agents, Globe & Rutgers, N Y. died December 1923.

Crooks, John W., vice-president and treasurer, Ohio Farmers Insurance Co., Le Roy, died July, 1924.

Damkoehler, Frank, secretary of the Concordia Fire Insurance Company, Milwaukee, died December, 1923.

Damon, Alonzo Willard, president of the Springfield Fire and Marine, Springfield, Mass., died January, 1924.

Despard, Walter D., president of the Union Hispano American Fire & Marine, N. Y., died November, 1923.

Fisher, Frank M., president of the Ohio Valley & Marine, Paducah, Ky., died November, 1923.

Gage, Daniel N., vice-president of the Aetna group, Hartford, died October, 1923.

Hall J. R., president of the New Jersey Fire, Newark, died May, 1924.

Heistand, John S., president of the Spring Garden Mut. Fire, died October, 1923.

Johnson, Oscar E., president of the Southern Home, Charleston, S C., died October, 1923.

Kenzel, William H., U. S. manager Fuso Marine & Fire, died September, 1923.

McCullough, Matt. J., vice-president of the Dubuque Fire & Marine, died August, 1923.

Maher, Charles W., president of the Farmers Mut., Fort Dodge, Ia., died November, 1923.

Merrill, Wm. H., president and founder of the Under. Laboratories, died September, 1923.

Moore, J. P., librarian of the Fire Under. Ass'n. of the Pacific, died August, 1923.

Purcell, John K., for many years western manager, Sun of London, died July, 1924.

Read, Edmund E., Jr., president of the Camden Fire, Camden, N. J., died August, 1923.

Rogers, Joseph M., western manager of the Queen's, Chicago, died October, 1923.

Smith, Wm. A., assistant manager of the Royal, Chicago, died December, 1923.

Stevens W. H., president of the Agricultural, Watertown, N. Y., died May, 1924.

Stone, Frank B., accountant of the North British & Mercantile, died June, 1923.

Stone, Colonel Mason Albert, vice-president of the Pacific Fire, N. Y., died July, 1923.

Swem, G. Fred, manager of the Baltimore Service Bureau, died August, 1923.

Warfield, R. Emory, president of the Hanover Fire, New York, died February, 1924.

OFFICIAL CHANGES

Ambos. Herman, elected third vice-president Concordia Fire, Milwaukee, in 1923.

Arata, A. C., elected vice-president Atlantic City Fire, Atlantic City, N. J., 1923.

Backenheimer, Hugo, elected president Western National Fire, Fargo, in 1923.

Bassett, Neal, elected president Firemen's, Newark, and Mechanics', Philadelphia in 1923.

Beha, James A., appointed New York superintendent of insurance, April, 1924.

Bliven, Waite, elected vice-president Firemen's, Newark, August 1, 1923; also of National Ben Franklin, elected president Western Insurance Bureau, May, 1924.

Boss, T B., elected treasurer Fire Reassurance Company, New York in 1923; also vice-president Rossia, Hartford.

Brainard, Morgan B., elected president Standard Fire, Hartford, in 1923.

Prandenburg, R E., elected secretary Concordia Fire, Milwaukee, in 1923.

Brooks, S., elected president Stonewall, Mobile, in 1923.

Brown, Joseph G., elected president Atlantic Fire, Raleigh, N. C., 1923.

Bruce, Charles J., elected secretary South Carolina Insurance Co., Columbia, in 1923.

Bulkley, George G., elected president Springfield Fire & Marine, Springfield, Mass., January, 1924.

Carpenter, Guy. elected president Excess Reinsurance Company of America, Philadelphia, in 1923.

Colmans, W. J., appointed United States Manager Queensland, Sydney, in 1923.

Queensland, Sydney, in 1923.

Cosgrove, P. A., elected vice-president and secretary the Knickerbocker and the American Equitable, N. Y., November, 1923.

Cox, Wilfred M., elected president British America, Toronto, and Western. Toronto, in 1923.

Cragin, E. M., elected vice-president American Alliance, New York, 1923.

Cruttenden, Walter B., elected vice-president Springfield Fire & Marine Insurance Company, Springfield, Mass., January 14, 1924.

Dalton, W. B., elected vice-president Sunflower Fire, Topeka, in 1923

Detjen, Martin, elected vice-president United Merchants, Jersey City, in 1923.

Dickinson, H. N., elected vice-president Commerce, Glens Falls, in 1923.

Dodd, John A., elected vice-president American Fire, Columbus, Ohio, 1923.

Farley, Henry A., elected president Iroquois Fire, Peoria, in 1923.

Forbush, G. T., appointed United States Manager, Royal Exchange, London, in 1923.

Galligan, W. J., president Merchants' Fire Insurance Company, Denver, resigned February, 1924.

Gaukrodger, James, elected secretary Commercial Union Fire, New York, in 1923.

Gardner, J. R., elected president Merchants' Fire Insurance Company, Denver, February, 1924.

Geilfuss, Charles H., elected vice-president United American, Pittsburgh, in 1923.

Gilliams, J. F., elected vice-president Camden Fire, Camden, N. J.. in 1923.

Grimes, Taylor, elected president Grain Belt, Des Moines, in 1923.

Haid, Paul L., elected president Fidelity-Phenix Fire, New York, in 1924.

Hargrove, H. C., elected second vice-president Hawkeye Securities Fire, Des Moines, in 1923.

Harris, Walter Z., elected secretary Wolverine Fire, Lansing, in 1923.

Higley, C. W., elected president Hanover Fire, New York, March 20, 1924.

Hill, F. M., elected secretary Federal Fire & Marine, Denver, in 1923.

Hoffman, J. E., appointed United States Attorney, Maritime, Liverpool, in 1923.

Hooker, Jos. K., elected vice-president Standard Fire, Hartford, in 1923.

Inglehart, G. G., elected assistant secretary, Agricultural, Watertown, May, 1924.

Johnson, W. P., elected secretary Security, New Haven, in 1923.

Jones, G. E., elected secretary Fire Reassurance Company, New York, in 1923; also secretary of Rossia, Hartford.

Jones, P. W. D., elected assistant secretary Aetna, Hartford, in 1923.

Kay, John, elected vice-president National-Ben Franklin, Pittsburg, in 1923.

Kehr, Gustav, elected president National Liberty, N. Y., January, 1924.

Kelly, L. C., elected vice-president Central States Fire, Wichita, in 1923.

Kirker, John H., appointed United States Manager. Nordisk Reinsurance Company, Copenhagen, in 1923.

Krech. George E., elected secretary American National Fire, Columbus, Ohio, 1923.

Lamm, Wm. E., Jr., elected secretary-treasurer Farmers', Cedar Rapids in 1923.

McClure, Thos. O., elected treasurer Chicago Fire & Marine, Chicago, in 1923.

Martin, R. R., appointed United States manager Atlas, London, in 1923.

Meeker, A. C., elected assistant secretary, Concordia Fire, Milwaukee, in 1923.

Meserole, C. V., elected president New Jersey Fire, Newark, succeeding J. R. Hall, deceased, May, 1924.

Miller, Frank T., elected vice-president Iroquois Fire, Peoria, in 1923.

Myers, R. W., elected vice-president Automobile, of Hartford, Hartford, 1923.

O'Brien, F., elected secretary Chicago Fire & Marine, in 1923.

O'Neill, John F., elected secretary Atlantic City Fire, New Jersey, 1923

Pierce, C. W., appointed vice-president American Eagle Fire, New York, Continental, New York, and Fidelity-Phenix Fire, May, 1924.

Scott, J. M., appointed Commisioner of Insurance, Texas, August, 1923.

Sewell, Dillard B., elected president Southern Home, Charleston, S. C., in 1923.

Sharp, Joseph K., elected vice-president, Camden Fire, Camden, N. J., in 1923.

Shaw, D. B., elected treasurer, Grain Belt, Des Moines, in 1923.

Smith, Harry D., appointed Director of Insurance in Idaho, December 22, 1923.

Smith, W. Stanley, appointed Commisioner of Insurance in Wisconsin, July 2, 1923.

Snow, E. G., elected president Carolina, Wilmington, in 1923.

Smith, Charles G., elected president American National Fire, Columbus, Ohio, 1923.

Smythe, A. T., elected vice-president Southern Home, Charleston, S. C., in 1923.

Steinmeyer, Wm. A., elected treasurer Allemannia Fire, Pittsburgh, 1923.

Stoddard, F. P., elected secretary Agricultural, Watertown, May, 1924.

Street, C. R., president Fidelity-Phenix Fire, New York, resigned April 1, 1924, in May, elected vice-president Great American, N. Y.

Stubbs, G. W., elected president La Salle Fire, New Orleans, in 1922.

Tamames, Francesco, elected president Union Hispano Americana Fire & Marine, New York, in 1923.

Terhune, Howard, elected secretary United Firemen's, Philadelphia, in 1923.

Thomson, W. A., elected secretary East & West, New Haven, in 1923.

Train, W. F., elected vice-president Savannah Fire, Savannah, in 1923.

Truscott, Barry, elected secretary Camden Fire, Camden, N. J., in 1923.

Tufts, Joseph A., elected assistant secretary Massachusetts Fire & Marine, Boston, in 1923.

Tullis, C. L., elected assistant secretary Central States Fire, Wichita, in 1923.

Waite, H. R., elected secretary-treasurer Agricultural, Watertown, May, 1924.

Waller, J. M., elected assistant secretary Aetna, Hartford, in 1923.

Wallace, A. C., elected assistant secretary Agricultural, Watertown, May, 1924.

Waterman, H. F., elected secretary Agricultral, Watertown, May, 1924.

Weber, August, elected vice-president Central Fire, Baltimore, in 1923.

West, E. W., elected president Commerce, Glens Falls, in 1923.

White, Frank S., elected secretary Grain Belt, Des Moines, in 1923.

White, Jesse E., elected vice-president American National Fire, Columbus, Ohio, in 1923.

Wilcox, Louis I., elected vice-president Homestead Fire, Baltimore, in 1923.

Williams, R., elected secretary Assurance Company of America, New York, in 1923.

Willmott, P. H., elected president Agricultural, Watertown, May, 1924.

COMPANY CHANGES

Allied Fire Insurance Company, New York, organized with $200,000 capital and $100,000 surplus, in 1923.

American Fire & Marine Insurance Company, Galveston, Texas, chartered in 1924 with capital of $100,000 and surplus of like amount.

American Insurance Company, Newark, increased capital from $2,500,000 to $3,000,000, December 13, 1923.

Assurance Company of America, New York, increased capital from $200,000 to $500,000, June 30, 1923.

Atlantica Insurance Company (Ltd.), Gothenburg, Sweden, ceased writing business in the United States, in 1924.

Baltimore American Fire, Baltimore, Md., control secured by National Liberty, New York, February, 1924.

Bankers and Merchants Fire Insurance Company, Jackson, Miss., increased capital from $278,160 to $307,050 in 1923.

Carolina Insurance Company, Wilmington, N. C., increased capital from $50,000 to $500,000, and added $450,000 to surplus, February, 1924; company is under same management as Home, N. Y.

Columbia, Dayton, O., control secured by American, Newark, May, 1924. Capital increased from $150,000 to $300,000, April 1, 1923.

Commerce Insurance Company, Glens Falls; control secured by Glens Falls Insurance Company, August, 1923.

Concordia Fire Insurance Company of Milwaukee increased capital from $750,000 to $1,000,000, in 1923.

Delaware Insurance Company, New York, was organized in 1924 with a capital of $500,000 and surplus of like amount.

Export Insurance Company, New York, licensed by New York Insurance Department, August, 1923.

Great Western Fire Insurance Company, Chicago, increased capital from $400,000 to $500,000, in 1923.

Hampton Roads Fire & Marine Insurance Company, Norfolk, increased capital from $280,000 to $300,000, by sale to stockholders of $20,000, in 1923.

Hanover Fire Insurance Company, New York, increased capital from $1,000,000 to $1,500,000, in 1923.

Hawkeye Securities Fire Insurance Company, Des Moines, decreased capital from $1,000,000 to $500,000, January 17, 1924.

Industrial Insurance Company, Denver, was organized with $50,000 capital, in 1923.

Lincoln Fire Insurance Company, New York, organized December, 1923, with $400,000 capital; Carl F. Sturhahn, president.

Lumbermen's Insurance Company, Philadelphia, reorganized with G. L. Packard, president, June 23, 1924.

Manhattan Fire and Marine Insurance Company, New York, organized January, 1924, with John H. Packard, president; $400,000 capital.

Manufacturers' Fire Insurance Company, Philadelphia, increased capital from $153,210 to $158,990, in 1923.

Merchants' Fire Assurance Corp., New York, increased capital from $700,000 to $1,000,000, in 1923.

Merchants' Fire Insurance Company, Denver, increased capital from $200,000 to $250,000, July 1, 1923.

Metropolitan Fire Insurance Company, New York, proposed to be organized with capital of $200,000, July, 1924.

National American Fire Insurance Company, Omaha, increased capital from $922,000 to $935,000, in 1923.

National Automobile Insurance Company, Los Angeles, increased capital from $100,000 to $150,000, in 1923.

National Fire Insurance Company, Hartford, increased capital from $2,000,000 to $3,000,000, February, 1924.

National Union Fire Insurance Company, Pittsburgh, proposed to increase capital from $2,000,000 to $5,000,000, December, 1923.

Philadelphia Fire and Marine Insurance Company, Philadelphia, licensed in Pennsylvania, July, 1923.

Philadelphia Underwriters, reinsured in Philadelphia Fire & Marine, July, 1923.

Phoenix Insurance Company, Hartford, increased capital from $3,000,000 to $5,000,000, October, 1923.

Preferred Risk Fire Insurance Company, Topeka, reduced capital from $500,000 to $250,000, September 24, 1923.

Reliance Insurance Company, Philadelphia, increased capital to $1,000,000, April, 1924.

Rockingham Fire Insurance Company, Leaksville, increased capital from $66,600 to $91,600, in 1923.

Roosevelt Mututal Fire Insurance Company, New York, in organization, January, 1924.

St. Paul Fire & Marine, St. Paul, increased capital from $2,000,000 to $4,000,000, November, 1923.

Seaboard Insurance Company, Baltimore, organized in 1924, with Louis Eliasberg, president.

Security National Fire Insurance Company, Galveston, organized with $250,000 capital and surplus of like amount, in 1924.

Standard American Fire Insurance Company, Chicago, increased capital from $150,000 to $250,000, in 1924

Standard Fire Insurance Company, Hartford, increased capital from $500,000 to $1,000,000, May, 1924.

Sunflower Fire Insurance Company, Topeka, reduced capital from $300,000 to $150,000, September 24, 1923.

Sylvania Insurance Company, Philadelphia, organized with Frederick W. Doremus, president,

June, 1924.

Travelers Home Fire Insurance Company, Chicago, organized November, 1923; capital to be $100,000.

United States Llodys, Inc., and Merchants & Shippers Insurance Company, both of New York, merged under name of United States Merchants and Shippers Insurance Company, N. Y., January, 1924.

Victory Insurance Company, Philadelphia, increased capital to $1,000,000, April, 1924.

Westchester Fire Insurance Company, New York, increased capital to $1,500,000, November, 1923.

World Fire & Marine Insurance Company, Hartford, organized with paid-in-capital of $1,000,000, January 2, 1924.

ASSOCIATED FACTORY MUTUAL FIRE INSURANCE COMPANIES.

(The Junior Conference of Factory Mutual Insurance Companies was merged with this organization in January, 1923.)

This association, which has its headquarters at Boston, consists of the following-named mutual companies: American, Providence; Arkwright, Boston; Blackstone, Providence; Boston Manufacturers, Boston; Cotton and Woolen Manufacturers, Boston; Enterprise, Providence; Fall River Manufacturers, Fall River; Firemens, Providence; Hope, Providence; Industrial, Boston; Keystone, Philadelphia; Manufacturers, Providence; Mechanics, Providence; Merchants, Providence; Manton, Philadelphia; Mercantile, Providence; Mill Owners, Chicago; Narragansett, Providence; National, Philadelphia; Paper Mill, Boston; Protection, Chicago; Rhode Island, Providence; Rubber Manufacturers, Boston; State, Providence; Standard, Philadelphia; What Cheer, Providence; Worcester Manufacturers, Worcester.

IMPROVED RISK MUTUALS.

Fitchburg, Fitchburg, Mass.; Grain Dealers National, Indianapolis; Lumbermens, Mansfield, Ohio; Michigan Millers, Lansing; Millers, Alton, Ill.; Millers, Fort Worth, Tex.; Mill Owners, Des Moines; Northwestern, Seattle, Wash.; Pennsylvania Millers, Wilkes-Barre; United, Boston; Hardware Dealers, Stevens Point, Wis.; Minnesota Implement, Owatonna; Retail Hardware, Minneapolis.

ADDENDA

Duluth (Minn.) Salvage Corps; superintendent, Mr. Randall.

FIRE PREMIUMS RECEIVED IN 1923 IN VARIOUS CITIES.

Below will be found the amounts of premiums received in 1923 by the respective fire insurance companies listed:

BOSTON PREMIUMS IN 1923

Name and Location of Company	Premiums Received in 1923	Name and Location of Company	Premiums Received in 1923	Name and Location of Company	Premiums Received in 1923
	$		$		$
Abeille, Paris	31,301	Eastern Undwtrs., Camden	26,301	Mfrs. & Merchts., Concord	5,397
Abington, Abington	3,402	Eliot Underwriters	22,576	Marquette Nat., Chicago*	2,240
Ætna, Hartford	192,138	Employers, Boston	31,324	Massachusetts F. & M., Bost.	72,934
Ætna Cas. & Sur., Hartford	11,891	English Amer. Undrs., Lon	25,796	Mechanics, Philadelphia	25,364
Agricultural, Watertown	55,231	Enterprise Mut., Providence	2,202	Merchants Mut., Providence	689
Albany, Albany	19,342	Equit'le F. & M., Providence	37,418	Mechanics Mut., Providence*	771
Allemannia, Pittsburg	18,202	Eureka Securities, Cincinnati	6,800	Mercantile Mut., Providence	612
Alliance, Philadelphia	51,386	Exchange Underwriters	32,751	Mechs. & Traders, New Orl.	18,442
American, Newark	74,248	Fall River Mfrs.*	995	Mercantile, New York	71,181
American Alliance, N. Y.	38,679	Farmers, Iowa	32,009	Merctl. F.&M.Und.,St. Louis	4,715
American Central, St. Louis	70,587	Farmers, York	35,669	Merch. & Farm., Worcester	6,279
American Druggist, Cincin	6,958	Federal, Jersey City*	18,537	Merch. & Mfrs., Mansfield*	712
American Eagle, New York	59,995	Federal Mut., Baltimore*	1,257	Merchants, Denver	2,584
American Equitable, N. Y.	19,555	Fidelity-Phenix, New York	113,356	Merchants, New York	32,571
American Lloyds, New York	15,904	Fire Assn., Philadelphia	87,165	Merrimack, Andover	13,470
American Mut., Providence	2,210	Firemans Fund Undrs., S. F.	26,230	Michigan F. & M., Detroit	20,666
Amer. Nat., Columbus	8,000	Firemen's Mut., Providence	3,850	Mich. Millers, Lansing*	524
American Union, N. Y.*	4,509	Firemens, Newark	102,892	Millers Natl., Chicago	16,911
Anglo-American Und.*	4,351	Firemans Fund, San Fran	128,326	Millers Mut., Alton*	2,469
Arkwright, Boston	5,980	Fitchburg, Fitchburg	7,408	Millers Mutual, Ft. Worth	2,792
Associated Merchants	6,952	Franklin, Philadelphia	38,100	Mill Owners Mut., Chicago*	302
Assurance Co. of Amer., N. Y.	17,661	Fuso M. & F., Fuso	12,986	Mill Owners Mut., Des M	18,473
Atlas, London	98,206	General, Paris	30,140	Milwaukee Mechanics, Mil	69,035
Attleboro Mut., Attleboro*	36	Girard F. & M., Philadelphia	17,103	Milwaukee Mech. U., Mil	12,941
Atwood Fire. N. Y.*	5,062	Girard Underwriters	572	Minneapolis F. & M., Minn	6,092
Automobile, Hartford	116,084	Glens Falls, Glens Falls	59,434	Minnesota Impl., Owatonna	1,817
Baltimore American, Balto	8,245	Globe & Rutgers, New York	252,928	Middlesex, Concord	10,430
Baltimore Mut., Balto*	53	Grain Dealers, Indianapolis	5,044	Mutual Prot., Charlestown	2,818
Baltimore Mut., Providence*	55	Grain Dealers, Boston	8,756	Narragansett, Providence*	310
Bankers & Shippers, N. Y.	26,997	Granite State, Portsmouth	16,354	National, Hartford	160,772
Beacon	2,827	Great American, N. Y.	164,099	National, Celina	2,675
Berkshire, Pittsfield	11,345	Great Amer., Rochester	59,852	Nationale, Paris	20,767
Blackstone Mut., Providence	1,685	Great Lakes, Chicago	8,184	Nat.-Ben Franklin, Pittsburg	34,383
Boston, Boston	135,988	Hampshire, Pittsfield	2,588	National Liberty, N. Y.	39,162
Boston Manufacturers	7,878	Hand in Hand Undwr., Eng.	30,521	National Mut., Phila.	45
British Underwriters	25,216	Hanover, New York	59,387	National Petroleum, Phila	2,430
British America, Toronto	44,664	Hardware Dls., Stevens Point	4,696	National Security, Omaha*	1,610
British General, London	23,327	Hartford, Hartford	204,931	National Union, Pittsburgh	30,855
Buffalo, Buffalo	25,782	Hawkeye Sec., Des Moines	14,308	Netherlands, The Hague	13,069
Caledonian, Edinburgh	30,413	Henry Clay, Lexington	26,249	Netherlands Undwtrs., Hol	16,857
Caledonian-Amer., N. Y.	12,635	Hingham, Hingham	5,111	Niagara Det. Undrs., N. Y.	26,463
California Fire, San Fran	23,529	Holyoke, Salem	13,207	Niagara Detroit Undrs	26,464
Cambridge, Andover	2,784	Home F. & M., San Fran	26,479	Newark, Newark	48,172
Camden Fire, Camden	30,937	Home F. & M. Und., S. Fran.	22,691	New Brunswick, N. Bruns'k.	20,044
Capital Fire, Concord	13,083	Home, New York	224,518	New Hampshire, Manchester	47,581
Central Mfrs., Van Wert	9,586	Home Undwtrs., New York	182,955	New Haven Undrs., N. H	9,798
Century, Edinburgh	48,066	Hudson, New York	10,836	New Jersey, Newark	27,168
Century Underwriters	15,998	Imperial, New York	29,639	New York Undrs., N. Y.	59,469
Chicago F. & M., Chicago	10,493	Importers & Exporters, N. Y.	23,845	New Zealand, Auckland	20,013
Citizens, St. Louis	51,586	Independence, Philadelphia	2,722	Niagara, New York	101,823
Citizens Mutual	1,781	Indiana Lumbermens, Ind	5,052	Norfolk, Dedham	7,293
City of New York, New York	28,961	Industrial, Boston	957	No. Brit. & Merc., London	109,640
Colonial Fire Undrs., Hart	57,394	Ins. Co. of No. Am., Phila	158,930	Northern, New York	19,161
Columbia, Jersey City	25,065	Ins. Co. State of Pa., Phila	38,277	Northern Assur., Eng	164,409
Commerce, Glens Falls	11,043	Insurance Undwtrs., Phila	4,351	North River, New York	49,840
Commercial Union, London	124,022	Inter-State, Detroit	14,796	N'western Mut., Seattle*	3,286
Commercial Union, N. Y.	28,562	Iowa Mut., De Witt	520	Northwestern Nat., Milwauk	30,330
Commonwealth, New York	74,105	Jersey Fire Underwriters	29,587	Norwich Union, Norwich	73,371
Concord Mutual, Concord	605	Keystone Mutual, Phila	131	Ohio Farmers, Le Roy	56,616
Concordia, Milwaukee	27,116	Law, Union & Rock, London	33,445	Ohio Hdw., Coshocton	4,119
Connecticut, Hartford	56,711	Liv. & Lon. & Globe, Liv'l	199,400	Ohio Mutual, Salem*	77
Continental, New York	108,081	London Assurance, London	47,652	Old Colony, Boston	31,790
Cotton & Woolen Mfrs	1,737	London Undwtrs., Eng	42,157	Old Colony Undrs	6,021
County, Philadelphia	33,882	London & Lancashire, Lon	66,106	Orient, Hartford	64,488
Dedham	3,122	Lon. & Pro. M. & G. Lon	21,680	Pacific, New York	27,311
Delaware Undrs., Phila	28,415	London & Scottish, London	31,061	Pawtucket, Pawtucket	12,671
Detroit F. and M., Detroit	32,953	Lowell, Lowell	3,718	Palatine, London	121,309
Dixie, Greensboro	5,549	Lumbermens, Mansfield	8,904	Paper Mill, Boston	547
Dubuque F. & M., Dubuque	59,361	Lumber, Boston	7,598	Patriotic, N. Y.*	23,516
Duquesne Undwts., Pitts	21,700	Lynn Mutual, Lynn	2,196	Pennsylvania, Philadelphia	108,044
Dorchester, Boston	6,407	Lynn Mfrs., Lynn	1,474	Penn. Lumber Mut., Phila	5,476
Eagle, New York	10,383	Mansfield Mut., Mansfield	130	Penn Millers, Wilkes Barre	2,432
Eagle, Star & Brit. Dom., Lon	32,014	Manton Mut., Phila.	127	Penn. Undrs., Sunbury	13,118
East & West, New Haven*	2,761	Manfrs. Mut., Providence	1,936	Peoples Nat., Phila	10,582

* Six months only.

BOSTON PREMIUMS IN 1923—*Cont.*

Name and Location of Company	Premiums Received in 1923	Name and Location of Company	Premiums Received in 1923	Name and Location of Company	Premiums Received in 1923
	$		$		$
Phenix, Paris	20,450	Rubber Mfrs., Boston*	1,434	Union, Canton	52,388
Phenix Underwriters	90,906	Safeguard, New York	37,250	Union Hispano, N. Y.	15,124
Phila. F. & M., Phila*	18,565	Salem Mutual, Salem	6,959	Union Fire, Paris	23,385
Phila. Mfrs., Phila	1,142	Scottish Met. Agency*	20,212	Union Mutual, Providence*	210
Phila. Undrs.*	19,912	Scottish Union and National, Scotland	69,967	United States, New York	48,897
Phoenix, London	65,783	Scotch Undwtrs., N. Y.*	1,795	United American, Pittsburg	3,678
Phoenix, Hartford	48,333	Scotch Undrs., Scotland	2,596	United Firemans, Phila	25,068
Phoenix Und., London	60,697	Security, New Haven	20,918	United States Lloyds, N. Y.	11,381
Pittsburgh, Pittsburgh*	13,197	South Danvers	899	United Mutual, Boston	11,107
Pittsburgh Undwtrs*	12,040	Springfield F. & M., Springfd.	114,376	Union Mutual*	210
Potomac, Washington	6,149	Standard, Hartford	18,407	Urbaine, Paris	15,039
Protection Mut., Chicago*	708	Standard, Trenton	27,498	Victory, Philadelphia	17,752
Pro. Washington, Providence	70,088	Standard Mut., Phila*	403	Virginia F. & M., Richmond	22,348
Providence Mut., Provid'ce	2,961	Standard, New York	25,401	Washington Undwtrs	27,558
Queen, New York	120,968	Star, New York	19,102	Westchester, New York	58,799
Quincy Mutual, Quincy	15,721	State, Liverpool	14,716	Wheeling Fire, Wheeling	7,630
Reliance, Philadelphia	31,407	St. Paul F. & M., St. Paul	65,507	Western, Toronto	43,604
Retail Hardware, Minn	2,719	Stuyvesant, New York	11,203	Worcester Mfrs., W'ter	2,199
Rhode Island, Providence	45,384	Sun, London	63,162	Worcester, Worcester	7,088
Richmond, New York	1,816	Svea, Gothenburg	20,009	Yorkshire, York	49,857
Republic, Pittsburgh	11,453	Superior, Pittsburgh	21,663	Total	9,419,649
Rhode Island Mut., Prov.*	172	Tokio M. & F., Tokio	39,126	Total Insurance Loss	5,952,824
Rhode Is. Undrs., Providence	20,533	Traders and Mechs., Lowell	4,731	Total Property Loss	6,300,420
Royal, Liverpool	231,336	Union Assurance, London	39,861		
Royal Exchange, London	42,469				

BROOKLYN PREMIUMS IN 1923

Abeille, Paris	16,665	Continental, New York	334,400	International, New York	7,603
Aetna, Hartford	258,130	County, Philadelpia	13,385	Keystone Mut., Phila	1,419
Affiliated Under's, N. Y.	5,853	Detroit F. & M., Detroit	80,220	Knickerbocker, New York	24,146
Agricultural, Watertown	177,059	Dixie, Greenboro	17,704	La Salle Fire, New Orleans	1,837
Albany, Albany	35,156	Dubuque F. & M., Dubuque	43,983	Law, Union & Rock, London	31,933
Allegheny Fire Undrs	27,936	Eagle, New York	10,901	Liberty Fire, St. Louis	3,379
Allemannia, Pittsburgh	19,634	Eagle, Star & Brit. Dom., Lon	60,362	Liv. & Lon. & Globe, Liv	332,963
Alliance, Philadelphia	22,496	East & West, New Haven*	2,173	Lloyds, N. Y.*	109
Allied Undrs., N. Y.	2,819	Employers Fire, Boston	3,977	London Assurance, London	90,685
American, National	1,195	Enterprise Mut., Providence	7,292	London & Lancashire, Lon	95,893
AmericanNewark	148,488	Equitable F. & M., Prov'ce	58,516	Lon. & Pro. Mar. & Gen. Lon	20,948
American Alliance, N. Y.	40,312	Excelsior, Syracuse	28,296	Lon. & Scot. Assur., London	35,561
American Central, St. Louis	69,619	Farmers, Cedar Rapids	52,932	Lumbermens, Mansfield	8,990
American Eagle, New York	167,415	Farmers, York	17,883	Lumbermens, Philadelphia	12,658
American Equitable, N. Y.	42,528	Federal, Jersey City	67,578	Lumber Mutual, Boston	5,792
American Mut., Providence*	7,363	Fidelity Phenix, New York	352,329	Manton Mut., Philadelphia*	629
American Druggists, Cincin	5,518	Fire Assn., Philadelphia	60,558	Manufacturers, Providence	11,266
American Lloyds, N. Y*	5,645	Firemens, Newark	178,083	Marquette Nat., Chicago	12,520
American Exch., N. Y.*	3,715	Firemens Fund, San Fran	58,246	Mass. F. & M., Boston	5,753
American Union, N. Y.	16,193	Fitchburg Mut., Fitchburg*	2,111	Mechanics Mut., Prov'ce	6,103
Assur. Co. of Amer. N. Y.	16,610	Franklin, Philadelphia	149,868	Mechanics, Philadelphia	11,760
Atlantic City	1,122	Fuso M. & F., Tokio	22,395	Mechs. & Trad., New Orleans	52,797
Atlas, London	118,878	General, Paris	28,244	Mercantile, New York	100,102
Atwood, N. Y.	1,208	Georgia Home, Columbus	6,494	Merchants Fire, Denver	8,111
Automobile, Hartford	230,800	Girard F. and M., Phila	68,720	Merchants, New York	55,283
Bankers & Shippers, N. Y.	39,497	Glens Falls, Glen Falls	99,688	Michigan F. & M., Detroit	47,672
Baltimore American, Balto	13,014	Globe, Pittsburgh	13,142	Millers Mutual, Alton	3,648
Baltimore Mutual Fire*	91	Globe & Rutgers, New York	134,435	Millers Mut., Ft. Worth	1,606
Berkshire, Pittsfield	804	Grain Dealers N. Mut., Ind	1,519	Milwaukee Mechanics, Mil	64,421
Boston, Boston	65,695	Grarite State, Portsmouth	3,210	Minneapolis F. & M., Minn	5,984
British America, Toronto	25,291	Graphic Arts, Philadelphia	743	Millers National, Chicago	23,055
British General, London	28,533	Great American, N. Y.	283,601	Mill Owners Mut., Des M	4,000
Buffalo, Buffalo	46,215	Great Lakes, Chicago	13,328	Mill Owners Mut., Chicago*	728
Caledonian, Edinburgh	22,758	Great Western, Chicago	2,147	National, Hartford	317,211
Caledonian-Am., New York	2,073	Hamilton, New York	9,562	Nationale, Paris	9,110
California, San Francisco	17,284	Hanover, New York	70,761	Nat.-Ben Franklin, Pittsburg	25,064
Camden Fire, Camden	143,792	Hardware Dlrs., Ste. Point	2,909	National Liberty, N. Y.	127,139
Capital, Concord	19,859	Hartford, Hartford	703,776	National Mut., Philadelphia*	252
Central Mfrs, Van Wert*	2,943	Hawkeye Sec. Fire, Des Mo	1,011	National Reserve, Dubuque	11,649
Central Fire, Baltimore	8,445	Holyoke Mut., Salem, Mass.	77	National Union, Pittsburgh	70,887
Century, Edinburgh	13,368	Home F. & M., San Fran	30,533	Netherlands, The Hague	33,056
Chicago F. & M., Chicago	5,877	Home, New York	529,475	Newark, Newark	90,083
Citizens, St. Louis	57,022	Hope, Providence	1,226	New Brunswick, New Bruns	31,964
City, Sunbury	3,326	Hudson, New York	22,740	New Hampshire, Manchester	51,984
City of New York	111,582	Imperial, New York	26,101	New Jersey, Newark	44,661
Columbia, Jersey City	60,110	Importers & Exporters, N. Y.	35,768	New York State	12,874
Commerce, Albany	12,501	Independence, Philadelphia	1,490	New Zealand, Auckland	6,170
Commercial Union, London	133,410	Indiana Lum'mens, Indianap.	3,472	N. Y. Recip. Undrs., N. Y.	7,676
Commercial Union, N. Y.	24,940	Industrial, Akron	6,283	Niagara, New York	187,574
Commonwealth, New York	133,188	Ins. Co. of No. Am., Phila	200,152	No. Amer. Inter-Ins., N. Y.	4,668
Concordia, Milwaukee	162,357	Ins. Co. of State of Pa., Phila.	87,997	North Amer. Nat'l, Des M	4,722
Connecticut, Hartford	152,225	Individual Undrs., N. Y.	6,591	No. Brit. & Mercantile, Lon.	277,661

* Six months only.

BROOKLYN PREMIUMS IN 1923—*Cont.*

Name and Location of Company	Premiums Received in 1923
	$
No. Carolina Home, Raleigh	10,187
Northern, London	208,496
Northern, New York	21,801
North River, New York	171,175
Northw. F. & M., Mineap	19,843
Northwn. Nat., Milwaukee	95,205
Norwich Union, No wich	82,500
Ohio Farmer LeRoy	51,144
Ohio Mut., Salem, O	550
Old Colony, Boston	8,910
Orient, Hartford	71,712
Pacific, New York*	74,295
Pacific National, Sacram'to*	147
Pacific States, Portland*	1,252
Palatine, London	55,935
Patriotic, Dublin	15,005
Pawtucket, Pawtucket*	153
Pennsylvania, Philadelphia	64,160
Penn. Lumber, Phila	5,102
Penna. Millers, Wilkesbarre	1,283
Peoples National, Phila	61,069
Phenix, Paris	13,313
Failadelphia F. & M., Phils.*	14,560
Phoenix, London	146,538
Phoenix, Hartford	57,473
Potomac, Washington	10,320
Protection Mut., Chicago	1,079
Pro. Washington, Providence	51,216
Queen, New York	125,153
Reliable, Dayton	870
Reliance, Philadelphia	43,759
Republic, Pittsburgh	55,013
Rhode Island, Providence	36,668
Rhode I. Mut., Prov'ce	5,383
Richmond, New York	33,599
Royal, Liverpool	319,326
Royal Exchange, London	44,293
Safeguard, New York	10,216
Scot. Un. & Nat., Edinburgh	81,041
Security, New Haven	49,884
Star, New York	38,295
Sterling, Indianapolis	46,316
Springfield F. & M., Spring	53,079
Standard, Hartford	8,737
Standard, New York	50,377
Standard, Trenton	31,964
State, Liverpool	39,882
State Mut., Providence	2,333
St. Paul F. & M., St. Paul	55,341
Stuyvesant, New York	45,768
Sun, London	114,595
Superior Fire, Pittsburgh	90,408
Svea, Gothenburg	31,702
Tokio F. & M., Tokio	38,733
Twin City, Minneapolis*	1,381
Union, Buffalo	10,509
Union Fire, Paris	13,720
Union Ins., Canton	73,201
Union, London	77,688
United American, Pittsburgh	6,406
United Firemens, Phila	44,703
U. S. Lloyds, New York	21,278
United Mchts., Jersey City	9,134
United Mutual, Boston	1,027
United States, New York	209,869
Urbaine, Paris	36,086
Victory, Philadelphia	15,417
Virginia F. & M., Richmond	37,618
Vulcan, New York*	36
Westchester, New York	187,944
Western, Toronto	40,637
What Cheer Mut., Prov'ce	705
Wheeling, Wheeling	18
Workingmens Fur., N. Y	3,111
Worcester Mfrs Mutual*	4.0
Yorkshire, York	23,898
Totals (Fire)	12,807,313
Automobile Premiums.	
Allaince Assur., London*	612
Alliance. Philadelphia	988
Amer & Foreign Mar., N. Y.	97
Atlantic Mutual, N. Y	2,700
Boston, Boston	5,032
Brit. & For. Mar., Liv'pool	77
Employers Fire, Boston*	524
Imptrs. & Exptrs, N. Y.*	536
Ind. Mut. Mar., London*	1,590
Marine, London	2,509
M'land Motor Car, Balto*	215
Ocean Marine, London*	18
Penn. Fire, Philadelphia*	212
Relaince Marine, Liverpool	23
Royal Exch, London	70
Sea, Liverpool	1,366
Tokio M. & F., Tokio	530
U. S. Mer. & Shippers, N. Y.	3,181
Universal, Newark	4,639
Totals (Automobile)	24,918
Grand Total	12,832,231
Total Property Loss in 1923	8,954,995

CHICAGO PREMIUMS IN 1923

Abeille, Paris	6,707	Cotton & Woolen Mfrs., Bos.	6,440	Industrial Mutual, Boston	2,370
Aetna, Hartford	745,652	County Fire, Philadelphia	8,654	Ins Co. of No. Am., Phila	563,017
Agricultural, Watertown	110,930	Delaware Undrs	51,212	Ins. Co. State of Pa., Phila	69,003
Albany, Albany	49,667	Detroit F. and M., Detroit	72,580	Insurance Underwriters	37,321
Allemannia, Pittsburgh	43,810	Dixie, Greensboro	4,775	Interstate, Detroit	11,213
Alliance, Philadelphia	265,199	Dubuque F. & M., Dubuque	61,817	Iowa Undrs., Dubuque	36,382
American, Newark	341,872	Employers' Fire, Boston	9,772	Keystone Mutual, Phila	4,106
American Alliance, N. Y	63,633	Enterprise Mut., Providence	1,794	Law Union & Rock, London	32,804
American Central, St. Louis	158,307	Equitable F.& M., Providence	29,591	Liberty Fire, St. Louis	11,836
American Druggists	44,844	Eureka Security, Cincinnati	12,159	Liv. & Lon. & Globe, Liv	430,502
American Eagle, New York	187,114	Fall River Mfrs., Fall River	737	London Assurance, London	214,025
American Mut., Providence	1,794	Farmers, Cedar Rapids	11,844	London & Lancashire, Lon	211,817
Amer. National, Columbus	11,909	Farmers, York	21,744	Lon. & Scot. Assur., Lon	37,793
Arkwright Mut., Boston	12,475	Federal, Jersey City	28,698	Lloyds, London	111,349
Assur. Co. of Amer., N. Y	25,163	Fidelity Mut., Indianapolis	2,141	Lumber Mutual, Boston	6,625
Atlantic Mutual, N. Y	234	Fidelity-Phoenix, New York	395,221	Lum & M. M	1,976
Atlas, London	118,844	Fire Assn., Philadelphia	183,274	Lumbermens, Philadelphia	17,584
Automobile, Hartford	187,388	Firemens, Newark	60,218	Lumbermens, Mansfield	14,305
Baltimore Amer., Balto	16,099	Firemans Fund, San Fran	239,281	Mansfield Mut., Mansfield	680
Baltimore Mut., Baltimore	2,533	Firemens Mut., Providence	19,784	Manton Mut. Ins. Co., Phila.	3,831
Bankers & Shippers, N. Y	65,415	Firemen's Undrs., Newark	43,512	Mfrs. Mutual, Providence	3,000
Ben-Franklin Undrs	38,144	Fitchburg Mut. Fire, Mass	3,683	Massachusetts F. & M., Bos.	31,695
Berkshire Mut., Pittsfield	2,292	Franklin, Philadelphia	101,263	Mechanics Mut., Providence	1,849
Birmingham, Pittsburgh	18,783	General, Paris	53,393	Mechanics, Philadelphia	25,125
Blackstone Mut., Providence	12,412	Globe, Pittsburgh	55,652	Mechs. & Traders, New Orl	19,583
Boston, Boston	87,888	Girard F. & M., Philadelphia	27,049	Mercantile, New York	75,226
British America, Toronto	58,885	Glens Falls, Glens Falls	197,671	Mercantile Mut., Providence	4,803
British General, London	10,290	Globe & Rutgers, New York	315,325	Merchants Fire, Denver	6,941
British Underwriters	52,532	Grain Dealers Nat., Indianap	1,532	Merchants, New York	71,138
Buffalo, Buffalo	85,816	Granite State, Portsmouth	31,042	Merchants, Providence	7,474
Caledonian-Am., New York	16,196	Great American, N. Y	230,809	Merchants Underwriters	13,559
California, San Francisco	43,824	Hamilton, New York	19,307	Mchts. & Mfrs., Mansfield	3,320
Camden Fire, Camden	78,407	Hampton Roads F. & M., Norfolk	5,029	Michigan F. & M., Detroit	67,785
Central Mfrs., Van West	22,193	Hanover, New York	130,532	Michigan Millers, Lansing	9,108
Century Fire, Edinburgh	15,594	Hartford, Hartford	624,670	Mill Owners, Chicago	20,612
Citizens, St. Louis	35,439	Home F. & M., San Fran	41,581	Millers Mutual, Ft. Worth	9,735
City, Sunbury	13,864	Home, New York	616,501	Milwaukee Mechanics, Mil	242,094
Columbia, Jersey City	36,516	Hope, Providence	7,076	Minn. Implement, Owatonna	1,949
Commerce, Glens Falls	31,551	Hudson, N. Y	63,264	Minneapolis F. & M., Min'lis.	10,979
Commercial Union, London	462,259	Imperial, New York	39,660	Minnesota Fire, Chatfield	549
Commercial Un., New York	116,701	Importers & Exporters, N. Y.	31,312	Minnesota Undrs	48,779
Commonwealth, New York	94,865	Independence, Philadelphia	5,943	Narragansett Mut., Prov	2,172
Concordia, Milwaukee	117,642	Indiana Lumbermens	6,779	National, Hartford	219,088
Connecticut, Hartford	136,141	Indiana, Akron	12,710	Nat'l Implement, Owatonna	371
Continental, New York	534,457			National Security, Omaha	37,872

CHICAGO PREMIUMS IN 1923—*Cont.*

Name and Location of Company	Premiums Received in 1923	Name and Location of Company	Premiums Received in 1923	Name and Location of Company	Premiums Received in 1923
	$		$		$
Nationale, Paris	37,735	Pennsylvania, Philadelphia	201,309	Sterling Fire, Indianapolis	24,201
Nat.-Ben Franklin, Pittsburg	90,484	Penn. Lumber, Philadelphia	4,934	St. Paul F. & M., St. Paul	146,977
National Liberty, New York	312,064	Penn. Millers, Wilkes-Barre	3,839	Stuyvesant, New York	24,899
Nat. Mut. Assur. Co., Phila	402	Peoples Nat. Fire, Phila	58,275	Sun, London	322,523
Netherlands, The Hague	87,660	Phenix, Paris	49,163	Superior, Pittsburgh	65,130
Newark, Newark	128,545	Philadelphia Mfrs., Phila	10,272	Svea, Gothenburg	80,367
New Hampshire, Manchester	86,958	Philadelphia Undrs., Phila	201,827	Tokio M & F., Tokio	62,470
New Jersey, Newark	28,161	Phoenix, London	231,894	Twin City, Minneapolis	6,219
N Y. Und. Agency, N. Y.	207,945	Phoenix, Hartford	186,585	Union Fire, Buffalo	7,451
New Zealand, Auckland	108,495	Pittsburgh Undrs., Pitts	126,860	Union Fire, Paris	32,406
Niagara, New York	132,187	Prov. Washington, Providence	143,139	Union Ins. Society, Canton	125,295
Niagara-Detr. Und., N. Y	51,407	Queen, New York	202,152	Union, London	116,262
No. Brit. & Mercantile, Lon	201,241	Reliable, Dayton	38,041	United Firemens, Phila	30,884
No. Carolina Home, Raleigh	9,146	Reliance, Philzdelphia	81,609	United Mutual, Boston	2,026
Northern London	207,876	Republic, Pittsburgh	33,277	United States, New York	178,109
Northern, New York	118,667	Rhode Island Mut. Prov	3,184	United States Undrs., N. Y	70,019
Northwestern Mut., Seattle	9,637	Rhode Island, Providence	54,459	Urbaine, Paris	46,591
North River, New York	63,910	Rochester Dept	154,922	U. S. Merchants & Shippers, New York	6,524
Northw. Nat'l., Milwaukee	118,687	Royal, Liverpool	581,494	Victory Fire, Philadelphia	43,936
Norwich Union, Norwich	102,442	Royal Exchange, London	73,765	Virginia F. & M., Richmond	77,215
Ohio Farmers, Leroy	97,161	Rubber Mfrs., Boston	6,307	What Cheer, Providence	6,780
Ohio Hardware, Coshocton	453	Safeguard, New York	46,487	Westchester, New York	193,309
Ohio Mutual, Salem	2,866	Scot. Un.& Nat., Edinburgh	112,017	Western, Toronto	42,596
Ohio Undrs., Van Wert	4,696	Security Davenport	47,836	Wheeling, Wheeling	10,729
Old Colony, Boston	26,264	Security, New Haven	188,809	Wisconsin Undrs	48,760
Orient, Hartford	194,172	Skandia, Stockholm	83,272	Worcester Mfrs., Worcester	82
Pacific, New York	51,356	Springfield F. & M., Spgfd	419,517	Yorkshire, York	33,380
Palatine, London	171,164	Standard, Hartford	43,903		
Paper Mill, Boston	428	Standard Mut., Phila	3,218		
Paternelle F. Ins. C. of Paris	83,103	Star, N. Y	74,781	Totals	19,338,804
Patriotic, New York	94,211	State Mut. Fire, Providence	3,967	Total Prop. Loss in 1923	5,768,764
Pawtucket, Pawtucket	7,459				

DULUTH PREMIUMS IN 1923

Abeille, Paris	183	Eureka, Pa	1,984	Minnesota Fire, St. Paul	130
Aetna, Hartford	34,800	Farmers, Pa	1,894	National-Ben Franklin, Phila	7,809
Agricultural, Watertown	6,588	Fed. Ins. Co., Jersey City	3,013	National Liberty, New York	13,753
Alliance, Philadelphia	4,705	Fidelity-Phenix Fire, N. Y	22,070	National, Hartford	13,174
American, Newark	14,596	Fire Assn. of Philadelphia	7,852	Nat. Security, Omaha	443
American Alliance, N. Y	4,392	Fire Fund Ins. Co., San Fran	8,718	Nationale, Paris	6,937
American Central, St. Louis	6,430	Fireman's, Newark	12,146	National Union, Philadelphia	12,626
Amer. Druggists Fire, Cincin	557	Franklin Fire, Philadelphia	5,391	Netherlands, The Hague	5,061
American Eagle, New York	5,585	Girard F. & M., Phila	3,754	Newark, Newark	2,922
American National, Cincin	1,859	Glens Falls, Glens Falls	9,823	New Brunswick, New Bruns	453
American Union, N. Y	470	Globe and Rutgers, N. Y	14,703	New Hampshire, Manchester	9,121
Atlas, London	7,452	Granite State, Portsmouth	1,461	Niagara, New York	16,830
Automobile, Hartford	17,936	Great American, N. Y	20,721	No. British & Merc., London	10,373
Bankers and Shippers, N. Y	10	Great Lakes, Chicago	810	Northern Assurance, London	4,740
Boston, Boston	6,972	Hanover Fire, New York	8,547	Northern, New York	6,065
British American, Toronto	2,216	Hartford Fire, Hartford	101,342	North River, New York	21,495
Buffalo, Buffalo	2,574	Home, New York	31,129	Norwich Union	6,270
Caledonian, Edinburgh	945	Home F. & M., San Fran	1,000	New Jersey, Newark	166
California, San Francisco	2,503	Hudson, New York	10,440	N. W. F. & M., St. Paul	5,616
Camden, Camden	4,459	Imperial, New York	1,239	N. W. National, Milwaukee	8,052
Chicago F. &. M, Chicago	6,789	Importers & Exporters, N. Y	21	Ohio Farmers, LeRoy	567
Citizens, St. Louis	7,010	Ins. Co. of N. A., Phila	18,610	Old Colony, Boston	2,941
City of New York, N. Y	2,929	Ins. Co. of State of Pa., Phila	5,483	Orient, Hartford	5,324
Col. National, Detroit	941	Inter-State, Detroit	7,293	Palatine, London	12,685
Columbia, New Jersey	100	Lafayette, New Orleans	138	Patriotic, Dublin	7,348
Com. U. Assur., Ltd., Eng	6,965	Law, Union & Rock, London	104	Pacific, NewYork	20
Commerce, Albany	724	Liv. & Lon. & Globe, London	8,861	Penn. Fire, Philadelphia	15,904
Comm. Union Fire, N. Y	8,130	London, London	6,400	Phenix, Paris	4,076
Commonwealth, New York	10,271	London and Lancashire, Lon	3,212	Phenix, London	5,085
Concordia Fire, Milwaukee	2,322	London & Scottish, Lon	505	Phila. F. & M., Phila	2,054
Connecticut Fire, Hartford	6,274	Marquette National, Chicago	360	Phoenix, Hartford	29,121
Continental, New York	14,767	Mass. F. & M., Boston	3,873	Pro. Washington, Providence	10,124
County Fire, Philadelphia	4,195	Mechanics, Philadelphia	7,259	Queen, New York	15,223
Detroit F. & M., Detroit	7,680	Mech. & Traders, New Orl	2,713	Reliance, Philadelphia	942
Dubuque F. & M., Dubuque	4,043	Merc. Ins. Co. of Am., N. Y	711	Rhode Island, Providence	2,882
Eagle Star & Brit.Doms., Lon	713	Mercantile, New York	2,090	Royal, Liverpool	22,044
East & West, New Haven	274	Mich. F. & M., Detroit	5,922	Royal Exchange, London	6,824
Employers Fire, Boston	351	Milwaukee Mec., Milwaukee	7,541	Safeguard, N. Y	2,150
Equitable F. & M., Prov'ce	6,713	Minn. F. & M., St. Paul	3,144	St. Paul F. & M., St. Paul	11,178

DULUTH PREMIUMS IN 1923—*Cont.*

Name and Location of Company	Premiums Received in 1922	Name and Location of Company	Premiums Received in 1922	Name and Location of Company	Premiums Received in 1922
	$		$		$
Scottish Un. & Nat'l, Edin...	38,930	Superior, Philadelphia.....	2,500	Urbaine, Paris.....	1,166
Security, Hartford.....	9,686	Svea, Gothenburg.....	3,563	Virginia F. & M., Richmond.	539
Springfield F. & M., Spgfd...	22,470	Tokio Marine Fire, Tokio....	1,108	Victory, Philadelphia.....	1,245
Standard Amer., Chicago...	12	Twin City Fire, Minn.....	9,183	Westchester, New York.....	11,902
Standard Fire, Hartford.....	3,807	Union, London.....	4,159	Western Assur., Toronto....	5,927
State, London.....	696	Union Fire, Paris.....	21	Yorkshire, York.....	1,231
Star Ins. Co. of Am., N. Y...	4,104	Union Ins. Soc. of Canton...	7,488		
Sterling Fire, Indianapolis...	1,820	United Firemens, Phila	1,280	Total:.....	1,032,408
Stuyvesant, New York.....	3,106	United States Fire, N. Y....	16,112	Total Ins. Losses, 1923.....	675,258
Sun, London.....	3,055	U. S. Lloyds, N. Y.....	70	Total Prop. Losses, 1923.....	691,712

KANSAS CITY PREMIUMS IN 1923

Abeille, Paris.....	6,880	Granite State, Portsmouth...	27,255	Northwestern Nat., Mil'kee..	53,721
Ætna, Hartford.....	70,871	Great Amer., New York.....	71,330	Norwich Union, Norwich....	10,083
Agricultural, Watertown....	33,255	Great Lakes, Chicago.....	1,468	Ohio Farmers, Le Roy.....	195
American Alliance, N. Y....	6,277	Hanover, New York.....	23,426	Ohio Millers, Canton.....	1,427
Alliance, Philadelphia.....	13,868	Hardware Dlr., Stevens Pt...	794	Old Colony, Boston.....	12,017
American Central, St. Louis.	29,470	Hartford, Hartford.....	160,513	Orient, Hartford.....	14,075
American, Newark.....	38,692	Home, New York.....	82,993	Pacific, New York.....	17,877
American Eagle, New York..	29,101	Home F. & M., San Fran....	15,399	Palatine, London.....	3,858
Amer. Druggists, Cin'ti.....	1,381	Hudson, New York.....	10,022	Pennsylvania, Philadelphia..	2,777
Assurance Co. of America....	2,806	Imperial, N. Y.....	6,523	Penn Lumbermens, Phila....	1,000
Atlantic Mutual.....	270	Importers & Exporters.....	7,411	Penn. National Hardware,	
Atlas, London.....	22,228	Indiana Lumbermans, Ind...	1,865	Huntingdon.....	410
Automobile, Hartford.....	46,762	Ins. Co. of N. A., Phila.....	110,919	Pa. Millers M'l, Wilkes-Barre	2,618
Bankers & Shippers, N. Y...	10,028	Ins. Co. of State of Pa., Phila.	28,899	Phenix, Paris.....	6,880
Boston, Boston.....	65,502	Integrity Mutual, Chicago...	1,719	Phila. F. & M., Phila.....	13,164
British America, Toronto....	15,558	Iowa State.....	3,792	Phoenix, Hartford.....	41,874
Buffalo, Buffalo.....	24,544	Law Union & Rock, London.	7,364	Phoenix Assur. Corp., Eng..	13,653
California.....	2,770	Liberty, St. Louis.....	5,742	Prov. Washington, Providence	13,992
Camden Fire, Camden.....	47,895	Lumber, Boston.....	1,498	Queen, New York.....	8,647
Carolina Mutual, Charleston	225	Lumbermens, Mansfield.....	1,220	Reliance, Philadelphia.....	5,187
Cent. Mfrs Mut., Van Wert.	1,438	Liv. & Lon. & Globe, Liv....	24,509	Retail Hardware, Min'apolis.	1,121
Century, Edinburgh.....	1,783	London Assurance, London..	32,921	Rhode Island, Providence....	11,325
Chicago, F. & M., Chicago...	2,865	London & Lancashire.....	34,686	Royal, Liverpool.....	71,758
Citizens, St. Louis.....	13,519	London & Provincial, London	5,012	Royal Exchange, London....	19,694
City of New York.....	22,041	London & Scottish, London..	13,407	Scot. Un. & Nat., Edinburgh.	51,250
Columbia, Jersey City.....	3,612	Marquette National, Chicago	21,478	Security, New Haven.....	23,312
Commercial Union, London..	16,849	Massachusetts F. & M., Bos.	785	Springfield F. & M., Springfd.	23,988
Commercial Union, N. Y....	2,785	Mechanics, Philadelphia.....	4,049	Standard, Hartford.....	5,893
Commonwealth, New York..	10,410	Mechs. & Traders, New Orl..	17,426	Standard, N. J.....	13,206
Concordia, Milwaukee.....	21,141	Mercantile, New York.....	29,093	Star Fire, New York.....	3,474
Connecticut, Hartford.....	55,898	Merchants, New York.....	26,666	State, Liverpool.....	26,816
Continental, New York....	28,495	Millers National, Chicago...	2,870	Sterling Fire, Indianapolis..	8,922
County, Philadelphia.....	5,257	Millers Mutual, Texas.....	1,602	St. Paul F. & M., St. Paul..	15,113
Detroit F. & M., Detroit....	4,647	Michigan Millers, Lansing...	2,725	Stuyvesant, New York.....	17,464
Dubuque F. & M., Dubuque.	21,900	Michigan F. & M., Detroit..	4,113	Sun, London.....	22,167
Eagle, Star & B. D., Lon....	31,284	Millers, Alton.....	432	Svea, Gothenburg.....	4,054
Equitable F. & M., Prov'ce.	15,576	Milwaukee Mech., Milw.....	23,702	Texas State, Dallas.....	377
Employers Fire, Boston.....	1,558	Mill Owners, Des Moines....	4,593	Tokio M. & F., Tokio.....	6,838
Equity, Kansas City.....	7,244	Minn. Imp., Minneapolis....	418	Undrwtrs. at Amer. Lloyds..	5,665
Excelsior Fire, N. Y.....	177	National, Hartford.....	133,460	Union, Canton.....	41,922
Farmers Fire Ins. Co., York.	4,902	Nat. Implement, Owatonna..	276	Union Fire, Paris.....	4,579
Federal, Jersey City.....	27,797	Nationale, Paris.....	6,880	Union London.....	3,981
Fidelity Mut., Ind.....	610	Nat.-Ben Franklin, Pittsb'gh	6,706	United Firemens.....	1,131
Fidelity-Phenix, New York..	56,590	National Liberty, N. Y.....	33,893	United Mutual, Boston.....	192
Fidelity Union, Dallas.....	4,981	Nat. Ret'lrs Mut., Chicago..	613	United States Fire, N. Y....	80,724
Fire Assn., Philadelphia.....	33,753	National Union, Pittsburgh..	90,435	Urbaine, Paris.....	4,569
Firemens, Newark.....	31,196	Netherlands, The Hague....	20,741	Victory.....	3,484
Firemans Fund, San Fran...	45,614	Newark, Newark.....	13,646	Westchester, New York.....	28,075
Fitchburg, Fitchburg.....	907	New Brunswick, New Bruns.	3,767	Western, Toronto.....	17,901
Franklin, Philadelphia.....	20,653	New Hampshire, Manchester	20,851	Western Millers, Kan. City..	762
Fuso M. & F., Tokio.....	4,436	New Jersey, Newark.....	15,601	Yorkshire, York.....	7,163
General, Paris.....	10,334	Niagara, New York.....	36,062		
Girard F. & M., Phila.....	11,860	No. Brit. & Mercantile, Lon.	49,771	Totals.....	3,103,346
Glens Falls, Glens Falls.....	20,519	Northern, London.....	27,657	Total Ins. Loss 1923.....	2,427,429
Globe & Rutgers, New York.	71,996	North River, New York.....	12,932	Total Prop. Loss 1923...	2,529,575
Grain Dealers, Indianapolis.	651	Northwestern Mut., Seattle..	2,762		

MILWAUKEE PREMIUMS IN 1923

Name and Location of Company	Premiums Received in 1923	Name and Location of Company	Premiums Received in 1923	Name and Location of Company	Premiums Received in 1923
	$		$		$
Ætna, Hartford	59,916	Globe, Pittsburgh	3,189	Ohio Farmers, LeRoy	21,294
Agricultural, Watertown	12,542	Globe & Rutgers, New York	144,593	Old Colony, Boston	7,103
Allemannia, Pittsburgh	27,573	Granite State, Portsmouth	2,412	Orient, Hartford	30,035
Alliance, Philadelphia	25,296	Great American, New York	40,791	Pacific, New York	22,335
American, Newark	37,021	Great Lakes, Ill	12,553	Palatine, London	15,103
Amer. Alliance, New York	33,410	Hanover, New York	29,578	Patriotic, Dublin	10,509
Amer. National, Columbus	1,935	Hartford, Hartford	126,103	Pennsylvania, Philadelphia	31,405
Amer. Central, St Louis	26,571	Henry Clay, Lexington	9,741	Peoples National, Phila	3,697
Amer. Eagle, New York	27,238	Home, New York	69,286	Phenix, Paris	1,277
Assur Co. of America, N. Y.	2,595	Home F. & M., San Fran	5,826	Philadelphia F. & M., Phila	4,905
Atlas, London	28,393	Hudson, N. Y.	9,019	Phoenix, Hartford	77,386
Automobile, Hartford	35,118	Illinois, Peoria	1,059	Phoenix, London	18,391
Badger Mut., Milwaukee	58,465	Imperial, New York	8,722	Prov. Washington, Prov'ce	18,400
Bankers & Shippers, N. Y.	9,750	Importers & Exporters, N. Y.	3,444	Queen, New York	63,535
Boston, Boston	41,977	Ins. Co. of No. Am., Phila	81,667	Reliance, Philadelphia	7,226
British America, Toronto	2,332	Ins. Co. State of Pa., Phila	12,083	Republic Fire, Pittsburgh	8,645
Buffalo, Buffalo	9,811	Law Union & Rock, London	3,088	Rhode Island, Providence	33,683
Caledonian American, N.Y	1,473	Liberty St. Louis	2,961	Royal, Liverpool	52,924
Caledonian, Edinburgh	9,241	Liv. & Lon. & Globe, Liv	21,921	Royal Exchange, London	26,015
California, San Francisco	4,720	London Assur., London	26,077	Safeguard, New York	2,014
Camden Fire, Camden	17,223	London & Lancashire, Lon	27,850	St. Paul F. & M., Minn	25,912
Century, Edinburgh	184	London & Scottish, London	3,749	Scot. Un. & Nat., Edinburgh	29,856
Chicago F. & M., Chicago	20,002	Marquette National, Chicago	11,010	Security, New Haven	28,097
Citizens, St. Louis	12,822	Massachusetts F. & M., Bost	4,770	Security, Davenport	16,492
City of New York, N. Y	9,559	Mechanics, Philadelphia	10,121	Springfield F. & M., Spgfd	66,907
Columbia, Jersey City	7,194	Mechs. & Trad., New Orleans	6,082	Standard, Hartford	1,333
Columbian National, Lansing	2,846	Mercantile, New York	16,547	Standard Amer., Chicago	5,466
Commerce, Albany	430	Merchants, New York	16,616	Star Fire, New York	908
Commercial Union, London	34,324	Michigan F. & M., Detroit	48,026	State, Liverpool	2,204
Commercial Union, N. Y	14,157	Milwaukee Mechanics, Mil	149,877	Sterling Fire, Indianapolis	13,479
Commonwealth, New York	19,319	Millers, Alton	431	Stuyvesant, N. Y	14,954
Concordia, Milwaukee	107,764	Millers National, Chicago	5,420	Sun, London	26,934
Connecticut, Hartford	40,281	Minneapolis F.& M., Minn	7,294	Superior, Pittsburgh	27,039
Continental, New York	28,966	Nat.-Ben Franklin, Pittsb	25,431	Svea, Gothenburg	8,296
County, Philadelphia	12,731	National, Hartford	38,550	Tokio M. & F., Japan	9,273
Cream City Mut., Milwaukee	17,646	Nationale, Paris	85	Twin City, Minneapolis	44,182
Detroit F. & M., Detroit	5,809	National Liberty, New York	46,862	Union, Canton	33,699
Dubuque F. & M., Dubuque	36,242	National Reserve, Dubuque	4,949	Union, London	8,149
Eagle Star & Brit. Dom., Lon	8,613	National Security, Omaha	4,820	Union, Paris	83
Employers Fire, Boston	264	National Union, Pittsburgh	34,682	United American, Pittsburgh	7,875
Equitable F. & M., Prov'ce	29,806	Netherlands, The Hague	27,635	United Firemens, Phila	1,638
Eureka Security, Cinn., O	785	Newark, Newark	17,069	United States, New York	28,401
Farmers, York	3,601	New Brunswick, New Bruns	7,106	Urbaine, Paris	4,733
Federal, New Jersey	5,981	New Hampshire, Manchester	38,955	Victory, Philadelphia	8,550
Fidelity-Phenix, New York	41,491	New Zealand, Auckland	6,468	Va. F. & M., Richmond	2,435
Fire Association, Phila	44,851	Niagara, New York	50,197	West Bend Mut., Wisconsin	2,697
Firemens, Newark	29,879	No. Brit. & Mercantile, Lon	30,235	Westchester, New York	20,627
Firemans Fund, San Fran	34,077	N. Carolina Home, Raleigh	128	Western, Toronto	13,356
Franklin, Philadelphia	16,712	North River, New York	57,068	Yorkshire, York	14,656
Fuso M. & F., Tokio	2,569	Northern, London	12,527		
General, Paris	9,771	Northern, New York	44,934	Total	3,521,599
Germantown, Wisconsin	4,850	Northwestern F. & M, Minn	6,785	Total Insurance Loss	1,832,416
Girard F. & M., Philadelphia	18,496	Northwestern Nat., Milw'ee	81,593	Total Property Loss	1,895,214
Glens Falls, Glen Falls	14,167	Norwich Union, Norwich	30,720		

MINNEAPOLIS PREMIUMS IN 1923

Abeille, Paris	$703	Buffalo, Buffalo	11,344	Continental, New York	34,933
Ætna, Hartford	76,586	Caledonian, Edinburgh	13,358	County, Philadelphia	11
Agricultural, Watertown	25,268	California, San Francisco	3,901	Detroit F. and M., Detroit	9,013
Alliance, Philadelphia	18,446	Camden, Camden	14,779	Dubuque F. & M., Dubuque	22,418
American Alliance, N. Y	5,678	Central States, Wichita	3,054	Eagle Star & Brit. Doms., Lon	16,353
American, Newark	46,005	Century, Edinburgh	603	East & West, New Haven	4,866
Amer. Central, St. Louis	19,444	Chicago F. & M., Chicago	12,817	Employers Fire, Boston	8
American Eagle, N.Y	13,378	Citizens, St. Louis	5,723	Equitable F. & M., Prov	3
Amer. Druggists, Cincinnati	4,726	City of New York, N. Y	6,564	Eureka, Pa	3,259
Amer. National, Columbus	5,467	City of Pa	496	Farmers, Iowa	8,680
American Union, N. Y	2,627	Columbia, Jersey City	1,439	Federal, Jersey City	7,825
Assur. Co. of Amer., N. Y	1,723	Columbian Nat., Lansing	34,507	Fidelity-Phenix, New York	30,922
Atlas, London	14,956	Commerce, Albany	4,237	Fire Assn., Philadelphia	39,477
Automobile, Hartford	217,110	Commercial Union, London	24,969	Firemens, Newark	62,742
Bankers & Shippers, N. Y	9,101	Commercial Union, N. Y	8,712	Firemans Fund, San Fran	33,206
Boston, Boston	74,481	Commonwealth, N. Y	9,553	Franklin, Philadelphia	38,227
British America Toronto	9,036	Concordia, Milwaukee	50,363	Fuso M. & F., Tokio	1,707
British General, London	1,901	Connecticut, Hartford	23,388	General, Paris	8,241

MINNEAPOLIS PREMIUMS IN 1923—*Cont.*

Name and Location of Company	Premiums Received in year ending June 30, 1923	Name and Location of Company	Premiums Received in year ending June 30, 1923	Name and Location of Company	Premiums Received in year ending June 30, 1923
	$		$		$
Girard F. & M., Phila	20,169	Nat.-BenFranklin,Pittsburgh	23,138	Royal, Liverpool	46,235
Glens Falls, Glens Falls	35,375	National Liberty, N. Y	36,325	Safeguard, New York	914
Globe & Rutgers, New York	53,447	National Security	13,852	Scot. Un. & Nat., Edinburgh	30,187
Granite State, Portsmouth	49	National Union, Pittsburgh	67,601	Security, New Haven	44,323
Great American, New York	69,100	Netherlands	33,500	Springfield F. & M., Spgfd	38,413
Great Lakes, Chicago	2,288	Newark, Newark	11,549	Standard American, Ill	3,145
Hanover Fire, N. Y	24,155	New Brunswick, New Bruns	2,969	Standard, Hartford	5,898
Hartford, Hartford	216,338	New Hampshire, Manchester	33,084	Standard, N. J	2,999
Home F. & M., San Fran	8,598	New Jersey, Newark	6,507	Star Fire, N. Y	21,383
Home, New York	143,153	Niagara Fire, N. Y	57,582	State, Liverpool	2,592
Hudson, N. Y	16,681	No. Brit. & Mercantile, Lon	53,000	Sterling Fire, Indianapolis	8,371
Imperial, New York	4,643	North American, Des Moines	109	St. Paul F. & M., St. Paul	67,441
Importers & Exporters, N. Y	2,276	Northern, London	24,150	Stuyvesant, New York	5,110
Ins. Co. of No. Am., Phila	75,299	Northern, New York	48,281	Sun, London	17,099
Ins. Co. State of Pa., Phila	30,054	North River, New York	22,908	Superior, Pittsburgh	9,553
Inter State, Detroit	2,750	Northw. F. & M., Minneap	53,360	Svea, Gothenburg	27,364
Lafayette, New Orleans	1,287	Northwestern Natl, Mil'kee	70,108	Tokio Marine & Fire, Tokio	1,648
Law, Union & Rock, London	563	Norwich Union, Norwich	23,018	Twin City, Minneapolis	83,106
Liv. & Lon & Globe, Liverp	1,599	Ohio Farmers, LeRoy	12,797	U. S. Lloyds, New York	14,205
London Assur., London	9,268	Old Colony, Boston	9,765	Union Ins. Soc., Hong Kong	19,630
London & Lancashire, Lon	21,232	Orient, Hartford	21,664	Union, London	6,826
London & Scottish, London	5,223	Pacific, New York	13,961	Union, Paris	7,925
Marquette National, Chicago	9,421	Palatine, London	10,446	United Firemens, Phila	13,827
Maryland Motor Co., Balt	1,336	Patriotic, Dublin	951	United States, New York	41,875
Massachusetts F. & M., Bost	2,704	Pennsylvania, Philadelphia	29,186	Urbaine, Paris	3,161
Mechanics, Philadelphia	13,234	Phenix, Paris	5,551	Va. F. & M., Richmond	14
Mechs. & Traders, New Orl	5,903	Phila. F. & M., Phila	5,037	Victory of Philadelphia	2,954
Mercantile, New York	6,707	Phoenix, London	21,549	Westchester, New York	59,744
Merchants, New York	16,352	Phoenix, Hartford	44,226	Western, Toronto	8,745
Mich. F. & M., Detroit	13,152	Prov Washington, Prov	33,391	Yorkshire, York	4,964
Milwaukee Mechanics, Milw	25,438	Queen, New York	51,175		
Minneapolis F. & M., Min'lis	33,161	Reliance	3,965	Total	3,510,143
Minnesota, Minn	2,537	Republic, Pa	27,102	Total Insurance Loss 1923	1,750,230
National, Hartford	38,091	Rhode Island, Providence	20,896	Total Property Loss 1923	1,783,809
Nationale, Paris	622	Royal Exchange, London	7,253		

PHILADELPHIA PREMIUMS IN 1923

Abeille, Paris	21,919	Boston Mfrs., Boston	15,911	Eagle, New York	5,233
Aetna, Hartford	145,394	British America, Toronto	42,248	Eagle Star & Brit. Dom., Lon	69,520
Aetna Undrs., Hartford	24,664	British General, London	11,378	Eastern Undrs., Camden	11,207
Agricultural, Watertown	61,671	British Underwriters	64,091	Employers, Boston	37,945
Albany, Albany	35,588	Buffalo, Buffalo	20,559	Enterprise, Providence	13,411
Allemannia, Pittsburgh	54,927	Caledonian, Edinburgh	40,890	Equitable F. & M., Prov	65,546
Alliance, Philadelphia	196,178	Caledonian-Am., New York	12,610	Eureka-Security, Cincin	7,393
America, Indianapolis	495	California, San Francisco	34,283	Excelsior, Syracuse	1,516
American Lloyds	15,226	Camden Fire, Camden	62,128	Exchange Underwriters	3,508
American, Newark	98,160	Capital Fire, Concord	7,093	Fall River Mfrs., Fall River	6,388
American Alliance, N. Y	54,956	Carolina Mutual	268	Farmers, Cedar Rapids	25,043
American Central, St. Louis	54,837	Central Fire, Baltimore	19,433	Farmers, York	14,391
American Eagle, New York	75,708	Central Mfrs., Van Wert	14,060	Federal, Jersey City	60,177
American Equitable, N. Y	4,840	Century, Edinburgh	38,910	Federal, Md	631
American Druggists, Cin'ti	21,171	Chicago F. & M., Chicago	24,126	Fidelity-Phenix, New York	87,414
Amer. Mutual, Providence	13,417	Citizens, St. Louis	40,459	Fire Assn., Philadelphia	336,860
American National	16,534	City, Pittsburgh	6,467	Firemans Fund, San Fran	109,816
American Union	3,088	City of New York, N. Y	61,220	Firemens, Newark	86,899
Arkwright, Boston	15,196	Colonial Undrs., Hartford	18,902	Firemens, Providence	26,897
Assur. Co. of America, N. Y	10,973	Columbia, Jersey City	28,932	Fitchburg, Fitchburg	3,474
Atlantic City, Atlantic	70	Commerce, Albany	10,129	Franklin, Philadelphia	567,760
Atlantic Mutual, Ga	1,171	Commercial Union, London	122,402	Frankford, Philadelphia	20,943
Atlantic Mutual, Phila	3,219	Commercial Union, N. Y	79,627	Fuso M. & F., Tokio	17,111
Atlas, London	79,218	Commonwealth, New York	129,886	General, Paris	26,002
Atlas Underwriters	20,310	Concordia, Milwaukee	69,845	Georgie Home, Columbus	6,626
Atwood, New York	4,627	Connecticut, Hartford	53,007	Girard F. & M., Philadelphia	149,864
Automobile, Hartford	100,538	Conn. Underwriters	13,351	Glens Falls, Glens Falls	60,442
Automobile Underwriters	13,863	Continental, New York	147,362	Globe, Pittsburgh	14,109
Baltimore Amer., Baltimore	11,251	Cotton & Wool. Mfrs., Bost	8,981	Globe Und., N. Y	26,053
Baltimore, Baltimore	158	County, Philadelphia	42,558	Globe & Rutgers, New York	192,497
Bankers & Shippers, N. Y	54,515	Detroit F. & M., Detroit	28,642	Granite State, Portsmouth	17,564
Berkshire, Pittsfield	3,950	Dixie, Greensboro	28,408	Grain Dealers Nat., Ind	4,768
Blackstone, Providence	10,030	Delaware County	49	Graphic Arts, Philadelphia	2,956
Birmingham, Pittsburgh	9,891	Delaware Undrs., N. Y	52,558	Great American, New York	102,207
Boston, Boston	84,645	Dubuque F. & M., Dubuque	28,970	Great Lakes, Chicago	30,524

* Six months only

PHILADELPHIA PREMIUMS IN 1923—*Cont.*

Name and Location of Company	Prems. Received in 1923
	$
Grocers Cash Dept.	503
Hand in Hand, London	22,110
Hamilton, New York	17,040
Hanover, New York	80,462
H'ware Dlrs., Stevens Pt.	3,174
Hartford, Hartford	145,410
Hawkeye Sec., Des Moines	6,536
Henry Clay, Lexington	8,310
Holyoke, Mass.	1,893
Home, New York	273,208
Home F. & M., S. Francisco	37,193
Home Und., New York	65,819
Hope, Providence	8,938
Hudson, N. Y.	43,470
Illinois, Peoria	3,488
Imperial, New York	28,566
Importers & Exporters, N. Y.	26,763
Independence, Philadelphia	6,392
Indiana Lumber, Ind.	10,835
Industrial, Boston	3,579
Industrial Fire, Akron	12,482
Ins. Co. of N. Amer., Phila.	902,544
Ins. Co. State of Pa., Phila.	116,278
Keystone Undrs., Pittsburgh	19,856
Keystone Mutual, Phila.	12,577
Knickerbocker, New York	10
Lafayette, New Orleans	26,819
La Salle Fire, New Orleans	6,388
Law, Union & Rock, London	33,791
Lebanon Mutual, Lebanon	2,110
Liberty, St. Louis	9,272
Liv. & Lon. & Globe, Liv.	236,667
London Assurance, London	46,600
London Provincial, London	16,806
London & Lancashire, Lon.	49,395
London Scottish, London	21,603
London Und., N. Y.	41,177
Lumber, Boston	12,182
Lumbermens, Philadelphia	167,277
Lumbermen's Mut., Mansfd.	12,742
Manton, Philadelphia	11,698
Manufacturers Mut., R. I	24,667
Marquette National, Chicago	6,812
Massachusetts F. & M., Bost.	36,745
Mechanics, Philadelphia	216,057
Mechanics, Providence	8,838
Mechs. & Traders, New Orl.	20,815
Mercantile, New York	81,730
Mercantile Mut., Prov.	4,337
Mercantile, Mo.	37,267
Merchants & Farmers	7,606
Merchants Fire, Denver	4,740
Mts. & Mfrs., Mansfield	2,994
Merchants, New York	38,421
Merchants, Providence	6,825
Merrimack, Andover	4,409
Metropolitan Hibernia, Chic	9,696
Michigan F. & M., Detroit	18,802
Michigan Millers, Lansing	4,204
Middlesex Mutual	48
Mill Owners, Chicago	4,022
Mill O. Mut., Des Moines	9,854
Millers Mutual, Alton	7,671
Millers Mutual, Ft. Worth	4,434
Millers National, Chicago	30,647
Milwaukee Mechanics, Mil.	51,137
Minneapolis F. & M., Min'lis	14,110
Minnesota Undrs., St. Paul	13,206
Mutual Assn.	9,617
Mutual, Germantown	63,515
Mutual Fire, Mar. & Inland	5,020
Mutual of Reading	475
Narragansett Mutual	1,988
National, Celina	2,771
National, Hartford	174,136
Nationale, Paris	27,800
Nat.-Ben Franklin, Pitts.	51,152
National Mutual, Phila.	4,611
National Liberty, N. Y.	172,152
National Reserve, Dubuque	13,298
National Security, Omaha	44,053
National Union, Pittsburgh	37,603
Netherlands The H.	16,844
Newark, Newark	67,566
New Brunswick, New Bruns.	68,351
New Hampshire, Manchester	72,635
New Haven Undrs., N. H.	8,669
New Jersey, Newark	19,343
New York Undrs., New York	93,427
New Zealand, Auckland	37,266
Niagara Det. Undrs., N. Y.	90,754
Niagara, New York	85,382
North Am. Nat'l, Des Moines	6,114
North British & M., Lon.	174,022
North River, New York	61,180
Northern, New York	34,282
Northern, London	112,907
Northw. Nat., Milwaukee	18,797
N'western Mut., Seattle	8,252
Northwestern F. & M.	95,827
Northwestern Undrs.	5,864
Norwich Union, Norwich	3,865
Ohio Farmers, Le Roy	48,989
Ohio Hdwre., Coshocton	511
Ohio Millers, Canton	1,526
Ohio Mutual, Salem	1,100
Ohio Undrs., Van Wert	2,124
Old Colony, Boston	33,082
Orient, Hartford	49,573
Pacific, New York	44,248
Penn Lumbermens, Phila.	14,685
Palatine, London	109,989
Patriotic, New York	26,203
Pawtucket, Pawtucket	8,330
Pennsylvania, Philadelphia	420,950
Penn. Nat'l Hardware	7,535
Peoples, Frederick	17,022
Peoples National, Phila.	104,299
Petersburg Petersbg.	5,975
Phenix, Paris	33,589
Phila. Contributionship	33,969
Phila. F. & M., Phila.	37,439
Phila. Manufacturers, Phila	19,435
Phoenix, London	37,448
Phoenix, Hartford	73,303
Phoenix Underwriters	17,121
Pittsburgh Undrs., Pitts.	60,575
Pro. Washington, Providence	96,640
Protection, Chicago	7,969
Queen, New York	110,114
Reliable, Dayton	4,655
Reliance, Philadelphia	33,956
Republic, Pittsburgh	25,155
Retail Hdwre, Minneapolis	331
Retailers Mutual, Penn.	9,639
Rhode Isl. Mut., Providence	12,734
Rhode Island, Providence	88,438
Richmond, New York	31,125
Rochester Undrs., N. Y.	16,437
Royal, Liverpool	340,530
Royal Exchange, London	63,777
Rubber Mfrs., Boston	8,416
Safety, Lebanon	1,779
Safeguard, New York	8,918
Scot. Un. & Nat., Edinburgh	81,633
Scottish Undrs., San Fran.	7,597
Security, New Haven	28,240
Standard Amer., Chicago	9,011
Standard, Philadelphia	7,104
Springfield F. & M., Spgfd.	111,811
Standard, Hartford	7,019
Standard, New York	15,674
Standard, Trenton	13,865
Star, New York	65,558
State, Liverpool	71,912
State, Providence	7,310
Sterling Fire, Indianapolis	36,681
St. Paul F. & M., St. Paul	59,098
Stuyvesant, New York	46,601
Sun, London	51,822
Superior, Pittsburgh	41,076
Svea, Gothenburg	29,370
Texas State	486
Tokio, Tokio	55,906
Transportation, Philadelphia	1,448
Union Ins. Society, Canton	83,415
Union, London	49,850
Union Fire, Paris	28,892
United Firemens, Phila.	77,765
United Mut., Boston	4,058
United States, New York	116,056
United States Lloyds, N. Y.	36,885
United American, Pittsburgh	17,995
Urbaine, Paris	22,280
Victory, Philadelphia	24,040
Virginia F. & M., Richmond	20,263
Westchester, New York	57,096
Western Grain Dealers	1,241
Western, Toronto	51,646
What Cheer, Providence	8,780
Wheeling Fire, Wheeling	18,330
Worcester Worcester	5,462
Yorkshire, York	52,909
Totals	13,356,499
Total Ins. Loss in 1923	6,975,449
Total Prop. Loss 1923	7,909,120

SAN FRANCISCO PREMIUMS IN 1923

Name and Location of Company	Prems. Received in 1923
	$
Abeille, Paris	1,642
Ætna, Hartford	267,105
Agricultural, Watertown	30,175
Albany, Albany	6,530
Allemannia, Pittsburgh	25,180
Alliance, Philadelphia	14,930
Allied Undrs., Pittsburgh	23,386
Amer. Central, St. Louis	52,729
Amer. Druggist, Cincin'ti	1,043
Amer. Eagle, New York	21,994
American Equitable, N. Y.	2,235
American National, Ohio	10,971
American, Newark	30,234
American Union	1,503
Assur. Co. of Amer, NewYork	8,675
Atlas, London	66,952
Automobile, Hartford	71,074
Bankers & Shippers, N. Y.	31,790
British & Federal Undrs.	37,973
British General, London	5,425
Boston, Boston	6,186
British America, Toronto	17,027
Caledonian-American	2,606
Caledonian, Edinburgh	11,134
California, San Francisco	199,158
Camden Fire, Camden	4,444
Central Mfrs. Mutual	2,277
Century, Edinburgh	10,815
Citizens, St. Louis	13,232
City of New York, N. Y.	3,979
Columbia, Jersey City	9,578
Columbian National, Lansing	6,704
Commerce, N. Y.	3,168
Commercial Union, N. Y.	8,775
Commercial Union, London	74,608
Commonwealth, N. Y.	19,798
Concordia, Milwaukee	28,208
Connecticut, Hartford	56,610
Continental, New York	168,418
County, Philadelphia	4,094
Delaware Undrs., Phila.	11,936
Detroit F. & M., Dezroit	19,064
Dubuque F. & M., Dubuque	42,873
Eagle, New York	8,363
Eagle Star & Brit. Dom.,Lon.	16,544
Eastern Undrs., Camden	4,866
Empire State Undrs.	8,409
Employers Fire	7,185
Eureka Security	1,084
Exchange Underwriters	40
Excelsior, Syracuse	6,243
Farmers	3,869
Federal, Jersey City	5,772
Fidelity-Phenix, New York	90,665
Fire Assn., Philadelphia	66,675
Firemens, Newark	24,761
Fizemans Fund, San Fran.	237,775
Firemens Undrs., Newark	7,318
Fitchburg, Fitchburg	3,287
Franklin, Philadelphia	9,687
F. & M., Undrs., Hartford	2,235
General, Paris	4,787
General Undrs.	4,686
Girard F. & M., Philadelphia	6,819
Glens Falls Undrs., Glen Falls	6,527
Glens Falls, Glens Falls	50,907
Globe Underwriters	2,690
Globe & Rutgers, New York	97,012
Grain Dealers Nat'l Mut.	900
Great Amer., New York	59,282
Great Lakes, Chicago	12,868
Great Western, Chicago	5,55
Hamilton, New York	2,566
Hanover, New York	12,374
Hand-in-Hand	5,307
Hardware Dealers Mut.	3,153
Hartford, Hartford	238,420
Hawkeye Sec., Des Moines	10,502
Home, New York	317,952
Home F. & M., S. Francisco	68,801
Hudson, N. Y.	7,626
Imperial, New York	13,796
Importers & Exporters, N. Y.	7,184
Independence, Philadelphia	1,974
Ind. Lumbermens Mut.	725
Industrial	426
Ins. Co. of No. Am., Phila.	140,132
Ins. Co. State of Pa., Phila.	9,284
Insurance Underwriters	1,099
Iowa Nat'l, Des Moines	1,641
Jersey Underwriters	10,199
Knickerbocker, N. Y.	508
La Salle	6,575
Law, Union & Rock, London	17,355
Liberty, St. Louis	19,816
Liv. & Lon. & Globe, Liv.	294,841
London Assurance, London	124,699
London & Lancashire, Lon.	81,900
London & Provincial, London	4,043
London and Scottish, London	16,060
Lumber Mutual	1,058
Lumbermens M. & I.	126
Marquette Nat., Chicago	13,045
Mechs. & Traders, New Orl.	7,097
Mercantile, New York	12,678
Mercantile F. & M., Undrs.	913
Mechanics, Philadelphia	6,691
Mechanics Underwriters	7,086
Merchants Fire, Denver	5,677
Merchants, New York	10,767
Mill Owners Mutual	486
Millers National, Chicago	90,707
Michigan F. & M., Detroit	8,538
Milwaukee Mechanics	8,210
Minneapolis F. & M., Minn.	14,781
Minnesota Implement Mut.	2,542
Minnesota Underwriters	45
National, Hartford	84,363
Nationale, Paris	7,096
Nat.-Ben Franklin, Pittsburg	35,070
National Liberty, N. Y.	28,929
National Reserve, Dubuque	9,444
National Security, Omaha	5,851
National Union, Pittsburgh	66,292
Netherlands, The Hague	88,199
Nevada, Reno	8,075
Newark, Newark	24,347
New Hampshire, Manchester	21,798
New Haven Und'rs, N. H.	1,818
New Jersey, Newark	6,252
New York Undrs., N. Y.	52,507
New Zealand, Auckland	106,771
Niagara, New York	82,477
N. Amer. Nat'l, Des Moines	2,678
No. Brit. & Mercantile, Lon.	142,836
Northern, London	133,178
Northern, New York	2,294
North Carolina, Shanghai	5,413
North River, New York	39,444
Northwestern F. & M., Minn.	3,188
Norwich Union, Norwich	74,247
Northwestern Mut., Seattle	26,300
Oglethorpe Underwriters	34,473
Ohio Farmers	6,782
Old Colony, Boston	1,050
Oregon Underwriters	239
Orient, Hartford	24,656
Omaha Liberty, Omaha	2,150
Pacific, New York	15,021
Pacific National, Sacramento	3,398
Pacific States Fire, Portland	8,284
Palatine, London	26,079
Patriotic, Dublin	6,819
Pennsylvania, Philadelphia	33,908
Pennsylvania Undrs.	2,598
Penn. Lumbermens Mut.	717
Peoples National, Phila.	26,492
Phenix, Paris	19,698
Phila. F. & M., Phila	16,919
Pittsburgh, Pa	554
Pittsburgh Undrs., Pa	56,680
Phoenix, London	81,163
Phoenix, Hartford	63,545
Prov. Washington,Providence	20,158
Queen, New York	61,461
Queensland, Sydney	3,081
Reliance, Philadelphia	7,970
Republic, Pittsburgh	21,033
Rhode Island, Providence	19,876
Richmond, New York	4,082
Republic Undrs., Dallas	52,685
Reserve Underwriters	5,493
Retail Hardware Mut.	3,247
Rochester Dept., N. Y.	12,359
Royal Exchange, London	29,607
Royal, Liverpool	122,766
Safeguard, New York	5,775
Scottish Met. Agency	2,908
Scot. Un. & Nat., Edinburgh	59,733
Scotch Underwriters	4,245
Security, New Haven	10,247
South British	995
Springfield F. & M., Spgfd.	85,989
Standard, Hartford	4,102
Star, N. Y.	3,498
State, Liverpool	11,369
St. Paul F. & M., St. Paul	58,108
Stuyvesant, New York	5,853
Sun, London	65,052
Svea, Gothenburg	22,731
Superior, Pittsburgh	38,892
Tokio, Tokio	9,439
Transcontinental Undrs.	6,855
Union, Canton	7,642
Union, London	37,094
Union Fire, Paris	4,840
United American, Pittsburgh	3,761
United Firemans, Phila.	16,886
U. S. Lloyds, N. Y.	3,238
United States, New York	101,376
Utah Home, Salt Lake City	2,635
Urbaine, Paris	5,350
U. S. Undrs., N. Y.	6,099
Victory, Philadelphia	9,742
Vulcan Underwriters	3,410
Washington, Undrs.	17,485
Westchester, New York	18,074
Western, Toronto	15,793
Wheeling Fire	2,379
Wisconsin Underwriters	4,208
Wm. Penn. Undwrs.	7,990
Yorkshire, York	10,313
Total	6,333,534

*Six months only.

ST. LOUIS PREMIUMS IN 1923

Name and Location of Company	Prems. Received in 1923	Name and Location of Company	Prems. Received in 1923	Name and Location of Company	Prems. Received in 1923
	$		$		$
Abeille, Paris	17,977	Glens Falls, Glens Falls	22,919	Nvrt6 River, New York	12,246
Ætna, Hartford	127,883	Globe & Rutgers, New York	92,346	Northwestern Nat., Milwa	198,231
Agricultural, Watertown	20,813	Granite State, Portsmouth	6,300	Northwestern Mut., Wash	4,787
Alliance, Philadelphia	18,229	Great Lakes, Chicago	17,679	Norwidh Union, Norwich	34,311
American, Newark	59,898	Hanover, New York	43,739	Ohio Farmer, Le Roy	275
American Alliance, N. Y	10,374	Hard. Dlrs., Stevens Point	1,245	Ohio Millers, Canton	1,177
American Central, St. Louis	107,036	Hartford, Hartford	244,994	Old Colony, Boston	5,938
Amer. Eagle, New York	20,637	Home, New York	160,272	Orient, Hartford	65,413
Amer. Druggists, Cincinnati	3,029	Home F. & M., S. Francisco	17,618	Pacific, New York	7,855
American Lloyds, New York	6,336	Hudson, N. Y	20,502	Palatine, London	35,840
Assur. Co. of America, N. Y	6,680	Indiana Lumbermens, Ind	1,763	Pennsylvania, Philadelphia	58,450
Atlantic Mutual	43	Inland Lloyds, New York	1'781	Penn. Lumbermens, Phila	982
Atlas, London	37,504	Integrity Mutual, Chicago	690	Pa. Millers Mut., W. Chester	2,137
Automobile, Hartford	96,168	Imperial, New York	8,033	Pa. Nat. Hard., Huntingdon	178
Bankers & Shippers, N. Y	26,395	Importers & Exporters, N.Y	380	Phenix, Paris	17,977
Boston, Boston	7,912	Ins. Co. of No. Am., Phila	173,969	Philadelphia F. & M., Phila	14,372
British America, Toronto	18,812	Ins. Co. State of Pa., Phila	19,053	Phoenix, Hartford	82,856
British General, London	5,572	Iowa State Mut., Keokuk	227	Phoenix, London	58,275
Buffalo, Buffalo	148,957	Jefferson, St. Louis	36,914	Prov. Washington,Providence	34,673
Caledonian, Edinburgh	26,792	Law Union & Rock, London	7,217	Queen, New York	142,245
California, San Francisco	4,886	Liberty, St. Louis	41,037	Retail Hdwe., Stevens Point	714
Camden Fire, Camden	19,968	Liv. & Lon. & Globe, Liv	104,726	Reliance, Philadelphia	16,450
Carolina Mutual	3,775	London Assurance, London	55,399	Rhode Island, Providence	28,564
Central Mfgrs., Van Wert	97	London & Lancashire, Lon	24,402	Royal, Liverpool	102,284
Century, Edinburgh	2,098	London & Provincial, London	8,559	Royal Exchange, London	32,963
Chicago F. &, M, Chicago	8,480	London & Scottish, London	8,973	Safeguard, New York	12,667
Citizens, St. Louis	25,849	Lumber, Boston	1,118	Scot. Un. & Nat., Edinburgh	70,836
City of New York, N. Y	28,799	Lumbermes, Mansfield	5,000	Security, New Haven	24,498
Columbia, N. J	9,849	Marquette Nat., Chicago	22,704	Springfield F. & M., Spgfd	84,545
Commercial Union, London	45,240	Massachusetts F. & M., Bost	1,297	Standard, Hartford	22,450
Commercial Union, N. Y	8,728	Mechanics, Philadelphia	13,246	Standard, N. J	13,415
Commonwealth, New York	19,226	Mechs. & Trad., New Orleans	3,684	State, Liverpool	7,062
Corcordia, Milwaukee	23,786	Mercantile, New York	15,529	St. Paul F. & M., St. Paul	109,341
Connecticut, Hartford	87,381	Merchants, New York	7,777	Sterling, Indianapolis	12,336
Continental, New York	61,662	Michigan Millers, Lansing	4,532	Stuyvesant, New York	935
County, Philadelphia	7,858	Michigan F. & M., Detroit	5,273	Svea, Gothenburg	19,600
Detroit F. & M., Detroit	6,191	Milwaukee Mechanics, Mil	34,634	Star Fire, New York	16,323
Dubuque F & M., Dubuque	54,135	Millers, Alton	2,107	Sun, London	65,480
Eagle, Star & Brit. Do., Lon	91,608	Millers Mut., Texas	1,067	Texas State Mutual, Dallas	27
Employers Fire, Boston	5,593	Millers National, Chicago	5,429	Tokio M. & F., Tokio	21,639
Equitable F. & M., Prov'ce	58,210	Mill Owners, Des Moines	4,898	Union, Canton	33,800
Equity, Kansas City	2,670	Minn. Imp. Mut., Owatonna	848	Union Fire, Paris	17,612
Excelsior Fire, N. Y	2,083	National, Hartford	105,401	Union, London	19,551
Farmers, York	15,888	Nationale, Paris	17,977	United Firemens, Phila	5,454
Federal, Jersey City	45	Nat.-Ben Franklin, Pittsburg	10,621	United Mutual, Boston	782
Fidelity Mut., Ind	2,140	Nat. Imp. Mut., Owatonna	514	United States Fire, N. Y	61,345
Fidelity-Phenix, New York	93,923	National Liberty, N. Y	17,240	Urbaine, Paris	10,814
Fidelity Union, Texas	185	National Retailers Mut., Ill	1,143	Victory, Philadelphia	11,488
Fire Association, Phila	27,108	National Union, Pittsburgh	50,327	Washington, St. Louis	32,370
Fitchburg, Fitchburg	3,463	Netherlands, The Hague	69,523	Western Millers, Kansas City	896
Firemens, Newark	57,131	Newark, Newark	8,331	Westchester, New York	58,899
Firemans Fund, San Fran	60,138	New Brunswick, New Bruns	12,810	Western, Toronto	11,841
Franklin, Philadelphia	22,178	New Hampshire, Manchester	30,258	Yorkshire, York	22,091
Fuso M. & F., Tokio	4,078	New Jersey, Newark	10,771		
General, Paris	21,676	Niagara, New York	64,062	Totals	5,320,671
Great American, New York	117,886	No. Brit. & Mercantile, Lon	33,106	Total Ins. Loss 1923	2,447,386
Grain Dealers, Indiana	590	Ngrthern London	149,406	Total Prop. Loss 1923	2,777,427
Girard F. & M., Philadelphia	12,110	Northhrn, New York	18,702		

ST. PAUL PREMIUMS IN 1923

Ætna, Hartford	65,305	Caledonian, Edinburgh	5,222	Dubuque F. & M., Dubuque	18,306
Agricultural, Watertown	14,045	California, San Francisco	1,144	Eagle Star & Brit.Doms., Lon	3,539
Alliance, Philadelphia	4,816	Camden Fire, Camden	22,641	East & West, New Haven	658
American, Newark	34,333	Chicago F. & M., Chicago	1,080	Employers Fire, Boston	964
American Druggists, Cin'ti	7,622	Citizens, St. Louis	7,957	Equitable F. & M., Prov'ce	10,453
American Central, St. Louis	15,783	City of New York, N. Y	5,918	Farmers, Iowa	5,998
American Eagle, New York	17,138	Columbian Nat., Mich	2,820	Farmers, Pa	7,761
Amer. Alliance, New York	13,396	Columbia, New Jersey	66	Federal, Jersey City	8,597
American Union, N. Y	46	Commerce, N. Y	190	Fidelity-Phenix, New York	6,736
Assur. Co. of Amer., N. Y	77	Commercial Union, London	44,554	Fire Assn., Philadelphia	8,689
Atlas, London	7,544	Commercial Union, N. Y	4,721	Firemens, Newark	24,581
Automobile, Hartford	69,039	Commonwealth, N. Y	2,616	Firemans Fund, San Fran	18,511
Bankers & Shippers, N. Y	46	Concordia, Milwaukee	12,183	Franklin, Philadelphia	28,581
Boston, Boston	96,847	Connecticut, Hartford	9,274	Fuso M. & F., Tokio	75
British America, Toronto	1,378	Continental, New York	15,136	General, Paris	10,821
British General, London	119	County Fire, Philadelphia	2,630	Girard F. & M., Philadelphia	8,168
Buffalo, Buffalo	6,150	Detroit F. and M., Detroit	13,571	Glens Falls, Glen Falls	21,194

ST. PAUL PREMIUMS IN 1923—*Cont.*

Name and Location of Company	Prems. Received in 1923	Name and Location of Company	Prems. Received in 1923	Name and Location of Company	Prems. Received in 1923
	$		$		$
Globe & Rutgers, N. Y.	16,255	National Security	2,943	Royal Exchange, London	1,398
Great American, N. Y.	49,121	National Union, Pittsburgh	30,053	Royal, Liverpool	20,578
Great Lakes, Chicago	2,273	Nationale Fire, Paris	5,678	Scot. Un. & Nat., Edinburgh	10,411
Hanover, N. Y.	13,172	Netherlands, The Hague	8,195	Security, New Haven	35,870
Hartford, Hartford	109,523	Newark, Newark	5,582	Springfield F. & M., Spgfd	32,369
Home F. & M., San Fran.	3,348	New Brunswick, New Bruns.	805	Standard, Hartford	923
Home, New York	51,111	New Hampshire, Manchester	3,473	State, Liverpool	3,419
Hudson, N. Y.	7,256	Niagara Fire, N. Y.	16,034	Star Fire, New York	14,775
Imperial, New York	901	No. Brit. & Merc., London	23,812	St. Paul F. & M., St. Paul	165,091
Importers & Exporters, N. Y.	1,209	Northern, London	8,987	Stuyvesant, New York	1,475
Ins. Co. of No. Am., Phila.	11,597	Northern, New York	461	Sun, London	12,337
Ins. Co. State of Pa., Phila.	17,772	North River, New York	4,733	Superior, Pittsburgh	11,121
Inter-State, Detroit	14,396	Northwestern F. & M., Minn.	5,220	Svea, Gothenburg	7,999
Law, Union & Rock, London	1,721	Northwestern Nat., Mil'kee.	43,208	Tokio Mar. & Fire, Tokio	6,441
Liv. & Lon. & Globe, Liv.	36,589	Norwich Union, Norwich	14,675	Twin City, Minneapolis	23,977
London Assurance, London	11,718	Ohio Farmers, LeRoy	4,838	Union, London	3,172
London & Lancashire, Lon.	3,121	Old Colony, Boston	9,333	Union, Paris	7,561
London & Scottish, London	4,773	Orient, Hartford	22,141	United Firemen's, Phila	375
Maryland Motor Car, Balt.	23	Pacific, New York	394	U. S. Lloyds, New York	450
Mass. F. & M., Boston	3,565	Palatine, London	5,285	United States, New York	15,389
Mechanics, Philadelphia	5,274	Patriotic, Dublin	951	Urbaine, Paris	6,243
Mech. & Trad., New Orleans	2,824	Pennsylvania, Philadelphia	15,141	Va. F. & M., Richmond	104
Mercantile, New York	9,551	Phenix, Paris	4,261	Westchester, New York	31,595
Merchants, New York	394	Phila. F. & M., Phila	407	Western, Toronto	9,287
Mich. F. & M., Detroit	2,963	Phoenix, Hartford	689	Yorkshire, York	718
Milwaukee Mechanics, Mil.	16,879	Phoenix, London	16,630		
Minneapolis F. & M., Minn.	3,745	Prov. Washington, Provid'ce.	6,660	Totals	1,913,011
Minnesota, Chatfield	1,933	Queen, New York	17,044	Total Ins. Losses in 1923.	1,211,750
National, Hartford	21,546	Reliance, Phila.	2,632	Total Prop. Loss in 1923.	1,242,017
Nat.-BenFranklin, Pittsburgh	20,979	Republic	1,082		
National Liberty, New York.	64,312	Rhode Island, Providence	9,713		

MARINE BUSINESS OF BRITISH COMPANIES IN 1923.

(From The Policy-Holder)

Name of Company	Premiums, less Returns, Commission and Reinsurances	Claims and other outgo account, previous years, if shown	Ratio	Claims current year	Ratio	Expenses, including proportion charged in Profit & Loss account other than income tax, &c.	Ratio	Balance	Interest on Marine Fund apportioned if in Profit and Loss accun to	Transfer to (+) or from (—) Profit and Loss account	Marine Fund at end 1923	Ratio
	£	£	%	£	%	£	%	£	£	£	£	%
Alliance	472,451	.....	.....	395,046	83.6	82,967	17.5	—5,562	47,301	+96,626	1,013,439	214.5
Atlas	126,740	46,903	37.0	26,514	20.9	9,982	7.8	43,341	4,400	+4,400	141,217	111.4
British Genera	380,120	187,375	49.3	109,900	28.9	28,388	7.4	54,457	10,011	+29,543	321,936	84.7
Caledonian	86,220	53,892	62.5	20,927	24.3	5,212	6.0	6,189	6,610	+5,000	154,491	179.2
City Fire	88,279	79,064	89.5	30,108	34.1	2,879	3.2	—24,672	2,720	—10,000	89,914	101.8
Eagle, Star and British Dominions	643,191	.....	.....	641,131	99.6	*c*115,015	17.9	—112,955	14,828	—150,000	570,206	88.6
London	882,398	.....	.....	588,306	66.6	129,335	14.6	164,757	39,631	+160,771	900,000	102.0
London and Hull Maritime	31,474	47,054	149.5	1,484	4.7	1,330	4.2	—18,394	5,871	+7,016	73,807	234.5
London and Lancashire	1,209,124	.....	.....	893,031	73.8	139,122	11.5	176,971	77,080	+228,050	884,000	73.1
London and Scottish	607,997	550,777	90.5	193,929	31.9	86,167	14.1	—221,498	29,649	+29,649	741,212	121.9
Phœnix	1,257,277	.....	.....	1,232,658	98.0	138,598	11.0	—113,979	51,141	+140,008	1,150,000	91.4
Provincial	23,479	9,677	41.2	8,096	34.4	1,508	6.4	4,198	640	.....	17,967	76.5
Prudential	377,385	.....	.....	284,356	70.5	16,270	4.3	76,759	18,984	.....	501,806	133.0
Royal Exchange	517,068	.....	.....	448,535	86.6	110,454	21.3	—41,183	16,012	—40,000	750,250	144.8
Scottish Insurance	*m*	.....	.....	847	.....	.....	.....	—847	.....	.....	1,553	.....
Scottish Union and Nat'l	289,603	.....	.....	269,620	93.1	60,517	20.9	—40,534	20,780	+20,000	494,015	170.5
Sea	409,482	246,377	60.1	100,230	24.4	27,142	6.6	35,733	58,499	*n* +69,619	937,612	228.9

c Expenses including income tax. *m* No premiums written since 1919. *n* Dividend £56,289, and income tax £13,330.

LLOYD'S LONDON, ENGLAND.

Eight groups of underwriters at Lloyds, London, Eng., are licensed to operate in Illinois. Their premiums and losses in the United States in 1923, as reported to the Illinois Department, were as follows:

Chicago Representatives	Net Premiums Received	Net Losses Paid	Chicago Representatives.	Net Premiums Received.	Net Losses Paid.
	$	$			
Squire Co	8,383	30,383	Fred S. James & Co	60,112	47,558
Marsh & McLennan	217,799	324,079	A. F. Shaw & Co	209,837	6,016
R. W. Hosmer & Co	4,290	217	Rollins, Burdick Hunter & Co	60,114	38,591
H. V. Burrows	18,492	15,967	Herrick, Auerbach & Vastine	3,600	.....

ANNUAL FIRE LOSSES IN THE UNITED STATES FOR 47 YEARS‡

Year.	Aggregate Property Loss.	Aggregate Insurance Loss.	Year.	Aggregate Property Loss.	Aggregate Insurance Loss.
1875	$78,102,285	$39,327,400	1901	$165,817,810	$100,798,645
1876	64,630,600	34,374,500	1902	161,488,355	94,775,045
1877	68,265,800	37,398,900	1903	145,302,155	* 104,000,000
1878	64,315,900	36 575,900	1904	†229,198,050	* 144,000,000
1879	77,703,700	44,464,700	1905	†165,221,650	* 116,000,000
1880	74,643,400	42,525,000	1906	†518,611,800	* 292,000,000
1881	81,280,900	44,641,900	1907	†215,084,709	* 127,000,000
1882	84,505,024	48,875,131	1908	†217,885,850	* 157,000,000
1883	100,149,228	54,808,664	1909	†188,705,150	* 143,000,000
1884	110,008,611	60,679,818	1910	†214,003,300	* 175,000,000
1885	102,818,796	57,430,709	1911	†217,004,575	* 190,000,000
1886	104,924,750	60,506,564	1912	†206,438,900	* 194,000,000
1887	120,283,055	69,659,508	1913	†203,763,550	* 196,000,000
1888	110,885,665	63,965,724	1914	†221,439,350	* 210,000,000
1889	123 046,833	73,679,465	1915	†172,063,200	* 167,500,000
1890	108 993,792	65,015,465	1916	†214,530,995	* 195,000,00
1891	143,764,967	90,576,918	1917	†250,753,640	* 230,000,000
1892	151,516,098	93,511,936	1918	†290,959,885	* 250,000,000
1893	167,544,370	105,994,577	1919	†325,000,000	* 230,000,000
1894	140,006,484	89,574,699	1920	†500,000,000	* 280,000,000
1895	142,110,233	84,689,030	1921	†495,406,000	* 330,000,000
1896	118,737,420	73,903,800	1922	†521,860,000	* 350,000,000
1897	116,354,575	66,722,145	1923	†508,000,000	* 360,000,000
1898	130,593,905	73,796,080			
1899	153,597,830	92,683,715	Totals	8,764,075,479	6,377,859,583
1900	160,929,805	95,403,650			

* Estimated by publishers of the Insurance Year Book. † From National Board of Underwriters' report.
§Total for U. S. and Canada, compiled by Journal of Commerce, less total for Canada, from Monetary Times. ‡Prior to 1903 from the Chronicle Fire tables.

TAXATION OF FIRE INSURANCE COMPANIES

Table showing amount of taxes paid by joint stock fire insurance companies reportfing to the New York Insurance Department (except in 1921, 1922 and 1923), with the ratio of the same to premiums, and to premiums less losses:

YEAR.	No. of Companies.	Premiums Received, Including Marine and Inland.	Losses Paid, Including Marine and Inland.	Amount of Taxes Paid.	Ratio of Taxes to	
					Premiums.	Prems., Less Losses.
		$	$	$	%	%
1891	129	110,561,043	69,007,452	2,596,902	2.35	6.25
1892	130	124,086,350	78,334,159	2,727,974	2.20	5.96
1893	127	127,958,537	87,943,433	2,961,571	2.31	7.40
1894	121	124,649,370	76,059,189	2,829,401	2.27	5.82
1895	121	124,508,829	70,732,994	2,941,418	2.36	5 47
1896	134	124,440,058	67,162,474	3,145,117	2.53	5.49
1897	152	126,764,778	63,623,107	3,322,826	2.61	5.26
1898	162	127,730,726	74,660,521	3,900,134	3.05	7.34
1899	162	134,450,639	91,031,677	4.495,332	3.34	10.35
1900	158	147,709,062	92,472,967	4,736,250	3.21	8 57
1901	146	163,526,207	96,363,509	4,621,006	2.83	6.88
1902	145	185,494,632	97,950,790	4,947,898	2.67	5 65
1903	147	196,532,866	96,834,018	5,474,156	2.78	5.49
1904	144	212,391,691	131,095,629	5,577,225	2.63	6.86
1905	158	223,019,881	108,171,784	6,326,025	2.84	5.51
1906	156	245,387,087	235,290,029	6,525,369	2.66	64.62
1907	169	260,643,569	121,801,279	6,472,121	2.48	4.66
1908	162	254,675,170	140,464,352	6,943,181	2.73	6.08
1909	163	* 273,750,281	†133,014,316	§6,756,949	2.46	4.80
1910	175	* 287,419,898	†144,888,508	§7,608,640	2.64	5.33
1911	180	* 297,142,197	†158,528,595	§7,850,103	2.64	5.65
1912	183	* 308,606,914	†163,607,021	§8,202,802	2.66	5.66
1913	185	* 324,193,975	†172,984,262	§8,501,927	2.62	5.62
1914	191	* 333,647,016	†200,720,782	§9,120,508	2 73	6.86
1915	193	* 349,647,280	†184,474.903	§11,086,482	3.17	6.71
1916	199	* 395,589,662	†203,526,490	§12,190,605	3.08	6.34
1917	210	* 550,993,364	258,985,060	12,060,145	2.19	4.13
1918	204	* 579,342,459	270,617,909	27,164,137	4 69	8 80
1919	226	* 673,604,255	282,875,236	32,459,040	4.82	8.31
1920	245	* 694,680,228	385,943,884	40,450,600	5 82	13.10
1921 (Cos. lic'd in Conn.)	153	* 622,201,879	392,447,551	30,497,674	4.90	13.27
1922 (Cos. lic'd in Conn.)	149	* 653,382,702	363,258 393	22,712,592	3.48	7.82
1923 (Cos. lic'd in Conn.)	161	* 771,672,397	394,185,424	24,470,430	3.17	6.48
1891 to 1923 inclusive	...	10,130,405,002	5,409,057,697	341,473,845	3.37	7.23

* Net premiums written. † Net losses incurred. § Excluding taxes on real estate.

DIRECTORY OF INSURANCE AGENTS

The Value of HARTFORD Protection—

THROUGH national advertising and the educational work being carried on by Hartford field men and Hartford local representatives the property owners of America are being taught to appreciate the unusual value of the protection offered them by the Hartford Fire Insurance Company.

Individuals who are responsible for the insurance protection of valuable properties appreciate the "loss prevention" service that is given by Hartford engineers and realize that there is no more certain indemnity than that which the Hartford offers.

A Seal of Certainty

Hartford Fire Insurance Co.

Hartford, Connecticut

The Home Office of the Hartford Fire Insurance Company Hartford, Connecticut

INSURANCE AGENTS

A DIRECTORY OF AGENTS REPRESENTING ALL BRANCHES OF INSURANCE IN THE PRINCIPAL CITIES AND TOWNS OF THE UNITED STATES AND CANADA

EXPLANATION: In this Directory the letters following the names denote the specialty of the agent, viz.: f—Fire, l—Life, c—Casualty. The term casualty applies to personal accident insurance, plate glass, steam boiler, burglary, and in fact to all classes of insurance indemnifying for casualties or accidental injuries to persons or property. See also department containing names and addresses of General and Special Agents of the various companies.

ALABAMA

ALBANY

Allison E A—f
Chenault W M—f l
Malone S H—l
Patterson John —f
Peebles F D—f l
Penney Lamar—f l c
Rankin M R—f c
Thornhill J A—f
Woods J A—f l
Wyatt L B—f c

ALEXANDER CITY

Dean L B—l
Fuquay Ins Agcy—f l c
Jackson E A—f l c
Nolan I D—l
Waters W L— f

ANDALUSIA

Benson O L—f c
Benton W E—f l
Cook D E—l
Crenshaw A—f c
Henderson Miss Mary O—f
Jeffrey W A—c
Proctor Geo W—l
Robinson A H—l
Thomason E M—f c
Timmerman B L—f c

ANNISTON

Bailey F E l c
Banks F T—l c
Banks E D—f c
Barnes A J—l
Carr L H—f c
Mrs. Sadie P—f c
Comer & Co—f c
Copeland J R—l c
Crawford D W—l
Crook S L & Co.—f l c
DeHart Ira A—l c
Dent H B—f
Finch R S—l
Formby M O—l c
Goodwin A J & Co—f l c
Green J L—l c
Green P F—l
Harrison A—f
Hobbs L E—l
Hughey R D—l
Johnson S L—f l c
Kennedy Mrs. M N—f
Ledbetter E W—f c
Leslie C C—l c
Nixon F M—c
Parker O H & Co—f l c
Pearson W G—l c
Philips F W—f
Rivers E L & Co—f l c
Robertson E L—l c
Saye E H—f l c
Stewart J W—l c
Taylor J C—f
Thornton J M—l
Watson L C—f c
Watters W C—l c
Whitley J H—l
Wright Miss G L—l

ATHENS

Bottoms Ary T—f
Cartwright L P— f c
Easter M J—f c
Hughes J N—f
Jones E W—f l
Lightwood Mrs. E M
McCracken G G—f l
McWilliams A B—l c
McWilliams F L—l
McWilliams W—f c
Peebles Wm S—f
Powell L E—l c
Sanders Wm Thomas—f l
Shelton R N—f
Simmons Myrtle—f
Swafford D W—l c
Walker R H—f
Wilkins D S—l

ATTALLA

Burkhalter J D—l
Wood Jr J H—f c l
Forman C B— f c
Neely J W—f c
Smith R E B—f

BESSEMER

Adams G W—l
Baxley James E—l
Bearden James E—l
Bethea P W—l c
Braswell A—l
Brooks John W—f c
Brown R A—l c
Coleman P B—f l
Dunlavy—l c
Golson W P & Co—f
Gore H C—l c
Green Miss L D—l
Harper E W—l
Hollingsworth G B—l
Ingram B E—l c
Lakey J L—l
Lewis O W—f c
Moody Lee—f c
Parker N B—f c
Parker W R— l
Patterson Parker J A—l
Stevenson G H—c
Stovall L S—l
Terry E G—f
Trotter Mrs A K—f
Turner W F—l
Winters J C—l c

BIRMINGHAM

Adams A A Jr—f c
Anderson J H—l
Arrant A J—f c
Ballard H G—l
Ballard J W—l c
Baugh J D—l
Berry J H—f
Bethea John B—f
Booth R C—f c
Bossom C H—l
Briht T L—l
Brown R A & Co—f l c
Bryan J P—l
Bryant H L—l
Burger Louis—f
Butler F E—f
Byrne Thos K—f c
Caldwell R T—f
Card I—l c
Chesney A C—l
Chichester J D—f c
Clark Louis V—f c
Conditt M—l
Corr J M—l
Cottin Ed L—l
Cox J M—l
Cullom, Smith Real Est & Ins Co—f c
Cummings J P—f c
Daniel Arthur S—l c
Denberry J M—l
Dison B E—l c
Dixon F W—l
Dunlap J T—l
Engle Wm P—f c
Estes Ins Agency—f l c
Flournoy V A—l
Folmar Bros—l
Fonvielle Robt W—f c
Forbes E E—f
Ford J M—f c
Foster S J—l
Fowlkes H S—f l c
Fowlkes & Hogue—l
Gandy Chas L—f c
Garden T H Ins Agcy—l c
Glover Allen S—f c
Going H S—f
Goodall A P—f c
Guffin J W—l c
Hagen T H—l
Hamilton T A—f c
Harper R—l
Hasty C B—l
Heineke J H—f
Henley C S—f l
Hiden H P—f c
Hines T A—l
Houseal W B—f c
Hughes N B—l
Jackson R—l
Johnson Wm—Jl
Joness E L—l c
Jones L C—l
Jordan R C—l
Kelley J C—l
Ketcham C G—l
Keystone Service Corp—l
Key H—l
Kidd P C—l c
Klotz Simon—f
Lawhon H E—l
Leedy W B Real Estate & Ins Co Inc—f c
Levert John Alfred—f
Levy Herbert—f l c
Lloyd E L—l
Locke Chas O Jr—f c
Long L W—l
McClenney A C—l
McConnell Roscoe—f c
McCord G E—l c
McDavid E R—l
McDonald C L—l c
Manly C F—f c
Marshall R M—l
Meyer David S—f c
Melton W F—f c
Moore Ed S Inc—f c
Moseley H A—f
Nichols W H—l
Norwood J A—l
Obear & Son G S—l c
Parker C L—f c
Parker T H—l c
Penney P M—f
Pitman W I—l
Quinn L R—c
Ratliff Percy C & Son—l
Ramsey J E—l
Robertson W M Jr—f
Russell Sam E—l c
Seibels H G—f l
Sevier Landers Jr—f l c
Sibley G T—i
Slapp H O—l
Smith A D Ins Agcy—f c
Smith M R H—f c
Smith P E—l
Smith S P—l
Stewart O E—l
Sylvan M C—c
Tally Z C—l
Taylor I W—l c
Terry Chas C—f c
Terry H R—f c
Thaxton J W & Son—l
Thompson S T—l
Tomlinson N S—l
Thurman S D—l
Toombs E W—l
Tapps A J—l
Trustees Sys. Serv. Corp —l
Tyler J L—l
Vaughn Wm Jr—l
White Thos A—f l c
Wilcox Jas D—l
Wilder R W—l
Wilkerson R S—l
Williams T P—l
Winters Chas E—l
Wright C S—l
Yancy J L Real Estate & Ins Co—f c

ALABAMA—Con.

BREWTON

Brooks Leon G—c
Colley O M—f c
Harold Geo O—f c
Luttrell O F—l
Neal Miss Sadie—f c
Reed H L—l c
Sawyer C B—f c
Tippin H H—l

BRIDGEPORT

Earhart A H—l f
Fitzgerald R H—f c
Mazy F—l
Stephenson Robert—f l

CARBON HILL

Gibson R H—f l
Sudduth H—f l c
Wright W E—f l c

CULLMAN

Buchanan J J—f
Fuller-Smith & Co Inc —f l c
Green S H—f
James Fred E—f c
Ludwig Richard S—f
McKoy D C—f l c
Oldacse J M—f l c
Richard Miss Mary A—f
Robertson M L—f c

DECATUR

Coffee R E—f l c
Daniel J R—f c
Dix T M—f l c
Garren J D—l
Hall W N—f c
Hendrix C—f c
Malone Samuel H—l
McWilliams T W—l
Nesbitt W J—l
Wyatt & Sons L B—f l c

DEMOPOLIS

Bailey E H C—l
Culpepper Thos M—l
Dow Jno C—l
Howard A C—f l c
McCants R B—f l c
Norwood J D—f l c
Prout W S— f c
Scott H E—l f c
Selby S E—f
Smith W A—f
Webb John C—f
Welch Wm H—f

DOTHAN

Adams James O—l
Barksdale V L—l
Bryson C B—f c
Calhoun A L—l
Calhoun V H—l
Clark R C—l c
Ellison Mark A—l
Ellison R C—l
Gaines R L—f l c
Garner A E—f l c
Gholson O R—l
Moore Adger—f l c
Muir W T—f c
Porter E C—f c
Porter Wm—f c
Price E—l
Rountree S C—f c
Rudd M C—f l c
Sims G C—l
Spencer M M—l
Whitefield R K—l c

ENSLEY

Boyd Geo E—f c
Dixon Chas E—l
Dupuy-Burke Realty Co —f l c
Eubank P—f c
King S C—c
McDowell M H—f
Pegram & Meade—f l c
Perkins J H—f c
Swann & Ingram—f
Walker J J—f c

ENTERPRISE

Byrd J B—f l
Dowling J T—l
McGilvray W A—l
Warren Ins Agcy—f l c

EUFAULA

Brown A M—f c
Carden C S—l
Comer E T—f c
Dean L Y—f c
Dean L Y Jr—c
Dent E Y—f c
Flewellen R H—f l c
Kendall J M—l
Long E T—l
Sparks H C & L A—f c
Thomas M A—l

FLORALA

Baker Chas—f c
Carter J A—l c
Hurdon B C—l
Kennedy R L—l
Matthews M H—f l c
Meadows B H—f l c
Smith N B—l c
Wells L E—c

FLORENCE

Ausbrooks J A—l
Barker M F—l
Carter M J & Co—f c
Cocke J—l
Conner W H—f c
Eastep Wm—f l c
Esslinger W H—l
Glenn W H & Co—f l c
Hackworth O C—f l c
Huskaba G M—l
Jackson Ins & Real Est Agcy—f l c
Johnson & Johnson—f l c
Lowell C B—l
Presley J F—l
Reeder CJ—f c
Robinson Jas S—f c
Vandiver R S—l

FORT PAYNE

Hale P C—f
Sawyer Chas M T—f l c
Smith H—l
Weatherly Geo I—f
Wills S D—f c

GADSDEN

Bachus T W—f l c
Bellinger W G—f c
Bellenger J N—f c
Bellenger-Heaton Ins Agcy—f l c
Brothers S W—l c
Buvnett P W—f c
Camp J A—f c
Christopher T S—l
Edwards A E—l c
Foster M L—l
Grambling C H—f c
Hardin J H—f
Hardin A G—l c
Horsley W E—l
Jackson H S—f l c
Johnson Ins Agcy W P —f c
Leach C E—f l c
Ledbetter J F—f c
Lie R H—l
Myers H B—f l c
Pentecost P M—l c
Reed Bert—f l
Sanson J E—f
Smith Chas P—f l c
Smith W F—f l c
Stocks O J—f l c
Wragg Otis—f c

GIRARD

Osborn J L—f
Thompson W A—l c
Spencer R P—f c

GREENVILLE

Powell J B Jr—f c
Riley Oscar—f
Seale W H—f c
Smith Park—f c
Stewart R G—l
Tatum Geo H—f c
Williams R F—f l c

HARTSVILLE

Boger W A—f
Cooper J T—l
Graves G C—f c
Huie J B—c
Kimbrough W E—f
Kyle J T—f c
Leeman J B—f l
McDaniel T A—f
Peck J E—f
Ryan T R—f
Slone John C—f
Stephenson Arthur—c
Swift Fred M—l
Todd A—f
Waldrop B W—f
Wadsmith L O—f
Williams P W—l

HUNTSVILLE

Acuff J D—l
Adair Ins Agency—f c
Barr R F—l
Blackwell D S—l
Boswell-Clifton S—f l c
Buckley W H—l
Cooper Geo E—f
Crowther J W—l c
Davis Claude H—f l c
Jones J T—f l c
Jones Myra E & Co—f c
Mitchell R O—f l
Morrison J L—f l c
Murphree Ins Agency—f l c
Newson A W—f l
Sanders A C—l
Teague J A—l
Turner & Salter—l
Weeden R P—f c
White S I—f c

JACKSONVILLE

Hammond Miss A E—f
Porter W E—l
Treadway R L—l
Whitemore C A—f l c

JASPER

Appling N M—f
Argo R A—f l
Cain R A—f c
Cranford H W—f c
Ray T M—l
Welbourn A D—l

LANETT

Cox H A—l c
King R D—l
Lanier & Co—f c
Melton C E—l
Scott J R—f

MARION

Armstrong A E & Co—f l c
Childs S A—l
Christenberry R E—l
Edwards John D—l
Johnson C C—c
Lovelace W H—f
Mason D K—f l c
Moore J M & Co—f

MOBILE

Adams B F & Co—f c
Adler J G—f c
Backes F —f c
Bancroft F H—l
Bell Q L—l
Bixler E H—f
Black H T—l
Boone Tom J R—f c
Broughton C R—l
Brown Adolph—f
Burns D P—l
Burton J A—l
Cammock M—l
Crawford J B—l
Croom & Tonsmeire—f c
Currey L A—l c
Davie E—l
Dix L D—l
Espalla Jos Jr—f
Forcheimer S F—f l c
Foreman & Meador—f
eary T J—f
Gibney G F—l
Glennon Jas K & Co—f c
Gordon F C—f c
Hamilton H C—f c
Herman J L—f
Ladd G R—f l c
Marshall V H—l
Maury & Unruh—f
McHugh Jos E—f c
Mitchell A C—l
Montgomery J C—l c
Moore T M—f
Morril Wm K—f
Moss C W—f
Norville Bros—f c
Oliver J B—l
Overton W G Jr—f
Parker F T—l c
Pawell I Ins Agcy—l
Ryan J A—l
Schley J T—f
Shackelford H L—l
Smith J A—f l c
Sparkman H A—l
Stewart W S—l
Sture P W—f c
Tapia Jos R—l
Thames G B—f l c
Threefoot W—c
Vineyard R C—f c
Wilson B R—f c
Yeend Bros—f c

MONTGOMERY

Adams L W—l
Allen Wm E—f c
Ashley J A—l
Avinger D B—l
Banks F T—l c
Beasley W M—l
Branch & Powell—l
Brown C—f l c
Carlton A G—l
Chambles J A—f
Charles T T—f l
Dale J C—l
Douglass Hartwell—f
Duskin John E Jr—f
Gay John F—f
Gerson Meyer S—f l c
Glass F L—l
Graves W W—f
Gunter Chas P & Co—f c
Hamblin W L—l
Harris C E—l c
Hartzog J D—l
Holloway David A—l
Holt W C—f
Kelley John W—f
Kidwell W C—f
Kohn F D—f
Lawrence Wm—l

Le Grand M P—f c
Mead A M—f
McDonald Donald—f c
McFall A M—l
Meyer A B—f l c
Meyer E J—l
Miles T J—f l
Minier R S—l
Moore Wm—f l c
Moritz Chas F—f l c
Norton J H—f l c
Oliver G F—l
Pepperman Maxie D—f c
Porter L W—l c
Prescott G T—l
Pylant J A—l
Roberts J T & Son—f
Sayre P T—f
Stewart Wm A—f
Stockard J B—l c
Stokes D T—f l c
Sweatt M M—f
Thomas Geo A—f c
Tyson A L & L W—f c
Tyson A P—f
Candiner R M—l
Vogt H W—l
Warren E H E & Son—f
Watson C—l c
Weil B J—l c
Westcott M—f
Williams L E—l
Wilson W H—l c
Winter Sidney J—f c
Wood Robt L—l

OPELIKA

Clover Samford Co Inc—f l c
Dean A B—f l c
Jones J A & Son—f l c
Meadows J I Jr—f l c
Peterson Wm L—l
Smith J H—f l c
Williams W W—l

OZARK

Adams S K—f l
Anglin J A—f
Bryans H G—f
Corbitt J W—f c
Deese F O—c
Dowling J R Ins Co—f c
Dunn G L—f
Garner W S—f l c
Holman J D—f l
Martin E D—l
Martin L B—f c
Smith J F—f
White A P Jr—l c

PHOENIX

Allen C C—l c
Hawkins O P—f
Houston S E—l
Stillwell H T—f

PRATTVILLE

Faucett-Gresham Ins Agcy—f
Graham M A—f
Lewis J Harvey—f l c
Northington A—f
Smith W M—c
Stewart L—l

ROANOKE

Cauthen Mrs. H H—f l
East W Z—l
Fausett S C—f l
Hurst P A—f l c
Hester J F—l
Mann W J—f l
Nichols & Hollinger—f l c
Noal A R—l
Padgett D—l
Roanoke Ins Co—f

RUSSELLVILLE

Berry T R—l
Creighton R W—l
Gavin Foster—c
Halloway W D—l
Hester James F—f
Hurst W C—f
Key Wm H—c
Ramsey W W—f c
Reid E L—l
Robinson T H—f
Roe J C—l
Underwood H C—f c

SELMA

Adams C J—l
Bibb B S & Co—f
Bloch W—f
Calhoun Martin L—f l c
Crisman W O—c
Day Fire Insurance Agcy—f
Ellis J B Co—f l c
Fowlkes S A & Co—f c
Frost Mrs. Norma W—f l c
Graham & Wood—f
Hendricks O M—f c
Hosea W L—l
Huston & Monk—f c
Hubbard L W—f c
Jackson Mrs. O B—f
Jefferies W L—l
Martin R L—l
Milhous F L—f
Macon E C—f l
Moore J A—f
McCaskill T A—l
McInnis E L—l c
Parrish J P—f
Patterson Chas A—f l c
Robbins E Jr—l
Seymour Jno M—f l c
Smith Julien—f
Thalheimer L—f l c
Woolsey Wm S—f
Yaretzky & Co—f

SHEFFIELD

Coleman-Sanford Agency f l c
Dickey W E—l c
Lagomarsino J B—f
Sanders S H—l
Sheffield Insurance Agency—f l c

SYLACAUGA

Burgess C W—l
Jordan Insurance Agency—f l c
McDonald & Co—f l c
West Rlty & Ins Agcy—l

TALLADEGA

Bowie J C—f
Boynton Ivey & Lane Ins Agcy—f c
Gay L D—f
Hall Alonzo—f
Harris H—l c
Lane W H—f
McAlpine F C—f c
McConnell L J—l
McGhee J A—l
Nolen W—l
Simms B A—f c
Simpson Chas M—f l c
Todd A—f

TALLASSEE

Bailey H K—c
Cox E A—f
Hays R H—f
Land P S—f
Patterson Geo D—f
Woodall D A—f

TROY

Ballard H W—f l
Ballard T V—f l
Bowers John W—f c
Boyd Mrs. B M—l c
Brantley J C—l c
Chancellor W J—l
Folmar W B & Sons—f l c
Gellerstedt L L—f
Jones Dock—f
Leslie F—f l c
Patterson R E—l c
Talbot B Jr—f
White C F—f
Williams E G—f l c
Wilson Benj R—f

TUSCALOOSA

Andoe J C—l c
Baxley J E—l
Bone B L—l c
Eddins Ben F—f
Friedman Hugo—f
Grimes P—l
Meggs L L—l
Meredith O— f l c
Mize A P—l
Mize J H—f l c
Moody F M—f l c
Morris C—f c
O'Quinn S A—l
Smith E S—l
Talbot Jas—f c
Thomas D P—l
William E G—f c
Williams R R—l

TUSCUMBIA

Cloud Robt—f
Deloney I W—f c
Farley Wm T—f
Ferguson J A—l
Funke John F—f c
Henninger E J—f c
Isbell J E—f c
Johnson John W—f
Julian O N—f c
Patterson Roy—l
Sanders G H—c
Sanders S H—l
Sargent H S—f c
Schmidt G W—f c
Simpson T F—f c
Smith G W—l
Thornton Miss L—f
Ware W A—f

TUSKEGEE

Bulls A C—l
Forman Floyd F—f l c
Harris J M—l
Johnston L C—f l c
Powell R H—c
Riley W B & Co—f
Wright GeoO—f c

UNION SPRINGS

Cope R E L—c
Edwards G M—f c
Eley M H—f
Ellis W C—f
Franklin J K—l f
Moseley & Moseley—f c
Norman Mrs. Bessie M—f c
Powell B P—l
Sims F K Jr—f l c
Thomas E B—l
Thornton J—l
Williams A H—l

WYLAM

Murdock H H—l
Nolan J A—f
Sawyer A H—l

ARIZONA

BISBEE

Arizona Ins Agcy—f c
Hughes T A—f c
Haigler Gus—f
Hogan & Seed—f
McGregor John—l
Overlock L J—f

CLIFTON

Danenhauer Mat—f c l
Smith Adam A—f c
Winslow Bert—l

DOUGLAS

Baird Alex Jr—f l c
Brown Dr L R—l
Commerce Realty & Trust Co—f c
Donohoe M J—f
Fisher Frank—f
Glenn Tom—f
Hubbell F D—f
McCartney L D—f
Rice & Co—f c

FLAGSTAFF

Arizona Central Bank—f c
First Nat'l Bank—f c
Francis Dan—l
Isham C W—l
McClerken W R—l
Pulliam T E—f l c
Raudebaugh W B—f l c
Wilson J P—l

GLENDALE

Carrick Realty Co—f c
Glendale Realty and Ins Co Inc—f c
Messinger V E—f
McCoy John—f c
Messinger Y E—f
Valley Realty Co—f

GLOBE

Arizona Realty & Ins Co—f c
Bauersfelt Max—l
Copper Belt Realty Co—f
Curtz F W—l
Edmonson Loyd—l
Gila County Abstract—f c
Globe Realty & Ins Co f c
Healey & Schieb—f c
Heron D S—f
Martin Lee D—f
Mishken Sam—f c
McNally Agcy—f
Simpson Alex—l
Wills Ins Agcy—f c

ARIZ.—Globe, Con.
Young J W—l
Young Mrs Warren J—l

HAYDEN
Guyer Nathan E—l
Peart Leslie A—f

JEROME
Bank of Jerome—f c
Eldridge A E—f
Gibbes H M—f
Gray W J—f l c
Home Co The—f c
Humbert A J—f
Miller W C—f
Porter R K—l
Tanner H D—l
Wooldridge H B—l
Wykoff N F—f l c

KINGMAN
Arizona Central Bank—f c
Arizona Stores Co—f
Central Comm'l Co—f
Kingman Realty Synd—t
Smith Hubert—f c
Shaw Ed—c
Thompson-Dudley Machinery Co—f
Walker R B—l

LOWELL
Johnson C A—l
Shilliam Ethel—f

MESA
Arizona Land Co—f
Beach W M—f c
Cummard John—f
Gateway City Land & Insurance Co—f
Hibbert & Allen—f
Mesa Savings Bank & Trust Co—f c
Salt River Valley Trust Savings Bank—f c
Stewart W R—f
White L E—f c

MIAMI
Bene & Clevenger—f
Ellery John—f
Miami Realty & Inv Co—f c
Miami Townsite Co—f
Strine Co—f

MORENCI
Crawford W C—f
Valley Bank The—f l c

NOGALES
Barnes Agcy J C—f l c
Hannah Fred—f l c
Cummings E K—l
Nogales Ins Agency—f c or f l c
The Pinkerton Agcy—f c
Renshaw H R—f
Southern Trust Co—f l c

PHOENIX
Anderson Carl H Ins Agency—f c
Barr Agency—f l c
Berryhill Co The—l
Calkins J A—l
Christy Shirley—l
Cooksey J H—l
Conway J G—l
Fickas M P—f l c
Ganz Julian A—f c
Given Bros—l
Goldman A—l
Green C R—f l c
Greene & Griffin R E & Inv Co—f l c
Griffin J S—f c
Haldiman Jos C & Co—f l
Heard D W Investment Co—f c
Irwin Laural—f l c
James W K—f c
Johnson I J—l
Kay Harry & Co—f c
Lewis R A—l c
Marsh & McLennon—f
Marshall E A—f
McKinley L M—f c
Phoenix Savings Bank & Trust Co—f c
Price & Price—l
Prince H S Co—f l c
Rentsch L A—f c
Richards G C—l
Schwentker F B
Schwieger G B—l
Sloan C B—f l c
Southwest Agcy—l
Stacy A K—l
Steward-Partin Ins Agcy—f c
Udell B L—f
Valley Inv & Ins Co—f l c
Von Rolf T H—l
Von Bender B V—f
White Leonard M—l
Wilson A J—l
Works L L—l
Yarmouth M E—l

PRESCOTT
Burmister R H—f
Commercial Trust & Savings Bank—f c
Davidson W A—l
Hazeltine M B—f
Herndon A J—l
Hicks Wm E—l
Johns A A—f
Martindell, Horne & Co.—f c
McSwinnin E A—l
Merritt W H—f
Moore J M W & Son—f
Smith A L—l
Weidler Chas A—f

SUPERIOR
Keliner E F jr & J M MacPherson—f
Kellner-Fleming Insurance Agency—f c

TUCSON
Anderson & Green—f l
Angle J W—l
Benedict Realty Co—f
Brady Realty Co R G—f
Drachman Herbert—f
Fidelity Realty Company—f l c
Franklin & Heighton—f c
Gunts Ralph—f
Heighton H E—f
Hoffman Ed—f
McCullolgh B Z—l
Murphy W E—f
Perkins C B—f
Roca L—f
Rogers J A—l
Smalley Geo—l
So Arizona Bank & Trust Co—f l c
Tucson Realty & Trust Co—f c
Turner J T—l
Upham G J—l
Upshaw & McPherson—f l
Walker Chas E—f l

WINSLOW
Amerman E I—f
Arizona State Bank—f l c
Bank of Winslow—f l c
Burbage W H—f l c
Leon Schmitz—f
McCauley C D—f l c
Proctor S—f c

YUMA
Clontz M A—l
Colman C H—f
Greenleaf Margaret E—l
Johnson E B—f l c
Johnson O C—f
McClure Realty Loan & Trust Co—f c
Ming F S—f
Modesti Atthee—f
Pancrazi A T—f c
Sanguinetti E F—f
Security Trust & Savings
Waddell J J—f c
Yuma Title Abstract & Trust Co—f c
Bank—f c

ARKANSAS

ARKADELPHIA
Bevill & Son J F—f l c
Bledsoe B F—l c
Merchants and Planters Bank Agcy—f l c
United Insurance Agcy—f c

ASHDOWN
Collins J E—l
Jones Agcy T—f l
National Abstract & Ins Co—f c l
Shaver J D Jr—f l c
Toland H L—l

BATESVILLE
Grammer Jno F—l
Home Ins Agcy The—f l c
Murphy W D—f l c
Neill Ernest—f c
Perrin W Frank—l
Rich Joshua—f c

BENTONVILLE
Confarr Ins Agcy H O—f c
Craig C R & Co—f l c
Haney & Meiner—f c
Peel D W—f
Pickens E C—l
Sweeney I L—l

BLYTHEVILLE
Barnet Chas E—l c
Burnette D O—l
Burns W M—f l c
Butt & Lynch—f l c
Humphries L—l
Ramey & Co C W—f
Russel Agcy J L—f l c
Thomas Nick J—
Thompson Chas C—l

BRINKLEY
Bacharach S—f c
Bayne A S—f l
Bayne R E—l
Beyer & Co—f c
Johnston Wm J—l
McCreight E T—f c
Mills M M—f c
Mitchell J S—c
Rusher Fred Ins Agcy—f
Swanagon G H—l
Sowell W J—l c
Torry H—l

CAMDEN
Benson F P—f c
Fowler J A—l
Gordon Geo R—f
Hildebrand-Stern Agency—f l c
Lide Agcy J M—f l c
Tharp F P—l
Silliman Accounting & Ins Agcy—f l c

CLARENDON
Evan P C—f l c
Thomas W C—l
Vaughan Wm F—f l c

CLARKSVILLE
Coffee Hannah Agcy The f l c
Thompson L M—f l c
Wright Geo L—f c

CONWAY
Bahner Abst Co—f l c
Dunaway J D—f l c
Durham & Farris—f l c
Lincoln & Canada—f c
Thompson J A—l

DE QUEEN
Addison Hall—f l
De Queen Abstract Co—f c
McCown L D Ins Agcy—f l c
Mitchell R P—f c
Smith C S—f l c

DERMOTT
Bennett J A—f l c
Gates & Franklin—l f c
Harden L R—f l c
Nielsen & Co C G—f l c
Wood Wm M—l c

EUREKA SPRINGS
Arbuckle C M—f
Bare & Swett—f l c
Fetty R H—f c
Harris B L—l
Jackson K R—l

FAYETTEVILLE
Cravens & Co—f l c
Eason & Co—f l c
Holland S L—l
Skillern J C—f
Trent & Coner—f
Wall E B—f

FORDYCE
Adams S E—f c
Banks A B & Co—f 1 c
Calvin Wm L—1

FORREST CITY
Ferguson J E & Co—f 1 c
Hightower H M—1 c
Izard R J—f 1 c
Powell W H—1
Taylor Knight & Co—f 1 c

FORT SMITH
Allen E M—1
Andrews J M—1
Arkansas Valley Trust Co—f c
Bailey J Mayne—f 1 c
Booker W A—1 c
Burkhart C—1
Cain C B—1
Chitwood D L Z—1
Dobbins & Walker—f c
Ferguson S L—1
Ferrari J V & Co—f 1 c
Hoover G W—1
Jenkins O O Rlty Co—f 1 c
Johnston A S—1
Kennedy & Albers—f 1 c
McManus & McManus—1
Merrick J M—1
Miller & Wilson—1
Newton L B—1
Robertson & Shadrach—f 1 c
Thornton J W—1
Weaver J E—1
Wesley J L—1
Wilson S A—1

HARRISON
Campbell J R—1
Glass Ins Agency H D f c
Harrison Ins Agcy—f 1 c
Rosson Ins Agcy—f
Worthington & Godwin f 1 c

HELENA
Adams & Dudley—f 1 c
Allen E M Co—f 1 c
Boswell C N—1
Crum E R—1
Friberg G H & Sons— f c
Guaranty Loan & Trust Co—f 1 c
Ishell I B—1
Knight W L—1
Merrifield & Lambert—f 1 c
Naylor A H—1
Norwood W S—1
Robertson J L—1
Walker Ins & Realty Co—f c

HOPE
Arnold & Co—f
Denty N W—f c
Simms Paul—f 1 c
Spragins & White—f 1 c
Spragins Geo S—f 1 c

HOT SPRINGS
Arkansas Trust Co—f c
Avery J H—f c
Chitwood J A—1
Cook R T—1
Security Ins Agency—f 1 c
Dodson J W In Agency—f 1 c
Hays L Jr—1
Little W J Ins Agency—f c
Seay R W—1
Thompson M G—1
Walsh L P—1 c

JONESBORO
Cartwright E O—1
Freeze & Cole Ins Agcy—f c
Harris J G—1
Hogg J B—1
Jonesboro Ins Corp—f c
Jonesboro Trust Co—f 1 c
Mayes H M—1
McGuire A F—1
Peel H H & Co Inc—f 1 c
Price Relbue—1
Ryan A A—1
Sims J V—1
Slagle R J—1
Smith L A—1 c
United Ins Agcy— f 1 c
Weese N B—1

LITTLE ROCK
Ahearns J D—1
Anderson H W—1
Arnold J D—1
Bankers Trust Co—f c
Beaumont Bros—1
Benley Jas B—1
Bilheimer & Co—f 1
Bright R C—1
Brown H B—1
Brown Wm T—f 1
Calhoun T G—1
Campbell Gordon H & Co—f 1 c
Campbell J N—1
Chandler R H—1
Clarke E W—1
Conley H H—1
Coates & Raines—f 1
Dale G H—1
Dillingham R N—1 c
Dixon G D—1
Durrett —1
Durrett & Hardy—1
Gilbert C T—1 c
Glass Wm M—1
Gray A—1
Hardy & Co—f c
Harrison J J—1
Hart H D—1
Heymann L—1
Holland C R—f
Lamey W H—1
Lee A J—1
Leeper J A—1
Leigh L G & Co—f c
Lemay Jas—1
Maloney-Solmson—f c
Martin Bros—1
Martin Geo B—1
Myers T T—1 c
Moore L—1
Moses L G—1
McAllister J R—1 c
McCallum Wm—1
Olive B G—1
Pardee G W—1
Payne M T—1
Peacher A L—1
Pharr F W—1
Pollock Mannie D—f c
Porter Co R W—f
Preston Jas A—1
Price C G—1
Price H M—1
Raley J J—1
Ray H C—1
Redding S B & Co—f 1 c
Remmel & McCarroll—1
Rossner & Waitner—1 c
Shackelford E W—1
Shaver E E—1
Southern Trust Co—f c
Thomas H M—1
Wherry Dan S—1
Worthen W B Co—f
Wright Morehead—f c
Wright J W—c

MAGNOLIA
Cross W R—f
Davis J L—1 c
Magnolia Ins Agcy—f c
Monroe & McNeill—f 1 c
Taylor J F—c

MALVERN
Butler Blanche O—f 1 c
Cooper F D—f c
Farmers & Merchants Bank—f 1 c
Goodman Ins Agcy—f
Norton F B—1
Young Elmo J—f 1 c

MARIANNA
Blair R L—1
Clark Miss E H—f c
Harrington Bros—1
Lee County Nat'l Bank—f 1 c
Mixon-Mitchener Co—f 1 c
Shorten W J—1
Spivey L A—1
Vowan B H—1 c

MENA
Board R B—f
Duke S W—f 1 c
Kelly-Stratton Co—f c
Whitten J S—1

MONTICELLO
Carter R H—1
McDaniel R L—1 c
Payne Geo C—1 c
Wells & Cruce—f 1 c

MORRILLTON
Earl R D Jr—f
Hembree A V—f 1 c
Lucas Jas L—f 1
Moose & Scroggin—f 1 c
Rainwater & Hellums—f 1 c

NASHVILLE
Narwood W H—1 c
Planters Bank & Trust Co—f 1 c
Radgers Sam A—f 1 c
Rodgers W C—f 1 c

NEWPORT
Black E L—1
Clark S F—1
Conner J W—1
Curtis C L—1
Hite Rlty Co—f 1 c
Hurt Garland—1
Newport Farm Loan Co—f 1 c
Parish W T—1
Philips-Ferguson Inc—f c
Thomas R G—1 c

NORTH LITTLE ROCK
Davis Thomas H—f c
First Bond & Mortg Co. f 1 c
Tuin City Bank—f 1 c
Williams Wm D—1

PARAGOULD
Block & Co M F—f 1 c
Cole I—1
Copeland T H—1
Costen W T—f c
Hatfield Miles B—1
Jackman Wm A—1 c
Landrum & Son—f 1 c
McHaney Sam P—1
Paragould Trust Co—f 1 c
Partlow H R—f
Smith M M & Co—f

PINE BLUFF
Alexander V O & Sons—f 1 c
Alford C A—1
Amerine H W—1
Bloom E B & F R—f 1 c
Core Jessie R—1
Cranton B P—1
Freemyer A M—1 c
Gamble W A—1 c
Home Ins Agcy—f 1 c
Knox H H—1
May F G—1
Means J H—1 c
Mills R H M & Sons—1 c
Patterson—1
Reinberger E—1
Simon J B—1
Sonfield H H—1
Sparks C E—1
Taylor Chester Co—f 1 c
Taylor H M—1

SUPERIOR BROKERAGE SERVICE
on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY
M. E. Singleton, President **Home Office: Saint Louis**
Life ***Accident*** ***Health*** ***Group***

ARK.–Pine Bluff, Con.

Thompson J H—l
Ward J D—l
Wilson H C—l
Woodward C S—l

ROGERS

Erickson L T—l
Henderson J M—f l c
Miller H H—f c

RUSSELLVILLE

Harris B T—l
Hays H F & Co—f c
Neal Geo W—l
Pope Co Real Estate Co —f l c
Will D—f l c
Wait R S—f l c
Walker J—l
White Webb Agcy—f l c
William & Birkhead—l

SEARCY

Lightle Jas E—f c
Royston A H—l
Sanford & Watkins—f c
Union Bank & Trust Co —f l c
Yarnell A & A W—f l c

SILOAM SPRINGS

Burns W O—l
Chesney S R—f l c
Cooley Charles—f c
Ford Z W—l c
Fretwell G R—c
Griffiin C C—f l c
Seabolt Chas D—l c
Smallwood R C—c
Stahl W T—f

SPRINGDALE

Ruppel Geo—f l c
Smith & Banks Ins Agcy —f l c
Springdale Ins Agcy—f c

STUTTGART

Bruce G C—f
Denslow C H Co—f l c
Humphrey J E—l c
Rice Belt Ins & Loan Co—f l c
Scull A J—f l c
Sporkman L A—l
Young O M & Co—f l c

TEXARKANA

Foster J A —l
Hatcher W E—f l c
Martin Ins Agcy The—f l c
Offenhauser F W & Co —f l c
Rose Andrew Ins Agcy —f l c
Wilson J R—l

VAN BUREN

Allen John L—l
Bryan D F—f c
Creekmore & Hynes—f c
Furry W G—f c
Rains H C—f c
Shaffer H W—l
Thompson Wallace J S —l
Weaver Jno M—f c
Willis R W—f c

WALNUT RIDGE

Bloom D—f
Dowell Land Co—f l c
Henry G E—f c
Irby & Spikes—f c
Moore E L—f l c

WEST HELENA

Forston John E—c
Mr. David R N—l c
Porter David A—l

WYNNE

Cogbee Bros—c
East Ark Abs Loan Co— c
Mr. Owen R—f l c

CALIFORNIA

ALAMEDA

Addison Hoover H—f l
Baird Ina M Mrs—f c
Clark Herbert D—f
Condon W S—l
Goggin W W—f c
Hally Frank—f
Judd Thos H—f
Lunt Geo D—f
Mehrtens H G—f
Mulvany J J—f
Neville F R—f
Norman Frank & Son—f
Teagen H S—f

ANAHEIM

Ames H G—c
Anaheim Realty Co—f
Backs F A Jr—f
Beebe M E—f l c
Boege Chas A—f
Boyd Mrs Eva H—f
Dickinson R—l
Dolan Wm A—f
Durkee N M—f
Elliott W J—f
Eygbroad Chas—c
Grim Ruth T—f
Hamler Geo W—f
Hawley H A—f
Howard J S—f
Kohlenberger J N—f
Loly Victor D—f
Melrose Richard—f
Nichols L P—l
Orange Co Realty Co—f
Rimpau Bros—f
Ross W A & Sons—f
Scott H E—l
Sheridan L J—f
Simpson Realty Co—f c
Stern Herman—f
Taggart John Paul—f
Thomas Adolph—f l c
Tobin H P—f
Tobin R C—f
Weatherly Geo—f
Weisel H V—c

AUBURN

Birdsall E S—f
Brundage G W—f
Chamberlain T L—f
Deming B B—f
Francis J B—f
Graham W K—f l c
Hall Allen R—l
Hamilton Mrs G W—f
Houchin Oscar—f
Jacobs W F—f
Lowell O J—c f
Lukens S G—f
Nelson T N—fc
Placer County Land Co —f c
Prewett W J—f
Purrington Chas—f l
Reynolds A E—l
Reynolds L H—f l c
Reynolds Walter—f l
Robinson K D—f c
Rodehaver Mrs W W —f l
Tuttle & Tuttle—c
Tuttle Fred P Jr—f
Wallace Mrs—l
Walsh C F—f
Walsh J E—f
Walsh J T—f
Wills J H Agency—f c

BAKERSFIELD

Banducci L J—f
Bleint J A—l
Blodget C R—f l c
Dodge T C—f
Lee Harvey—l
Haas L G—l
Haaz & Seofield—l
Hall, Carry & Hall—l
Hall L O—l
Holmes Ray C—l
Kelly W W & Son—f c
MsKarny Jas—l
Moore R A & Son—f c
Robinson Agency The—f l c
Ward Wright—f
Whittemore A D—f

BENICIA

Clyne Chas—f
Colman John—f
Crooks W L—f l c
Dana E C—f
Dwyer Wm—f l c
Dykes Wm—f
Estey Harold—f c
Enos Jos—f
Harvey G C—f
Heaney Wm L—l
Hoffman F C—f
Johnson G A—f
Johnston Mrs Maria—f
Johnston S A—f c
Kuhland Ralph W—f
McAravy J C—f
Powers Mrs Julia—f
Prince Chas M—f l c
Quarney Clara—f
Rankin W Z—f
Rueger Theo—f
Sanborn Julia A—f
Weinmann F P Agency —f c
White H K—f

BERKELEY

Ahlgren Arthur R—f l c
Albee M P W—f
Berstein P A—l
Berry R A & Co—f c
Brecheen, Thos—f
Brown John H—f
Brown L R—f
Burnett & Co—f
Campbell Donald L—f c
Cheney, Warren Co—f c
Coghill Newton B—f c
Cawthornc Geo B—f c
Currie John M—f
Day A C—f
Denbigh B K—f
Dondero J F—f
Eastman Rl Est Co—f
Emslie & Lorenz—f
Fesler F C—f
Fish Roy H—f
Friend Geo Co—f
Hale Mrs M S—f
Harmon Chas R—f
Harris L S—f c
Havens Harold Co—f
Henderson R R—l
Henrich Carl—f
Henry W W Jr—f
Hulin H R—f
Irwin H D—f
Jenks Harris & Co—f
Johnson H A—f
Johnston J E—f
Jones Mrs M E—f
Jungck D L—f
Junk-Riddell Inv Co—f
Juster & Baird—f c
Knowles & Porter—f
Langworthy R L—f c
Larkin T H—f
Long Ray O—f
Madison G W—f
Marquard A—f
Martin H M Co—f c
Mason M Duffie Co—f
McCann Warner—f
McCrosson Jas Co—f
McGowan L J—c
Meredith J W—f
Mills Co—f c
Mitchell G W—f
Moran W C Co—f
Mortimer W J & Co—f c
Nash Geo N—f
Needham A H—f
Newman W A—f
Nielson & Piper—f c
O'dell J N—c
Park Chas A—f
Patterson R R—f
Peake F R—f
Petherick John Henry— c
Porter & Young—f c
Ragland Mrs S O—f
Ragland R E—f
Reali C—f
Rother & Wolbold—f
Runde C H G—f
Saunders J L—c
Seidel Bertha M—f
Sittig Edw J—f c
Skidmore Chas E—l
Smith R H—f
Stewart Mary E—f
Tucker A J—l
Werner Chas—f
Woolsey & Ralston—f c

BURBANK

Crawford J C—f c
Dufur A C—l
Fischer Chas B—l c
Sandison W S—f
Thompson W A—f
Yale Margaret—f

CHICO

Bainbridge S L—f
Bouillard & Wrightman —f
Breslauer Leon—f
Charge J W—f
Cooper D W—f
Costar W J—f

Crew T N—f
David E V—f
Farmer Wm—l
Goldstein J O—f
Gwynn Creed A—f
Hall W S—f
Head W W—f
Houghton C W—f l c
Jones Jas H & Co—f
Kenah H—l
Kennedy Guy R—f c
Kilpatric & Sons—f c
Kimball A E—f l
Krikac Jos—f
McManus John A—f c
Morton A E—f
Neubarth A L—f c
Neubarth Edw A—f
Peters Jerome D—f
Rawlins R P—f l c
Reynolds E T & Son—f
Roth H A—f l c
Schuler Algo R—f c
Sears H K—f c
Shuster J A E—f c
Shuster R L—f
Smith A H & Co—f
Steffen B H—f
Swain C B—f c
Tiedens N J—l
Troxel E R—f
Vadney E C—f
Vadney Geo E—f c
White Richard—c
Whitten H W—c
Williams Harold J—f
Williamson E T—f
Wilson Arthur Wm—l

CHINO

Clark W T—f c
Cattle R H—f l c
Holcomb G V—f
Homan R C—f c

COLTON

Bailey Ralph D—f c
Bailey R H—f
Bagwell J T—f
Bausch M A—f
Burson J N—f l c
Colton Realty Co—f c
Colvin G C—f l c
Curtis C W—f
Globe Grain & Mining Co—f
Johnson W C—f
Newcomer L C—c
Spiers E D—l
Topp Bessie—f

CORONA

Cross A H—f
Gleason V A—f
Hansen N C—f
Key John P—f l c
Key Herbert M—f l c
Lord Mrs D—f
Newton I A—f l
Snidecor Geo E—f
Terpening M—f c

ELMHURST

Barker Mrs Lucy—f
Booth Wm C—f
Chapin S T—f
Davis J A—f
Dugan Geo—f
Fry P—f
Gilmore R C—f
Hood J E—f l c
Hough F B—f
Joseph Joseph C—f
Joseph Mary—f
Kiely E A—f
Meyer Henry—f
Murdock L W—f
Newby W L—f
Oline Marie & Son—f
Polk & Smith—f
Porterfield G K—f
Reilly Philip—f
Raymond Joseph—f
Rudolph Chas A—f
Stone E B & A L—f
Storer Mrs A R—f c
Straub Fred—f
Toffelmier J C—f
Winegar E M—f

EMERYVILLE

Ayer Milo C—f l c
Barham A—f
Barham C L—f l c
Beaudry & Brennan—f
Carey E J—f
Coburn John C—f
Lane Co—f
Nall Geo C—f
Scott Jas L—f
Thomson Peter A—f

EUREKA

Adams Adolph B—f c
Bagley J C—f
Barton B C—f
Belcher Abst & Title Co—f
Belcher F W—f l c
Benbow Jos—l
Bold J H—l
Cooper W S—f
Cousins Geo W—f c
Davis & Sullinger—f c
Ferrill H F—f c
Fleming Edward—l
Flood A R—l
Georgeson G R—f l c
George W & Cousins—f c
Hansen D W—f
Hinch E D—f
Johnson AJ—f
Keleher J T—f
Lord & Hansen—f
McGaraghan Mrs B J & Co—f
McIntosh T W—f l
Moser James A—f l
Noe A C—f
Owsley Geo W—f
Perry Thos H—f c
Smith J H—l
Stewart C H & Co—f
Taylor C W—c
Zane Catherine L—f c

FORT BRAGG

Nelson Realty Co—f l c
Preston H P—f
Salsig W W

FRESNO

Allen & Robinson—f
Andes J H—l
Appleton C G—l
Appleton Inc—f c
Balian Max—l
Barton & Co—f c
Bates D S—l
Bates M P—l
Carinne Saunders Corp—f c
Chappell W L—f c
Cox J H—l
Ernest Corchrane—f
Frahm W C—f l
Gross F L—l
Guldager C G—l
Haney Wm F—l
Harlan M X—l
Hazlett J C—l
Hutchinson A—l
Jones C L—l
Joy R A—l
Levy Bros—f c
Locher F M—l
Long M E—l
Madison Wolfe Co—f c
Marshall R D—f l
Mattingly & Cays—f c
Max Balian—l
Noble Bros Co—f c
Power M W—l
Pearson Jos G—l
Rafferty F E—l
Russell E M—l
Sargavak Harry—f l
Shepherd-Knapp
Wharton W G—f
Wilson W. J—l

GILROY

Brown A W—f l c
Chedero O M—f l c
Fitzgerald W G—f c
Tremaine Geo S—f l c

GLENDALE

Chase Harry W—f l c
Duskin C E—l
Kirk Wm B—l
Lilly J F—f c
Miller H L Co—f c
Morgan C F—l
Salisbury Roscoe A—f l c
Thompson C H—f
Tupper-Robinson Co—f c

GRASS VALLEY

Argall M Henry—f
Barker C H—f c
Biggs Elam—f
Grenfell C B—f
Hennessey J T—f
Huy J L—l
Kinyon E G—f
Morgan E C—f
Nevada County Bank—f
Taylor J E—f c

HANFORD

Ainsworth B D—f
Bush E E—f c
Chastian H W—l
Chittenden L S Co—f
Coe C H—f
Dunham L C—f
Farley J H—f
Fredericks & Sheets—f c
Hassall F—l
Isaac F N—f c
McQuiddy W R—f c
Smith Ed T—f c
Spike G K—f
Washburn & Wilson—f

HAYWARDS

Andrade J H—f
Armstrong J D—f
Belvel Frank V—f c
Farnum J E—f
Hauschildt Henry—f c
Henningsen Hans—l
Hough C D—l
Lemos F I—f
Musson E F—f
Perry Lester—f
Prowse & Haley—f
Robinson H R—f
Silver & Pereria—f
Smith S C—f
Soares Stanton R—f
Warren E S—f
Wilbert & Bostick—f c
Woods Jesse H—f c

HEALDSBURG

Bull H R
Coffman J T—f
Darby Floyd D—f
Hollingsworth A W—f
Luce M Y—f
McConnell F W—f
Miller & Gobbi Inc—f
Norton E M—f
Perry C A—f
Reid John F—f
Stanley A T—f
Warfield & Williams—f l c
Wattles, Hall & Miller—f

HOLLISTER

Breen P W—f l c
Etcheorring Realty Co—f l c
Gardner C A—f
Hamilton F J—f
Holbrook E E—f c
Hollister Roch Co—f
McCloskey Thos—f
Shaw Chas J—f l c
Sham Geo E—f
Stockholders Aux Corp—f
Wilde W B—f c
Wilder Ernest L—l
Winn W A—f lc

LODI

Anderson A S—l
Bird Dan W & Co—f c
Bliss Clarence S—f c
Coleman H B—f
Dougherty F A & Son—f
Ferdun C M—f c
McSherry & Brown—f c
Montgomery J S—f
Stumpf & Wagers—f c

LONG BEACH

Adamason G W—l
Bangs J K—f
Beerdsly T M—l
Christenson G P—f c
Cox E E—l
Cravey C M—f c
Day J W—f
Gahan A C—f c
Griffin R M—f l
Hess Stanley Co—f
Holbert C M—l
Homer H H—l
Horne Walter—f
Hutchinson J R—l
Jacobi O L—l
Krause T A—f c
Lamb E H—l
Lane C E—l
Leonard F L—l
McWilliams W R—l
Malcom-Davis Co—f l c
Osborn J R—c
Perry B B—l
Reid W J—f c
Roe D—l
Rule & Son—f l c
Snell F W—l
Teasdalte E P—f l
Thaw W C—l
Trotter F F—l
Walker-Boicd Ins Co—f l c
Watkins C W—l
Williams Carl—f

LOS ANGELES

Abbott & Finck—f
Aitken S R—f
Albert H L—l
Allan-MacMaster G—f
Alter Ins Agcy—f
Amos A C—c
Aronson-Gade Inc—f
Ashly H E—l
Atwood C B—l
Barham Guy B—f
Barr H E—l
Behrens & Co Inc—c
Bell Clark E—l

CAL.—Los Angeles, Con.

Blanchard E L Co—f
Block H B—l
Blumenthal & Co A C—f
Boyce A H—l
Bradford C W—c
Brannold G O—l
Brust & Von Breton—l
Brown Sydney B Co—f
Burgess F S—l
Bust & Von Breton—l
California Agencies Inc—l
Campbell J H A—l
Campbell R W—f
Carson W H—l
Carter Wm H—l
Cass & Johansing—f c
Childs, Hickes & Montgomery—f l c
Chipron A P—l
Clark H A—l
Clark R W—l
Coombs & Sowyer—l
Conway-Alderson—f
Cramer W H—l
Curran Wm M—c
Davidson Henry—l
Davis C M—l
Davis Gager C Co—f
Dawson O J—l
Dewey S B & Co—f
Dick & Simpson—f
Doolittle G R Co—f
Doyle Ins Agcy—f c
Duffield C A—l
Dugan Wm F—l
Edwards W T—f c
Ege Chas B—c
Everett H G—l
Eversole M—l
Farrell W G—l
Fidelity Agency—f
First Nat'l Bk of Los Angeles—f
Flint & Hart—f l c
Folsom Allison G—f
Folsom S M—l
Frankel Adolp—l
Frankel Cecil—l
Gedney P W—f
Gehrie F X—l
Gibbs Edw A Jr—f
Giles Robt J—l
Given & Judd—l
Gray B F—l c
Green-Campbell Co—f c
Green H B—l
Haas Fred W—c
Hale C P—l
Hall R L—l
Hamilton W A—l
Hamm W H—l
Hathaway F C—l
Hartwell T A & Co—f
Hawkes A L—l
Heiman & Co—f
Heinsch R C & Co—f
Hill A J—l
Hillman & Hillman—f
Hoard H S—l c
Hoffman-Akey Co—f
Holland E R—f
Hollingsworth W I & Co Inc—f
Horton G C—f
Horton Meade—l
Hoyt H H—l
Huntingdon A P—l
Hurst Wilbur J—l
Ira L. Eldridge—l
Jacobs G R—l
Jenkins V H—l
Jenkins R H—f
Johns Ralph G—f
Kays J W Co—f
Kelleher T J—f
Kelly J J—l
Kelsey F M—f c
Kennedy J D—f
Kenyon & Truscott—f
Kinsey A S E—l
Knesel M M—f
Knight & Shipley—l
Koenigheim L C—l
Krissian M—l
Kroessen Bros—f c
Kuhl W F—f
Labry & Harris—f
Larsen O C—l
Leisure H M—l
Lewin & Sons Frank—f
Lewis E J—f c
Los Angeles Fire Undrs—f
McAleer & Boylson—f c
McConnell Levi J—f l
McMullen F E—l
Mancha Matt T & Co—f l
Marble J M—f
Maxson Edw E—l
Maxson Herbert E—l
Meador W—l
Metcalf & Ryan—f
Melinco Co Frank—f
Metzger W H—l c
Miles Chas K—f
Miller C M—l
Miller E S—l
Millhouse J F—l
Millican B L—l
Miller Oscar—f
Misemer E R Co—l
Moir W H—l
Montgomery C S—l
Morgan Chas F—l
Moses-Starr Co—f
Muma Irwin J—l
Murphy W K—l
Nattress John E—f
Nettleship GM—f l c
Newhall & Co. H M—f c
North V J—l
Northington S S—l
Page Geo H—l
Parker E H—l
Parker J D—l
Pate Fred S—l
Pavlovski-Stone Co—f
Payton A E—l
Peard F F—l
Peniston J B—l
Porter W H—l
Porter E H—f l c
Price E E—f
Putnam E R—l
Rathburn Geo A—l
Ray J M—l
Redpath H S—f
Reed C A—l
Rhodes Chas C—f c
Richards Bernard I—f
Richmond Ins Co Agcy—f
Roberts F K—c
Robertson David F—f
Robinson S—l
Rouse B P—l
Rowan R A & Co—f
Roy T. Jones & Co—f
Rule & Sons Inc—f c
Russell John H—l
Russell John N Jr—l
Servis L B—f l c
Sewett W B—c
Seyler Chas Jr—f c
Shaw Reymond—c
Sherrod W H—l
Shore Bros Co—f c
Siegel Fred—f c
Sloan-Lovelace & Johnson—f
Smith J H—l
Smith E W—l
Stark E N—l
Stevenson G F—l
Stephens R B & Co—f c
Stephens Will—f l
Stewart Wm—l
Sorey & Babb—l
Swisher Lovell Jr—l
Taylor Jesse H—l
Taylor, Russell McD Co—f
Teasdale C A—c
Topham John & Co—f
Tresslar V M—l
Tucker H M—f
Vail & Eldridge—l
Brunt C S Van—l
Norman J L Van—f c
Van Slooten J F—l
Veasey Frank B & Co—f c
Vetter Louis F—f
Wade & Whelan—f
Walker & Leslie
Walsh Frank E—f c
Walton Wm J—l
Walton Fred A—f
Ward H K—f
Wather A S—l
Wayman W O—f
Wheeler Bros & Pierce Inc—f c
Whitaker-Batelle Co—f
Widenham Wm W—f
Williams Edw—c
Wilson Robt W—l
Witten Harry W—f
Woods Almon V—l
Wren & Van Alen Inc—f c

LOS GATOS

Angell Edward G—f c
Bell Richard R—c
Blake—f
Farwell J D—f
McMurtry G S—f c
Riggs Realty Co—f c
Rogers Noah G—f
Rounds E H—f c
Wright J G—f

MADERA

Austin H C—l
Boivin L C—l
Foster & Stahl—f l c
Glos W H—c
Noble J C—l
Pierson J J—l
Saunders Mary F—f c

MARTINEZ

Blair H—f c
Blum A E—f
Bush H M—t
Glass F L—f c
Hale, Edson D—f l c
Hayden C H—f c
Knight H—life
Ricks C A—f l c
Swift C C—l

MARYSVILLE

Aaron C F—f c
Canning David—f
Cooley Geo S—f c
Delay Peter J—f c
Eller H—l
Freeman L L—f
Galligan Bros—f l c
Garth Ottney—f l c
Ickes Wm—l
Jones R H—l
Lane Frank—f l
Laurie J—l
Lytle-Boyd Land Co—f c
McCormick - McCormick's Insurance Service—f l c
Smith Elbert M—f c
White A H—f l c
Yuba-Sutter Land Co—f c

MERCED

Barnett & Chamberlain
Clark E M—l
Cornett J R—f l c
Doane E W—f
Hind Co—f
Landram Rlty Co—f l c
Nelson Henry—f
Oliver J M—f l
Saunders D E—l
Shaffer Bros
Simonson & Harrell—f
Thorpe Roy—f c
Wood J D—f
Wright C H—f l

MODESTO

Blaine Chas D—c
Bowen-Warfield—f
Campbell J F—f c
Campbell Howard F—f
Conlon J F—l
Davis E C—f l
Field A A—f c
Gragg H E—l
Grange Co—f c
Hayes C L—l
Hyslop A V—f l
Kelly H T—f c
Lee Charles O—f l c
McCormick Jas E—f l c
Marshall R S—f
Maze Chas G—f l c
Modesto Land Co—f
Moss L T—f l c
Pitts M R—f
Robeson W P—l
Russell & Robbins—f l c
Shoemake, Windus & Coleman—f l c
Thwing & Powell—f l c

SUPERIOR BROKERAGE SERVICE
on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY
M. E. Singleton, President **Home Office: Saint Louis**
Life *Accident* *Health* *Group*

Utterback J W—l
Voorheis G M—f l c
Ward E M—l
Weyer H P—f l c

MONROVIA

Alvord E P—f l c
Bachert Paul—f c
Bennett Samuel
Bent Miss M E—f
Bryant O W—f c
Bynum Thomas
Bunker J E—f
Evans H J—f c
Evans R & Inv Co—f
Evans W H—f
Gray F R
Harvey Bartle—f c l
Krutzsch & Krutsch—f c l
Louderbough Ida—f
Love A H—f
Moore C F—f
Nye, Mabel
Rives E E—t
Smith R R—f
Stalcup J C
Stewart & Ainley—f
Tanzey E L—f

MONTEREY

Cook L S—l
Monterey Investment Co —f l c
Prior J P—f c
Wright B F—f

NAPA CITY

Bickford E—f
Coombs N F—f
Griffiths Co W B—f
Hayman L T—f
Hein E F—f l c
Inman A G—f
Malloy T C—f c
Mount John N—f c
Newcomb C I—l
Smith A H Co—f l c
Thompson W G—f c
Wyckoff S H—f c

NATIONAL CITY

Arnold A G—f l
Blackmen—f c
Burnham Jas & Co—f c
Williams A G—f

NEEDLES

Bank of Needles—f l c
Hodge E—f
Monaghan & Murphy—f
San Bernardino Valley Bank—f l c
Warren J D—f

OAKDALE

Bentley G J—f c
Gilbert A L—f c
Grange Co—f c
Hanna J A—f c
Hoishot B—f
Maxwell T M—f c
Schell K W—f
Stewart S S—f c
Tullock J F—f
Wood C E—f c

OAKLAND

Abbott Jones & Bourns—f l c
Baker Clement E—l
Bar Leopold S—l
Barton & Meyers—l
Beckwith John A—f
Billips John P—f l c
Bowes & Bowes—f l c
Brainard & Merkle—f l c
Bru H H—l c
Button F L—l c
Campell Okell & Co—f l c
Chantler V H—l c
Chickering R—f c
Cohen Max A—l
Conover Virgil M—l
Cook E P—t
Cox Wm—l
Crawford F—l
Croter Jos—l
Crum E L—l
Davis & Co—f c
De Vault J H—l
Dowlen H E—l
Drew Wm—l
Edwards Geo F—l
Edwards Henry A—l
Eggum A—l
Emery G H—l
Felthouse W E—l
Fish J—l
Fletcher S C—l
Genelly R P & Co—f l c
Gheradelli J Agcy—f l c
Gould Geo A—l
Grady L H—l
Graves A L—l
Haas Benjamin—l
Harwood H A—l
Healy P E—l
Henderson R R—l
Herrin J E—l
Hoffman E J—l
Howard J M—l
Kimball Geo S—l
Kimball L E—l
Koenig & Kroll—f
Lane F M—f l
Lawrence J A—l
McCarthy L D—l
McKee F W—l
McFarland C E—l
MacLafferty J H—c
Maiden-Rittigstein & Co —f c
Mathias M R—f
Mezer Jos—l
Miller Robt V—f l c
Montgomery R J—f
Morris H S—f c
Murray M G—l
Nissen G C—l
Northrup E M—c
Ogilivie R M—l
Perry E M—f
Pineau Geo P—l
Rankin I S—l c
Reef Henry J—f
Rugg Walter A—c
Russell F E—l
Salinger J M—f c
Schoen I B—l
Shapro B—l
Shealey & Goard Inc—f l c
Spencer L—f
Steidley S L—l
Stetson J W—l
Stripp F S—l
Stromberg John F & Co —f c
Thomas J A—f c
Traynor Thos—l
Troy J H—f
Vail Henry R—f c
Watt C R—l
West W B—c
Wicker J C—f
Wright F L—l
Yaker Geo L—f

ORANGE

Adams H Z—f l c
Ball & Smith—f
Coe Realty Co—f
Craddick Mrs S M—f
Edwards S B—f
Fernald A R—f
Fuller Ralph—l
Jorn Carl—f
Leech Ruth—f
Linney W B—l
Newton C F—c f
Porter J R—f
Ralph A S—f
Rodieck Emil A—l
Rozell Chas J—f l
Shaffer G T—l c
Weiss E K—f c
Whitney E C—f
Whitney W M Co—f

OROVILLE

Damon U M—f l c
Duncan W E—f
Ehmann Olive Co—f c
Kitrick & Hall—f l c
Lawrence J A—l
Leggett J H—f c
McGee John M—f
Murphy Jas A—f l c
Sutherland J E—f l c
Stagner M—l
Strange R—l
Vaughan & Son—c

PACIFIC GROVE

Carter F T—l
Del Monte Prop Co
Doney & Nicholas—l
Filcher W B—f
Fitzsimmons A M—f
Franklyn Varren—f l c
Heacock A G
Hendricks A S
Lloyd Etta B—f
Pacific Grove Realty Co
Strong S—f
Work T A—f
Zimmerman Chas A—f

PALO ALTO

Bentley Mrs L C—f
Bentley G H—f
Buchan M A—c
Canine H—f
Conover J S—f
Crawford B L—f
Dale J—f
Dudfield John—f
Edwards L S—f
Egerton D Halkin—f
Engle Alfred J—f
George Jas Morrille—f
Handy R L—f
Harrier V V—f
Hartman J S—f
Helm E H—f
Herdman R E—f
Hettinger E A—f
Hobart A C—f
Hopkins L P—l
Hyde W F—f l c
Jordan C E—f
Jordan C H—f
King Eli—f
LeGoullon L C—f l c
Letts C C—l
Letts J H—l
Locke Jerry R—l
Lombard Glen R—f
Lyon & Aust—f
McArthur H J—f
Mahie O K—l
Murray Mrs H L—l
Ostrander Mrs G—f
Place Mrs C L—f
Reed Bros—f
Sharp F C—l
Southwood W E—f c
Springer J E—f c
Stratton N A—f c
Thoits W C—f
Thomas F G—l c
Tichenor M H—f
Umphrey A N—f c
University Realty Co—f

PASADENA

Abbott A P—f
Austin Murphy Co—f
Backus Geo A—f c
Beattie R M—f l c
Becker A J—f c
Benedict W G & Son—f
Blankenhorn Hunter Co —f c
Bragdon J R & Co—f
Brown C G Co—f c
Butler F S—f
Cochrane Wm A Co—f c
Conger F S—f l
Deegan C A—l
Dorn-Sykes Co—f
Easterbrook Wm—f c
Fawkes F H—l
Franklin C W—f
Godber Harry H—
Good Vincent W—f c
Havener J E—l
Head A N—f c
Henley & Haynes—f c
Hogan Co The—f c
Hole W D—f
Kendall B O Co—f c
Leonard Jas Alex—f c
Littlejohn A L—l
Lockwood E H—f c
Long Frank H—f
Mace A A & Co—f
Middleton H L—l
Miller H S—f
Monfort C E—f
Nevin Reed Co—f c
Newman Geo W—f c
Paine A W—l
Parsons & Nelson Inc—f l c
Pearson A A—l c
Platt Frank C Investment Co—f
Pritchard Owen—f c
Pyle, Chester R—i c
Reed L C Co—f
Sadler A H—f c
Shute A M & Co—f c
Sisson Co—f
Smith E E—f c
Snyder Chas D—f
Staats Wm R—c
Staats-Macy Co—f c
Sturdevant-Swink Co—f
Test L L—l c
Whiteworth C D—l
Williams R M—l
Woodworth J H & Son—f c
Yarnall Geo S—f
Ziegler Geo W—l

PETALUMA

Allen J Edgar—f
Batchelor D W—f l c
Behrens A P—f
Cavanagh E J—f
Cornwell F J—f
Denman F H—f
Dole E J—c
Dresbach W—f
Ellis A C—f l c
Gray & Carpenter—f l c
Gwinn & Bloom—f
Hall W R—f
Hart J D—l
Hopkins O C—f c
Houx W D—f c
Howell F S—f c
McMullen Emma H—f c
Oellig & Gray—c
Pendleton C A—f c
Righetti R—f
Smith Geo N—f
Spridgen W T—f
Winfield C R—f l c

CAL.—Con.

POMONA

Boyd & Harvey—f
Bradley & Eells—f
Caves C C—f
Curran J C—f
Ferrell James G—f
Ferrel & Bohsnom—f c
Frisbie G L—f
Gallup J A—c
Hotchkiss E A—f
Jones W Jones—l
Lawrence Alva—f
Loucks R N—f
MacMillen E—l
Nunnley F J—f
Oakley T H—l
Payton W F—f
Ritter F W & Co—f c
Spencer S W—f
Steod J R—l
Thomas Geo H—l f
Travis G L—f c
Tufts A H—f

PORTERVILLE

Carr H C—f c
Cornell L N—f
Coull Thos B—l
Farmer & Elliot—f
Gronen T M—f l c
Harvey W F—f
Hall Alma Jr—f
Jamison D R—f c
Konda A—f
Leslie Allan—f
Lumley Bros—f c
McAuliff Lesilie—f
Morrison H L—f
Newbury A J—f c
Premo C O & Premo K F—f l c
Ridgway E E—f c
Simpson F E—f l c
Simpson W E—l
Smith H O—f
Stewart H—l
Tetrault J E—f
Weide O S—f l c

RED BLUFF

Cone & Kimball Co—f
Eller & Warmoth—f c
Fortier E C—f l
Gardner Elias D Co—f l c
Kelly Mrs—l
Murdock S W—f
Skelton Mrs. L L—l
Swain H C—f l c
Thomas P O—f
Waterfall B—l

REDDING

Albrecht August—f
Baker Hiram R—f
Baker S C—f lc
Dean Arthur—f
Eldridge M F—f c
Frisbie E C—f c
Hare & Hill Co—f l c
Kelly Earle Lee—f l c
Oaks G E—f

REDLANDS

Biggin Geo S—f c
Brock A E & Co—f l c
Burns L S—c
Clark L W—f c
Collins John—f
Dike & Logie—f
Fisk & Covington—f l c
Fowler Geo J—f c
Gill & Rabbeth—f
Hammett F W—l
Hooper-Matson Co—f
MacDonald D G—f
Patterson & Rigby—f l
Sanborn C E—f
Sanford T E—f
Tatnell R N—f
Van Leuven W H—l—f c
Waldo S S—f l
Wilkins C H—l

REDWOOD CITY

Buck George H—f
First National Bank—f c
Fox E B—f c
Furman T—f
Glennan Fred W—f
Gray W P—f
Griffin Ray—f
Hartley Mrs J E—f
Holt C H Co—f
Hopkins Mrs B—f
Jessup Mrs. G. C—f
Knight C E—f
Letts R J—c
Mabie Carl K—f l
Mansfield A—f
Perry J B—f
Poole J W—f
Schaberg H W—f c
Schottler F W—f c
Smith O C—f
Thompson E T—f
Tuchsen H C—f
Walsh A D—f l c
Weller J P—f
Witte H—f

RIVERSIDE

Carter Ross J—f c
Dole & Co—f l c
Cooper & Taylor—f c
Freeman Chas R—f
Hamlin F C—f c
Henderson William T—l c
McDowell F L—f c
Morrison Frank T—f c
Noble F C—f
Nye F C & Co—f c
Patterson & Flaherty—f c
Powell Percy A—l
Ramsay G S—l
Rorke E D—l
Smith F & Sons—f c
Tate S W—f
Tetley G O—f c
Wagner & Son J S—f c
Welsh & Freman—f c

SACRAMENTO

Arend H G—l
Baker H R—l f
Boyer J E—l
Coe Geo W—l c
Coe & Maddox—l
Evans E O—l
Ferguson D F—f l c
Fink A R—f
Fox Thos—l
Gordon C R—f c
Healy P E—l
Hickman-Coleman Co—f l c
Hill R E—f l c
Hopley M L—l
Johnson J F—l
Kaiser Alex—l
Kaiser & Kay—l
Kay C J—l
Keane Rose—l
Kerr A B—f
Leonard Ben Co—f c
Lewis W B—l
Lively J D—l
McCarthy & McGee—f l c
Maddox H S—l
Nielson R J—f l c
Miller Carl—f c
Nathan & Michel—f c
Nelson Geo D—l
Pauer J—l
Peck F S Ins Agcy—f c
Pink H G—l
Pockwitz Leo Co—f c
Robertson & Govan Co—f c
Robinson J P—l
Saunders C E V—l
Smith & Bascom—f l c
Tennan T T—c
The Griffith Co—f l c
Thompson H F—f
Trainor-Desmond Co—f c
Wentz J H—l
Wiard L E—c

SALINAS

Adcock J A G—l
Davies & Co—f c
Dayton F E—f c l
Garrigus Mrs L H—f
Goodchild R H—f c
Gould-Hughes Co—f l c
Jeffry Wm—f l c
Keef M R—f c
Lazier Donald—f c
Mitchell-Silliman Co—f
Olsen J Jr—f c
Rowling G A—f
Soberanes Ben A—f
Sweet E L—f l c
Thorup C N Co—f c l
Wallace D—f
Winham Bros—f
Wylie Mrs Beatrice—f

SAN BERNARDINO

Bailey C A—f
Bishop & Monahan—f l c
Boland & Flack—f
Carson H—f
Darmirood W E—f
Frost Chas N—c
Lewis W H—l
Preston J C—f
Platt Frank C—f
Reid W H—f
Richard Head—f
Rogers W H—f l c
Seline W M—l
Scott & Perkins—f
Smith R P—f c

SAN DIEGO

Atkinson O F—l
Bolton W A—l
Byad G P—l
Campbell Murray—f
Carey H J—l
Christianberry R L—l
Craig A—l
Crowe E—l
Dodson O R—f
Down Stewart—c
Ebey G L—l
Forrester J F—l
Gist Gilman A—l
Hancock W R—l
Harmon N. W—l
Henking & Randolph—l
Kelly E—l
Neal W S—l
Reynolds A D—f l
Roach F C—l
Rossman H A—f
Salmons & Schaefer—f l c
Spade E L—f c
Strobeck G L—l
Wakeling Thos—f c
Wankowski & Co V—f c

SAN FRANCISCO

Abbott L C—f
Abrahamson Gustave—f
Abrahams Samuel—c
Abrams Sidney H—l
Adams Wm & Co—f c
Addleman T L—l
Adler Jacob—f c
Adams Mrs Olive B—f
Agency Co The—c
Ahern A J—f c
Albertson Realty Co—f c
Alexander & Martens—t
Allen H G—l
Allen Frank H & Co—f c
Allen Lillian F—
Almy J H—l
Althouse, McAfee Co Ins—f c
Altshuler Samuel—f
Altvater W F & Co—f c
Amazon Realty Co—f c
Anderson V A—l
Appert Eugene—l
Archer H Lester—c
Archibald W L—c
Arima E T & Co—c
Aronson Ins Agcy—f c
Arp C W—f c
Arvigi Sidney—c
Asher M—f
Ashford Q R—l
Atkinson Harold W—l
Auger Cecile Lili—f
Avery F M—f
Ayers, Mrs Z Kathleen—c
Babin L C Co—f c
Bachrach A B—c
Backus W G—l
Baggs M—f c
Bailey A T—l
Bailey Herbert W—f
Baker Walter S Jr—l
Baldwin J P—l c
Baldwin & Howell—f
Balfour, Guthrie & Co—f l
Ballard & Ballard—f c
Bandmann, Chas J—c
Barbagelata Miss E—f c
Barner W—f
Barnum, Paul—c
Baron E B—l
Barry O'Neil & Dedekam—f c
Barry W J—f
Bean A H—c
Beard L—c
Beck J A—l
Becker O W—f
Becker & Stoll—f
Beckett Walter—l
Beckley R M—l
Beedy J C—f
Behan E H—c
Behrens & Co Inc—l
Bellmmini G—l
Bell Wm J—c
Bender A M—f l c
Bennett C K—c
Bennion Yoell Co—f c
Berendsen & Tubbs—f c
Bergerot J A—f
Bernard A F—f c
Bernhard J—f
Bernheim J H—c
Berson G—f
Berton G A & Co—f
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Beyfuss Co C—f c
Binder H A—l c
Binkley C F—c
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Bunzl D J—c
Burnham L C—c
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Butler J D—c
Byrne Jos T—f c
Cahill John C—l
Cahill L M—l
Cahn M L—f
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De Divs F V—l
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Desmond M A—f
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Detrick E—f l
DeVere F O—l
De Veuve Clarence—f
Dewey H L—f
DeWolf W W—f
Deyl W C—c
Diamond A J—c
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Faull Ashley—c
Fay Fred W—f
Feigenbaum L—f
Feldbusch J H D Jr—f
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Ferguson L N—l
Ferguson O H—l
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Field R B—c
Figel Arthur—f c
Figel & Kahn—f c
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Foltze D M—l
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Foster Geo H Co—f
Fox Geo H—f
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Fox Thomas—l
Frahm H T—c
Frank A B—f
Frank I H—l
Frank Marshall A Co—t
Frank Oscar S—f l c
Frank R W—f
Franklin Benj J—l
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Fuson Mrs. H L—f
Gale M A—f c
Gallagher & Riccomi—f
Galvin Wm A—f c
Gates E W—c
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Gibbs H T—f
Gillette, Nelson & Co—l
Gilleland A—f
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Gilray P F—l
Gilsenan C M—c
Glasser L—c
Gleason F P—c
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Goldberg Max—f
Golding B J—l
Goldman H—f
Goldsborough Wm T—f
Goldsborough W T—f
Goldsmith R T—l
Goldziehev S—f
Goodwin Benj—f
Goodwin-Klinger & McKay—c
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Hawks & Pennell—f
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Hays J B—l
Healey Wm & Son—f
Heard Mrs M E—f
Helbing J A—f c
Hellbush H H & Co—f
Henley C O—f
Henshaw & Dexter Inc—f
Heringhi L—f
Herold Rudolph Jr—f c
Heron F W—l
Harrin J E—l
Herzberg & Son—f c
Hewitt D—f c
Heyman O & Bro—f
Hihw & Denicke—f
Hill E W—c
Hill F C—c
Hillman J R & Son—f
Hind Co Inc—f c
Hintz J J—f
Hoffman & Co—f
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Holmes R—f
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Hughes Chas T—f
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Hurwitz P—l
Hunter H R—l
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Johnson B E—c
Johnson J A—l c
Johnson Albert W V—l
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Johnson A A—l
Johnson Irving—l
Johnson W H—l
Johnson Realty Co—c
Johnson S H—f
Johnson T B—l
Jones & Son E M—f
Jones Bert R—l
Jones Chas H—f
Jones C—c
Jones C E—c
Jones F L—f
Jordan D J—c
Judson P K—l
Junker H—f
Junker L—c
Kahn T—f
Kahn & Cleaves—f
Katzman G—f
Keating P C—f
Keith J R—f
Keller Co H A—f
Kelley Chas A—t
Kellinger A F—c
Kelly H M—f
Kelly L A & Co—f
Kelly R H—f
Kemper G K—c
Keough T W—c
King Mrs. D E—f
Kingston Paul F—f
Kinsella L A—c
Kipke A M—l
Kirkpatrick H C—c
Kleinhert A G—f
Klitgaas C J—l
Klump O H—l
Knickerbocker W—f
Knight & Wilson—c
Knott E A—f
Knox J B—l
Knowles H I—f
Knowlton W G—c
Kochman M—c
Kohlberg A M—f
Kohl E J—f
Koenig J H—f
Kortick Ernest E—f
Krieger R—c
Kronberg Mrs. B—f
Kronberg S—f
Label Mrs J—f
Labrador H D—l
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Lacey H H—f
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Landgrebe MacNevin & Jones—f
Lang Realty Co—f
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Lange Wm A—f c
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Latham G H—c
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Lauray L G—f
Lawrence J A—l
Lawton A F—f
Leach E L—f
Leavitt W C—l
LeBart O C—l
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Leggett H M—l
Leisander Geo—l
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Levy & Wren—f
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Martin J G—f
Martin Thos—f
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O'Brien Jos J—f
O'Brien M F Co—f c
O'Brien T S—f
O'Callaghan D—f
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O'Connor Wm B Agcy—l
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Ogilvie R M—l
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Oliver B P Inc—f
Oliver W A—l
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Solomon L—f
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Steinberger N—f
Steinfeld L A—f
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Stephenson H J—f l
Stephenson R L—l
Sterling Realty Co—f
Stern Benj—f
Stevens J H—c
Stevens J W—f c
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Stewart M E & Son—f
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Stiles Geo R—l
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Stone Frank F & Co—f
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Sullivan Daniel—f
Sullivan John A—f
Sullivan Wm H—f
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Surrynne F B—f
Sutrox Wehe—f
Swett Bros & Co—f
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Taleri G—f
Tallant & Tallant—f
Tamony Co—f c
Tani T T—f
Taylor Felton—f
Teilh P—f
Temple Mre N M—f
Teresi Philip—f
The Agency Co—c
Theriot J E—f
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Thomas C B—c
Thomas E J—l
Thomas Frank G—l
Thompson C L—f
Thompson M & Co—f
Thompson S B—l
Thornton A C—f
Ticknor W H—f
Tiedemann Anna R—f
Tilden B S—c
Tilton R—c
Toomey Mrs R—f
Toures C T—l
Trevor & Co—f
Trevorrow J E—l
Trittenbach G—f c
Tray J H Agency—f
Trov P & Son—f
Tucker A—f
Turner S S—l
Turner & Co C H—c
Turnross T—c
Turpin Mrs W C—f
Tyson Geo H—f
Bail, Eldridge & Mathews—l
Umbsen Kerner & Stevens—f
Valentine E S—l
Van Dory—l
Vedovi E—f c
Veroni Hans Co—f c
Vizzard Jos B—f
Vogel S J—l
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Von Rhein Real Estate Co—f
Voorsanger J H—f c
Votaw E C—l
Wade Wm M—f
Walden R L—c
Walker David H Jr—f
Walker D H—l
Walker J H—c
Walker M & Son—l
Wanderman Irving—l
Waniorek M—f
Ward C S—f c

CAL.—San Francisco, Con.

Ward D H—f
Warren H B—l
Warren Richard M—l
Washington & Co—l
Water M I—c
Watkins J M—c
Watt Rolla V—f c
Wayman Guy T—f
Weaover & Co L F—c
Webb F R—f
Webster-MacKenzie Co—f
Weinstein J J—c
Weissbein Jacob—f
Wellington G J—c
Wenzelburger A—f
Wertheimber & Moore—f
West C P—c
Wheatley & Subrogation Co—c
Wheeler & Field—f
Whelan W J—c
White Walter H—f
Wickander C W—f
Wilbach Abraham—f
Williamson Co C H—f
Willard M—f
Willcox, Peck & Hughes—f c
Wiley S P—l
Williams A—c
Willis F M—f
Wilson A H—l
Wilson C M & Co—c
Wilson Co J S—f
Wilson F P—c
Wilson H—f
Willson H D—c
Wilson John D—f
Wilson R A—f c
Wisnom John—f
Withof F M—c
Witt H G—l
Wolf & Co—f
Womack D D—c
Wood B M—f c
Woolrich H O—f
Wright H—f
Wright J W & Co—f
Wright S B—c
Wright Wentworth S—f
Wynn W J—f
Yarbrough P H—l
Yates C R—l c
Yehl R L—f
Yick Wong—c
Young F J—f
Young J G—f
Young & Parker—f
Zeckendorf H A—l
Zemansky S—f l
Zemansky Sol—f c
Zeller F—c
Ziel F R—f c

SAN JOSE

Alderman Earl P & Co—f l c
Almy J H—l
Arnerich M E—f c
Atkinson W L & Co—f l c
Bancroft Geo L—l
Barnett & Phelps—f c
Beal Wm H Co—f c
Chapman & Bracher—f c
Christmas & Orvis—f l c
Clark Ralph H—f
Clayton Jas A & Co—f l c
Goldsmith B—l
Cooper & Challen Co—f c
Cooley & Beal—f
Crothers Realty Co—f c
Darby A C—l c
Dilley W R—f
Ferguson W H—f c
Fisher J E—f c
Foss & Hicks—f l c
Gairand Louis—f c
Garden City Realty Co—f
Gilger Realty Co—f c
Gray W W—t c
Hall & Rambo—f c
Haskins Joe—f c
Hayes Anson C—f c
Herschbach & Fuchs—f l c
Hersey E J—f l
Hoback L D—f c
Johnson & Temple—f l c
Lean W T & Co—f c
Leet Wm J—f c
Melven, Roberts & Horwarth—l
Mineta K—l
Moellering & Goodwin—f l c
Montgomery T S & Son—t l c
Nance & McKeirman—f c
Nelson J M—f c
Pieper Wesley L—f c
Portal & Lorigan—f l c
Rucker-McChesney Co—f l c
Russell I E—l
Rutherford Bructs—f l c
San Jose Development Co—f
Santa Clara Co—f
Shea John B—f c
Simpson G R—l
Smith Upton W—f l c
Van Valer C O—l
Wallace & Reynolds—f c
Waterman C H—f
Wenger Mark—f l c
Williams O T—f
Woodhams W E—f
Zeiro E G—f

SAN LEANDRO

Avellar Mrs M M—f
Barton H C—l c
Coleman Dr G L—f
Duarte J—f l
Faustino J E—f
Hale Chas H—f c
Oakes W E—f
Orth L—l
Rideout C—f
San Leandro Realty Co—f c
Toffelmier L J—f
Wallis W J—f
Weaver A S—f

SAN MATEO

Bartlett Geo A—f
Bellisle A P—f l c
Casey W W—f
Coleman J H & Co—f c
Conway M J—f
Dennis B W—l
Fischer Richard—f l c
Grummon F S—f
Kertell Geo A—f c
Lee J A—f c
Mamlok M—l
Rapp F T—f l c
Rochex & Rovhex—f c
Stockholders Aux Corp—f
Turner J F—f c

SAN PEDRO

Campbell H L—f c
Campbell M L & Son—f c
Hunter McConnell—f l
Palmer S M—f c
Quinn Richard—f
Spencer A H—l
Wallace Ins & Realty Co—f
Whitlock Realty Co—f

SAN RAFAEL

Albert Jacob—f
Barney C S—f
Boyen A N—f c
Cheda Geo A—f
Christofferson H C—f c
Cochrane M F—f c
Dewing A B—f c
Foster H E—f
Hanson Henry M—l
Herzog S K—f c
Hock Toby—f l c
Jones F L—f c
Lancel L A—f c
McLaughlin Geo G—f l c
Miller Fred H—f c
Mockler C—f
Murray W P—f
Orth W—l
Schneider D N—f c
Sheldon R R—f
Sherer Rex D—f
Turley W S—f
Verdenal Mrs John—t
Whiteley Henry M—c
Wilkins Harry H—f

SANTA ANA

Brown Robt E—f
Drake F D—f
Easton Roy—l
Gilbert G J—l
Gren Ruth—f
Holmes E D—f l c
Johnston V—l
Mumo-Watts & Co—f
Nowotny A F—l
O'Hanlan Dan— f
Prior C E—f l c
Robbins O M & Son—f c
Robertson E C—l
Twist A J—f

SANTA BARBARA

Alexander & Redington—f c
Austin Colby & Co—f c
Black George A—f c
Campbell John A—l
Dreyfus Louis & Son—t
Fernald R G & Co—f l
Gidney C M—f c
Gilbert & Chase—f c
Hauser E E—f c
Husted C B—f l
Ireland H T—l c
Johnson J T—f c
Kramer Ira E—f c
McComber Geo W—f c
Maguire Frank J—f
Mason Stanley C—f c
Nielson H T—f c
Moore Jos N—l
O'Neil James D—l c
Potter E C—f
Potter G E—f l
Reinders J R—l
Russell Geo W—f c
Santa Barbara Rlty Co—f l c
Smith W C—l
Stewart N W—l c
Tuhten Frank—f c
Watkins A B—f c
Williams F S—f
Woolman A E—f l c

SANTA CLARA

Birge F A—f
Budde Herman F—f
Foster A T—f c
Franck Fred C—f
Glendenning J E—f
Hayward C G—f c
Helm A T—f c
Lean W J—f
Oswald Alphonse F—l
Roll F O—f c
Rowe Geo D—f
Slavens & Goodwin—f
Widney J—f

SANTA CRUZ

Balich Andy—f
Blaisdell Benj—l c
Canfield C E—f c
Coats W E—f l c
Collins Hazel M—f
Dake Title & Abst Co—f l c
Day E H & Co—f
Falkenburg R C—l
Finn A G—l
Gardner W M—f
Hall Henry D—f
Hamber & Gerard—f
Hammer C W—f c
Hitchings F W—f
Howe F R—f
Kron Henry A
Murray H E—f l c
Peck H B—f c
Penniman H W H—f c
Rhein, Henry & Rose—f c
Santa Cruz Land & Title Co—f c
Shore Line Realty Co—f
Wilson Bros—f

SANTA MARIA

Adam T B—f
Davidson W E—f
Easton R E—f
Forbes Wm—f
Fugler A F—f c
Gates F H—f
Gibson E H—f c
Jones T A & Son—f
Marriott O C—f
Martin Bros—f
May F L—f l
Morris L J—f
Puisher & Goble—f c
Rice Dover—f
Rice Geo S—f
Shaeffer Fred A—f c
Scott Geo M—f c
Yelkin Henry—f

SANTA MONICA

Billings E E—l
Boehme E W—f l
Carson Wm H—l
Kisner Mrs Charlotte—f
Kopp W J—l
Lee Frederick P—f l c
Nettleship Neil—f
Prudential Rlty Co—f
Tegner C E—f

SANTA PAULA

Baxter Losson—f
Blanchard N W—f
Brown & Reese—f l c
Cowden Bros—f
Decker E H—l c
Farmers Realty & Investment Co—f l c
Foster F C—f
Gray Warehouse Co—l
Leavens J G—f c
Lee J P—f l c
Martin I B—f c
McMillan Wm J—l
Shively A L—f
Sims C A—f l c
Walden A F—l

SANTA ROSA

Ayers & Brownscombe—f
Ballard Ben—c
Barnett & Reading—f 1 c
Beal & Beal—f
Brittain Lester—f
Burris L W—f c
Carrington C N—f
Caughey & Morrie—f
Donovan Mrs Mary E—f c
Earl W J—f c
Ferguson J K—f
Goth K B—1
Gray Donald—f c
Hamilton & Ridley—f
Hawley & Nathanson—f
Hehir Lyman—f c
Herman Max—f
Hilliard & Bundschu—f 1
Hocker G A—f
Jordan L A—f c
Leppo & Churchman—f
Leggett & Wendt—f c
Lorenzo Jacks D—f
McDowell Samuel—1
McReynolds A K—f
Mallory G W—c
Oliva Fred—f
Pool W H—f
Prater T T—1
Price & Silvershield—f c
Proctor T J—f 1
Pyle Ira D—f c
Rapley C—1
Reinike J R—1
Robertson Robt—f
Saare Louis—f 1 c
Summers J T—f
Trigeirs J F Jr—1
Wasserman & Hall—f c
Zimmerman Paul—1

SELMA

Borchers H H—f
Christensen C W—c
Laughlin E C—f
Mitchell J L—f c
Selma Ins Agcy—f 1 c
Sorenson C O—f 1 c
Todd E P—f c
Vincent M & Son—f
Wilcoxen Roy W—1

STOCKTON

Adams Mrs Bertha—f
Ahrens J C—f c
Atchison W A—1
Bradford C H—1
Braoke T J—1
Brokug—f
Coblentz M—f 1 c
Dyke Van C—1
Etter W H—1
Eubanks E F—1
Fowler W W—1
Hathaway D A—1
Hayward J C—f
Hornage Geo—f
Humphreys & Matthews—f
Hunting C K—1
Keyes Bros—f
Lloyd Cohn—1
Merman L E—1
Meyer H C—f
Murphy-Hufferman Co—f c
Paxton E R—1
Reid Lee C & Co—f
Shibutani N—1
Smith E E—1
Smith M L—1
Thompson G F—1
Wheatley W J—1
Yohner H O—1

TULARE

Anderson W E—f 1 c
Ballard A M—f c
Cook H C—f
Curtis E Wherry—f 1 c
Gudehus H—f
Jones Wm H—f c
Kidd J M—f
Farmers State Bank—f 1 c
Lawlor Mrs Olive—1
Linder R—f
Mitchell J J—f 1 c
Peck Zue G—1
Schoenemann C S—f c
Taylor Chas E—f 1 c
Wilder J L—f c

UKIAH

Albertson F C—f c
Bernhard C A—f c 1
Clary & Moffitt—f c
Eversole K C—f c 1
Ford W A—c 1
Hersen M H—f c
Johnson & Gibson—f c
McCowen Hale Jr—f
Mannon & Mannon—f c
Thomas J R—c
Thomas & Connolly—f c
Waldteufel J A—f c
Wright Ed R—f

VALLEJO

Brew Frank—f 1
Brownlie R A—f
Bruce L E—f
Collins T V—f
Cooper J H—f
Cutler H J—1
Frey Henry—f
Globe Real Estate Co—1
Gordon H F—f 1
Green L B—f
Greenwood H V—f
Hamlen J C—f
Hatheway A L—f c
Hester Luther—f 1 c
Hilton O—f 1 c
Kelly Wm T—f c
McKnight S J—f
Madren W H—f 1 c
Martin Thos—1
Nevins J G—f 1
O'Hara James V—f c
Rose E C—1 c
Saunders W G—f
Smith Thos—f
Talley L K—f 1
Thornton John—f
Whaley F A—f
Wilson J R—f c

VENTURA

Carne R G—f
Dixon Ida M—f c
Gabbert & Brown—f c
Hammons H V—f c
Hanrahan J C—f
Lincoln Mrs L E—f
Moore A L—1
McDonell C B—1
McGonigle John—1 c
Reinhardt H B—1
Sheridan Robert M—c
Tollman C W—f 1 c
Tychsen T C—f 1 c
Waddle Wm—1

VISALIA

Acuff D W—1 c
Babcock E A—f 1 c
Buckman-Mitchell-McGintl Co—f 1 c
Cross R F—1 c
Doughtery Wm—1
Edwards Realty Co—f 1 c
Eppinger E B—1
Featherstone M S—f
Goldsberry T—1
Hughes Auditing Co—f 1 c
Johnson C L—f
Steel Fred D—f 1 c
Visalia Land & Investment Co—f 1 c
Ward W J—f 1 c

WATSONVILLE

Allen T F—f 1
Anderson & Kane—f 1
Atteridge J—f
Baker C H—f
Boin Chas J—f
Farm & Forest Realty Co—f c
Hall James—c
Horgan T J—f c
Invest Co of Cal—f 1 c
Kallum C R—f
Kane Harold—f c
Maher D F—f c 1
Martin Geo F—f c
Matsude U—1
McSherry & Pfingst—f c
Orchard Realty Co—f c
Perry O A—f c
Pfingst Ed P—f
Scurich & Sambralio—f 1 c
Sheehy James—f c
Sill Geo W & Co—f
Steinhauser E—f
Taylor C R—f
Trafton G A & Son—f

WHITTIER

Barr R A—f
Barton S W—f
Clayton C W—f
Gardner H I—1 c
Flory Geo A—f
Gibbs & Balson—f
Gregg Wallace—f
Hazzard Geo L—f 1 c
Hixon & Morris—f
Kimball W H—f
Knox Elmer E—1
Lombard Mrs Geo H—f
Martin W C—f 1 c
Matteson C A—f
Moore A—f
Morton H N—1
Pease J G—f 1 c
Pease, Maxwell H—1
Rees C A—f c
Simmons J R—f
Swain & Nanney—f 1 c
Whittier Realty Co—f

WILLOWS

Avery Edward E—f 1 c
Cummins L H—f 1 c
Eubank J C—f
Graves Jno H—c f
Knock T L—f c
Plimpton Ins Agcy—f 1 c
Reed L I—f 1 c
Sacramento Valley Realty Co—f c
Silvey J M—f
Sparrow H—f c
West Alfred—f 1

WOODLAND

Byrns Land Co—f 1
Clowe E T—c
Condon Realty Co—f
DuBois Clarence—1 f
Garrett A G—f
Gibbs Stella—1
Huston W S—f
Lawson R G—f c
McAneney H D—1
Mezger C—f
Peterson A G—f
Porter Harry—f
Reith John Jr—f
Ridsdale Wm—f
Simmons H—f
Turney Leander—1
Vosburgh C H—f
Williamson L A—1
Wood J A—f
Wraith & Farish—f c

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C. W. GILL TELEPHONE MAIN 469 E. TYLER SMITH

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204 BOSTON BUILDING DENVER, COLO.

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HARTFORD, of Hartford
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QUEEN, of America
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ALAMOSA

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Foote C L—f l
Lake George E—f l c
Moffatt W G—f l c
Parkinson C W—l
Sunde A R—l
West C B—f l c

ASPEN

Bourquin A—f
Brown L A W—f l c
Folsom Geo—f l c
Smith M W—f c
Stallard E—f c

BOULDER

Adams Guy A—f
Anderson A W—f
Boulder Investment Co —f c
Breitenstein Geo—f
Brown E E—l
Bull F W—l
Cable R A—l
Carter J E
Clark S D—f
Cole C C—f
Collins A E—f
DeBacker & Krueger—f
Dwight Lena A—f
Dyer W C—f
Fitzgerald H S—l
Fogg Realty Co—f
Henry A T—f
Le Vegue Wm B—l f
McSparran J S—f
Petts Chas—l
Pleus G A—l
Rust Nellie—f
Sutton E B—f
White Fred—f l

BRIGHTON

Alexander J F—f
American State Bk The —f l c
Bish W D—f l c
Brighton Realty Co The —f l c
Farmers State Bank The —f l c
Hicks W H—l
Kinsey G B—f c
Marr D L—l
Miller L H—f
Roop J C—f
Smith Geo R—f l c
Tull J E—f

CANNON CITY

Bridewell W T—f l c
Dickinson G—l
Frederickson Agency —f
Harvey Frank—l
Hodgin & Sharman—f
Kennedy J R—f c
Kingsley Agency
Linkins C A—f
Mayhew W M—f
McCormick P J—l
McFarlane A—f l
Rogers J—f
Royal Inv Co—f
Sparks W L—f
Underwood T S—l

COLORADO SPRINGS

Armentrout H L—l
Balkam C M—l
The Bennett-Shellenberger Realty Co—f l c
Birdsall & Co—f l c
Broadbent JA—f l c
Colorado Inv & Realty Co.—f c
Cook Miles—f
Doyle & Raley—l
Fertig C T—f l c
Forbes Jas B—l
Godard J—l
Jonson Wm F—f c
Leipheimer N—f
McKenna Wm B—l
Manning W H—l
Mitchell H H—c
Momson J A—l
Morrison J A Co—l
Natl Realty Co—f
Patton Realty Co—f
Perkins, Morton & Co—f c
Porter C W—l
Price & McDonald—f l c
Schisler Jos H—f
Scurr Harry A—f
Sheehan P J—l
Sheldon & Dodge—f
State Reality—f l c
Stote-Kernochan Agcy—f l c
Sun Realty Co—f l c
Taylor & Griswell—l
William A B—f c
Williamson W W—f l c

CRIPPLE CREEK

Bunch E G—f l c
Kilpatrick D W—f l c
McKelvey W C—f c

DENVER

Allen J T—l
Allmond A—l
American Bk & Trust Co—f
American Loan & Inn Co—f
Andrews W J—f
Angus Allmond—l
Appleman-Cooper Ins Agency Co—f
Austin H W—l
Azpell T F—f
Bartels Louis F & Son —f
Bank Serv Corp—f
Barnard Geo C—f
Barton Chas A—l
Beck F W—l
Beck Geo W & Co—f l c
Begale & Mitchell—f
Beggs B F—l
Bennett H W & Co—f
Berkowitz H—l c
Bishop Can Inn Co—f
Blair M L—l
Bollenger Inn Co—f
Bond Agency Co—f c
Booth W W—l
Bowes A G & Co—f
Boyd H R—f
Bradley S B—f
Brandenburg E C—l
Brusch F E—f c
Burpee C Mc N—l
Callahan P H—l
Cashman & Evans—f l c
Charles C D—f
Clarke F T—f
Cleveland N—f
Cline Inv Co—f
Cobb Miller & Stebbins —f c
Coddington H R—l
Collard G A—l
Conway Rogue Rlty Inv Co—f
Cooper Rlty Loan & Inv Co—f
Cowles T H—l
Cowles & Cowles—l
Cowel & Sons—f
Creach C—f
Culbreath J A—l
Dalton J H—l
Daly Thos F—f c
Davis H M—l
Davis J J—l
Dempsey A N—l
De Rose Jos—f
Dabrusky R —l
Di Iullo C—f
Dunaway Wm B—l
Duncan J T—f
Edmonds J Frank—f
Edwards J Stanley—l
Egan Thos G—l
Eppich E P—f
Escher & Campbell—f
Fairall T—f
Federal Agcy Co—f
Fidelity Finance Corp—f
Fike J W Agcy—l
Finley J R—f
Fitzimons uy—l
Floyd & Williamson—f
Forrester Co —red H—f
Frazzini P—f
Fryalonzo Rlty Co—f
Gallup E P—f
Gardner & Sandison Inc —f
Gardner N G—f
Gardner J R—f
Gates P B—l
Gaylord Paul B & Co—f l c
Gilchrist Geo G—f c
Gill & Smith—f c
Gilmour L S—l
Globe Rlty Inv Co—f
Gage H S—f
Goldbaum Max—l
Gray M H—l
Griffin G L—l
Haley O B—f
Hancheth F H—f
Harrison Jos H & Co—l
Harrison S A—f
Harrison M—l
Harvey A—c
Heath Thos S—f
Hene Florenc & Co—f
Henderson S—l

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Jessup A L—f
Johnson A A—l
Johnson F—f

Johnson Geo R—l
Jones Agency Co Fred C —f c
Jones T S—f
Jordan Calvin—f l
Karcher Harry P—l
Kellogg & Brown—f c
Keeney A H—f
King L W—l
Kinney & Killian—f
Knott R E—l
Koayer A A—l
Lamey H T—f l
Lamey Agcy Co H T—f
La Plant J A—l
Laune V O—l
Lindssey W E—f
Liverman A E—l
Lutz J D—f
Lyons & Johnson—f
McCrimmon Ed P—f
Marchbank J—f
Marranzino A—l
Martin Agcy Co T H—f
Merchants Fire Ins Co
Meyer A N—l
Miller H V—l
Miller-West Agcy f l c
Nelan W P—l c
Nelson J A—f
Nelson Wm—f
Newcomb Agcy Co—f
Newcomb Cleveland Agcy —l
Nissley H R—l
Notzon B A—l
Nye Geo L—l
Owen H L—f
Parfet Dave—l
Payne Jr Agcy Co A W —f c
Pennington Reed Inc—f
Potter K D—f
Price R C—f
Reed, Pennington Inc—c
Rice J A—f
Richards Rlty Co—f
Roehrig C F—l
Rominger G C—l
Ross F R Inv Co—f
Rowe B T—f
Russell H Wayne Agcy Co—f c
Sabin G A—f
Samuels I—l
Sanger Rettig Agcy—f
Schayer M S—f
Segal Rlty Co—f
Settle John S Jr—f
Schuyler Gerald L—f c
Shaw W B—l
Shine L—f
Showalter P H—l
Siener L A & Co—f
Silversmith Jos—f
Skinner M E—f
Smith Geo C—f
Smith Ralph W—l c
Smith T J—l
Smith V A—f
Spahr R S—l
Spencer Wm A—l
Southern Agcy Co—f
Stapper E H—l
Standart & Main—f l c
Stedman C R—f
Stough-Vincent Ins Agency Co— f l c
Struby Fred—f
Swab S M—l
TheleUhe E L—l
Thompson W R—f
Title Guaranty Co—f
Towner R V—c
Ulrich J C—f c
Van Gilder Agency Co— f c
Van Law Geo—f
Veldran G G—f
Vincent M E—f
Wadsworth & Wadsworth—l c
Wagner A S—l c
Wallace W R—f
Warner J D—l
Waters T H—f
Watson O C—l
Welch C—f
Whitford Geo S—f
Wigle G—f
Williams & Parrish—f
Wilson L—f
Winne W W—l
Young Ins Agcy—f

DURANGO

Berri H G—f l c
Eldridge Inv Co The—f l c
Glaser B—f l c
Local Security Co—f l c
Pingrey R N—f c
Rockwood & Perkins—f l c
The Turner Invest Co—f l c

FLORENCE

Blunt Inv Co—f l c
Cufkey W W—l
Jack Edwin—f c
McCandless J V—f l c

FORT COLLINS

Adams Rollin E—f
Anderson C—f
Avery E D—f
Beerman W F—l
Burnett Frank—l c
Flowers B F—f
Fort Collins Abstract Co —f l c
Fort Collins Inv Co—f
Fothergill G C—f
Franklin & McCully—f l
Franklin & Robbins Agcy—l
Hurdle W E—f
Killgore Perry—l
Kinnison H J—f
Larimer Co Abstract Co —f
Lewark W T—f
Littlefield J R—l
Montgomery T J—f
Morgan V A—L
Pioneer Realty Co—f
St Clair M M—f c
Schlichter E A—l
Shaw H G—f
Tedmon B S—f c
Vaplon Realty Co—f
Watson L M—l
Weinshimer J C—l

GLENWOOD SPRINGS

Beardsley A L—f
Bell J W—f
Bell Ian—f
Bryant Wallace—f l c
Buckles Carl Z—f l c
Darrow C W—f c
Edinger George—f c
Heberling W Frank—l
Hubbard C L—f
Johnston H B—l
Keck Christian M—f c
Logan Harry R— f l c
Mayes M J—f c
Shower-Welsh Inv Co—f
Smith Kenneth V—l
Taylor C W—f

GOLDEN

Benedict Mrs Charlotta —f
Broad Geo B—f c
Lamm M—l
Pfeiffer C A—f
Quaintance C F—f
Snyder B F—f
Ward Thos—f

GRAND JUNCTION

Adams W E—l
Bare R W—l
Bruner E W—l
Cassells Robt B—l
Coles B E—l
Cox J Freeman—l
Delaplain M O—f l c
De Long Horace T—f
Derryberry C H—l
Forey M—f
Garms V C & Co—f c
Gordon E R—l
Gorsuch H A—l
Home Loan Inv Co—f l c
Kelly-Hall Inv Co—f c
Lacey S B—f l c
Loey S B—l
Loupe W R—l
Myers J H—l
Norton W A—f
Olson E J—f
Payne D F—f l c
Rich C B—f l c
Stone D T—f
Wheeler S N—c
Wright D B—f l c

GREELEY

Ahlstrand C T—f c
Benway A D—l
Beer C W & Co—f
Dowell Harry L—f
Greer E L—l
Greigg D R—f
Hicks J C—l
Inman C G—l
Jackson & Ferguson—f c
McClenahan A M—f
McKinstry L I—l
Morgan E A—f
Moses M J—f l
Riley Alfred—f c
Robb O L—f
Royer D C—f
Spence Thomas P—f c
Walsh M J—f l c
Weld County Abstract Co—f c
Wheeler Chas F—f

LA JUNTA

Albera Victor—f
Arkansas Valley Rlty Co —l
Fox R W—l
Haugh-Gilliland Agcy—l
Miller M—f
Trueblood R O—l
Winchell G H—f c

LAS ANIMAS

Faulkner S B—f
Herron L B—f l c
Howard W A Rlty Co—f c
Scott P G—f c

LEADVILLE

Brittain Eva A—f
Marsh George—l f
Stickley Ins & Agcy Co —f l c

LONGMONT

Adkisson W Y—f l c
American Natl Bank—f
Bump J E—f
Colorado Bank & Trust Co—f
Devorak A F—f
Edson J L—l
Kistler Charles—f
Longmont Realty Co—f c
Nickel Bros—f
Pratt M E—f
St Vrain Realty Co—f l c
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Stuphen R G—f
Young G E—f

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Allen E S—f
Cannon C D—l
Goddard Arthur H—f l c
McKeown M H—f
Moore Land Co—f
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Probst Jay M—c
Wallace Mrs Ella—l
Woodmansee C O— f

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Clark W J—f
Cramer O A—f
1st Nat Ban—f l
Fouquet C F—f l
Hancock M T—f l c
Hecker John—f
Hurd H C—f l
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Monte Vista Bank & Trust—f
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Burke J P—f c
Butler A A—f l
Carpenter-Nichols—l
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Funk C J—f
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Kinzie C W—l f
Morison Jas H—f l
Propst W C—f
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Smith I R—l
Spitzer A A—l
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The L L Stonbreaker Agency—f l c
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Home Realty Co The—f l c
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Slates Realty Co The—f l

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Munger R L—c
Ryan John J—l
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Terrell Lucius—f l c

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Morse Cady R—f l c

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Barker Earle A—f c
Bradley J A—c
Callahan J P—f
Clapp W H—c
Foote W R & Sons—f c
Goldsmith Fannie—f c
Griswold Samuel A—f
Kinney E J—f
Monroe W I—f l c
Morgan Winfield R—l
Morton I W—l c
Zacher Louis B—c

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Bahan James V—c
Bauer F W—f l c
Beach G W—l
Beardsley Clifford W—f l
Beers G B—c
Blackman H L & Son—f c
Boothe David B—f c
Bradley J C—f
Bradley R F—l c
Bridgeport Land & Title Co—f l c
Broderick Richard H—l
Brown Fred E & Son —l
Brown & Masterson—f c
Brown H A—l c
Buckingham Walter T—c
Case J A—f l c
Catlin & Blight—f l c
Clabby & McCombs—f l c
Clark Roy E—f l c
Coggswell Geo W—f
Cole Chas S—f c
Cooney Bernard—f l c

Cosgrove Katherine E—l c
Covan H—l
Curtis Geo E—f
Dalton B—f l
Davis J W—f
Devitt & Co—f
Dorus Wm D—f l c
Edwards C A—f l c
Edwards Louis R—l
Eisenman W C—f l
Farrace F—l
Fisher John J—f l c
Fraunenberger E W—f c
Gallagher Anthony J—c
Garner Wm—f l c
Gaspar P—l
Gish H O—l f
Goodsell G W & Son—f l c
Goodwin E N—f
Grant J W—f c
Greenhill A A—l
Griesinger Wm & Son—f c
Griswold AW—f l c
Griswold F A 2d—l
Harrigan D P—l c
Hasbrouck F E—l
Hatfield W A H—f l c
Hatherway Geo T—f c
Herman Warren S—c
Hernig H C—c
Hettinger M—f
Hirsch Marcus—f l c
Holgate A R—l
Hoover L W—l c
Hoskins E B—l
Hover L W Inc—l
Hughes F J—l
Hurst C S—f l
Johnson John A—l
Jordon & Selleck Inc—f c
Keefe E P—l c
Kenney Agcy M A—l c
Kochiss J L & Co—f l c
Leonard & Leonard—f c
Lindskog Eric—l
Lineburgh W G & Son—c
Loeb M—l
Loewith S & Co—f l c
Lyon Beardsley Agcy—f l c
McDougall D—l
MacGregor James—f l
Maritime Service Corp—f l c
Moore John W—l c
Neal Arnold A—f c
Nettleton H F—l
Nichols W W—f c
Nutting C H—l
Okleyewicz Francis—f l
Orton E J Co—f c
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Phelan Bros—f
Phillips T T —l
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Radachowsky John—f l c
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Robinson J A H—l
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Smith John—c
Spencer R—l
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Stevens Ins Agcy—f l c
Stewart W B—f c
Tesch Gustave C—l
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Treadwell E E—c
Walsh Thos F—l c
Warner John A—l
Warren Tracy B—f l c
Watson T L & Co—f c
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Williams L C—c
Wilde Jonathan—c
Willson A C—l
Wilson C B—c
Wilson L C—l
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Woolsey Le Grand—c
Wright Wilford H—l
Young P E—c
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Coughlin J J—l
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Heffernan Daniel J & Son—f l c
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Jenkins C S—l
Ketcham I B—l
Leahy J J—c
Masson Ernest T—f
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Buggie William H—f l c

DANBURY

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Bailey E W—c
Bulkley N T & Son—f l c
Corbett D T Agcy—f l c
Crofutt F B—c
Culhare M B
Cunningham M J—c
Davis Howard H—f l c
Fay B—f
Horan J E—c
Insurance Service Corp—f l c
Mayer Sol—f
Merrit G W—f l c
Olmstead Wallace G—f l c
Pearce Reuben B—f l c
Pierce F W—c
Romans Geo A—f c
Schoonover C A—l c
Stevens Chas W—f l c
Sheehy J J—l
Stevens-Hodge Corp —f l c
Treadwell S B—f l c

DANIELSON

Bill A G—f l
Racine F I—f
Thompson A M—f
Wilbur E B Co—f l c
Wood E O—l c
Woodworth A V—f l c

DERBY

Atwater Wm C & Sons —f l c
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Byrne R J—f
Hickey Brothers—f
Home Trust Co—f c
Kerwin Timothy F—l
McEnerney J I—f
McMahon D E & Co—f c
Redway C B—l
Reilly J W & Co—f
Sloan W E—f l c
Wall John P—f
Wernsman Charles A—f
Whitney Herbert L—f c

EAST HADDAM

Peck E N—c
Root Wilbur Comstock —f l c

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Brewer R H—l
Buck Frank E—f
Burnham T E—f
Carrol W B—c
Crowley James L—f
Daly John F—f
Fisher Geo B Co—f
Greenberg & Co—f
Gubitz Chris F—l c
Hanmer F H—l
Hart W O B—l
Heimer E P—l c
Howe H S—f
Jessen J E—l c
Kaplan & Kaplan—f
Kean R S—f
Lord J M—l
Mayer Wm—f
McCarthy J F—f
Merriman Agency The Chas—f l c
Montgomery R F—f
Olmsted R D—f l c
Olmstead, Carroll & Co —f l c
Price C C—f
Sexton Clarence W—f
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Walker & Carroll—f c
Whitmore Jeanette E—f
Woodford A E—f
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Brainard Ahrens Co—f l c
Brodrick Martin E—f
Browne J F—f
Cardinal B F—f l c
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Potter J Hamilton—f

ESSEX

Kutz J T—l c
Scholes J F—f l c

FAIRFIELD

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Pickett E W S—f c

FARMINGTON

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Hewes Thos—c
Root Lewis—f c
Treat Allen H—l
Wells H W—f

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Gilbert L S—f
Glastonbury Bank & Trust—f l c
Holmes Silas—f l c
Hunt Henry H—c
Tuller W J—f l
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GREENWICH

Bearn George E—f l c
Boles A M—f c
Cameron Charles—f c
Cooke Thomas N—f l c
Dayton Henry—f
Duff James F—f l c
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Hatch E P Inc—f c
Jones Philip L—f c
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Meany Wm S—f c
Murray Thos J—l
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Ritch Wm E—f
Ritch Wm T Inc—f l c
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Tracy Edward L—l c
Wellstood Robt & Son—f l c
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Bailey Henry L—f c
Brake Frank L—l c
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Ives Bristol Realty Co—f c
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Austin H B—l c
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Bailey H C—f
Baker Geo K—f c
Baldwin H G—l
Baldwin M L—l
Bartlett Raymond G—f
Beach Forman & Co—f c
Beardsley Harold J—f
Beardsley & Beardsley—f l c
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Potter Lester L & Co—f l
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Seide Ralph—l
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Sill John—l
Skinner Bros—f l
Small F F & Co—f l c
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Smith Robert K & Co—l
Staples Geo W—l c
Steinfirst L—f
Sterling Agency Inc—f
Stockder C E—l
Stone C G—l c
Taintor Nelson C—l
Thalheimer A L—l c
Thompson A R—l
Thompson John H—l c
Tripp G R—f c
Trebbe & Berman—l
Tuller W Jas—l
Vreelard J H—f
Wakefield, Morley & Co—f l c
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Litchfield F J R E Agcy f 1 c
Marsh, Wm T—f 1 c
Morey A C—f 1 c
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Hansen L—f 1 c
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Rich R G—f c
Rogers W B—f
Rohan J J—f
Sault A—l
Symington I—f

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Castelow Milton M—f 1 c
Chamberlain A R—l c
Cloonan Jas F—f
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Hasbruck & Grossman—f c
Holt & Stevens—f 1 c
Howes F B—f c
John L A—l
Joyce Richard E—f 1 c
Lewis J S & Co—c
Maloney F T—f c
Matarese Co D J—f c
Mayer Hilaire—f
Mills Co The F—f 1 c
Mischler Geo—f c
O'Neil & Flynn—f
Page & Pardee—f 1 c
Pallett J H—fc
Reardon & Ryan—f 1 c
Sehl T R—f c
Squire W H Co—f 1 c
Strickland & Dreher—f c
Theo R & Sehl—f c

MIDDLETOWN

Annino J S—f 1 c
Bouteiller W H—l
Angelo Caiazzo—f c
Brainerd Olyn A—l c
Brainerd Robt B—f 1 c
Butler's Ins Office—f 1 c
Butler E Dudley—f 1 c
Corvo Rutilo—f 1 c
Coughlin & Coughlin—f c
Cramer Wesley—f c
Davis Frank T—l c
Dunn James P—l
Gladwin E A—f 1
Griswold A H—l
Guy & Rice—f 1 c
Guy Harold S—f
Horton A J—f c 1
Jones Walter C—f c
Kelsey Clara A—l
Lamberton R J—l
Larson John A—l
Lawton Jas—f c
Parshley Jas S—f 1 c
Rice Robert W—l c
Santangelo Leo B—f 1 c
Schmidt Casper—f
Selleck F S—l
Tierney G A—l
Wahlquist Oscar—l
Watson Arthur B—l
Wilcox E A—l
Wilcox T E—f 1 c

NAUGATUCK

Dayton, Rumney & Wigmore—f 1 c
Holten Howard—f c
Hungerford C F—f c
Keilty Wm P—f c
O'Laughlin Thomas—f c c
O'Sullivan P J—l
Sutherland John—f 1 c
Sweeney Jas E—f 1 c
Wren J W—l

NEW BRITAIN

Andruleurcz A S—f 1 c
Christensen H E—f 1 c
Commercial Company
Commercial Trust Co—f
Cox & Dunn—f 1 c
Crandall Real Estate Co—f 1 c
Crona Peter—l
Danielson Aaron—f 1
Davenport Rhoda E—l c
Del Mastro F—l
Edelson Harry—f 1 c
Fidelity Finance Corp—l
Goldthwait W E—l
Hardware City Co-operative Assn—l c
Hatch W L Co—f 1 c
Hjerpe Emil—l
Hoar Henry—l c
Home Banking & Realty Co—f 1 c
Humphrey H D—f 1 c
Kinery & Co—f 1 c
Latham W E—f
Lockwood H N—f c
Moore W R—l c
Morton Harry E—f 1
Murray P J & Co—f 1 c
O'Brien Terrance H—l c
O'Connor & Son T W—f 1 c
Palimieri Gennaro—f
Parker & Deming—f 1 c
Quigley Geo A—f 1 c
Quigley W J—f 1 c
Riley DeWitt—f 1 c
Ryan P—l
Schultz & Costello Inc—f 1 c
Shield Frank H—f 1 c
Smith Henry P—f 1 c
Star Real Estate & Ins Co—f
Stebbins E L—f 1 c
Steele Chas E—l
Tracy W C—c
Upson A W—l c
Watson James J—f 1
Williams J W—c
Zimmerman F M & Co—f 1 c

NEW CANAAN

Baxter W S—f c
Day Wm F—c
Green F E—f 1 c
Mead B H—f
Morse R B—f 1 c
Ruscoe Lewis D—l
Wheeler W A—f c

NEW HAVEN

Adams F D Jr—l
Adams & Fitzgerald—f 1 c
Argall L H—f c
Baker E C—l
Barclay A H—l c
Bates S W—l
Beecher Realty Co—f
Beetz Paul F—l
Bellis John M—f 1
Bishop A B—c
Bishop F S—c
Blake C O—f
Blatchley Jacob E—f c
Blinn J S—l c
Blum & Ford—f c
Boynton T I—l
Bradley J C & Co—f c
Bretzfelder & Cahn—f 1 c
Bromley Chas B—l
Brown J R—l
Brown R L—l
Burton Geo R & Sons Ins Agency—f c
Calechman S L—l
Callahan Eugene A—l
Callahan R F—l c
Campbell M F—l
Campbell Jas P—l
Chalker C C—f
Chamberlain A L—f 1 c
Coan & Bunnell, Inc.—f c
Cohee H L—c
Compton Geo S—l
Condon John A—f c
Cornell Leo—l
Crane L P—f
Del Grego A E—l
De Vita & De Vita—f 1 c
Dudley F A & Co—f
Dunn F J—l
Dunn John E & Son—l
Eberth Frank C—f 1 c
Ellithorpe Ira V—f 1 c
Evarts Frank A—l c
Failer Philo—l
Feinstein Louis—l
Flannery Wm M—c
Ford Geo D—l c
Foster Louis—l c
Gates A L—l
Gates T V H—c
Gillette John B & Son Co—f
Goldbaum P—l c
Gordy E S—f c
Graham W A—c
Griswold M A—l c
Gross Chas J—c
Gurian M W—l c
Hamilton F S—f 1 c
Hart S W—l
Hatje A C—c
Hauff John A—f
Hemingway J W—f 1 c
Hendricks B F—c
Herz Henry—f
Higgins Morris A—l c
Hoadley & Hoadley—f
Hoskins Burton L—f
Hotchkiss William M—f c
Howarth Thos S—f 1 c
Hugo's Philip Sons—f 1 c
Hull Argall L—f c
Jones H E—c
Kauffman Jas D—f 1 c
Kautz R L—f c
Keech F S—l
Kelley Geo E—l
Kellogg T H—l
Kellogg & Wallace—l
Kelsey H D—f c
Kerr John C—l
Kerrigan J C—f 1 c
Ketchum Wellington—l
Kirtland Albert H—f 1 c
Knox H G—l
Leonard M J—l
Lockhart Chas E—l c
Lomas & Nettleton—f c
Lewis E M—f
Lucy J M—l
McGann James E—f
McNeil V F & Co—f c
Meigs Ins Agcy—l c
Meyer Chester A—l c
Miller John T—f
Monk Wm A—l
Morris H E—f
Mortgage Inv Realty Co—f
Moyle S A—f 1 c
Munigle John T—f
Myerson A—f c
Neagle G D—l
Nettleton Chas E—l
Nolan Geo R—l
North's Ins Agency Inc—f 1 c
Notkins Matthew A—f
Oakley R M—l c
Patten & Eaton—f 1 c
Peck G L—l
Phelps Albert H—l
Pitkin Lewis S—l c
Platt G G—l
Podoloff Abraham & Son—f c
Porter C H—l
Porter Paul L—c
Redding J P—l c
Rice F J & Co—f 1 c
Robertson J C—f c
Robinson D P—l
Rosan C D—c
Rosenbluth Louis M—f
Russo Paul—f
Saunders D G—l
Schiffer W B—l
Seydel H C—f c
Shepard H H—f
Simpkin A B—f 1 c
Slayton Lucius C—l
Sloan John T Co—f c
Smith Elmer E Co—f c
Smith John H—c
Smith Joseph H—l
Solomon Chas V—c
Spencer O S—l c
Spreyer Charles—f
Stevenson Miss E S—l
Stowell Ins Agcy—f 1 c
Strandberg J—f
Sturdevant R L—l
Sturdevant Augusta P—l c
Sullivan V P—l c
Swift Edward S—l
Thompson C E & Sons—f c
Tilken H H—l
Underwriters Agency Co—f 1 c
Vallente V—l
Wallace J B Jr—l
Ward Fred'k M Co—f
Watstein H—l
Webb Paul—c
Weld Wm J—f c
Weld & Son—f
Welch Lewis S—l
Wheeler E H—c
Whitaker F E—l c
Wilson Chas & Co—f c
Yeomans C S—l c
York S A—c
Young H G—c

NEW LONDON

Adams A A—l
Anderson Harry H—f
Beran Jas A—l
Brake Frank L—**l c**
Buckley D M—l
Burrows F C—l
Chappell Wm S—f c
Chick A P—l
Crandall **F D & Son—f c**
Crandall Lewis—c
Daboll E V & Co—f c
Dillon Thos C—f
Doten Ed S—l
Edgar Janie L—f c
Fox Wm C—f

CONN.—New London, Con.

Girven Samuel—f
Goss F L—f l c
Hill James H—f c
Hollandersky H Meyer—f c
Holt Fremont A—l
Johnson Wallace—f c
Kelley Wilbur S—l c
Learned J C & Sons—f c
Lord R & Co—f l c
McGinley Bros Inc—f l c
Miner S H—f
Prince S—f c
Raymond R V—l c
Sauter E J—l
Selleck F S—l
Sheridan P A—f c
Shurts P H & Son—f c
Silva Anthony—f
Stanton John G—l
Stearns A C—f l c
Stiegel N—l
Tuttle E S—l
Walker John H—f
Weaver H C & Co—f c
Wylie E W—l

NORWALK

Byington William H—f c
Canty T H & Co—f c
Curtis Chas E—f c
Davis Leo—c
Dickerman Nelson—l
Dokus, Stephen—f l
Dwyer John T—f l c
Farrell D J—f
Finkler Wm K—l c
Frey Conrad P—l c
Frizzell & Skelly—f
Froeb E G—f
Froeb H C—f
Glover John M—l c
Guthrie Wm H—f
Hayes John T—f c
Hull D S—f
Keogh & Candee—f l c
Lane Sarah E—f c
Lawrence John B—f l c
Layton J M—f c
McLean Ins Agency The W O—f l c
Mason P D—f
Mead Melville E & Son—f c
Merrill St John—f
Norwalk Agency Inc—f l c
O'Brien & Bovi—l
Raymond & Pollard—f c
Stuart Edward C—f
Taylor & Golden—f l c
Vedder Harrison—f
Walsh T F—l

NORWICH

Arnold F L—f l
Beckley T H—f c
Burt H S—f l c
Carters Ins Agency—f c
Case J L—f l
Clark A A—l c
Coit A W—f c
Comstock Agcy—f l c
Covello A V—f
Crandall L M—l c
Craney J F—f c
Donohue F D—f c
Fontaine Henry W—f
Fontaine L J—f c
Foster C D—f c
Fuller J E & Co—f l c
Guy Tyler D—l
Higgins E W—c
Hill Wm F & Son—f c
Hull G Curtiss—f c
Jones Isaac S—f
Knox Herbert L—l
Lathrop J L & Son—f l c
Learned B P & Co—f l c
Maples Louis—f l c
Moran John A & Son—f c
Murdy F R—l
Murtha F J—l
Mutual Ins Office—f c
Parker John F—l c
Prentice E A—f
Quinn Ins Agcy—f c
Raymond G S—f c
Robbins H E—l
Rodier E O—l
Royce F I—f c
Tarrant N & Co—f l c
Vergason Fredk A—l
Woods & Co—f c

PLAINVILLE

Conlon C F—f c
Cunningham & Winniger—f l c
Hastings F D—f l c
Ryder Ins Agcy—f c
Sherman C R—f c
Skinner & Smith—f l c

PLYMOUTH

Hill Abner J—l c
Lister Amos H—c

PUTNAM

Carpenter J R—f
Fuller Lucius H Agcy Inc—f l c
Mann J H—f l c
Matthiew Fred—f
Plessis Joseph—f
Ryan M D Agcy—f
Seward F W—f l c
Ulric St Marie—f
Vaughn A Newton—f l c

RIDGEFIELD

Crane Thaddeus—f c
Davis H H—f
Keeler Wm R—f c
Scott G G—f l c

ROCKVILLE

Bissell L & Son—f c
Brierley James—f l c
Cooley Percy L—l
Dowding H C—
Foster F & J—f l c
Garvan Thos—f l c
Hayward Mrs K F—f c
Hayden W H—l
Hayward A E—l
Holden Thos V—f c
King L C—f
Lavitt Joseph—f l c
Ludke H F—f c
Luhrsen F A—f
McCarthy C E—f c
Merk Charles & Son—f
Reid F W & W L—f c
Scott Mrs A E—f
Spurling M L—f c
Thomas John B—f c

SALISBURG

Melvin James R—f l
Stuart E J—f

SEYMOUR

Atwater C J—f
Boies C S—l c
Condon David—f
Culver S Hart—f c
Faber F W—f l c
Lund Company The—f
McNerney M E—f
Seymour Trust Co—f l c
Treat E B—f

SHELTON

Atwater Wm C & Sons—f
Gaynor Michael—f l
Sheton Trust Company—f c
Ward Thomas G—f l c
Willer Frank P—f l c

SIMSBURY

Chandler W Woods—f l c
Eno Geo C—f
Hall Chas W & W H—f l c
Pattison Geo E—f
Pierce Chas A—c
Selby A B—f c

SOUTHINGTON

Bagley Walter—f l c
Cushing J D—f l c
Elliott Richard—f l c
Hemingway-Lewis Ins & Realty Co The—f l c
Hurley W J—f l c
Mullins Chas—f l c

SOUTH NORWALK

Becker F C—f
Canty & Co Thos H.—f l c
Dakus Stephen—f l
Finkler Wm K—f l c
Frey C P—l
Froeb Henry C—f
Hame Realty Co—f
Hoyt Wm F & Son—f c
Hull D S—f l c
Lane Mrs S E—f
Lawrence J B—fl c
Layton J M & Co—f c
Moore Thos F—f
McLean W O Inc—f c
O'Brien J M—f l
Taylor & Golden Co—f c
Walsh Thos F—f

STAMFORD

Anderson J M & Co—f l c
Ayers B M—f
Bell Arthur W—f l
Bell Ins Agcy—f l c
Benninghoff F S—l
Brennan Mary L—l c
Close Geo R—f c
Curtis Louis J—c
Davidson H R—l c
Fitzmaurice Agnes G—f l c
Genovese M A—f
Goldner A A—f c
Green Philo S—f
Gurley F B—f l c
Hanrahan & Hanrahan—f l c
Hickey Thos H—f
Hodgdon H S—l
Hoyt Chas Q—f
Hoyt Francis C—f c
Hoyt Thomas S—f l c
Hughes John J—l
Jessup W H—f c
Jordan E P—f
Lanyon W J—l
Lockwood Chas D—c
Lockwood J M—l c
Maffucci Alonzo—f
Miller Ada E—f
Miller Herbert S—f l c
Milligan James A—f l c
Moody F S—l
Moore Chas E—c
Nosal J—f c
Pasner Jos M—l
Pierson S N—f
Rhinehart-Hoyt Agcy—f l c
Ruscoe L D—f l c
Serafino Louis—f
Skelding S M—f l c
Slavin F T—f l c
Smith Chas B Jr—f c
Smith L F—f l c
Taff Fred A & Son—f c
Trowbridge C S—f c
Vick Realty Co—f c
Watson F—f l
Webb Chas P—f
White W N—f c
Wood F P—l

STONINGTON

Anderson Jerome S—f
Hammond Lewis E—f c
Robinson Geo H—f l c
Ryan Chas J—l c

STRATFORD

Allen Edw P—l
Beach Geo W—l c
Belden Isaac L—l c
Burnes H A—l c
Fox F—l
Lucien R—c
Morrow L B—f
Peck Louis E—f c
Sammis Frank R—f l c
Simpson M W—f
Stratford Trust Co—
Thompson J W & Co Agency—f
Wilcoxson Albert & Son—f
Wood & Yarbrough—l c

TERRYVILLE

Haase Oscar—f l c

THOMASTON

Cornelis C C—f l c
Curtiss Chas A—c
Goodall James—l
Gurnsey M C—c
Lyons Thomas M—f c
Stoughton Henry E—f c
Thomas E A & Co—f l c
Wadman Geo M—l

THOMPSONVILLE

Brainard-Ahern Inc—f c
Broderick M E—f c
Bromage Edward—f l c
Browne F J—f
Cardinal B F—f l c
Davis Henry—f c
Giaconia A J—l
Gorman M J—f
Gowdy Tudor—f l
Hamilton Potter—f
Hughes W J—f
Mellor John—l
Mulligan W J—f c

TORRINGTON

Baldwin F M—c
Briggs W A—l
Bowerman George—f
Brooks & McNeil—f l c
Burns E J—f
Burns T M—f l c
Carr F J—l
Clancy Joseph H—l c
Curry Ellis C—c
Handlin J L—f
Hayes Anna C—f c
Kirkbride Jas—l
Litchfield County Realty & Insurance Co—f l c
McLaughlin Thomas P—f l c
Madeaux E. V—f c
Mullette E B—l c
Mallette J E—f l c
Raiano Charles A—f
Wilcox A H & Co—f l c

UNIONVILLE
Bass H T—l
Georgia Charles C—f l c
Reeve John A—l
Rourke Robotham Co Inc—f l c
Taft Robt E—f c

WALLINGFORD
Bridgett J P—f
Cook L R—f
Davis H L—f l c
Dixon & Co—l c
Goodwill Harry—c l
Keevers John E—l
Kelly John A—f l
Lanouette & Griffin—f l c
Martin J A—f
Morgan G Floyd—l
Newell E W—f
Penniman Harry—f c
Smith B H—f
Smith W Frank—f c

WATERBURY
Atwater W C & Co—f c
Baker Florence N—l
Baronian Geo A—f c
Beardsley H L—f c
Bronson & Dennison—f l c
Buckley D F—l
Buckmaster R M—l
Burton W J—f c
Campbell J F—f c
Carr F J—l
Chapman S W—f c
Chatfield C H—f c
Churchill J C—l c
The Clark Insurance Agency Inc—f l c
Connor M J—f l c
Cowles Otis S—f c
Farrington D T & Son—f l c
Geraghty John J—f c
Greene G W—l
Hauser Alexander H—f
Hengeveld A—l
Hutchinson Bros—f
Judd & Puffer—f c
Maier J R—c
McEvoy M J—f
Mullings G G—l
Neagle J S—f
Nuhn & Nuhn— f c
O'Donnell A A—l
Osborne A H—l
Rich L F—l
Root & Boyd—f l c
Rowland's Ins Agency—f l c
Scott H M—l c
Segur H D—f l c
Simmons Frank W—l
Tierney Mark A—f c
Tilden A J—f l c
Weisman & Blick—f l c
Williams & Brown Inc—f l c

WATERTOWN
Atwood L W—l c
Atwood M W—l c
Brewster C E—f c
Kelly T J—f l
Rowland's Ins Agency—f l c

WEST HARTFORD
Bliss Harry E—f
Carey J H—l
D'Arche Raoul—l
Ehn John H—f
Glazier Chas M—f
Goodwin W B & Co—f
Hough Niles P—f
Jones W G—f
Kihlgren Theo—f
Long H C—c
Meyers R A—l
Mucklow A W—f
Noble G C—f
Scarborough Geo F—f
Searle R B—f c
Smith & Co Inc—f
Sparks F J—f
Walker W W—f
Watkins Harold J—f
Whitmore H B—f
Wightman & Hough—f c

WEST HAVEN
Chamberlin Chas G—f l c
Crane L P—f l
Main W A & Son—f c
Westhaven Bank & Trust Co—f

WESTPORT
Banks Mrs Wm H—f c
Hyatt J G—f c
Morton Jos—f c
Penney Wm F—f
Raymond F M—f c
Sherwood H R—f l c

WETHERSFIELD
Adams Mabel H—f
Baldwin M L—l
Dixon Alfred—f l c
Hickey Wm T—f
Kilby S H—f l c
Meggat James A—f
Robbins Fanny M—f
Williams S E—c
Wiseman Ralph H—f l c
Woodhouse E R—f
Woodhouse D R—f c

WILLIMANTIC
Arnold L H—f l c
Bacon Napoleon Jr—f
Bowen C A—f c
Elliott Geo S—f c
Hills P S—f c
Jodion R J—f l c
Kelly Thomas J & Son—f c
Lincoln Frank M—f l c
Lyman D A & Co—f c
Mustard James P—l c
Sweeny W J—f
Twoomey James—f l c

WINDSOR
Basset Harry W—l c
Down Edwin G—f
Down J V—f
Ellsworth P E—f
Gilligan Harry L—f l c
Goslee C H—f
Griffin J P—l
Harvey W E—f
Hemphill I W—l
House Albert H—f l c
Kernan E J—f c
Nearing Abbie T—l
Reeves Wm A—l
Scarborough G F—f c
Smith Edgar T—f
West Frederick A—l c
Wilson Leland P—f

WINDSOR LOCKS
Ashley F—f l
Connor James R—f
Cutler H L—c
Griffin John P—f l c
Hennessey N—f
Mather V L—f c
Oates F J—l c
Outerson J—f c
Sterling G B—l
Sullivan Stephen P—f l c
Wallace Finton J—f l c

WINSTED
Carrington & Seymour—f c
Carter P E—c
Claflin Chas—f
Ferry A B—l
Holbrook L A—l
Hoyt W E—l
John Rudolph—c
Lavieri C—f c
Manchester D H—f c
Messenger Merritt—l
Moore & Alvord Ins Agcy Inc—f c
Moore C B—l
Pierre Henry J & Co—f c
Shelly James P—c
Strandberg J—l
Sulivan Brennan & Doyle Inc—f c
Wheeler Frank B—c

DELAWARE

DOVER
Boyer W Chas—f
Carson S H—f
Corrigan J E—l
Davidson B N—l
Denney & Boyer—f
Dover Ins Agency—f c
Evans H C—l
Hearn A A—l
Hazel J H—l
Morris & Dawson—f c
Slaughter & Baker—f
Stott Robt—l
Watson Amos A—f

LAUREL
Allen & Bailey—l
Ellis & Ralph—f
Fowler E M—f c
Fowler L C—l
Gunley C S—l
King H B—l
Rodney W K—f l c
Tull J E—f
Wooton P E—f c

LEWES
Beebe C D—l
Carter F S—f c
Marshall, Inc, Cornelius C—f c
Maull & Ingram—f c
Richards C J—l

MILFORD
Causey T P Esq—f c
Collins & Son D S—f c
Dickerson A—l
Hart J A—l
Holzmueller C D—f l c
Macklin E C—l
Murphy Wm R—l
Pierce E C—f

NEWARK
Barnes M J—l
Cooch Allen F Jr—l
Dougherty J E—f c
Farmers Trust Co—f c
Moti Frank E—f c
Singles W A—f c
Wilson J P—f c

NEW CASTLE
Cloud John F—f c
Eliason Mrs L E—f
Hewlett H—l
Hill G R—l
Lancaster B F—f
Levey Frank—l
McGrory P—f c

SEAFORD
Huston Bros—f c
James H M—f c
Lank Wm T—f c
Miller W H—f
Philips J K—f c
Simon E A—l
Short J C—c
Thompson C C—l
Willin M—f c

WILMINGTON
Bird, Ford & Co Inc—f c
Bonner D—l
Bramble Co W H—f
Bryan R C—l
Butler A J—l
Bye Benj T—f l c
Cleaver C G—f
Dougherty A—f
Durant & Bispham Inc—f l c
Ely T B—l
Fullerton T H—l
Gilpin Van Trump & Montgomery—f l c
Gosnell W B—l
Highfield Wm. J—f c
Hill Geo D—l
Holdon W—f c
Jones E O—l
Keen Ins Agcy Inc—l c
Knox W W—f l c
Knox & Co—l
Kreer Geo W——l c
Lassell J H—c
Manion & Co—f
Mettler F L—c
Moore & Hawke—f c
O'Keefe C J—f c
Palmer Chas B—l
Perry Thos J—c
Pierson Co C E—f c
Ross O H—l
Rothenties L D—l
Rupert J S—l
Saccard V—l
Sheppard Frank—l
Swarts Arthur W—l
Syfrit L W—l
Walker H Lee—f c
Wilmont A A—l
Yengle C F—l

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Ralph W. Lee **Lewis A. Payne**

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New Hampshire Fire Insurance Co.
Pennsylvania Fire Insurance Co.
Phoenix Ins. Co., Hartford, Conn.
Sun Insurance Office, London
Union Insurance Society, Ltd.
Indemnity Insurance Co. of North America

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Appleby Chas A—f
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Ashley F J—l
Baher A H & Co Inc—f c
Baldwin Albert L—l
Becker John F A—c
Bennett Wm A—l
Blundon F A Co—f
Bond J P—l
Boss & Phelps—f l c
Bradley Beall & Howard Inc—f l c
Brashears E S—f l
Brewer Irving S—f c
Brown T Janney—f l
Brown Walter A—f c
Burrell M C—l
Campbell & Co—f l c
Carr J W—f c
Carroll W S—c
Carter J M—l
Chandler L L—l
Cherry Jno M—f l
Chesley W S—f l c
Clark B E—f
Clark & Clark—f l c
Clark Thos H—l
Clark Watson F—f
Cohen Myer—f l c
Collins J P Co—f c
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Davis F E—f
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Duvall & Co—f c
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Ellerson & Wemple—f
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Fisner & Co Inc—f c
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Handy A L—f l c
Harris D Fulton—l
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Hill W C—f c
Hoddinott S H—l
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Houghton & Co—f
Howard & Hoffman—f
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Jackson & Bro—f
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Deer A G—l
Dukes O—l
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Lowe C M—f l c
Lewis A L—l
McGee A S J—l
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Jratt J H—l
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Reddick J D—l
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Rosborough Geo L—l
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Tomlinson N S—l
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Tucker Finley & Bro—f c
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Hoffman F F—l
Moreno BC—c
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Stanford H C—f
Tiller M—f l c
Wagner D G—l
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Lake City Ins Agency—f l c
Rivera H P—f

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Broadfield L P—l
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Daniels W C—l
Drane & Son H—f c
Duke B H—l
Groover & Son—f l c
Hand W C—f l
Hull H—l
Justin J G—l
Kauffman-Haldeman—f
King Ins Agcy—f l c
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Lufsey R E—f l c
Melton & Pulliam—f
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Thompson F H—f l c
Thompson W L—l
Tomlinson May—f
Ward J E—f c
Wyndham Perkins Realty Co—f

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Helvenston B W Jr—f l c
Helvenston F D—f l c
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Hainlin Orlo E—f
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Junkin & Avant—f l c
Kemp R B—l
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Izlar L T—f l
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Watson Agency Inc The—f c
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Smith A—l
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Kettle R L—f l c
Hunter Nancy K—f
Leon D A—f
Manney & George—f l
Murphy J J—f
Piper H J—f l
Purdam G A—l
Rowand J A—f
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Donivan E A—f
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Seaman M D—f
Smith A C—f
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Thomas R H—f
Voight J R—l

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Connelly A P—f
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Duhurt H L—l
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Lane E F—f
Leak & Colclough—f
McCall H B—f
Maxwell R C—f
Rines F P—f
Southward I E—f
Thigpen W J & Co—f
Thrasher D L—f
Woodruff & Son—f l

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Dean F P—f c
Edwards Arthur B—f l c

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Boone E O—f
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Demilly W A & Son—f l c
Eubanks G E—l c
Hartsfield F S—f l
Hartsfield R J—c
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McKenzie M—l c
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Padgett B J—l
Perkins T E—f l
Perkins Earl—f l
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Whitfield B C—f c
Williams N—l

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Lowry & Prince—f l c
McKay Clark & McKay f l c
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Mabry M H—f c
Macfarlane N H—f c
Merrill J H—f c
Merrin C E—c
Monrose E W—f c
Moore L M—l
Parsons & Co—f c
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Sanchez F S—f
Stallings O P & Son—f l c
Tampa Rlty & Ins Corp—f l c
Thrower Bros—f
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Williams A—l
Williams A D—f c
Williams G W—l

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Rickards & Lewis—f c
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Sterne S—l c
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Tarver H H—f
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Black C H—f
Boyer C M—l
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Campbell N A—l
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Coggins M M—c
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Coleman F W—l
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Cooney R L—l
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Daniel T H—l
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Davis F E—l
Davis Harry I—l
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Empire Trust Co—f c
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Forbes Tillon—c
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Freitag Simon—f c
Geldert Howard—c
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Gentry Edgar T—f
German A V—l
Gillespie James—c
Gordy R H—l c
Green A F—f
Groover E A—f
Guinn R J—l
Haas & Haas—f c
Haas & Howell—f
Hancock R A—f
Hatcher Cliff C Ins Agcy—f l c
Hawkins W E—l
Hirsch H H—f
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Hobson J D—f
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Howard J C—l
Howard J G—l
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Hurt & Quin—f
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Jones W A & Co—f c
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McGlawn Agencies—c
McMillan Powell & Co—l
McMillan D G—l
Manghan Ins Agcy—f
Manry Bros & Heston—f
Meyer Cecil—f
Miller L T—f
Moss I S—f c
Mullin J H—c
Nevin H—l
Newell Alfred C—l
Palm A G—l
Palmour Oscar—l
Payne McArthur Rlty Co—f
Pearce Agency The—l
Perdue & Egleston—f
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Phillips G H—l
Prescott W R—f c
Price H E—l
Putnam P—f
Rauschenberg C A—f c
Reed R L—f c
Reid W W—l
Rhett & Lyon—f c
Rhett & Weaver—f
Riley J L & Co—f c
Rogers Rlty & Trust Co—c
Ruse C L—f
Shropshire & Johnson—f
Smith & Rankin—f c
Smith W A—c
Smith Winn Co—f c
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Spratlin, Harrington & Thomas—f c
Stanton Ins Agcy—f c
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Stevens M H—l
Tarpley H F—l
Taylor R H—l
Taylor W R—l
Terrell—L T—l
Torrance B W & Son—l
Tupper S Y—f
Turman & Co—f
Vaughan, McKelvey & Titus Inc—f
Waldo & Redding—f
Weyman & Connors—f
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White Geo—c
Whitner J C & Co—f
Wilkerson J T—l
Willet H M—l
Williams Bros—f c
Wright A R—l
Wright L O—l
Wynn T J—l
Yates Chas M & Co—f

AUGUSTA

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Allen J V H & Co—f c
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Barrett H Ins Agcy—f c
Beane F E—c
Blanchard & Calhoun—f l
Boyce F L—f
Brandon J C —l
Brewer A—c
Brewer W G—l
Bryson E—l
Burch R S—l c
Burnham A—l
Bussey J J Jr—l c
Cale H T—l
Capers F W—f
Carter O L—c
Cohen I H—c
Cohen J J & Co—f
Dawson W R & Co—f c
Dickey J W—f
Dixon M L—l
Dowling D B—l
Dugas H C—l
Dugas J F—l
Dye J L—l
Ellerbee W A—l
Faust E B—l
Ferris J C—l
Fleming I M—f l c
Garland W F—l
Glander A F—l
Glenn W S—l
Godin H J—c
Hamett T H—l
Hankerson J T—l
Hardwick G W—f
Harley J R—l
Harris Chas M—l
Heard I T—l c
Howell A H—f
Jones M C—c
Keeling E C—c
Kennedy F A—c
Kitchens H C—l
League & Duvall—f l c
Lorick & Vaiden—l
McAnnally P T—f
McCormack H M—l c
Martin & Sanford—f c
Matheny & Peebles—f
Mell & Son—f
Mulherin C C—f c
Murray J V—l
Murray & Salsbury—f
North Henry M—f c
Perry R S—l
Phinizy F & Co—f c
Piquitt J H—f
Powell R H—f
Ransom E I—f
Sancken & Mulherin—f
Scott G W—l
Screen C T—l
Shepherd J F—l
Sims J A—l
Smith H H—c
Smith J R—f
Spaulding E G—l
Stearns G R—f
Vaughn C J—l
Vernelson H D—l c
Walker John W—f l c
Westberry K F—l c
Wilson H E—l
Wood F L—l
Wright Miss A G—l

BAINBRIDGE

Barber J B L—f l c
Hill W A—l c
Jones F S—f c
McClendon J T—f
Perry E J—f c
Preston F A & Kirbo B—f
Rich E G—f l
Surcord M J—l
Subers Mrs Z B—f l c

BARNESVILLE

Cotter-Coleman—f l c
Elder Ins Agcy—f c
Jones M D—l
Smith J D—l

BRUNSWICK

Bourne E C—f l c
Dent Mrs E J—l
Hopkins R R & Sons—f l c
Jackson R G—f l c
Jones J M—l
Kirkpatrick & Youles—l
McIsaac & Son—f
Moore D D—l
Pearson S R—l
Phillips R L—f l c
Way A M—l
Wrigh James S Co—f l c
Vilord Royal—l

CAMILLA

Acree T A—f
Baggs G B—f c
Brooks J E—f l
Brown F A—f l
Camilla Ins Agcy—f l c
Catchings C J—l
Turner J C—f
Perry Ins Agcy The—f l
Wicker J J—f

CANTON

Crisen Ins Agcy—f l
Epperson John—f l
North Georgia Realty & Trust Co—f l c
Taylor R B—f l c
White & Wiley—f l

CARROLLTON

Beall Jas—l
Burnett George—l
Boykin S J & Sons—f c
Carroll Realty & Ins Co Inc—f l c
Herndon T A—l
Lovvorn G T—l
Stone J N—l
Travis & Long—f c

CARTERSVILLE

Aubrey G H—f
Evans L C—f l
Ham W J—l
Howard H W—f l c
Howard J B—l
Milan S F—f
Neel F D—f c
Norris John T—f c
Shaw E G—f
Strickland E—f
Tow W A—l
Pinion Geo M—l
Vaughan J W—l
Whittaker T R—f

CEDARTOWN

Bunn & Trawick—f
Colquitt W A—f c
Cedartown Ins Agency—f l c
Clary S N Jr—l c
Davis X N—l
Henderson E L—l
Knight Agency The—f c
Morris J M—c
Munday & Durham—f l c
Parker Lee—f
Stubbs A W—f
Turner Kennon H—f

COCHRAN

Beasley & Turk—f l
Green D E—l
Morgan C B—f
Sullivan W T—c
Urquhart J C—f c
Walker & Peacock—f c

COLUMBUS

Atkins O V—l
Banner H S—f c
Blackmar A O Co—f c
Blackmar A O Sr—f
Brooks W C—f c
Broyles B D—l
Carter J G—l
Cook J C—f l c
Cooper Realty Co—f
Dalton C O—l c
Edge D B—f c
Flournoy Pease Ins Agcy—f c
Groove & Compton—f c
Hare Wm—f c
Harris B H & Co—f c
Hill J B—l
Hill & Hill—f c
Hirsch Miss Addie—f
Holmes, J. P. & Co—f l c
Howard J C—l

GA.—Columbus, Con.

Hunter H H—f c
Jones T M—l
Jordan Co The—f
King Jos W—f
Lott & Edge—l
Lovern A D—l
Lumpkin F G—f l c
McKenzie W W—l
Mason G H—l
Matthews T B—c
Moon J G—f
Morton Realty Company f l c
Moye C W—f
Smith C D—f
Spain D—l
Spencer R P Jr—f c
Willcox D F & Co—f l c
Woolfolk C M—f c
Woodruff Jim & George —f l c
Young W H & A J—f c

COMMERCE

Burnes W B—f
Carson John M—l
Davis V L—f
Hardman J B—f l c
Hood C J—f
Little T C—f
Ray J M—f l
Williams L O—l

CORDELLE

Bazemore O S—f
Bivins J W—f
Cobb J D & Son—f c
Harris & Ballenger—f l c
Hughes T P—f
McKenzie C M—f
McKenzie W C—f
Vinson E A—f
Ward J H—f
White Geo T—f l c
Wilson J A—f

COVINGTON

Faulkner W C—l
Harwell J W—l
Hitchcock H L—f
Hudson H F—f l c
Lester R P—f c
Lunsford W K—f
Swaan J T—f
Turner M G—f c
Wagner J N—l

CUTHBERT

Davis & Reid—f
Harris & Proctor—f l
Hill H L—f
McPherson D A—f c

DALTON

Crawford J A & L H
Layton A W—l
Pruden F S—f l c
Smith & Wailes—f c

DAWSON

Baldwin W A & Co—f c
Cocke C D & Co—f
Gurr W H—f
Hill E G—l
Pace E J & Co—f
Parks & Bell—f c
Savilie R L & Co—f l c
Worthy K S & Co—f c

DECATUR

Ford J W—l
Jones A B & Co—f c
Lawton D C—l
O'Neal & McLain Inc—f l c
Parris & Son—f c
Smith M—l

DUBLIN

Brown Moody B—l c
Citizens Loan & Guarantee Co—f l c
Conyers Sam V Ins Agency—f l c
Cross P E—l
Curry T A—f c
Daniell J B—l
Peters Thos Jr—l
Robertson F H—f l c
Security Loan & Realty Co—f
Stripling W L—l
Arneau Williams-Knight Co—f l

EASTMAN

Calhoun B R & Sons
Murrell C B—f
Sappington T J—f
Union Loan & Ins Agcy —f c

EAST POINT

Colbeck W—c
Hemperly & Hughie—l
Ramsey S W—f
Thompson R F—f c

EATONTON

Adams & Co—f
Adams J W—f
Andrews & Co W A—f
Davis W C—l c
Gardner H L & Co—f
Griffin J R—f
Shivers & Wilson—f l c
Turner J D—l

ELBERTON

Asbury J S—f
Auld W N—f
Black & Brown—f l
Champion J W—f
Farmers J R—f l
Hayes Z C—f c
Heard & Rice—f
Hunter & Maxwell—f l c
Jones D K—f l
Mewbourn & Bates—f
Power C H—f
Snowden W E—f l c
Wilcox W M—l
Wright R F—f

FITZGERALD

Fitzgerald Realty & Ins Corp—f l c
Justice F R & Co—f c
Petty G C—l c
Ricker G E—f
Seanor J B & Co—f
Seanor P B & Co—f c
Stephens M M—l
Turner J E—f
Varnadoe H B—l

FORSYTH

Alexander L G—f l c
Amos J C—f
Hardin Chas & Co—f c
Hill C W & Co—f l c
Persons & Persons—f
Smith T O—f
Stephen Jno T—l
Willingham & Willingham—c

FORT VALLEY

Brown J L—f
Carter Ins Agency—f
Culpepper G B Jr—l c
Kendrick Ins Agcy—f c
Shepherd C L—c

GAINESVILLE

Carlisle W T—f l c
Dozier & Dozier—f c
Ham W C—f l c
Kimbrough E E—f l c
Moon S C—f
Palmour B T—f
Redwine J E—f l c
Roper W A—l
Smith H L—l
Smith Sidney O—f l c
Tabor H—f l c
Truslow A R—l

GREENSBORO

Branch L H—f c
Baugh W H—f c
Evans J W—f l c
Faust J G—c
Foster J—f
Jackson W R—c
Stanley E J—f

GRIFFIN

Arnall P E & Co—f c
Bailey D J—f c
Connolly G L—l
Drake Roswell H & Co —f c
Dillard A J—l
Freeman Mrs. Lee R—l
Flynt E M—l
Griffin Realty Co—f l c
Gunter Mrs. J G—l
Joiner B D Jr—l c f
Littleton G H—l
McDowell E S—f c
Murray Alex S—f c
Nichols J P & Son—f l c
Patterson A P—l
Redd T A—l
Smith J H—f c
Taylor J S—l
Taylor Stewart—l

HARTWELL

Citizens Ins Agcy—f c
Hailey & Hodges—f
Hartwell Fire Ins Agcy —f c
Leard C J—f
Meredith W E—l
Rooks Geo M—l
Teasley & Ayers—f
Thornton Joe A—f
Wilcox Agency J T—f c

HAWKINSVILLE

Bell W V—f c
Caldwell J H—f
Fountain A W—l
Curry A D—l
King A H—c
Mason W A—f
Morgan C C—l c
Parsons W N—c
Watson & Frazier—f c
Whitefield J J—f

LA GRANGE

Albright & Monchief—f
Almon R—l
Branan L S—l
Clark E B & Son—f l c
Coan J W—l
Cofield H C—l
Crossley-Hutchinson Ins Agency—f l c
Dozier N B—f l c
Dunaway J E—l
Foster W C—l
Gillespie C C—l c
Harris B F—l
Home Insurance Agency —f c
Jackson E—l
Jenkins J M—l
Kimble J T—l
LaGrange Ins Agency —f l c
Marshall C H—l
May E L—c
O'Neal & Albright—f l c
Pope C J—l
Priester A U—l
Render & Hammett—f
Richardson W A—f c
Rosser J T—l c
Seay B H—l
Smith A L—l
Smith E—l c
Smith C C—l c
Stanfield W H—l
Turner P H—l
Venable O D—c
Willis R J Sr—f
Wood Mrs Ethel—l
Wright G C—l c
Weaver J C—l

LAWRENCEVILLE

Brown Sam G—f
Hutchins N L—c
Lawrenville Insurance Agency—
Nix O A—c
Pentecost W F—f c
Simonton R C—l
Ware C R & Co—f l c

MACON

Adams C H & Son—l
Bagley, Willett & Payne —l
Barnes & Barnes—f c
Block C—f
Carrinton L L —l
Coleman T A—l
Cobb T F—c
Denson E J Jr—l
Dessau W—f c
Dubose I B—c
Dure & Beeks—f c
Farrar S A—l
Goodman A M—f
Griffith W D—f
Hanson W L—l
Harrold Bros—f c
Hardeman G G Co—f
Harris Morris—f c
Hatcher Turpin Co—f c
Hawkins R W—l
Hicks R B—f
Hilburn C A—c
Jewett George B—f l c
Jones W W Jr—l
Jordan Realty Co—f
Kirk W L—l c
Lowry & Lowry—l
Murphy Taylor & Ellis —f l
Murphey & Taylor—f c
Moore E L—l
Prewitt G W—l
Rutherford H M—l
Small & Small—f c
Smith H—l
Spratling J H—c
Stephens W & F—c
Thorpe & Kinney—f c
Toole Ins Agcy Co—f c
West Frank B—f c
Whitehead Pendleton Burns Co—f c
Williams & Jordan—f
Willingham Bros—f
Willis W C—l
Wilson J E—f c

MADISON

Atkinson J A—f
Bakestraw W E—l c
Douglas T M—f
Foster & Shipp—f l
Godfrey J E—f
Lambert E R—c
Madison Ins Agency—f
Penick L T—f
Pou & Shipp—l c

Thompson W G—f c
Vason C—f
Wood T M—c

MARIETTA

Anderson J T—f
Blair & Northcutt—f c
Bugg E M—l
Crowe & Holland—f c
Groves J H—f c
Medford E G—f l c
Sessions Loan & Trust Co—f l
Spruell L M—l c

MILLEDGEVILLE

Andrews C H & Son—f c
Andrews H E—l
Bell M S—f c
Bland M H—l
Bone F—f
Caraker C—c
Conn O—f
Hall & Day—f

MONROE

Durden J G—l
Ellis E C—f c
Foster R C—f
Gallaway N L—l
Mobley A B—f l c
Radford & Adams—f
Ray H A—l
Short A F—l
Studdard H—l
Williamson D—l

MOULTRIE

Ashburn & Clark—f
Dupree-Moore Co—f c
Farley M C—l
Harris J S—l
Hiers H L—l
Huber C C—f
Meeks O U—l
Stokes & Sons Co—f c
Stokes W S—l

NEWNAN

Adams C—l
Atkinson S M—l
Atkinson Mrs W Y—f l c
Burdett A R—f
Camp & Arnall—f l c
Fisher H C & Sons Co—f l c
Heard J W—l
McCoy J H & Son—f c
Murray H H—f
Newman Ins Agency f l c
Parrott & Hordaway—f l c
Welch W L—l c

QUITMAN

Baum M—f c
Baum M E—f
Brannen & McKerley—f
Grover & Co—f
Mabbet H F & Co—f
Prance E E—l
Rice H T—l
Roberts W F—l
Tidwell-Blalock & Bradford—f l c

ROME

Bryson J W—l
Combs R B—l
Davis S J—f c
Davis John P—f
Graves-Harper Co—f l c
Hamilton Yancey Agcy—f c
Hale Brammon Co—f c
Irby L—l
Kelsey R D—l
King C J & Starr Co—f l c
King C W—f c
Knowles W A—f c
Lanham E W—l
McCreary Hugh—f c
McCurry T A—l c
McWilliams W G—l
Morris Paul—f l c
Parsons W O—f l
Rome Ins Agcy—f c
Smith N N Co—f l c
Tucker W C—l
Utter Johnson Co—f l c
Wallace J L—l
Wimple W E—l
Winfrey G F—l

SANDERSVILLE

Bashinsky H—l
Bell Wm A—f
Cohen L—f c
Daniel & Tanner—f l
Jamerson M D—l
McCarty Wm A—f
Mitchell D B Jr—l
Neal J M—f
Smith D A—l c
Tanner S K—l
Tarbutton B J—f
Tyler & West—f l
Warthen Fire Ins Agcy—f c
Wood E Pierce—c

SAVANNAH

Anderson H C—l
Atlantic Mutual Agcy Inc—f c
Carswell John D Co—f l c
Corrish N P & Co—f c
Dreyfus M—f l
Farie A L—c
Fulmer O F—l c
Garfunkel A J & C—f c
Gibson H—l
Gillispie J H—l
Goodman E L—f c
Guerard R E Ins Co—
Haines, Rankin & Co—f c
Harty William J—l
Hull R M & Co—f c
Howard & Cook—f
Jenkins J B—l
Johnson S C—l
Kohlhage L—l
Kulman F J—l
McAllister F A—l
McCool J—l
Mercer Co G A—f c
Monroe T B—l
Moses C F—l
Munn H C—l
Myers T C—
Oliver Invest Co—f
Palmer & Cay—f c
Rauyin Ins Co—
Rowland & Rowland—f l c
Schroder Martin & Co—f c
Seiler Otto—f c
Schlev & Siler—f l
Shulhafer A—f c
Stoddard E S—f l
Thomson J M—l
Train W F & Co—f c
Wallons E S—l
Wells H G—l
Wercer Co G A—f c
West Chas—f c
Wheaton Sam'l J—f l c
Williams L E—l
Wright A J—l
Wright L L—l
Young J L—l

TALLAPOOSA

Howe A V & Co—f l c
Rambo S S—f l c
Strickland D A—f l
Tumlin J H & Co—f l

THOMASTON

Bethel T G—f
Birdsong H H—f l c
Brannon T T—l
Ingram E R—f
Moni George—l
Thurston John A—f

THOMASVILLE

Ball T J—f
Bridgers S P—l
Culpepper J T & Son—f
Davis H C—l
Evans J F Son—f
Feagle J F—l
Fleetwood R G—l
Hargrave W D—f c
Hopkin H W Jr—f
Kelly Lee—l
Merrill & Moore—f c
Mitchell, J. W. H—c
Montgomery J S—f
New C E—l c
Neel R H—f
Parker J F—f c
Parker W M—f
Robinson A G—l c
Smith E M & Son—f

THOMSON

Hunt C F—f l c
Jordan G W—f
McLean A L—f
Morgan J H—f
West J Q—f

TIFTON

Adams M B—l
Parker J C—l
Price J H—f c
Puckett Ralph & Co—f c
Webb Elias L—l
Young A L—l

TOCCOA

Brown B P—c
Collins A B—f c
Edmunds Claude—l
Simpson Ins Agcy—f c
Teasley E E—f c
Walters T G—f c
Watkins J C—f l c
Wommack D S—f c

VALDOSTA

Ashley J D—f l c
Blitch & Richardson—f
Carroll J E—l c
Chauncy M J—f
Cheney P M—l
Dekle E E—f l
Lambert Jas W—l
Lewis J F—f
Newbern J L—l
Paine Ins Agcy—f c
Parrish & West—f
Peeples R A & Sons—f c
Peeples W D—l
Richards D C—l
Staten Miss Klin—f c
Touchton H C—c
Whitfield Ford—l
White H L—l
Wikson A Mc C—l

WASHINGTON

Barksdale R O —f
Barnett & Pashal—f c
Barksdale T J—f
Dyson & Dyson—f
Irvin Alex—f
Ficklen Boyce & Son—f l c
Ficklen Bros—f
Ficklen F H—l
Lowe R. E—f l c
Smith C L—c
Sutton C E—c
Williamson L B—l

WAYCROSS

Buckanan N P—l
Burnet H H & Co—f c
Burn Ins Agcy—f c
Davis J L—l c
Gaines C W—l
Gibson B S—l
Hancock J T—l
Hilliard & Pick—l
Jakes W E—l
Knight R E—l
Jones J A—f
Lott D & O—f
Stanton V L—l
The Knight Co—f c

WAYNESBORO

Burke Ins Co—f
Fulcher W M & Co—f l c
Palmer F S—f l
Sparks Battle—f c
Templeton R A—f
Waynesboro Ins Agcy—f

WEST POINT

Huguley W G—l
Lanier Philip—f c
Scott Jno R—f
West H G—l

WINDER

Blakely H E—f
Bradley R O—l
Bondurant F W & Co—f l c
Drake Henry O—f
Frost Jack—l
Jackson I I—f l
Kilgore, Radford & Smith—f c
N. Ga. Trust & Bk. Co.—f c

IDAHO

BLACKFOOT

Early J H—f 1 c
Hines F T—1
Parkinson C F—f
Stewart J A—f 1

BOISE

Boise Title & Trust Co—f
Bruce W S & Co—f c
Buis, Thrailkill & Co—1 c
Carley A D—1
Coonrad A F—1
Crooks E A—1
Dietz H Dollard—1
Dunn J—1
Ensign & Ensign—f c
Frazier A—1
Graves A F—f
Haldeman L J—1
Hayford Leslie—f c
High Ira E—f
Hockot Tom S—1
Johnson W B—1
King S G—f
Knapp C F—1
Lamberton F S—1
Mack C W—f c
Mays T G—1
McReynolds & Whitson—f c
Montgomery F M—1
Myers H J—f
Pacific Agency Co—f c
Robinson Wm—1
Rogers & Co—f c
Schuppel H C—1
Sheppard & Falk—f 1 c
Stein & Lake—f c
Stein Edw Co—f c
Thompson Geo H—1
Woody A B—1

CALDWELL

Baker S P—f
Canyon Abstract & Title Co—f
Dille, R G—f 1 c
Hanna H D—f
Harrington J S—f
Hoffman F G—f 1 c
Madden R S—f
Mitchell, Fred—f 1 c
Myers A I—1
Nichol T M—f
Petre E H—f
Thueson C—1
Walker M L—f

COEUR D'ALENE

American Trust Co—f c
Blake Geo S—1
Boothe J—f
Dauby R E—f 1 c
Elder J M—f c
Gerdes T R—f 1 c
Graham Theresa M—f
Gridley Inv Co—f 1 c
Petersen Joe—f
Rauch L—f 1 c
Voellmeck J W—f 1
Wood C N—f 1 c

IDAHO FALLS

Crowder Wm A—1
Earl W A—f c
Eastern Idaho Loan & Trust Co—f c
Edington Geo W—f
Finlayson F F—1
Hartert L A—f 1 c
Huston & Churchill—f c
Idaho Falls Development Co—f
Losch J R—f
Mulhall C W—f
Patten Ins Agency—f c
Schwartz H W—f
Scott A V—f c
Tandy & Rogers—f
Trousdale L C—1
Wright G G—f

LEWISTON

Bauch Al—1
Benjamin L F—1
Creelman A L—1
Ehrhardt Inv Co—f c
Idaho Trust Co—f c
Jacobs A S—1
Morton H E—f c
Phillips-Strickfaden Co Co—f 1 c
Shipley W H—1
Webb F D—f 1 c

MALAD CITY

Bigher Vance—f
Davis R B—f
Evans D L—f
Fredrickson J F—f
Jones Jed Jr—f
Thomas Albert—1
Tovey J C—1

MONTPELIER

Berrey A L—1
Cruikshank F L—f
Ferguson R H—f c
Groo Richard—f
Hull Harold—f
Kunz Seth N—1
McClave E L—f 1 c
Smith W H—f 1 c

MOSCOW

Barge W G—f
Bush Harry—f & c
Heckathorn J S—f
Lewis C & M E Co—f 1 c
Melgard H—f c
Naylor J L—f
Ostroot E E—f
Otness Louis—1
Renfrew Claude—f 1 c
Row B C—1
Schroeder J F—f c
Thompson Bros—f 1 c
Veatch Realty Co—f c

NAMPA

Craig E C—1
Craig Harry—f
Brace E R—f 1 c
Dewey E H & W C Inv Co—f
Gerstaves E R—1
Harris T S—1
Haynes A A—1
Henry H A—1
Hickey C R—f 1 c
Kollenborn C R—1
Martin H E—f
Meffan Geo A—f c
Neal O L—1
Reeves B W—f 1
Stevens W C—1

PAYETTE

Blevins H E—1
Brainard E C S—c
Chase D C—f
Copeland Wm—f
Fitch B R—f
Hammond A C— f & 1
McCarroll B F—f
Murphy E H—f
Thurston J S—f

POCATELLO

Bistline J N—f
Brady-McGowan Co—f c
Brown L D—t
Carlsen J A—1
Commercial Developm't & Inv Co—f c
Corges Myron—f 1 c
Cox Geo T—1
Davis J C—1
Dickerson F W—1 c
Egerton J E—f
Farris W R—f
Holland V C—1
Hyde W A—f c
Idaho Loan & Inv Co—f
Jackson Wm H—f c
Jensen Hyrum—f 1 c
Maine Realty Co—f
O'Leary Henry—f
Pocatello Loan & Realty Co—f c
Pocatello Title & Trust Co—f
Sellstrom Calvin—f 1
Sessions H R—1
Smith T B & Co—f
Smith Sam P—f
Turner Agcy The—f 1 c
White E C & Co—f c
Woodbury W G—1
Whitaker-Campbell Agcy—f c

REXBURG

Bassett Thos E—f
Comstock R J—f 1
Fulmer H E—1
Grover D W—f
Harris Geo V—f
McEntire Raymond—1
Ricks Daniel—f 1
Ricks Wilford—f 1
Thornton E H—f 1
Turner Lee C—f 1

SAND POINT

Alcorn A F—1
Bower P M—f 1 c
Farmin L D & Son—f 1 c
Irion H T—f c
Johnson Peter—f c
McMillan R H—f
Molyneux F M—f
Shoemaker C J—f c
Smith Sidney H—f

TWIN FALLS

Aiken Geo D—f c
Baker W F—1
Barkley J H—1
Cook D Harvey—f
Cowling Harry S—f
Craig Sidney L—f
Davidson S W—1
Keel J S—f c
Letsch & Williams—f
Marsh Robt B—1
McRoberts P W—1
Potter C E—f
Powers & Vandenbark—f
Roberts-Finch Realty Co—f
Sullivan D E—c
Swim Arthur L & Co—f
Taylor Stuart H—f c
Thomas C D—f
Twin Falls Title & Abst Co—f c
White J E—f c

WALLACE

Consolidated Insurance Agency—f c
Corner M A—1
Ins Service Co—f 1 c
Rossi Insurance & Inv Co—f 1 c
Scohee F S—1 c

WEISER

Barton R—1
Carter D L—1
Gallagher Jos T—f & c
Lloyd & Son—f
Markson P A—f 1 c
Peacock Chas—f c
Smith Joseph W—f
Smith Oliver J—f 1 c
Taylor Chester—f c
Washington County Title Co—f c

ILLINOIS

ABINGDON

Deatrick Wm A—f
Givens S—c
Hickman Geo A—f c
McClure Ins Agcy—f l c
Shipplett G A—f c
Slough G K—f c
Tuttle G D—f
White T J—f

ALEDO

Amlong S R—f l
Bradford A C—f c
Cabeen Fred E—f
Campbell Geo—f l c
Egbert Will C—f l c
Emerson W D—f c
Hyatt Jonas—f
Johnston I C—f
Johnson F W—l
Knickerbocker H G—f
Lewis E W—l
Melburg H A—f l c
Morgan Harry R—f c
Rice A A—f c
Vertrees C N—l c
Watson Robt L—f c

ALTON

Baker H S—c
Bishop & Weber—f
Blair E H Agency—f l c
Davis Geo T—f
Degenhardt C H—f c
Elwell E A—l
Feldwesch Wm H—f c
Giberson Ins Agcy—f l c
Guertler Peter—f
Grossheim Ins Agcy—f l c
Hancock W P Jr—l
Hayes L E—l
Horn Emil—f
Klinke L—f
Kramer O H Agcy—f l c
Lord T H—l
McKinney Agcy—f l c
Mahoney & Son—f c
Moore S L—f l c
Mullvain H M—l
Smiley & Co Geo H—f l c
Sontag W F—f c
Turner M L—f l c
Walter Agcy Louis E—f l

AMBOY

Bristol D W—f l
James P M—f
Leech W L—f
McGowan Jno M—l
Ruckman Ins Agcy R W—f l c
Schneider B A—l
Vaughan General Ins Agcy F N—f c

ANNA

Alden & Alden—f l c
Baker P W—f
Brown R E—f l c
Carlock O J—l
Corliss Geo R—f
Keller Thos M—f l c
Roberts Ins Agency—f c
Roy J W—f l c
Tuthill L B—f l c
Worthington J A—f l

AURORA

Alschuler G W & Co—f c
Anderson & Comer—f l c
Annis A H—f
Bennett C A—f
Callan Miss A M—f c
Cowan J M—l
Deaton H H—f l c
Dickes A H—f
Fisk & Knickerbocker—f
Fritz Sarah J—f l c
Gould W N—f l
Hassett M D & Son—f c
Haviland Wm—f l
Heinz N J—f
Henricks & Co—f l c
Hull H B & Co—f l
Klenke Wm H—l
Kramer O H Agcy—f l c
Loines W P—l
Lord T H—l
McWethy Bros—f l c
Mighell & Biggs—f l c
Nobles D A—f l c
Olsen H M—l
Powell, Reid & Smith—l
Reavell J J—f
Riddle F H—f l c
Shanahan J—l
Shoger & Co L E—f l c
Tomblin N W & Co—f l c
Valley Service Co—f c
Wareham's Ins Agcy—f
Woolf M E—f
Wroughton C C—l c

BATAVIA

Beem W B—c
Geiss & Wright—f c
Herman Nels—f
Johnson Alexander—f
Johnson N L—f l c
Mair Hugh J—f c
Minich Albert W—l f
Padock B—f
Petit P—f l c
Roeffs Anton J—l
Sanders John—l
Thomas W A—l

BEARDSTOWN

Bollman F H—f c
Condit & Condit—f l c
Garm R H & Co—f l c
Hunter & Maney—f c
Listman Phœbe L—f

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Becker & Fleischbein—f c
Brichler E F—f c
Carson Frank—f c
Duvall R E—f
Earnshaw G H—l
Eidman O C—f
Grandcolas Lee—f c
Hoppe W M—f l c
Miller Ins Agcy A F—f l c
Niemeyer Arthur—l c
Puderer Mensinger Agcy f
Ruediger Walter—f c
Schmale Jr John H—f
Schott E F—f c
Sikkema H—f
Thorman B W—l
Trotter N S—l
Twenhoefel Co The—f c
Vangelin I H—f c
Weber Phil Ins Agcy—f
Wuller Nic—f

BELVIDERE

Balliet J R—f c
Clark J Scott—f
Coppinger Ins Agcy—f l c
Fuller D A—f l c
Greenlee W G & Co—f
Hall Fred—f
Hall Mark I—f c
Kirk W J—f
Merrill E S—f
Perkins Mrs. F B—f l c
Reed Thos G—f
Sabin E F—f
Smith G C & Son—f l c
Tripp E H—f c
Whalen James F—f l c

BENTON

Brownlee John J—f l c
Gardner Ins Agcy—f l c
Heasley Clyde G—f l c
Martin & Co W B—f c
Rea, Spruel C D—f l c
Reed & Darnell—f l

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Bragg C H—c
Goodrow H L—l
Holmes R A—l
Shean Co The—f c
Teeter Robert W—f l c

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Bond Frank E—f l
Buelow Fred W—f c
Campbell N M Ins Agcy—f c
Capen Fred B—f c
Costigan Wm F Ins Agcy—f c
Crothwaite B L—l
Crothwait Roy M—l c
Dauel Louis W & Co—f c
Davidson & Co—f l c
Dilkey & Son F E—l c
Evans E Mark—f c
Freese & Co Inc—f l c
Gardner & Gardner—f
Gifford Merritt A—f l c
Hanson H H—l
Hefferman Ins Agcy—f l c
Hitchins R H—l
Johnson I H—f l c
Joos C W—f l c
Judy J H—f c
Kely W W—f l
King J C—l
Kinnie Sage H Co—f l c
Learned D H—l

Lembke L F—f l c
Livingston & Whitmore—c
Merchant S B—l
Montroy Z M—c
Ochs Isaac—l
Perry L B—f c
Postels Adolf—f c
Rayburn W E—f
Rice F J—l
Rigg James R—f
Sanders J T—f l
Schmidt Wm—f c
Schwulst Wm & Co—f
Scott J A—l
Sutherland F R—f l c
Weir J A—l c

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Ellsworth L—l
Gierman H J—f l c
Hannauer Martin—f
Heintz Peter—f c
Krick P H—f c
Lobaugh J M & Sons
Pronger Bros—f l c
Schreiber Wm—f
Townsend A N—f c
Van Gorder G F—l
Zacharias, McCord & Co—f l c

BRAIDWOOD

Francis Thos L—f l c
Nelson J—l
Steen W H—f

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Brewbaker-Ewan Ins Agcy—f l c
Henry Chas E—f l c
McElvain A H & Co—f
Oblander L F—f l c
Yearick Albert S—f c

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Barclay P W & Son—l
Brown Ins Agcy—f l c
Candee & Kleb—f l c
Childress Geo B—l
Conrad A & Son—f c
Feuchter & Galligan—f c
Gilhofer Ins Ag'cy—f l c
Greaney W P—f l c
Guthrie B B—l
Halliday E C—f c
Hettenhausen W A—l
Howley Thomas M—f c
Jones I H—f c
Kleb L J Ins Agcy—f l c
Spann J W—l

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Carper Bros Ins Agcy—f l c
Clingenpeel J H—f
Divibiss Chas H—f c
Egan J W—l
Fouts & Martin—f l c
Gallagher Sisters—f l c
Gilmer J R—f
Henkle R F—f c
Hipsley Mary E—f c
Kingsland R M—f c
McDonough C F—f
Seaton & Fitzgerald—l
Sheaff John A—f
Shepley A C—f l c
Snyder John M—f
Tendick John S—f
Thompson Lewis & Son—f l c
Thompson & Smith—f l c
Wason C H—f c

CARBONDALE

Arnett G B & Son—f l
Benson A C—l
Carbondale Ins Agcy—f l c
Dill Investment Co—f l c
Hamilton & Cherry—c
Harmes J O—l
Harmes Ins Agency—f l c
Mitchell J E—f c
Renfro R E—f l c
Schwartz Geo—f c

CARLINVILLE

Arnett G B & Son—f l
Breig J W—l
Costello Thos J & Co—f
Crew George W—f
David Herbert A—f c
Dunn Dick—f c
Gleason J—l
Gifford L F—f
Hoblet A L—c

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Homer & Co—f
Hulse Wm M—f
Kauerauf Mrs E B—f
O'Neil Ed—f 1 c
Reinecke John & Son—f c
Schoenherr Helen—f
Welte F A—f
Westermeier Al P—c
Westermeier C—f 1 c

CARLYLE

Beckemeyer H J C—f
Berger G H—f
Fisk C D—f c
Haderlein F D—1
Hilmes T B—1
Jones H O—f c
Krebs J M—f
Means J A—1 c
Murray H V—f c
Nichoff A O—f c
Nichoff J H—f
Nicolay C H—f
Schaefer Paul V—f c
Schlarmann Henry H—f
Weber H G—f
Wuller John B—f

CARMI

Dowen Otis—1 c
Endicott & Endicott—f c
Harmon & Elliott—f 1 c
Hay T W—f 1 c
Hughes C C—f
Johnson & McCloskey—f 1 c
McCallisters & Becker—f 1 c
Pomeroy J M—f c
Poynton Arthur—1
Rebstock P R—f 1
Spicknall R Jr—f
Staley L L—c
Wheeler O I—1

CARROLLTON

Casey & Johnson—f 1 c
Conlee H N—f
DeBolt Geo Jr—f c
Eldred Chas H—1
Eldred J J—f
Linder F A—f
Reynolds & Co—f 1 c
Roberts F M—f c
Sackett Chas—f c
Schmidt Al A—f c
Schnelton H—1
Vivell Oscar H—f 1 c

CARTHAGE

Aleshire Mrs C C—f
Booz Mary E—f 1 c
Booz Will—1
Denton R D—f
Green J—f c
Hearn Geo—f
Helfrich Leo L—f 1 c
Mack E C—f
Mecum J E—f 1 c
Palmer J S—f
Payne E A—f c
Saer R W—f c
Siebenhorn L—f
Symonds W A—f
Tetmeyer H—f

CASEY

Adams B L—f c
Arney J J—f
David W J—f
Fitzpatrick R B—f 1 c
Hawkins W E—f 1 c
Slusser W O—f
Walters & Walters—f
Young R A—f c
Young & Sturdevant—f
Zeiter David—f c

CENTRALIA

Andrews Centralia Ins Exch—f 1 c
English R M—f c
Edwards T M—f 1
Gragg J—f
Hammond A E—f
McKee Edna—f
Miller & Beacham—f 1 c
Murphy W G—f
Neudecker R A—1
Pfaff Fred L—f c
Rebbe Chas H—f
Robertson D B—f
Rouse E A—1
Schoenbeck W S—f c
Warren S B—f c
Wham & Wham—f 1 c

CHAMPAIGN

Badeley & Son T J—f
Beers & Beers—f 1 c
Blanchard Nathaniel P—1 c
Boyer H B—f
Bramblett & Co L W—f
Brown C—1
Brown F M—f c
Burton O K—f
Campbell R M—f 1 c
Champaign Realty & Inv Co—f c
Cook Harvey—f
DeLong & Son C B—1
Eagleton C M—f
Enoch D R—f
Frison E H—f
Gardner E A—f c
Glenn L L—f 1 c
Green Martha E—1
Hamlin J Y—1
Hessell J F—f
Hidy W R—f 1 c
Hughes S K—f 1 c
Hutchinson E J & Scn—f 1
Klank A L—f 1 c
McCallister W O—f
Michael J J—f 1
Miller H—f 1 c
Monier & Morrissey—f 1 c
Moore P C—f 1
Price Walter—f c
Roberts C J—f 1 c
Ryan D T—f c
Schaefer & Dolan—f c
Singbusch AC—f
Snyder E A—1
Spalding W P—f
Swannell D G—f 1 c
Van Hook V H—1
Wheeler W L—1
Wilcox Harry E—f 1 c

CHARLESTON

Alexander R C—f
Anderson A C—c
Baker Geo W—1
Barker Agcy The—f 1 c
Berkley T M—f c
Briggs W M—f 1 c
Burkett Geo E—f 1 c
Charlesworth F C—f 1 c
Frommell Agcy The—r
Eversole McCleflan—1
Hallowell & Moyer—f c
Hobbs A H—1 c
Hutton C A—f c
Kelly B F & Co—1
King R L—1
Kinzel O B—1
McMahon C—f
Messick H H—f c
Miller C R—f c
Rosebraugh G W—f c
Rosebraugh R B—f c
Sellars A C—1 c
Shera A W—f
Wallace C—f
Wilson W A—f 1 c

CHESTER

Adams W L—f
Beare Gene—f c
Clemens E S—f 1 c
Miller W H & Co—f c
Nisbet Martin W—f c
Snyder J A—1
Staley M E—f
Zilliken F G—1

CHICAGO

Adderly J C—c
Affeld, Tonk & Co—r
Alexander H G B & Co—f 1 c
Alexander W A & Co—f c
Alten V G—1
Amato B F—c
Anderson C H—1
Anderson B N & Co—f
Anderson D—1
Angerman G C—1
Arnette W J—1
Ashbrook E S—1
Atkinson C A—1
Auten A O—c
Awde A E—1
Baims J S—1
Bailey D H—1
Bailey S E—c
Bain J W—c
Bame Adolph—1
Barber C—1
Barmore Geo—1
Barry N I—c
Barry T F—1
Bartholomay-Darling Co—f c
Bassford B W—1
Bayer & Heinmann—1
Beard Ins Agcy—f
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Beatty J A—1 c
Berg R—c
Berger C M—c
Berger E M—1
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Bernier J E—c
Bernstein M H—1
Betts W H—c
Billiter B F—1
Bischoff G W—f
Bishop L Brackett—1
Black O C—c
Bliss H A—1
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Blount F M—c
Blount-Gregan Agcy—1
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Bond A J—1
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Day D A—l
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Johnson S E—l
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Kransz P P—f
Kraus P J—l
Kroger B—l
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Laley R E—c
Lapp H Drew—l
Larson L—l
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Lederer E L—c
Leighton M H—l
Lemay W G & Co—f c
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Levenfeld Wm A—l
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Linder A L—l
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Livingood Y H—l
Loebs Ins Agcy—f c
Luce F B—f
Lunde Roy A—f
Lust Geo F—l
Luther Eagan Springston-Inc—f
LutherlohG L—l
Lyddane R J—c
Lyman, Richie & Co—f
MacArthur Alfred—l
McCabe & Hengle—f
McCary C J & Co—l
McGregor P D & Co—f
McGillen & Co—c
McGregor P D—f
McGuire G—l
McIntosh G H—l
McKean R L—l
McKee H H—c
McLaren R J—c
McLeran G R & Son—l
McManis C L—l
McNamara J H—l
Mackay J J—l
Magill Henry P & Co—f
Mahoney J P—l
Marsh & McLennan—f c
Marsh E T—l
Martin G R—l
Mortini W E—f
Mason F B—l c
Matre & Co F J—f
Matre, Picard & Co—f
Mavon G A—f
Melangton P R—c
Merki E J—l
Merley O E—l
Meyer J H—l
Miller R L—l
Miller Walter E—f
Millican B L—l
Mills Jos—l
Merowski W S—l
Mitchell J L—l
Mink J H—l
Monaghan Jas L & Co—f
Monahan W F—l
Moore R C—l
Moore, Case, Lyman & Hubbard—f l c
Moore North—c
Morrison John A—l c
Moulton G M—l
Moulton H—l
Munger, Vokoun, Wetmore & Witherbee—f l c
Murray Harvey W—f
Murray P M—c
Myers J B—l
Naghten John & Co—f

R. A. NAPIER & CO.

Insurance Exchange

CHICAGO, ILL.

Nathan A S—f
Narvin M T—l
Nebling O—l

Newburger and Co.

7111 Insurance Exchange

CHICAGO

Newton Chas A & Co—f
Nitchie J H—l
Newton R J—l
Noonan T—l
Northwest Chicago Agcy l
Nueske B R—l
O'Brien H M—f
O'Brien Ins Agcy—f
Olson C W & Co—f l c
Olson E A—l
Oltman H B—l
Oltman E A—l
Oltman W F—l
O'Malley Thos—l
O'Meara F M—l
Osborn T L—f
Osborn & Lange—f
Owensby H L—l
Oxnam, Goodman & Hall—f c
Panzer L C—l
Parker Aleshire & Co—f
Pauloski J J—l
Peglow Wm—l
Pierson R S—l
Piggott A E—l
Piotrowski N L—f
Powsie A F—f
Presnall W R—l
Purnell-Dudley Co—l c
Powell W C—c
Prescott M H & Co—f
Presnall W R—l
Purves J T—c
Purcetti G—l
Radcliffe P H—l
Raebig F B—l
Randolph M E—l
Rarous A H—l
Rathbone J V—l
Rauen Wm J—l
Regagli F A—l
Reif E—l
Richards Guy A & Co—f c
Rinear E E—l
Roberts Mrs B D—l
Roberts Geo W & Son f
Robertson J W—f
Rockwood-Badgerow Co—f c
Roddick J B & Son—f
Rogers & Rollo—f c
Rollins Burdick Hunter Co—f c
Rollo, Webster & Co—f c
Rooney T E—l
Ross A A—l
Rosenberg N I—l
Rosenblatt S J—l
Rueter O A—l
Rutkauskas V W—f
Roy Jos E—l

MARSH & McLENNAN

175 WEST JACKSON BLVD. - - CHICAGO

Fire—Aetna of Hartford
Alliance Insurance Company, Philadelphia
Baltimore American Fire Ins. Co., Baltimore
Farmers Fire Insurance Co., York, Pa.
Fire Association, Philadelphia
Fireman's Fund of San Francisco
Great American Insurance Company, New York
Insurance Co. of North America, Philadelphia
London & Lancashire Fire Ins. Co., Liverpool
Pennsylvania Fire Ins. Co.
Philadelphia Underwriters, Philadelphia
Sun Insurance Office, London, England
Union Insurance Society of Canton, Ltd., Hongkong
Westchester, New York

Liability, Automobile, Accident and Health—Zurich General Accident & Liability Insurance Company, Zurich
Plate Glass—Continental Casualty Co.
Burglary—National Surety Company, New York
Bonds—New Amsterdam Casualty Company, Baltimore
Surplus Lines, Automobiles—Lloyds, London and Stock Companies

Offices in

New York	London	San Francisco	Minneapolis
Richmond	Montreal	Duluth	Detroit
Buffalo	Winnipeg	Cleveland	Columbus
Pittsburgh	Phoenix	Portland, Ore.	Seattle

Royal Insurance Co.
(Limited)

Elwin W. Law
MANAGER
209 W. Jackson Blvd.
CHICAGO

Ryan A M—l
Ryan T J—l
Rye F A—f
Sackett R E —l
Sacks K M—l
Sanders R Y—l
Sauter Fred J—f
Schmidt A X—l
Schmitz A H—f
Schoen E M—f
Schuitema J W—l
Schwarz J—l
Scott G M—l
Scott J S & Sons—s
Sears H L—l
Shaw A F & Co—f c
Shepard & Hailand—f c
Sherman & Ellis—c
Shera J W—l
Shillito P B—c
Simmons L E—c
Simms F H—l
Simons Wm W—c
Singleton J W—l
SlattengrenA B—l
Slipner & Finnegan—c
Smith Ezra—l
Smith E S—l
Smith G M—l
Smith J V—l
Smith Jens—l
Smith Jesse E—l
Smith Lawson & Coombs l
Smith Lloyd H & Co—f c
Smith P D—l c
Smullan A & Co—f
Speck Geo W—l
Stahl J M—l
Stahle L L—l
Stamm L R—l
Standish H S—l
Stark L B—l
Starkweather & Shepley Inc—f
Steffins E C—l
Steinberg S—l
Stevens J W—l
Stevens R W—l
Stewart, Keater, Kessberger & Lederer—c
Stoffels Oscar A & Co—f
Stoker D A—f
Stoll, E H—l
Street & Spencer—f
Strong Jos H—l
Suddarth R L—l
Swanson A—l
Swift W E—l
SZafranski J F—l
Tallmann J B—f
Tate W W—l
Taylor T M—l
Tennant Robt G & Son —c
Thompson A E—l
Thompson A R—l
Thompson F R—f
Trobaugh S F & Co—f c
Thompson Thos W—c
Todd J F—l
Tomanek J J—f
Toohey T F—l
Torpe A & Co Ins—f
Trenary I J—c
Tramel Geo F—f c
Trobaugh S F & Co—f c
Turner Chas H—f
Tuttle C R—f
Umberger R B—l
Ullman A I—f
Van Cleave L—l
Vanderheyden M J—l
Van Dyke R C—l
Vickery E B—f
Wadsworth Chas—l
Waeff H—l
Waeber G R—l
Waibel J E—f c
Waldbur F K—l
Waller E C—c
Walterding G C—l
Wanek A W—l
Ward E L—c
Warren L P—f
Warrick W F—l
Warshell E J—l
Wayne H L Co—f
Webb W E—l
Webber R E—l
Weed Bros Co—f
Weimeier A C—l
Weir J W—l
Welsh F H—l
Werth S S—l
West F A—l
West R H Jr—c
Westphal H E—c
Whatley S T—l
Whistler E N—c
White & Hayden—f
White Chas A & Co—c
Whitmer A L—l
Whitney H L—l
Whitney R F—l
Whitney H C—l
Wiley Magill & Johnson —f
Wilber H P & Co—f
Wilbur J R—f
Willcox, Peck & Hughes —f
Williams C P—l
Williamson W W—l
Winegar C F—l
Winegar S J—l
Wineman Jacob—f
Wineman Bros—f
Witkowsky Jas—f
Wolff H—l
Wolfle, Steffelin & Co —f l c
Woodard S C—l
Woodburn T K—l
Woodhead Jack—c
Wrenn E—l
Wright H T—l
Wurtz C P—f
Wyman & Palmer—l
Yager L E & Co—f c
Yerger J O—l
York R J—l
Young Fred E—f
Yower & Meachem—c
Zemek A J—l

CHICAGO HEIGHTS

Angear W J—f l c
Chicago Heights R E Ex —f l c
Davis F—l
Donovan Agcy—f
Keenan C H—l
McClure & Co—f c
McEldowney & Co—f c
Wallace & Co—f l c

CICERO

Baker & Son—f
Beesley & Kirmaier—f
Davis E H—l
Jedlan John W—f c
Lustifield C—l
Pinkert & Sons—f l c
Stedronsky & Co—f l
Stein & Co—f

CLINTON

Bentley E B—f c
Cool Joseph—f
Danks Mrs Nellie—f
Harrison & Hetsler—f l
Hoff & Pearl—f l c
Ingham Leonard W—f c
Lewin & Cleary—f c
Lewis Edwin J—f c
Luttrell James G—f l
McArthur Nellie J—f
McDorman J W—f l
Marvel George—f c
Mitchell E B—f
Parker Ray—f
Robb G L—f
Smith H E—f c
Stivers Noah—f l c
Taylor Abstract Co—f c
Waller Clyde H—l

COLLINSVILLE

Ambrosius & Lochman—f l c
Bardsley E C—f
Casperson E—l
Garrett B E—l
Holzwag & Braner—f l c
Kneedler R—f c
O'Farrell T—f c
Ogle C—f
Orrick Cravens Rlty Co f c
Schurmann Reinsch
Wappler John—f
Wegener & Allen—f c

DANVILLE

Adams Ins Agency—f c
Commercial Ins Agcy—f l c
Dewey J C—l
Ferris F M—l
Galbreath T M—l
Geddes J F—f
Haughey M O—l
Hendrich F E—f c
Hendricks F L—l
Hoff George—f
Holden Russell J—f l c
Kimingham Robert B—l
Linck Wm—l
McClenathan C V—f
Parrish F—l
Partlow E R—f c
Peterson Geo A—l
Phillips & Espenscheid —f l c
Platt L & Son—f l c
Royse J P—f c
Royse J P—l
Runyon & Cannady—f l c
Webster J W Agency—f l c
Wolfard Ins Agcy—f c

DECATUR

Alexander & Bohon—f l c
Atwood & Calby—l
Baker S R—l
Bennette & Shade—f c
Blankenship C J—l
Best Robt E—c
Boruff T W—l
Cantwell Thos—l
Chase Freeman & Dillenhunt—l
Cobb & Odor—l
Drake J L—f c
Durfee, Clark & Nicholson—f l c
Dyarman C W—f c
Evans C A—c
Hartrick R A—f l
Ivey W A—l

ILL.—Decatur, Con.

Johnson & Bobb—f c
Kaiser L J—l
McCutchon P—l
Miner Ernest—l
Montgomery C W & Sons f c
Montgomery R R & Sons —f c
Nelson M C—l
Nicholson L B—l
Nugent J O—l
Rape L—l
Ray Paul F—f
Raetz W F—l
Smith C C—l
Stadler & Stadler—f c
Swarm & Brosseau—f l c
Trenkeld & Son—f l
Van Cleve J E—l
Wicoff J P—l
Wiley J M—l
Wiliams C L—l
Wise H B—f c

DE KALB

Dowdall J A—f l
Henaughan M J—f
Hope W J—f l c
Jarboe J H—f
Johnson Ins Agcy—f l c
McDowell & Harrison—l
Milligan A—f c
Piper & Murray—f l c
Poust W S—f c
Talbot Ins Agcy—f l c
Wagner H C—l
Wiltberger W F Co—f l c

DIXON

Albright Wm J—f l
Bacharach S—l
Bardwell H W—f c
Beedle George—f l
Brown F A—l
Bunnell E M—f
Conrad A E—f l
Cool Charles—f
Frye Wm L—l
Fekete Agency—l Agcy—f c
Fruin Geo—f
Gilbert H M—f
Gilbert W W—l
Haley J F—f c
Hall W E—f
Harris A G—f
Hurd Jules—f l c
Johnson & Cox—f
Jones E—f
Junk Ira A—l
Keyes C E—f l c
Lair & Mastin—l
Miller Theo J Jr—f l c
Newcomer F Co—f l c
Palmer F D—f
Petersberger Jos—f c
Raffenberger & Son H—f c
Raymond & Derkinderen —f c
Resek A C—f l c
Roe H Co—f
Shaulis J O—f
Smith & Leake—f c
Wadewille O G—f
Vaile Joe—f l c
Warner H C—c
Whitcombe A R—f c
Whitish J A—l
Wingert E E—f
Wooley W W—f c

DOWNERS GROVE

Blodgett W H—f l c
Bush Guy L—f
Edwards W H—f c
Haller Chas—f c
Graves & Co—f
Lindley F D—f
Tucker J W—f

DUNDEE

Bingham C—f
Bollman O J—f
Bogue C P—f l c
Carr F M—f
Eash R O—f
Graening Herman C—l
Kamp F A—f
Reese F H—f
Schmeltz E A—f
Schultz Chas H—f
Smith Ashbury F—f l
Smith John W—f
Wendt H C—f
Wenholz L H—f
Wolaver C C—f l
Wright Francis B—f l c

DU QUOIN

Cook M C—f
Dowell Geo W—f
Duquoin Ins Agcy—f l c
Edel Ins Agcy—f l c
Gill Gus—f
Hunter Agcy—f c
Kimmel H E—f
Linzee Bros—f c
Messmore Miss F E—f
Parks Mrs. K H—f
Pope B W—f
Schroeder H W—f
Sisney H E—l

EAST MOLINE

Anderson A H—f l c
Best H J—f
Clendenin Frank J—f c
Dralle H A—f
Long S E & Geo D—f
Pope Jean A—f l c
Railsback F H—f c
Redding D P—f
Ryan J F—f
Stumphy D M—l

EAST ST LOUIS

Beckwith Bros Co—f c
Bodine W R—l
Bowman & Miller—f c
Canovan & Tarlton—f c
Caughlin D W—f
Clanahan M R—l c
Cowell E J—l
Cullen J V—l
Drennan Judson—l
Drummond Bros—l
Eggmann Ins Agcy—f c
Ellison Jas A—l
Fekote Agency—f l c
Hahne C F—l
Hamlin F C—f c
Harding Bros—f l c
Harris M L Co—f c
Hayes T E—l
Hissrich E R—f c
Horton C M—l
Illinois State Trust Co—f l c
Kohl Edw J—l
Knick L H—l
Lingle I L & Co—f l c
McKain J T—l
McLean & Galvin—f c
Owens R D—l
Rassmussen R L—l
Schiele C J—f
Schoene J V—l
Sexton & Sons—f c
Siefert Emil A—f c
Smith Leon G & Bro—f l c
Soucy P J—f c
Steger F J—f
Tissier Bros—f c
Vien Alex S—f c
Voigt E B—l

EDWARDSVILLE

Bartlett C A & Son—f l c
Dale J B—f
Estabrook W L—f l c
Keshner J F—l
Lusk P P—f c
Mudge E W—f c
Schwartz Paul—l
Sutter J R—f l c

EFFINGHAM

Alt Henry—f l c
Althoff John—f l
Buck C F—f l c
Eskew S A—f l c
Holmes W S—f
Jakle Martin—f
Kagay Realty Co—f l c
Meeks C E—f
Schooley E B—f
Taylor F G—f

ELDORADO

Bryam & Cox Agency—l f
Carnahan Agcy R L—f c
Cox A P—l
Murphy Agcy—f c
Goben Agcy C J—f l c
Smith & Gentert—l
Trusty W E—l c

ELGIN

Allen F B—f
Arnett B J—l
Bartholomew W H—f l
Biegel O Q—f l c
Binnie H W—l
Deihs F L—f c
Dumser & Gromer—f c
Grote Wm Co—f
Hubbard A H—f l c
Jencks Fred W—f c
Johnson F T—l
Jones J H—f c
Jones T R—l
Kirkpatrick W B Ins Agcy—f l
Lehmann Chas W—f c
McBriarty C T—f
Mann E F—f
Musser P N Ins Agcy —l c
Prideaux Edw F—f c
Prutzman J L—l c
Rippberger Chas Co—f c
Rose W H—f l c
Royer R G—l
Russell F A & Co—f
Shopen & Paulsen—f
Sills & Sills—f c
Smith H P—f l c
Stone Alex C—c
Tyrell Pierce C—f
Young J A—l

ENGLEWOOD

Eidmann & Co—f
Englestein H M—f c
McManis C L—l
Redfield B B—f
Whitley A H—f

EVANSTON

Bent H D—f l c
Bradford A T—l
Carlson A T—f
Dormand & Co W L—f l c
Evanston Bond & Mortg. Co—f
Maxwell P M—l
Smart & Golee—f l c
Wentworth Wm G—l
Work Agency J W The —f l c

FAIRBURY

Agard E A—f
Borngasser L—l c
Carrithers & Carrithers —f
Claudon N J—f c
Claudon A B Jr—l c
Gerber Joe—f l c
Henning Robert—f
Keck's Agency—f l c
McDowell Jas—f c
O'Dell J F—f l
Purdum Chas—f l
Steinberg Charles—l
Voris C R—f c

FARMINGTON

Anderson W M—f
Bolton C W—f l c
Hubbard G F—f c
Luckey A A—f c
Mason A—f c
Parks Donald—f l
Parks E L—f l c
Steenburg A C & Co—f

FLORA

Chaffin O M—f
Duff G F—f l c
Goldsby & Riggle—f c
Medley Ins Agcy—f l c
Snyder Chas C—f l c
Sypult & Easton—f

FOREST PARK

Grosser Bros—c
Reich E—f
Roos A C—f
Schoenfeld F E—f l c
Wornhoff W C—f l

FREEPORT

Bass F M—f
Bohen J—f l c
Crum & Forster—f c
Douglas S A—f l c
Du Four J B J—f l c
Eastman F W—l
Economy Agcy The—f
Franz A G—f l c
Gilbert Edward—f
Gund F M—f
Hamilton & Boeke—f l c
Hildreth C F Co—f l c
Hilmer Wm S—l
Hoy J B—f
Hutchison W P P—l
Kreamer B R—l
Penning Jos—l c
McDonald P J—l
Marvin M B—f l c
Miller Ezra E—l
Roland I N—f c
Rosenstiel Ralph B Co—l
Sanderson Jacob—f
Sheetz H A—l
Steffen Wm C—f l c
Stuart L—f l c
Taylor & Frick—f c
Tempel H C—f
Wagner A F—f l c
Wright O H—l

FULTON

Adams C W—f l
Blodgett A M—f c
Eaton J M—f
Lein Geo—f
McMahon & Bell—f c
Naniga D—f
Snyder J C—f c

Strating Geo J Ins Agcy —f l c
Waite D C—f

GALENA

Berg Martin J—f l c
Blewett D B—f c
Crooks J G Ins Agcy—f
Friesenecker P—f l c
Heid F H—f l c
Heron E B—f c
Hodson T H—f
Knoebber F—f l c
Moore C I—f
Nack J M—f c
Slattery M C—f
Spensley R M—f

GALESBURG

Anderson-Holmes Realty Co—f c
Arnold H F—l
Britten Doss—l
Bartlett & Bartlett—f l c
Baylor Delbert M—f c
Boutelle Agcy Inc—f l c
Byram E T—f c
Callender W H—f c
Chelman J A—l c
Christy Aunegers Agund f c
Clark Miss Ella—f
DeWolf H L—l
Diefendorf H O—l
Elliott C W—f
Fahnestock J C—f l c
Green G W—l
Griggsby F M—l
Gordon F C & R C—f
Gould Geo W—l
Henderson Thos—f l c
Huff B J Jr—f c
Keirthley Giles E—l
Kelley S A—f
Kost John C—f
Lindstrum-Arnold Agcy —f l c
Losey -Crandall Agcy—f l
McConnell J Lee—l
McGrew Aetna Agcy—l c
Maltby F M—l
Mason E T S—l c
Moone N P—l
Nelson Arthur—f
Newland & Calhoun—l
Osborn Geo W—l
Peterson Harry W—l c
Sanborn L W Agency—f l c
Smith L H—f
Snouse H W—l
Spinner W H—f l
Sterle L L—l
Stewart Maude M—f
Sullivan W H Jr—f
Walholm Roy—l
Wallick Ben S—f l
Weaver H L—f c
Webster Ins Agcy—f c
Wood H W—f

GENESEO

Atwood Chas—l
Baker George—l
Fischer John C—f c
Garner B R—f
Goembel W S—f
Greenwood John T—l
Hoeft H—f l c
Hosford & Woehr—f l c
Luther C F—f l c
Luther Martin—f
Morrow P—f l c
Ott & Miller—f l
Pierce & Pierce—f l c
Reherd W R—f l
Roberts J—f
Santee & Haak—f
Warner W W—f c
White J H—l
Winneke G—l
Withrow Howard H—l

GENEVA

Brooks Chas K—f c
Burr W A—f l c
Carlisle A L—f l
Hagans C B—f c
Howell W A—f
Wilson Geo W—f
Wood Wm C—f c

GIBSON CITY

Ball & Denne—f c
Brinkman J H—f
Career E E—l c
Davidson W A—f
Denne F H—l
Eggleston E L—f
Ernst H L—f
Finnigan H B—l
McKeever Wm—l
Pence Fannie F—f
Rady Miss Chloe—f l c
Shaver & Hollis—f
Shirley O F—l
Strauss B—c
Wilson L R—f l c
Yoder M F—f

GIRARD

Deming F R—f
Eicles Leo—l
Littlepage E E—f c
Wood Frank G—f

GRANITE CITY

Anson Wm—f
Bartlett-Mann The Agcy f l c
Barney R C Agcy—f c
Champion Geo—f c
Enbanks G G—l
Hensley F C & Co—f c l
Holsinger-Theis & Co—f l c
Homan A—f c
Johnson Wm—f
Kunnemenn C H—f c
Morriss Realty Co—f c
Muelder Geo H—f l c
Penry W E—l
Steele J C—f
Tri City Ins Agcy—f c l
Whitten George—f c
Winkler Phil—f

GREENVILLE

Andrews Theo A—l
Breuchand John—f
Cline Ins Serv—f l c
Greenville Ins Agcy—f
Johnston James F—f
McDonald H F—l
Matthewson A—l
Meyer H A—f c
Miller Underwrit'g Agcy —f c
Mitchell & Donnell—f
Reid Wilson Co—f c
White S Curtis Ins Agcy —f

HARRISBURG

Abney A G—f
Anderson Geo E—l
Cavender D E—f l c
Collier & Jarrell—f
Dunn A—l
Egyptian Rlty & Ins Co —f c
Grace B D—l
Harrell J A—l
Joyner C E—f
Norman E M—l
Otey Clinton—c
Parish P S—f
Petty J F—l
Rew C L—f c
Robertson J C—f l c
Whitlack R L—l
Wills & Wilson—f l c
Wilson J F—l

HARVARD

Brandow Walter—f
Crumb E A—f c
Cunningham J E—f l
Deneen & Earl—f l c
Diggins L O—f c
Downs H A—f c
Fritz R M—f l c
Manley B F—f
O'Brien John T—f c
Phelps F R—f l c
Powers W H—f
Smiley D T—f
Sweeney John A—f
Vierck Chas J—f l c

HARVEY

Bradley Mrs E—c
Burnett Geo N—f c
Campbell A W & Son—f l c
Colerick R E—f
Edgar E E—f l c
Haskell W N—l
Low J C—l
Rogers W D—f
Walden G C—l

HAVANA

Baungart Mrs E—f l
Coppel C E—f
Cullinane A D—f c
Euteneuer & Co Fred C —f l c
List E J—f l c
Hillemeyer C H—l
Mitchell F I & Son—f l c
Spink W W—l c
Trumpe Fred—l
Walsh C E—f c
Zelle Bernard—f c

HERRIN

Adams & Whittenberg—f c
Alsbroow-Bradley-Kelley Co—f l c
Bradshaw & Son—f l c
Otey Geo G—f l c

HIGHLAND

Bellm F C—f c
Koch Gus F—f
Moser G R—f c
Ruegger Reinhart—f l c
Spengel H J—f l c
Zeller A—f c
Zimmerman Jos—l

HIGHLAND PARK

Armstrong L A—f c
Brand Wm E— f
Coale & Son Henry K —f
Conrad John E—f c
Dooley Wm M—f
Duffy James H—f c
Gail E S—f c
Grant Chas E—f l
Miller Mrs Jennie K—f
Paul Harry—f l c
Sanborn C A—f l c
Vail H S & Sons—l
Vercoe Arthur W—f

HILLSBORO

Adkisson Walter R—f l c
Bremer Geo W—l
Brown I W—f
Butler H S—f
Dunn Brown & Co—f l c
Gordon Miss Ednah G—f c
Grassell C W—f l c
Hill & Bullington—c
Miller, Major & Major—f c
Strange A T—f
Thompson Fred E—f l c
White Chalmer—l
White & White—f l c

HINSDALE

Ayers Frank E—f
Beaton Geo—f c
Coe C T & Co—f c
Collins S T Jr—f
Cushing O R—f
McClintock & Prouty—f
Perry Miss Ida L—f
Vickery E B—f

HOOPESTON

Cannady R G—f c
Decker Joseph H—f
Duley George W—f c
Elliott Ins Agcy T M—f l c
Gaton Raymond—f
Gilman D D—f c
Heaton R—f
Honeywell A M—f
McGuire S W—f
Powley Floyd M—l
Ripley Frank J—f l
Rodman R A—f
Russeell C E—f
Stephens Clyde C—l
Wallace Mac C—f l c

JACKSONVILLE

Bancroft & King—f l c
Doane Levi S—f c
Hook & Co M C—f c
Johnson W R—l
Kennedy J N—f l c
Kopperl Ins Agcy—f l c
Koppeol-Turner Ins Agcy f l c
McCullough Jas M—f
Spink Strawn & Spink—f l c
Ward Chas H—f l c

JERSEYVILLE

Bull H D—f
Cutting Ins Agency—f l c
Darby Wm T—l
Day Leslie D—f l
Heller F D—c
Hill Ins Agcy—f l c
Holliday Chas O—l
Jenkins Joseph—f l c
King R E—f l c
Massey James—l
Noble H P—f
Seago Geo M—f
Tracy Wm—f l c

JOLIET

Brumund F G—f c
Clare Wm H & Co—f c
Conway Michael—f l c
Davis Wm A—l
Dilbone E W—l
Eib L H—f
Goodspeed Agcy—f l c
Grinton A E—f
Hanson H A—l
Henry G W—f c
Hicks Mattson Agcy—f l c
Hollenback W T—l
Hopkins S C—f l c
Howard Ins Agcy—f l c

ILL.—Joliet, Con,

Howard J R—l
Lennon Bros—f l c
Lewis John W—f l c
Miller D W—l
Munroe Bros—f c
Morton B D—l
Noble Charles A—f c
Oliver Realty Co—f l c
Reuter Theo—l c
Robson G W Jr—f c
Schager A—f l c
Schluntz Henry J—f l c
Schoenstedt Agency—f c
Stephen Oscar J—f c
Stoll C N—f c
Walsh F J Agcy—f l c
Ward J H—f
Welsh Wm S Co—f c

KANKAKEE

Beard G A—l
Caulkins E D—f l
Cornwell H L—f
Durham D L & Son—f c
Erzinger C H—f
Fitzgerald B L—f l c
Lafond Peter—f l c
Lane H E—f l c
Lanoue Ins Agcy—f l c
Mead Chas aH—f c
Moisant S E & Co Inc—f l c
Pucek J—l
Seanlon M J—l
Schneider Albert & Sons—f c
Topping Harry—f l c
Tracy & Henry—f l

KEWANEE

Anderson & Robinson—f c
Ashton Lloyd B—l c
Barton Wm A—l
Bruen Mrs Edw J—f
Curnow T A—l
Egert Wm—f l c
Koppit & Faull—f l c
Houle W D—f
Ladd Ins Serv—f l c
Morrill C A & Co—f l c
Robb S E—f c
Stevens Clark—f
Stull E W—l
Washburn Robert G—l

LA GRANGE

Felloins H A—l
Cossitt F D & Co—f c
Crosby & Ramp E—l
Norden R A—f
Robinson M R E R—c

LA SALLE

Calull & Mudge—f c
Duncan Ins Office—f l c
Dunham A H—l
Gillespie & Sawyer—l
Haskins Thos N—c
Hetherington B W—f c
Hummer & Wirtz Ins Agcy—f l c
Mason W S—f l c
O'Connell T J—l
Parks General Agcy—f l c
Plagens F M—f
Prichard F H—l
Roe D M—l
Scofield R F—l
Strout R M—l
Wilson General Agcy—f l c
Zwick F B—f

LAKE FOREST

Anderson Joseph E—f c
Clendinin James H—f c
Griffith John & Son—f c
Monahan E J—f
Read Frank W—f l c
Smith Claude C—l
Smith James L—l
Smith C Leland—f l
Warren Aubrey—f c

LEMONT

Hoover J W—f l c
Nelson L R—l
Tedens W H—c
Walker Geo S—f

LEWISTON

Gillam W B—f c
Groat & Lilly—f l c
Lilley & Onion—f l c
McNally P J—f l c
Proctor & Hughes—f l c
Richardson J F—f l c
Watson T B A—f

LINCOLN

Armstrong Fred—f l
Barthel Arnold—f l c
Collier Chas R—f
Corwine Geo D—f
Engle H—f l c
Fogarty Wm—f
Haller J S—f
Hodnett W E—f l c
Johnston Percy B—f
Kiest Groner C—f
McCarthy Jas—f c
Longan T P—f
Maxwell Hunter & Co—f c
Myers Benj—f l c
Parker Lynn R—l
Primm J Q & Co—t
Purinton A V Agcy—f
Rauten Ins Agcy—f l c
Richardson A L—f l
Richey & Richards—f l c
Rigdon W H—f
Spears Mrs C E—f
Stokes T H—f l c
Thomas & Thomas—c
Wakeman H F—f
Wilmert J J—f

LITCHFIELD

Ball H S—f
Foran Miss Mary—f
Hushing Ota May—f l c
Kane A L—l c
King W J—f
La Plant Chas—f c
Neuber Arthur—f
Parrott W S—l
Pound Edson—f
Rea & Son J W—f c
Rice C R—l
Rogers Wm P—f
Salzman Lauretta—f
Stolle J C—l
Stanisfer A R—f l c
Strehle J C—f c
Yoder W A—l

LOCKPORT

Anderson Albin—f l c
Cheadle T A—f
Kieg J J—l
Muehlenfordt C H—f c
North W W—f c
Parker Miss G—f
Pitts J R—f
Prutsman P E—f
Ryan P C—f
Walter J A—f l c
Walter M—f
Ward W M—f
Will County Rlty Co—f

McLEANSBORO

Coker T S—f
Daily W W—f c
Elliott W—f l c
Frey F F—c
Gray & Denson—f
Hamilton W F—l
Hicks Allie—l
Hogan & Hogan—f c
Howard L—l
Lane J H—f
Proctor R—l
Severs Ins Agcy—f c

MACOMB

Armstrong William—c
Ausbury E T—f
Anders Jesse—f
Barclay J A—f l
Black Minnie—c
Bullock Chas—f
Downing & Downing—f
Elting Harry—f
Filbert Verne E—f
Foster & Bailey—f l c
Gale Swaugs—l
Gumbart C G—f l
Hampton E I—f c
Imes C I—f
King J R—f
McClellan F G—f c
McLean Ins Agcy—f c
Norton Ins Agcy—f l c
O'Hara Ira J—f
Patterson Maud—f
Patton J G—f c
Ralston Fred—f l c
Sherbine Ed—l
Shores W R—f l c
Switzer Glein—l
Ulrich & Bottoriff—f c
Vance H J—l
Vose L B—f
Walker Elmer T—f c
Wolfe & Logan—f l c
Yard P W—l
Zimmerman Fred—f l c

MARION

Aikman A B—f l c
Alsbrook Bradley & Kelley—f c
Ballance & Wohlwend—f l c
Burkhart W S—c
Campbell Lloyd C—f
Coffee Hubert—f
Cooksey A—f
Davis C C—f
Griggs Ins Agcy—f l c
Jackson & Gulledge—f
Miller J W—c
Osburn M P—l
Roberts Ins Agcy—f l c
Simpson Fred—f l c
Smith John C B—f
Wohlward William—f l c

MARSEILLES

Bentley L E—f
Ebersole S B—l
Nicholson D A—f
Sehring Fred—f
Smith & Kelso—f c
Smith A E—f c
Spencer E R—f
Winans Arthur R—l

MARSHALL

Brown R H—f
Claypool Charles—f
Cole & Cole—f l c
Cork Ins Agcy—f l c
Craig Thos—l
Dunn J W—f c
Janney Victor—c
Hurst S—f
Johnson B F—f
Smith Burns D—f c
Tucker H D—l
Weir John—f l c

MASCOUTAH

Legendre Henry H—f l
Lill & Lill—f c
Scheve Gust J—f c
Schupp J A—f l

MATTOON

Checkley H R—f l
Cox Frank—f c
Flowers W A—f l c
Gano & Tucker—f l c
Guthrie E T & Co—f l c
Hart J E—l
Holloway W R—l
Holmes Ins Agcy—f l c
Kincaid C W—f l c
McVay W W—f
Smith A C—l
Tivnen & Co—f l c

MAYWOOD

Carr Geo W—c
Heidemann W G—f
Holden A W—f l
Lane-Peterson—f l c
Purcell M J—l
Vraneck & Co M E—f lc

MELROSE PARK

Carson John G & Son—f l
Cramer Mathew J—l
D'Anza Salvator—l
Melrose Park State Bank—f
Wolf P E—f c

MENDOTA

Blanchard Geo E—f c
Cranwell T S—f
Crawford R N—f c
Dean B J—f l c
Feik B J—l c
Kieselbach & Kieselbach—f
Lamberton J A—f
Lewis E F—f l c
McInturf Roy—f l c
Moore H R—f l
Pohl K W—f l c
Powell Chas D—f
Reul J G—f c

METROPOLIS

Frazine C C—f l
Keer S B & Co—f l c
McKee Mrs. G L—f l c
McKee R G B—f l c
Miller Levi C—f c
Morris J H & Co—f
Steer Harry—f l c

MINONK

Allen Thos B—f c
Leffers & Memmen—f c
Pickard C W—f
Schneider Geo W—f
Tucker F C—f l
Vissering Eckhardt—l

MOLINE

Anderson Otto E—f c
Anthony Agcy—f c
Berzelins A P—f c
Bergstrom S V—f
Bockaert M F—f c
Carlson Geo E—f l c
Cleaveland & Niebling—c
De Jaeger Ins Agcy—f l c
Eastman & Son—f c
Entrikin Fred C—f
Gustafson Frank—f

Horstkamp M—f l c
Jones D A—f
Kerns & Vernon—f c
Kohler H—f
Kuehl Henry H—f
Lambert J C—l
Lardner J F—l
Lawrence H C—l
Londberg C G—l
Meersman Peter J—f
Metzgar Judson C—f
Morgan E E—f
Moore W R—f c
Oakleaf J L—f l c
Oldefest Henry M—f c
Olson Andrew—f c
Parson W—f
Rank R W—f
Renoe T W—f
Shaffer W D—l
Shallberg C E—f l c
Shearer B A—l
Sherman Fred—f l c
Thomas H H—l
Veys & De Taeye—f
Wallace J H—f l c
Webster A P—l c
Wegge E W—f c
Woodburn R S—f c

MOMENCE

Brown W A—f
Kirby J J—f l
Lane F E—f c
Parish Varnum A—f
Sweet P M—f c
Tallmadge F C—f c
Tower J W—f c

MONMOUTH

Boyd & Boyd—f l
Brady B—f c
Bruner Ins Agcy—f l c
Dains & Ashenhurst Co —f c
Davis Chas—f
Ewing C E—f
Hickman R B—f c
Lahl F J—f l c
McCaw C R—l
McCleary J J——f c
Miller W J—f
Murphy M—f
Quimby I—f c
Rawson F P—f l
Robinson N H—f l c
Sykes Mrs M E—f
Wise C S—f c
Wray R L—f c
Young D A—f
Zimmer J E—l

MONTICELLO

Burgess & Cline—f l c
Garrett & Payne—f l c
Harris E C—l
Holmes Miss Sadie—f
Marquiss J R—f l
Smith Wm P—f
Tatman C A—f

MORRIS

Blasingham Fred G—f l c
Carey Ins Agcy—f l c
Connor John E—f
Erickson Ed—f
Fraley C E—l
Francis J H—f
Hilliker A H—f l c
Huston Geo—f
Leach Agcy Harry—f l c
Lois J—l
Pike E W—f
Rausch J W—f
Reardon C—f c
Simrall L E—f
Skelton A H—f l c
Smith H B—f l c
Williamson T—l
Young C D—f

MORRISON

Baird Albert R—f l c
Blodgett W A—f c
Blodgett W Lee—f c
Bruins Jacob—f c
Dalrymple W P—l
Graham Daniel—f l c
Ludens H J—f c
McBride H A—f
McCalmount & Ramsay —f c
Macklin C G—f c
Reimers J J—f
Riordon J A—f c
Ritchie Murray—f
Row L E—f l c
Van Osdol Frank A—f l c
West Bros—f
Walden J T—f l
Woodson P L—f l c

MOUND CITY

Curren & Cummings—f
Ford & Karraker—f c
Leasor F L—l c
Mertz & Karracker—f
Miller C S—c
Perks & Schuler—f l c
Sheerer Ed—l
Waugh John A—f

MOUNT CARMEL

Bedell M T—f
Capoot Geo R—f l c
Churchill S—f c
Head Lee—l c
Keeler Mrs Jessie—f
Kelsey Mrs Jessie—f
Manley James—f c
McKittrick T E—c
Mundy E G—f c
McKittrick T E—l c
Ramsey E—f l c
Russell Ins Agcy—l c
Seibert Agcy—f c
Stein Ins Agcy—f l c
Townsend Ben H—c
Trimble & Bonham—f c
Wood H H—l

MOUNT OLIVE

Clavin C—c
Fischer August E—f c
Harlan L N—f
Marburger Rudolph—f
Neal J D—f
Nischvitz E M—f
Reilly L C—f c
Sassmannshausen F A—f
Scheller Richard A—f
Troeger H J—f
Wise M—c

MOUNT VERNON

Baldwin Fred D—f l c
Bundy Noah—l c
Creighton J M—l
Dickson James M—f l c
Grant Rufus—f l c
Hill H V—f
Hinman Earl B—f c
Hoit C—f
Johnson Chas K—f
Morgan Wilborn Agcy—f l c
Ore Geo L—f c
Richardson V E—f c
Smith Kirby—f
Stephenson W J—f
Thompson C H—l
Thompson & Thompson —f l
Watson Stanley—f l c
Webb & Harriss Ins Agcy—f l c
Wescott Walter C—f l c

MURPHYSBORO

Busch Henry J Ins Agcy—f c
Cotter E V—f l c
Jones O W—l
Kane J R—f c
Kuehle A F & Son—f c
McElvain R J Jr—f
Martin Robert P—f
Moralee M M—f c
Ritter Chas L—f l c
Roberts A H—f
Tansey J L—l
Watson Andrew—f l c

NAPERVILLE

Christ M E—f l
Garman Melvin—f
Myers T I—f l c
Rassweiler H H & Son —f l c
Reed C W—c
Scott, Egerman & Lambe —f c
Sheldon B—f c
Shisler F A—f l
Umbreit F—f

NASHVILLE

Carter J P—f c
Fiene Fred—f
Holston B B—f l c
Hosmer Henry H—f c
House H H—f
Hutchings A W—f
Smith M D & Son—f l
Thorp A W—f

NEWTON

Calvin A F—f
Cooper D W—f
Davidson H C—f
Jack J P—f
Johnson E F—f l c
Kasserman & Kasserman —f c
Kittle A P—f
Matheny John W—f c
Powell B E—f
Raef & Co—f
Richards L A—f l c
Stewart & Lowe—f c

NOKOMIS

Bald W F—l
Battles Luther—f
Ernest Fred W—f c
Ernest Fred—f c
Gelly Geo D H—f c
Kelley R L—f
Miller Harry C—l
Omeare E J—f
Shoemaker J W—f
Singler V C—f
Webster W G—f c
Wild J W—f c
Young Wm A—f c

NORMAL

Goodwin Jno A—f c
Hinthorn & Pace—f c
Johnson W H—f c
Murray J T—l
Sale S B—f l
Shepard Lawrence F—f c
Skinner H C—l
Washburn J N—l

NORTH CHICAGO

Decker M C—f c
Jadrich Jos A—f c
Opeka F M—f l c
Przyborski & Co—f c

OAK PARK

Barker O B Jr—f
Braese O C—f
Cook & Skillin—f l c
Cotton Harry —f
Craig R R—l
Dickerson A W—l
Duckleman G—l
Duff E H—f c
Einfeldt & Co H—f
Feron J M—f l
Graser F A—l
Hetzel F—f
Hemingway G R—f c
James & Co—f c
Johnson Bros—f
Kringel F J—f
Leadman H N—f
McAllister & Son—f l c
Miller G O—l
Morrison Wm H—f
Oak Park Rlty Co—f
Schulte P—f
Stoker E D—f l
Thomson J W Jr—f l
Tuchy J J—f
Whitmore & Barry Co —f
Wine A F—l
Zimmerman P E—f

OLNEY

Berry M R—f l c
Coen H C & J T—f l c
Head I C & Son—f l c
Roberts A C—f l c
Slanker G D & Co—f c
Stercni H—l
Weiler Jos—f c
Yost David—f l c

OREGON

Burchell F W—f c
Chamberlain C H—f
Etnyre C D—f l c
Mammenga C F—f l
Perrine Walter E—f
Ray E A—f
Sears H R—f l c
Strock C M—f c

OTTAWA

Anderson Owen—f
Andrews J A—l
Arnold Henry—f
Bowers Ethel R—f
Brewster & Doolan—l c
Buchner & O'Toole—f
Colwell Wm—f
Conard D R—l
Cooper Ben C—f c
Curtis E J—f c
Darling Jas—f
Dineen M—f l
Farrell T B—f
Feehan Ins Agcy John—f l c
Graham & French Agcy —f l c
Harris J O & Son—f l c
Hatheway Fred A—f c
Hawley C W—l
Koenig Geo T—f
McEvoy Ins Agcy—f l c
Mahoney E P—f c
Manes P—l
Meagher P J
Olson P A—f
Poole C M—f
Pusey W B—f c
Sinon W J—f
Sims C P—c
Snow Arthur E—f l c
Stout Miss Elizabeth—f
Tucker E E—c
Trimble Geo M Agcy—f l c

ILL.—Ottowa, Con.

Warner & Hess Agcy—f l c
Wharton E B Agcy—f

PANA

Baldwin & Baldwin—f c
Evey & Lyon—f l c
Ferguson H W—f l c
Gaffner C F—f c
Hills C—f
Marsland G W—f c
Miner H B—f
Morgan Ins Agcy—f c
Pierpont & Son J J—f l c
Reese J E—l
Warren Wm M—f
White E L—l
Whitehouse C—f
Wilson A H—f l c

PARIS

Armstrong W A—l
Brubaker H—f
Church Frank A—f l c
Cole W D—f l
Dole Geo V—f
Eldredge Albert General Ins Agcy—f l c
Foley Leon A—f l c
Forcum A P—f
Gumm ClarenceV—l
Hallovan D A—f c
Illinoi's Trust Co—f l c
Johnson O M—l
Logan Grant—f
Mann A C—f
Moffett N R—f c
Parrish Edgar—f l c
Redman W E—f l
Sheppard J A—f c
Sheriff W B & Co—f c
Young A N—l

PAXTON

Bailey D G—f c
Duffield H E—f
Fagerberg E H—f c
Froyd E T—f l c
Hall Frank L—f
Hunt M E—f
Johnson C. Edwin—f
Johnson Victor E—f
Lateer W M—l c
Ludlow Samuel—f c
McQuiston M L—f
Nelson W R—f c
Paxton Agcy The—f
Shelby Chas—f
Wylie O H—f c

PEKIN

Becker Herman—f c
Carver Ins Agcy—f
Dunkelburg V P—f l c
Haines James & Son—f l c
Hinners Mrs Lena—f c
Hofferbert P—l
Holland C F—f c
Hornish George B—f
Lohman Martin & Co—f l c
Lucas George H—f c
Monroe G E—l
Prettyman, Velde & Prettyman—f c
Schurman Agcy The—f l
Smith John L & Son—f l c
Soady F W—f l c
Struck Herman—f c
Van Boening Oscar—f l

PEORIA

Addison-Bourland Co—f c
Anderson D S—l
Arends & Rouse—f c
Becker R O—l
Barker L A—l
Blusch J H Ins Agcy—f l c
Bryan Ins Agcy—f c
Burt Wm B—l c
Callender & Co—f l c
Casey C O J J—f l c
Cassell R R—l
Cochrane W S—l
Conway & McCarty—l c
Cummings & Son—f l c
Drysdale C—l
Drysdale & Son—c
Fischer C O—l
Fish Wm. R & Co—f c
Gable A F & Sons—f l c
Harker H A—l
Hatfield S K & Co—f l c
Howes & Fahnestock—f l c
Levison & Co—f l c
Lawler W J—l
Johnson C Wm—l
Kahler A H—l
Keene & Hoagland—l c
Kimmel Chas A—f
Lowes Ralph C—l
Martin J R R—l
McClentock W T—l
McConathy C—l
McMahony W B—l
McQuade & Horstman—f l c
Meisinger & Co—f l c
Mendenhall & Iliff—f c
Meirer G E—l
Ockenga R P—f c
Paris A E—l
Piper Geo W—c
Plack H J—l
Pottker D H F—l
Pratt C A—l
Reyburn Ins Agency The—f l c
Rosenberg S C—l
Ross J W—l
Roswell, Bills & Co—f c
Shepherdson W C—l
Stonicipher L V—l
Struck H—f c
Swanson G R—l
Tobias Kellogg Co Inc—f c
Tracy L H—l
Travis E E—l
Trefzger Adolph Co—f c
Vandeveer P D—l
Van Deusen R E—l
Wittick W A & Son—f l c

PERU

Briel Geo—f c
Brylski S W—f
Bulfer Chas—f
Dauber F L—f
Helmig Henry & Son—f c
Hoberg & Hoberg—f c
Hocking A J—l
Hoss Gustav—f
Loekle Otto J—f
Nienabor H C—l
Ream Henry—f l c
Scanlan & Massieon—f c
Struever & Son Rudolph F—f
Wagner Wm—f
Weiland E J—l
Willmeroth Wm—f c

PINCKNEYVILLE

Brey Wm—f
Crawford & Dintelman—f c
Diamond Rlty Co—f
Dwyer Clara K Ins Agcy—f
Edwards W O—f c
Kane E K—f
Taffee J G—f c
Taylor Hosea A—f c
Traffic & Trover—f c

PITTSFIELD

Barber M S—l
Bowers Henry—l c
Brooks Rose H—f
Bush W C—f c
Dinsmore John C—f
Doocy E—f l c
Heck Geo G—f
Hess J D—f
Hirsheimer L D—f l c
Hooper Chas A—f l c
Kendrick Geo I—f l
Lovell O D—l
Miller Agcy Harry C—f l c
Neibur F P—f
Strauss Wm—f

PONTIAC

Armstrong Grant C—f c
Deooe W F—l
Gray W W—f l c
Herzberg S H—f l
Hoke C F—f
Hoobler E X—f c
Leach Robt—l
Lemesurier C J—f l c
Myers Frank L—f c
Nolan Bradley Mrs M L—f
Phillips Chas—f
Reed J S—f c
Sesler Ray—f c
Simmons E A—f c
Smith Elmer—f
Thornton Horace—f l c
Trumbo Z T—f l
Tuisberg L W—f
Voglesinger H E—l
Wisman M L—f c
Wooley Frank—l

PRINCETON

Anderson A L—f
Anderson A W—l
Clark H A—l
Coddington John W—f c
Fox Miles—l
Gibbs B M—l
Harrauff O B—f l c
Norman J L—f
Palmer Thmoas—f
Skinner John S—f c l
Stewart F W—f
Thompson Wiliam—f l
Young E M—f

QUINCY

Bastert-Miller & Castle—f c
Berger Albert—f l c
Binkert Bros—f l c
Berger Ins Agcy—f l c
Bonfoey-McCrory Ins Agcy—f l c
Chatten Bert—l
Corrigan J B—f l c
Cox F D—f
Dines H B—f l
Eull W A—l c
Evans T R—l
Fuelbier J Ins Agcy—f
Garner J F—c
Garrett F F—l
Gille G H—f
Gill G O—f
Glindeman A—f
Heckle & Son—f
Hendricks Herbert—l
Hyatt Sam S—c
Jasper J C—f
Klein Chris—l
Lake H H—l c
Lohr Vaughn S—f c
McCaffrey O L—l
McKinnay J L—l
Murphy Ins Agency—f
Winters & Son—f
Shannon O W—f l c
Sheehy W T—l
Seiffert O A—l
Thompson W F—f c
Vasen & Barteet—f c

ROCHELLE

Branch E O—f c
Carpenter & Carpenter—f
Countryman M A—f
Gardner C E—f
Gardner Agcy Fred E—f l c
Hayes John B—f c
Healy T F—f
Hooley D J—f l
Kahler John T—f l c
Kepner C E—f
Lake Lucy J—f c
Lux Wm—f c
McConaughty E L—f c
McHenry Wilbur—f c
Morrison & Co J C—f
Phelps H J—f
Porter C—l
Sheadle A B—f
Slaughter A E—l
Thorpe R R—f
Tilton F J—f
Ward L—l
Wirick & Wirick—f c

ROCK FALLS

Gettle C W—f l c
Harper Robt E—f c
McMillen Frank Co—f l c
Stone Agcy W T—f l
Taylor E U—f c

ROCKFORD

Balter Geo A—l
Bargen H S—f c
Barrett E P—l
Beysiegel R E—l
Bowman J A & Co—f c
Boyden G F—l
Brodine G A—l c
Bunn A W—l
Burns T R—l
Camlin John H Co—f c
Christiansen P R—l
Christophersen G M—f c
Colehour Frank E—f c
Deuel & O'Shay—f c
Dobler & Johnson—f
Eastwood & Halsted—f
Flanders R E—l
Elliott S F—l

EARLE HAMRICK AGENCY

General Agent
Central States Life Ins. Co.

607 Forest City Bank Bldg.
ROCKFORD, ILL.

Hart A E & Co—f
Heil Victor P—l
Hessenauer G B—l
Jackson Chas E—f
Johnson & Co Inc—f l c
Johnson A W—l
Johnson H O—f
Jackson J T—l
Knapp, Barnes & Co—f
Lindgren Alfred T—f
Marean H A—f c
McClelland B F—l
Miller Sumner—f
Morgan G A—f c
Nelson & Tice Ins Agcy —l
NieonabrHC— FLr
O'Connor, Ed F—f
Otto P C—l
Parmele & Robinsonc
Peterson Gust & L E—f
Reese Chas E—l c
Rheingans H A—f l c
Rosecrance & White—f
Ross Ins Agcy—f l c
Smith J G—l
Swenson J August—f
Thompson & McMillan—f
Treat B B—l
Tritel L G—f
Turney R E—l
Webber H G—f l c
Weingartner Ins Agcy—f c
Weingartner R L—l
Wetzel Chas A—l
Whitehead J B—t c Manny Co—f c
Williams Manny Co—f l c
Wilson & Son Emmet F —f l c
Wray S T—f f c

ROCK ISLAND

Apple O E—f
Bailey W E—f
Bennett Robt Jr—f l c
Brandenburg Julius K—f c
Chamberlain Chas R—f
Cleaveland H H Agcy—f l c
Downs F C—f c
Eckhart & Buffum—f
Ekelin John M—l
Ford Chas Of l c
Gruske Agcy J J—f
Hunter H Ford—f
Klove A M—f l c
Kreis Edw B—f l c
Levi Mayer—f l
Maggid S—l
Maucker & Maucker—f l c
Montgomery Chas—f c
Moran Jas A Agcy—f l c
Rimmerman J J—f l c
Safety Ins Agcy—f c
Sater Clarence L—l c
Schillinger & Cook—l
Schneider & Mitchell—f l c
Smith Wm A—f c
Stewart W McLean—f l c
Stoddard James H—l
Walker & Co H K—f
Witter & Walker—f c
Woltmann Fred—f l c
Xander W G—f l

ROOD HOUSE

Bates Chas T—f l c
Evans J C—f l c
Ferguson W J—f
McConathy & Davidson Agcy—f l
Roodhouse W C—f c
Strang W B—f l

RUSHVILLE

Billingsly H M—f l c
Bottorff Geo E—f
Cole, Harvey W & Son —f
Davis Samuel—f
Jarman L A—f
Loring J M—f l
Little & Shindel—f l c
Mourning & Co P C—f
Rensch C P—l
Robinson Earl C—f l c
Rodewald & Dyson—f c
Steele G B—f c
Willard B O—f
Young Carl C—f

ST. CHARLES

Doherty J T—f
Glos H A—f
Hempstead & Son—f c
Hunt Brothers Ins Agcy —f c
Olson Ins Agcy—f l c
Rockwell Frank—f c
Rockwell H T—f l
St Charles Ins Agcy—f c

SALEM

Bachman A H—f
Bachman C F—f
Courson D O—f
Farson H W—f l c
Harris E C—l
Holstlaw Mrs P A—l
Larimer John W Son—t
Schwartz Bros—f
Smith B M—f
Telford E D—f
Wiliams A R—f l
Williams John P—f

SANDWICH

Blee & Ingersoll—f
Faxon C G—f c
Fosse A O—f l c
Kietzman F A—f c
Lewis H C—f c
Richey F P—f c
Sedgwick W W—f
Stinson C L—f c
White John E—l

SAVANNA

Barody Elijah—l
Brearton J L—f c
Delaney M J—l
Greenleaf F S—f c
Greison Ins Agcy—f l c
Gridley-Leslie H—f c
Griffith George J—f
Hammil J A—f c
Robbe H O—f
Smith W W—l
Wolfley Frank L—l

SHELBYVILLE

Carr S B—f l c
Craig Wm H—f c
Dove Bros—f
Embry Miss Julia—f
Fraker G C—f c
Herron Agency G—f l c
Hubner R R—f l c
Keller & Leathers—f c
Klauser Wm—f l c
Milligan David A—f l c
Richardson F M—l
Richardson W J—f l
Scarborough E J—f c
Steward C W—f
Storm Isaac S—f c
Ulmer J F—f
Westervelt Leverett C—f c
Willard J C—f
Yantis & Yantis—f c
Zimmer J T—f l

SPARTA

Beever Homer—l
Brown J C—f c
Hood R D—f l c
McConachie & Reed—f l
McIlwain Jas A—f l c
McIlwain W B—f
McKelvey S A—l
Sproul Chas E—f c
Stephenson T B & Co—f c
Tweed John W—f c
Wilson C E—l

SPRINGFIELD

Appleyard C T—f c
Atwood & Colby—l
Aurelius W J—f
Bailey W R—f c
Barnes Agcy—l
Barton John E—l
Bell R E—f l c
Benjamin Ins Agcy—f l c
Bernard Investment Co —f c
Booth & Co—f c
Brinkerhoff & Co—f c
Butts R F—l
Caldwell & Foster—f c
Caldwell R C—l
Cantrall E E—l
Christine O E—l
Coleman & Co L G—f c
Conner Bertha M—f
Conney J H—f c
Connolly Alex R—f c
Crowl E A—c
Davis A J—l
Diller Isaac R—f
Doenges A W—c
Dorrell B J—f
Evans Van W—t
Fayart & Son—f c
Fitzpatrick Bros—l
Francis Ins Agcy—f c
Freund & Son—f
Gard C E—f
German D I—l
Gibson C O—l
Harris L H—l
Hatch O M—f
Hawkins Geo—l
Hemmick J E—f
Herman & Co—f c
Hickey Ins Agcy—f c
Hickox & Co—f
Hoffman A A—l
Hoopes W S—l c
Jewett Agcy Inc—f l c
Jones Clarence—f l c
Jones & Co H P—f c
Kelly W S—l
Keys Alvin S & Co—f c
Kloppenburg C A—t
Kuciemba M—l
Kuhl F F—l
Lamar A W Jr—l
Lanphier & Co—f l c
Leslie H D—l c Estate Co—f
McCabe Agcy—f l c
McIntyre Col S C—l
Merrick W B—l
Miller & Action—f
Mitchell A S—l
Morton J A—f c
Peterson C J Jr—f
O'Brien E L—f c
Pickering P W—f c
Pierek H & Co—f c
Piper J H—f
Read R T—l
Redlich E H—l
Reisch & Co F—f c
Reisch-Morgan & Reisch —f c
Riefler & Son—f c
Ritter George J—f
Roberts Frank & Co—f c
Rockwood G C—f
Roling A W—l
Ruckel & Son—f l c
Ryan V J—l
Sattem G A—l
Senesac L J—l c
Snape H M—f l c
Solenberger H M—l
Stagg Wm L—l
Sturgis W H—l
Stacey W D—l
Stagg Wm L—l c
Troxell Kikendall & Co —f c
Swett W W Jr—f c
Turner C B—f
Turner E H—f
Warren B O—l
Welch D M—l
Weller Ross—l c
Wood H—c
Workman W F—l
Weller Ross L—f l c
Whadcock A L—l
Wilson & Eck—f l c
Wright F L—l

SPRING VALLEY

Frain P—l
Hercer Jos—f
Hollerich C N—f c
Jagodzinski I J—f
Knapp & Hollerich—f l c
Luther L H—l c
Murphy & Murphy—f c
Pinkley I C—f
Soloski A J—l
Treat Robert A—l
Wimbiscus W J—f c

STAUNTON

Fishcher H A Ins Agcy —f l c
Tucker P J—f l
Panhorst Edna—f
Willoughby H H—f

STERLING

Baer Real Estate & ins Agcy—f l c
Bracken & Bracken—f l c
Chaplin H L—f c
Folkers H J—f l
Galt Wm T & Co—f l c
Gaulrapp & Flock—f l c
Heiss H J—l
Johnson C E—f l
Kohl H G—l
McCloy W S—f l c
McGee J F—f l c
Mensch O—f c
Miller D L—f
Ocken J E—l
Palmer W P—f
Snavely J B—f l c
Stager Frank Ins. Agcy —f l c
Sheldon Carl E—f
Trudo H R—f l c
Ward Jno A—f
Ward Phillip J—f c
Woodworth Wm L—f

STREATOR

Baker Henry Jr—f c
Bertiaux F C—f
Dicus H H—f
Drummet A—l
Essington J W—f l c
Farrell D J—l
Hill V Z—f l c
Holland & Mohan—f c
Hood G G—l
Horack Charles—f c
Keating Fred J—l c
Keating B T—f l c
Muligan J O—l
Myers Edw—f
Neiggeman Henry J—f

ILL.—Streator, Con.

Pirkey J C—f l c
Patterson John B—l
Powers F M—f l c
Prafcker & Son A J—f l c
Robinson Harry—l
Ryon The Agyc—f l c
Sass Adolph —f l
Spencer & Nusbaum—f l c
Zilm E G—f c

SULLIVAN

Baker Zion F—f
Bristow Miss Uettie—f
Cochran Oscar F—f
Cummins J C—f l c
Edwards C S—f c
Foster A E—f
Greene C W—f c
Harsh P J—f
Hughes T G—l
Jennings John E—f
McLaughlin J —f l c
Mattox M A—f
Meeker R D—f c
Miller A H & Co—f l c
Nicholson A—f
Pearce Frank M—f
Wolf G—f
Wright Bros—f l

SYCAMORE

Brooke A G—l
Conrad C M—f
Crum Elizabeth W—f l c
Dutton & Becker—f c
Gates A D—f
Hammersmith O B—l
Harrick W A—f l c
James Geo A—f
Johnson Jos—f l c
Mitchell Z E—f c
Nelson J M—l
Pond C C—f c
Sell Wm F—f

TAYLORVILLE

Ashbrook Thos W—f c
Brick Miss M—f l c
Davis V E—c
Grundy L G—f
Kinney Bros—f c
Magner H J & Co—f l c
Parks E P—l
Taylor & Winslow—f c
Wilkinson C—l

TOLUCA

Aimene P J—f l
Ball E Gaylord—f l c
Fahy Michael—f
Ghiglieri B J—f l c
Lapjansky Kathryn—f c
Turgiliatti D—f

TUSCOLA

Bierfeldt Horace—f c
Johnson R H—l
Johnson R J N—f l c
McKee Ins. Agcy A A—f l c
Price Harry L—f
Tuscola Ins Agcy- f c

URBANA

Beers & Miller—f c
Boggs & Armstrong—f c
Buchanan W S—f l c
Burt Loan Co—f l c
Burton O K—f c
Ealey Wm M—f
Freeman Gus T—f c
McGehee John—f
McLean Ins. Agyc A H—f l c
Miller J W—f l c
Oldham A Pearl—f l
Oldham Jas G—f
Parker G R—f
Riley Clarence N—f
Ryan R D—l
Webber Geo W—f c
Willey P H—l
White & Charles—f
Yearsley G—f

VANDALIA

Burrus Dick—f
Burtschi Bros & Co—f l c
Dieckmann Geo A A—f
Gochenour H J & N C—f c
Henninger & Collins—f l c
Henry Will—f
Hooker F H—l
Houston C F—f
Matherly L S—l
Meyers J R—f
Prater & Miller—f

VENICE

Connole P P —c
Fechte J L—f l c
McGee Jas—l

VIRDEN

Costley D W—f l c
Cowen H H—f
Gish C L—f c
Murphy Jas H—f
Shriver J H—f c
Simons H C—f l c

WARSAW

Buckert A P—f
Crawford Chas C—f l c
Hunt M T—f l c
Knoche J H—f
Kruskopf C—f c
Raich Louisa A—f c
Van Pappelendam W C —f c
Wallace Chas E—f
White J A Jr—c

WATSEKA

Bailey J O—f
Brennan J B—f c
Bush & Wendt—f c
Continental Interstate Insurance Agcy—f l c
Francis H B—l
Gerdes Geo—f
Mayrand Edw—f
Merrill J M—f l
Parker H O—l
Skiff Wm C—f l c
Tovey Fred—f
Veroni A P—l
Warren H A—f l c
Williams Ben H—f l
Williams Rex—f l c

WAUKEGAN

Barnum R S—f
Beaubian A—f
Biddlecom M B—f
Blumberg M A—f
Conrad A F—f
Diver Clarence—f
Diver Clarence W—f
Fisher Ins. Agcy Nathan —f l c
Green G R—f
Hall W E—f l c
Hamlet W M Agcy—f c
Hanna L P—f c
Heydecker E J—f c
Jones C J Agcy—f
Lindvahl E W—l
Litchfeld L H—f l
Love Burnett S Ins Agcy—f l
Parmalee Ben—f
Sherman A C—f l c
Schwartz S & Co—f l c
Smith Clarence E—f
Smith W B—f
Stripe R H—f l c
Trestrail Jas F—f
Waukegan Rlty Co—f l c
Whitney & Hoyt—f
Worack C A—f l c
Dayton & Son—f

WEST CHICAGO

Bradley C H—f
Dayton & Son—f
Fowler & Leonard—f l c
Jones B T—f
Mack G—l
Neltnor Kirk K—f l c
Sell J F—l

WEST FRANKFORT

Blake Brown & Todd—f l c
Kuykendall E G—f c
Lemmons W H—l
Morgan H L—l
Crim Bros—f c
Smith J L Ins. Agcy—f l c

WEST HAMMOND

Finneran Martin H—f
Linder H F—f c
Muscheleivicz P I—f c
Wachewicz Frank J—f

WHEATON

Atwater A W—c
Darling & Gary—f c
Ferris L—f l
Guild E L—f
Hageman Geo F—f
Harrell & Co—f l
Johnson W H—f c
Kellogg Bros—f l c
Manning R C—f c
Pope G H—f l
Steck A P—f l c
Steven W W—f
Taylor M B—f l c
Tomlinson Watson M—f l
Wheaton F E & Son—f

WHITEHALL

Barnard & Schier—f
Bell Harry E—f
Campbell & Bell—f c
Ellis A—f l c
Johnston Miss Georgie D —f
Lyman Jos—f l c
Ranies J O—f
Rowe J D—f
Tunison H O—f l c
Wemken C F—f l c
Winn W L—f
Worchester R S—f

WILMETTE

Allen D E—l
Brethold C H—f c
Brown W H—l c
Cornell M E—l
Johnson & Co R M—f
Hill & Stone—f
Hope C R—l
McNamara Miss M—f
Schaefer P M—f
Schroeder & Co—f
Shane J A—f

WINNETKA

Carlson Geo M—l
Hale Henry R—f l c
Meyer Max K—f c
Madson J H—f
Wisdom & Co—f c

WOODSTOCK

Carmack M A—f
Cooney H T—f c
Curtis C M—f l c
Eckert F E—f
Green Jas P—f l c
Field A F—f
Hoy Ins Agency—f c
Lemmers Geo W—f c
Martin & Battern—f l c
McGee & Fish—f l c
Nienstedt H B—f c
Quinlan & Murphy—f
Quinlan D F—f c
Richards & Jewett—f c
Still G E—f
Wienke J F—f

ZION CITY

Bills A E—f
Farley O W—f l c
Finn J N—f
Judd & Co H W—f c
Naden C—f c
Sayrs John H—f

INDIANA

ALEXANDRIA

Cook D A—l
Davis J V—l
Day V S—f l c
Etchison Jos F—l
Gaskins Roy—l
Hall W I—f l c
Hamlin W P—l
Hughes W I—f c
Moreland & Wales—f l c
Sherman J E—f l c
Sleeth Thos U—f

ANDERSON

Alford B J—c
Alldredge John S—f l c
Anderson Ins. Co—f l c
Anderson Trust Co—f c
Beeler John E—f
Brough C B—l
Calkins I J—l
Christie C L—l
Citizens Bank—f l c
Clauve F F—l
Cornelius T F & Son—f c
Day & Son—f
Dillman A Farmer H W—l
Doyle Percy H—l
Farmer H W—l
Farmers Trust Co—f c
Foland D W—l c
Friel Chas L—f
Gaunt F—l
Gustin M M—l
Hackleman C E—l
Hersberger E P—f c
Hiatt N—l
Hobbs B F—f
Hollensbe W C—l
Horne Norris—f l c
Hotchkiss I C—l
Hutchens O E—l c
Jester C A—f
Jones L E—l
Kahrer Mrs E B—i
Kuch Jacob C—l
Lambert Ira D—f c
Larmore Jas M—f
Luse & Hardie—f c
Madison County Trust Co—f c
Maxwell J F—l
McKown Wm A—l
Meeker D W—f
Merchants Collection Agency—l c
Mingus L L—c
Moore H W—l c
Mullin F —c
Nibarger W—f
Powers O H—c
Prudential Loan Co—f
Radford R L—l
Ridgeway & Ridgeway—c
Ringo Albert C—l
Sarah Realty Co—f c
Stephenson J R—l
Surbaugh Wm H—f c
Sutton O E—l c
Webb R W—f c
Wellington Real Fst Co —f
Yates A W—c

ANGOLA

Dilts R G—l
Farmers & Merchants Ins Agency—f l c
French Thos P—f
Goodale Abstract Co—f
Harvey S—f c
Kirk Geo W—f c
Morley Harvey W—f l c
Seeley & Ritter—f l c
Sheffer W K—f
Waller W H—l
Wambaugh U L—f l
Yotter C A—f c

ATTICA

Blout Morris—f l c
Chartier Agcy The—f
Coen Miss Jessie—f
Hayes Omar B—f l
Johnson L L—f
Martin Agcy The—f l c
Miller L S—l
Moore C I—l
Mulinnix W F—f l c
Reed Will B—f
Whitehall Lee—f c
Williams G M—f

AUBURN

Auburn State Bk—f lc
Baxter Metcalf Rlty Co —f c
DeKalb Mortgage Loan Co—f c
Knapp Chas H—f
Knott F W—l
Lingle C A—l
Rainier Chas E—f l c
Rhoades Willis—f
Rickle W D—f
Roe Agcy The A F—f c
Seiler F P—f c
Smith Chas S—f
Sprott Agcy—f c
Weaver H D—f l c

AURORA

Beinkampen Fred—f
Cobb F D—f
Cobb W H—l
Dean W M—f c
Dennerline J L—f c
Ewing T J—l
Kasselbaum J L—f c
Richmond R M—c
Schuler Jacob—f c
Wilson C B—f c
Wunderlick Henry F—f l c

BATESVILLE

Batesville Abstract Co—f c
Bloemer August—f
Bohland Michael—f c
Canfield H C—f l c
Johnson & Blank—f
Roell Aloys—l
Schultz Wesley J—l
Terry W—l
Timmerman & Co—f l c
Walsmann H J—f
Wilker John H—f

BEDFORD

Alexander W E—f c
Bailey D M—l
Chrisler S T—l
Citizens Trust Co—f c
Dehner V L—l
Guthrie M R—f l c
Hartley Chas—f l c
Hatfield F D—f l c
Keach S L & Son—f l c
Lowe S B—f
McKinney J C—f c
Martin H D—f l
Meglemre Wm V—l
O'Brien Mike—f
Staab H W—l
Todd R C—l
Walls & Walls—f l c

BICKNELL

Arterburn C H—f l c
Bicknell's Premier Ins Agcy—f c
Buck H M—f c
Courtney C O—l
Donaldson B W—l
Phillippe & Sartor—f l c

BLOOMINGTON

Beck H L—l
Beldon A H—f
Buzzard W E—f c
Citizens Loan & Trust Co—f l c
Dolan J C—f l c
Dunn & Fee—f
Fields Jess—f l c
Foster & Rogers—f c
Grant H U—l
Huntington & Thornton —f l c
Kearney Geo. Buckirk—f l c
Lee Henry A—f
Lee R A—f
Louden T J—f l c
Mercer Ameil—l
Miller Chas W—f c
Orchard H D—f
Sappenfield & Radcliffe—f l c
Sparks H—l
Wilson F M—f c
Wilson J B—c
Woodward Glen B Ins Agency—f l c
Yarley Insurance—f c

BLUFFTON

Bluffton Ins Agcy—f l c
Bluffton Inv Co—f l
Craven C E—f c
Dustman & Co—f c
Edris H M—f l c
Hall W A—f l
Hitchcock & Fetters—f c
Lesh H F—l
Louden G R—f l c
Markley & Carnall—f l c
Merriman W H—l
Pyle G—l
Snyder Geo D—l c
Union Savings & Trust Co—f c

BOONVILLE

Barker W L—f c
De Forest S T—f c
Gough R D—f
Peoples Trust & Savings Bank—f l c
Schurmeier John—f
Taylor C H—f l c
Tilman T P—f l c
Williams C D—l
Youngblood Ins Agcy—f c

BRAZIL

Brazil Trust Co—f c
Chamber F M—l
Decker M E—f c
Finley John A—f l c
Finley & Richmond—l
Fitzpatrick Anna M M —f l c
Ford O M—l
Houck Oscar & Son—f l c
Lewis Nellie—f c
Pell J S—f l c
Turner, Seiders & Kidd —f c

BREMEN

Ditty L G—f l c
Grise John F—l
Hayes & Hayes—f c
Huff I—f l
Koontz S E—f c
Miller H H—f
Seiler & Hechaman—f
Smith F A—l
Weiss C E—f c

BROOKVILLE

Baker Will M—f
Chambers W L—l
Geis Geo A—f c
Hubbard M P—f
McCarty I N—f
Mullin Geo E—f c
Munchel A—f l c
O'Byrne R C—f
Senefeld M—f c
Van Ausdall C W—f
West J F—f c
Wise Karl—f

CANNELTON

Denny O O—f
Lincoln E S—f c
Minor O C—f c
Minor P—f l c
Waldschmidt Wm M—f c

CLINTON

Bonner W H—f c
Call Harry S—f l c
Clinton Trust Co—f c
Guinn R E—f
Cottrell A B—l
McDonald Thos L—f c
Ninth St Bank—f
Pentreath R M—f
Robb & Gilman—f c
Satterlee W A—f
Stone W I—l
Wiltermood John A—f
Wood Miss—l

COLUMBIA CITY

Bailey & Compton—f l c
Baker John W—f c
Brown Ervin—l
Carter & Johnson—f l c
Clapham R B—f c l
Erdman E—l
Farmers Loan & Trust Co—f c
Gates Bros—f l c
Harrison Jos R—f c
Howard R J—f l
Kenner F E—f
Kissinger & Sons W H—f c
Meiser L M—f
Provident Trust Co—f c
Raber R F—f l c
Shriver & Egolf—f
Smith A C—f c
Vance Chas—l

COLUMBUS

Chandler Robert F—f l
Columbus Rlty Co—f
Conner A T—c
Dehmer Henry—f l
Doeller M R—f l c
Federal Underwriters—f l c
Hoffman H C—l
Jones P S—f c
Kinney & Kinnev—f c
Laughlin Mrs A C—f l c
Miller H B—f l c

IND.—Columbus, Con.

Perkins R O—l
Reynolds Irwin—f c
Roegge C A—f 1 c
Shedron A F—f c
Treadway Wm B—c
Union Trust Co—f c

CONNERSVILLE

Barrows A E Co—f 1 c
Broaddus L L—f 1
Carver Charles H—f 1 c
Central Ins Co—f c
Clifford Mathewson Co—f 1 c
Clifton Jas A—f c
Fearis J H—f c
Frank William—f c
Goodman J C—l
Johnson G E—f c
Kaltenback H S—l
McKennan S O—f c
Ocheltrel Calvin—l
Scribner F O—l

CRAWFORDSVILLE

Bibler J H—l
Brewer E M—f
Clarke C C—l
Crawfordsville Trust Co—f 1 c
Davis Geo E—l
Farmer Merchants & Clements Trust Co—f 1 c
Fullenwider J N—f c
Fulton W R—f
Griffith W D—f c
Krout R K—f c
Middleton E A—l
Peyton G W—l
Ross Agency C W—f
Shrum & Harding—f
Stafford O W—l c
Sutton E J—f c
Swank L J—f
Swanzee C E—l
Symmes Sam D—f c
Wilkinson & Shumaker—f c

CROWN POINT

Bailey L E—f
Bielefeld R G—f c
Fagen R C—f c
Fate C P—f 1
Fisher John C—l c f
Hershman Oliver W—f 1
Hoffman H J—f c
Krimbill Frank—f c
Knight Ins Agcy Paul W—f 1 c
Rockwell M—f
Ruf Fred A—f
Sherman George—f c
Tuthill & Tuthill—f c

DECATUR

Adams E B—f
Decatur Ins Agcy—f c
Erwen D—f
Graham & Walters—l
Graham Ins Agcy—f
Helem L C—f c
Koller Ins Agcy—f 1
Lenhart & Heller—f
Peterson J S—f 1 c
Starlowe & Elinger—
Starost J H—f 1 c
Stultz J D—f 1
Suttler Edwards Co—f 1 c
Yager C W—l

DELPHI

Arnold Talmar R—f
Carrol Co Loan & Trust Co—l
Fraser P S—c
Hill Ralph —f 1 c
Huntsinger Allen—f 1 c
Musselman D L—f 1
Proctor Jesse T—l
Russell Wilson—f
Ryan T J—f 1
Smith George M—f
Ulm & Lewis—f 1
Weidner Ins Agcy—f c

DUNKIRK

Adams J R—l
Coover Geo F—l
First State Bank Agcy—f c
Frazee Jas H—c
Hiatt John A—f 1
Hubbard Conner & Gannt —f
Nunn J E—f c
Smith Chas E—l
Whitaker Geo T—f c
White J G Ins Agcy—f
Wright & Hummer—f

EAST CHICAGO

American State Bk—f c
Bobrowski Wm—l
Bochnowski & Lesniak—f 1 c
First Trust & Savings Bank—f 1 c
Friedman M M—l c
Fuzy W A—f
Labas E—l
Maguire A J—l
Maihofer R—l
Miller J C—l
Ottenheimer Abe—c
Reppa Agcy J K—f 1 c
Roe Willis E—f
Weiss A—l

EDINBURG

Butler F M—l
Farmers Natl Bank Agcy—f c
Fordyce J L—l
Mayfield J W—f c
Owens Geo—f
Porter Ins Agcy R G—f
Pruitt Wm M—f
Waltz I J—f 1 c

ELKHART

Anderson Emil—f c
Brunig W C—f 1 c
Buzzard W G—c
Cadorette & Stephenson —f c
Case Irwin S—l
Cawley V G—f c
Chamberlain Geo—f 1 c
Church Ira H—c
Clements S E—f 1
Conely & Conley—f c
Dalton & Berton—f c
Demarest-Darling Rlty Co f c
Dennert L A—f
Elkhart Commercial Finance Corp—f c
Elkhart Investment Co—f 1 c
Fedder C E—l
Felthouse Aaron—f 1
Fleming George W—f 1 c
Fritz E W—l
Hauenstein Ins Agcy—f 1 c
Haynes Rlty Co—f c
Hays Hugh M—l
Hoover David M—f c
Hosack S G—f 1 c
Hughes & Arnold—f c
Jackson C T—f
Kantz & Son W A—f c
Kesler A J—f
Lamb A S—f c
Lee C A—f c
Ludwig H L—f c
Mendham & Son O R—f
Neff Ora—f
Norman C—l
Proctor R E—f c
Raymer & Olds—f c
Rodgers K—l
Sawyer Glenn R—f
Schroeder & Hough—f c
Sigerfoos Wm J—f
Shadel B F—l
Skinner E A—f
Smith A M—f
Smith W N—l
Steiner V W—f c
Stickler Andrew T—f
St. Joseph Valley Bk—f 1 c
Teed & Murray—f c
Tracy Lewis B—f
Waterman Chas—l c
Wells M E—c
Wider Wm E—f c
Winterhoff Hugo—f
Woodford L—f
Zook H A—f c

ELWOOD

Broadbent R F—f c
Clyde S—f c
De Hority E C—f
De Hority F E—f c
Drake H H—l
Field J G—f 1 c
Fondersmith W H Agcy —f 1 c
Griffin E S—f
Hamilton A H—f c
Hollowell A E—l
Kidwell I H—l
Patterson C H—l
Rounds C L—l
Shoemaker Real Estate & Ins Co—f 1 c
Wilson Geo F—l

EVANSVILLE

Adler Ins Agcy Hiram J f 1 c
American Trust & Savings Bank—f 1 c
Bennett Hutchinson & Co—f 1 c
Citizens Trust & Savings Bank—f c
Cook J W—f
Cook S W—f
Cooper W M—f c
Cox J D—c
Daniels J W—l
Ebmeier Ins Agcy—f c
Eisterhold E J—l
Ferguson J R—f c
Ferguson W O—l
Foster A G—f c
Gearing Ins Agcy—f c
Graves W T—l
Greene & Greene—f 1 c
Hemsley J L—l
Holland A L—l
Hopkins A E—l
Huber Eli G—f
Huddy Wm—l c
Hunter S—l
Jacobs & Logsdon—f c
Jones F W—l
Loeser L L—l
Lukens & Smith—f 1 c
Marquardt M—l
Mercantile Commercial Bank—f c
Mitchell W L—l
Moss Inc Wm—f 1 c
North Side Bank—f c
Ossenberg Bros—f
Richardt Ins Agency—f 1 c
Rose Henry L—f c
Rose Clinton F & Co—f 1 c
Rudd Chas B—l
Ryan L—l c
Sadler J B—l
Seiler O E—f
Side Insurance & Real Estate Co—f c
Stocks Harvey G—f c
Thacker R O—l
Throckmorton L W—l
Toy A W—l
Vickery-Odell Co—f 1 c
Weil A M & Bros—f 1 c
Wilson W E—f 1
Young J B—f c

FAIRMOUNT

Briles M I—f 1 c
Haisley S E—f c
Long W D—f
Long J C—l
Overman C D—f c
Parker R E—f
Selby V A—c

FORT WAYNE

Ashley-Shorey Agcy—f 1 c
Bauer K J & Co—f c
Blitz M J— f c
Boerger Ins Agcy—f c
Brokaw Ins Agcy—l
Brumbaugh D E—l
Brumm O C—l
Camplin H C—l
Christopher D A—l
Citizens Trust Co—f 1 c
Cook Bros—f c
Crane E A—l
Decker L—l
Dern A L—l
Doud W E—f
Douglass Wm B—f
Eickhoff W E—l
Evans C R—l
Fitch & Fishering—f 1 c
Fitch C B—l
Fitch M W & Sons—f 1 c
Fowler Robt W—l
Frank Ins Agcy—f c
Freese Mayer—f c
Goldstine L—l
Grady E N—l
Graham V C—l
Graham & Evans—f c
Greenup H J—l
Hartwig Ins Agcy—f c
Hart Wm P—l
Hartman Jacob—f 1 c
Haughton J W—f 1
Hodge S W—l—
Hollister C E—l
Huffine R E—l
Hutchins Birney M—f 1 c
Jennings W C—l
Johnson Real Estate Agcy Paul—f c
Jones E—l—
Kenney J E—l
Lahmeyer F—f c
Lareiv K & O'Keeffe—
Larevi K—f
Leedy & O'Keeffe—f c
Lennart & Ortlieb—f c
Lincoln Trust Co—f c
Lumbard S C & Co—f c
McLean F C—l
May Thos C—l
Miller Rlty Co—f
Newman L L—l
Nolan Charles D—f c
O'Rourke Yaste & Zentb —f c
Peoples Trust & Savings Co—f
Pequignot H C—f

Pocock F H—f c
Preble C M—f c
Rinehart C G—f
Rush R J—f
Schermann R A—f c
Smith E E—l
Smith F M—f c
Stout Geo C—l
Till J E—f l c
Timmons S W—f l
Tri-State Loan & Trust Co—f c
Ungemach E C—f l c
Vail & Lepper—f c
Wade R—l
Walsh & Co—f l c
Weber C J & Son—f l c
Whitmer W E—l
Willson Clinto R Agcy—f l c
Wilson & Co E M—f l c
Wolfrum J G—f c
Young A W—l

FRANKFORT

Bayless L E—f c
Bennett H G—l
Bird George W—c
Citizens Insurance & Rental Co—f l c
Coæpstick & McClamroch
Claybough N P—f—f l c
Colcord T A—f c
Cromwell Chas F—f c
Graves C E—f c l
Hodge Ed D—l
Killmer J J—f c
Lockwood Jos C—l
Merriman J P—f
Parsons Aaron—f
Shaver H D—l
Stevens A—l
Thompson A J—f

FRANKLIN

Blizzard A A—f
Brown B P—l c
Farmers Trust Co—f c
Featherngill & Duncan—f c
Overstreet C A—l
Owens W E—l
Sellers Martin—f
Spingle J I—f l c
Staff Geo B—c
Union Trust Co—f c
Warner John C—f
Zeppenfield L—f l c

GARRETT

Abell Chas—f
Beehler D C—f
Eagan Wm T—f
Garrett General Ins Agcy—f
Garrett Ins Agcy—f
Garrett Ins & Rlty Co—f c
Gordon J R—l
Trust Co—f
McKennan E M—f
Rickerd Geo F—l
Sharpless W W—f

GARY

American State Bank Inc—f c
Bain Leslie R—f l c
Bankers Trust Co—f l c
Bell W D—l
Churchill J P—l
Cohn J—l
Colburn H B—l
Commercial Trust Co—f l c
Gary Trust & Savings Bank—f lc
Guffin & Manzy—c
Hall & Summers—f l c
Hess E M—l
Johnson Brothers—f l c
Kellar Ralph G—f l c
Kennedy R E—l
Konlowski A M—l
Lindsey W B—l
Mid City Realty Co—f l c
Peoples State Bank—f c
Price F B—l
Ruman & Co—f l c
Sanders B F—l
Shendera H T—l
Sherwood L—l
Simon B—l
South Side Trust & Savings Bank—f l c
Stanton Brown Hess & Co—f l c
Stuckenborg E B—l
Surman A C—l
Van Liew & Funkey—f l c
Wiley T J—l

GAS CITY

Feltes Charles F—f
Hess & Hurit—f
Linn John F—f c
Ward J E—f

GOSHEN

Balyeat Frances—f
Bechtel David D—f
Beck Robert—f
Bowser Geo E—l
Burris Lloyd L—f
Cripe M—f
Dausman G W—f
Davis & Schaefer—f c
Deahl & Deahl—f c
Fribley Chas P—f l c
Harper Geo R—f c
Hess E W—f c
Little E E—l
Mehl & Mehl—f c
Mick J O—f
Nies W F—f c
Ransberg Joseph F—f
Richardson G M—l c
Rowell Ins. Agcy—f c
Runyon A F—l
Salem Bank & Trust Co—f l c
Satern Bank & Trust Co—f l c
Sowers B W—l
Tritch J E—l
Weaver Albert—f
Weinstein H—f c
Whippy L Burr—f c
Wysong Milt—l
Yoder J S—f
Yoder F E—c
Zook A S—f

GREEN CASTLE

Brown & Moffett—f l c
Central Trust Co—f l c
Citizens Trust Co—f l c
Cooper Chas E—l
Evans T E—f
Gillen C C—c
Hughes Agcy D C—f c
Hurst & Landes—f c
Ledbetter W P—l c
Lucas & Raines—f l c
Newgent R H—f l c
Peck Wm B—f
Rogers J E—f
Sackett Wm P—l
Shafer R W—f
Talbott H H—f l
Talbot Miss Jessie—f

GREENFIELD

Cooper DeWitt—f l c
Elden A Robb—f c
Ellis Lester T—f l c
Garriott W I & Son—f l c
Hancock County Abstract Co—f c
Hinchman J B—f
Hufford J M—l c
Hughes Wm A—f l c
Mullendore Grant—f
Marshall Fry—f c
Myers Ora—f l c
Oldham Horace T—f c
Orr W T—f l c
Tindell Geo T—f
Williamson A H—f l c
Wood & Son—f c

GREENSBURG

Bentley Wm G—l
Bostic Watson—f
Castle S G—f c
Doles E E—f
Emmert Harry—f
Fraley Geo—f l c
Gilchrist W F—f
Habig Anthony—f
Hamilton & Hamilton—f c
Hillman R—c
Hite Edgar E—f
Lowe Mrs C C Agcy—f l c
Mansfield Wm—f l
McCoy O A—f c
Mendenhall & Grant—f
Murphy A—l
Roland E E —l
Ryan C L—f c
Tichenor E C—l
Union Trust Co—f c
Zollar K H—f l c

HAMMOND

American Trust & Sav Bank—f c
Baschab C—l
Beck E E—f
Blackmum & Co—f l c
Friedrich Chas H—f
Gilbert M—l
Hammond Trust & Sav Bank—f c
Harris B W—l
Klingshirn A J—l
Leonard F F—l
Mashino W F—f
Miller J W—l
Peterson W S—l
Posner & Throop Co—f c
Tague C J—l
Van Lennan A—l
Wachewic Frank J—f c
Zubay A—l—

HARTFORD CITY

Beath John W—f l c
Bonham J M—f l c
Dale Agcy—f c
Daugherty & Dean—l f c
Fleming C O—l c
Gable Agency—f
Harley Hall—l
Jones Ray—l
Maddox R M—l
Miller H O—f c
Pursley W E—l
Pursley W H Agcy—f
Rhoades & Dale—f c
Thorpe E D—l

HUNTINGBURG

Beeler Alvin P—f c
Blemker & Elenstein—l
Gray A L—c
Hermann Wm J—l
Huntingburg Bank—f c
Link Ray J—f c
Moss W S—l
Overbeck Frank J—f
Reutepohler Daniel—f l c
Reutepohler Russel—l

HUNTINGTON

Allen-Potts Realty Co—f l c
Altman J C—f c
Auker Dan—l
Bucher W A—l f c
Crandall A A—f
Creagor R—c
Finn M J—l c f
Frost H E—f
Gard E E—f l
Hohe L—l
Jeffrey Huhg S—l
Kaylor Milo—f
Koch W E—f c
Lambert S—f l c
Mitchell Robert G—f c
Moore M W—f l
Overholt M—l
Price & Rosebrough—f l c
Rittgers H E—f
Sayler A D—f l c
Service Ins & Rlty Co—f l c
Schwartz & Snider—f l
Shohe S F—l
Weaver & King—f
Weese & King—f

INDIANAPOLIS

Aetna Trust & Savings Co—f
Albrecht L F—l
Anawalt G—l
Arnold H E—l c
Baird & Crumbaker—l
Bakemeyer H C—f
Bankers Trust Co—f
Barnett J T & Co—f
Barnitt J L—f
Barton W E—f c
Becker E B—l
Beyle O—l
Biddle C M—l
Blackburn W R—c
Brandon & Jameson—f c
Brannon W E—l
Brewer Geo E—f
Bridges-Dickinson Co—f c
Bromert J N—c
Buennagel Agcy J—f
Burtzloff E A—c
Calvelage L—f
Caperton E H—l
Carter A B & Co—f
Case C C—l
Champman A—l
Clark E V—c
Clark F S & Co—f
Colby R L—l
Cooling Grumm Mumford Co—f
Courtright W A—l
Coulter D A—f
Craig A B—l
Crawford E C—f
Davis C F—l
Davis H A—l
Dickerman F M—l
Dixon J C—c
Draper Wm H—l
Dunlop & Holtogel—f
Edelen J M—l
Edwards & Edwards—f
Farmers Trust Co—f c
Ferrell C E—l
Fidelity Trust Co—f
Ficher & Reilly—f
Fletcher Savings & Trust—f
Flickinger E E—l
Foster & Meesick—f c
Garen E F—l
Gill Rlty Co—f
Gordon J E—l
Gregory & Appel—f c
Griffiths E A—l
Hackelman W H—l
Hall & Hill—f c
Harrison W W—l
Hartman R H—f
Havelick P A—f
Hawkins D P—l

GREGORY & APPEL, Inc.

INSURANCE SERVICE

American
Westchester
N. Y. Underwriters
Sun, England
Royal
N. W. National
Aetna Accident & Liability
Continental
Home Underwriters
Great American
Liverpool, London & Globe
Pennsylvania
Union, Canton
Hartford Accident & Indemnity Co.
Western Assurance Co. of Toronto
Phoenix Und.
Commercial Union

500 Fletcher Trust Bldg. Indianapolis, Ind.

ND.—Indianapolis. Con·

Hindman E E—l
Holloway Chas E & Son —f
Holmes A J—f
Horne & Winings—l
Horton L P—c
Hueber A J Co—f
Indiana Trust Co—f
Jennings Bros—f
Johns F G—l
Kahle C F—l
Karff P—l
Katterhenry E E—f
Katterjohn F F—l
Keeler E L—l
Kendrick H D—l
Klingholz E C—l c
Kreis C F—f
Kulp J C—l
Lafferty A C—l
Lambert W A—l
Land W G—l
Lawrence Agency—f
Lewis I A—f
Logan O E—l—
Loshe A H—f l
Lumber Ins Agcy—f
Madison A R—l
Maine W P—f
Mark J R—l
McBride Co—l
McClung A W—l
McCoy H C—l
McCullough J G—f
McGath W A—l
McDonald D E—l
Menb & Smith—l
Meroff A—l
Meyer H A—f
Meyer & Kiser—f c
Moller F W—l
Moore G H & Co—f c
Neal W E—l
Nolan C H—l
Pangborn G W—f c
Perlee C M—l
Pinkus, Mills & Pinkus —l
Porter A D—f
Radcliffe J B—l
Ralston B M—f
Rassmann E C—f
Reduime Agcy—l
Roberts J T—l
Rubus R M—l
Russell G W—f
Sabados J B—l
Sandusky M D—l
Sawyer F K—f
Sayles C F & Co—f
Schmid & Smith—f
Schmidt Lorenz & Son—f
Scoonover E J—f
Sears-Harvey Co—f
Security Trust Co—f
Sharp G A—l
Shellhouse Frank—f
Shimer J T Agency—f
Shingler R—f
Shipp C H—l
Simpson E E—l
Singleton & May—l
Skelton E E—l
Skilling E L—l
Smith D T—l
Smith G A—l
Smith Realty Co—f c
Spann & Co Inc—f c
Spransy B C—l
State Savings & Trust Co—f c
Stein Theo Jr—f
Stone Stafford & Stone —f c
Storer E—l
Sudres J W—l
Sutton F C—l
Tidwell W A—l
Tieschbein F E—l
Tilman H B—f
Tow D—l
Trotter L H—f
Uhl & Yoke—f c
Union Trust Co—f c
Wagoner J V—l
Weaver C S—l
Webb L F—l
Welch & Sons—f
Wells Williams Co—l
Weyer J H & Co—f
White R S—l
Williamson F E—l
Willard A L—c
Winkenhofer Otto—f
Wood E T—f
Woodard O V—l
Woodsmall H H & Co- f c
Zink C M—c
Zwicker F—l

JASPER

Dundine Ada P—f c
Gramelspacher Gus—f l c
Schneider F L—f l c
Wilson W A—f l c

JEFFERSONVILLE

Brown L A—l
Citizens Trust Co—f c
Clark Co Rlty & Ins Co —f c
Coleman Geo H—f c
Coots Bros & Gill—f c
Eaken & Wilcoxcon—f c
Frank Service Agcy—f c
Heaton H E—c
Lorch B H—l c
Parker L J—l
Reeder L N—f
Stradley Thos H—f c
Voigt Ins & Realty Co- f l c
Wilson F L—f l c
Young Wm Geo—c

KENDALLVILLE

Boyer A M—f
Brouse U C—f c
Brown O E—f
Bumgartner E—l
Fish L A Co Inc—f c
Helwig A G—f l c
Jones J A & R H—f l c
Kendallville Trust & Sav. Co—f c
Kimmel Noah E—l
Kiser H L—f c
Miller Ida L—f
Minor A H—f l
Needham B E—l
Pepple J Ed—f l c
Sollenberger D C—l c
Stewart R J—f c
Wilson D C—f c

KOKOMO

American Trust Co—f c
Anderson C M—l
Anderson E R—f
Bartlett S—l
Biggs E—l
Boyd & Townsend—l
Brown W W—l
Commercial Discount Co —f c
Dixon C D—l
Erbaugh L O—l
Farmers Trust & Savings Bank—f l c
Finch W O—f
Finchum W E—l
Gerhart Bros—f
Hempfing F E—l
Hunt A H—l
Jaya & George—f
Joyce J B & Joyce Tom f c
Kokomo Trust Co—f c
Loop Chas H—l
McReynolds Jas R—l
Miller Harbaugh Co—c
Parsons Brothers—f l c
Peoples Trust & Savings Bank—f c
Pierce E G—l
Robinson J U—l
Russell E E—f l c
Schrock John N—f
Showalter Ed—f
Smith J C—f
Smith N B Agcy—f c
South Kokomo Bank—f

SUPERIOR BROKERAGE SERVICE

on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY

M. E. Singleton, President **Home Office: Saint Louis**

Life ***Accident*** ***Health*** ***Group***

Springer Denny—f c
Strause H T—f c
Wineinger B A—l

LAFAYETTE

Bone C W—l
Daulton E K—l
Dixon L S—l
Flynn D H & Co—f l c
Godman John E Agcy—f c
Goris J C—f c
Harris Ins & Rlty—f c
Hefner & Smith—l
Heffner L L—l
Held Bros—f l c
Hester T J—l
Jones Glenn A—f c
Kessener Bros—f
King Geo B—f c
Lafayette Loan & Trust Co—f c
Marks S C—f l c
Miller C G—f l
Mitchell Agcy—f l c
Oversch H B—l
Philliph H W—l
Ross T N—f
Severson Wilbur F—f c
Shook Agcy The—f c
Sniderman H M—f
State Brokerage Co—f c l
Stnespring W H—f l
Tippecanoe L & Trust Co f
Underwood Agency—f c
Vogel H J—l
Wagner Inv Co Jno—f l c
Vater S—f
Wilson & Wilson—f c
Wilson-Fouts-May Rlty Co—f c
Woenker F J—l

LA PORTE

Becher W H—f c
Conner & Hauck—f c
Doran & Conboy—f
Dorland & McGill—f l c
Fogle W P—f
Goetz & McKee—f l c
Johnson Emil—f
Kelly Jas F—f l c
Kistler I A—f
Kugler L M—f
Marum Harry L—l
Miller E D—f
Osborn A L Jr—f l c
Pahrman Chas—f l c
Peoples Trust & Savings Bank—f c
Seymour Geo S & Sons—f l c
Stein C—l c
Wolfe C E—f l c

LEBANON

Armstrong & Son—f l c
Bales C E—l
Boone Title & Guar Co—f c
Bryan C T—f
Clemens Art—l
Coulter H M & Son—f
Darnell J C—f l
Edwards Jos W—f c
Hinton & Brown—f
Jones & Anderson—f l c
King C D & Co—f c
McDaniel & Cannon—f
Myers F O—f l
Porter Miss C A—l
Powell & Bowen—f
Stewart R R—f
Voris G M—f c
Witt A E—l c

LIGONIER

Bothwell & Vandeford—f c
Farmers & Merchants Trust Co—f c
Hoffman John H—f
Kenney John—f
Kinnison James—f
Mier Sol Co—f
Sackett S C—f c
Sisterhen Louis E—f
Straus Bros & Co—f
Wertheimer A & Sons—l
Wigton Wm H—f c

LINTON

Baughman J L—l
Beasley Joe E—f c
Dixon N G—f
Fritz John T—f c
Gill C—l
Green & Miller—f c
Linton Finance Co—f c
Muerer Ellett—f
Peoples Trust Co—l c
Stringer M I—l

LOGANSPORT

Blood Geo H—l
Cass County Abst Co—f l c
Closson Agcy—f l c
Cooper O W & Son—f l c
Cotner J C—l
Crooks G M—l
Deery W F—l
Duffy Fred A Agcy—f c
Gardner H M—c
Graves C W—f
Heffley C O—f c
Hilton Geo E—l
Huston H H—l
Logansport Loan & Tr'st Co—f c
McDonald B—l
Marcy J F—l
Markley & Homburg—f
Murdock & Co J F—f l c
Murphy H S—l
Myers L—l
Pruitt B—l
Raub Geo A—f
Ross W W—f
Zinn O M—f l c

MADISON

Bersch Wm—f
Bruther I D—l
Eckert H D—l
Hafley Wm T—f
Harper N—l c
Leland S E—f c
Madison Finance Co—f
Madison Safe Dep & Trust—f c
McBride Chas O—f c
McLelland W O—f l c
Miles George W—f
Monroe & Rutherford—l c
Mouser & Pinder—f
Nelson C L—c
Ogle Wm E—f l c
Scheetz C—f l c
Steigerwald D—f
Thacker M F—l

MARION

Alleger C F—l c f
Beard F M & Son—l
Beshore L C—f
Boren B C—l
Bowstead Jas F—f l c
Burden J W—f c
Citizens Tr & Sav Co—f l c
Citizens Trust & Savings Co—f c
Cullum W E—l
Davidson Ins Agcy—f l
Davis W E—l
De Wolf White & Co—f
Duffy J W—f c
Ellsworth E J—l
Grant Tr & Sav Co—f
Grant Trust & Savings Co—f c
Harvey C E—l
Hess J F & Co—f c
Home Inv & Rlty Co—f c
Jones M—l
Judkins W R—l
Kinsey E W—l
Le Favour J H—l
McConnell & Brady—l
Marion Title & Loan Co f l c
Merriman F B—l
Messick Ins Agcy—f c
Poe A W—l
Presnall Ins Agcy—f c
Ryckman J W—f
Searles J A—f c
Thatcher Wm H—c
Thompson C C—l
Thornton Ross—f l c
Tolley E E—l
White E K & Co—f c
Wiley W H—f l c
Young H A—l

MARTINSVILLE

Avery Chas A—f l c
Brown Dr G—f
Denham G W—l
Guthridge S M—f c
Johnson Smith—f c
Kelly J R—l
Martinsville Discount Corp—f l c
Martinsville Trust Co—f l c
Morgan County Abstract Co—f l c
Perkins F—l
Reese J D—f
Reynolds Ins Agcy—f l c
Rose Ins Agcy—f l c
Telford R E—f
Townsend C S—f
Townsend Sherman—f l c

MICHIGAN CITY

Coorod V—l
Cushman M A—f l c
Fedder R C—f l c
Gibbons E J—f l c
Glascott J J—f c
Glidewell C W—l
Johnson Geo B—f l c
Heise E J—f c
Kenefick M J & J P—f c
Leverenz H E—f l c
McNeil M—l
Mich City Trust & Savings Co—f c
Miller Fred C—f c
Ohming Wm—f l c
Oliger H G—l c
Orr J H & Son—f l c
Pinkston & Coonrad—f c
Rogers R A—f l c
Scharnberg & Sieb—f l c
Sherwood & Son J H—l
Schwager H A—f l c
Snook Allen J—f
Thomas W B—l
Veal B F—f

MISHAWAKA

Anderson E S—f l c
Bealon N—l
Citizens Finance Co—f
Cleary W M—l
Feig Ralph S—f
First Trust & Sav Bk—f c
Frankin R—l
Gaylor R W—f
Hennessy Jas—f c
Hutton Ins Agcy—f c
Inks W E—l
Jernegan Ralph—f c
Jones H W—f c
Landon L C—l
Long Enos—f
McMichael John A—f
Maehein A—f
Mishawaka Trust & Savings Co—f c
Northside Trust & Savings Co—f
O'Neill W P—f c
Parks Isaac Kane—f
Polvoorde E—l
Schindler A J & J W—f l c
Stark Rlty Co—f

MITCHELL

Alexander C B—l
Coleman Charles W—f l
Keane E M—f l c
Landreth John H—f c
Moore E P—f l c
Munson Wm M—f
Tow A L—l c

MONTICELLO

Alford L W—f
Atkins Walace—f l c
Bassett Allen—l
Blackburn C W—l
Breese George—f
Bushnell Wm S—f
Carson S A—c
Clark Galen—l
Coble D M—l
Coble Dale—c
Coble Reed—c
Gordon Russell—l
Cowger Mrs Erle T—l
Dickison J B—l
Donnelly Nellie E—f l
Gardner Mrs Belle—f c
Gorman T E Genl Agent—l
Graves James T—f c
Hare Walter—l
Heeter & Barnes Agency—f l c
Heiny Insurance Agency—f c
Johnson H C & Son—f l c
O'Dowd W T—f l c
Scott William N—f l c
Sheedy Charles—l
Vogel B A—c

MONTPELIER

Arnold Daniel—f
Bonham A H—f c
Boyd Amor—f
Brackin Guy R—f l c
Smith C L—f

MT. VERNON

Everston J R—f l c
Hoehn & Howard—f c
Kreie & Sons Chas—l
Oliver & Son—l
Schultheis J L—f c
Wade Edwin—f l c
Wasem Andrew—f
Whipple J—l
Wolf & Harlem—f c

MUNCIE

Barrett E W—l
Boyce E J Co—f c
Bradbury B F—f c
Burkholder J H—f
Deal F M—l

IND—Muncie, Con.

Emerson Chas—f 1 c
Fowler B F & Son—f 1 c
Galliher D M—f 1 c
Cates F M—1
Gray Agcy Milton—f c
Harley Agcy—f c
Hiltner N—f c
Hurst B M—1
Kendall Mark—f 1 c
Kirkpatrick J W—f 1 c
Lenfesty C O—1
Lynch J T—1
Mead G F—1
Merchants Trust & Savings Co—f c
Miltenberger & Leffler—f c
Moffitt Everett—f c
Morison & Blue—f c
Pingry H L—1
Powell C V—f c
Reed J C—1
Rowe H H—1
Rutter J C—1
Shell E L—c
Stephins P K—1
Stewart C—1
Vance B F—1
Vink M—1
Wolf Harry H Co—f 1 c

NAPPANEE

Arnott & Son—f 1 c
Best I—f
Early P A—f
Kantz J O—f 1 c
Murray Grace M—f
Prickett T J—f c
Truix N E—1

NEW ALBANY

American Bank & Trust Co—f c
Associated Undrs Agcy Inc—f c
Beach W A—f 1 c
Brown O W—1
Burk R E—f 1
Conklin & McIntosh—f
Dieckman Willard G—1 c
Hammer Leon—f 1 c
Hartley E H—f
Kreutzer Chas Ins Agcy—f c
McCulloch C E—1
Morgan J S—1
Mutual Trust & Deposit Co—f c
New Albany Trust Co—f c
O'Hara F L—1 c
Powell R H—1
Rady Wm—f c
Sauer F—f c
Shiner J S—1 c
Sieg J C F—1
Thornton M C—1
Vance S W—f c
Whiteman M P—f
Williams F J—1 c

NEWCASTLE

Beach F E—f
Beard E B—1
Boyd Bros—f 1 c
Byer John S—f 1 c
Central Trust & Savings Co—f
Chambers Miss L E—f
Fisher Jas H—f
Hays Strod—f
Hinshaw J R—c
Jennings Harry E—f
Johnson L M—f 1 c
Leaky & Mandlin—f
McGeath O W—f
Matthew O R—1 c
Mendenhall Wm—1
Millikan Thos B—1
Mogle Ins & Loan Agcy—f 1 c
Nixon Frank W—f 1 c
Ogborne E C—1
Pfenninger J—f c
Phelps C A—f
Ross D L—1
Saint Fred—1 c
Sligar A R—1
Thompson C B—f 1 c
Tobias and Dawson Gen Agts—1
Wamsby V—1
White E T—f 1 c

NOBLESVILLE

Baker F L—f c
Brooks E H—f 1 c
Carroll Perry—f c
Comstock J C—f c
Fenner H E—f c
Fitzpatrick Edgar E—1
Forsythe Edw—f
Gaerte O E—1
Comstock J C—f c
Fenner H E—f c
Granger Calvin W—f
Harting N O—1
Morrison &Axline—f c
Noblesville Trust Co—f c
Owen J—c
Smith J W—f
Summer C W—1
Taylor W L—f
Truitt G—1
Wainwright Trust Co—f c
Wheeler O H—1

N. MANCHESTER

Clevenger & King—f 1 c
Krisher Tom A—f
Nyhart H E—1 c
Thomas A B—f 1 c
Union Trust Co—f 1 c
Wright Chas—f c
Wright L D—f 1 c

NORTH VERNON

Bacon Frank E—f
Campbell W S Agcy—f 1 c
Little F E—f
Mathis T H E—1
Matthews W S—f c
Meloy H C—f
Olcott Wm & Edw E—f
Riley Wm T—f
Tripp Ins Agcy—f 1 c
Verbarg J W—f c
Weber C L—f 1 c

OAKLAND CITY

Bilderback Jno B—f c
Grubb Ed H—f
Null S J—1
Phillips W T—f 1 c
Van Deveer J M—f 1 c
Webb W L—f
Wilder Agcy C B—f c

PERU

Buckley C L—f 1 c
Deetz Jay E—f c
Edwards & Chamberlain—f 1 c
Farrar W C—f
Fisher S T—f 1 c
Gallahan A Q—f
Hagg Chas C—f c
Hester W A—1
Home Savings Ins Agcy—f
Imhoff E W—1 c
Jenkins J H—f 1
Kreutzer J J—f c
Martin P H—f
Miller & Beecher—c
Moore Geo H—f c
Mullinix D L—1
Oates Agcy Co—f 1 c
Smith Martha—f
Stewart T G—f 1 c
Swaisgood T C—1
Volpert & Seese—f
Wabash Valley Trust Co—f 1 c
Welsh T F—1
Zook A B—f

PETERSBURG

Chew Fred V & Co—f 1 c
Deffendorf & Catt—f 1
Frank & O'Brien—f
Hammond John—f
Lockmiller & Kime—f 1
Tucker Geo—f
Van Nada & Stewart—f 1

PLYMOUTH

Bondurant C A—f c
Bowell J B & Co—f
Canan J H—f
Cressnes L R—f 1 c
English W H—f c
Holloway C P—f
Jones John R—f 1
Kitch & Eidson—f
Lackey Harry—f 1
Lauer L M—f
Logan H A—f
McKesson D L—f c
Marsh A F—f c
Marshall Co Trust & Sav Co—f
Molter J A—f c
Roberts Orval—f c
Shakes R V—f c
Snyder & Brooke—f 1 c
Unger H L—f c
Wise A E—f

PORTLAND

Buckmaster & Ayers—f
Farmers State Bank—f
Garrison M—f c
Graves & Cook—f c
Hartford R H—f
Haynes S W—f
Holmes & Ohmart—f 1 c
Jaqua J A—f c
Jay County Savings & Trust Co—f 1 c
McLaughlin C W—f
McLaughlin Geo E—f
Morris E Agcy—f
Sears B E—f 1 c
Shimp T W—1 c
Smith C E—1
Thomas W A—f c
Whipple Tod—f 1
White Frank—f c

PRINCETON

Baldwin Agency—f c
Casey H R—1
Citizens Trust & Savings Bank—f c
Cullen Thos W—f c
Danks Joseph—f c
Duncan Joshua—f 1
Gonterman G W—1
Leonard F T—1
McDonald Miss Effa E—f
Noble C E—1
Padgett G H—f 1 c
Skelton C W—1
Stewart Sam'l A—f 1 c
Wood Ins Agcy—f 1
Yochum John W—f 1 c
Zimmerman W L—1 f

RENSSELAER

Critten H D—1
Davison H & Son—f
Dean Chas J & Son—f 1 c
Dunlap John A—f c
Halleck A—f
Hanley & Hanley—f c
Hardman Jos F—1
Hopkins A H—f
Irwin Schuyler C—f c
La Rue E M—f c
Leopold Moses—f c
Murphy C L—f c
Porter G B—f 1 c
Sands Charles M—1 c
Swartzell H J—1 c
Thompson R D—f c
The Trust & Sav Bk—f c
Warner C C—1

RICHMOND

Amick C C—1
Bailey & Ferguson—f 1 c
Baker J C—1
Belton L S—1
Canner J W—1
Carey O A—1
Dugan Jenkins & Co—f 1 c
Ewing W F—1
Ferguson Inv Co—f
Foth E J—1
Fulgham O B—f c
Hadley T W—f
Hutchens J L—1
Jones Miss Elizabeth—f c
Kelley & Keck—f 1 c
Knollenberg E B—1 c
McKinley & Gruelick—f 1 c
Moore & Ogborn—f 1 c
Pardieck Herman F—1
Peltz J E—f c
Piehl W F—f
Posther Mrs Carrie W—f
Richmond Ins Agcy—f c
Roney E E—f c
Scoble W D—f 1 c
Shideler Chas—f c
Thomason C E—1
Wildman E A—1 c
Young H H—f 1 c

ROCHESTER

Bitters C K—f c
Brown Wm M—f
Cook H M—f
Crabbs L E—1
Davis O A—f
Dillon C A—f
Ewing W C—f
Fretz & Shriver—f c
Ginther Martha C—f
Green A B—f 1 c
Miller A E—f 1 c
Mohler Wm E—f
Norris H—f
Reiter Marion C—f
Rochester Discount Corp—f c
Stinson W—f c
Zimmerman Wm—c

ROCKPORT

Briscoe James—1
Carlile C H—1
Hill J G—f 1 c
Hoch Henry—f c
Jones W W—1 c
Martin Elmer—f
Martin-Serrin Co—f 1 c
Smith W M—c

RUSHVILLE

Barrett Howard E—f
Bohnanon Anna L—f c
Brown Fred—f 1
Cole Homer—f 1 c
Coons Geo W—1 c
Cox M S—f 1 c
Gantner Ins Agcy—f c
George C M—1
Innis Samuel L—f c
Ketcham G—f c
Lambert L C—f
Mapes O A—f
Miller B F—f
Morris Hannah Agcy—f c
Newbold Will L—f
Nipp John Ins—f 1 c
Osborne Geo W—f
Purcell M—f 1
Retherford Mrs Lilah—f
Scudder R F—f c
Smith Walter E—f c
Trabue Sam L—f 1 c
Young J V—f

SALEM

Berkey James G—f
Carter Agcy J M—f 1 c
Coffman O E—f c
Gabbert & Gabbert—f 1 c
Hobbs O K—f
Mitchell E C—f
Robinson G M—1 c
Routh E F—f
Tash R R—f 1 c
Wilson Frank M—f 1 c

SEYMOUR

Blair J Robert—f
Boake J H—f c
Burkley Wm H—f c
Chessar C V—1
Clark T J—f c
Congdon John—f c
Davis Clark B—f c
Findley Harry—f 1 c
Hancock Geo L—f c
Hattabaugh G L—f 1
Himler J—f
Honan Jas P—f c
Jackson County Loan & Trust Co—f 1 c
Young Wm C—1

SHELBYVILLE

American Security Co—f c
Armstrong & Moore—f 1
Blankenbuchler W G—1
Bland M O—f
Clark H J—1 c
Davis R E—1
Dorsey S L—f c
English A F—f 1
Farmers Nat'l Rlty Co—f 1 c
Fix C E—1
Goodwin Harry L—1
Hoop John—f
Hunt E R—f 1
Kirk W B—f c
Lewis & Jones—f 1 c
MacDougal J H—1
Major S L—f
Marshall C E—f 1
Mohr Fred'k W—f
Morgan J L—1
Rhodes J W—1
Security Trust & Savings Co—f 1 c
Sexton & Hale—f 1
Shelbyville Trust Co—f c
Shoppelle J E—f 1 c
Showers J L—f c
Smith E—f 1 c
Terry S W—c
Weintraut P O—1
Young John A—1

SOUTH BEND

Abernathy E P—1
Bailey August—f
Baloch L—1
Bartzek S J—1
Beckerick P E—1 c
Benko J Jr—1
Bergan Will N—f
Biek S N—1
Boeckling A R—f
Boone F M—f c
Buler R H—1
Calvert W H—f
Carlisle C Agcy—1
Chilcote F L—1
Citizens Trust & Savings Bank—f c
Collier J V—f
Coquillard A—f
Coughlin J D—1
Crook T C—1
Crum & Son—f
Cunningham G D—1
Cushing A—f c
Davies & Walsh—f
Dekelboun Zelmon—f c
Domer Henry—1 c
DuComb C V—f c
Du Comb & Du Comb—f
Dugan Thos R—1
Dunnahoo H P—f c
Elliott W G—f c
Evart Y G—f
Farmington R A—1
Farabaugh & Hagerty—f c
Fegan W I—1
Fisher L S—1
Fox J C—1
Garn Bros & Co—f
Gearhart & Brunson—f
Geltz W E—f 1 c
Getchell F C—1
Geyer A L—f
Gibson David—f c
Greenan Agcy L E—f c
Grzesk A W—f c
Hammerschmidt L—f c
Hanlon Thos J——1
Happ Wm—f c
Harris Ins Agcy—f c
Hartman S J—f 1
Hass C F—1
Hastings Vernon C—f c
Houlihan P J—f
Hutchinson R M—1
Imhoff J L—1
Irwin A S—f
Irwin J C—1
Judie Jas A—f
Kelley, Lederer & Ginz—f c
Kelner DE—1
Kendall A W—1
Kirkley A M—f c
Kilgore T—1
Kilman G W—1
Kizer R P & Son—f c
Kovacs S G—1
Krieghbaum Miss E M—f
Kueknow Wm F—1
Kurtz Geo A—f
Lambert & Hammond—f
Langel A S—f 1 c
Lederer H J—1
Lloyd Ins Agcy—f 1 c
Long A D—1
Mack & Johnston—1
McGann A—1
McGann J H—1
Martin J—1
Micinski B—1
Miller Wm—1
Mohn Wm K—1
Murray & Legety—f
Neddo Ed—f
Nemeth D D—f
Niemiec J M—1
Niespodziony J—1
North I C—1
Nitsche W F—1
Omaht Geo W—f c
O'Neil Wm P—f
Pace Sam R—f 1 c
Page R G—1 c
Peak J E—f c
Perley Wm C—1
Pollard J—1
Pyle Dan—f
Raff F C—f
Reed M—1
Rich D—f
Robinson S M & Son—f
Romine J C—1
Romig & Miller—f
Roth L M—1
Roth John—f
Rush Edw H—f
Schafer Edw A—1
Shaffer C—1
Shields C H—1 c
Shively & Gilmer—f
St Joseph Loan & Trust Co—f
Sieders M—1
Smith B T—1
Smith C M—f 1 c
Stover J C—f
Toth Geo F—f c
Verbert J H—1
Voight & Bradford—f
Warner F B—f
Weidler Chas—f
Werwinski I K—f c
Wester C W—1
Whitcomb & Keller—f
Wills Edmund A—f
Wolfe Bros—f
Wood Rlty Co—f
Woodruff J P—f
Worden Rlty Co—f c
Wysong M—1
Yoacum J E—f c
Yocam J W—1
Zahrack Bert—f c

SPENCER

Cochran & Cochran—f c
Dean J Hamilton—f
Evans R H—f c
Gray Enoch R—f 1 c
Hoskins Agcy—f
Laurimore B C—1 f c
McClure & McClure—f
Miller R—f c
Smith John H—c 1
Spear V—1 c
The Warner Agcy—f 1 c
Wells & Greene—f 1 c
Wright & Burks—f

SULLIVAN

Brown James R—f c
Eaton W H—f 1 c
Haddon M A—f 1 c
Hill W H Jr—f 1 c
Hunt J W—f 1 c
Kalley I H—f
Mason M B—1
Scherb J F—f
Springer T A—f 1 c
Stanley & Pope—f 1 c
Walston Chas—f 1 c

TELL CITY

Corbin & Cody—f c
Davis O T—c
Davis G T—f
Dusch Julius J—1
Engelbrecht E J—1
Fournier L J—f 1 c
Huelsman R—f c
Metz Fred L—1 c
Patrick H J—f c
Sweeney John—c
Stunsburger Ed—1
Zoerher Chris—f 1 c

TERRE HAUTE

Allen P E—f
Amrine E L—1
Andrews, Newton & Co—f
Bade S P—1
Bigelow J D—f
Billeg W C—1
Burroughs C A—1
Citizens Trust Co—f
Clare & Sutton—1
Einecke Albert—f c
Fisbeck & Son F C—f c
Foulkes Geo C—f c
Fox & Pfister—f c
Griffith & Merrifield—f
Haupt Chas—1
Haggerty P W—f
Hayes J O—1
Heckingbottom C S—1
Huston Chas—f
Huelsman Robert—f c
Kelley & Wagner Inc—f 1 c
Kensinger F—f c
Ladd Clay—f
Leever E F—1
McConnell C F—
Manley G O—1
Miller W D—f 1 c
Miller S C & Son—1
Millikin Jos & Co—f
Minton W—1
Morris Geo G—1
Paris C—1
Pruitt G W—1
Robinson J—1
Roush J A—1
Royse I H C & Co—f c
Rynick G M—1
Sherer & Coffee—f
Shook Walter W—f
Steinsberger Ed—1
Stokes A F—1
Stein & Routyahim—f
Smith Buntin & McKibben—1
Sparks Theo—1
Sunk, Bunters & Mckibben—1
Terre Haute Trust Co—f c
Trout Chas M & Co—
United States Trust Co—f
Wagner Fred—1

TIPTON

Clark & Bartholomew—f c
Crail & Co—f 1 c
Culver S A—f
Farmers Loan & Trust Co—f 1 c
Fielding & Fielding—f
Hash John L—1
Knause & Griffith Warne—f 1 c
Lewis J A—f
Richman C J—f z
Rouls & Hancock—f
Tranbarger J H—f 1 c
Utterback P W—1
Warne C H—1

UNION CITY

Atlas State Bank—f 1 c
Caupp & Blume—f
Clark C—1
Dunn Ernest M—f
Gruber Ins Agcy Louis—f
Kerr Elmer—f c
Price & Co—f
Richter Clara D—f c
Thompson C M—f c
Union Loan & Trust Co—f

ND.—Union City, Con.

Vernon Ira—f
Williams L M—l
Williamson C I—f

VALPARAISO

Bornholt G E—f
Butler C A—l
Drapier M J—c
Faley F L—f l c
Faulkner A G—f
Johnston R H—f l c
Marine F R—f l
Murray J I—l
Osborn E G—f l c
Pierce L M—f
Reading W L—f
Sayers L A—l
Schenck B H—l
Schenck H J—f
Spooner W F—f l
Thrift Trust Co—f
Tilton Ira C—f
Turner E—l
Turner F A—f

VINCENNES

Bowen J—l
Citizens Trust Co—f c
Dillon T H—l
Fields S M—l
Foulks Geo W—f l c
Fuller Bert C—l
Gibson R C—l
Hartsburg J R—l
Hutt F A—l
Knox Bank & Trust Co. f l c
McArthur J F—l
McCormick Jasper A—f l
Mason Wm C—f l c
Mossman Ralph C—l
Oestoeicher D—l c
Robbins H M—l
Robinson G D—l
Somes H V Jr—f c
Tucker C L V—f
Turner J W—l
Tucker M L—l
Vincennes Agency Co—f l c
Whalen W W—l
Winstanley R D—l

WABASH

Alexander E—l
Butterbaugh J G—l
Citizens Sav & Trust Co —f l c
Devine J M—l
Ebbinghouse E O—f l c
Hawley W V—l
Lumaree, Neil & Co—f l c
Payne F A—f c
Ross J P—f c
Sayre J H—f c
Showalter Dan—f l
Smith J J—l
Stewart & Son—f l
Straughn S W—l
Wabash Co Loan & Trust Co—f c
Williams H—l
Wolf L—l c

WARSAW

Bartal C L—f
Boulton T R—f c
Coleman L F——f l c
Diddel W A—f l c
Hall Wm R—f l c
Harding C A—l
Keefer J W—f l c
Leeter H H—f l
Lehman H V—f
Matthews Ernest A—f
Scott C W—f
Sloane & Rasor—f
Stookey Levi R—f
Warsaw Investment Co —f c
Widaman John D—f

WASHINGTON

Barrow J E—l
Beck William Agency—f l c
Biddinger A J—f l c
Buzan & Hastings—f c
Camp Will C—f c
Citizens Loan & Trust Co—f
Dillard John W—f l
Fromme F—f l
Greenwood Arthur H—f
Heiser C B—l
McIntosh Agcy—f l c
O'Neall M G—f
Palmer W F—f
Smiley Paul—f l c
Smith W S—f
Waggoner Wm S—f

WEST TERRE HAUTE

Cassaday Burton—f
DeBaum C R—l
Ratcliffe Realty Co The —f c
Ross G W—f c

WHITING

American Trust & Savings Bank—f c
Bank of Whiting—f l c
Central Ins & Realty Exchange—f c
Cerajewski Thos B—f
Citizens Co—f l
Conroy D J B—f l c
First Trust & Savings Bank—f c
Gainer Chas D—f l c
Jennings W B—f l c
Matson Casper—f
Mostil John W—l
Smith Russell F—f l c
Whiting-Calumet Ins Agency Inc—f c

WINCHESTER

Addington A M—f c
Bales Wm H—f
Boltz Benj J Jr—f c
Bragg J W—f
Brown H H—l
Cheney J I—f
Chenoweth N R—f c
Diggs Mary J—c
Engle J R—f
Hiatt George—f
King L—l
Mendenhall S C—f l c
Peoples Loan & Trust Co—f
Puckett Carl—f c
Randolph County Bk—f
Templin S B—f l c
Thornburg Thos M—l
Van Wylick Wm P—f l c
Yost J W—c

IOWA

ALBIA

Atchison C C—f
Deaveraux J D—f c
Hilton Ins Agcy—f c
Iowa Title & Loan Co Inc —f l c
Mercer John P—f l
Morgan John—f c
Morris E B—f l c
Peterson Ins Agcy—f c
Rowes W A—f c
Samuel R—l
Sloan E C & Co—f c
Smallwood C W—f
Speer Land Co—f l c
Walsh John—f l c
Wilkinson Frank—f l c

ALGONA

Blossom R S—l
Chubb C T—f c
Corey F A—f
Falkenhainer M H—l
Godeen W H—l
Horkins W A—l
Hutchinson A—l
Johnson & Van Ness—f l c
Lathrop & Weaver—f
McDonald J A—f c
McCellan S B—f c
Nugent W D—l
Olson L—l
Paxon & Paxon—f l c
Simpson C O—l
Stock A H—l c
Walrod C M—c

AMES

Babcock Ins Agcy—f l c
Brown Harry F—f l
Campbell J A—f
Graves Ed H—f c
Hickle G C—f l c
Little Bros—f c
Manning M A—f l
Marsh & Templeton—f l c
Mattox C H—l
Prall J C—l
Sheldon & Sheldon—f c

ANAMOSA

Cash C J—f c
Gee H H—l
Lawrence G C—f
McIntyre Ins Agcy—f l c
Miller L A—f
Morey H A—l
Ramsey J H—f l c
Remley J E—f c
Rhinehart B E—f c
Shapley T W—f c

ATLANTIC

Black R W—l
Cain Frank—f
Eustis Ed—l
Hancox John A—l
Herbert D O—f c
Hill A R—l
Hoffman & Son—f l c
Iowa State Ins Agency —f l c
Nelson L R—f
Nelson M B—f l
Repass Fred C—l
Rudolph & Pine—f l
Whitney Bros Ins Agcy —f l c
Wilken W A—f
Willard E M—f

AUDUBON

Arnold & Rasmussen—f l c
Bagley Chas Co—f c
Farquhar Arthur—l
Graham J A—f
Hawks R D—f c
Jacobson E H—l c
Kness W J—l
Mantz & White—f l c
Philips P H—c
Thomas ay S—f c

BEDFORD

Clark Geo W—f l c
Hopple O—l
Long H P—f c
Longfellow J F—f
Ramsey H M—l
Stephens & Brice—f c
Terrill L L—f
Webb Sid P—f l c

BELLE PLAINE

Ahrens & Sweet—f l c
Bailey R R—f l
Blue J D—l
Brand W O—f c
Fedderson & Malcolm—f c
Hickey E D—f l
Irwin J E—l
Martin I C—f
Milner & Son—f l c
Montgomery Mrs L Y—f
Nichols & Cunningham—f l c
Paden C M—c
Schrimgeour W C—f
Snyder C E—f

BLOOMFIELD

Atwood C R—f l c
Bence T P—f c
Deupree & Ethell—f c
Haney J R—l c
Higbee Pease—f c
King Herbert—f c
Lester A C—f
Pettit Guy L—f l c
Scarborough J F—f
Shaw Edw W Ins Agcy f l c
Steckel W J—f
Wallace J R—f c

BOONE

Boone County Abstract & Loan Co—f c
Brunton W W—f l c
Cooper Geo R—f c
Crooks J S—f c
Cutler F E—l
Grant James R—f
Herman Otto C—f
Houghton & Thorson—f c
Johnson R M—l c
Kading A J—f l c
Merchant & Jones—f l c
Olson Ins Agcy C C—f l c
Schmidt O J—l
Shackelton F L—f c

BURLINGTON

Ambler H A—f c
Anderson N—f
Barugrover J H—c
Beckman S J—f
Blanke S D & Co—f l c

Blanks Chas—l
Brownlee W R—f l c
Burlington Ins & Realty Corp—f l c
Cady & Son—f l c
Catlett E W—f l
Chubb H C—f
Cooper A B—c
Copeland W W—f
Coulson E G—l
Cowelo C C—l
Doran A E—l
Fischer Carl M—f
Fleming & Riling—f c
Forbes Rlty Co—f
Froman H C—f c
Gilbert V S—l
Giltings Real Estate Ag —f c
Gladfelder H C—l
Hart W J—f c
Hassell F A—f l
Hoelzen Realty Co—f c
Hutchinson & Salter—f c
Jamison J E—f c
Koch L H—l
Lahee John—f c
Lundgren C B—l
Lungren Gertrude W—l
Mercer John M—f
Miller H W—l
Miller Realty & Bldg Co —f
Mohland & Kuhlemeier —f c
Nebiker & Cockrell—f c
Norton Frank C—l
Paule F J—f c
Phelan M T—f c
Phelps E S—f
Phelps Ins Agcy—f l c
Rasche Ins Agcy—f c
Riley & Baker—l
Sample Frank L—l c
Smith Adah M—f
Smither J W—f c
Stein Bros—l
Toothacre M E—l
Topping C H—f c
Waddle R C—f
Walker Frank—l
Wesner Ins Agcy—f l c
Young E E—l
Zart F C—c

CEDAR FALLS

Bailey Bros—f l c
Burke W F—c
Falkenberg P J—f c
Hovey L D—f c
Martin Leclair—c
Morgan Newton Agcy— f c
Merner W H—f c
Mornin & Johnson—f c
Parker C M—f
Paul Land Co—f l c
Sarenson S A—l
Snicer C— f c
Silliman & Nunn—f c
Smith E—f l c
Wynegar L F—c

CEDAR RAPIDS

Anderson J R & Son—f l
Asckenasy J—l
Bair H W—l
Beechley N K—f
Benedict L—f c
Bennett G G—l
Bolton M V & Co—f c
Burleson Ins Agcy C H —f l c
Burkhalter L D—f c
Bush H C—l
Cleveland R W—l
Connolly T J—l
Cook D C—f c
Corrick C R—l
Davis J S—l
DeNio E W— f l
Doerfler Co M H—f l c
Doud G D—l
Drew S E—l
DuBois J A—l
Dula A W—l
Dunham O F—l
Ellis Ralph—f l c
Ellwood-Jackson & Sprague—f l c
Ferman K C—l
Files Henry M—l
Fisher Earl V—l
Giberson T M—f
Gray R D & Co—f c
Hedin M J—l
Helm E N—l
Helm J H—l
Hill J W—c
Humphrey L S—l
Imes W B—l
James L R—l
Jenkins C N—f
Johnson Geo E—f
Johnson J C—l
Johnson D—l
Jones E C—f l c
Kendall A E—l
Kirchheck W C—f
Kristensen F G—f
Lawler James E—f
Lord R C—c
Marin W F &o—l
Matur & Co—f
McClung Geo W—l
McCoy J E—l
Melecek L W—l
Merritt & Richards—f l c
Miles & Proctor—l
Mocha Wm J—l
Mosher O Jr—f
Neal Mrs H—c
Niles & Proctor—l
Pennebaker C O—l c
Perzina C F—l
Preston I M—f
Proctor Chas H—l
Reid R L—l
Reynolds W A & Co—f
Robinson J M—f l c
Rodruck R C—l
Rogers T P—l
Safely R I—f c
Segmund V G—l
Snyder R H Co—f
Sparling & Sarset—l
Stubbs Anderson Inc—l
Timberlake Chas N—l
Thompson J G & Son—l
Van Vechten C D—l
Waples F C—f c
Westrom A C—c
Whitlock T J—c
Whilock & Blaine—f c
Whipple M R—f
Whipple Milo—f c
Winter E W—f c
Wisner W K—l f

CENTERVILLE

Adams J G—c
Cree W M—f c
Davidson & Davidson—f l c
Ellis J W—f c
Ellis S—l
Felkner L A—f l c
Holman W H—f
Johnson R S—l
Law Bros—f l c
Leslie J C—f
O'Neal D C—l
Patterson L—l
Perjue I A— f c
Speers A P— f c
Stuckey Bros—f c
Vernon C F—l
West E O—f l c
Wooden C R—f c

CHARITON

Allen H S—l
Culbertson H—f c
Drake E W—f c
Eaton R R—l
Gookin & Co—f c
Hass Chas—f l c
Hawkins A O—f l c
Hickman Chas V—l
Larimer R E—f c
Penick Lloyd— f c
Seward J C—f
Therlkeld J S—f c

CHARLES CITY

Atherton E B & Son—f c
Bentley E J—f
Burns P V—l
Fitzgerald H J—f
Fluent Walter J—f l c
Herbrecht W C—f c
Kellogg C H—l
McCammond R V—f
Marsh Geo N—l
Olds A L Ins Agcy—f c
Summerfield A G—f c

CHEROKEE

Brummer Geo—f
Champion Real Estate Exch—f c
Galvin A M—f
Green Jos S—f l c
Herrick E C—f
Jackson F W—f c
McCulla Thos.—f
McCulla W P—f
McNeal D W—f c
Miller J A—f c
Moore C E—f
Scott John—f c
Smith A C—f l c
Smith C M—f
Stanoshek F J & L R —f

CLARINDA

Applegate Roscoe—l
Bate W V—f l c
Berry J W—f
Bevington J W—l
Clarinda Investment Co —f
Greene & Loranz—f c
Loranz & Co—f l c
Leslie J C—l
Mack E H—l c
Orr Wm—f c
Payton Stephen—f c
Stuart C W—f
Winters F W—f

CLARION

Brown J C—c
Henry C W—f
Linebarger John H—l
Rogers J A—f c
Smith H E—l
Taylor H—l
Weber & Smith—f l

CLEARLAKE

Ashland C E—l c
Campbell D H—f c
Halvorson Henry—f c
Hayden Ralph E—l c
Marsh Joel E—f
Palmeter H E—f
Palmeter John—f c
Sullivan & Ames—l
Young R S—f

CLINTON

Barker L W—f l c
Bostwick O P—l
Carlson J E—l
Carroll Wm H—f c
Delaney E P—f c
Fink J E—f c
Goodrich C—f c
Grote J F & Co—f l c
Holleran F L—f
Holm & Otto—f l
Horn Wm S—l
Howes R N—l
Jacobson M—l
Jefferies J Q & Co—f l c
Judge J W—f
Keefe W J—f c
Kelly Paul F—l
Langan R C—f
McMullen J A—l
Moran J E—f c
Murray Miss Mollie—f
Nyquist J E—l
Paddock & Dieckmann Co—f l c
Petrehn V B—l
Ray F J—f c
Richardson H D—f l c
Richardson John—f
Ries L L—f
Root C L Agcy—f l c
Sutton L F—f
Tallett H F—l
Upton F—f c
Walsh Bros—f c
Wilson C W—l

COLFAX

Bell H E—l c
Hahn & Stouffer—f l c
Hogendorn W H—f
Mabie Oliver—l c
Penquite M E—f c
Robinson G T—f l c

COUNCIL BLUFFS

Arnd Wm—f
Austin F G—l
Bell Agency—f l c
Benjamin W & Co—f
Beardsley J W—l
Bigelow C E—l
Binder H W Co—f c
Cory Emma K Mrs—f
Day J R & Co—f c
Evens L L Co—f
Ferris W N—l
Foreman & Harlan—l
Frazier & Johnson—f c
Graves W W—l
Greenshields & Everest —f
Hendricks F C—f
Herwig C E—c
Hess J P & Co—f c
Knox & Co—f c
Laustrup V P—l
Leverett W J—f
Lougee E H—f l c
Lutz John I—f
McCarger J F—f
Margrave S H—l
Mulqueen J P—f l c
Officer Chas—f
Paschel Chas—f
Rohrer M F—l
Squire J W & Co—f
Smith A F—f c
Van Druff F W—f
Waller D H—l
Walton W W—l
Williams Bros—f c

CRESCO

Barker A E—f
Barker W L—f
Church Ins Agcy—f l c
Converse A B—f l c
Cutting J A—f
Eaton L E—f l c
Emmons L E—f
Farnsworth C E—f l c
Farnworth A A—l
Johnson W—l
Smith Andrew—f c

IA.—Cresco, Con.

Thomson A J—l
Thompson E & E P—f c
Thompson R M—f
Tillson W H—f c

CRESTON

Benson John & Son—f
Benson Roy—l
Brennan Pat—f
Carson John M—f c
Dougherty E N & T L—f c
Golden J A—f l c
Golden J F—f l c
Goodman E—f
Hoffman G M—f
Ide & Son f l c
Lutz O C—f
Patt W N—f l c
Rath Wm—c
Richter J C—l
Skinner Scott—f
Slaughter Chas—f
Smith H O—c
Stearns J S—f
Stryker & Spriggs—f l c
Watts H L—f c
Willis & Son—f c

DAVENPORT

Ball S G—l
Brown A W—l
Cantonwine A J—f l c
Challes G—c
Coleman E N—l
DeLacy M J—f
Dowd G D—l
Ellsworth-Kerker Co—f l c
Faerber A J—l
Ficke Gustave H—f c
Gardner S—l
Heesch-Carstens & Tallmon—f c
Horne Dan B & Co—f c
Junge Julius Co—f c
Kinnavey J J—f c
Lay C A—l
Laycock J E—l
Le Buhn Carl—l
McCormick R V—f
McIntyre C C—l
Otto P C—l
Perry F H—l
Phelps G A & Co—f l c
Randall N H—l
Ruhl & Ruhl—f c
Sanford & Wingert—l
Schmidt Sons F T—f
Schroder E E—f c
Scott Geo Jr—f
Shoemaker Ed—l
Snider, Walsh & Hynes—f l c
Steffin Newport Co—l
Sylvester J W—l
Thuenen J H—f c
Toher H J & Co—f c
Vieweg E G—l
Vogt & Stenger—f c
Waggoner L L—l
Waterman & Lohmiller—f c
Weir & Meier—f c
Williams H L—l
Zoeckler L J—l

DECORAH

Abbey W F—f
Adams F P—f c
Amundsen E L—l
Baker Wm F—f c
Dale H F—l c
Freeman Mrs. Allie—f
Haines & Johnson—f c
Jayne T A—l c
Kennedy F P—f
McKay B J—l
Paine Herbert—f c
Waterbury E A—t l
Weiser C J—f
Whalan Miss A C—f
Whitney Ins Agcy—f l c

DENISON

Bliesman H—f l c
Cochran E T—f c
Gulick E—f l c
Helsley Albert—f
Hoffman & Lyon—f l c
Jones J P—f
Klinker P J—c
Miller J W Jr—f c
Naeve Geo—f l c
O'Connor & Holdorf—f l c
Paulsen Aug D—f l c
Pierce E W—f l c
Richardson Bros—f l
Thompson Ray—l

DES MOINES

Alford J E—f
Anderson C N—l
Anwyl R M—f c
Baine H M—l
Baird-Taylor-Crawford-Lewis Co—f c
Bauch J C—f
Bevington E L—l
Blackledge V—l
Blum J A—l
Boettcher W H—l
Bowles W D—l
Bream J H—l
Buck G M—l
Bunting R L—l c
Burns Bros Co—f c
Carnahan T D—l
Carr M—f
Carr W M—f
Chambers & Chambers—f c
Christie J T Co Inc—f
Clancy J P & Co Inc—f c
Clapp J C—l
Copeland E A—l
Corley D W—l
Cravens & Cravens—l
Crawell F C—l
Davis A P—c
Davis O J—f
Davis J W—f
Deming M M—l
Des Moines Agcy—l
Dodge H H—l
Dornback C W—l
Dorsey S W & Co—f c
Dudley M L Agcy—f c
Dunshee, Haines & Brody—l
Ehlbaugh R W—l
Eldridge L E—f
Ellis & Holland—f c
Ellison J W—l
Fellows Jas P—f
Ferrell W—l
Fertig L G—l
Fisher Claude—l
Flachman B F—l
Fleming J J—c
Fletcher & Co Inc—f c
Ford Ins Agency—f c
Foulk L F—f
Fouts J M—l
Gardner C C—l
Gibson E F Agcy—f c
Gottlieb & Son—f
Graef H E—l
Guth G W—l
Guyer H J—l
Hall A C—f
Hardbeck O D—l
Hart E R—l
Haskins H S—l
Heartman R H—l
Heath J O—l
Hellen C D—l
Hohmann A P—l
Hoff Bros—l
Holland O H—f
Horton F—l
Hughes G W—l c
Hughes J J—l
Hummel C W—c
Ingleman A R—l
Ingram A A—f
Irvin F—l
Jackson H E—l
Jester Joshua & Son—f
Jevons Helen F—l
Jones F R—l
Kooker D N—f
Kopf C E—f
Lieser I M Agcy—f
Little J G—f
McCarthy J H—f l
McCutcheon & Verran Co—f c
McKinney Lantz & Co—f
McPherson & Thomas—l
Maddox A S—l
Mains C A—l
Martin & Hammill—l
Matthews W H—l
Miller C E—l
Montrose J P—f
Munroe Jas—l
Noble F H—c
Okey Geo W—l
Oliver J W—f
O'Tool C J—l
Percival-Porter-Ford Ins Agency Inc—f
Peterson J T—l
Phillips J G—l c
Porter R W—c
Potter P L—l
Powers G D—l
Pray C A—l
Pray R M—l
Ramsey Bros—l
Randall E G—l
Redinger F N—l
Reeves C E—l
Reinke P A—l
Ritter G W—l
Roberts B A—f
Roddy A T & Co—f
Rosenbaum C H—f l
Rumsey & Basham—l
Rumsey H E—l
St. John & Carter—l
Sample L L—l
Schermerhorn J F—c
Schilling Wm E—l
Schneider B S—l
Simcoke J L—l
Cimpson W—l
Smock Bros—l
Solidarity Finance Corp—f
Spencer F A—l
Spratt R E—l
Stanbrough W F—l
Stanley H L—c
Stockham J H—l
Sweeney Grant Co Inc—f
Taylor P E—f
Tenney A S—c
Thomas C H—l
Thurman B C—l
Treynor I M—l
Trotter F I—l
Union Ins Agency—f c
Upham Bros—f c
Van Slyke Co Inc—f
Watson Bros—l
Weaver Mrs P S—l
Weaver P S—l
Weede J B—f
Wilcox Howell Hopkins Mullock—f c
Wilkins C R—c
Wilkinson Wm—l
Wilson O G—l
Witmer & Kauffmann Co—f c
Woodbury-Tones Agcy—f c
Wright & Sanders—l
Yost & Christy—l
Yost J F—l

DUBUQUE

Abeln A P—f c
Bradley & Maclay—f c
Brown W J—f l c
Chamberlain I C Son—f l c
Clifford J C—l
Coates F W—f l c
Connelly W J—f
Doty D A—f l c
Ely Geo—l
Felgner E—f c
Fitz E A Ins Agcy—f l c
Garland J C—l
Gifford E L—l
Hayes & Schlefter—f l c
Hesselmann B F—l
Jaeger Mortgage Inv Co—f c
Knapp G J—f l c
Kretschmer & Lee—f l c
Langes Ins Agcy—f l
Langton Ins Agcy—f l c
McCarten W C—l
Malke F W—l
Meisner Otto—f
Murray J J—f
Murphy Ins Agcy—f c
O'Connor E L—l
O'Rourke John—l

SUPERIOR BROKERAGE SERVICE
on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY
M. E. Singleton, President **Home Office: Saint Louis**
Life *Accident* *Health* *Group*

Palen John—f
Reynolds Chas H—f c
Ryder Rlty Co—f c
Scherr C B—f 1 c
Schmitt A—1
Schrup Ins Agcy—f c
Stevens H L—1
Strueber E—1
Traub E—f c
Trewin C B—f
Voelker Rlty Co—f 1
Weihe E H & Co—f c
Whatmore J H—f c
Zumhoff W M—f 1 c

EAGLE GROVE

Andrew F B—f
Clarke & Granger—1
McGrath E J—f 1 c
Robinson & Corliss—f 1 c
Williamson S H—f

ELDON

Finney K C—f c
Stump N A—f
Taylor W G—f
Varnum J E—f c

ELDORA

Cameron J L—f c
Carpenter N S—f
Crossman A W—f 1 c
Diehl F H—f 1 c
Hardin & Yarwood—f 1 c
Hartness M—f
Huston Wendell—f
Landis J A—f
McFarland E E—f
Newcomer Jay S—f
Ryan C O—f 1 c
Sayer Stephen—f 1 c
Starr Geo A—1
Turner H H—f
Wehrman F M—1
Whorrall G F—f c
Williams W R—f
Wisner & Bloomquist—1

EMMETSBURG

Brown Bros—f
Burt A J—f
Dowas Geo W—f c
Duffy J A—f 1 c
Laughlin R—f
McCarty & McCarty—f c
Morling W H—f
Schooley Jas E—f c
Soper E H—f 1 c
Steuhmer L—f
Waldon C F—f

ESTHERVILLE

Barber Chas S—f
Coleman I R—1
Egerston S T—f c
First Trust & Sav Bank Agcy—f 1 c
Gaarde H A—f c
Kirby J P—f 1 c
Ladd W A—f
Littell John—1
Mahlum A—c
Morse J W—f
Stockdale L E—f 1 c
Strube & Lambert—f 1 c

FAIRFIELD

Cummings Frank S—f 1 c
Fisher P H & Co—1
Garmoe & Son Will—f 1 c
Greef A E—1
Hufstedler John—f
Huglin Jno A—f
Jones & Jones—f 1
Keltner Ins Agcy—f c
Kirkpatrick W C—f 1 c
Mendenhall L—f
Munro Ralph H—f
Reed Wilson—f 1 c
Reed & Sons—f
Simmons E F—f
Smith W C—f c
Thoma & Thoma—f c
Wilson David B—f
Wilson Jas F Jr—f c

FOREST CITY

Brunswold M M—f 1 c
Gunderson O E—f 1 c
Hirt Edward f c
Kelley Ed—1 c
Neist J P—c
Oleson Emory J—f 1 c
Olson John—f 1 c
Thompson Bros—f 1 c

FORT DODGE

Barton J J—f 1 c
Bream J H—1
Butler & Rhodes—f
Cadwell W E—1
Central Iowa Mortgage Co—f c 1
Cole T W—1
Coughlin & Hackett—f c
Crouch A W—1
Flaharty T F—f
French W E—1
Green H G—f 1 c
Habenich & Trost—1
Haire M J—f c
Harper G W—1 c
Harty J C—f
Hoskin C C—1
Jensen B M—1 c
Keith Little & Deppe—1
Kelley Tom—f c
Kempley & Codner—f c
Kitchen R W—1
Lewis T V—1
Lex Henry—f
Mack F P—f
Mahoney & Armstrong—f 1 c
Minogue Pankey D M—1
Peterson C A—1
Pratt H M—f c
Rudesill C M—f 1 c
Sellera H J—1
Smith David P—1
Trost & Peschan—f
Vaughn P T—f c
Weiss H L—f c
Williams E M—f 1 c

FORT MADISON

Anthes & Anthes—f 1 c
Burdan W H—1
Downs John & Son—f 1 c
Frueling Chas W—f 1 c
Gardner R A—1
Gardner R G—1
Heintzman Land & Loan Co—f c
Hopkirk Rollin—f c
Keil & Schroeder—f c
Murphy J C—1
Person Albert—f 1
Scherfe W A—f 1 c
Schwarzer HenryJ—1
Steovener Theo—f
Warren A—f 1 c

GLENWOOD

Breen W—f c
Criswell S M—f
Jackson & Chamberlin—f 1 c
Jackson H H—f 1 c
Logan H M—f c
Maxwell M D—f c
Mayberry G W—1
Otis C H—f 1 c
Wyant J M—f 1 c

GRINNELL

Alexander J E—f 1 c
Bailey Mrs. L—1
Beyer & Manly—f c
Brande & Black—f 1 c
Bryan J & Son—1
Critchett Geo B—f c
Evans John—f c
Field H A—f c
Goff Percy—f 1 c
Haines & McGrath—f 1 c
Hannay Robert—f 1
Miller C A—1
Pooley S J—1
Whittaker F J—f 1 c
Wilson W B—1

HAMBURG

Clayton C B—f 1 c
Clayton R A—f 1 c
Dalby E T—f 1 c
Thompson F L—f c

HAMPTON

Brooks F H—f
Cahill H C—1
Clock E E—f 1 c
Dirst F H—f 1 c
Dowell J A—1 f c
Haecker & Haecker—f 1 c
Inglis N A—f
Kreiner R H—1
Parks D W—f c
Ridgeway F H—f
Robinson Bros—f 1 c
Ryan L J—1
Whitney J E—f
Wolf D C—f 1 c

HARLAN

Beems I W—f c
Colburn W K—f c
Hansen Arnold—1
Hertert Ins Agcy—f 1 c
Kerr L M—f c
Shelby County Abstract Co—f c
Sorenson O—f 1 c
Swift & Hildebrand—f 1 c
Whitney J B—f
Wyland W W—c

HAWARDEN

Coffman A D—f 1 c
Gearhart John E—f 1 c
Smith W W—f 1 c
Storrs A D—t
Whitney D—1

HUMBOLDT

Bicknell G J—f c
Briggs G E—f 1 c
Cunningham John—f
De Groote O H—f c
Devine J G—f 1 c
Garfield G S—f
Herrick T S—f 1 c
Housel L W—f c
Lyle J V—1
Stone H S—f
Taft Wm J—f c

IDA GROVE

Aukerman A H—f 1 c
Babcock F D Jr—f 1 c
Hartley A—f
Johnston & Meents—f
McCutcheon C R—f
McNamara P L—1
Moorhead H A—f 1 c
Murphy J A—f 1
Peterson J T—f 1 c
Rees J M—f c
Shearer Ralph—1

INDEPENDENCE

Bartle Miss Carrie E—f
Cilley & Ritchie—f 1 c
Foster Chas—f
Irwin L W—1
Jayne M L—1
Kemmerer I J—f
Lyon A J—f
McClernon Arthur L—f c
McGuire Dora D—f 1 c
Rigby A G—f 1 c
Sorg E F—f 1 c
Todd A N—f c
Woodruff GeoS—f c

INDIANOLA

Briggs C C—f
Brown C E—f
Brown & Schnier—f c
Goering W F—f
Goodman E A—f c
Jackson J M—f
Johnson S H—1
McCoy K M—f 1 c
Olive W A—f
Park M W—f
Ripper W W—f c
Segler F C—f
Simpson A L—f
Speer Geo W—f
Summers D W—f 1
Wilson & Eno—f
Winning Agcy The—f 1 c
Wycoff J E—c

IOWA CITY

Bailey H L—f c
Ball Geo M Ins Agcy—f c
Baschnagel J R—f
Brennan Ins Agcy Thos—f c
Brooke J H—f
Carson R N—1 c
Crain C B—1
Davis D T—1
Deaton M L—1
Dondore F H & Son—f
Griffin Edward H—1
Hoffman J O—1
Hohmann W F—f c
Holland J W—f c
Huebner C F—f 1 c
King Susan M Agcy—f
Koser Bros—f c
Lee I B—f 1 c
Maher D—f 1
McDonald W J—f 1
Morrison S T & Co—f c
Murphy T E—1 c
Murphy B—f
Murphy T E—1 c
Otto J M—f c
Rate Ed F—f
Roche Thomas E—f 1
Scales Alfred N—f c
Spencer Hart A—f 1 c
Stouffer J C—f 1 c
Swisher S A—service Agcy—f 1 c
Snitzer J E—f c
Welch C S—f
Welt Agency The—f 1 c
Willard J W—c
Wilson Edwin B—f

IOWA FALLS

Foster F E—f c
Foote-Nelson—f 1 c
Ford E C—1
Ford M M—f c
Hall H B & Co—f 1 c
Miller J W—f
Otterbach & Rowe—f c
Peet F D—f 1 c
Walker Wm S—f c
Warnock C H—f

IA.—Con.

JEFFERSON

Brown P O—f c
Cain E E—l c
Culbertson S C—f
Dorrian Katherine—f
Dugan C W—f
Elvin M D—f l
Forbes J M—f c
Gilland Ross—f
Harding Harry & Son—f l c
Henderson J W—f
Hammer Hugh—f l
Howard & Sayres—f c
Johnson Fanny —f
Rake H O—f l c
Reimann John F—f l c
Ridnour S P—f l
White Chas—f l
Wood E R & Son—f c

KEOKUK

Collisson & Lofton—f l c
Dawson L N—c
Durrett Chas W—f l c
Heaslip & Wyllie—f l c
Hemmey Karl H—l
Hobbs B B—f l c
Hubert W J—l
Lovelace B N—f l
McKay V R—f l c
Paradice John C—l
Pyle N H —f c
Salzer Ins Agcy—f l c
Sutlive B E—f c
Tumelty John—f l c
Uhler Dale A—f l
Van Pappelendam Bros —f c
Yaffe S—l

KNOXVILLE

Brobst A B—f
Clark E E—f l c
Garretson I H—f
Ghrist W F—f l c
Johnston & Johnston—f
Leonard W M—f l c
Roberts J J—f l c
Welsher & Metcalf—f l c
Workman Ed M—f

LAKE CITY

Bain C E—l
Freeman J N—f
Fuller C E—f l c
Green C H—f l c
Hutchinson G G—f
Townsend E W—f l c
Townsend R F—f l c

LE MARS

Bedell E T—f c
Buchanan H F—f
College A C—f l c
Demaray A C—f
Duus A M—f c
Gaynor S C—l
Haas H D—f l c
Hentges J A—f l c
Kochler R J—f c
Keenan J F—f
Koenig J G & Co—f c
Nicholson B—f c
Paddock & Wilson—c
Weiland Chas—l
Wilmerton F—l
Woodke C J—f
Zink T H—c

LEON

Arnold T S—f
Hutchinson L L—f l
Officer Ira—f
Townsend Ins Agcy—f l c
Varga & Son—f l c
Wright C E—f c

MANCHESTER

Arnold F H—f c
Blair Fred B—t c
Brayton J M—l
Burns J F—f l
Carr Hubert—f c
Cary F F—f l
Clemans Hugh—f
Dunham George W—f c
Hahesy Wm—f
Harris Rob—l
Hutchinson J—f
Keagy C W—f
Long A D—f c
Matthews W W—f
Norris W B—f c
Peterson A E—f l c
Richardson Fred—f l
Seeds Chas J—c
Tierney L F—f c
Tracey & Platt—f c
Yoran & Yoran—f

MAQUOKETA

Ellis J W & Son—f
Ellis F E—f c
Farr C A—f c
Hubbell H B—f
Johnson Frank F—f l c
Kaler John—l
Kendall A W—f l
Mitchell George L—f
Rice M—f
Sokol A W—f c

MARENGO

Colson Jos F—f l c
Crenshaw Land Co—f l c
Lewis J H—f c
Marengo Ins Agcy—f c
Olson O H—f c
Thompson & Willenbrock —f
Vette A M—f c

MARION

Biggs C W—f
Booze E L—f l c
Clark G H—f l c
Courtney M W—f c
Davis T J—f
Emmons K R—f
Holsinger F G—f
Lockwood H F—f
Miller E J—f l
Pearson L H—f
Roberts & Co—f c
Schumack F A—f
Stamey D A—f l c
Todd G W—f
Webb J F—f

MARSHALLTOWN

Allard H J—f
Bay C P—f l
Blue T E—f l
Clark & Treat— f c
Ellis H M—l c
Evans F—c
Fudge F H—l c
Gay A E Agcy—f
Grham J C—l
Green & Meade—l
Houghton & Howard — f l c
Houghton F G—l
Hull Ins Agency—f c
Kemler C H—l c
Kimberly Wesley C—f c
Lawrence G W—f
Leech W E—f c
Lynn R R—f
McCarten F T—l
McCormack J S—l
McMahon J—f c
Meeker F L—c
Millard Ins Agcy—f c
Newby J P—f c
Nicholson W E—f
Nugent G S—f
O'Bryon M M—f c
Odett Alfred—f c
Owings S T—t
Pierce F G—f
Purcell J H—l
Reed F C—c
Reifenschneider Rlty Co f
Scott W T—l c
Shove H W & Son—l
Siefkin R H—f
Stoeber A H—l
Tallet Jas F—c
Thomas O L—l
Van Derveer W J—f
Van Ohman & Van Orman—f c
Whitehead C H—f
Webster & Son—f c
Welker A H—f l c
Whitaker J M—f
Willigrod E & Son—f

MASON CITY

Agenll S B—f
Avery & Son C S—f l c
Birch W J—l
Bull H V—l
Casey C H—l
Coleman Wm C—f l c
Gage F H—f c
Gilmore H M—l
Gilpin & Finch—l
Griffin Co V J—f l c
Hill G W—f
Holman I W C—l
Hunter E E—l
Jones Ralph Lloyd—f l c
Kehm P H Land Co—f l c
Kimball & Pattie—f l c
Knesel A W & Son—f l c
Koerber Theo—f l
Law Land Co—f l c
McNider & Cof c
Mason City Loan & Trust Co—f c
Norris & Irons—f c
Parden J A—f l
Paul Frank & Son—f l c
Phillips L W—f
Pratt E E—l
Smith A A—f c l
Smith S S—l
Snyder C I—f l c
Snyder & Snyder—l
Stanbery R S—f
Steinbery & Tuttle—f l c
Stone & Walker—f c
Tait J H—l
Vanderwicken K—l
Warner E H Co—f l c
Wilson J H—l

MISSOURI VALLEY

Barret J B—f l c
Bird S—l
Dodson G W—l
Foss H F—f
Johnson F—l
Kovar J A—f l c
McQueen W E—l
Myers F E—l
Myers T—f c
Rodebeck T—l
Silsby H M—f l c
Skelton J L—f
Varnes Cy—f l c
Walker W C—l
Walton H—l
Zuver J G—f l c

MONTICELLO

Carlson H M—f l c
Locher J J—f l c
Schoon & Gerdes—l
Voorhees J A—f l c
Waddick L P—l c

MUSCATINE

Bartlett H M—f c
Bishop W F & Co—f l c
Borger S A—l
Burnside E O—f
Crull L A—f
Diercks E C—l c
Eversmeyer F W & Louise—f c
Fagan Bros—f l
Furnas & Stirlen—l
Harker A L—f l c
Hoffman F H—f l c
Horst H E—l c
Horst H D—l c
Kemble & Kemble—f l c
Lindle G W—f c
Maeglin O R—f l c
Mark J B & Son f l c
Mark J W—f
Randall W D & Co—f c
Rosenberger N—f
Sinnett & Windler—f
Shinnabarger F C—l
Spaethe C H—f
Stirlen & Furnas—f l c
Thompson Mrs Ella W—f
Titus Loan & Investment Co—f l c
Van Lent J C—l
Whicher Frank P—l
Whitmer & O'Brien—f
Winder W S—f l c
Ziegler Fred M—f l c

MYSTIC

Astroth A H—l c
Delay & Thayer—f c
Magee Wm—f c

NEVADA

Alderman U S—f
Burroughs J H—f
Dutton J G—f
Gillespie J F—f l c
Grove D M—f c
Haugsted L H—f
Hanson F E—f
Knudson J—f
Larson J R—f l c
Runnels R R—f l c
Stone C E—f l c
Welty B B—f

NEW HAMPTON

Bigelow G M—f
Brigadier B A—f l
Casey Charles—f
Condon T B—f
Conley Frank J—f c
Curtis J L—f
Harris B—f
Larson Fred—f l c
McFarland Ins Agcy—f l c
McGinn P E—l c
Markle A F—f
Noble J E—f
Wentz F P—l

NEWTON

Brown Lee E—l
Brunner & Brunner—f c
Cavell J F—f c
Chaplin J W—c
Clark D L—f
Cross John E—c
Doan H C—f l c
Earley E L—f
Eberhart D J—f c
Evans Frank—f l
Finch Harold—f l
Fleming Chester—l
Fugard J H—f
Guessford W H—f

Hammer M R Jr—c
Hindorph & Woodrow—f 1
Kennedy Fred—f
Mathias Walter —1
Meredith F E—f c
Morrison H S—f 1 c
Sayre W M—f 1
Waring C C—f
Wilson G F—1

OELWEIN

Belt B L—f c
Bogert J A—1 c
Doctor L J—1 c
Doran W B—f c
Erdman Hattie—f 1 c
Feltus Geo R Agcy—f 1 c
Hardy Thos—1
Hayes J M—1
Little B B—f c
Miles J W—1
Paul Al—f 1
Smith Bros—f c

OSAGE

Bartlett & Spaanum—f c
Bush F C—f
Knudtson P—f 1
Knowlton L W—f 1 c
McGhan M F—f 1
Monahan Pat—f 1
Roberts A E—f c
Schuyler John—1 c
Swanson Elmer—f c
Sweney Paul—f

OSCEOLA

Barnard W S—f c
Barnhill P—f c
Clarke County Loan & Abstract Co—f c
Downs Roy A—f 1
Edwards & Lewis—f c
Fleming & Fleming—f c
Johnson W C—f 1 c
Lewis M D—1
Lewis Roy—f c
Ross Lee—f 1 c
Simmons P M—f
Temple W N—f c
Williams Lon—f 1

OSKALOOSA

Augustine Miss Grace—f
Barnes A T—1
Bartley J E—f c
Bell Investment Co—f 1 c
Bennett M E—f
Boyer F D—f c
Cowan Wm R—f c
Dugger Floyd L—f 1 c
Dutton S J—f c
Elam J M—1
Glasure H O—f c
Gordon Claire D—f c
Hutchins C D—f 1 c
Johnson Abstract Co—f 1 c
Jones W G—f
Kent & Brady—f
Keating Wm H——f
Moorman M W—1 c
Parker Henry D—f c
Phelps Chas—f
Rich & Co—f 1 c
Shangle L T—f
Stafford J S—1
Tulles MH—fc
Van Ploeg K—f 1 c
Walker Geo W—f c
White Walter—1
Young Wm E—1 c

OTTUMWA

Baer F P & Son—f c
Celania F J—1
Cook G W—1

Cornelison R H—1
Corrick & Moore—f 1 c
Cresswell F B—1
Criley Ben R—f 1
Criley D H—f
Curran J V—f 1 c
Dwight Geo M—1 c
Edmunds H L—f
Elliott & Son—f c
Emery D A—f c
Graham O J & Co—f 1 c
Grummon S N—1 c
Haw George—f 1 c
Hull J E—f 1 c
Kitterman Guy—f 1 c
Lawson C C—1
Martin R H—1
McElrov Ralph—f 1 c
Montgomery C L—f
Nimocks Frank—1 f
Norfolk T F—f c
Phœnix Ins Agcy—f c
Porter C C—1
Reynolds A L—1
Shane B F—1
Smith I I—f
Smith M B—1
Sweney & Murphy—f c
Wellman R E—f

PELLA

Cook & Son—f 1 c
Faassen Agcy E J—f
Ielsma J S—f
Kaldenberg J—f 1 c
Stubenrauch P H & Nieburg—f c
Van Sittert Peter—f
Van Vliet J H—f

PERRY

Coakley J B—f 1
Cox R S—f c
Ford Geo—f c
French L A—f c
Heiss A W—f
Heptmstahl M M—f 1
Melick G R—f
Meshlen Mac Ins—f 1 c
Miller J E—f
Modlin H C Ins Agcy—f 1 c
Newlin Wm—f
O'Malley J E—f 1 c
Raber D E—f c
Roddan O F—1
Steltzer H I Steltzer H I—f c
Walton L A Mrs—f 1
Ward H P—f
Zerwekt R E—1

RED OAK

Black B F—f 1 c
Bryant J —f 1 c
Burke N W—1 c
Cook Sam R—f c
Conklin G C—f c
Fisher M E & Co—f 1 c
Gibson-Russell W—f c
Houghton H C Bank—f c
Larson E A—1
Norquest S C—1
Peterson W—f c
Ratcliff Wm C—c
Remmers O F—f
Shaver B A—f
Smith J W—f
Stoner C E—1
Thomas J J—f 1
Walker J E—1

ROCK RAPIDS

Carpenter W D—f
Dickinson J W—1
Kast Chas—1 c
McGuire J J—f 1
McNab George G—f 1 c
Miller Jonathan—f
Miller O P—f 1 c
Oldenburg Wm—1
Peters L G—f
Pierce H B—f 1 c
Roach Paul R—f 1 c
Shade Chas—f c
Sutter F L—f c

SHELDON

Barragar F L—f
Benson B E, H E & J A —f c
Clagg W E—f 1 c
Cobb A H—f c
Doughterty & Dougherty —f c
Empire Loan & Trust
Huibregtse H J—f 1 c Co—f c
Loutham W W—1 c
McIntire I N—f
Mousel H P—f 1 c
Sheldon Savings Bank Agcy—f 1
Van Zuval H—1

SHENANDOAH

Brown D F—f 1 c
Cutter & Van Buskirk—f 1 c
Ferguson Burnet—f c
Homett Arthur—1
Lake J F—f c
Sheets Earl—f c
Stevens C N—f

SIGOURNEY

Baker Geo B—f
Brunt A H & Co—f c
Bryant A J—f 1 c
Goeldner F L—f c
Goeldner H F—f c
Heninger C C—f
Kennell J C—f 1 c
Lambert C J—f
Mackey Jas R—f
Rathbun J J—f
Shaw Robt J—f 1 c
Snakenberg Harry—f c
Stockman D T—f
Updegraff C G—f c
Wyllie James H—f

SIOUX CITY

Allen F W—1
Andrews R J Agcy—f c
Ballard G W—1
Beck M H—1
Broleen & Brake—1
Brown & Walcott—f 1
Buckwalter Co The—f 1 c
Carson A N—1
Connolly D J—1
Crowley J J—1
Dean & Frost—f
Focklet S R—1
French Henry—1
Gaulding & Brown—1
Gaulding K J—1
Grady W M—1
Grandy W F Co—f c
Harvey R G—1
Howe Paul C—f c
Hutton T B—1
Jacobson O E—1
Kloster Ins Agcy—f
Kneeder C A Agcy—f c
Kreutz O R—1
Lacy Ins Agency—f
Lippincott O G—1
McCartney R A—1
McKercher W M—1
McKinsey J T—1
McLain J R—1
McManus & Webb—f c
Meyer Carl—f
Nicol Paul I—1
Morton Wm D—1
Peters, Guiney, McNeil & Powell Co—f c
Pettit T A—1
Prall T M—f
Prusiner Wm L Ins Agcy—f
Redfield C T—1
Sennette M D—1
Sigmond Bros—1
Slack W J—1
Smith C A—1
Stryker & Rust—1
Tennant F A—c
Trotter J F—1
Truesdale & Shawalter—1
Vitzthum J C—f
Weintz Geo D Agcy—f

SPENCER

Avery A H—1
Beckett J G—f
Bemis W S—f c
Brown R S—f 1 c
Buck & Kirkpatrick—f c
Carlsen C E—f
Cornwal W—c
Dyer N S—f c
Fisher J W—1
Goble J P—f
Graham P R—f 1 c
Griffiin M E—f
McCord I H—f
Mincer Wm H—f c
Rice W R—c

SUPERIOR BROKERAGE SERVICE
on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY
M. E. Singleton, President **Home Office: Saint Louis**
Life ***Accident*** ***Health*** ***Group***

IA.—Con.

STORM LAKE

Ballou L E—f
Bennett W W—f c
Berger H C—f 1 c
Butler Frank—f 1
Daniels Geo D—1
Eastman Geo H—f c
Ford C V—1
Hesmer S T—1
Jones W A—f
La Grange D G—f 1 c
Schaller & Jones—f 1 c
Smith A C—f 1 c
Smith Wm Z—1
Thomson C R—1
Tymeson A—f c
Whealen Ralph—f 1
White Den C—f 1 c
Wood W T—f 1

TAMA

Bartlett E W—f 1 c
Beale R L—f 1
Bracken T J—f 1 c
Davis C E—f 1 c
Ferguson H J—f
Gallagher W S—f
Goodell D E—f c
Hyland M W—f c
Jackson A E—f
Richards E M—f 1
Sanborn F B
Willett J H—f

TIPTON

Beatty Geo E—f
Casterline F J & Son—f c
Dorcas Josiah—f
Elwood C H—f 1 c
Geiger W G W—f
Gilliam F C—f
Huber H L—f
McBurney W B—f 1
Maxson Lee S—f c
Moreland A J—1
Neiman C S—f
Palmer Dave—f 1 c
Reeder F L—1
Simmermaker C F—f

VALLEY JUNCTION

Beck W R—f 1 c
Donahey E P—f
Donahey H M—f
Haddin & Gavin—f
Mullane J W—f

VILLISCA

Davis A F—1
Dirrim Harry—f
Glackemeyer & Enarson—f c
Ingman F L—f
Jones F F—f
Minick P D—f 1 c
Oviett W J—f
Peterson V H—1
Rogers C N—1
Taylor J F—f 1 c
Woodward & McMurray—f 1 c

VINTON

Allen R B—1
Bruner geo—1
Collins M J—f
Coquillette Dan—f
Forsyth J E—f c
Knupp D C & Sons—f c
Houlihan A C—f 1
Leo Geo—1
Marietta & Bickel—f 1 c
McAndrews H—1 c
Norwood C W—f c
Reid Chas—1
Schaefle J W—f
Tracy Gilbert—f
Urice & Urice—f 1 c
Wilson J N—f 1
Wratislaw F J Agcy—f 1 c

WASHINGTON

Brookhart T L—f
Cox W E—1
Dalton W L—1
Harvey E R—f c
Keeley W M—f
Kellogg S J—f
Lemley C E—f
Litchfield & Dempsey—f c
Lytle F M—1
Pauls Chas H—1
Rice Mrs Belle—f
Sage Frank R—f 1 c
Taylor Jno M—f c

WATERLOO

Beal W W—f
Adams & Vanderwicken—1
Bown & Bown—f
Bronson Ins Agcy—f c
Caddy E V—f
Carper A G—1
Chapman H O—1
Cook M H—1
Cotton Chas W—f c
Cutshall C F—1
Gallup W W—f c
Hallowell Co—f c
Hammond H W & Son—f
Hill R H—1
Hoxie & Brunn—f
Johansen C A—1
Jones P—1
Keith A J—1
Kingsley & Stewart—f c
Knapp D G—1
Koepke F J—f c
Lewis S T—1
Lichtey G P—1
Lydon A M—1
McElroy E A—1
McMurray Wm B—1
Miller H C—f c
Mitchell C W—1
Nelson M H—1
Ray J E—1
Rogers D—1
Rumsey A E—1 c
Schaefer E A—1
Smalling W B—1
Sohner A A—1 c
Strauer H H—1
Vail T—1
Von Asterheldt E—1
Waterloo Ins Agcy—f
Weatherwax H E Ins Agcy—f c
Wolfe O O—f
Young C M—c
Young R R—c

WAUKON

Bieber P H—1
Eaton G W—c
Eddy Mrs. Jessie—f c
Ericson T T—f
Goodykoontz E W—f 1 c
Hager O J—1 c
Haines Geo W—f
Hall E J—f c
Hancock E M—f c
Hart J J—f 1 c
Hendrick Burt—f
Howe H A—1
Larson A C—f c
Murphy D J—f c
Palmer J H—1
Pieper E F—f
Purdy E D—f c
Regan P J—1 c
Sheridan A F—f 1 c
Stilwell C S—f c
Stone C M—f

WAVERLY

Babcock W H—f 1 c
Bessemer A D—1
Bredow Otto—f 1 c
Dickinson Earl—f
Grossman G A—f
Hazlett J Y—f c
Herrmann & Weidelschka—f c
Kasemeier Henry—f c
Kingsley M M—f
Merriam & Lauer—f 1 c
Mooney Mrs Nellie—f c
Racker L H—f c
Schiefelbein E A—f
Walther Otto—f 1 c

WEBSTER CITY

Blake J M—f
Clifton L H—1
Crosley Investment Co—f 1 c
DeFrance H K C—f
Ferrell Walter—1
Hamilton F D—f c
Hamilton Co Inv Co—f c
Henderson O J—f
Lee J W—f
McConnell W O—f
Miller Ray W Co—f 1 c
Morean G S—f c
Omstead N C—1
Peterson John L—f 1 c
Porter J D—f c
Sayrs I J—f
Security Title & Loan Co—f c
Zimmerlin Guss—f 1 c

WILTON

Budelier Clarence—f 1 c
Lang Wm—f c
Martin Frederick A—f 1 c
Merry C F—1
Whitmer Roy—f
Wickes F C—f c
Wildasin Henry—f c

WINTERSET

Beach O E—f c
Cornell W J—f c
Farquhar F C—1
Hamilton F S—1
Jordan G I—1
McCall Land & Loan Co—f c
McKee J W—1
Security Loan & Title Co—f c
Shriver A B—f
Stark S W—f c
Tidrick L B—f

KANSAS

ABILENE

Gans C W—f c
Graves J A—f
Makins Edw—f
Morrison H H—1
Nichols D W—f
Royer J C—f
Whitehead B—1
Wyandt C C—f 1 c

ANTHONY

Baker H D—f c
Barrett H E—f c
Bird S R—f 1
Couch J E & Co—f c
Fanning T F—f
Holaday Melvin L—f 1 c
Howard A W—f
Jennings Lewis G—f 1 c
Rowe J W—1
Wilcox E C—f c

ARKANSAS CITY

Bunnell Wm—f
Fitzpatrick & McDowell—f
Floyd J N—1
Gould Ins Agency—f 1 c
Heard-Whitney—f
Hess Frank J Real Estate Co—f 1 c
Magnus & Wilson—f
Moore W E—f
Morhaim J W—1
Roseberry & Crane Investment Co—f c
Traders Invest Co—f 1 c
Wald B—1
Wheeler M B—1
York O W—f 1

ATCHISON

Adams Jay D—f
Brading Tom—1
Carter & Leason—f
Carter W J—f
Coleman W H—1
Collett William B Jr—1
Commerce Trust Co—f
Donald W F—f
Dury A D—f
Enright Thos F—1
Flanagan T J—1
Forbriger Emil—1
Hackney H H—f
Hansen H C—1
Johnson Robert—1
King & Co S S—f
McCrum Joseph—f
Murray Bessie—f
Noll Robert—1
Robbins J M—f
Sharpless U B—1
Smith Bryan & Co—f
Tinklin C E—f
Walsh George I—1

AUGUSTA

Brown W—f 1 c
Brownlee R C—1
Carr L R—1
Hyde C D—1
McCool J J—f
Peal W—f
Penley W—f
Rape L E—1
Richett J J—f 1
Taylor A N—f

BELLEVILLE

Bell W H—f c
Bramwell Bros—f 1 c
Carstensen C P—f c
Jellison & Rabel—f
Mackamer D—1
Vance W D—f c
Van Natta Henry—f
Ward N J—f c

BELOIT

Anderson M—f
Bardrick G—f
Bartleson J—f 1
Beil L—f
Coffield C R—1
Gaylord I—f
Hockett W E—f c
Hubbard C—f
Lowry C—f
McClintic A—f
Mead A—f 1
Reiter Geo—f
Rouse C—f
Schrempp A A—1
Tice Bros—f
White M H—1 c
Wilson N—f
Young I D—f

BURLINGTON

Burger Andy—f
Coulter & Phillipi—f c
Gilman & Gilman—f c
Gifford D O—f 1 c
Gray M R—1
Lamborn H T—f c
Lang Wm S—f c
McGuire Wm—f 1 c
McIntyre H L
Rudrauff J H—f 1 c
Weaver & Hitchens—f 1 c
Puffer & Miller—1

CALDWELL

Brown Mattie E—f 1 c
Dymacek E V—f
Fisk F L—f 1
Griswold & Fulton—f 1 c
Jeanes S J—f 1 c
Keeling H C—f 1 c
Scribner W M—f 1 c
Stump L B—f 1 c

CHANUTE

Bideau & Tye—f c
Burris Bros—f c
Cronemeyer T H—1
Dimick Ins Agency—f 1 c
Douglass C C—1
Eklund C E—f
Elsenraat F H—f
Hedden A W—1
Hurt J J—f
Hurt P—f
Johnson & Helmick—f 1 c
Kennedy D M—f c
King V—1
Maxwell T A—f
Taylor J L—f c
Traxel C P—1
Ward D T A—1
Ward Jesse—f
Wood N E—f
Woodson R C—1

CHERRY VALE

Anderson W E H—f
Hannum W S—f
Hill H M—f
Howard S J—f c
Mitchell C A—f
Oakleaf Ins Agcy—f
Voorhees K J—1
Wallingford D H—f
Welte A F—f

CLAY CENTER

Bruggerman R A—c f
Carlson Realty Co—f
Cowell J G—c
Dobbins C W—c
Hanna G W & J A—f c
Oberg Frank O—f c
Petermeyer J F—c f
Ross Walter—c
Smith Arthur—f
Stratton Allie—f
Svatopolsky A F—c f
Swenson Eric H—f
Withers E M—f
Withers Geo A—1 c

COFFEYVILLE

Beatty Mrs Eva M—f
Bickett C T—f
Carpenter C T—f 1 c
Curry & Kennedy—f 1 c
Davies J H—f c
Ellis B F—c
Ellis & Ehart—f c
Garverich Frank—f
Kleiss J L—1
McClelland Frank M—f c
McCreary Miss Ida—f
Morgan E W—f c
Morgan & Exner—f
Perkins M V—f
Peterson J E—1
Upham G N—f
Walters W R
Wassam D E—1

COLUMBUS

Aitchison Realty Co—f c
Allen E W—1
Borders C T—1
Carter J R—f
Elliott James H—f
Fidelity Title & Inv Co—f c
Frazee Sam—f
Kelley C E—1
Koontz Pearl
Logan J W—f c
Nelson J E—1
Schreiner L W—f c
Snyder G W—f
Stiles F U—f c
Vandament Wm—f c
Wilson C D—1 c
Woodrell Ella—1
Youngman & Murray—f c

CONCORDIA

Caldwell-St. Clair Inv Co—f
Coffey Dr Geo W—f
Concordia Investm't Co—f
Cristie W J—f
Holcomb D W— 1
Missel Robt—f c
Pepperell W H L—f
Rogers Geo—f
Sherman W M—1
Sturges F W—f
Troup T D—f c
Whipp W C—f c

COUNCIL GROVE

Bingham L H—f
Chapin W F—f
Coffin G W—f c
Craven H W—f 1 c
Crawford W C—1 c
Figley & Dilley—f
Fyfe J C—c
Irvin Geo—f c
Jacobs J T—f
Jailite W & Co—f c
Jasper E J—f
Karr S L—f
Lowe Lester—1
Owens J K Jr—c
Perrine G W—1 c
Perry M W—f 1 c
Pirtle W J—f
Shamleffer W. F—f c
Stewart Hugh—f
Titus A J—1

DODGE CITY

Cone B S—f 1 c
Drehmer Ins Agcy—f c
Dodge City Abstract Co—f c
English J P—f
Evans R W Jr—f 1 c
Hagenmaster F L—1
Hart & Co H A—f 1 c
Krey H F—1
Matthews Ralph—f
Miller W Karl—f c
Pendleton L E—1
Reynolds S P—f 1 c
Saunders J E—1
Stohr J E— f 1
Stumpf Geo A—f
Taylor L L & Co—f 1 c
Zimmer M R—f

EL DORADO

Clare H E—1
Conley A—f
Dunn C—1
Evertson J O—f 1 c
Ewing Roger W—f 1 c
Fullinwider C E—f
Green W M—1
Gusseman E H—1
Harvey Chas—f 1 c
Hoyt & Co J C—f 1 c
Jones R C—1
Kington Thos C—f 1 c
Lilley Ralph—1 c
Loman F A—1
Manion Thos—f
McGinnis W F—f 1 c
Osborne V A—f
Presnell E E—1
Tietgen L E—1

ELLSWORTH

Ellsworth State Bank—f 1 c
Flanders C W—1 c
Funk & Helm—f 1
Shaw Elden R—f 1 c
Smith Frank—c
Wellington W F—f 1 c
Wilson J M—f c
Wolfe W Clyde—f
Woods W E—f c

EMPORIA

Atschel R E—1
Buchanan Harry S—1
Buck L J—f c
Conwell L R R—f c
Crawford W T—f
Dwelle J C—f
Ericson A J—1
Fisher H W—f
Francis N C—1
Graham J D—1
Hamlin A A—1
Hill J M—f c
Hilton J M—1
Hughey W F—f c
Jones P R—f
Kellar P R—1
Kretsinger M L—f c
Krumbach J A—1
Little-Ryan Agency—f c
McClure's Agency—f 1 c
McCowen J M—f
Miller Fremont—f
Morley G W—f
Osborn-Harris—f
Price W M—f
Smith H D—1
Spade Davillo—f
Thomas & Co—f c
Wayman Will—f
Wells Will—f
Williams R C—f c

EUREKA

Badger Gordon A—1
Clogston R H—f
Darby J F—f
Gregg F B—f c
Hart W H—f
Hoffman J F—f 1 c
Holmes Geo—1 c
Johnson D C—f 1 c
Moore C E—f c
Moore R A—c
Smyth J M—f 1 c
Sturgeon J W—f
Zwicker O C—f

FORT SCOTT

Alford Fred R—f
Atkins E G—f c
Bollinger E S—c
Brooks N E—c
Crockett J A Ins—f
Davis Frank W—f 1 c
Hammer Agency Co W E—f 1 c
Kearns Realty Co—f 1 c
Lockwood & Wogan Ins Co—f c
Lyon E E—1
Miller & Bascue—1
Miller L M Gen'l Ins Agency
Miller, Martin & Co—f c
Peterson Fred J W—1
Pinkston Mark—1
Richards Ralph—f c
Rucker Lee—c
Stout H L—1
Tiernan R S—1
Wilson F F—1

GALENA

McCullagh John—f 1 c
Sawyer C L—f 1
Julian E E—c
Worthington C G—f 1 c

GARDEN CITY

Bosworth J R—f
Campbell Chan B & Son—f 1 c
Carler I J—f
Covert E J—f 1 c
Diesem Chalfont—f c
Judy C E—1
Lee J H—f 1
Marmon C L—f
Pearce W C—f c 1
Powers Gay—f
Sherman Elseworth—f
Skillington A C—1
Stocks Ralph C—f 1 c
Stowell W H—f c
Weldon Henry—f
Weldon H B—f

GARNETT

Bronston J W—f 1
Clark—f
Hassay T J—f
Knight W O—f 1 c
Lawellin M C—f c
McClure Ernest—f 1 c
Millar H—f c
Nichols H H—f
Pennyman O E—f
Sewell E—f c
Spohn Bros—f
Stewardson Gertrude—f c
Weldon H B—f
Will Iler—f
Woodcock Ray—f 1 c

GIRARD

Calborn W O—f
Cussen Jas H—f
Cuthberson Albert—f
Davidson L B—f
Flint D C—f 1
Grantham Wm—f
Hendrix Jas M—1

KAN.—Girard, Con.

Lamb O M & Son—f
Leroy A—l
McNaught L H—l
Stalker J W—f
Thompson G W—f

GOODLAND

Brown H S—f l
Calvert G L—f l
Eversole W A—f l
Leonard T P—f l
McCraskrie R G—f
Shimeall C J—f l c
Soden D E—f l
Warner Wade—f

GREAT BEND

Biggers J C—l c
Breeden L C—f
Brown T C—f
Charles R A—f c
Dawson & Zutavern—f l c
Hans Fred L—f l
Klepper Frank—f l c
Reinecke W A—f
Seeber F C—f l
Smith E A—f l
Stokes J F—l
Taylor Arthur E—f l c
Taylor & Zutavern—f l c
Weber W J—l
Zutavern L J—f l c

HAYS CITY

Dorzweiler M J—l
Madden W J—l
Miller Fred & C A—f l
Reeder C W—f l c
Robinson & Chittenden—f
Schaefer J M—f l c
Zeigler Geo—f

HERINGTON

Bennett Geo W—l
Blachly E M—f l c
Carman F D—f
Ely E E—f c
Graham Geo—l
Haire Jas—f c
Mott—f
Weaner F W—f

HIAWATHA

Bailey & Bailey—f
Bechtel A F—f
Brown County Agcy—f l c
First Investment Co—f l c
Fischer & Stoddart—f l c
Gallagher Geo—l
Hildebrand B F—f l c
Jenson J J—f
Lamme Chas J—l
Lytle Frank—f c
Mathers E—l
Meisenheimer J F—f l c
Rogers & Rogers—f l c
Shannon J O—f
White John—f l c

HOLTON

Ayers J A—f
Bender M A—c
Doyle & Martlens—f l
Eppinger L E—l
Grubb & Smith—f
Haag P—f
Haas P M—f
Keplinger W B—c f
Linscon Geo—f
Moore J P—f
Moore Scott—l
Phillips Chas—f
Pomeroy John—f c
Rafter Mortgage Co—f
Scott S R—f c
Seabold A J—f
Shepard C—f l
Sloan E R—c
Talbert W B—f
Wilson Henry—f
Wright F B—c f
Yarroll Jas E—l
Zimmerman Geo—l

HORTON

Bailey & Fox—f c
Beal T J—f c
Beck Wm—l
Friend & Kane—f l c
Friend S E—f c
Gallagher EJ—l
Henney Forest—f
Reed Geo—f c
Weeks W W—f
Wilson F M—f c

HUMBOLT

Cannon L T—f
Gibbs James
Hess John—f l
Hilleary C M
Schaffner Chas & Son—f c

HUTCHENSON

Alexander C C—l
Babbitt S M —l
Bailey J N & Son—f c
Becker C E—l
Benham E A—l
Berry B S—l
Brehm Realty Co—f
Brown Lewis—l
Brown Bros—f
Brown L—l
Carey Inv Co—f c
Coe-Thomson— f c
Conner Hugh—f
Daniel R B—l
Davis Lincoln S—f c
Epperson W E—l
Fontron Loan & Trust —f l c
Frederick C G—l
Gaines L E—l
Getter R C—f
Glascock Guy—l
Graber J—l
Grabill S S—l
Hagenmaster R W—l
Harrison & Co J—f
Harrison J W—l c
Heltemes H S—l
Hopper J C—l
Hostutler Chas G—c
Houston W B—l
Hutchinson Inv Co—f c
Jacobus W P—l
Kinkel Agcy The—f c
Krous A D & Son—f
Lamborn Co Ben—f c
Londau J B—l
McCurdy H U—f c
McDermed R F—f
McNaghten Investm't Co —f c
Manning Geo B—f
Markle J F—l
Milne R J—l
Moore Ed M—f c
Moore D A—f l c
Payne E N—c
Perdew G E—l
Perrin G K—l
Peters J E—l
Preble J K—l
Renfrew I C—l
Riggs Joe—c
Russell E E—l
Scott S A—l
Selden W R—f c
Sidwell P P—l
Simmons & Simmons—l
Smith A R—l
Smith W E—l
Snyder E—l
Soper S J—f
Spangenberger G L—l
Stanley A J—l
Steele L H—l
Thompson Will S—f c
Way M E—l
Wells A H—l
Wood F E—l

INDEPENDENCE

Barnard T H—l
Conrad Henry M—f
Eocher O—f c
Gilmore G E—f c
Gilmore Rex S—f c
Holden J. Wesley—f l c
Houch Frank—f l c
Howe J W—f c
Humphrey & Humphrey —l
Hunter & Hunter—f l c
Jukes J L—f c
Lindsey E P—l
McClellan J R—l
McGuire E A—l
Moon C J—l
Moore, D U—f l c
Otto J A—f l c
Smith John—f
Stitch & DeVore—f l c
Young L E—f c

IOLA

Brister W L—l
Cortner C M—l
Cox & Co W L—f
Cunningham R M—f
Henderson Realty Co—f c
Lamar J M—f c
Powell & Co J E—f l c
Shinn M T—f
Smeltzer D B D—f
Stewart & Funk—f
Stewart J M—l
Thompson R I—f l
Varner J F—f
Wheller W A—f l
Whitaker C L—f

JUNCTION CITY

Copeland H D—f l c
Coryell M L—f l c
Dorn T W—f c
Flower Bros—l
Kennedy Thos B—f
Mead Ben—f c
Miller John T—f l
Moore W A—l
Pierce Harry—f
Pierce, Hartman & Mann —f
Rohrer & Son—f
Vickers N W—l

KANSAS CITY

Baxter J H—f c
Beaty E M—l
Bigger T A—f c
Blodgett Wm—f c
Brown W J—l
Capon O E—c
Clark E L—f
Clark Earl D—f c
Cole C B—f c
Conghenour W D—l
Day Phareo—f
Dengel & Bridgens—f
Dunbar J A—f
Edwards E D—l
Elling J B—l
Eoff J W—f
Erhart F F—f c
Espenlaub D F—f c
Evans G W—f
Fowler E—l
Fulton Felix—f
Gillman Geo T—f
Griffith W E—f
Hall R F—l
Hervey Wm L—f
Heusser P F—f
Hoel J A—f
Jaggard C W—f
Landrey Jos L—f
Littick L E—f
McGrew Bros—f
Martin & Oviatt—f c
Matthews C S—l
Maurer O G—f
Mebus Albert—f c
Merriam, Ellis & Benton —f c
Morris & Morris—f
Parsons F D—f
Poindexter C H & W H
Porter Geo F—l
Reed Chas P
Reed W R—f
Reynolds S H—f l c
Richey J R—f
Rose L H—f
Senac E J—l
Sewing H W—l
Slater D J—f
Stiles & Co—f
Sutton Chas—l
Talbot I J—l
Thorp J H—l
Tinklepaugh Bros—f c
Way Geo—f c
Wiles J P—f c
Wilks A H—l
Williams E D—l

KINGMAN

Baldwin L S—f
Beat A J—f l
Branden R L—f c
Collins R A—f
Fieser & Riley—f c
Freeland H W—f
Haifley S P—f l
Harlow E—f
Hyde J J—f l c
Kabler L W—f
Miller M A—f
Murphy Clyde—f c
Murphy Oren—f c
Oakes Fred—l
Orr L V—f
Robertson H L F—f
Sample Walton C—f l c
Tennal A P—f

LARNED

Carr J A—f c
Crawford A G—f l c
Crawford G W—f l c
Crawford W M—f l c
Finney Geo W—f c
Frizell E E—f c
Frizell G L—l
Garth Realty Co—f
Heaton Byron—l
Kaiser E W—f c
Lovett A Bruce—l
McFarland Chandler—f l c
Rhea Will—l
Springer Maude—f c
Taylor Ralph—f l c

LAWRENCE

Atkinson S W—f
Banks Frank
Blain, Watt & Blair
Carpenter W T—l
Charlton Ins Agcy
Elwell Chas—l
Emick—f
Foote P C—l
Gardner Theo—f
Gaskill T—l
Harris J E—f
Hilkey E J—f
Holliday F M—f

Holmes J R—l
Hosford & Arnold
Leis Joe—f
Manley R C—f c
Morrison Ins Agcy—f l c
Olcott Hermann—f c

LEAVENWORTH

Coon K L—l c
Crouch H W—l
Davis & Fletcher—f l c
Flintjer A—f c
Frappia A L—l
Graham & Kelly—f c
Knuth Mrs. L—l
Leavenworth Savings & Trust Co—f c
Melvin R—f c
O'Brien P W—f c
Rabinowitz & Baum—f l c
Reyburn W D—f
Sallen H—f c
Smith Martin—f c
Sparrow Chas A—f c
Stiller & Irwin—l
Suydam E John—f l c
Suydam & Juerger—f l c

LYONS

Finlay M—f
Hartronft A G—f l c
Holmes B F—f
Needham L C—l
Porter O L—f
Pulliam J—f c
Purdy G E—f
Valkman Albert—f
Warden M R—l
Williams C L—l

McPHERSON

Anderson C M—f l c
Bremyer A W—f l c
Caldwell C R—f
Caudle C D—f l c
Engstrom E E—f
Entriken F K—f l c
Groves D G—l
Hail Gen'l Agcy—c
Hawkinson M—f
Kuns E E—f l
McPherson Hail Ins Co —c
Morine Joe—l
Nelson S A—f
Sandy, Carlson & Wynn —c
Shaw Inv Co A J—c
Webb Bert—f

MANHATTAN

Backman & McDonald—f
Bardwell & Bardwell—f
Dunn W A—f
Elliott F B—f c
Fearon J B—f c
Frost Realty Co—f
Gard C C—l
Haines Harvey—f c
Helder & Hostrup—f
Lee Wm F—f c
Limbocker C A—f
Menohir Bros—f
Otto Harry—f
Porter A S—f c
Purcell E B—f c
Sanford Peter—f l c
Scott T W—f
Slocum W N—f
Swingle J F—f
Yenawne S J—f c

MARION

Bachman George—l
Bowlby J R—l c
Case & Son—f c
Kuhne Ray H—l
Martin Arthur—f
Van Ostrand B D—l

MARYSVILLE

Bennett Ed—f
Cole L N—f
Dilley Arthur—f l
Draheim E G—f
Fulton & Hohn—f
Guthrie R C—f
Helvern & Helvern—f
Hohn & Mohrbacher—f l c
Redmond W W—f
Schmidt Alex—f
Tavelute Charles—f
Wadham P G—f

MINNEAPOLIS

Binns David—f c
Citizens Nat Bank—f c
Cox W E—l
Davis C C—f l c
McCrum J C—f c
Randall A D—f l c
Robinson A E—f c
Silver J T—f l c

NEODESHA

Askins E L—l
Blakeslee Thos—l
Bodine J P—l
Deer John W—f
Harmon Rowley & Webb —f l c
Hill B H—f c
James C F—f
Johnson Julius A—l
Kimball & Pitney—f
Kinyon J A—l
Morris Chas—f
Seaman J J—f
Steffen Lawrence—l
Wassam R R—l

NEWTON

Brush H—f c
Harlan F G—f c
Harth C—f
Hoisington P M—f
Hunter J A—f
Hunter S A—f
Johnston John C & Son —f
Lindgreen A F—f c
McArthur S R—f
McLain & Parris f c
Mack Mtge Co—f
Nelson O F—l
Patterson Mrs J W—f c
Regier J G—f c
Suderman E H—f
Toevs G R—f
Watson J C—f c

NORTON

Benton F E—f l c
Bridges Mark—f l c
Broquet Paul—f
Campbell & Bower—f
Griffith C J—f
Hamilton C A—l
Hemphill R W—f
Keating P J—f
Kidder F W—f
Kessel J W—f
Williamson B O—f l c

OLATHE

Bagby W F—f
Caswell J C—l
Crane Sisters—f
Donham R O—l
Hedrick & Stewart—f l c
House F L—f
Johnson F M—l
Morrison W D—f c
Orr James R—l c
Owen E C—f
Rennick E J—l
Scott O J—f
Thorne John R—f

OSAGE CITY

Boruff L J—f
Dodds Mrs A M—f
Laybourn J W—f
Ranstrom C J—f l c
Sprague L S—f c
Truitt T M—f l c

OSAWATOMIE

Beeson O T—f l c
Campbell W H & Son—f c
Chambers C H—f c
Chambers N B—f c
Grant & Fisher—f
Moore A A—l
Walker A J—f

OSWEGO

Ball O W—f
Blair W A—c
Deming Ins Co—f
Deming Inv Co—f
Draper Jas—f
Fordyce D B—c
Forrest G H—l
Forrest Miss J R—f
Hanigan S E—f
Hill R A—f
Lawellin W A—f l
Marley J W—c
Mattox S T—f
Pierce J B—f l c
Stephens Wm—f
White Walter—l

OTTAWA

Bridwell J R—f l
Broderick Wm—l
Cowan Harry—l
Crane C F—f c
Dean W R—f
Finch T E—l
Flaherty J O—f
Gilley A B—l
Gruver Realty—f
High Jno L—f
Hume Marion C—l
Kaiser P—f
Keen M A—f c
Long Henry C—f c
Lynch R S—f
McComas D—l c
Mansfield Land Co—f c
Ottawa, Land Co—f
Ottawa Mortgage Co—f
Peck C E—f c
Porter Carey—f c
Porter Chas—f
Roland B L—f
Rowland B L—f c
Spangler Land Co—f
Surft & Son—l
Swift & Son—l
Wharton W H—f c
Williams J Wallace—f l c
Wilkinson Miss M E—f

PAOLA

Amick D F—f c
Carpenter W J—f c
Clarke W D—f l c
Cummings & Cummings —f c
Downs W C
Fisher Frank M—f c
Fisher & Downs—l
Lewis Chas—f
Masters W—f
Numbers C—f c
Reed L R
Rigney W L—l
Riley B T—f
Sheridan B J—f c
Sperling B L—f c
Smith Levi B
Wiley A F—f
Williford J C—f l
Wilson Ed H—f

PARSONS

Bonebrake R—l
Boxwell & Henderson —f l c
Hucke E L—f c
Isett H—l
Kendall C L—l
Kohler Willard—f c
Lay Wm F—l
Lindsey Claude—f c
Lynd C D—f
Medaris H A—l
Noyes A H—f c
Parsons Agency—f c
Peterson J A—l
Poffenbach C F—f c
Seeley W E—f l c
Smith J S & Son—f l
Southwick W H—l
Wallen & Reinhart—f c
Wilkin C A & Co—f
Williams J L—l

PEABODY

Bauslin W A—l
Clark C M—f
Graham Ed S—l
Grayson Lewis—l
Howe A P—f l c
Mollohan A B—f
Nusbaum C M—f
Nusbaum J W—f c
Roberts Ray B—f c
Snyder Bros—l c
Stevenson J C—l
Whittecar L J—f
Whitmore F A—f

PITTSBURG

Alberty E W—f
Carey H R—l
Conklin J R—l
Conrad S C—f
Cornelson F J—l
Coulter & Ralston—f
Cunningham R G—l
Curran, Curran & Clarke —l
Dean & Breivogle—f
Ellis & Stamm—f c
Francis W B—f
Hamrick L A—f
Helm T C—f
Jones & Co—f l
Jones I T—l
Massmann E A—l
Miller C A—f
Nichols J A—f
Simion & Simion—f
Snelson J O—l
Taylor Luther J—f
Von Schultz G W—l
Werner F C—f l c

PRATT

Beck Bros—f
Brooks S D—l
Brown E—f
Curran E B—f
Donnell H W—l
Fay Mrs Mamie Axline —f
Greiner Agcy The—f l c
Harrell W J—f l c
Irwin J S—f
Palmer E A—l
Peacock Walter W—f
Search E F—c
Shaw E L—f
Swisher & Cordes—f
Thompson D H—f
Trammell C P—l
Wolf E W—l
Zeigler D B—l

ROSEDALE

Crawford Russel—f
Espenlaub D F—f c
Filkins M J—f

KAN.—Rosedale, Con.

Mahon W H—l
Purviance Emma—f
Rose L H—f c
Slater D J—f
Stadler Martin—f

SABETHA

Burgett H B
Collins & Sewell—f
Dillaplain R—l
Hawry J M—l
Hook Geo W—f
Irwin P N—f l
Johnson W E—f
Lichty J C
Lukert Harry
Miner S—f
Morris E E—
Puff Chas
Van Vliet C P
Wells C D—f l c
Wilson C A—l
Woodbury F C—f

SALINA

Albram Warren L—l
Alley J L—f c
Anderson L M—l
Andreen A B—f c
Bache L J—f c
Baldwin A R—l
Belder Raymond B—f
Boy C M—l
Cannon John—l
Cochrane W H—l
Colliver O B—f c
Curley B—l
Curtis H A—l
Daggett A T—l
Dunbar & Long—l
Eberhardt Bros—l
Ford M E—f c
Gray J B—l
Hambargar R T—l
Harlan & Reeves—l
Harlan W D—l
Hutson T L—l
Jones Walter—f c
Knapp F W—l
Layton Bros—f c
Lindholm Austin E—f c
Mc Kee L R—l
Middleton G A—l
Morton P—f c
Morton & Weaver—l
Muir & Surface—l
Mudge L C—l
Scott S R—l
Simpson Chas—f
Soden W H—l
Spencer C O—f
Spradley N E—l
Starrett E G—l
Waterman E A—f c
Weaver C W—f c
Wight Delbert—f c
Wuerth E L—f c

STERLING

Grant Mrs Lillian—f
Hazelett C C—f
Hodge C B—f l c
Keeley Dan—l
Lewis O L—f
Newman R A—f c
Warren J W—f
Wells Agcy The Wm S—f c
Zimmerman Joe—f c

TOPEKA

Anderson E H—l
Bailey Bros & Co—f c
Bell F J—f
Benson W A—l
Betzer Realty & Loan Co—f c
Blakely C G—f
Blauer O C—l
Bowers & Co A R—f
Braswell J A—f
Brier J M—f c
Brinsmaid J B—f
Campbell N B—c
Clark E S—l
Castholm M—l
Clithero E D—l
Crockett H L—l
Cropper O T—l
Dachenbach C H—f
Elliott C S—f c
Ellis R C—l
Ewing T H—l
Falkiner & Wentworth —f c
Fisher O J—l
Forbes W M—f c
Garvey H O—l
Gillett & Gillett—f
Glasgow G R—l
Grimes R C—l
Hall Henry H—l
Hamlin F B—f
Hammatt D C—l
Haughey J W—l c
Hess Fred—f
Hoy A E—l
Huggens & Tucker—l
Hughes J W F—l
Kane Robt B—f c
Lagerstrom F G—f
Larimer H—l
Lockane Chas L—l c
March R B—f
Meyer Wm C—l
Mickey Jas H—l
Miller C N—c
Miller P A—l
Moore C A—l
Nellis D W & C W—f c
Newberry C F—l
Newman H B—f
Parker F B—l
Parr F E—l
Peacock F L—f c
Perryman L W—l
Reynolds R G—f
Rivers H B—l
Rodgers A A—f
Spalding J E—l
Stephenson & Webb—f c
Thomas F S—f c
Thompson E W—l
Tirrill E A—l
Todd J H—l
Updegraff & Kibbie—f
Van Hook A K—l c
Weinel C R—l
White R J—l
Wiede A—l
Wilson & Neiswanger—f
Zinn & Worley—l

WELLINGTON

Andrews T U—c
Belsley A A—f
Gilmore Anna—f
Hackney John—f
Haslet C L—f c
Herrick W G—f
Jaggers C S—f
Metcalf T A—f
Rothrock Rob—f

WICHITA

Allen C W—l
Allen H W—l
Anchor Trust Co—f
Anthony O C—l
Baird Andrew—l
Baker Matson—f c
Barnes S—l
Beezley-Bauerrle—f l c
Bitting & Foote—f l c
Born C C—l
Boyer John E—l
Budinger Jos—l
Campbell Geo E & Co—f
Carlisle J W—l
Cassidy H K—l
Christiansen C C—l
Christman A J—f c
Christman V J—f
Clark M B—f
Cloninger L S—l
Cloutier O H—l
Conly J J—l
Cook & Cook Ins. Agcy
Cubbon & Schadd—f
Culp & Flick—f l c
Dauer R—l
Dean W F—l
Deaver R W—l
Dickson C B—f
Dulaney Johnston & Yarkey—f l c
Duncan J L—l
Dunham W M—l
Durham J G—l
Flint Chas M—l
Frank C F—l
Galloup E C—l
Gaston W E—l
Gerhardt J W—l
Goddard R L—c
Grahem & Harrold—l
Griffith B—l c
Groth S C—l
Hammond & Hammond—l
Hanes J M—l
Hardt H—l
Harrold L S—l
Henry V G—f
Hill Oscar L—l
Hodge W R—l
House H I—l c
Hunt S B—l c
Hutton & Son—c
Jacobshagen F B—l
Johnson Gus W—l
Johnston W T—l
Jones F H—l
Kenny J J—l
Kessler Geo L—l
Mayer H E—l
Mickle E L—l
Moore W M—l
Mulconery M F—l
Murphy E L—l
Nichols L K—l
Noble, Black & McCorkle—l
Post & Garnett—f
Reese & Co—f l c
Seamans & Seamans—l
Smith D M—f
Smith Geo W—l c
Schumacher J—l
Scott Agcy H—l
Spangler A D—l
Stanley H W—l
Stanley, Stanley & Hiebsch—l
Steadman Geo—l
Stone Austin—f
Tanner, Cook & Garver —f c
Terry J S—l
Thompson H M—l
Union Agency—f l c
Voth J H—l c
Weatherwax L F—l
Wells S H—l
Westbrook J E—l
Wheeler Kelly & Hagny —f l c
Wiley A E—l
Woolard S F—f
Young S M—l

WINFIELD

Baden Bros—f c
Brookshire & Day—f
Clark J K—l
Collinson G W—f l c
Cooper W L—l
Dobson W W—l
Eaton T J—f c
Franks C T—f
Franks W J—f c
Forsythe & Coombs—f c
Graham A J—f
Havens A H—f c
Henthorne L—l
Hott O A—f c
Hoots W A—f
Johnson Hal—l
Lorton W R—f c
Ratliff J H—l
Redding J P—c
Shackelton J N—l
Sims J T—f
Schmidt & Ingalls—f c
Smith E E—f l c
Stafford Abstract Co—f c
Steinberg A G—f c
Stuber Bros—f
Williams W V—f

YATES CENTRE

Culver J C—f
Hougueland & Martin—f
Parsons Thad—f
Stephenson F L—f
Stephenson & Hall—f
Wallace & Landes—f c

KENTUCKY

ASHLAND

Barrett R H—l
Burnett R—l
Coleman Robt—l
Friel G F—l
Hager S P & Son—f l c
James & Kerkeek—f l c
Jordon Crowell & Co —f l c
Phipps & Roper—f l c
Rice W C—l
Stewart J F—f l
Tyree H R—l c

BELLEVUE

Boch & Vasche—f
Johns C E—f
Jones Wm—f c

BOWLING GREEN

Coyle W P—l c
Duncan D J—l
Duncan L G—l
Dunn I G—l c
Foshee W L—l c
Galloway & Haynes—f l c
Grider & Gardner—f l c
Harrison & Wheat—l
Herdman & Stout—f l c
Hines & Stovalle—f c
Jesse P C—f
Moxley J F—l
Noel P J—l
Porter E H—l
Turpin Bros—f l c

CARROLLTON

Donaldson & Lorch—f l c
Fisher Agency Co—f c
Gullion J E & Co—f c
Ishmael H C—l
King H T—l
Lorch H R—l
Mosgrove W T—f c
Newman Jas H—c

CATLETTSBURG

Barnett W M—l
Dinkle Vernon A—f c
Gibbs F—l
Hatton R E—l
Hogan Rous & Co—f l c
Millis L K—l
Price Harry F—f l c

CENTRAL CITY

Blanford & Co C H—f l c
Gish & Miller—f
Lawton C A & Son—f l c
Lawton J P—l
Noffsinger C T—f
Wharton T J—f

COVINGTON

Adams Ben A Co Inc —f c
Adams C C—l c
Bayet J F—l
Blackburn Jas C—c
Bullock John R & Co—f c
Cornett W B—l
Dressman J H & Co—f c
Foster A E & Son—f
Gerhard O—f l
Grote Jos—f c
Loebker John H—f l c
Percival H W—f l c
Race Ins Agcy—f l c
Ransom-Droege Agcy—f c
Reasonover D G Co —f c
Roll Geo P—l
Sandford T W & Co—f c
Schroetter H A—f c
Sharp & Co—f
Shaw H L—l
Sheller S A—l
Simrall J G & Co—f l c
Steinfort Bros—f
Walker Ed E & Co—f l c
Whitney H A—f c

CYNTHIANA

Clary R & Co—f
Conway R H—f
Cooper Ins Agcy—f c
Cromwell & Withers—f
Eals Peterson Co—f c
Giles H R—l c
Gossett E R—l
Kimbrough D R & Co —f l c
Linley C D—f
McDaniel J F—f
McMurtry Jas—f c
Megibben P R—f
Megibben R A—f c
Robinson Mrs S J—f
Simpson J B—f l c
Van Deren J J—f
Van Dered Wm S—l
Woodhead W—l

DANVILLE

Berry B C—l
Briggs H L—f c
Carter W H—f
Cheek J A—f
Cook & Durham—f
Guthrie H L—f
Marshall R H—l
Minor M C—f c
Morris E C—l
Nichols J B—c
Nichols & Letcher—f
Nichols & Letcher—f l c
Robertson & Holmes—f
Rowland W S—f
Sandifer H G—f
Smith W H—l
Trimble W A—l
Tunis N K Co—f c
Welsh & Co—f c

DAYTON

Guy N T—f l c
Kaighn P T—f c
Keefer Geo A—f
Reekers F—f
Schreiber D E & Co—f c

EARLINGTON

Martin W N—f l c
Moore Paul M—f l c
O'Bannon Earle—l
Withers Frank—l c

ELIZABETHTOWN

Ashlock J R—f c
Bush S H—f
Clark & Cooper—f l c
Gabbert M H—f c
Hays Insurance Agcy—f l c
Igleheart L T—l c
Jones H T—f
McConnell & Hoke—f l c
Montgomery & Wells—f
Morgan C E—f l c
Williams H—f

FORT THOMAS

Leeper Howard—f
Lyons S J—f
Simpson R M—f

FRANKFORT

Dutton J T—l
Farmer Miss Hulda—f c
Hewitt Frank—f c
Hoge Eugene E—f c
Hulette Waits & Hylmhuber—f c
Jeffers Ins Agcy—f c
McClure Ins Agcy—f l c
Parrent Jackson—l
Scott & Haff—f c
Smith & Lindsey—f l c

FRANKLIN

Ashford E B—f
Bradshaw E S—f
Brown & Maxey—f l
Gillespie Bros—f l c
Hall W—f l c
Harris & Crowder—f
Millikin Mrs C W—f l
Neal & McClanahan—f l c
Saunders T U—f l
Williams D D—l

FULTON

Breazeale W J—l c
Brooks S L—l c
Cole Atkins C—l
Fall & Fall—f c
Nall W C—l
Parrish H V—f
Paschall Ed C—f c
Phillips L S—l

GEORGETOWN

Bradley Jas—f c
Craig & Hall—f
Finnell & Allen—f c
Haynes W E—l
Plummer H A—l
Porter R S—l
Rucker E—f
Warring & Jameson—f c

GLASGOW

Beatty & Beatty—f l c
Dickinson Thos & Son —f l c
Ferguson E Y—f
Jones V R—f
Laudrum R B—l
Pedigo, Rogers & Co—f l c
Sherfey J T—l
Williams J L—f

HARRODSBURG

Allin Bush W—f c
Curry F D—f c
Homa Houchins—l
Spilman J P—l
Sullivan & Eastland—f c
Vanarsdall J I—f
Wash & Edwards—f l c
Wilmore & Watkins—f c
Wright C M—l

HENDERSON

Eakin & Son—f c
Frank H A—l
Gardner H Z—l
Harris S D—f l
Hart J H—f
High Harry—f c
Jones Frank W—l
Lambert W T & Son —f l c
Liles Fred—f l c
McCandles J L—l
McGraw R L—l
Manion Fire Ins Agcy—f c
Powell & Burbank—f c
Royster & Sneed Co—f c
Stanley & Banks—f c
Starr & Thompson—f l c
Tapp F P—f
Thornberry & Benton—f l c

HICKMAN

Helm & Son—f l c
Reid & Reid—f
Roper-Nugent & Spradlin —f l c

HOPKINSVILLE

Crenshaw & Jones—f l c
Higgins J M & Son—f c
Johnson C F—l
Kissinger C B—l
Knight T S & Co—f
McDaniel Katie & Co—f c
Powers S—l
Wallace Ins Agcy—f l c
Ware R C—l
Whitlow Mrs F D—l
Winifree J W—f c

LANCASTER

Champ W F—c
Davidson L G—f
Gaines Ed C—f l c
Price J F—f l c

LEBANON

Clarkson J W—f l
Kelly J A—f
Mackin & Huber—f l c
Madden & Newton—f l c
Rubel W W—f l c
Spaulding & Son—f c
West O E—l

LEXINGTON

Allen B W P—l
Arnspiger R—f c
Averett W P—l
Bowyer C H—f c
Buehler Insurance Agency —f l
Bradshaw W T—l
Byars Robert S—f
Davis & Wilkerson—f c
DeLong & Co G A—f c
Buckley & Co—f c
Forman T Vernon—f l
Freeman C. Yancey—f l
Geddes J Douglass—f
Green J—l
Green Liberty—f
Houlihan Ins Agcy—f
Kelly Henry—f
The King Agcy Smith & Milward—f c
Klair & Scott—f c
Jones M A—l
Jones W B—l
Lewis S H—f
Landrum B—l
Lindsay Mrs W V—f
Larch R B—l
McFerran W V—f c
Manly S Jr—l
Massie & Barr—f
Ott & Smiley—f c
Phelps J E—f
Porter & Snyder—f
Reed A J—f
Reid Geo W—l
Respess W B & Co—f c
Richardson & Stilz—f c
McCarthy Justin R—f
Sadler S R—l c
Sharp Anna D—f
Shearer W L—l
Simrall J O H—f c
Skilman Ins Agcy—f
Staples M—l

KY.—Lexington,Con.

Stoll & Co J W—f c
Strode B D—l
Sutphin Miss Mattie H—f
Thomas A C—l
Vance Ins Agcy—f c
Walton Samuel B—f c
Whitehouse E—l
Witherspoon W V—f
Woodruff & Son Jesse—f
Young R A—l

LOUISA

Burgess G R—f c
Kintsler Jas—f c
See A T—f l c
Snyder A H—f

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Avery & Co—f
Anderson W B—c
Ballou A P—l
Barbee & Castleman—f c
Barret E O—l
Barrett Robinson & Dickey—f c
Bayly J W E & Co—f
Beach W A—l
Bloom & Herrmann—f c
Boggass J M—l
Bohon G C—l
Booker & Kinnaird—f c
Breuer & Co—f
Brown & Martin—f c
Brown P E—l
Burbank S M—l
Burch R B—l
Burdine R B—l
Burkley & Tierney—f
Bush G W—l
Carpenter & Dudley—f
Chapman Ins Agency —f c
Clancy T J—l
Colgan Wm—l
Cook L C—l
Cravens C A—l
Danforth & Co—f
Davis H V & Co—f c
Dennes W W & Co—l
Duffin V O—l
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Estes A N—l
Finley E W & Co—l
Fisher E G—l
Ford E A—l
Ford G W—l
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Garvin A L—l
Gaunt & Harris—f
Gibson Winer & Co—f c
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Hardin J C—l
Hawes & Co—f c
Hawkins G C—l
Heaton G D—c
Heil J H—l
Hertzman & Hertzman—l
Hill H K—l
Holloway C J—l
Hummel & Meyer—f c
Hunter & Hellman—f
Huston S M—f
Jefferson Noyes & Embry—f c
Johnson A E—l c
Lang Chas A—f
Lang Henry H—f c
Lemert B E—l
Lowe J R—l
Lusk O H—l
McDonald G L—l
McKay R—l
McHenry J J—f c
MacPherson & Co—f c
Miller E J & Co—f c
Moellmann & Hennessy —f
Moran M J—l
Morris A—l
Moss H B—l
Murrell T A—l
Nosler W H—l
Owens A J—l
Parsons J G—l
Perry Ins Agcy—f
Pertle Weaver & Menefee—f
Reager H P—l
Redford F O—l
Reutlinger & Co—f c
Robinson, Wilson & Long —f c
Rodman C D—l
Rogers F J—l
Rousseau I L—l
Schroering G H—l
Sharp T C—f
Slaughter J B & Co—f
Stevenson J M—l
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Tachau E S & Sons—f
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Terry C C & Co—f
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Williams R R—f
Wilson C E—l
Winkler A P—f
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Balsey T W—f c
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Donovan J J—f l
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Smith E W—l

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Langley S D & Co—f l c
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Townes Salmon & Eudaley—f l c
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Gillum Lester—f l
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Johnson R E—c
Mason W S—l
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Robertson W W—f l c
Rowland Walter—l
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Elgin J W—l
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Falwell & co R H—f l c
Graham Asher—f c
Holton H E & Co—f l c
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Hood C M—f
Hutson N P—f l
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Hickerson A L—l
Keeley Jas Co—f l c
Nalle C G—c
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Haltman-Cave Ins Agcy —f l c
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Clendenin R F—l
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McClure & Donaldson—f c
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Sullivan & Arnold—f
Ward H K—f l
Watts H S—f
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Bennett W V—l
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French Jas H—f l
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Cox H S—l
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Langley G H—l
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Merrill Geo W—f l c
Newbert E E—f c
Poulin Philbert—f
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Sherbourne H L—l
Towle A M—l
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Bowles Harvey W—l
Boyd J H—f c
Bright Joseph M—f l c
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Curran W F Co Inc—f c
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Freeland Geo B—f c
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Hodgdon H G—f l c
Humphreys D M & Co—f c
Jackson C T—f c
Ledyard Owen J—f
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Stevens H F—f c
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Place C W—f l c
Renouf & Lachance—f l c
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Hall Melvin C—f
Higgins L S—l
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Morrill W S—f
Riley T H & J W—f c
Thompson H F—f c
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Fowler & Gardner—f l c
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Lumbert W R—f l c
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Gould W B—f c
Judkins Ins Agcy—f c
Rand Joseph L—l c
Robinson W E—l
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Springall A A—f l c
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Bradish Ins Agcy The—f l c
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Estabrook N C—l
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Bodge E A—f
Cole C H & Son—f l c
Cousens G E—f
Littlefield A M—f
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Warren J F—c
Watson J E—f

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Boulter G D Co—f
Burnham E I—f
Dunbar C D—f
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Mitchell Horace—f
Perry C E—l
Shaw J H—f
Stacy F M—f
Wilson Geo O—f c
Wilson T E—f

LEWISTON

Callahan T F—f
Campbell J Z—f
Carrigan & Callahan—f c
Cronin Patk J—f c
Dunlap E M—l c
Durgin L S—f c
Durocher Hector—f l
Emerson G A & Co—f l c
Flagg G E—f
Fuller Bennett B—f
Gastonguay A T—f c
Gironard Pierre—c
Googin & Marble—f
Hagerty M J—f
Harvey, Gledhill & Huskins Agcy—f c
Lachance Louis—l
Langley E P—l
McAdams G—l
Moran P P—l
Paradis E & D J—f c
Parent A L—c
Provost & Maillet—f l c f c
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Talbot A L—l
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Ward A—c
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Jenkins M P—f
Reynolds B B—f
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Winton Chas C—l

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Chadwick E G—f l c
Crane F T—f l
Getchell T G—f
Hutchinson C M—c
Longfellow P H—f
Means W G—f
Talbot E E—c

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Kimball C P—l c
Pike Dennis Co—f
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Barstow H W—l
Burnham W W—l c
Hickey J H—f l c
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Knowlton F W—f
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Gantz C R—l
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Greene & Abrahams Co—f c
Green Thos M—l
Grove T C—f
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Hancock A G—f c
Hamilton J F—l c
Hamilton D H—c
Hamilton J F—l
Handy D C—c
Hardy Wm L—c
Hartman Lee E & Co—f l c
Heisse E W—l
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Keavney T B & Co—f c
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Langley Wm H—f
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Maddox F L—c
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Maury & Donnelly-Williams Co—f c
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Posey C R—l
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Jones J Richard—c
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Marshall L C—l
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Phillips J H—f c
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Clark Morris J—f c
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Deekens F S—f l c
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Holzshu J H Co—f l c
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Kimes W R—l
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Lane & Co—f l c
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Shuller A A—l
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Burns H W—l
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Fowler Henry B—f c
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Freedman David & Co—f c
Freedman Robert & Co—f c
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Frisby U—f
Fruitman M—l
Fuller G W—c
Fuller A D—f
Furness William T—f c
Gage W I—l
Galacar F R— f c
Gale & Stone—f c
Ganse F W—l
Garland H C—f
Gartland Bros—f
Gaskin Job E—f c
Gates Arthur E—f l c
Gilman Charles C—f c
Gilman H W—f
Gilman R P—f
Gilmour Wm—f
Gilmour, Rothery & Co—f c
Ginsburg S J—f c
Gleason H E—f c
Goddard S B & Son—f c
Godkin J H—c
Godinsky I—l
Goedecke H—l
Goldfarb M—l c
Goodnow Russell J—f c
Goodwin Wm—f
Goodwin Eugene L—l c
Goodwin Frederick A—f l
Gordon Harry & Co—f c
Gordon G M—f
Gordon L J—f c
Gough Jos F—f
Graham Charles F—f c
Gray & Turner—f c
Greenspan Morris—f l
Grieve Thomas—f c
Grife Wm—f
Grimes J W—c
Guild Charles E—f c
Hall R B—l c
Hall C A & Son—f
Hamilton William A Co—f c
Hammer F. J.—l
Hannington A W—f
Harding F W—f
Harding H H—l c
Hehhers Chas D—l c
Hanson G. Willis—f c
Harberger John L—f c
Harrington Edward T Co—f c
Harris C E & Son—f c
Hartford Ezra C—f c
Hartwell Nathaniel—f c
Hastings B H—c
Hatch Arthur E—f
Hatch Frederick L & Co—f c
Havens H N—f l c
Hawkes Andrew—f l
Hayes Carlyle R—f c
Hayes & Welch—f c
Hayes T D—l c
Hayward Henry C—f c
Hayward John G—f c
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Henderson J J—f c
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Hoblitzell & Hyde—f c
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Hoffman R S & Co—f
Hollis Perrin & Co—f c
Holm A C—f
Holmes S A—c
Holt Gustavus—f c
Hopkins V C—f l
Hopkins George A—f c
Houghton H L—f
Houghton R E & Co—f c
Houghton & Spitz—f c
Howe R E—c
Hume H—c
Hunt H C—f
Hursk W C—l c
Hyde C F—f c
Ingalls J B Jr—f l
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Ittman W—l
Jackson H—c
Jackson H C—l c
Jacques Daniel P—f c
Jennings C H—f
Johnson Henry E—f c
Johnson C H—l c
Johnson J H—c
Johnson Willam C & Co—f c
Johnson Frank X—f c
Jones J D E—l
Jones L S—f
Jordan William—f c
Jordan Read & Co—f c
Jordan R F & Co—f c
Kaler, Carney, Liffler & Co—f c
Kane P J—f c
Kay H H—l
Keane Thos J—l c
Keenan M H—l
Kelly James P—f c
Kenney V W—l
James D—c
Kemp A E—f
Kent H H—f l c
Kent J H—c
Kershaw W R—f
Kessler Frederick J & Co—f c
Kiley John C—f c
Killion Arthur C—f c
King P H—f l c

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Kite H G—f c
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Knight V R—f l
Knox L E & Co—f c
Kollock Wm B—f c
Ladd & Webster—f c
Landers J T—f l
Lanza C C—l
Larkin J R—f
Lauber Geo F—c
Lauler W A—f l
Lawrence H F—f l c
Leavitt Hattie Mrs—f c
Leavitt J A—f
Lebowich Louis A—f c
Lee C E—f
Lemont Arthur E—f c
Levis Wm—f
Lewis Arthur P—f c
Lewis W H—f c
Levin S L—f l
Libby H L—f
Lincoln C H—f c
Lipson Max—f
Lindberg M T—c
Linscott L A—f c
Lippmann William—f c
Lochhead J L—f
Loomis C V—f l c
Lord Elmer A & Co—f c
Lothrop H A—f
Loud Clarence W—f c
Lovett Albert J—f c
Lowe Lewis G & Son—f c
Lucet S E—f
Lurie M S & Son—f c
McAulife P T & Co—f c
MacBeth J H—c
MacCollom E D—l
Macdonald C T—l c
MacCurdy Benton H—l
Macdonald D E—f
MacGregor A—f l
McKenzie C S—f l c
Mackerman J J—f
Macklin C H—f c
McNutt L D—f
Macomber Alexander G Jr—f c
Macomber Frank Gair—f c
MacPherson Ed Co—f
Maliff Wm F—f l c
Mann Frank H—c
Manookian K E—f c
Mansfield Geo E—l
Marsh E—l
Marshall Loring L—f c
Marston Geo N—f c
Mason Frank—f c
Mason Geo A—f
Masters Fred W—f c
Meade John Paulding & Co—f c
Meady W Benjamin C—f c
Meegan Wm L—c
Melendy C F—f
Merrick Miss H C—f l c
Miller C C—l
Miller William J—f c
Mitchell C F—f
Mitchell H A—f l
Mitchell J A—f l
Monks, Goodwin & Shaw—f
Mooney Joseph E & Co—f c
Moore S—c

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Morrill R V—f c
Morrison Morris L—f l c
Morse George A—f l
Morse Harry F—f c
Morton W R—f
Muller Wm A & Co—f c
Murphy J J—f
Nash Henry R—f c
Nason H L—c
Navison Joseph—f c
Newell John—f c
Newell N H—f c
Newhall E K—f c
Nolan Thomas J & Co—f c
Norris W H & Son—f c
Noyes Frank A—f c
Noyes & Goodurn—f
Nudd Chas H—f
Nutting & Wells—f c
Nutt F A—f
O'Brion Russell & Co—f c
O'Connell J E—f
O'Leary J L—c
Olive & Olive—f c
O'Neil & Parker—f c
O'Neill Carroll C—f c
Osgood D Earl—l
Osgood F M—l
Page & Wheeler—f c
Paige John C & Co—f c
Palmer Horace—l
Parker Geo S—f c
Parker Frederic E—f c
Parks W S—f c
Pastene Jerome J—f c
Pattee John H—f
Patterson F J—c

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WYLDE and
WINDELER

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Peck C G—f
Penhallow T W—f
Perkins Frederick H—f c
Perry F M—f
Peters Edward M & Co—f c
Petkin James—f l
Pettis Wm J—f l c
Phelps Franklin S & Co—f c
Phelps J T & Co—l
Phillchury F C Jr—f l
Phillips J W—f
Phipps R P—f
Pickering F C—f c
Pierce M W—f l
Piper B L—f
Place W S—f
Pitman Arthur W—f c
Pollard J F—f c
Polson R A—f
Potter A L—l
Porter W & Co—f c
Potter J A—f
Potter & Watkins Inc—f c
Powell J V & Co—f
Powell Charles S—f c
Powers Jos F—f c
Proctor Geo B—f
Protze H G—f
Prouty Thomas S—f c
Puffer David—f c
Putnam F H—f
Putnam H A—c
Quincy & Co—f
Ramsdell Wm—l c
Rabinowitz J—l
Randall, McCarthy & Co—f c
Rankin Edward—l c
Rankin James—f c
Read, Burragh & Co—f c
Reardon Harriman A & Co—f c
Redmond E T & Co—f c
Reed A F—f
Remick Paul—f c
Retan Fred S—f c
Rice Edward A—c
Rice William F—f c
Rice Thos F—f c
Richards F W—f
Richards L W—f l
Roberts Arthur E—f c
Roberts C E—f c
Roberson & Nixon—f c
Robinson Arthur W & Co—f c
Robinson Edwin & Co—f c
Robinson F—f l c
Rodday Wm A—f c
Rogers Chas M—f
Rogers & Howes—f c
Rogers & Hatfield—f l
Rosan S D—f c
Rose Daniel H—l
Rosencrantz Hugard & Co—f c
Rowe Frank E—f c
Rowe & Porter—f c
Rudd Tracey A—f c
Rush & Co—f c
Russell & Fairfield—f c
Rylander T A—f
Ryther Leon E—f c
Sacks H—f l
Sampson Thos S—f c
Sanhorn F S—l
Sanderson L—f l
Sanford Albert E—f c
Sargent J A—l
Saville Frank E—f c
Sawyer Maxwell—f c
Schacht Robert H—f c
Scalfino J—c
Scollard K L—f l
Scollard G W—f l c
Scollay Ins Agcy—f
Sears W B & Son—f c
Sedgwick Wm C—f l c
Serrat W D—c
Seeley A B—f
Settele Charles N—f c
Seminara F—f
Sewall Albert W—f c
Shackford Chas L—f l c

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Shaw Robert N—f c
Shaw S Arthur——f c
Shaw L R—f l c
Shepherd C J—f l
Sheppard H F—f
Shoal Mrs F E—l
Shore C W—f c
Shugg Henry W Jr—f c
Silberberg E J—f
Silver E E—l
Simpson Wm F—f
Simpson, Campbell & Co—f c
Singer D—l c
Skillings Jennie H—f l
Sleeper Dwight W & Co—f c
Slobodkin Hyman E—f c
Small Hyman—l
Smith Charles A J—l
Smith George W—f c
Smith Harry W—l
Smith H—l
Smith L E P—l
Smith Walter H—l c
Solar B S—l c
Souther F J—f l c
Souther Mrs L C—c
Southworth F P—c
Spitz Leo—f c
Sprague J A—c
Stanwood & Souster—f c
Staples C A—c
Staples & Isle—l
Starkweather & Shepley
Sternberger Isidore G—f c
Stephenson B K—f
Stevens F F—f c
Stevens R C—l
Stone Harry—c
Stone Robert E & Co Inc f c
Stone Walter E—f
Stone Morris—f
Storer John H—f
Street & Co—f
Stuart Lillian M—f c
Sturtevant E L—f
Sullivan Chas G—f l c
Sullivan Robert A—f c
Swain Stanley B—c
Sweeney William J—f c
Swett Vernon B—f c
Tappen W H—f
Taylor Geo W & Son—f c
Taylor H F Jr—f
Tenney Dudley P—f c
Tenney P H—f l c
Theall F A—f
Thomas John B—f
Thompson & Reed—f c
Thomson H P L—f c
Timmerman D E & Co—f c
Timson Harold H—f c
Tirrell I J—f
Tomlinson G E—l c
Tougas N E—f c
Tower Burgess C—f c
Tower G E—l
Townsend C E—l
Townsend Robt E—f c
Trefry John T & Co—f c
Tripp A F—f
Tripp C R——l
Turner A E—f
Tyler A W—c
Ulrich P C—f
Vatter W J—f c
Vilder D M—f c
Viles & Smith—f
Voke A J—f
Wadsworth & Co—c
Wadsworth H L—f
Wallace William & Co—f c
Walsh Wm J—c
Walshon B—l
Walter Richard O—f c
Wardwell C A—f
Warren Mary Edwina—f c
Waters Bertram G—f c
Waters L O—l c
Watkins George A—f c
Watson Geo H—f
Watson Richard P & Co—f c
Watts & Hussey—f c
Weed Arthur J—f c
Weeks H C—f
Weeks Miles W—f c
Weinberg & Beal—f c
Westover E W—f c
Wheelock Charles B Ins Agency—f c
Wheelock H S—f
Wheelock & Serrat—f c
Whitcomb Frederick R
White F E—f c
White B H—f
White Wm G—f c
Whitehead F L—l
Whitney Ralph H—f c
Wilcox R M H—l
Wiley A M—f c
Wilkins Charles H—f
Wilkins G I—l
Williams & Clark—l
Williams Holden Pierce—f c
Williams M S P—f c
Williams W G—f c
Willis J D K & Co—f c
Wilson R W—l c
Wilmot Alfred G—f c
Winchester Edmund—f
Winchester H P—f c
Wise Samuel H & Co—f c
Wolfson E—f c
Wood D H—f l c
Woodford D R—f l c
Woodbury C P & Co—f c
Woodhouse & Jenney—l
Woodside A L—f c
Woodward Jas W—f c
Wormwood D W—l c
Worthington H H—f
Wright A Stanford—f c
Wyatt E C—f l
Yeo G A—c
York B H—f c
York Louis W—f c
Young Willam A—f c

BRAINTREE

Cummings C B—f l c
Hannaford C S—f
Hobart C H & Son—f c
Sampson Geo E—f c

BRIDGEWATER

Cholerton Samuel B—f l c
Cushman Edgar E—f
MacMaster Edward A—c
Prophett W P—f

BROCKTON

Battles David W—f l c
Beals Wm E—f l c
Belkus Michael—f
Bigney T & Co—f
Bosch J M—l
Boyden W A & Co—f l c
Burke Walter J—f l c
Callahan Jos A—f l c
Clapp C G & Co—f l c
Clemons & Peterson—f l c
Coggan R H—l
Cushman A L—f l c
Dolan P S—f l c
Fisher Geo E & Co—f l c
Fullerton & Shaw—f l c
Gordon John H—f l c
Holmes F M—f l c
Jones H L—f l c
Madden J J—f l c
Madden T F—l
Moynahan D J—l
Neafsey E P—f l c
Packard & Son S F—f l c
Poole H A & Son—f l c
Puffer L W & Son—f l c
Scott J V—f l c
Smith A G—l
Stedman G W—f l c
Steele E K—f l c
Sullivan & Salva—f c
Swain P G—l
Thompson W M & Co—f l c

BROOKFIELD

Cottle H E—f c
Quaoboag Ins Office—f c

BROOKLINE

Adams Geo—l
Baker E W—f l c
Bowditch E F—l c
Blossom W L—f c
Browne J E—c
Burns Mrs A Z—f l c
Byers F H—l c
Cahill E A—f c
Caulfield A J—f l c
Clapp Mrs E I—l
Clark W H A—f
Cohen Mrs Ida S—f
Cornish J J—f
Davidson R S—l c
Doane J A—l
Duncklee C B—f
Fuller Clarence E—f l c
Hartshorne I B—l
Hertell A F—l
Higgins Geo K—f l c
Homer J W—f
Johnston Frederick—f
Johnstone Geo W—f
Kimball A T—c
Lacy John H Jr—f l c
Levy A B—c
Lineham D J—f
McLaughlin F L Jr—f c
Meade John P—l c
Messit Thos.—f
Mitchell W E—l c
Moore Mrs F—c
Morrill Miss Lucy M—f c
Porter F F—f c
Richards F W—f l
Rose W G & Co—f l
Rothwell James M—f
Rowell H D—f
Russell F A—f
Sands R H—l c
Sharp Edward & Son—f c
Shaw E P—f c
Smith J G—f c
Smyth J H—f
Spitz R J—l
Townsend Wm J—l c
Vandewarker C H—l
Wadsworth P B—f
Wheelock C B—l
Wilkins C W—f c
Wyzanski M E—f

CAMBRIDGE

Ahern J J & Son—f c
Bird H & Co—f c
Brabiner E H—f
Brooks W F—f
Burrage & Ramsey—f
Carrick G H—f
Clark Joseph—f c
Conley J J—f
Coolidge E C—f
Cunningham Bros—f
Dow Geo L—f
Fallon B F & Co—f c
Francis M W & Son—f
Giles G A—f l c
Griffin Edward f
Hastings W B & Co—f c
Heath C R—l
Hederstedt August N—f l c
Henderson A R & Co—f
Howlett H B & Co—f
Katon L H & Co—f c
Maxwell J W—l
McClosky & Harty—f
McNeill C W—c
Meyers Julius—f c
Montague C H—f
Myles L T—f
Norris F W & Co—f c
Phalan Otis E—f
Phelan W T—f c
Rady A J—f
Robinson George H—f l c
Rose D C—l
Stewart A M & Co—f l c
Summers M G—f l c
Wardell & Morse—f c
Weston V R—c
White M J—f c

CANTON

Dockray M J—f c
Hill T J—f c
Shehan J P—c
Tenney W N—l
Timmerman D E & Co—f c

CHELMSFORD

Roach J P—l c
Warren A M—f l c

CHELSEA

Gould Jesse & Son—f c
Grace Wm W—l
Hayes G I M—f
McCann J A & Co—f c
Paulive S E & Co—f l c
Sullivan D H—f
Wentworth R S—f

CHICOPEE

Bray Chas W—f
Bouillet Alfred—f
Caron Leafield H—f
Chic Ind Assn—f
Davis Edwin L—f
Dickinson N A—f
Fuller W J—f c
Gendreau & Duval—f c
Grady T J—f l c
Granfield A J—f
Granfield John E—f c
Holt H L—c
Houlihan M B—f
Kelly John J—f
Lahey M J—f
Lynch John F—f
Mackerman M E—f
Morse H Austin—f
Ritter H—f

CLINTON

Ayers & Hammond—f l c
Baer Bros—f
Beck Albert—f
Bullard F E—l
Burke W F—f
Cannon P F—f c
Cogswell E J—f l c

Dame J T & W R—f 1 c
Garber A S—c
McNamara & Coughlin—f 1 c
Murphy Jas F—f c
O'Connor J E—1
O'Toole W J—f 1 c
Richter Henry O—f
Stevens Chas G & Son—
Thissell H A—f
Wittmann A—f
Wittmann Max A—f c

COHASSETT

Everett W Gammons—f 1 c
Gammons Charles W—1
Peterson A F D—f
Phelps J T & Co—f 1 c
Pratt W H—f 1 c
Tisdale R H—f
Tower E N—f 1 c
Woods C M—f

CONCORD

Appleby J M—f 1 c
Dunlop James—f
Fowler Mary C—f c
Howard Eliot R—1
Lapham Waldo P—f c
McWalter Maurice—f 1 c
Middlesex Ins Partnership—f 1 c
Raymond John W—1
Russell George G—f 1 c
Wetherbee E D—1
Whidden R C—f

DANVERS

Allen A G—f 1 c
Carroll John T—f 1
Fennessey R T—f 1 c
Fuller A E & Co—f 1 c
Pope Guy P—f 1 c
Tapley Ralph C & Co—f 1 c

DEDHAM

Carey H M—1
Dedham Ins Partnership—f c
Hill Wm F—f c
Humphrey H D—f 1 c
Hutchins F—c
Ingils L E—1
McKenna M H—f c
Murray Thos P—1
Schultz A L—f
Sheck W B—c
Whitman Wm F—f
Whitney John O—f c
Young Geo H—1 c
Ziegler Chas E—f

DOUGLASS

Bird Frank—f c
Wixtead Jas W—f c

EAST BRIDGEWATER

Cousins F W—1
Edson M C—f c
Thorndike H C—c
Whitmarsh E S—f

EAST HAMPTON

Chittim Harry—1 c
Eisenstock G—f c
Lyman Foley & Co—f c
MacBean Thos—f c
Parsons Henry A—f c
Sanders Albert D—f 1 c
Tessier J E—f c
Uebel H G—f

EASTON

Clements Wm H—f
Henderson John—f c
Howard Wm N—f 1 c
Lewis E L—f c

EVERETT

Blanchard A E—f
Brown J B—f c
Cannell Bros—f c
Fall E R—f c
Jennings & Co— f 1 c
Noyes Edw B—f
Sears A W & Son—f c

FAIRHAVEN

Betagh H R—1 c
Henshaw James—1
Pierce E T—c
Pope Harvey L—f
Walsh A J—c
Whiting Elisha S—f 1 c

FALL RIVER

Audet A L—f c
Becket J Fred—f 1 c
Booth F—1
Booth F—1
Borden L E—1
Braley Geo K—1
Brandal A S—1
Brough G W—1 c
Buffington James N—f 1 c
Callahan J H—1
Cole E J—f c
Cook C C—f 1 c
Cunneen James E & Co—f 1 c
Davis C H—f 1 c
Doherty E T—f c
Dolan Martin—f c
Durfee Geo N & Sons—f 1 c
Feitelberg Morris—f
Gifford J W—1
Greene & Son—f
Grady J H—1
Hadley Chas McL & R C—f 1 c
Haffards G M & Co— f c
Hall Jas L & Co—f 1 c
Hampton H C—1 c
Hickey Wm J & J H—f c
Hood A H & Co—f
Howland A G & W J—f 1 c
Howland S D—f c
Legare H J—1 c
Lewis E V—1
Lockhart Alexander—f
Lyons & Reagon—f 1
McAndrew T—1
McNeil H T—c
Markell M—f 1 c
Mercer Peter—1
Moore D—f c
Paradis J B—f c
Pacheco M B—1
Pierce H M—f c
Ringer T F—1
Savard L—f 1 c
Slade John P & Son—f 1 c
Stafford John F & Co—f c
Thomas E R—c
Tonkonogy & Adler—f
Weeks A G—c

FALMOUTH

Burgess E E—c
Gifford Wm A—f c
Hall Hiram F—f
Hewins W H—f
Jenkins R C—f c
Jones G W—f
Lawrence S I—f 1 c
Luscombe Walter O—f

FITCHBURG

Ahern J—1
Aironen Henry—f
Ayer Margaret—f
Ayer Will E—1 c
Baker & Baker—c
Barker H D—c
Barrett F E—1
Bourret Geo E—f 1 c
Carmier A P—c
Casey Thos—c
Carmier S D—c
Clicito, M-f
Delaney J H—f 1 c
Dumont Deschenes—f c
Ebaner G D—f c
Eddy W E—1
Edwards W J—1
Emery E F—1
Ehoner G D—f c
Faxon John G—f c
Flynn C T—c
Frattabone P—f c
Gove H J & Co—f
Groden M F—1
Hatch H A & Son—f 1 c
Hale H M—1
Hersom E L—f 1 c
Heywood E B—c
Holmes Myrtle—f c
Hudson G K—c
Jess D T—f
Lamy A L—1 c
Lecuyer A A—f
Longley S L—f 1 c
Lowe N—f c
Markham S J & Son—f 1 c
Merriu W E—c
Mutual Insurance Agcy Inc—f
O'Connell M F—c
O'Sullivan T F—1 c
O'Sullivan T J—1
Pinkham C F—1
Pitcher G H—1
Putnam W S—f 1
Putney W E—f 1 c
Quinlan B C—c
Robbins W A—f
Robinson D A—f 1 c
Rogers H E—f
Russell W F—f 1 c
Sanderson F M—c
Shea J J—f c
Sheehan M F—1
Suominen J—f
Smith F E—f c
Teto Wm— f c
Tinsley D W—f 1 c
Tuttle T G—f 1
Vallette P E—f 1 c
Waterman L R—1
Welsh L R—f
Wiita L F—1
Wilson Chas F Inc—f 1 c
Wilson J A—f c
Wilson W P—c
Witham G W—c
Woodward H O—c
Zenoni R—c

FOXBOROUGH

Ellis Geo R—f 1 c
Gove J Wm—f
Hardin & Barron—f
Hodges & Sherman—f c
Newton Howard E—f c

FRAMINGHAM

Clark W E & Son—f c
Dodds Carl—f 1 c
Ensworth F M—f c
Galvin Edward G—f c
Gorman Bros—f 1 c
Heath A J—f 1 c
Hourin J J—f c
Morrill Charles A—f
Mundy Joseph—f 1 c
Richason Wm—1
Sleeper Jos J—f c
Temple John H—f
Trowbridge Ins Agcy—f 1 c
Wallace & Christman—f c

FRANKLIN

Burns U L—f
Fitzpatrick C—1 c
Gallwan & Co—f
Hutchinson Chas B—f
Keefe Thos F—f
Metcalf H L—f 1 c
Shiner Frank—f
Stewart H C—f f 1 c
Whitney C O—c
Woodward Palmer A—f 1 c

GARDNER

Bengtson P A—f
Canavan John J Jr—f c
Carney & Blake—c
Edgell C N—f c
Gates B S—1
Greenwood Bros—f c
King J—1 c
Martin D B—1
Mattson Wm J—f 1 c
Moore F L—c
Pitcher Geo H—1
Radley S S—1
Regan Daniel—f
Richardson C F & Co—f c
Mulloney J J—f 1 c
Sawyer E J—1 c
Snow A J—1
Ward J A—1
Warfield Geo R—f
Whittemore F S—1

GEORGETOWN

Andrews F P—f
Parker E L—f c
White J F—f 1 c

GLOUCESTER

Babson Fitz J & Co—f
Carly & Elwell—f c
Cunningham & Kerr—f 1 c
Follansbee Agency The—f c
Hjelmstrom J A—1
Johnson John A & Co—f c
Mahoney Geo E—f 1 c
Marshall Daniel—1
Merrill G F—c
Morey R L—f c
Presson Alfred—f
Strople Geo E B—f 1 c

GT. BARRINGTON

Bidwell O C—f c
Bourk W J—1 f c
Bump & Durant—f 1 c
Collins A C—f c
Day W. Taylor—f c
Heffernan W H—f
Hopkins & Parks—f
Joyner H C—f
New E A—1
Remington F A—f 1 c
Sanford W B—f c
Wheeler & Taylor—f 1 c
Wright & Frein—f 1 c

GRAFTON

Keith Leland—f 1 c
Lapierre Raphiel J—1
Larmour James—1 c
Prout M H—f 1 c
Wing Oliver M—f 1 c

Mass.—Con.

GREENFIELD

Aiken W F—c
Bickel Casper—f c
Deane Harold L & Co—l
Donovan W P & Co—f c
Franklin Henry S—f l c
Hatfield C—l
Lawler Bros—f c
Manning F J—f l c
Packard C F—f c
Packard Henry D—f c
Reece E J—l
Shelley J Walter—f l c
Simons Henry K—l
Stimson & Son Inc—f l c
Ulrich F W—l
Doyle & Clifford—f c
Shattuck G W—f

GROTON

Gerrish E B—f c
Tainter H P—f

GROVELAND

Ladd S P—f c

HANOVER

Allen Sarah S—l c
Dwelley & Nash—f c
Josselyn E C—f
Little Melvin—f
Mariani E J—l
Parkinson F L—f

HAVERHILL

Adams J Fred—f
Averill Edward W—l
Balch Edward E—l
Barrows C A—f
Bartlett Walter P—l
Bassett S C—l
Bonin Louis E—l
Brooks Ernest F—f l c
Burns J J—l
Childs Roscoe—l
Clarke Clifton L—l
Collins W S—l
Davis Geo—l f
Davis Wm H—f c
Donovan James T—f
Fitts E A—f c
Frothingham E G—f
Galvin Bartholomew—l
Gardella Joseph & Son—f
Goodell Agcy—f l c
Goodwin D M—f l c
Gould Andrew—c
Hamlin Ins Agency Inc f c
Harding A G—f l c
Howe Howard S—f
Howes Eva H—f c
Hyde Nellie J—f c
Ingham A T—f l c
Kelly C O—f c
Kimball Geo E—f c
Kramer Robert E—f c
McDonald J E & Co—f l c
Nealley Geo F—l c
Nichols M G—f c
Norwood G M—f c
Nutter William E—f c
O'Neill C J—f c
Page W H & Son—f l c
Smith Fred R—f l c
Spaulding H W & Way—f c
Stevens Carroll C—f c
Veasey A G—f
Villeneuve H R—f c
Watson F E—f c
White F L—c
Wood L J—f

HINGHAM

Buttimer Frank B—f
Cushing H W—f
Foster Walter B—f
Henderson G O—l
Loring E B—f
Shute W C—l
Walker F H—c

HOLBROOK

Brady John—f l
Holbrook Frank—f
Lucas & Tinkham—f l
McNeese Chas F—c
Packard Clifton—f

HOLLISTON

Josglyn Clayton T—l c
Marchant Wm E—f
Razee Lloyd E—f l c

HOLYOKE

Allyn E H & Co—f c
Ashley E R—l
Bonvouloir S J—f
Cairier F W—l c
Clarke E C & Co—f l c
Cleveland H B—f l c
Cooke H D—f c
Desrocke E—f c
Dowd Jas J & Son—f l c
Dunn R A & S P—f l c
Feldman N—l c
French & Cronin—f l c
Goodchild A L—f l c
Heinritz L G—f
Holbrook F H—f c
Hurlburt A P—f c
Johnson Chas W & Co—f l c
Jubinville & Soutiere—f
Jubinville Wm—f
Judd Dwight O & Co—f l c
Judd & Parsons—f l c
Kelly H P—f c
Koehler Paul—f
Laliberte O A—f c
Lauckner O G—f
Marrin E S—f c
O'Connell J H—f c
O'Neill L A—f l
Paradis J A—f c
Parmelee E H—l
Pomeroy M D—l c
Rowan M J—f l c
Scanlon C W—l
Shea J F Jr—f
Soutiere H—f c
Stansfield Thos & Son—f
Warner E S—f c
Webber F S—l

HOPEDALE

Knights Wm W—f c
Larsaw Wm—l c

HOPKINTON

Adams E H—f c
Phipps J Frank—f

HUDSON

Courtemanche Henry—f
Kerigan Robert—f l c
O'Neil H F—f l c
Reardon & Co Inc H A—f l c
Welsh & Parker—f l c

IPSWICH

Barker G Adrian—f l c
Brown Fred A—f c
Critchley Wm W—f c
Damon & Damon—f c
Hayes G H W—c
Richardson F H—l
Scahill E J M—f
Savory A I—f
Schofield Geo A—f

LANCASTER

Brockelman Edward L—f
Clark J C L—f c

LAWRENCE

Andrew F M & T E—f l c
Arundel Edward L—l f
Austin Geo M Inc—f c
Bevington Thos & Sons—f l c
Bradley H J—f
Brennan E J—l
Brennan J F—l
Callahan J J—f l c
Carey D E—f l c
Carpentier D & Sons—f c
Carroll Michael & Son—f c
Chandler F N—c
Demers Albert—f
Ewart James B—f
Garvey, Wagenbach & Garvey—f
Gildea J E—c
Hurley Rlty & Ins Co—f c
Jacquith W H—l
Kerr A L—l
Lavery B—l
Lindner W B—f
Long J T—f c
McCarthy E A—f l c
MacGilvrey J A—l
McLaughlin J J—f c
Mack A E—f c
Mahoney & Mahoney—c
Moison W H—f
Nesbitt H H—f c
Norwood John K & Co—f l c
O'Brien John A—f l c
O'Connell Barry T—f c
O'Sullivan J T Ins Agcy—f
Otto Herman—f
Parker J O & Co—f
Powell J S—f
Pritchard E J—l
Robjent Geo F—f l c
Salhanick J W—l
Saunders & Gibbons—f l c
Smith & Fennell—f c
Sullivan J J—f
Sullivan M F—l
Whitney Frank P—c
Whitney Wm A—f
Woodbury & Daly—f

LEE

Dowd Russell M—c
Fenn H E—f l c
Finnegan Thomas—c
Nettleton A N—f l
O'Brien Jas—f l c
Rogers M C—l
Sullivan T H—l
Viale A F—f c

LEICESTER

Murdock Harold C—f c
Woodward H—l c

LEOMINSTER

Banister F W—f c
Bascom Harry C—f c
Bushnell W B—f l c
Conant H L—l c
Gates J W—f
Hannis J A—f
Hull J C—f c
Killelea P H—f l c
Leslie W H & Co—f
Merriman Clesson—f l c
Perry F L—f l
Putnam Wm A Co—f c
Tyler J J & Co—f l c
Uhl R J—f c
Venne J E—f
Villano Antony—f l c
Whitton W J—f c

LEXINGTON

Broderic H D—f c
Coburn Charles L—f c
Coolidge H L—f
Eaton W R S—f c
Gibson Geo H—f
Marshall A A—f
Reed W W—f
Taylor G W & Son—f
Worthen Edwin B—f l c

LOWELL

Achin Henry Jr—f c
Adams John F—f c
Bartlett H K—f c
Benoit A J—l
Bourassa A J—c
Boyle J H—f
Brogan Frank M—f c
Brown W D—f
Bruce E W—c
Byam Bros—f
Byam Geo A—
Byam Ray S—f
Campbell A R—f
Campbell E G—f
Cantor & Co—f c
Chamberlain E J—l
Church Fred C—f l c
Clarkson W—l
Collins & Hogan—f c
Delaney Geo B—f
Dickey Mrs E A—f l c
Dodge W E—f
Donohue Joseph F—f l
Dupont Ernest J—f c
Elliott T H—
Eaton C W—f
Fleming J L—f
Foster A G—l
Glynn Jas P—c
Gordon H C—c
Gralton P J—c
Green L V—l
Guyette Walter E—f
Heron J P—l
Johnson C W—f c
Jordon & Co—f c
Kimball G D—f
Lane & Wood—f
Leary D F—c
Lee Thomas C & Co—f l c
Leggatt W D—f c
Mack Michael J—l
McNamara & Sullivan—f c
Martin Edw—l
Miller C K—c
Miller Henry & Son—f c
Mullin J Eugene—f c
Murphy Frank Brown—f
Murphy & Gormley—f c
Nash H A—l
Norcross & Leighton—f l c
O'Brien D J—f c
O'Donnell J E—c
Paquette C—c
Parsons E P—l
Peabody Joseph—f c
Pelkey F—l
Randall Geo W—l
Robbins Martin & Son—f
Russell Cyrus W—l
Scampton H G—l
Sharkey M J—f l c
Silcox F E—l
Slattery E F Jr—f c
Smith Henry A—l
Spillane George H—l
Stevens O—f l c
Sullivan Jos A—c
Sullivan M D—l
Taft H C—f l c

Tardiff R G—f
Upton Geo H—f c
Vandenberg C—l
Walsh R B—c
Whidden Graham R—f c
Wilder E T—l c
Woodies A F—c
Yeadon B W—l

LUDLOW

Burr Frederick L—f
Parent O F—f l c
Walsh F J—l c

LYNN

Barry Wm J—f
Bartram C A—f l
Breed Geo W & Son—f c
Bresnahan John L—f l c
Byrne J E—f l c
Clement Davis Co—f l c
Connolly John W—f
Corrigan J J—f l
Cotter Jas & C—f l c
Cross Chas A—f l c
Cushing W F—f c
Davis W C—l
Dustin M W—l
Eigner Simon L—f
Farquhar, Norris & Black —f l c
Feeney T B—l
Goodridge Chas S—l c
Hale F A—f l
Henley R—f l
Herbert Geo C—f l c
Higgins Geo C—c
Hill & Co Ervin F—f l c
Hodgkin A E—l
Hollis John H—f l c
Ingalls M—l
Johnson & Fox—f c
Kilvert Thos L—f l c
Knight Thos B & Co—f l c
Lemmon Jas J—f l c
Long John T—f l c
Loveday E W—l
McCarty & Phelps—f c
McManus G W—l
Madden John H—f
Maloon Clarence B—f l c
Marshall E C—r c
Miller Fred J—f l c
Myrick E M—f c
Newhall Geo H—f
Newball I A & Co—f
Newhall Loranus C—l c
Otis William H—f
Pearson John B & Son—f l c
Porter Thos F—f l c
Prahl Carl T—f
Rowell Wiear L—f
Sibley & Moulton—f c
Sisson Robt & Son—f c
Smart Stephen—f l c
Stiles J Harry—f l c
Tillson & Stanbon—f l c
Turner Harry T—f l c
Woodbridge Chas G—f l c

MALDEN

Armstrong Jas—l
Buckley H A & Son—f c
Chase W H & Co—f
Chesley E B—f l c
Corbett & Wise—f
Cunningham W E—f
Davenport W E & Son —f l c
Dennett C E—f
Gordon Harry & Co Inc —f l c
Howard Chas W & Son —f l c
Howard John L—f
Paquette Clement F—f l c
Pearson H H—f l
Peterson F E—f
Prescott & Son—f l c
Sawyer Carl—f
Serrat Wm D & Son—f
Sircum E R & Co—f l c
Stevens E A—t
Swett J P—f l c
Welsh Willard—f
Woodside C L—f
Young R W—c

MANCHESTER

Floyd L W—f
Johnson W J—f c
Willmonton G E—f c

MANSFIELD

Fairbanks Francis D—f l c
Halliday John R—f c
King Herbert E—f c
Shepard Albert L—f l
Sherman & Co Walter I —f

MARBLEHEAD

Clark Wm E—f c
Hathaway Gardner R— f c
Slee Chas A—f l c

MARLBORO

Burke Mary B—f
Dalton John—f l c
Fay Heman S—f
Fletcher Geo S—f c
Giles R I—l
Hart A A—c
La Plante G J—f
Lowell H N—l
Lyons & Williams—f l c
L'Eveque J N—f l c
McKeon Thos—f l
Mildon F R S—f c
Mitchell John F—f c
Otterson J F J—c
Regan Wm—f l c
Russell C B—f l c
Sheridan Walter—f
Temple Winfield—f c

MAYNARD

Hack Geo E—f l c
King John C—f
McCarron Frank J—f l
Mullin M F—f
Taylor F E—l c

MEDFIELD

Allan Alex—f l c
Bartlett Mrs A H—f
Pope Mary A—f
Wheeler L W—f l c
Williams Robert Wade —f

MEDFORD

Barnes C H—f c
Buss C B—f
Camp Chas L—f l c
Cary William A—f c
Coburn G S—l
Franklin Wm S—f
Goodwin J O & Co—f l
Green Geo W—f c
Launie J J—l c
Morrison Jas—f l
Ober Jos E & Son—f
Parker Geo L—c
Pearson J A—l
Pierce E G—f l c
Pierce Geo—l c
Reid Robt A —f l c
Robbins L H—f
Sleeper Fred W—f
Soderlund Nils J—f
Wade J F—f
Wellington Geo A—f l c
Wilkins Darrell F—f c
Wilson W F—c
Woodland G W—f
Woods A I—f

MEDWAY

Jack Lucy Snow—f l c
Upton Wm H—f c
Woodward Palmer A— f l c

MELROSE

Bonart Louis J—f c
Burke George E—f l c
Everett F E—f
Farnsworth M L—f
Folsom W N—f l c
Hatch Fred L—f
Hatch John C—f l c
Hill Mahlon W—f l c
Ide C M—l
Johnson Henry E—f c
Larrabee John—f
Lucey Daniel J—f c
McCoy Geo M & Son— f c
Nowell I T—f
Servis Geo O W—
Sewall Albert W—f
Upham F R—f
Woodland Geo W & Co —f c

MELROSE HIGHLANDS

Burke George E—f l c
Folsom W N—f l c
Hill M W—f c

MERRIMAC

Heath Clifton B—f l c
Merrimac Ins Agency— f l c

METHUEN

Parker James O—f c
Richardson A J—f c
Taylor Geo A—f l c

MIDDLEBOROUGH

Beals W L—f
Cromwell E H—f
Drake R W—f l
Keith Percy W—f l c
Leonard & Keidwell—f c
Maddigan R W—f l c
Reed Annie M—f
Ryder T M & Co—f lc
Stetson & Clark—f c
Sullivan D D—f l c
Sullivan J V—f
Weston & Thomas—f c
Wood Bourne Thatcher's Row Middleboro—f c
Wood T N—f

MILFORD

Cunniff J H—f
Daniel Henry A—f c
Doane Paul—f
Hickey Joseph F—f l c
Mann F E & Son—f c
Murray James Jr—f
Walker & Co—f l c

MILLBURY

Smith E L—c
Bellville Stephen F—f l c
Tebeau Wm H—f l
Whitney Chas D—f l c

MILTON

Breck A C—f
De Witt K—f
Ellsworth A J—f l c
Harlow W N—f c
Morgan E—f
Pierce W R—f
White John O—f
Williams G A—f
Willis S J—f l

MONSON

Ball & Co F Q—f c
Bliss F L—f c
Faulkner E F—f l c
Seymour G H—f l c

MONTAGUE

Johnson F O—f

NANTUCKET

Bartlett R I—c
Brock Albert G—f l c
Cash S C—c
Chisholm R H—f l
Gardner J J 2d—f l
Crowley C H—c
Jones J C—l
Keavy Vincent de P—l
Swain I M Jr—l c
Tobey H A—f c
Winslow A T—f l c

NATICK

Burleigh O H & Co—f l c
Craig John H—f l c
Farwell E & Son—f l c
Fiske Thomas—l c
McGrath Michael F—f c
Paul & Daniels—f
Whitney H H—f l c
Yeager F E—f c

NEEDHAM

Bowers Alston R—f
Bruerton Arthur N—f
Eaton George E & Son —f
Hollis Stanley M—f
Kittredge F R—f
Mercer A J—f
Mitchell G E & Son—f l c
Moseley W G—f
Shugg H W Jr—l
Thorpe F E—f c
Wragg Samuel H—f

NEW BEDFORD

Aindow John H & Co—f l c
Ashley C S & Sons
Barrows J N—l
Bassett W D—l
Black J—f c
Bonney C T Sr—l
Bosworth C T—f l c
Brownell G K—c
Chase Wm R—f l c
Conniff J A—c
Corfiish Craig Corp— f l c
Costa M—l
Cronin Chas F—c
Demers J B—l
Farrar W F—c
Goddard, Case & Borden —f l c
Goshien M H—f l c
Harrington W A—l
Hitch M R—c
James A S & Co—f l c
Jones E—l
Jones J E—f l c
Knapp & Knapp—f l c
Lardner & Co—f
Lucas J—f c
Lumiansky D—f c

Mass.—New Bedford Con.

McCann Wm—f
McKenzie Geo. F—f c
Mackie H L—l
Mitchell Chas—c
Moyer Helen P—l
Nolan D H—l
Otis & Co—f l c
Paul & Dixon—f l c
Peirce L C—f c
Peterson G W—l c
Porter H W—l
Powers E B—c
Roberts A M—l
Robinson Miss A F—f c
Rooney L F—l
Sheehan M J—l c
Slyvia J—f c
Sturgis LeRoy—l c
Swift B—l
Van Flattern Ernest—f
Wefer & Parker—l c
Wirth H V—l
York Geo A & Co—f l c

NEWBURYPORT

Bliss E W & Co—f l
Brewster Bros—f c
Chase & Lunt—f l c
Croteau James—f c
Cuseck Wm J—f l
Hughes S J—f l c
Humphreys W T—f c
Lunt Jere B—f
Maxwell G W—l
Perkins & Paquett—f l c
Randall H E—l
Roberts Mrs B W—c
Shoul J W—l
Weare Geo A—f
Wolcott Chas F A—l

NEWTON

Alexander E H—f
Aston Geo A—c
Barton M H—f c
Burns John T—f l c
Burns T H—f
Callanan J E—f l c
Gallagher H—f l
Gerhard L—f
Grassie J S—l
Haskell Chas A—f
Hollis A W—f
James Mrs J E—c
Poole G B—f
Robertson E A—l
Trotter Geo A—f l c
Wetherbee F A—f
White Harvey J—f l c
White Thomas W—f

NEWTONVILLE

Fuller J C & Son—f c
Robertson C S—f
Rumery Jennie E—f
Trussell Wilbur E—f

NORTH ADAMS

Agostini Victor—f
Barnard Edwin—f l c
De Falco Frank—f c
Duso Mory—f l
Fallon M J—f l c
Ford & Malcolm—f l c
Gallup H A Agency Inc—f l c
Gendron Joseph—l f
Groark E F—l
Haskins Clifford C—f l c
Haggerty M O—f l c
Miller George F & Co—f l c
O'Connell C—l
O'Hearn W A—f
Reed Joseph P—f l
Ransford Frank—f l c
Richard Harry—f l c

NORTH ANDOVER

Dunning & Hayman—f c
Ewart J B—f l c
Holt Henry G—l c

NORTH ATTLEBORO

Bartlett William A—f l c
Holbrook F G—f l c
Parker A T & Co—f l c

NORTHBRIDGE

McGlynn F P—f l c
McGuinness Jas F—f l c
Parkis Herbert I—f
Williams Mrs. J F—f c

NORTH BROOKFIELD

Eggleston C W—f l c
Smith Frank A & Son—f l c

NORTH EASTON

Clements W H—f l c
King John B—f

NORTHAMPTON

Beals Geo L—f l
Bean Geo H—f l c
Clark C M—f l c
Cochran Wm M & Co—f l c
Hany F H—l
Manning J C—f
Moquin Joseph W—f l c
Noble Roscoe K—f l c
O'Brien James W—f l c
Pierce C H—f l c
Walker Oliver & Son—f l c
Walpol E J—f l c
Webster Miss L J—f c
Witherell H E—c
Woodward F T—f l c

NORWOOD

Callahan John F—f
Gay Harold W—f l
Morrill F A—f l c
Woods Carroll—f

ORANGE

Ames H S—f c
Ball E H—l
Crosby R D—c
Eaton J C—l
Hale H P—l
Howe F A—l
Kimball Jas D & Co—f l c
Mullen John—c
Newton Israel—f l c
Reed S A—l
Walker H R—c
Whitney M J—f c

PALMER

Brainerd Harold W—f
Cahill & Horgan—f l c
Cummings R E—f l c
Ezekiel Geo—l c
Finnegan J P—l
Fitch A E—f l c
Hobson E E—f
Leach W W & Co—f

PEABODY

Barry David A—f
Donnell S H—l c
Farrington Geo C—f c
Lord S D—f c
Merrill Albert H—f l
Porter E J—f l
Smith R E—f l c
Stone Chas E—f c
Sullivan Jas T—c
Taylor Frank—f
Woods P J & Co—f c

PEPPERELL

Hutchinson H W—f c
Kittredge Ingalls—f
Pike Archibald G—f l c

PITTSFIELD

Bagg W E—f c
Barringer W H—l c
Bridgman E H—f l
Buckingham C H—f c
Burbank C A—f l c
Cain Edward—l
Cheevers Wm—l
Cook C C—f l c
Cooley F A—f l c
Cutler E—l
Gale Bardwell Inc—f l c.
Harriman W M—l
Henkel Louis H—f l c
Mellor J—l
Merchant L A—f c
O'Herron S J—f c
Parker & Shipton—f l c
Peterson F A—l
Purchis F H—f c
Rausehousen John—f l
Read F F & Son—f c
Robinson H—l
Sanders H P—f l c
Shaffer Judson H—f
Sloper C W & Sons—f c
Stevenson & Co—f l c
Stone John B—l
Tolman Edw—l
Traver Henry Jr—f l c
Wands Lulu A—l c
Wood A H—c

PLYMOUTH

Avery E E—f
Burnett E A—f
Collingwood Morton—f
Eldredge W T—f
Harlow & Warnsman—f c
Jackson Thos—f c
Morrissey Herbert—f
Peterson Geo C—f c
Stoddard & Talbot—f c
Swanton Jas S—f
Warusman Edward C—f l c
Way Wm T—f

PROVINCETOWN

Francis John A—f
Law L A—f
Small John W—f c
Small Laura T—f
Young William H—f c

QUINCY

Abele G W—c
Brown Bertram A—f l c
Burke J F & Co—f l
Calin R A—f l c
Carter F L—l
Chase R D & Co—f
Dennison W H—l
Field Geo H—f l c
Hardwick John & Co—f
Howland Charles A—f
Keating Jos A—f
Pinkham Herbert W—f
Randall D D—f
Simmons E J—l
Sullivan M T—l
Teasdale W H—f l
Young Jas F—l c

RANDOLPH

Duffy J P—f c
Fahey & Brennan—f c
French H W—f l c
Leahy Joseph T—f l c
Powers C R—l c
Vye F W—f c

READING

Bancrott Lewis M & Son—f c
Berle Theodore P—f
Burgess R S—f c
Cook Arthur S—f c
Hasty Chas S—f
Horrocks George E—f c
Lewis J E—f l
Morand E J—f
Prentiss & Parker—f l c
Roberts Arthur E—f c
Wightman W H Co—f

REVERE

Better Andrew L & Co—f c
Child Aberdeen H—f l c
Farrell Thomas—f
Hall C E & Co—f
Levenson N—f
Martelli A—f
Mugford George—f
Pendergast C H & Co—f l c
Robbins A E—f
Romeo Frank—c
Smith M L—f
Taylor Alfred—l
Toward Forrest C—f l c

ROCKLAND

Alden Benj—l
Bowler J L—l
Fish A L—c
Fitzgibbons Vincent M—f l c
Higgins C J—f
Howland Ins Office—f l c
Mann L G—l
McCarthy W L—l
O'Connor James—f c
Phelps A A—f l c
Rice Perry—f
Torrey Charles E—f c
Woodward Warren B—l c

ROCKPORT

Breene Charles E—f l c
Cleaves C H—f l c
Knowlton M C—f
Russell B G—f c
Strople G E—l f c

SALEM

Allen Geo L & Co—f l c
Appleton & Norton—f c
Averill A L—c
Bagley J A—f l c
Bailey Edwin M—f l c
Belleau T—f l c
Blair J J—f
Blair Jeremiah J & Co—f l c
Blaney J A—f c
Blaney Geo—f l c
Bragdon Howard W—f l c
Brisbois Emil F—f l
Broadhead Fred W—f l c
Carmen Kimball Ins Agcy—f l c
Chaput P N—f c
Chisholm L—l
Crowley E R—f l c
Dalton & Danforth—f l c
Dawe W B—f l

Dawns Wm H—l c
Derby Arthur—f
Donovan D J—f l c
Dexter E K—l
Dunk A P P—l
Elzholz N—l
Felton W S & Co—f l c
Fleming Chas H—l
Ford Arthur S & Co—f c
Fiske Arthur E—f c
Frye David—f
Gifford A R—f l c
Goldberg M—c
Hatch E J—f l c
Hawkes W L—c
Hay E W—f l
Hay Edw W—f l
Henry Wm M—c
Holyoke Insurance Partnership Agents—f c
Hudon Jos F—f
Hugard H T—f l
Johnson E W—l
Kennedy John J & Co—f c
Locke Frank E—f l
Mackintire A C—f
Marchand J Arthur—f
McSweeney P A & Co—f l c
Mahoney & Rogers—f c
Mansfield P B—l c
Moody W H—l
Murray M B—l
Narbis Albert F—f l c
Nevins & Tebbetts—f
Newhall Walter—f
Nichols Wm S—f
Northey Wm E—f lc
Odell, Brennan, Palmer & Ward Inc—f l c
Odell Chas—f
O'Neill F—l
O'Neil F J—f l c
Poiriet E R—f c
Saunders A L—f
Smith Leavitt & Cole—f
Voyer Francis—f c
Wheeler Harry D—f
Wilcox W H—f l c

SAUGUS

Amidon H W—f l c
Briggs A—c
Bryer W L—f c
Holmes John G—f
Cochrane B N—f l c
Comack H A—f
Griffin P W—f c
Mathewson W A—f
McKenney E A—f c
Parker H A—f c
Parrish R W—c
Peckham H A—f
Pike James W—f c
Pugsley C B—f c
Quirk M J & Co—f c
Raddin A J—f
Reddich A—f l c
Sloan F B—f l c
Stone W H—f l c
Struthers A J—f c
Tarbox E F—l c
Taylor E H & Co—f c
Tibbetts M—f l c
Turner H T—f l c

SCITUATE

Ainslie J R—f l
Bates Herbert F—f
Poole C H—c
Richardson W P—f l
Wade Jetson—f
Yeaton G Dana—f l c

SHARON

Burbank F E—f c
Fiske Arthur P—f
Laird R C—f
Shaw & Dennett—f l c

SOMERSET

Brilhaute M R—l
Butcher George—f l c
Hanson F L—c
Hood A H & Co—f c
Molton Lewis—l c
Rounds T B—f

SOMERVILLE

Andrews J M & Son—f c
Barstow W N & Co—f
Binney E A—l
Brayley & Knowles—f
Carr E C—f l c
Carter F M & J L—l
Coffin W W—f
Cohen Chas S—f c
Collins I S—f
Dame L A—f
Donnell E D—f
Fenelon J R—f
Flynn W H—f
Frost H E—f l c
Gavin M J—l c
Greene F A—f
Hagerty P V—f l c
Harris W E—f
Hodgson & Son—f l c
Hutchins C B—l c
Lewis W F—f l
McKay C E—f
Paul C A—f c
Porter H L—f
Reynolds J F—f
Ringer K C—l
Rugg C W—f
Snow W L—f
Sewall C F & Son—f
Stevens J W—l c
Stone Edw F—f
Waterhouse C D—f c
Teele F A & Co—f c
Tuck Louis B—f l c
Van Iderstine H—f c
Waugh & Basso—f c
Wedgewood A B & L K—f
Willey Frank—f l c
Willwerth T J—f l
Wyman Elsee L—f
Zacharias E—f

SOUTHBRIDGE

Burnham R M—l c
Desrosier E D & Co—f l c
Gabree Eugene E—f c
Gatineau O F & Co—f c
Marcy Morris H—f l c
O'Shaughnessey J E—f l c
Phillips E M & Son—f c
Tetrault Henry J—f
Tetrault V P—f l c

SOUTH HADLEY

Brainerd F A—f c
Caney Mrs B—f
Cooke A D—f l c
Hunter John—f c
Pelland Chas L—f c

SPENCER

Allen Chas H & Co—f c
Bacon L H—f l c
Collette Frank Jr—f
Desplaines Edward—f l c
Ramer & King—f c

SPRINGFIELD

Aggas R R—l
Alderman Howard F—f
Alger C W—l
Austin R G—l
Ayres B W Jr—l
Barlow H E—l
Barlow S H—l
Bartlett J L—l c
Bourne F W—l
Brand E J—l c
Bragg B L—f l c
Brooslin S B—f c
Brown & Brown—f
Case H Gordon—l
Cheney R H & R W—l
Clark H M—f l c
Clune J H—f l c
Coil H S—l
Cone & Sherwood—f l c
Cowles R B—f c
Cutler R H—l
Cummings W J—f l c
Cunliffe J Wm—f c
de Lisle E M—f c
Daly W F—l
Davis Edith M—f l c
Dexter E J—f c
Dexter W H—f
Dinsmore M L—l
Ezekiel Geo—f
Farmer H—l
Feighery F J—c
Fiske F G—f
Franklin Albert B Jr—l
Fuller F W—l
Gilmore & Goldthwaite—f l c
Gleason J J—l
Goldstein R—c
Gorden Jacob A—f
Hamblen Ed H—f c
Healy C H—l
Healy M H—f l c
Hersey Ralph D—f l c
Hill Geo A—f
Hinkley Fred L—l
Horne C C—l
Huie H E—f
Ide G H—f c
Judd, Parsons & Parker—f
Kelly J E & Son—f c
Keiser M E—l
King Wm T—f l c
Kinney F M—l
Kinney Gen Ins Agcy—f l c
Ledoux C—c
Lyman A L—f l c
Marsh H D—f c
Mass Rlty Ins Corps—f c
Meacham L E & Co—f c
Monroe C D—l c
Moore F W—f l c
Murray M B—l
Norton A J—l
Oppenheimer & Field—f l c
O'Grady C C—c
Peck G Herbert—f c
Ransehousen H H—f c
Remkus & Woodall—f
Richards & Allis—l
Robbins W B—l
Rollins Wm C—f l c
Ruby C A—l c
Sawyer Harry A—c
Schwenger J G—l c
Sharp A—l
Sharpe J A—l
Shaw W—l
Shea Mich J—l
Sheridan T J—f
Smith Myrton T—l
Spicer E F—f l c
Stearns Bros—f l c
Stickney Chas E & Co—f l c
Tapping E J—l
Trask Sam'l H—l c
Trombley Theo E—l
Viets S D—f c
Waldron H S—f l c
Walker & Co—f c
Warriner W S—f c
Williams N H—l
Woodall J S & Co—f c
Worthen Ernest N—l
Yerrall & Yerrall—f l c

STONEHAM

Blodgett Leon E—c
Elliott Frank G—f l c
Forbes Ira B—f c
Gilmore, Onslow & Co—f c
Hersam & Brock—f c
Hill S A—f
Kay A—l
Morand E J—f
Smith Arthur J—f c
Wilcox Walter H—f l c

STOUGHTON

Blake Ralph S—f l c
Britton Henry W—f l c
Britton & Blake—f l c
Curtis Genie W—f
Rogers & Holbrook—f l c
Sprague G A—f l c

SUTTON

De Sautels F X—f l c
Lowe Charles E—f

SWAMPSCOTT

Bailey Edwin M—f l c
Cutter D B—l
Gilbert Geo E—l
Ingalls Nowell—l c
Porter M D & Son—f
Taylor James L—f
Davis A L—l c
Till George T—f l c
Turner H T—l

TAUNTON

Arden Thos H—l
Bellamy W A—c
Berkman S—f l c
Brownell C F—f l c
Bullard F A D—f c
Cahill Thos—l
Clough C E—l
Couch L C—f l c
Dean J Randall—f l c
Dennin H F—f c
Dorgan J C—f l c
Earl C H & Co—l
Eldridge J H & Co—f l c
Fannon E I—f c
Fuller Albert—c
George H W—f c
Harlow H A—l
Kelley Wm E—c
Kirk G H—l
Knox A R—f l
McKenna J P—l
Pardy H W—f l c
Paull F A—l c
Pierce H E—c
Regan R J—c
Reichenberg G W—l
Richardson W D—f l c
Sharratt J—c
Sheehan E F—f l
Sherman H P—f l
Sproat A B—f
Taylor H M & Co—f l c
Taylor H M—f c
Walker Allan M—f l c
Walsh J F—l
White A R—c
Williams G & Co—f l

TEMPLETON

Gould J M—f
Greenwood Dorothy—l
Winch M A—l c

TEWKSBURY

Fairgrieve Arthur J—f
Fleming J L—f
Patterson E N—c

Mass.—Con.

TURNER'S FALLS

Carey C A—l
Donovan John—l
Hill J—l
Kelly James—l
Koonz Frank—l
Moltenbray George—f
Rist & Batten—f c
Shea & Sauter—f c
Shulda J—l
Vatel & Salmon—f l c

UXBRIDGE

Brady Francis P—f l
Conway & Sacco—f l
Farnum L G—c
Hobbs Geo T—f l c
Hockett Carl—f l c
Kelley C E—l
Kelley Joseph J—f c
Ledbury Mrs Adelaide—f
Lewis Walter H—l f c
Jackson R P—f

WAKEFIELD

Butler Wm H—f
Coakley D W—f l c
Dillaway Geo L—c
Duffell A E—f c
Hartshorne Charles F & Son—f l c
Hickey William A—f l c
Kelly E B—f l c
Long R W—l
Millett A W—l
Pope Charles H—f
Prescott Ernest E—f c
Sharpe G F—f l
Wilson Herbert R—f

WALPOLE

Morrill Frank A—f l c
Murphy & Kannally—f c
Whiting Harry A—f c

WALTHAM

Bowers C F—f l c
Carter Geo—f
Dennen Hollis E—f c
Dutton Wallace F—f l c
Kilmer Wm E—l
Leslie Geo F—f
Neelon T F—l
Perkins D E—f
Powers L W—f
Reade Charles L—f l
Robinson J F & F J—f c
Viles D F & Co Inc—f l c

WARE

Coney Hubert M—f c
Davis C L—l c
Davis Insurance Agency—f l c
Lincoln Bros—f
Lincoln J Gardner—c
Riendeau & Reniere—f c
St Onge Hormidas—f c
Schoonmaker J H—f
Storrs George D—f c

WAREHAM

Bolles Marietta Louise—f c
Delano R T—l
Eldridge J L—f
Hennessey John E—f c
Puffer Loring W & Son—f
Tatlow A E—f
Urann Carl B—f l
Weston E H—f l c

WARREN

Blair Carl M—c
Comins C E—f c
Herbert W C A—f c
Hitchcock D G—f
Lincoln W & Co—f l c

WATERTOWN

Critchett F E—f l c
Farwell Wm E—f
Harris Wm S—f c
McGlauffin B Fay—f
McGuire & Roche—f
Paine Richard H—f c
Stone Edwin L—f l c
Wiswell F E—l c
Wright E F—f

WAVERLEY

Scott C S—f l c

WEBSTER

Berger F H—c
Cassidy W H—f c
Clark C M & Co—f l c
Connolly J J—l c
Greeley A R—c
Johnston Wm C—l
Joslin E A—f l
Paradis Clarence A—l f c
Prout Patrick—f l c
Rice Geo B—l
Seraphin Jacob J—c
Susanna Setright Brissette—l c
Steinberg H H—f c
Stevens J C—l
Tetreauldt Philipbert—f c
Wahle Wm G—l
White Carlton H—l

WELLESLEY

Carter & Peabody—f l c
Johnson Fred O & Co—f c
Smith George N—f
Taylor C N—f c

WESTBORO

Fairbanks John W—f l
Lee Richard Jr—f
Russell Chas H—f l c
Williams G L—f c

WESTFIELD

Alderman F W & Co—f l c
Bartlett Ray L & Co—f c
Brady Geo E—l c
Burke F W—f
Clark J H—f c
Cook A J—f c
Craig J W—l
Green A E & Co—f c
Iles C J—l
Jones W E—f l c
Lane L S—f c
Lyman Wm F & Son—f c
Marcoulier W P—f
Meacham W P & Son—f
Noble H G—f l c
Rice F A—l
Smith J B—l
Whittemore Jas H—f c

WESTFORD

Fletcher S H—f c
Hartford A W—l

WEST NEWTON

Barbour & Travis—f l c
Bennett Alexander—f
Buntin Richard W—l
Deurre A W—f c
Hinckley & Woods—f c

W. SPRINGFIELD

Brackett Pearl A—f
Carter E W—l
Chandler W B—f
Delaney M B—c
Delaney Wm E—l c
Hendron J B—c
Lavine N—l
Rodier L E—f
Sherburne Nelson—f l c
Smith Clarence E & Son—f
Stafford Jas A—c

WEYMOUTH

Barnes & Co A E—f l c
Chubbuck Chas H—f c
Garey M P—f l c
Morgan I W—l
Perry H F—f c
Tirrell H A—f l c

WHITMAN

Allen Chas F & Co—f l c
Beale G S—c
Freeman H C—l
Hogan R H—l
Howland, Nash & Co—f l c
Kirby Frank A—l
Kirby James T—l c
Mahoney M F—l c
Soule Geo D & Son—f l c
Sharp F E—c

WILBRAHAM

Gustafson A A—l
Hardy C W—f l c
Logan Jas B—f
Logan W F—f l c
Mowry W A—c
Thayer F A—c

WILLIAMSTOWN

Cameron W F—f c
Smith C M—f
Tenney & Monahan—f l c

WINCHENDON

Greenwood S A & Son—f l c
Hayward H W—f c
Merrill Chas A—f l c
Nolan Fred W—l
Whitney Alfred H—f

WINCHESTER

Barrett T H—f l c
Chapman F S—f c
Eldredge D M—f
Harrington E T & Co—f
Hatch E W—f
Holbrook A M—f c
Jackson H T—l
Kerrison Dorothy W—l
Kneeland W W—c
McCormack M J—f l c
McLean C G—f
Nash C W—f
Stickney Geo A—f
Wadsworth H—f
Wormelle Fred C—c

WINTHROP

Grandin Harry V—f l
Magee H A—f l c
Sullivan John H—l
Whittemore Almon E—f l c

WOBURN

Aldrich Raymond W—f
Blake W J—f
Breen D J M—f l c
Clarke Charlie—f
Deland J F—f
Dolan T H—f
Goddard S B & Son—f l c
McDonough C A—l
Maguire W F—f
Queenin J J—f l
Silver Elmer E—f l c
Wilcox Walter H—f

WORCESTER

Arey Homer—f
Arnold Otis D—l
Babb & Kingsbury—f c
Bailey, Barnes, Burnham Co—f c
Barrett & Snow—l
Beane F A—l c

J. HARVEY CURTIS

GENERAL AGENTS ALL DEPARTMENTS

GLOBE INDEMNITY COMPANY

Insurance of All Kinds

SLATER BUILDING **WORCESTER, MASS.**

Tel. PARK 116-117

Bigelow I E—f
Bouchard Eli—l
Bowes M P—f
Brown Edwin E—f c
Bullock R H—f c
Chase Louis—l
Chase S H—f c
Crowell, McPherson & Co—f c
Cummings Herbert R—l c
Curtis J Harvey—f l c
Day R J—f l c
Dudley G H—l
Duprey & Stoddard—f c
Dustan Dana M—l
Fairbanks Arthur—f
Ferre James F—l
Gaines O W—l
Garbutt J R—f l c
Goddard F H—l c
Greene & Bates—f c
Greene C E—l
Gregory J V—l
Harrington N A & Co—f c
Hellstrom John O & Co—f l c
Hjelmstrom John A—
Hopkins & Balcom—l
Isenberg A G—f l c
Isenberg David B—f l c
Kempton John S—f
Kilgore John M—l
Knight Fred—f
Lakin E P—l
Longtine M I—l
Ludlow William G—l
Lyman E B—f l c
Marshal D J & Co—f
McAllister H P—f l c
McClelland G H—l
MacGowan A B—l
MacGowan H A—l
Marsh C Arthur—f l c
Marshall & Co D J—f c
Miller M M—l
Mooney John F H—f c
Mooney & Carberry—f c
Morse & Hunt—l
Mulcahy Francis J—f
Munroe, Ingraham & Parker—f c
Murphy John P—l
Neiss Louis H—l
Nichols C L Jr—f
Norwood E M—c
O'Connell & O'Connell—f c
O'Connell Thos J—f
O'Connell Real Estate Co—f
O'Donnell John J—f
Pierce Geo L—c
Piehler O—f
Poor Chas F—f l c
Prichard Alice H—l
Prouty E F—l c
Redican J J—f l c
Reidy Coe & Co—f l c
Reily T A—f
Rice C P—f
Rothmund C J—l
Rourke Daniel F—f c
Russell John T—l c
Sagar Charles H—l
Sapiro M E—f c
Sawyer Samuel W—l
Sawyer Samuel W & Son—l
Shephard S W Jr—l c
Snow Harry L—f l
Stanton Wm P Jr—l c
Stark Wm N—f c
Sullivan T H—l
Tatman & Park—f c
Thomas W J—f l c
Thompson A H—l
Thurston & Thurston—f c
Townsend H E—c
Tucker E L—l
Vaughn W L—f l c
Wall Wm P—l
Wells & Poor—f c
Whitcomb H E—f
Winchester Leon H—l
Wardwell W A—l c

WRENTHAM

Gilmore F E—f l
Pond C W—f l c
Pond C F—l c
Sheldon Charles H—f

YARMOUTHPORT

Clark John H—f
Howes J E—f l c
Swift Fred C—f c

MICHIGAN

ADRIAN

Alexander Wm B—c
Angel Miss Alice—f c
Ayres Geo W—f c
Baldwin Clark E—f
Bauer F B—f l c
Benner J—l c
Carr R L—f c
Christmas E J & Co—f l c
Clark Bennett Co—f c
Cleveland E F—f c
Conlin M E—f c
Dunn J E—f l c
Frost Rlty Co—f c
Grace Jos M—f l
Guest J G—l
Holsington M H—f
Howell W F—f c
Hughes F L—l
Jewett Henry R—c
Kaiser R A—f
Knowles H B—f c
Lowe & Dowling—f
Lyon M F—l c
Michael Joseph—f
Nufer & Nopper—f
Palmer C B—l
Pierce Frank W—l
Robertson Chas L—c
Russell F J—f l c
Smith E F—f
Smith & Dunn—f
Smith M G—l
Thompson E L—f
Tobias & Watts—f l
Whitney Chas—f
Wilcox A C—f c
Wortring Cecil J—f l c

ALBION

Boyd Hastings—f
Bromeling Mrs Kate—f l c
Culver F W—f l c
Dunham C W—l
Herzer Mrs Mystu A—f l
Krenerick W A—f
Laberteaux F—f
Lane C B—f c
Leonard O A—f l c
Noyes W R—f l c
Raynor S S—f c
Russell H W—l c
Smith & Baldwin—f l c
Weeks H B—f c
Wolcott L J—f c
Wright L J—f c
Wochholz John F—l c

ALLEGAN

Flannagan O S—l
Gilpin Jas M—f
Hicks G L—f
Hicks F H—c
Miller Geo—l
Montague I C—f
Robertson Arthur H—l
Schuman A E—f l c
Stuck J B—f c
Town P E—f
Updyke T S—f l c
Winters Ray—l c

ALMA

Bennett S L—f l c
Creaser P W—f
Glass H M—l c
Hardgrove W C—f l c
Hudson L—f l c
Johnson D L—f c
Murdick L A—l
Spinney J D—f
Sullivan & Son—f
Washburn C H—f l c

ALPENA

Blackburn & Co—f l c
Bishop Ins Agency—f c
Hitchcock & Collins—f l c
Kaniecki A—l
Kunna Adam W—l
Potter Fred N & Co—f c
Ryan & McEvoy—f l
Wents Arthur F—f c

ANN ARBOR

Andrews L C—f c
Ann Arbor Realty Co—f c
Armstrong Ins Agcy—f c
Butler W H—f c
Cole & Huss—f c
Cuthbert Wm F—l c
Davidson W E—l
Fischer Geo H—f
Gallup Co. Chas E—f c
Goldsmith O—l
Haab Otto E—f
Haarer Julius F—f l c
Hamilton Miss M L—f
Harkins J E & Son—f c
Hewett A P—f l
King Zina P—f c
Kuebler E G—f c
Mack Agency—f c
McComb D S—f
McOmber Fred T—f c
Mathias E H—l
Miner John R—f c
Pettibone F B—l
Potter & Allshouse & Richards—f c
Property Service Co—f c
Sawyer Lorenzo—f c
Schmidt Ellery—f l
Shearer C H—f
Smith Caleb R—l
Volz Hugo F & Co—f c
Wagner E M—f
Washtenaw Agcy—f l c
Wells N O—l
Welcher Harley—l c
Whaley Real Estate Exch—f

BADAXE

Hall Chas L—f
Hass A—l
McLean D W—f
Molloy L J—l
Ryan Wm J—f l c
Todd James T—l
The Wright Ins Agency Inc—f c
Thumb Ins Agcy—f l

BATTLE CREEK

Allen Co J B—f c
Ackley Chas E—l
Barney E R—f l c
Batdorff Howard H—f c
Boehler H F—l
Breese C L—f
Brown G E—f l c
Conroy Jno—l c
Davis Real Estate Co—f
Dibble W N—f c
Donovan R A—f
Dudley Landon A—l
Dudley Lee A—f l c
Eaves & Hamilton—f c
Forsyth H W & Son—f c
Fox Oscar H—f l c
Hill J W—l
Hopkins C M—f c
Howes S A—f c
Hubbard N E Co—f l c
Hyslop R H—c
Jones Chas S—l
Moon J E—c
Mosher C F Ins Agcy—f
Neilsen K J—l
North C J—l
Simons Ins Agcy—f l c
Sperry J B—f
Starnes R R—l c
Strong C S & Son—f c
Strong Charles—f
Taylor Edna—f
Tucker and Tucker—f c
Wagner J E—f c
Ward Frank W—f c
White B H—f c
Wilson O O—f l c

BAY CITY

Ames Geo W—f c
Birchard S R & Co—f l c
Blogett O W—f c
Bush A E R—f l c
Campbell Thos D—f c
Chanel F E—l
Cliff W O &Son—f l c
Elliott Ins Agcy—f l c
Fletcher R H & Co—f l c
Fotheringham Wm S—c
Francis J G—c
Goeschel & Matthews—f l c
Grant L V—l
Hagen Jas D—l
Harris John C—f c
Howey J E—l
Jennison H W & Son—f l c
King H C—l
Lichtig Ed—l
McCann H C—l
McCann & Pope—l c
McLean B R—l
Mandex F H—l
Mertens Wm H—l

DETROIT INSURANCE AGENCY

Representing the following Companies:

Aetna Fire Insurance Company
Alliance Fire Ins. Co. of Hartford
American Central Insurance Co.
American National Fire Ins. Co.
Eagle, Star and British Dominion of England
Fidelity-Phenix Fire Ins. Co.
Fire & Marine Und. of Hartford
Hanover Fire Insurance Co.
Insurance Co. of North America
Liverpool, London & Globe Ins. Co.
London Assurance Corporation
National Fire Ins. Co. of Hartford
N. Y. Underwriters of Hartford Ins. Co.
North British & Mercantile Ins. Co.
Norwich Union Fire Ins. Society, Ltd.
Phoenix Assurance Co., Ltd., of London
Phoenix Insurance Company
Rochester Dept., Great American Ins. Co.
Royal Indemnity Company
Royal Insurance Co.
Springfield Fire & Marine Ins. Co.
State Assurance Co., Ltd., of England
St. Paul Fire & Marine Ins. Co.
Travelers Insurance Company, Life Dept.
Union Insurance Society of Canton

DIME BANK BUILDING **DETROIT, MICHIGAN**

MICH.—Bay City, Con.

Monks & Touse—l
Murphy Wm—l c
Olson D—l
Pearsall J W—f l c
Phillips Otto C—f l c
Pope R S—l
Pratt E M—l c
Shearer Fred E & Co—f l c
Shearer Rowell & Co—f l c
Spear & Lewis—f l c
Stasinski F J—l
Tanse C G—l
Tierney H J—f
Treloar T—l
Webster T E—f
Westover F L—f l c
Wetters W J—l
Widmer Wm C—f c

BELDING

Cook J B—l
Donovan & Co—f c
Engemann Bros—f c
Johnson & Chamberlain—f l c
Lamberton W S—f c
Presley Ins Agcy—f
Smith H A—f
Spencer A—f l c
Vandewater F L—l c
Wagner Geo E—f l c

BENTON HARBOR

Burket M E—l
Cady & Andrews—f
Chaddock Ins Agcy—f l c
Decker M—l
Dickerman J—f l c
Edmunds & Co—f c
English E E—f l c
Ganyard E D—l
Hipp-Pratt Ins Co—f l c
Mott A T—l
Riford I W—f
Rouse E E—l c
Schaus Chas F—f l
Shankland W B—f c
Way D—l
Whitney H S—f l c

BESSEMER

Bayliss Edwin R—f l c i
Duda Frank J—f l c i
Eggen Torsten E—f l c
Gedda A J—f l c
Masnaghetti Frank—f l c
Truettner W F—f c

BIG RAPIDS

Barton Charles W—f c
Bennett A W—f c
Blake Oscar W—l
Eldridge & Muchler Ins Agcy—f l c
Fuller A C—f
Hopkinson W D Agcy—f c
Lyle B A—f
Marsh E J—f c
Morrill D C—l
Pesick F—f l
Ryan Wm P—f l
Wigle R W—f c

BUCHANAN

Black Geo H—f l c
Dick John C—f c
Graham H M—f l c
Ham Edgar—f
Pears Charles F—f l c
Roe Herbert—f l c
Sanders Frank—f c

CADILLAC

Beaver Ins Agcy—f l c
Borst O O—f l c
Bothwell J M—f c
Bowen Frank E Ins Agcy—f l c
Donnelly L B—f
Dunlop Geo A—f
Faunce Ins Agcy—f c
Glaza E J—f l c
Hall & Graham—f l c
Hodges W W—f l c
Magnusson A W—l
Penny A W—f c
Sawyer E F—f c
Wetmore Fred C—f c

CALUMET

Chynoweth Ins Agcy—f l c
Eva Ins Agcy—f c
Guck F K Ins Agcy—f l c
Leary J B—f l c
McLean-Kennedy Insurance Agcy—f l c
Vincent R—l
Zimmerman G A—l

CARO

Beckton J H—f c
Gurney E E—f c
Kremer E J—f
Lazelle D L—f
Maier E J—l
Park S R—f c
Quinn Wixson & Quinn—f c
Seeley Mrs Maud C—f c
Wean & Myers—f l c

CHARLEVOIX

Bridge Robert—f l c
Charlevoix Abstract & Eng Co—f c
Cooper Henry C—f
Driggett W E—c
Fowler Ins Agcy—f l c
Parsons Jas B—f l c

CHARLOTTE

Allen J Max—f c
David E G—f
Godfrey J W—f c
Greenman J A—l
Hammond D D—l
Hammond L C—l
Hawkins Myron—l c
Keith Ins Agcy—f l c
Murray E—f c
Pinch G T—l
Porter Marion—f l c
Powers J D & Co—f l c
Stirling W F & Son—f l c
Warren F G—f c

CHEBOYGAN

Brown L R—l
Dudley & Barber—f l c
Humphrey Geo P—f
Maloney C L—l
Stencil F J—l
Waller J W & Co—f c

CHELSEA

Beckwith Geo W—f
Crowell Miss Nina—f
Kalmbach John—f
Mapes S A—f l c
Maroney C W—f
Rogers D L—f l
Shaible Paul G—f l c
Witherell H L—f c

COLDWATER

Brewster Stephen—l
Collins Geo W—l c
Crandall E R—f
Evans John S—f
Foster Edwin J—f
Gresley I E—f c
Hodgman Mrs C W—f c
Howe Chas F—f l c
Hungerford V U—f c
Keep C L—f c
Lyon F E—l
Saunders H R—f c
Stansell & Stansell—f c
Wells Wm F—l

CRYSTAL FALLS

Corcoran J F Ins Agcy Ltd—f l c
Crystal Falls Nat'l Agcy—f c
Nelson Otto—f l c
Olson O M—f l c
Reynolds Wm J—f c
Stenstrom Miss H—l

DETROIT

Abbott Wm C—l
Admire W W—l
Albright J G—l
Alldis & Co—f
Allen T J—l
Althoff Ins Agency—f

SUPERIOR BROKERAGE SERVICE

on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY

M. E. Singleton, President **Home Office: Saint Louis**

Life ***Accident*** ***Health*** ***Group***

Amberg Lee—f
Andrus & Palmer Ins Agcy—f
Anderson H P Jr—l
Atkinson-Deacon-Elliott Co—f l c
Bader Geo T—f
Bahl Geo L—l
Bair Chas D—l
Baker Geo F & Co—f
Baker J H—l
Ball M E—l
Barlum Ins Agcy—f c
Baum O L—l
Baxter & Baxter—f c
Beach Geo H Co Inc—l
Beaver Rlty Co—f
Bechtel E J—l
Belanger Joseph—f c
Bell E C Co—f c
Bernett Chas D Ins Agcy—f c
Bentley-Miller-Theisen Co Inc—f c
Benzin Ins Agcy—f
Berglund C—f l
Berman Dwyer Realty Co—f
Bezrutch S R—l
Bielfield H—f
Bierce & Sage Co—f
Bishop A A—l
Blackburn Wm R—l
Blake A—l
Bleil J C—f
Blomfield S J & Co—f
Bloom, Sherwood & Chapman—f
Bohl J F—f
Bond Edwin—l
Bonninghausen Ins Agcy—f
Booth E J—f
Bosquett T J—f l c
Bouldin P W—c
Boyd D C—l
Bradley E S—l
Bradway Judson Ins Agcy—f
Brandt Wm C—f
Brevoort Ins Agcy—f
Bridge H H—f
Briggs C—l
Briscoe & McKee—f
Brown Chas B—f
Brown G—
Brown J—f
Bryant C E—f
Brydon J T—f
Bullard J—l
Bunclark Fischer Agcy—f c
Burke C F & Son—f c
Burke G E—l
Burrows M S—c
Burtenshaw & Co—f c
Bush W K—l
Bushman B F—l
Bushman F E—f
Busse R W—f
Campbell Robt—l
Cadillac Ins Agcy Inc—f c
Cadillac Rlty Co—f
Carr H B—l
Callahan M C—f
Camnan D J—f
Cambron W P—l
Canfield O G—l
Carstens H R—l
Carr J V—f
Case J H P—f l
Chaggi Jos—l
Christie Ins Agcy—f c
Ciliax & Domine—f
City & Suburban Homes Co—f
Clancy J V—l
Clements T S—l
Clizbee W D—l c
Coates L L—c
Comer Geo—f l
Constantine J L—l
Cooper Agcy The—f c
Cottrell J E—l
Covert R E—l
Crain & Seltz—f
Crawford A B—c
Cresman C W—f
Cummings Ins Agcy—f l
Cummins & McLain—l
Dahlke A T—l
Davis W T—l
Del Rey Ins Agcy—f
Delaney J A—l
Detroit Ins Agency—f c
Detroit Mortgage Corp Agcy—f c
Devol Geo H—l
Dickinson A—f l c
Dickinson Ins Agency—f
Diehl Ins Agcy—f c
Diggs J C—l
Domzalski B F—f c
Domzalski M & Son—f
Downer Wm—l
Draheim Ins Agcy—f l
Duff B H—l
Dunn F E—l
Dunagan & Long—l
Eldridge Wm A—f
Ellerby H T—l
Ellis O—l
Ehle C E—l
Eshleman W G—l
Eubank G A—l
Everett W S—l
Farmer H J—f c
Feldman & Feldman—f
Fidelity Ins Agcy—f
Fiege, J E—l
Fishman B—l
Fixel W A—f
Flattery R T—f
Fraser Fred L—c
Fraser Stewart A—f
Freese C E Ins Agency—f c
French R D—f
Freudenthal C W—l
Friege J E—l
Fried Max Ins Agcy—l
Friend & Co—f
Frisbee H A—c
Gabriel A G—l
Gage W T—l
Garrison Chas H—c
Garratt Chas W Ins Agcy—f c
Gazdecki S F—f
Gehrke & Co—f
General Ins Exch—f
Gibson Geo J—l
Gibson Geo L—f
Gillette L M—l
Gilmore & Chavenelle—f
Ginsburg Co F A—f c
Glass S S Corp—f c
Goodrich Ins Agency—f c
Graef Co A H—f
Gray M C—l
Greenburg Ins Agcy—f
Grow Ins Agcy—f c
Guenther Fred—f c
Gulley J R—l
Guthard Ins Agcy—f
Hackemer E J—l
Hall Doyle Ins Agcy—f l
Hammill Rlty Co—f
Hannan Agcy Inc—f c
Hartenstein Robert F Agcy Inc—f l c
Harrison L A—f
Hartung R G—l
Haskins Agency Co The—f l c
Haviland Ins Agcy Inc—f
Hawley J C—f
Hayes F—l
Hayes Ins Agcy—f
Hayes Rlty Co—f
Heiden Rlty Co—f
Hennes Leo K—f c
Heyerman C F—f
Hieber M C—l
Higginson A A—l
Hill F M—l
Hippler J B—f
Hoadley E—l
Hockett C W Son—f
Hoffman Co C—f c
Holden The Jas S Co—f
Hordes W—l
Horne E R—l
Hyde A W—c
International Rlty Co—f
Interstate Mut Ins Agcy—f
Ives N—l
Investment Buyers Corp—l
Jacobs Inc Agcy—f
Janisse E J—f
Jenks E H—f
Johnson H J—f
Johnson & Higgins—f c
Johnston & Clark—l
Johnston D A—l
Johnson & Higgins—f c
Jones James A Agency—f c
Jory & Daniels—f
Kalz G F—f
Kay J D—l
Kemp H—f
Kent L C—l
Kerr Roy H—l
Kinnell & Son—f
Kingon R F—c
Kirby Sorge-Felske Co—f
Klein E A Co—f c
Koppin Henry S—f
Kurth Chas W—f
Langenhof B J—l
Lasser M—l
Laurence-Woolfenden Co—f
Laverock A—f
Lawton & Ouellette—f c
Lawton J F—l
Leiter M—l
Lindsay-Brown Co—f
Linsel Henry Agcy—f
Lockhart G C—l
Lofthouse G F—l
Looker A F—l
Macauley R H—l
Macauley Chas A—l
McBryan W H—f c
McCormick & Lawrence—f
McGill Geo B—l
McGraw Ins Agcy—f
McKerchey & Malott—f
McNaughton, Livingston Reineke Griffin Inc—f
McCurdy J J—l
McGraw D—l
MacGregor J—l
Mackovich F S—l
Madison A S—l
Maloney-Campbell Realty Co—f
Manufacturers Ins Agcy—f
Manes D D—l
Marble J L—f
Martin W C—l
Marsh & McLennan Inc—f
Mason & Orn—f
Martindale W C—f
Matthews W J—l
Maurer E W—l
Mertens G—f
Metropolitan Agcy Inc—f
Michigan Ins Agcy—f l c
Michigan Inv Agcy—f
Miller F P—f l
Miller J—l
Milner C T—l
Mitchell T E—l
Monahan P—l
Moran F J—l
Morey J G—l
Mohr Frank—f
Morphy John D—l
Mossett F W—f
Mortenson & Co B F—f
Murphy & Obrien—f
Neale H H & Co—f c
Norris T F—f
Norton F E—f
Ohrus A E—f
Owen E W—l
Palmer & Co—f
Paris Ins Agency—f
Parrish, Roskam & Keller Inc—f
Parker & Davis—f c
Patterson Bros & Co—f c
Payne S W—f
Peltier Ins Agcy Inc—f
Perry C A—f
Phillips & Porte—f
Polish - American Realty Co—f
Porter A B—l
Prescott & Smith—l c
Ralph P J & Co—f
Raymond & Raymond—f c
Reason C D—l
Reese Nath—l
Reeve Will S—l
Reilly, Brooks & Stone Co—f
Rhines E H—c
Rice Ins Agcy—f
Richards H E—l
Richardson J D—f
Robinson & Findlater—l
Rodman G S—l c
Roe Chas N—f
Roe & Sullivan—f
Rolison F D—f
Rosen M—l
Rosenberg E A—l
Roth G C—l
Rouse C H—l
Rubin A S—l
Rue Ins Agcy—f c
Rush G P—l
Rusell W B—l
Ryan Rob Mt—l
Ryer S P—l
St John W & Co—f
Salot H B—l
Sanders W A—l
Scanlon James E—l
Scheiter H F—l
Schmemann H W—f c
Schememann & Knorr—f
Schmidt Ins Agcy—f
Schmidt W B—f
Schubiner I—l
Scotts Agcy—l
Searcy H C—l
Seymour & Troester—f
Sibley A H & Co—f c
Skinner R H—l
Smith & Burns—f
Spence H W—l
Spencer G A—l
Stephens H H—l
Stephenson B F—f
Stevens F J & Co—f c
Stirling-Sutton Ins Agcy—f
Stock A J—f
Stoll Otto—f
Stocking L C—l
Stormfeltz-Lovely Co—f
Stringer E S—l
Strong & North—l

MICH.—Detroit, Con.

Sweeney M T—1
Taylor T M—1
Thomas L E—1
Thompson R W—1
Thompson J W & Son—f 1 c
Traitel M—1
Tyler Ins Agcy—f 1 c
Union Agcy The—f c
United Ins Agcy—f
U S Mortgage Bond Co—f
Upington H V—c
Utter & Thompson—1
Van Antwerp M Gore—f
Van Sickle W—1
Vernor Bros—f c
Waddell C E—1
Waite Will A—1
Ward Eber & Co—f
Ward Thos W—f
Warren W W—1
Warren Homer & Co—f c
Watkins F A—1
Way County Ins Agcy—f
Weaver H L—f c
Weissman E—1
Weston F W—1
Whittley Co The—f
Williams W A—f
Williams & Cartwright—f
Wilmarth D F—f
Wilson A R—1
Wilson C W—f
Wilson Geo G—f
Wilson H J—f
Winokur H J—1
Wood C H—f
Worthen E L—1
Wynne & Kinsella—f
Yarock E T—1
Yates J W—1
York B D—f
Zacharias M H—1
Zimmermon & Adams—f c

DOWAGIAC

Bilderback J N—f c
Brechenser J W—f 1 c
Fenine Ins. Agcy—f 1 c
Frazer A F—f c
Hux C A—f c
Laing E Bruce—f c
Lyle Agcy Leon R—f
Mosher S P—f 1
Phillips G B—f 1
Pugsley Clare—f
Reshore Don—f
Rogers E N—f
Walker R G—1

DURAND

Groesbeck Howard—f 1
Hutchinson E J—f
Jones Trever E—f 1 c
Jones Dan A—f c
Lowman E M—f 1 c
Patchel S C—f 1 c
Peck O W—f 1 c
Scranton W L—f c
Terry S B—f 1 c
Thomas H A—f
Tubbs F D—f

EATON RAPIDS

Christmas Maupin & Co—1 c
De Golia H S—f 1 c
Hughes & Hughes—f 1
Russell G H & Son—f
Sprinkle C A Agcy—f 1 c
Whipp Chas E Jr—f 1 c
Wisner & Guthrie—f

ESCANABA

Back John S—f 1 c
Byrns J E—f 1 c
Cleary G J—1
Cleary Gerald—1
Cook Nelson—1
Delta Ins Agency—f 1 c
Finnegan J C—f c
Harris J R—1
Kraus Oscar—f 1 c
Miller I—1 c
Nelson A E—1 c
Peck E M—1
Peterson P N—f 1
Pryal Joseph—1 f
Pryal Robert—f c
Ramsey G H—1
St Louis Harry—c
Snyder C E—1
Sullivan Gene A—f c
Thatcher Ins Agcy—f 1 c
Thomas Miles—1

FENTON

Corrigan Charles L—1 f c
Davis William—f
Hitchcock F H—f c
Renwick R B—1 c
Tinker Clarence—f c

FLINT

Allen J B—f c
Allen J W—1
Blair H C—1
Blankinton J G—1
Best C C—1
Beaudry A C—1
Brockway Eugene H—1
Buckham A J—1
Comius H M—1
Cooper Agency The—f 1 c
Darby Agency—1 c
Durand & Doherty—f 1 c
Durand C A—1
Flint General Ins Agcy—f c
Flint Ins Agency—f c
Gibbs R F & Co—f c
Gillespie Robert J & Co—f c
Guarantee Title & Mortgage Co—f c
Haight H C—1
Haine F L—1
Hazzard A O—1
Heine A O—1
Henderson L H—f c
Hover E U—1
House F N—1
Kanter J—1
Kellar Andrews Ins Agcy—1
Ludwig Emanuel—f c
Maines Charles T—f c
Martin Jas B—f
Mihelcrich C—1
Miller F C—1
Milner F R—1
Newall & Beaun—f 1 c
Redmand H—1
Robert I J—1
Severance E H—1
Tyler John H—f
W & W Ins Agcy—1
Willison L G—f 1
Windiate Pierce Davison Co—f c
Wyatt F C—1

GLADSTONE

Albin H H—f 1 c
Empson G R—f c
Hibbard Al—1 c
Huber Agcy—f c
Hupy Phil—f c
Jackson Glenn W—f c

GRAND HAVEN

Bolt John J & Son—f
Danhof J J—f c
Oakes Jas W & Co—f 1 c
O'Brien Joseph W—f
Olsen Ins Agcy—f 1 c
Proctor H B—f
Vander Veen C F—1

GRAND LEDGE

Arms F C—f 1 c
Grand Ledge Rlty Co—f 1
Hoag V W—f
Latting R A—f 1 c
Nichols O H—f 1 c

GRAND RAPIDS

Adrianse, Homer & Son—f
Allgier A—c
Atkinson Ins Agcy—1 c
Bassford J A—1
Becker H W—1
Beer E R—1
Beers F A—1
Belt & Vanderest—f
Bemis Geo T—f
Bennett A H—1
Billings R E—1
Blake Miss M L—1
Blossom I—1
Bomers N—1
Boucher Miss F F—1
Boyland & Co—f c
Bradfield H R—f 1 c
Brooks F L—1
Browley F E—1
Campbell & Son—f c
Carr P—1
Colleton Michael—f
Conrad & Co—f
Crosby J S & Co—f
Dadles Miss L H—1
Davenport H R—1
Decker, Davies & Jean—f c
Dehoog J—f
Detler Geo H—f
Dolsen L B—1
Dornbush R J—1
Dosker Hermann & Co—f
Eastcott W M—1
Federal Securities Co—r
Felly W T—1
Forbes & Belknap—r c
Geldhof P A—1
Grand Rapids Ins Agcy—f c
Green A G—1
Grinnell-Row Co—f c
Henderson T J—1
Hill R A—1
Horton J F—f c
Hugenholtz H P—f c
Jackowski S—f
Jastrow W A—1
Jeffers & Co—f c
Jordan E—1
King Wm—1
Kinsey & Buys—f c
La Barge S H—f c
Lamble A E—1
Le Bare & Le Bare—f c
Loomis W H—f
McVay G E—1
McVay L J—1
Marshman Brink & Mapes—f c
Merrill E W—1
Mills Real Estate Co—f
Morrison Jas E—1
Noneman G F—1
Nutting R—1
Oosee P—f
Peterson C A—1
Powell Geo A—f c
Reimer Glenn—1
Reul L C—1
Rickle M C—1
Saunder L E Co—f 1 c—f 1 c
Sawyer O J—1
Scott D M—1
Seabrook J H—f c
Seinen H E—1
Sewell L O—1
Shannessy B P—1
Shaw E W—1
Sheehan J M—1
Shinkman Edwards Agcy—f c
Smith E L—f c
Smith W Walter—f c
Swain & Strahan—1 c
Ten Brock H W & Sons—f 1 c
Truesdell H M—1
Tucker W S—f
Utley F M
Van Dyke B G—1
Van Leeuwen W H—f
Van Stedum Geo H—f
Wanden Bosch & McVoy—f 1 c
Walker J E—1
Ward H Z—f 1 c
Weiss & Weiss—f
Wieland Geo F—1
Wood J J & Co—f c
Wright S M—1

GREENVILLE

Caerns Rob—1
Cole Fred J—f 1 c

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Life *Accident* *Health* *Group*

Ganton Belle R—f
Gleason Fred A—f 1 c
Gracey Jas—f 1 c
Kemp E A & Son—f 1 c
Rutan E—f
Story & Grosevnor—f 1 c
Thompson R J & Son

HAMTRAMCK

Horn J J—1
Kolowich G J—f c
Malkowski J F—f c
Whalen & Hitchens—c

HANCOCK

Barrett H O F—1
Brodeur N J—f 1 c
Coughlin Thos Agcy—f 1 c
Frederickson A The—1
James W Frank Agency Inc—f 1 c
McKindles F E—1
Marjama A J—f 1 c
Mitchell John N—f
Wirkin John B—1

HASTINGS

Andrus & Johnson—f c
Bauer C D—f
Burton E A—f c
Coleman Geo E—f 1 c
Colgrove P T—f
Gould John M—f 1 c
Hayes W D & Son—f, 1 c
McElwain J E—f 1 c
Sheldon Henry S—f c

HIGHLAND PARK

Aston Thos W—f 1 c
Campau Ins Agcy—f 1 c
Doyle & Co Ins—f 1 c
Hall & Co H L—f c
Neuber D G—1
Walker Jenkins Co—f c
Whitney Herbert C—f 1 c

HILLSDALE

Chappell J D—f 1 c
Galloway E O—f
Kempton C H—f
Lyons Geo W—f 1 c
O'Melay Fred—f
Taylor W D—1

HOLLAND

Arendshorst John—f 1 c
Bigge C A—1
Brusse William—f
De Keyzer C Ins Agcy—f
Hinzenga A J—f
Jonker N—c
Kooyers G W—f 1 c
Lamb L E—f
Lievense Frank—c
McBride Chas H—f 1 c
Marsilji Thomas H—f
Miles Fred T—f
Olive Wm J—1
Pessink J—f c
Van Duren Arthur—f c
Van Putten Ins Agcy—f 1 c
Van Zanten Alex—1
Visscher Brooks Agcy—f c
Visscher Harry—f
Weersing John—f

HOUGHTON

Douglass F A Agency—f 1 c
Healy J T Agcy—f 1 c
MacFarlane John G—1 c
McCall John T—f 1 c
Rodd Arthur—1
Shelden & Dickens—f 1 c
Van Orden Bros—f 1 c

HOWELL

Beach W E—f c
Bode E E—c
Culver C K—1 c
Gordon Thos Jr—f c
Lyons Willis L—f c
McPherson & Uber—f c
Monroe C B—f 1 c
Morlan N R—f 1
Randall J L—1
Smith A L—f c
Snedicor C H—f
Stowe L E—f 1 c

HUDSON

Beal & Dillion—f 1 c
Foster B J—f c
Maloney Miss E E—f 1 c
Swaney I H—1 c
Tripp M E—f c

IONIA

Branch & Cooper—f c
Brogar W P—f
Burnette Asa—f 1 c
Crego & Co—f
Francis F—1
Linman L G—1
Smith W T—1
Soule W F—f c
Wardle Agcy The—f 1 c
Wilson G W—f c

IRON MOUNTAIN

Amer Security Ins Agcy—f c
Commercial Bank Ins Agcy—f c
Conrad A A—f 1 c
Corin Joseph W—1
Hampton C T—f 1 c
James John—1 c
Jobe W H—1
Lundgren C A—1
McLaughlin Ins Agcy—f c
Latting R A—f 1 c
Miller Agcy—f c
Payant J A & Co—1
Spender J R—f c
Spehar P J—1
Sterling L T—f c
Thompson A W—1

IRONWOOD

Boyer W—1
Bundy D R—f
Cain & Cook—f 1 c
Curry Geo A—f c
Erickson H M—f 1 c
Frederickson S W—1
Gentile J—f c
Helli J J—1
Houk C E—f c
Houk D C—f 1 c
Humphrey Chas M—c
Johnson O E—1
Lieberthal A & Sons—1 1 c
Miller J H—1
Moore G L—1
Pantera C J—1
Peterson A W Agcy—f 1 c
Sullivan Ins Agcy—f 1 c
Syrjala's M E Agcy—f c

ISHPEMING

Delbridge John—f c
Gunderson Hans—f 1 c
Hare Jeremiah—1
Jurma A W—f c
La Freniere O B—1
Lallerstedt I—1
Mullins J F—f 1 c
Olds Richard H—f 1 c
The Peninsula Ins Agcy—f 1c
West John D & Son—f c

ITHACA

Chambers C J—f c
Colwell H E—f c
Haskell Alfred H—f
Lake M C—1
McCall Bros—f c
McMullen Geo—1
Myers John W—f

JACKSON

Bancker E A—f c
Beatty Geo—1
Beatty Mrs K—1
Beck N P—1
Begel B E—f
Benjamin D A—f
Bennett & Palmer—f c
Berger Chas Pratt Co—f 1 c
Best Julius J—f c
Bevier A P—1
Bigelow E M—1
Bovey C H—1
Breck John L—1 c
Clark Wm A—1
Conover H J & E L—1
Cottrell F M—1
Cross E E—f 1 c
Dailey W V—f c
Diehl W H—f 1
Douglass Gilbert—f
Dunn H H—1
Fetter W H—1
Field J B—1 c
Flint A J—1
Flint H J—f c
Flowers N Ins Agcy—f c
Grant Realty Co—f c
Gray C—f 1
Gunnison G B—f
Hall & Kennedy—f 1 c
Hall Fred J—f c
Haslett Geo H—1 c
Hewlett-Lammers Co—f c
Hively E R—f 1 c
Hovey A N—f 1
Hub Realty & Assur Agcy—f 1 c
Jackson Agcy The—f 1 c
Jameson O C—f
Kilmer C E Ins Agcy—f c
Knowles Agcy F S—f
Knox S D—1
Loeser Hugo C & Son—f c
Lytle L W—1 c
McDevitt John & Son—f 1 c
McClish C H—1
McGee A M—1
McWilliam W D—f 1 c
Manley F E—f c
Maxson F A—f
Mills Jas D—f
Monks L C—1
Moore P P—f 1 c
Murphy & Wolfe—f
Nelson A C Ins Agcy—f c
Olmstead & Haddock—f
Palmer C J—f c
Smith J A—f
Patch L—f
Parkinson Ins Agcy—f 1 c
Pickford C C—1 c
Reeve F E—f
Reynold J Co—f c
Reynolds W R & Co—f c
Roberts H T—f c
Rogers Geo W—1
Spaulding A A—f c
Wagner C A—1
Webb W B Co—f c
Veiger A L—f c
Wigent A M—f 1
Wilcox R E—f
Willis Kate A—f
Worch L A—f
Wright W W Rlty Ins Agcy—f 1 c
Young E R—1 c

JONESVILLE

Collins E M—f
Cook Seward J—f 1 c
Dryer Fred—f 1
Fast George D—f
Graves Clyde—f
Hawkins Victor—f 1 c
Powers R M—f
Saxton E H—f
Varnum Richard S—f c

KALAMAZOO

Berry B M—1
Boudeman D O—f c
Burdick W Ins Agcy—f c
Chase J L—1 c
De Yoe Agcy—f c
Douglass Bros & Oakes—f 1 c
Driver J D—f c
Garrett F—f c
Fuller Wm W—f
Garrett Agcy The—f 1 c
Gerow W C—f
Gilbert & Borst—f c
Harper A M—1 c
Hinckley & Cornell—
Hines C C—1 f 1 c
Huysman H W—1
Kennedy L L—1
Keyes J B—f c
Miller Wm E—1
Olmsted & Mulhall—f c
Pendleton Wm H—f 1 c
Rankin E S Agcy Co—f 1 c
Ratliffe H E—1
Ryan D F—1
Sebring T Y—f 1 c
Shipman G L—1
Van Derberg & Benjamin—f 1 c
Verhage A—f
Welch E A—1
Wicks Ins Agcy Co—f c
Wilson Jas M—f 1 c
Woodhams J W—1
Woodruff H C—f c
Wright L C—f

LAKE LINDEN

Beaudry A J—f 1 c
Leveque D J—f 1 c
Nichols Wm—f 1 c
Prince E F—f

LANSING

Bailey & Co J W—f
Bass L D—1
Blair F M—1
Brown E D—1 c
Brownson R Guy—f 1
Bush John L—f 1 c
Campbell C A—1
Cheseldine H P—1
Church Frank E—f 1 c
Covert E R—f
Cross L E—1
Dart R C—c
De Long B E—1
Dexter H O—1

MICH.—Lansing Cont.

Dyer Jenison Barry Co Ltd—f 1 c
Gitchell M—1
Glassbrook N E—1
Gourlay J G—1
Gray P F—1
Fratcher C L—f 1 c
Hacker E G Co—f c
Hardy Bros—f 1 c
Hawks John H—1
Hubert J B—1
Jenison F C Ins Agcy—f 1 c
Klem S V—1 c
Lamoreaux C A—1
Lansing Ins Agcy—f 1 c
Lansing Real Est & Ins Co—f 1 c
Merritt R E—1
Leatherman John P—f 1
Montgomery G R—1
Pardee J K—1
Riece W J—1
Row Ackerman Co—f 1 c
Ruch Rouse & Sattler—f 1 c
Schassberger A—1
Schmitt A C—1
Shively R E—1
Smith Ins Agcy A A—f 1 c
Simmons O J—1
Swanson S—1
Tausche E R—1
Wallington I D—1
Weaver J B—1

LAPEER

Bidwell J H—f c
Bogue & Wall—f 1 c
Buck Geo R—f 1 c
Holman Real Est Agcy—f
Louks Mrs N E—1
McArthur Irving—f c
Worgess Percy—f 1 c
Moreland W L—f c
Thompson Guy—1
Pinch D S—1
Turrill J J—1

LAURIUM

Faucett Wm H—f 1 c
Frank Jos—1
Hanley C—f 1 c
Hillett H N—1

LUDINGTON

Arnott Ins Agcy—f 1 c
Burnett C E—1
Foster Olney Agcy—f 1 c
Hammond Rohn Agcy Inc—f 1 c
Huston E M—1
Olmstead Ins Agcy—f c
Smith & Co—f 1 c
Warden Geo W—1

MANISTEE

Barnes & Barnes—f 1 c
Christianson A C—f c
Cole D E—1 c
Graves Ins Agcy—f 1 c
Jarka Walter A—f 1 c
Macklam & Son—f 1 c
Meier John A—f
O'Jibway G J—1
ierson & Trimble—f 1 c
Wallace & Hart—f c

MANISTIQUE

Adkins Chas W—1 f 1 c
Jewell E H—f 1 c
New J C—1
Perry J N—1
Schofield A W—1 c
State Savings Ins Agcy—f c

MARINE CITY

Bates Julius N—f 1 c
Breining Jno W—f c
Bushaw Blinn—f 1 c
Clark Agcy The—f c
Salph H P—f
Schmoor Will D—f
Vallie Ins Agcy—f 1 c

MARQUETTE

Connelly P J—1
Courtney Jos S—1
Dolf Chas E—f 1 c
Foley Thos H—1
Foard M H—f
Harrington J C—1
Hatch F A—1 c
Marquette County Savings Bank Ins Agcy—f 1 c
Marquette Nat'l Agcy Inc—f 1 c
Peters Robert T Ins Agcy—f 1 c
Primeau A E—1
Robertson Real Estate Exch—f 1 c
Stickney Frank—f 1 c
Teeple P G—1
White P & Co—f c
Whittler C F—1

MARSHALL

Billings—C H—c
Cortwright Clyde C—f c
Hatch Jesse M & Son—f
Houck Rlty Co—f c
Miller C O & Co—f 1 c
Miller Mrs Minnie P—f
Page & Coleman—f 1 c
Page L S—f
Shepherd Thomas G—1
Simmons E E—f 1 c
Watson Miss Kate—f c
Weber E F—f 1 c

MENOMINEE

Bowdish H A—f 1 c
Jones J E—f
Martinek J J—f 1 c
Menominee Ins Agency Ltd—f 1 c
eoples Ins Agcy—f c
Service Agcy The—f 1 c
Shainholts R—f 1 c
Superior Ins Agcy—f 1 c

MIDLAND

Aubury A S—f 1 c
Baker Wm J—f 1 c
Burch Byron—f c
Fales Ira—f
Foster Laura—f
Fairchild Harmon L—f
La Fore Louis—f 1 c
Lane E A—f c
Macomber C H—f c
Madill L D—f 1 c
Rice E P—f
White A C—f 1 c

MONROE

City Ins Agcy—f c
Conklin L—1
Cron Miss Louise—f
Dansard Little Ins Agcy Inc—f 1 c
Dusablom Wm E—f c
Hanson Will E—f
Hayes F L—1
Hoffman Bernard—f 1 c
Hummel L L—1
Kirchgessner Ella—f
Kopf Otto W—f
Kressbach Fred M—f c
Lanphere W N—f 1
Loranger P B—f
McCormick C J—f 1 c
Monroe County Abstract Co.—f c
Neiswender R L—1
Osgood M L—1
Roberts F E—1
Ryok Thos C—1
Schrauder Geo—f
Walter W H—1 c

MOUNT CLEMENS

Bromm Frederick G—f
Crocker Martin L—f
Fox W H D—f
High Ins Agcy—f 1 c
Hudson A S—f 1 c
Macomb Ins Agcy—f 1 c
Pequignot Wm C—1
Rutter W H—f c
Turcotte Joseph A—f
White W H—1
Widrig Ins Agcy—f c
Wolfe L F—f

MOUNT PLEASANT

Burch & Sterling—f 1 c
Crapo & Durfee—f 1 c
Menerey Mrs Edna B—f c
The General Agcy C—f 1 c
Wardrop & Wardrop—f c

MUNSING

Alger County Ins Agcy—f 1 c
Baldwin G A—f 1 c
Gordon E—1
Peoples State Bank Ins Agcy—f c
Ryan J E—1

MUSKEGON

Alberts R E—f 1 c
Allen C T—1
Boomsliter R I—1
Campeau & Mullally—f 1 c
Chaddock Agcy—f 1 c
Doane O Roy—f c
Draper J W—f 1 c
Easton Ins Agcy—f 1 c
Haines Forest E Agcy f
Kolkowski Realty Co—f 1 c
Lamoreaux E E—1
Losby Inst Agcy—f c
Mullin C W—1
Oslund Ins Agcy—f c
Pekelder Benj—f
Rasmussen A C—1
Risk & Meier—f 1 c
Smith F D & Co—f c
Stevens Agcy E M—f 1 c
Tellman Agcy—f c
Vanderwerp Geo D—f c
Vontom P A—1
Winter Fed L Inc—f c

MUSKEGON HEIGHTS

Chase & Panney—f 1 c
Heights Ins Agcy The—f 1 c
Redman C H—f c

NEGAUNEE

Hauserman J J—1
Jennings Chas—f
Kerns Agcy—f 1 c
Negaunee State Bk Ins **Agcy—f c**
Ver Ran Wm—f

NILES

Bacon N H—f
Barman W G—f c
Corell Geo E—f 1 c
Kavanagh Chas H—f c
McOmber & Co—f c
Pammel G J—1
Peterson M H—1
Petry A C—1
Roebeck Herman—f 1 c
Burns C E—1
Waltz D D—f 1 c

NORWAY

Lindhal Carl A—f c
Norway Ins Co—f c
Sethney Andrew T—f c
Wichstrom John C—f c

OTSEGO

Citizens State Sav Bank Ins Agcy—f 1 c
Eady E E—f
Easton G H—f 1 c
First State Savings Bank Ins Agcy—f c
Jones Ins Agcy—f c
Rathbun C R—f c
Taylor Geo W—f
Tucker A B—f

OWOSSO

Bentley J M—1
Brown & McTaggart—f 1 c
Buckley Robt—f 1 c
Cadwallader W C—f 1 c
Corp Leon F—1 c
Crane Dan'l E—1
Day R S—f c
Detwiler W Jno—1
Hayward Geo—1
Lannstein W H—f c
Lord Ins Agcy—f 1 c
Loring Ins Agcy—f
Miller E M—f c
McIntosh J B—1
Pullen L L—1 c
Runyan G W—f
Schram F E—1 c
Spiess R G—c
Stack R F—1
Sutphen H P—1
Taylor G L—f 1 c
Waite W B—1
Wright A T—f c

PETOSKEY

Ellis W E—f 1 c
Galster Ins Agcy—f c
Galster Ins Co—f c
Garber O L—1 c
Hinkley Ins Agcy—f c
McCune & Co—f 1 c
Quinlan Thos & Sons Co—f 1 c
Smith C L—f 1 c
Woodruff Chas E—1

PLAINWELL

Blair John—f
Nichols Albert L—f 1 c
Hambleton E C—f 1
Shande Bertha J—f
Soule R L—f c
Stewart Wm F—1
Wade C H—1 c

PONTIAC

Anderson Wm B—f c
Brewer & Waters—1 c

Colvin H H—f
Copenhaver H—f 1 c
Crebassa A B—1
Eaton Chas M—f c
Jackson Ins Co—f 1 c
Malmburg E R—1
Moore A L—f
Murphy R L—1
Mygrants M A—1
Russell E R—1
Snyder G C—1 c
Taylor W L Co Ins—f 1 c
Thatcher H H & G G—f 1 c
Tyler R D Agcy—f 1 c
Van Wagoner J I.—f 1 c
Webster E R—f c
Whipple B A—1
Wilson E G—1 c

PORT HURON

Ashman John—f 1 c
Black L C—1
Campbell R S—f 1 c
Cisky O R—f 1
Farce Fred G—1
Hayden & Co—f 1 c
O'Brien John J—f c
Peters Wm C—1
Phillips Wm M—c
Schoolcraft The E J Co—f 1 c
Smith John H—f 1 c
Smith Agcy—f c
Waite E J—1
Warren & Hempstead—f 1 c
Whitliff Agcy Co—f 1 c
Whitliff Frank J—f c
Wright Hovt & Co—f c
Young C S—1

RIVER ROGUE

Burke Francis X—f c
Cassidy John Jr—f c
Martell Thos—f 1 c
Valois Bros Ins Agcy—f c

ROMEO

Evans H S—f
Helman Geo R—f 1 c
McKay Henry J—f
Phillips G W Jr—f 1 c
Seaman B N—f 1 c
Seaman D S—f

SAGINAW

Allington & Baum—c
Ardern Ins Agcy—f
Baum Wm B & Son—f 1 c
Billing J W—f c
Bliss F L—f 1 c
Brady Savage & Judd Inc—f 1 c
Brater C G—f c
Burchell W L—1
Carr A P—1
Carman Co The—f c
Crad E V—1
Draper J D & O W—f c
Furguson & Wallace—f c
Geer Henry N Co Inc—f 1 c
Grant Geo A—1 c
Griffin H L—f c
Hendel F W—1
Holland & Son L E—1
James & Co—f 1 c
Jonshon J S—1
Kemp M B—f c
Kersten Edwin Ins Agcy—f c
Klumpp & Baskins—f c
Koepke SG—f c
Laesch Ins Agcy—f
Leesch Chas—f
Linton R S—c
Loomis E A—1
Lynch Thos J—f c
Mitchell J W—f c
Nerreter L G & Co—f c
Nerreter L G & Co—f
Newberry J O—f
Patterson Ins Agcy—f c
Pearson L L—f c
Phoenix R W—f c
Reem G M—1
Schaiberger W H—1
Schmelzer F N—f
Schemm G—1
Schwahn-Khuen Agcy—f 1 c
Thom & Co Inc—f c
Welzien & Schultz—f c
Wheeler Ins Agcy—f 1c

ST CLAIR

Beadle F D—f 1 c
Cope & Co—f 1 c
Hart & Scott—f
Hayward F E—f c
Jenks Russ S—f 1 c
Sawher Ins Agcy Inc—f

ST. JOHNS

Bancroft J E—f
Black W J—1
Bradley Harry—f 1 c
Burk Edgar—f c
Dooling E L—f c
Flynn J Chas—f
Hunt D L—f 1 c
St Johns Ins Agcy—f
Steere Wm J—f 1 c
Thorne Frank L—f c

ST JOSEPH

Barr R E—c
Canavan & Weber—f 1 c
Fletcher J W—f
Halling Wm H—1
Knaak G H—f c
Kilbourne W F—1
Metz C T—f 1
Pixley F L Ins Agcy—
St Clair J C—f 1 c
Starke Burton G—f 1 c
Stevens W R—f
Stratton & Evans—c
Thompson T G—1

ST LOUIS

Giddings C W—f c
Mey Otto F—f 1 c
Paton & Miller—f 1 c
Phillips E C—f 1 c
Smith Newel—f
Stevens M A Agcy—f
West W G—f 1 c
Wright Jas K—f c

SAULT STE. MARIE

Adams Ins Agency—f c
Brook C J—f c
Colwell & Clark—f c
Davidson W E—f
Empey C D—1
LaBonde W S—f c
McKenna Jas—f c
Ranson H A—1
Sault Ins Agcy—f 1 c
Trempe F T—f 1 c
Truckey T H—1

SOUTH HAVEN

Appleyard & Grady—f c
Corliss Geo W—f c
Hardt & Clarke—f 1 c
Hemmenway Earl—f
Holmes W W—f c
Madill R J Agcy—1
McCrimmon Roy—f 1 c
Pearman M E—f c

STURGIS

Flanders J S
Gilbert Ernest M—1 c
Hagerman Real Estate Exch—f 1 c
Heald F G—f c
Jacobs Theo—f c
Jones Thos A—1 c
Kurtz F H—f 1 c
Reading & Sumney—f
Reading Mrs Geo—c
Rehm H C—f 1 c
Slack D F—1
Stanton J J—f
Wait J Paul—f c

TECUMSEH

Brown E D—f
Carr Ray—1
Davidson Guy J—1
Gillespie Franc S—f c
Isaacson Geo—f
Smith Nemire—f
Temple Herbert S—f c
Williamson C E—f

THREE RIVERS

Andrews E H—f c
Andrews Mary L—f
Barnard W E—f
Black Ins Agcy—f 1 c
Burns John D—f c
Dickinson J B—f
Folwell Fufus—f c
Garrison N W—f c
Howard Arthur E—f c
Kass H C—1 c
Watson F B—f 1 c
Wing E G—1

TRAVERSE CITY

Allen E P—c
Alley H D—f c
Carver Frank W—f c
Corpe C W—c
Caxe Thos H—f
Curtis A B—f c
Getty Jas G—f 1
Gustan C S—1 c
Hastings Ins Agcy—f c
McDermott A A—f 1 c
Monroe E A—f 1
Owens A E—1
Power G W—1
Santo J R—f c
Scofield E M—f 1 c
Shay C F—1
Stoddard Glen L—1
Vandermade P E—1
Vaughan C C—1
Webb Chas A—1
White E E—f 1 c

WYANDOTTE

Beattie Wm—f
Gerardean H—1
Girardiau H B—1
Liddle F W—f
Littdle Agcy—f c
McEnery J F—f
McInerney J F—f c
Malock H O—f
Marr C H—f
Roehrig H—f
Wyandotte Ins Agcy—f 1 c
York H L—1

YPSILANTI

Carpenter Mrs A E—f
Crawford S E—f 1
Daggett Floyd E—f c
Downing C E—1
Gardner Miss E—f
Goldsmith O—f
Griffin D C—f 1 c
Hopkins Thomas Agcy—f 1 c
Kirk John P—f c
Lockwood Geo D—f c
McCann J F—f 1 c
Putnam W S—f c
Towner Agcy—f c
Van De Walker H E—1
Wilbur Fred P Ins Agcy—f c

MINNESOTA

ALBERT LEA
Albert Lea Ins Agency Inc—f c
Bennett G K—l
Brynildson D H—l
Clement S—l
Conrad W O—l
Hurd F C—l
Espe B J—l
Hammond E S—f c
Johnson & Johnson—l
Jones M M—f l c
Ransom J E Ins Agcy—f l c
Ryan H M—l
Sharp F W—l
Stadhelm I C—l

ALEXANDRIA
Graham & Aal—f l c
Jacobson & Jacobson—l c
Johnson E F—f
Knox J W—f c
Leach Hugh E—f
Loo & Nelson—f c
McKay Land Co—f c
Neumann E F—l
Proehl F C—f l c
Sheldon & Meyers—f l c
Stevens & Kent—f l c
Unumb & Raiter—f l c

ANOKA
Benner John—f c
Curial E L—f
Green C D & Son—f c
Greenwald L J—f
Mertens C C—f l c
Moberg N P—f
Quackenbush F E—l
State Bank of Anoka Ins Dept—f l c

AUSTIN
Austin Ins Agcy—f l c
Baudler Bros—f c
Capretz Peter—f c
Crippen J E—f l c
First Nat'l Ins Agcy—f
Hoffman & Richardson—f c
Holmes R S—f l
Milburn Geo C—f l c
Page A C—f c
Rochford Land Co—f c
Walker W W—f l c
Webber W H Agcy—f l c
Wright A W—f c

BEMIDJI
Bemidji Ins Agcy—f c
Berman Ins Agcy—f c
Lahr J P—f c
Reynolds & Winter—f l c
Schumaker R H—f c

BENSON
Alsaker Paul—f
Arneson Ed—l
Gallagher P S—f c
Overlie M A—f
Pederson Magnus—f
Paulsen Magnus—l
Thornton F C—f
Simonson S R—f
Stone A L—f
Wilmers S D—l f c

BLUE EARTH
Bartel J P—f c
Buswell A C—f
Clark & Madison—f
McLaughlin J C Ins Agcy—f l c
More Edwin—f
Putnam R N—f
Robertson H G—f c
Siverson John—f
Terwilliger C A—l

BRAINERD
Chadbourne G W—f l c
Cohen Henry I—f l c
Gardner G H—f c
Halverson Gustav—f c
Hartley & Albright—f c
Ins Serv Agcy—f c
Krekelberg J H—f l c
Rifenrath L A—l
Schrader D D—f l
Smith E R—f
Tracy Geo A—f l c
Ziebell N F—l

CHISHOLM
Cassidy Thomas M—f l c
Chisholm State Bk Agcy—f l c
First National Co—f l c
Miners State Bk Agcy—f l c
Seaver M L—c

CLOQUET
Barron G V—f l
Cherrier M B—l
Diesen J E—f l
Dixon C L—f c
Fasenbeck J A—f c
Heasley W F—l
Lightfoot J H—f l c
Northwestern State Bank Agcy—f l c
Reliable Inv Co—f l c

CROOKSTON
Carpenter H L—f c
Christianson O O—f c
De Mott Irving P—f l c
Erickson S A—l c
Grady & Grady—f l
Hage Gilbert O—c
Hamery G T—l
Hendricks J S—f c
Hoch C C—l c
Kirkwood W J—f c
McGregor F E—l
McKenzie Land Co—f l c
McPhee John D—f c
Miller & Miller—f
Moran N B—f
Naughtin John F—l
Neff H G—l
Newberry Jesse S—f c
Strander Abstract & Investment Co—f c
Vaule & Murphy—f
Walsh & Low—f l c
Wheeler-Misner Loan Co Inc—f l c

DETROIT CITY
Anderson R F—f
Bestick E J—f c
Dennis Fred—f
Erickson H S—f l c
Hamilton Ins Agcy—f c
Nottage T A—f l c
Pryor J L—l
Schroeder P F—f l c
Sealander A E—f
Stetvold A O—f
Wade J J—f l c
Weiser S V—f c
West Jno K—f

DULUTH
Albachten R J—l
Barber & Pitts—f
Bateman A F—l
Bates Agcy The—f c
Bellmeuer J A—l
Bondy Lewis R—l
Canfield McFarlane Agcy—f
Clyne H F—f
Coleman C F—f
Cooley & Underhill & Co—f l c
Craig Gilbert Co—f c
Davis R J—f l c
Duluth State Bank Agcy—f c
Dunning & Dunning—f l c
Elden Agcy—l
Elston & Britts—f c
Fassino D J—l
Ferguson L C—f c
Field-Frey Co The—f c
Firmine Eugene—f c
Fitzgerald Chas W Agcy Inc—f c
Frost P J—l
Gibson H F—l
Giddings C H—l
Grandlund Jacob—l
Greenfield J B Agcy—f
Greenlund C I—f c
Haase G A—l
Hanson & Son—f c
Harper J H & Co—f c
Harris Rlty Co—f
Hatch E H—l
Helm & Co—f c
Hindrum E S—f
Hoene Arthur C—l
Home Rlty Co—f
Hoopes-Kohagen Co—f c
Howard J D & Co—f c
How C F Co—f c
Ins Service Agcy Inc—f c
Johnson Chas A—l
Johnson G—l
Johnson M—l
Kennedy L A Co—f
Kirby-Griggs—f c
Kleifgen C W—l
Kreager A F—f
Kuehnow Ins Agcy—f
Larson L A Co—f
Liedel E C & Co—f l c
Loring W—l
Luckey H A—l
Mahler G A M—f l
Manley-McLennan Agcy—f l c
McCormack Agcy The—f l c
McCormick W S Co—f l c
MacGregor, Bradley & Huhnke—f l c
McLeod E J—l
Merchants Ins Agcy—f c
Michaud Agcy Inc—f c
Morterdu Ins Agcy—f
Mullin H J Agcy—f c
Myers F B—l
Nason G W—l
Niswander C R—f c
Nordstrum C I—l
Olmstead C L—l
Olmstead & Albachten—l
Oreckovsky C D—l
Pattinson Rlty Co—f l c
Pearson A C—l
Peoples State Bank Agcy—f
Pinneo H I & Son—l
Prindle-Jones Co—f c
Richardson, Day & Cheadle—f
Roe W B—f
Salter F I Co—f c
Sargant & Walker Inc—f
Shafer C A—l
Shambeau John—l
Sherwood W C & Co—f
Silliman T B—l
Simonton I—l
Sparen E H—l
Swanstrom Bros—f
Tolonen C J—l
Union Service Co—f
Van Brunt W—f c
Wahl T W Co—f
Walsh Thos J—l
Western Realty Co—f c
Wheeler-Merritt Agcy The—f c
Whitney Wall Co—f c
Wickstrom W E—l
Wilkins H E—l
Wilson Geo—l
Young L W—f

E. GRAND FORKS
Chambers Geo K—f l c
Jacobi Ins Agcy—f c
Nelson N J—f c
Rasmussen W J—f
Sullivan Bros—f c

SUPERIOR BROKERAGE SERVICE
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MISSOURI STATE LIFE INSURANCE COMPANY
M. E. Singleton, President **Home Office: Saint Louis**
Life ***Accident*** ***Health*** ***Group***

ELY

Chinn Henry—f c
Erickson John—l
First Nat'l Bank Agcy —f l c
Merdink H J—f l c
Slabodnik Leonard—f c
Walsten O A—l

EVELETH

Cornwell R M—f l
Malley F S—f l c
Peoples State Bank Agcy
Strand A G—l
Whitman G A—f l c

FAIRMONT

Brown Harold—l
Chapman Miss Grace—f
Conklin P T—f l
Day Mrs Helen—l
Haeckel J F—f l c
Hay Wm M—f
Jones C E—f l c
Merry E Jay—f
Merritt O W—f l
Moore A L—f c
Niemeyer & Bode—f c l
Nolte H C—f l
Palmer Edwards Co—f l c
Peterson A G—l
Peterson C N Ins—f c
Plummer & Pfiffner—f c
Sutherland G A—l
Ward A L—f c
Ward DeForrest—f

FARIBAULT

Conlin T J—f
Faribault Loan & Ins Agency—f l c
Foster & Co J A—f c
Grant John W—l c
Ins Service Agcy—f c
Laufenburger Fred—f c
McMahon J P—f
Meyer H N—f l
Mueller Paul Ins Agcy—f l c
Redman Geo—l
Ruge Ins Agency—f c
Shandorf & Schroeder—f c
Smith H B Ins Agcy—f l c
Weston & Jewett Agcy—f c
Whitney Geo S—f l c
Wolf Harry W—f c

FERGUS FALLS

Alexander Chas—f l c
Anderson A G—f l
Angus R J—f c
Baker Land Co—f
Barke R J—f c
Boyum Alexander Ins Agcy—f l c
Brown J A—f
Converse Richard R—f
Erickson & Schueller—f c
Frankberg G W—f c
Hannah Rob—f c
Hodgson F E—f l c
Lake & Lowry—f c
Moen N T—f
Olson O—f
Rink Geo H—f
Stang M H—f c
Thompson Anton—f l
Westhaven A H—l
Wheelock H M—f c
Wright C Co Inc—f c
Writtind Ernest A—f l c

GRAND RAPIDS

Aiken Chas E—f c
First National Bk—f c
Kremer E A—f c
Leroux Keo Ins Agcy—f l c
McMahon S S—l c
McVicar F A—f l c
Pike R S—l
Taylor W B—f

HASTINGS

Boynton Miss Frances L —f l c
Gergen & Doffing—f l c
Hetherington C H—f l
Hopp G M—f l c
Kranz N F—f l c
Lowell C S—f
Schaller A J—f c
Tyler J C—f l c

HIBBING

Anderson & Anderson Inc —f l c
Brady T F—f c
Corey Clark F—f c
DeChambeau H—f l c
Egge A L—f c
Haley & Co—f l c
Kelley W D—l
Kleffman E W—l
Sharp W G—l
Spensley W R—f
Tatro E—f c
Wring & Kreis—f l c

HOPKINS

Kriz F H—f l c
State Bank of Hopkins—f c

HUTCHINSON

Barrie L F—f
Betker S P—c
Czaia Fred B—f l c
Doughtery P—f c
Hartman W H—l
McNelly W O—f
Todd R W—f l c

JACKSON

Cheadle A B—f l c
Drahota Theo—f
Erickson C E—l
Hanson M J—l
Hunter W D—f c
Knudson Bert—f c
Muir R V—l
Nasby A O—f l c
Robertson W B—f l c
Rudow K L—f
Strom & Strom—f l c

LAKE CITY

Burkhardt & Bouton Agcy —l c
Dempster C L—f l c
Doughty F H—f c
Hammond Geo H—f c
Hubbard W A & Co—f l c
Romick Robt—f
Security State Bank Agcy—f l c

LITCHFIELD

Anderson Ins Agcy—f l c
Brasie C A—f
Evenson & Lawrence—f
Hershey H M—f c
Johnson H S—f l c
Koerner P C—f
Meeker Co Abstract & Loan Co—f c
Spelliscy John H—f
Tharalson D N—l

LITTLE FALLS

American Nat'l Bk—f c
Bergheim N N—f
Billstein W J—l
Ellenbecker Frank—f
First Nat'l Bank Ins Agcy—f l c
Hannen Carlish—f l c
Massy G W Agcy—f l c
Moegleim Jos—f l c
Morin Land Co—f
O'Connor T F—f l
Schallern V—f c
Simon Pure Ins Agcy—f c
Trebby Mrs M M—f c
Vasaly S C—f c
Vertin J—f c

LUVERNE

Anderson A A—f l c
Burley Fred—f lc
Ferguson Frank—f
Hansen & Engan—f c
Hinkly R B—f c
LaDue Jay—f
Larkin Wm—f l c
Martin C J—f c

MANKATO

Black Geo—l c
Blissenbach Ins Agcy—f l c
Bowen J R—f c
Grimes M—l
Healy J H & K C—l
Leonard Henry F—f c
Ott Chas D—l
Palson Co N P—f c
Perrin H B—f c
Rose D L—f l c
Snider S F—l
Walker & Co—f c
Willard D G—f c
Willard Ins Agcy E W —f l
Williams Theodore Agcy —f l c
Wingen E C—l
Zuel E M Co Inc—f l c

MARSHALL

Blecken & DeReu Agcy—f l c
Daniel & Rose—f c
Forbes A G—f c
Hall J H—f
McNiven Jas A—f l c
Mathews & Mathews—f c
Minnick R M—f
Ott A V—l
Ramussen T Fred—l
Sterk O M—c
Woodard O F—f

MINNEAPOLIS

Aabey R S—l
Abelso H F—l
Addy W C Agency—l
Adkins J F—c
Ahl Geo H—l
American Security Invest Co—f
Atkinson F W—l
Badger Pray Agcy—f l c
Bang Anderson Agcy—f l c
Barnes Ins Agency—f
Barney & Barney—f
Bean M E Co—f c
Bell D C Investment Co —f
Bennett C A—l
Berkey Co The L J—f
Blakeman Agcy H J—f
Blandford Geo T—l
Boardman Cross Agcy—f
Bohen Frank T Co—f c
Borhus H C Ins Agcy—f c
Bowler M N—l
Brandenborg G—f
Branton J F—l
Brasie F R—l
Brearley C C—f
Brown Agcy—f
Brown A C—l
Brugger Kronzer Co Inc —f c
Burslay & Reed—l
Butts Agcy—l—
Calhoun State Bank Ins Agcy—f
Camden Park State Bank Ins Agcy—f
Cameron & Kavel—l
Carlson G J—l
Carney E C—f
Carpenter J R—c
Carpenter M B—l
Central Ins Agcy—f
Cheney H L—l
Chalgren L T—f l c
Chase & Schanfield—f
Chier M C—l
Chute Ins Agency—f
Citizens State Bk Agcy —f
Clarity H J Co—f
Clark C L—f
Cobb-Strecker Agcy Inc —f
Colgrove P P—l
Conklin-Zonne-Harrison Agency—f c
Cook & Co—f
Conroy-McLennan Agcy —f
Curtis L A—l
Dahlstrom A J—f
Davis Ins Agcy—f
Dempsey A S—l
Dickey F A—l
Donahue Agcy Matt—f
Dornberg H B & Co—f
Dundrey F B—l
Eaton C S—c
Erickson E O—l
Eichhorn E & Sons—f
Erichsen & Son—f l
Esterly-Hoppin Co—f c
Evans D H—f l c
Feroe H M—f
Flory F M—l
Foster F W—f
Frudenfeld L M—l
Frisch Jas—l
Fuller C I—f
Gale A F—f
Gale Chas S—f c
Garwood E C—f
Gateway State Bank Ins Agcy—l
Gilbert L E—l
Gillis W A—l
Gislason H B—l
Godwin J W—l
Gorham-Braden Co—f
Gray F L Co—f l c
Guardian Inv Co—f
Gustafson A V—l
Haeussler R A—f
Hagerty C D—l
Harriet State Bank—f
Harris City Co—f
Hazard J T Co—f c
Hazlett J C—f c
Headwall-Sundberg Co—f
Hedwall C J—f l
Heffelfinger - Barrett Agcy—f
Hennepin Ins Agcy Inc—f
Hermann W C J—f
Hertsgaard O I—l
Hezzelwood L—l
Hill A R—l

MINNEAPOLIS INSURANCE AGENCY

FIRE AND TORNADO DEPARTMENT

Hartford Fire Ins. Co.; Ins. Co. of North America; Liverpool & London & Globe; N. Y. Underwriters Agency; National Fire Ins. Co.; Norwich Union Fire Ins. Society; North British & Mercantile Ins. Co.; Northern Assurance Co.; Northwestern Fire & Marine Ins. Co.; Royal Ins Co.; Scottish Union & National Ins. Co.; Springfield Fire & Marine Ins. Co.; A nerican Eagle Fire Insurance Co.

AUTOMOBILE, MARINE & TRANSPORTATION DEPARTMENT

Hartford Fire Ins. Co.; Ins. Co. of North America; Liverpool & London & Globe; National of Hartford Royal Ins. Co. Firemen's Fund

LIABILITY, BOND AND CASUALTY DEPARTMENT

Globe Indemnity Co. of New York; New York Plate Glass Ins. Co.; New Jersey Plate Glass Ins. Co

LIFE, ACCIDENT AND HEALTH DEPARTMENT

Travelers of Hartford; Globe Indemnity Co. of New York. Continental Casualty

Commissions Allowed Non-Resident Brokers and Agents on Insurance on Minneapolis Properties
Special Inspection Dept. maintained, Rate Schedules Furnished
CORRESPONDENCE SOLICITED

MINN.—Minneapolis Con.

Hill Geo V B—f
Hinman W R—l
Hirschmann H J—l c
Hord & Murphy—l
Hunt H H—f
Hunt Thos A—f
Hunter J A—l
Investors Syndicate—c
Irish R E—l
Iverson Wm G—f
Jamison & Huss Co—f c
Janecke J F—l
Jamieson & Huss Co—f c
Jayne & Co—f
Johnson Agcy—f c
Johnston Geo S—f
Johnson J F—l
Jones-Davis Agency—f c
Joyce W B & Co—f c
Judd W G—f c
Kaufmann, Hamburg & Kaufmann—l
Keating W J—l
Kedney F S—f
Kelly Edw P—l
Kelly-McKusick—f
King J L—f
Kost & Clark Agcy—f
Lake Street State Bank Ins Agcy—f
Lane J A—f
Laraway O M & Son—f
Larson Ins Agcy—f
Larsen E V—l
Lauderdale H W Co—f
Leach H H& Co—f
Leitschuth A M Agcy—f c
Lewis M H—l
Lewis Ins Agcy—f c
Liberty State Bank Agcy—f
Long-Denny Agcy—f
Lowry W D—f
Luce-Fowler Agcy—f
McConnell L K—f
McDonald-Parthum Co—f
McGovern Woods Corp—f
McIntyre John C & Co—f
McKenzie-Rehnke Ins Agcy—f
McMichael Agcy Inc—f
McNally F T—l
Main & Co Inc—f
Market State Bank Agcy—f
Marsh & McLellan—f c
Meakher E D—l
Mercantile Ins Agcy—f c
Merchants & Manufacturing State Bank Ins Agency—f
Miller H T—l
Millers & Traders State Bank Ins Agency—f
Millunchick G L—l
Minneapolis Ins Agency—f l c
Minnehaha State Bank Ins Agency—f
Minnesota Natl Co—f
Monroe W H—l
Montague H C—l
Moore Bros Brace & Co—f
Morris Morse & Park—f
Morrison Inv Co—f
Morrison V E—l
Muir Mrs. J W—l
Mosher & Miller—f
Mullaney J F—l
Munyon R D—l
Murphy Bros—f
Murphy Geo E—l
Murphy H G—l
Nickels & Smith—f
Nichols & Tuttle Co—f
Northeast State Bank—f
Nordstrom R C—l
North Side Inv & Ins Agcy—c
Nysteun Ins Agcy—l
O'Brien E J—f
Odell B H—l
O'Neil J C—l
Oslund J J—f
Packer & Kauffman—l
Padden W H—l
Palmer F L—f
Parker L T—f
Paterson C W—l
Peck & Fontaine—f
Peters R E—l
Peet Wm—f
Peterson C F—f
Pfeifer R—l
Phelps-Eastman Co—f
Porter Wm A—l
Porter J C—l
Pruden C D—l
Purple J G—l
Rasmussen R T—c
Reeves A J—l
Reidhead-Voegeli Co Inc—f
Reszka & Co—l
Retler Bros. Agcy—f
Rhinehart W E—l
Ridgeway, Wood & Co—c
Risk W J—l
Robinson F C—l
Root Agcy L A—f
Rossman & Wilkinson—l
Sackman C G—c
Sammis F—f
Schisler R F—l
Schunk A J & Co—f
Schutt Realty Co—f
Seeley Agency Geo H—f
Seeley & Co—f
Seiberlich R J—l
Seiler O E—l
Sexton Chas W Co—f c
Shove T C—l
Shove Co Theo C—f
Shultis N L—l
Slack R A—l
Smith Co Arthur P—f
Smith Isaac N—f
Smith John L—f
Soremson H J—l
South Side Ins Agcy—f
Sprecher H F—f c
Staring Co The—f
Stewart G L—l
Stocker A C Co—f
Stezemp John W & Co—f
Tabour Realty Co—f
Taylor G W—l
Thayer Mortgage Co—f
Thompson Bros—f
Thompson R M Co—f c
Traub Rlty Co—f
Triggs L A—l
Trumbo J F—l
Tucker F L—l
Tullock-Roadman Peterson Co—f
Tuscany Wm A—f
Twenty-Sixth St State Bank—f
Twin City Ins Agcy—f
Underwood Agcy Inc—f c
Union Ins Agcy—f
University State Bank Ins Agcy—f
Van Fleet G W—l
Vanstrrum & Co—f
Van Tuyl Lathrop & Twenge—l
Wagner Agcy—f l
Walstad-Pearson Inv Co—f
Walton Agcy E G—f
Ware Agcy The—f
Warner G—f
Weatherbee H B—f
Wentworth & Griffith—f
Weyer C K—f
Whalen A J—l
White & Odell—l
White-Preston Agcy—f
White Sales Co—f
Wicker J—l
Will W J—l
Williams J A—l
Williams R L—l
Wilson Wirt & Co—f c
Wolcott R F—l
Wold A M—c
Womac H W—c
Woodruff F A Jr—l
Wright Agcy—f l
Yale Realty Co—f
Yeates & Son—f
Zemore L L—l
Zenith Co—f

MONTEVIDEO

Antzen C J—f l
Budd C H—f c
Elkjer C C—f
Fosnes C A—f c
Jenks T B—f l c
Kief A E—f c
Moyer L G—f l c
Parks Andrew—f
Skogrand J H—l

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Life ***Accident*** ***Health*** ***Group***

Van Styke C G—f 1 c
Whitmore B A—f 1 c

MOORHEAD

Adams Edwin—f 1 c
First State Bank Ins Agcy—f 1 c
Northwestern Loan Co—c
Pederson Ins Agcy—f c
Sharp James H—f c
Sprague E C—1
Tillotson Wm R—f c
Torson Thos—f
Walker Geo L—f c
Wolfe Agcy—f 1 c

MORRIS

Beise Geo—f
Cherry Wm H—f c
Cooley W F—f c
Devenney J H—f 1 c
Gaffney Jos J—f 1 c
Grim Miss Nora E—f
Hanrahan John P—f 1
LaFave E J—1
Landes J D—f 1 c
Markley Philip M—f
Putnam F R—f c
Siverts S A—f 1 c
Spooner Paul L—f c
Stenger A L—f 1 c

NEW ULM

Bierbaum Victor—f
Ffaender Fred—1
Henle John—f 1 c
Henningsen N Agcy—f c
Higgs J R—1
Hogen Pfaender Agcy—f 1 c
Kosek F W—f 1 c
Meile Adolph—f
Platau Frank—1
Raabe H F—f
Schneider Otto—1
Schrader Irwin—1
Wicherski E—f c

NORTHFIELD

Barnard W C—f
Bierman C A—f c
Blodgett A B—1
Bunday T J—f
Carpenter C P—f
Clark F L—f
Curren Frank—f
Dilley H O—f 1 c
Dougherty Della—f
Goettel A F—f
Huestes L W—c
Netland S A—f 1 c
Oldberg E J—f 1 c
Onstad C J—f
Peterson Roy—1
Pye C R & W W—f
Revier Wm H—f 1 c
Rice Ins Agcy—f 1 c
Rice & Rice—f
Santino Mrs Effie M—f
Schmidt & Shandorf—f c
Southworth Land & Agcy—f 1 c

OWATONNA

Albertus C F—f 1 c
Bennett G B—f 1 c
Buxton J A—f c
Doolittle G W—f 1 c
Dunham Frank A—f c
Endres A A—f 1 c
Implement Mut Ins Agcy—f
Leach Helon E—f
Malone J C—f c
Minnesota Land & Ins Co—f 1 c
Nelson & Nelson—f c
Rowland & Doolittle—f 1 c
Thiemer & Tincher—f c
Thurber O M—1
Warren L B—f

RED WING

Bovy J J—f 1 c
Bruderseth C M—1
Bryan E C—f 1
Chellson & Schacht Ins Agcy—f 1 c
Duncan C C—1
Featherstone N H—f 1 c
Hall C P—f c
Harder Paul—f
Hjermstad H L—f
Lidberg Co E H—f
McIntire J—f 1 c
Nelson S J—f c
Roeper Frank—1
Pierce A P Ins Agcy—f c
Wooders L—1

REDWOOD FALLS

Baldwin H A—1
Farmers State Bank—f 1 c
French F K—c
Gilbertson E B—f 1 c
Reynolds B J—1
Smith & Knudson—f 1 c
Ward Ins Agcy—f 1 c

ROCHESTER

Brookner E R Mrs—f 1 c
Brown Ins Agcy—f 1 c
Collin & Kelly—f c
Conley Kerry E—f
Gimbert F H—f
Gooding F E—f
Griffin J R—f 1
Hall Mrs J M—f c
Holt & Perry—f 1 c
Heffron M—f 1 c
Johnson M A—1
Kelly & Griffin—f c
Lant W H—1
McGovern J E—f 1 c
Mulvihill M E—1
Peters G A—1
Schacht Theo A—f
Stevenson & Melone—f 1 c

ST. CLOUD

Ahles Paul—f
Beaver F—f 1 c
Bennett James R Jr—f c
Collignon Rlty Agcy—f c
Fouquette D J—f 1 c
Freeman W H—f c
Hansen Hubert—f c
Kinsella Ins Agcy—f 1 c
McKenzie H A—f
Mitchell W B—c
Murphy E A—f c
Niskern Ins Agcy—f 1 c
Pocholl L J—f 1 c
Stangl Fred—f 1
St Cloud Investment Co—f 1 c
Swift L R—f c
Treichel E B—1
West C L—f
Wolter Ins Agcy—f 1 c
Young H C—f c
Zapp Edward—f c

ST. JAMES

Farmers State Bank—f
Eppeland E A—f 1 c
Fuller E C—f c
Lobben J L—f c
Malmrose V A—f c
Nelson N J—f c
Running M—f 1 c
Schweppe A—f
Security State Bank Agcy—f
Tonnesson H—f

ST. PAUL

American Ins Agcy—f c
Ames B M—1
Baker A T—1
Becker A L—1
Becker E C—1
Bell A B & Co—f
Blandford G T—1
Brogmus J H—1
Brown C M—1
Bullis J J—1
Burns Fitzhugh & Robert—f
Butler, Mitchell & Doherty—1
Cardle Ins Agcy—f
Carlson & O'Donnell—f
Cathcart & Maxfield—f
Chambers A H—1
Christofferson Geo—1
Clark D D—f c
Conkling C C—1
Corneveaux J J—1
Commercial State Bank Agcy—f
Constans, Nolan & Co—f
Croonquist A P—f
Dahl & Martin—f
Davis & Lagerman—f
Daytons Bluff State Bk Ins Agcy—f
Deal L M—1
Deters & Fry—1
Dilley G E—f c
Dillon M J—1 c
Dixon C W—f
Drovers State Bank—f
Ehlers & Keller—f
Eichelberger C M—f
Eliason A O—1
Epstein I—1
Erdman A W—f c
Ernest M F—f
Finkelstein A—1
Fletcher H H—f
Ford F E—1
Fugate J S—c
Gilbert & Gilbert—f c
Graves Geo B—1
Gregory J T—1
Griffith & Olstad—1
Hackney Inv Co—f
Haley J B—c
Hamm Rlty Co—f
Hart W H—f
Hart L—1
Hartigan J A—1
Hauenstein H A—1
Haynie D P—f c
Hieneman G—1
Hempel E A—c
Henley J W—1
Hermann A G—1
Hill L J—f
Hoffman J P Co—f
Holmer A G—1
Hoyt Homer H—f
Hueller Rlty Co—f
Hurd & Johnston Ross—f c
Jamieson M B—f
Jardine Thos—f 1
Johnson S A—f c
Jones W G—f
Joyce W B & Co—f c
Kisselburg B M—c
Kingsford W G—f c
Klingman W W—1
Kleifgen C W—1
Konantz E S—f c
Koop W T—1
Kramer Geo F—f
Lang W A—f
Langford & Fahey—1
Law Wager Agcy—f
Learned Chas E Jr—1
Lemmon Co Inc—f c
Lilley Andrew—c
Lynch J C—1
McIntyre H H—1
McVeigh R J—1
Maple E E—c
Martin H—f
Matteson Co—f c
Matz & Son—f
Michaud Agcy—f 1 c
Minnesota Transfer State Bank Agcy—f c
Moriarty M P—f
Moritz & Moritz—f
Mott W L—1
Neely R M Co—f c
Nelson F E—f
Nelson H P—1
Nolan P F—f
Nollet A E—1
Norton J W Co—f
O'Meara Ins Agcy—f 1
Peet Wm F—1
Peilen & Peilen—f
Perry E G—f
Peterson H C—f
Pouliot & Libby—1
Produce Exch Bk Ins Agcy—f
Ramsey County Ins Agcy—f
Reeves A J—1
Ritt Wm A—f
Robinson & Harrison—1
Rodenburg G W—f 1
Rogers Agcy John Jr—f
Rogers Jos A Agcy—f
Rydquist G A—1
St Paul Ins Agcy—f c
St Paul Trust & Sav Bk—1
Sanford E R & Co—f
Schnable Geo E—f
Sheppard G K—1
Sherlock W H—1
Simpson L R—c
Snow L M—1
Sperry Rlty & Inv Co—f
Stebbins L C—c
Stenger Geo W—f c
Stockyards Mort & Trust Co—f
Strickler H M—1
Strickland Doolittle Co—f c
Sullivan G W Agcy—f
Taylor D W—f
Townsend John & Son—f
Tracy J—f c
Tucker & Anthony—1
Van Hoven Peter & Son—f
Weed, Parker & Co—f c
Wegner R A—1
Wight Phinney Co—f
Wilson F L—1
Zimmer J A—1

ST. PETER

Davidson Mrs Etta—f 1 c
Laumann Wm G—f c
Miller & Miller—f 1 c
Schaefer Bros—1
Stone M E—1 c

SAUK CENTRE

Caughren-Strebel—f 1 c
Conklin Victor T—f c
Cooper J F—f c
Cooper F S—f c
DuBois B F—c
Hansen J H—1
Kells R R—f
Morse & Morse—f c
Rien Geo—f c
Sprague C M—f c

SAUK RAPIDS

Berg Herman—f
Fletcher Wm H—f
Neils R G—f 1 c
Schaefer T G—f
Senn John A—f c

MINN.—Con.

SLEEPY EYE

Berg A M—f c
Berkner Henry—f 1
Bertrand A D—f
Brust Wm—f c
Cutting John—f
Domeier H C—f 1 c
Griffith & Smith—f 1 c
Hans Mo—f 1 c

SOUTH ST. PAUL

Drovers State Bank Ins Agcy—f c
Live Stock State Bank Ins Agcy—f c
Noland P F—f
Samels & Vogel—f

STILLWATER

Bernier C P—1
Castle L B & Son—f 1 c
Lammers C A—f
McGarry Robt W Ins Agcy—f 1 c
Nelson Louis P—1
Prince-Joy The Agcy—f 1 c
Stillwater Ins Agcy—f 1 c
Tuttle R J—f 1 c
Welch Thos W—f

TRACY

Aigyer H M—f c
Bonnalli Thos G—f 1
Cain H J—f 1
Fitch L J—f 1 c
Mykkeltvedt N L—1
Porter C G—f 1 c
Walker R F—f 1 c

TWO HARBORS

Barton John A Agcy—f 1 c
Berg G W—1
Commercial State Bank—f c
Dwan Dennis—f 1 c
First State Bk Agcy—f c
Jelle J G—f
Strand Edwin L—1
Walstrom J A—f c
Young W J—1

VIRGINIA

Brandt John G—f c
Ekstrand Ins Agcy—f 1 c
Engman P S—f 1 c
First Nat'l Bk Agcy—f 1 c
Greely Douglas—f c
Johnson R W—f 1 c
Kellar-Hayes Agcy—f 1 c
Nelson Martin—f
Tenhuen Henry—f
Thurston J M—f c
Whelan A B—1
Williams G I—1
Wozniak F W—1

WABASHA

Jewell H B—f
Jones Co R E—f 1 c
Marx Nick—f c
Satory Max—f
Wachs Frank T—f 1 c

WADENA

Bigelow Fred H—f
Browne & Otte—f 1 c
First National Bank Ins Agency—f 1 c
Gores F E Mortgage Co—f c
Merchants National Bank Ins Agency—f 1 c
Merickel H A—f c
Mettel John—f
Murray A C—f c
Prettyman G I—f 1 c
Taylor T A—1

WASECA

Buchler L T—f 1 c
Buckman Miss Marion—f 1 c
Coleman Thomas—f 1
Conway T J—f 1 c
Didre H C—1
Madden J E—f c
Madigan John—f
Manthey W C—f c
Sommerstad C P—f 1 c
Ungerman J B—f
Zetterberg W A—f c

WHITE BEAR LAKE

Barnes R H—1
Kidder W J—1 c
Lindgren F E—1
Reif F J—f c
Warner H A—f 1 c

WILLMAR

Anderson Land Co—f 1 c
Bakke Anton—1 c
Benton L S—f
Berg L S—f
Bodum John A—f
Brown A H—f
Gilbert Ins Agcy—f 1 c
Gunderson H—c
Handy F G—f 1
Johnson Lewis—f
Johnson D F—1
Kandeyohi County Bank—f 1 c
Kannenberg L W—f c
Molander A G—f 1
Nelson A J—f
Odell Chas W—f c
Otterness G H—f
Ovale S B—f c
Ruble A O—f
Sanford R W—f

WINONA

Baumann & Gordon Co—f c
Bierce Ins Agcy—f c
Bohri Alfred—f 1
Clark & Clark—f 1 c
Corbett T W—1
Edwards H N—1
Kunkel G W—f
Minnesota Ins Agcy—f 1 c
Ross J P—f 1 c
Scott W C—1
Smith M J—f 1 c
Szawlowski W L—f
Winona Ins Agcy—f c

MISSISSIPPI

ABERDEEN

Binford J A—1
Central Insurance Office—f 1 c
Heard & Sykes—f 1 c

AMORY

Blankenbaker H L—f c
Bourland W L—1
Cole T J—f
Dalrymple A E Jr—1
Griffin R C—f 1 c
Harris N E—1
Home Mortg & Realty Co—f c
Morris W A—1

BAY ST LOUIS

Hancock County Ins Agcy—f 1 c
Rea Geo R—f 1 c

BELZONI

Associated Agencies Co—
Belzone Brokerage & Ins Agcy—f 1 c
McClintock Ins Agcy—f 1 c
Moreland B C—f 1 c
Prickett Company Robert—f 1 c

BILOXI

Beale & Yerger—f 1 c
Doty H M—1
Jackson Ins Agcy—f 1 c
Tucci F A—f c
Watson Ins Agcy—f 1 c
Williamson M R—1
Wiltz G J—f c

BROOKHAVEN

Godbold J L Co—f 1 c
Jones P Z—f
Underwriters Agcy—f 1 c
Wall Roland B—f c

CANTON

Benthal M—f c
Handy A S—1
Holliday T C—1
Roberts B L—f 1 c
Shackleford Bros & Sivey—f 1 c

CLARKSDALE

Boyle & Jenkins—f c
Curtis C D—1
Ewell D T—1
Ellett C G—1
Fontaine E L—1
Fontaine & Fitzgerald—f c
Heitman D L—1 c
Jenkins J T—1 f c
Johnson & Co Inc J H—f c
Martin & Mitchell Co—f c
Martin Co Inc J A—f c
Miller L—f 1 c
Robey L B—1
Williamson J W—1

COLUMBIA

Dale R H—f c
Maxwell G C—f
Simmons W L—f c

COLUMBUS

Brandon C H—1
Brickell J H—f c
Brinson W T—1 c
Carter W H—1
Caine S L—f
Clardy J T—1
Frazee W E—f 1 c
Harris Mrs Gid D—f
Mississippi Investment & Ins. Corp—f c
Owen B L—1 c
Searcy J T—f
Searcy R H—1
Simms F R—f 1 c
Simon I H—1
Winston Ike—f 1 c
Woodward J P—1

CORINTH

Everett B E—f
Hamm J T—1
Hazard G A—f
McCord W A—1
McPeters J R—1
Mitchell R M—
Young H N & Co—f c
Young J E & Son—f c

GREENVILLE

Attaway W A—f
Bergman Hebron & Starling—f c
Brown J A—1
Dearwan T A—1 c
Lemler Max—f c
Moyse & Moyse—f 1 c
Wheatley George—f 1 c

GREEN WOOD

Ashcraft & Wells—f 1 c
Coleman W J—1 c
DeBerry D Q—1
Delta Ins & Rlty Co—f c
Fotherel M—1
Greenwood Ins Agcy—f c
Slaughter E H—1
Weathersby W O—1
Wells Warner—1

GRENADA

Cain & King—f c
Fairies R M—1
Hoffa & Moody—f 1 c
McLeod Miss Ruby—f c

GULFPORT

Coleman & Co—f c
Davis L E—1 c
Evans G B——1
Galloway C A—1 c
Havard B—f c
Mohler Dave—f 1 c
Sneed Ins Agcy—f 1 c
Yerger & Palmer—f c

HATTIESBURG

Collins Mrs S C—1
Collins & King—f c
Dedrick J D—1
Eure Ins Agcy—f c
Gaslon P L—f c
Pickett M S—f c

HOLLY SPRINGS

Francisco E W—f 1 c
McKissack E H—1
Tyson J O—f 1 c

INDIANOLA

Davis & Heslip—f c
Davis W F—1
Garnett R C—f c
Indianola Ins Agency—f 1 c
King C B—1

JACKSON

Austin J E—1
Belcher M W—f

Bradshaw E H—f 1 c
Brady B M—1
Bufkin & McLean—f
Carter H M—1
Carter & West—1
Cavett J C & Son—1
Cole W Q Jr—1
Cutrer T H—1
Davis Miss C—1
Dees E W—1
Dreyfus 1—f
Granberry A E—1
Garraway A W—1
Garrett R J Jr—1
Green Geo S—f
Hart S F—f
Hood & Co J C—f c
Lampton L B—1
Moore R P—1
Moseley, Nelson & Smith —f c
Nugent & Pullen—f c
Oglesbee E B—f
Oliver I A—1
Patton Bros—1
Philip R M—1
Ragland E L—1
Rainey T J Jr—1
Ratliff W D—1
Robertson S V—f
Robinson & Julienne—f c
Ross C D—1
Shoemaker J M—1
South J C—1 c
Swearinger G C—1 c
Thigpen E E—1
Thompson R H & J H—1
Watkins, Watkins & Rager—1
Wells J H—f
Wharton & Roberts—f c
Whitten S R Jr—1
Wilkins C O—1

KOSCIUSKO

Atkinson A E—f c
Boswell Jno S—f
Brown Miss Alice—f c
Cain J H—f c
Clark C N—1
Jackson & Jackson—f c
Lansdale Carolyn—f c
Lucas John C—f c
Ray L E—1
Sanders & Sanders—f c

LAUREL

Blethen B J—1
Branch C—1
Brown A M—1 c
Cooper J M—1
Ferris P D—1
Graves, Lindsey & McLaurin—f c
Hill J H—f c
Hurst & Yates—f c
Risher J R—1
Roberts D B—1
Edwards Ronald—1
Scott R P—1
Walker J R—1

LELAND

Porter R S—f
Quin & Crosby—f c
Smith M B & Co—f c

LUMBERTON

Pigford L C—f c
Davis E M Jr—1
Salmond J B—f c

MACON

Boyd E B—f c
Lucas P G—1
Scales C M—c
Tyson Jas L—f
Yates E V—f
Yates R E V—1

MAGNOLIA

Leggett A T—f 1 c
Terrell V L—f 1 c

M'COMB CITY

Birdsong L F—1
Brent J F—1 c
Edwards Miss Annie—f 1 c
Furley T L—f 1 c
Lampton Ins Agcy—f 1 c
Lee H E—1
McColgan Ins Agcy—f c
Mosely H P—f 1 c
Tate Chas—f 1 c
Watkins W R—f c

MERIDIAN

Broyles V S—1
Carmichael T E—1
Carter & Broach—f
Colwell Geo Agcy—f c
Grimes B H & Co—f 1 c
Harris Lee M—c
Kennedy J B—1
Nall & Broach—f c
Sellers C C—1
Smith A H—f
Smith J J—1
Walker C S—1 c
Weems, McRaven & Weems—f
Williams F W—c
Wilson W L—1

MOSS POINT

Barber W W—f
Stewart W G—f
Vanderwall Jno A—f 1 c

NATCHEZ

Dale R T—f 1 c
Davis-Merrill Ins Co—f 1 c
Lott Mrs Edna G—1
Marks W B—f 1 c
Mayer Ins Agcy—f 1 c
Metcalfe Ins Co—f 1 c
Willson C W—1

NEW ALBANY

Hall Ins Agcy—f c
Houston Guy M—f 1 c
Smallwood R L—f c
Taylor J S—f

OKOLONA

Dean's Ins Agcy—f
Jones S C—f
LaGrone C A—f c
Savage W E—f
Shell D H—1
Stovall A T Jr—1

OXFORD

Johnson T E—1 c
Knight Geo M—f 1 c
Roach C H—f

PASCAGOULA

Holland T E—1
Jane E—f c
Lewis Ins Agcy Inc—f c

PASS CHRISTIAN

Bourdine E F—1
Lang E A—f c
Lang John H—1
Northrop Elmer—f c

STARKVILLE

Beattie H A—f 1
Hogan Mrs J B—f 1
Miller W H Mrs—f 1
Powers F H—f
Reynolds Ins Agcy—f 1 c

TUPELO

Baker T W—1
Cavett V C—1
Clayton S P—f c
Savery F M—f c
Tupelo Ins Agcy—f 1 c

VICKSBURG

Clark W C—f
Dunlaney W G—1
Everand E B—1
Flanagan Ins Agency—f 1
Flowers Bros—f c
Ford G W—1 c
Hamilton J C—1
Hamilton & Hirsch—1
Hennessey P L & Bro—f 1 c
Hirsch Louis—1
Katzenmeyer C W—1
Moore J K—f 1 c
Smith R Q—1
Vallery J F—1
Weil R & Son—f 1
Wilkerson R C—f 1 c

WATER VALLEY

Cock Everett—f 1 c
McLarty J Robt—f
Mauldin J W—f
Wagner Jno H—f

WEST POINT

Dugan Arthur & Co—f
Hibbler Stacy—f
Kyle-Chandler Ins Agcy —f
Marshall Lee & Co—f 1
McEachin J D—1 c
Moseley Ins Agency Co —f 1 c
Nash W A—1

WINONA

Holman W A—f c
Small J B—f
Webster W S—f

YAZOO CITY

Barnwell & Barbour—f c
Doherty M P & J B—f
Exum & Williams—f 1 c
Livingston Ins Agcy—f 1 c
Saunders R D—1

MISSOURI

ALBANY

Adams & Killam—f
Debord Stephen—f
Gibbany C E—f c
Grantham J E—f
House E—1
Kent D O—1
Kingsborough D D—f c
Lowe A Roy—1
McCammon J P—f
Rigney T N—f
Robertson D F—f
Stapleton W P—f c
Williams J S—f c

AURORA

Investors Rlty Co—f
Mathes M—f 1 c
Roark W H—f c
Wheat C V—1

BETHANY

Barlow, Barlow & Kautz—f c
Beeks R—1
Bryant W P—f
Cumming A S—f
Frisby E H—f
Hix Clifford—f
Kautz L R—1
Nelson I E—f 1 c
Roleka Herman—f 1
Sigler B P—f
Skinner & Allen—f c
Wilson Dockery—f

BONNE TERRE

Benham & Bowman—f
Greene Paul—1
Kirkpatrick Alice—f
Malugen J H—f 1 c
Richard Francis—1

BOONVILLE

Chambers W A—f
Draffen F D—f
Gott C P—f c
Journey C W—f
Rennison J E—f
Siemrall & Neef—f
Smith & Phillips—f 1 c
Triggs & Co—f
Walter Gautner—f 1
Whitlow R W—f
Windsor & Hickman Agcy—f
Young H—1

BROOKFIELD

Baker A W—f 1 c
Beauchamp R J—f c
Burwell W C—f
Carlton J T—f
Devoy & Co—f 1 c
Erwin C O—1
Jones J W—1
Howard Geo E—1
Kern A T—1 c
Kotsenburg J H—f 1
Markham Harry—f c
McCollum W—f 1 c
McGregor W B—f c
Parsley W A—f
Rusk E M—f 1
Thomas C R—1
West H J—c

BUTLER

Atheson Clarence—c
Coonrod W L—1
DeMott W L—f
Hart J F—f
Herrell J L—1
Jeter B F—f
Johnson Agcy—f c
Krinn J S—f c
Vandyke H H—f c 1
Walker J S—1
Wallace P. Cowgill—f 1 c

MO.—Con.

CALIFORNIA

Bybee B E—c
Eberhardt F E—f
Garschet A A—f
Gill S C—f c
Gray Ins Agcy—f
Harra F C—f c
Hert L F—f 1 c
Kuhn H W—f c
Longan J E—1
Snow A F—f c
Spieler A L—1

CAMERON

Barlow Arthur—f 1
Cross J L—f
DeShon & Anderson—f
Ellington H E—1
Harris E T—f c
Jeffers C E—f c
Klepper Frank B—f
Livingston J A—f
McGill Mrs. Nettie—f
McGlumphy W H S—f
Poynter & Wallace—1 c
Trice W E—f
Ulrich O F—f
Williams J E—f
Ziegenbien Henry—f 1 c

CAPE GIRARDEAU

Bowman Bros—f c
Caton E A—1
Drum E L—f
Ellis E P—f c
Guese E C—1
Harris E R—1
Heaton F L—1
Latimer E H—1
Oberheide W R—f c
Powers A L—1
Vasterling A C—f 1 c
Vinyard Ben—f c
Walker W E—f 1 c
Way W S—1
Wilson C G—f c

CARROLTON

Derry J R—f
Dickson E A—f c
Hollister & Archibald—f
Houston J G & Son—f c
Lewis H S—1
Medlin A B—f
Minshall Thos—1
Parkin J H—1
Thomas D D—f c
Tuley J N & Son—f c
Turner & Son—f c

CARTERVILLE

Burch E A—1
Gass F L—f c
Hood C C—1

CARTHAGE

Asendorf G W—f
Brader Mrs M T—f
Corby & Henry—f
Cushman F A—f
Davison S F—f
Edwards T M—c
Edwards Thos Ins Agcy—f
Fullerton R D—f
Griggs J W—1
Knight & Towse—f 1 c
McGee John C—f c
McMillan J A—f c
Phillipes & Henry—f
Smith W M—c
Viernow M—f c
Williams W A & E L—f
Wyatt & Maring—f 1 c
Wyatt J C—f
Wyatt J R—1 c

CARUTHERSVILLE

Bernard W—f c
Crowe R G—1
Dorsey Ins Agcy—f c
Durham R C—1
Homer P—f
Moore & Watson—f 1 c
Sanders B B—1
Setzer Wm H—1
Whalen P W—1

CENTRALIA

Atchison W B—f
Edwards & Co—f c
Hunt J C—1
Jenning C C—f c
Lyons C W—f
Meffert Bros—f 1 c
Ratliff J W—f
Shelledy & Son—f 1
Settle C W—f c
Wade E G—f c

CHARLESTON

Bailey H C—1
Bridges Ins Agcy—f c
Coon & Marshall—f
Daniel O F—f 1 c
Downs J E—1
Gillooly & Stevenson—f c
Hart H M—1
Heggie R L Jr—1
Joslyn Ins Agcy—f c
Kirkpatrick & Russell—f
Myers W V—1
Simmons J H—1
Steele L D—1 c

CHILLICOTHE

Brockman W—1 c
Carnahan G C—f c
Cies A W & Son—f 1 c
Coburn A R—1
Cox W L—f
Gibson S L —f
Gill & Ryan—f c
Gunby & Shelton—f
Hoover F A—1 c
Johnson E G—f 1 c
Jordan Robt B—c
Kitt P D—c
Martin J J—f
Orr E C—f
Pardonner John E—f
Randall N H—f
Rice M J—c
Shockey E F—1
Stewart Douglass—f c
Walton Thos D—c
Winn J E—f

CLINTON

Carney J D & Son—f
Carter W F—f
Covington R L—f 1 c
Faris H P—f
Godwin W M—f 1
Gray J W—1
Hoover Bros—f
Jenkins A A—f
Mills Ray—f 1
Ramsey C H—f c
Shankland & Gunn—f c
Stevens & Jennings—f 1 c

COLUMBIA

Chevalier W F—1
Columbia Ins & Rental Agcy—f c
Conley-Myers Realty Co f
Dougherty E L—f
Flynn Realty Co—f
Gant J P—f c
Gray R H—f 1 c
Groves T Howard—1
Hale C P—1
Halloway T J—f
Hill H—1
King George F—1
McDonnell Bros—f
Rollins & Rollins—f 1 c
Smith & Catron Realty Co—f 1 c
Somerville J R—f 1 c
Standard Ins Agcy—f 1 c
Stephenson Wm G—1
Stevenson S M—f 1
Stewart J A—f
Weathers Mrs O J—f

CRYSTAL CITY

Bowman & Hess—1 c
Herrick Leon—f
Hosterman J K—f
Peoples Realty Co—f 1 c

DESLOGE

Bennett Taylor—1 c
Garrett L W Jr—1 c
Jones Leen—f c
Mansen Wm F—f c
Ward J B—1 c
Watson R B—f c
Wescoot E W—f c
Ward F E—1 c

DE SOTO

Christopher Wm H—1
Coxwell T F—f
Crews A J—f
Eaves T B—f
Fisher O L—1
Harris & Curtis—f 1 c
Jarvis C T—f
Mahn C Hohman—f c
Pieschel J A—1
Rouggly D L——f

DEXTER

Blankenship J F—f c
Carter A Q—f c
Crane C A—f c
Morgan H A—f 1 c
Sisler R A—f c
Weber Ed—f 1

DUENWEG

McGee M—c
Miller T F—f c
Sterling H W—f c

ELDORADO SP'GS

Brannan J C—f
Cedar Co Abstract Company—f
Ford James R—f 1
Hainlin Miss E M—c
Russell W M—f
Shaw Bros—f

FARMINGTON

Clay J S—f
Coghill L B—1
Fleming W N—f
Forster Geo C Agcy—f c
Haile Oscar L—f c
Haley P D—1
Ledbetter H B—f
Noland E T—f

FAYETTE

Armstrong J W—f c
Burgwin A B—1
Clark R C—f
Denneny J B—f
Gallemore J R & Co—f
Givens C E & Co—f
Kirby A L—f
Potts N B Agcy—1
Potts Miss Nell—f c
Settle J D—f
Shafer Jas M—1
Smith Geo G—f
Talbot John—1
Thompson Jasper—f
Tindall J W—f c
Woods B M—f

FESTUS

Brickley L M—1
England C C—f
Funk Jno R—f
Hoefner Jno V Jr—f
Hall J N—f c
Jackson F L—1
Porter C—c
Terry Philip S—f
Vaughan H E—f 1 c

FLAT RIVER

Cates E L—1
Clay & Mathews—f
Horton & Reid—f 1 c
Powers A L—1

FREDERICKTOWN

Anthony E D—f
Blanton J W—1 c
Chilton J F—f 1 c
Glaves J F—f
McFarland R—1
Parken F J—f c
Perringer J E—f
Pirtle I J—f c
Slaughter R M—1
Whitener O M C—1

FULTON

Adcock W M—f 1
Fisher R E—f 1 c
Grant T H—1
Guthrie M L—c
Hamilton & Crenshaw—f c
Harris & Rootes—f
Hughes R L—1
Jamison W E—f c
Koontz & Palmer—f c
Lynes J C—f 1 c
Metcalf W A—c
Moore S T—1
Russell W F—1
Simpson S G—1
Tuttle E N—1

HANNIBAL

Anderson T L—f
Bassen & Brown—f c
Carlile L R—1
Chandler O W—1
Clark E C—1
Clayton Geo D & Son—f 1 c
Cox E V—1
Fisher W H—f c
Hall E L—1 c
Hoffman J H—f c
Holme & Hickman—f 1 c
Link E A—1
OrCutt V D—f 1 c
Osterhout S O—f
Ohearn F—f
Plowman & Greenville—f c
Roberts A C—c
Rodgers F S—1
Schuetz J D—1
Settles E V—f 1 c
Wilson & Arnold—f c

HARRISONVILLE

Allen & Glenn—f c
Bohon A B—f
Christopher W C—f
Conger Arthur & Co—f 1 c

Connely J E—f 1
Cox Bud—1
Davis J A—f
Hight & Eidson—f c
McCool Wm P—1
McKeeves T O—f
Pahlman George H—f
Patrick J C—f
Renwick A V—f 1 c
Summers W D—f c
Tavenner G E—1
Wolfe W F—f c

HIGGINSVILLE

Brackman A D—c
Campbell H F—f c
Hoefer D—f c
Holke D H—f 1 c

HOLDEN

Bell & Co—f c
Boggs D L—f
Boisseau O G—f c
Brown F J—c
Eves M J—f
Liddle W H—f
Mayhew A F—f
Murray J H—1
Sankey S R—1
Wallace W B & Co—f c

INDEPENDENCE

Alexander H T—1
Burton & Corthell—f
Capells C D—f
Chastain Henry—f
Clinton Geo W—f c
Commercial Serv Co—f
Gould Geo A & Co—f c
Hardin J H—f
Harrington E C—f
Jamison M T—1
Knox E C—f 1 c
Johnson W H & Co—f
Mindrup Oscar—f
Noel & Yankee—f c
Ramsay Wm F—f c
Rider Real Estate Co—f
Ruhlman C S—1
Shepherd E W—f
Siegfried M H—f 1 c
Sitlington R S—f
The B M Houchens Rlty & Mortgage Co—f

JACKSON

Boss & Puls—f c
Caldwell J F—1 c
Grant & Wagner—f c
Rasche S W—1
Wilson R K—f 1
Williams Sam D—1

JEFFERSON CITY

Bauer A J—f
Beatty G H—1
Burch & Platt—f c
Central Mo Trust Co Ins Agcy—f
Church H B Jr—1 c
Conrath J H Agcy—f c
Cook Sam B—c
Dallmeyer F P—1
Dallmeyer Wm A—f c
Fromme F J—f
Knollmeyer G H—f 1
Miller H H—f 1
Raithel Frank—1
Salsman G W—f 1
Schuetz B F—1 c
Seiter H J—1
Steininger Walter H—f
Weiler L W—f c
Wildeboor W M—1
Winkelman Wm F—f c
Young N B—1

JOPLIN

Brown & Spicer—f c
Burgess Ins Agcy—f
Cluxton D C—1
Cogdill L L—1
Dacy Ins Agcy—f
Dangerfield J H & H E—f c
Eberlein Felix K Agcy Co—f
Edwards C L—1
Ellis W L—1
Faulkender J C—f
Jeffries S M—1
Matthews F L—f
McCollum J S—1
Moore R W—1
Musselman H—f
Pile J R—f
Poindexter J S—1
Sanner J C—1
Shaner Dolph—f
Smith S H—f
Stephens S H & R E—f
Sullens A B—1
Valfer & Co—f
Young V L—f c

KANSAS CITY

Abell M Z—1
Adams L L—1
Affolter C—1
Allen J R—f
Alford F—1
Anderson-Bramwell & Co—f 1 c
Atschel R E—1
Atteberry O B—1
Baer L J—f 1 c
Baker L L—1
Bales, Hogsett & Gray—f c
Barrow Jas S—1
Barr J F—1
Barton H L—1
Bearden S P—1
Becker J N—1
Belisle M F—1
Begger T A—f 1 c
Birmingham D J—1
Bissett & Madden—f
Bonnifield A D—1
Boone W L—1
Boyer L M—1
Boor V F & Co—f
Bostwick C G—c
Bowman O H—1
Brooks J W—1
Bruce R L—1
Burke H A Ins Agcy—f
Brown-Mann & Barnum—f c
Cameron C M—1
Casey S L & Co—f
Chamberlain A A—f
Chambers W G—c
Campbell F J—1
Chapman C C—1
Charles & Chesney—1
Cherry Miss E—1
Chick C—1
Child Frederick C—f
Childs A W—f 1 c
Christie & Veach—1
Clark E S—1
Clements & Clements—f
Conner A S—1
Cooke H—1
Cowherd, Fletcher Ins Agency—f
Crist R—1
Crow W D & Son—f
Culbertson Townley Agcy—f
Daily H S—1
Darnold B A—1
Decker E S—1
Denison & Carter—f
Dickie Geo—1
Dickson C—1
Dickson F A Ins Agcy—f
Dobbin Preston—f
Dodson Bruce—f
Dreher I A—c
Duffy C G—1
Duffy F B—1
Dunlap & Co—f
Durham W E—f
Elliott S J—1
Ely & Mann—f
Farmer A T—1
Faulkner E E—1
Fels A Agcy—f
Flanagan J P Jr Ins Agcy—f
Fleming C E—1
Flora J H—1
Fradenburg B J & Co—f
Furgason-Simonds—c
Gamble F G—1
Gardner C J—1
Garnsey A & Co—c
Gaspard Miss M M—1
Good J H—f
Graham Wm A—1
Grobe O J—1
Groves Bros Ins Agcy Co—f c
Hake R G—1
Haner A E—c
Harris J F—1
Hartstone A W—1
Henderson W B—1
Hines L D—1
Holland O L—1
Holmes Ins Agcy—f
Hughes Wm—1
Jackson J S—1
James H G—1 c
Johnson J A—1
Johnson N—f
Johnson W B & Co—f c
Jones F H—c
Jones W C—1
Jones R B & Sons—f c
Kansas City Ins Agcy—f
Keenan J V—1
Keene J J—1
Kettler F C—1
Kirp H C—1
Klingler J H—1
Klopf Mrs B—1
Knebel J J—1
Knight F H—1
Kratz Miss E—1
Krezdarn O B—1
Kratzer F A—1
Landsey H Wm—1
Launder G—1
Launder W H—f
Lemley W R—f
Leslie S—1
Lindsey A G—1
Lockwood J E—1
Lofv G R—1
Longshore W T—1 c
McCarty E D Ins Agcy—f
McCaslin F J—1
Mace C E—1
McClure Geo S—1
McClurer W—f c
McGonigle-Stinson & Metcalf—f
MacKenzie J & W C—f
Manning E P—1
Mapes & Myers—1
Mead C F—1
Merchant J W—f
Mill Gentry & Mill—1
Miller & Sayre—f
Mullane J P—1
Mullany J V—1
Mueller G—1
Murdock T C—1
Nelson G D—1
Nichols A P & Co—f
Norman W O—f
O'Brien, Hobart & Perrin—f c
Opie T J—1
Oppenheimer Bros—f c
Osborn A P—1
Packwood P—1
Pearson & Larson—1
Percy M L—1
Peter Mrs W H—1
Peterson Brothers Ins Agcy—f
Phister L H & Co—f c
Pierce R R—1
Pierce R C—1
Pratt & Thompson—f
Prescott & Snider—f
Pugh E—1
Ramsey H C—f
Ray H—1
Reese I H—1
Reiss & Rings—1
Ridge Ins Agency—f c
Ridgway R A—1
Ripple W H—1
Rubel W W—1
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Stafford R H—l
Stephens Agcy—l
Stephenson L A—f 1 c
Stern Edgar J & Co—f
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Stone M—c
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Bonfoey B L—f
Buhl Lois—f c
Campbell E B—f c
Carothers J C—f
Clemons Carrie E—f
Hatcher J W—f c
Higbee D—f c
Jones H E—f
Landes J E—f
Lindsey H S—f c
Murphy S A D—f
Palmer L A—l
Pickell R M—f
Rankin H J—l c
Rouse H C—l
Winn & Jones—f
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Goodwin F E—f
Soeker F H—f 1
Wilson M H—l

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Beasley T P—f 1
Cox C B—f
Finks W P—f
Giles E C—l
Jones C S—f c
Lillard J B—f

Pahlow L L—f c
Selvey L I—l c
Springer J S—l
Van Pelt Ora Miss—f

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Curry A W—f c
Diffenderfer W I—f c
Donnelly & Farris—f
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McKesson J E—f
Mayfield A O—f l c
Mayfield I W—f
Tinsler F S—f 1
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Petty H—f
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Sharp D A——l c
Terrants Jas H—c
Yates E B—l

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Armstrong H J—f c
Findlay H J—f
Fritz J W—f
Griffith J E—c
Haley W B—f 1 c
Haley A C—c
Knopfmeier W E—l
Lynott G E & Co—f l c
McCune & Son J A—f c
Weaver D O—f
Wilkins & Carroll—f

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Brock Mrs Maude—f c
Brown Hez—f 1 c
Cross O L—l
English Alonzo—f c
Goodson & Wood—f c
Hughes D R—f
Maffry E F—f 1 c
Payson C H—f c
Powell C O—f c
Shelton C W—f
Thomas John W—f 1
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Davis L S—f 1 c
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Stevenson R M—l
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Green Homer—f c
Hamilton L L—l
Hise A—f c
Lancaster Fred—l
Ludden T M—f c
Minor T H—f
Parks N E—f c
Smedley H—f c
Wrenn R M—f c

MARSHALL

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Ayres F L & Co—f
Bryant G D—f 1 c
Bryant J W—f
Campbell F W—f
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Downs A—f
Giger J F—l
Henley Jos W—f
Huston W S—f c
Kibler C B—l
Lockridge Wm Y—f
Mitchell E H—f
Montague M L—f
Morrow L M—l
Newton & Co—f
Poucher L—l
Roberts & Fair—f
Van Dyke & Co—f c
Walker J A—f 1 c

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Baker D R—l
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Hamlin E F—f
Heifner J J & Sons—f 1 c
Holmes O L—f
Hyslop Charles—f c
Irwin E W—l
Jackson P F—l
McDougal R L—f
Nash & Lyle—f
Parle Thos J—l
Pierce W C—f
Robey A S—f c
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Sisson Paul—f c
Somerville A Neil—l
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Westfall G H—c
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Gutekunst E F—f
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Jamison Homer—l
Joyce V M—l
Longbottom W A—l
McQuitty J E—f 1
Mears H E—l c
O'Leary Jas V—f c
Packwood Price—l
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Duff A W—f c
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Hatler T C—f
Keller S H—f c
Kelly M J—f
Payne D P—l
Peck W J—f c
Rice M T—c
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Truex E E—l

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Baldwin J—f l c
Baird J R—l
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Baur E—l
Beals & Weil—
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Belden J Herbert—c
Bello D A—l
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Bennett E J H—f
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Bilheimer W E—l
Bischoff A M—l
Black G E—l
Black G T—l
Blair C E—l
Black G—l
Bloodworth J M—l
Boehmer W —f
Boettler Albert A—t
Brennan J W—f
Bright L E—f
Broe W M—c
Brown Phil V—l
Brown J B—l
Browne F—f
Burde C J—f
Burke E——l
Burkeley E J—l
Butler H H—c
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Cotlin H J—l
Cowan J E & Son—f c
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Cramer M R—f
Elliott J B—c
Ellis J F—l
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Kelly J J—l
Kennedy S G—f
Kinman C W—l
Kist E—l
Koch C F—l
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Mei J J—l
Mead F—f c
Melville C T—l
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Metcalf D D—f
Meyer F W—l
Meyer J G—l
Meyer Ins Agency—f
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Meyers & Wendling—f
Michener W L—l
Miller C L—f
Mitchell H A—l
Moore H C—l
Morrow C E—l
Morton S L—l
Mossler J J—c
Murphy S J—l
Need W M—l c
Neveleff S—l
Obmeyer H F—f
O'Brien & Ellison—l
O'Connor W A
Overall & Browne—c
Owen C W—f
Page R—l
Page D F—l
Palmer A H—f l c
Palmer F—l
Peterson H J—c
Polk Samuel—l
Price P W—l
Pruitt E J—l
Protzmann Wm—l
Reid Fred A—f
Rench F T—l
Robb Ben E—f l c
Rock L P—l
Roth F Jr—f
Root Wm H—l
Ruler B F—f
Russell J L—c
Russell S S—l
Ryan T C—f l c
Salwasser Geo M—f
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Shafer C A—l
Shea C J—l
Sheppard J R—f
Smith C L—f
Smith D C—l
Smith J C—l
Smith W F—l
Smutz L B & Co—f
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Taube A W—f
Taylor W H—f
Teberson H G—l
Terry W—f l c
Thomas J C—l
Thompson C—f
Thompson E C & E V—f c
Tobin J S—l
Toensfeld J—l
Topping S—f
Trauth P P—l
Turnquist J W—l
Van der Linda L B—l
Van Horn C P—l
Waddell R L—l
Wachter Aug A—f
Wagoner H E & Co—f c
Waller C L—f
Walker H E—l
Wanstrath G J—f c
Watson W B—l
Watts R P—l
Weber O H—f
Weil Henry—l f
Weil L A—c
Weingart J—l
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Wendling G R Jr—c
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Witte Oscar R & Co—f c
Wright G D—l
Wright Flabel—l
Wrisberg E F—f
Wyatt W H—f
Yeckel Louis Ins Agcy—f c
Zieger F N—l
Zimmerman E J—l

SEDALIA

Baird F P—f c
Black & Withers—f c
Brock W A—l
Brock & Warnke—l
Brown C P—l

SUPERIOR BROKERAGE SERVICE
on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY
M. E. Singleton, President — Home Office: Saint Louis
Life *Accident* *Health* *Group*

Brown Oscar S—l c
Brain W F—l
Clagett W—l
Camp H R—f
Cassidy & McGrath—f c
Combs F F—f c
Cook J C—l
Dobel Harry—f c
Dow Bros—f
Embry A M—l
Eller C D—l
Evans Ed J—f c
Fox Frank—f c
Gentry C E—l
Hoffman F E—f
Hubbard D G—f c
Hurley W P—l
James S W—f
Jenkins Ins Agency—f c
Keyser Wm F—c
McElroy W F—l
Morris Sims—f
Moser G G—l
Melton A C—l
Nelson N L & Co—f c
Ritchey & Reynolds—f c
Roark Joel E—f l c
Peabody G W—l
Sandfort Fred—l
Sprecher I N & Son—f c
Starrett Jno B—l
Scotten Wm E—l
Smith & McElroy—f
Stafford P G—f
Thomas Wm I—f l c
Van Wagner W H & Son—f c
Viebrock, Louis F—l
Wiley W U—f
Walsh Tom—l
Wilson C J—l
Zander K L—l c

SIKESTON

Allard & Matthews—f c
Andersen R F—f
Felker C E Ins Agcy—f
Gresham M G—f
Malone E J—f l
Morrison Howard E—f
Slack T A—f l c
Smith H A Ins Agcy—f l c
Trousdale J R—l

SLATER

Bridges & Tucker—f c
Collins J B—l—
Crawford W M—l
Field C E—f c
Gwinn R P—f
Herider & Herider—f c
Jenkins R A—f c
Mead L R—f
Rector John T—f c
Sterrett J B—c
Storts Com P—f

SPRINGFIELD

Adams E B—l
Aven J—l
Banks W A—l
Brown H J—l
Bryne M—l
Burton W G—f l
Cabaniss J O—l
Carlwright J L—l
Carr Harry B—f
Childress R W—l
Cooper E—l
Corwine F M—l
Cowder G A—l
Cox Harold—f
Dacy Ins Co—f
Dark M E—l
Diggins A B—f
Elkins R W—l
Fairbanks James O—f c
Fairbanks & French—f c
Ferguson & Long—f c
Freeman & Young—f c
Fullbright F M & Co—f
Fuson J W—l
Gledhell W S—l
Greenwade C W—f
Guches & Silsby—f
Hendersson W H—f c
Hubbell L W & Son—f c
Hubble M J & Co—f
Ivey L J—l
Jones W H—l
Keet J A—c
Kelly W B—l c
Loy W D—l
McAtee & McAtee—l
Marx J—l
Mehl A A—l
Morris C—l
Mosier Dickerson—f
Myers P G—f
Owens J W—l
Phillips E W & Son—f c
Quisenbery A T—f c
Rawls R M—l
Richesin J J—f c
Rucha Edw J—f l
Sheppard J D & Son—f
Sperry J N & Co—f
Stull C O—l
Tupper C A & Co—f
Waddill R S—f
Walker M E—l
Walterhouse S S—l

TRENTON

Allen C P—f c
Bain H J—f
Hall B M—f
Huff A L—c
Jones J A—f c
Proffit & Riggs—f l c
Robinson & Garvin—f
Sawyer & Snyder—f
Warden Loan & Inv Co—f
White A M—l f

UNIVERSITY

Bennett & Co—c
Donahue T J—l
Mars Wm T—f

VANDALIA

Barrow James O—f
Crum & Crowdis—f
McIntire W H—f c
McPike W H—f
Merrell M D—l
Renner J W—f
Thompson R L—c

VERSAILLES

Allen J W—l
Brown F Y—l
Bridges J S—f
Divinna & Rickard—f l
Gunn Jno R & Son—f c
Hart H B—c f
Hubbard G H—f
Heinemann A—f
Hunter Dave—l
Jones J J—f c
Kavanaugh C W—f
Leatherman Roy—l
Schmitter J—f
Waddell J H—f
Young Irwin E—f l c

WARRENSBURG

Aber D—f
American Trust Co—f
Bass A C—f
Belt E P—l
Baston Chas S—f c
Byers J K—f
Dyer Dedo—f c
Grover & Grover—f c
Hayden I C—l
John L G—l
Johnston W F—f c
Johnston Lloyd B—f c
Lemmon Lura M—f c
Loebenstein R—f l c
Scroggins Orin—l c
Scrivner J H—l
Six & Katherman—f
Sutton W E—l

WASHINGTON

Calvin T C—l
Drees A Jr—l
Krog Herbert A—f c
Peitz P F—f c
Pues L F—f l
Remstedt Joseph—f
Schaper J H—c
Shive Henry P—l c
Thias O H—f

WEBB CITY

Furby J F—l
Hirons & Harris—f c
Hulett H B—f c
Knight W C—l

WEBSTER GROVES

Appel Theo—f
Barnes C A—f c
Booth L F—f l c
Cushing E F—f
Heath C P—f
Mohen E F—l
Trembly Wilson Real Est Co—f

WELLSTON

Garvin A B—f
Gerling L W—f
Janzow O E—c
Phillips G A——l

WEST PLAINS

Bess J L—f c
Freeman M M—f l c
Halstead Geo & Son—f c
Haydon O L—f
Kellett & Son—f c
Norton J Ed—l
Torrey Mrs Fannie—f
Widener M A—f c

WINDSOR

Davis W G—f
Feaster R E—f c
Ridenour J F & Co—f
Ruffin & Wesner—f
Wesner F F—c

MONTANA

ANACONDA

Fearl W C—l
McGreevey & Glenn—l f
Miller R W—l
Murphy Jas H—f
Sanderson J I—f l c
Stagg John—f c
Trerise B E—l

BILLINGS

Arnold J B—f
Bell C S—f c
Belrose & Holliday—f c
Bidlake Agcy—l
Burton Chas F—f c
Carter C F—l
Combs W A—f c
Erickson J A—l
Hirst J D—l
Hynds D M—l
Knight V B—l
McClellan J L—l
Matheson Caldwell Co—f l c
Montana Mortgage Co—f
North Bros Inc—f c
North Real Estate Investment Co—f
Patterson James—f
Rixon W P—f
Shipley R T—l
Tiffany E E—f c
Williams C J—f c
Yegen Peter Jr—f c
Young P G—l

BOZEMAN

Baker J H—l c
Buell Land Co or E J. Hines—f
Burkett W B Co—f l
Casey H L—f l
Collett & Son—f l
Cook S M—f l
Gallatin Land & Investment Co—f
Gould Geo F—l
McKay F W—f l
Myers O E Realty Co—f l
Parkin & Waite—f c
Sears & Davis—f l
Simpson & Truitt—f
Williams Fred B—f
Yergey & Yergey—f

BUTTE

Bailey Realty Co—f l
Berrey & Co—f
Boliver & Brown—f
Butte Land & Inv Co—f
Carroll J L—l
Cross F—l
Davenport Co—f c
Elderkin E D—f c
Gibbons P D—l
Goodwin Realty Co—f
Hanson W M—f
Heilbronner Co—f
Henderson F A—f
Hosking W S—f
Hotaling & Jennings—l
Hugo W L—f
Lauzier-Walcott Co—f
Lawler & Rowe—f
Lennon Thos D—l
McArthur F A—l
Meagher Chas E—f l c
Morgan T H—l
Morley & Thomas Co—f c
Moyle J R—c
Newman A W—l
Passmore & Co—f l c
Puxley R H—l

MONT.—Butte, Con.

Reynolds & McDowell—f
Riley A M—l
Schrock S I—l
Shields E S—f l
Smith C H—l
Steele Chas—f c
Sullivan P M—l
Thomas W J—f
Vowell G O—f
Wall & Jackman—f
Wulf Realty Co—f c

DEER LODGE

Bliss Guy P—l
Eldred Ithel S—f l c
Gullette W F—l—
Lochrie A J—l
Midtlyng Robert—l
Scharnikow & Midtlyng —f l c

DILLON

Cashmore W F—f
Farnsworth E G—f
Hazelbaker F A—f l c
Magnus C T—l
Paul G T—f l c
Price L J—f l
Security State Bank—f
Smith Pearl I—f
Stone A L—f l
Taatersall R F—f
White E D—f

GLENDIVE

Adams B W—l
Goulding Fred J—f
Hagan P L—f c
Hughes M J—l
Land Co—f l
Montana L & T Co.—f
Rivens Jens—c
Schaeffer J P—f c
Watson Robt H—f l c

GREAT FALLS

Agnew J W—f
Augermuer Henry—f
Campbell C H & Son—f
Crichton D A—l
Elliott Charles—f
Everson P K—l
Fagan & Norby—f
Frary & Burlingame—f l c
Gordan Schafer—f
Hart A M—f
Hickman Geo—f l c
Honey Preston Agcy—l
Huntsberger-Givens Co —f l
Kelly E P—l
Lescher-Reckards Co—f
Louttet A M—l
Loweny & Flowence—f
Lowery The Co—l
Mallen Geo—f
Malmberg Alfred—f
Massey G W Jr—l
Nurman Henry—f
Peterson C—f
Pratt S L—l
Rickard T F—f
Roberts J W—l
Rutherford L F—f l c
Sherman H I—l
Stackhouse-Speer Agcy —f
Stanley H H—f
Tippett Geo—l

HAVRE

Barrett Pete—l
Bronson C C—f
Carruth Co The—f
Guenser Geo—f
Gussenhoven Joe—f
Holland Jas Jr—f
Ling C W—l
Mack Walter—l
Troy T J—f
Trudeau W N—l

HELENA

Becker C—l
Beine G H—l
Biggs W M & Co—f c
Bowden J Jr—f
Breeden J P—f
Church W R—l
Ellis C F & Co—f c
Goza S D—l
Harrop J H—l
Heller F E—l
Kain Geo—f
Larson Miss A K—l
Lockey R—f
Melick H L—f
Miller T B—f
Pigott H H—f
Poznanski Sol—f l c
Sauers H H—l
Schroeder Bros Co—f
Smith A G—l
Sorensen S—l
Stevens F H—l
Ward Arthur—f

KALISPEL

Cade Geo—f l
Day E E—f
Ellis F G—f c
Flathead Title Co—f
Griffin & Stannard—f l c
Griffith C R—f c
Mehlinger John E—l
Merigold F W—f
Rognlien I D—f c
Ruegsigger W F—l
Ross David—f
Sauser John—f
Tupper & Dickenson—f
Whipps W O—f

LEWISTOWN

American Loan & Inv Co—f
Cook-Reynolds Co The —f c
Farmers Land Co—f c
Foster A E—f l c
Knight & Olsen—l
Montana Land Co—f
Montana Loan & Inv Co —f
Olsen L J—l
Osborne J N—l
Race F E & Co—f c
Schmidt J P—f l c
Warren & Winslow—f l c
Weese J R—l
Wilson & Brassey—l c
Wright Land Inv Co—f l c

LIVINGSTON

Bender Frank—f
Everett John—c
Hildreth C E—l
Holcomb F B—f
Krohne B T—f
Leathers L B—c
Livingston Land & Abstract Co—f
Scott C—l
Talcott Agency—f
Terwilliger L—f
Walsh M J Co—f l c
Wittich E B—c

MILES CITY

Calvin Inv Co—f c
Collins J B—f c
Custer Comm Co—f l
Decarle John E—l
Farnum J E—f l c
Flynn W P—f c
McMillan Jas—f
Mullins Chas H—f l
Security Abst & Title Co—f l
Towers C B—f l c
Truscott J S—f l c
Tuggle R F—f l c
Vail A W—l
Wallace M H—f c
Winter E B—l

MISSOULA

Brooks G F—f l
Carey J W—l
Coffman G W—l
Crutchfield Oscar—f l c
Cuthbert Peat—l
Dirmeyer E P—l
Ferguson Charles—f
Forbis-Toole Co—f l c
Harriott E E—l
Hopper Realty Co—f
Patterson John F—f l
Pearce John—l
Pearson F M
Peat C—l
Price-Jones Co—f l c
Robertson L M—f l c
Ross D H—f l c
Smith Insurance Co—f
Smith M R C—f l
Watson Agency—f l c
Wheeldon-Rossi Co—f l c
Whisler F H—f c
Whisler F D—f

RED LODGE

Alden F H—f
Provinse Eugene B—f
Whitcher F P—f

NEBRASKA

ALLIANCE

Emerick J D—f
Guthrie J W—f l c
Hamellon W J—f c
Laing E T—f c
Morgan R T—l
O'Keefe W L—f c
Reddish H E—f
Sroddy & Graham—f c

AUBURN

Caldwell Mr—f
Cotton Geo—l
Dovel O P—f
Eustice S W—f
Fablinger Geo—f
Gillan Jim—f
Niemeyer A C—l
Robertson S P—f
Rutledge W G—f
Smedley Chas—f
Smith E G—l
Snow C O—f
Stone C C—f
Young S A—l
Young W S—f

AURORA

Brown C S—f l
Cass Bros—f
Farley W I—f c
Hartquest A O—f c
Isaman J A—f l c
Jones C A—l
McCarty F L—f
McKee J E—l
Otto I H—f l c
Quinn F C—f c
Refshang P J—f l c
Stewart Chas M—f l
Wanek George—f
Whitney Chas L—f

BEATRICE

Alquist Hugo—f l
Beaver Jesse—f c
Brinkworth James—f c
Davis W H—f c
Draper F B—f
Drew Pearl—l
Eichman Martin—f
Farmers Trust Co—f
Fulton O P—f c
Gish H B—l
Gray A H—l
Green A L—f
Hevelone E L—f
Hill W D—f l c
Hinkle G W—f
Hollenshead F M—l
Johnson V R—f
Jones J F—f c
Leake R D—l
Little R A—c
McCann J R—f
McGuire T D—f c
Mohlmann W J—f l
Obbink A—l
Penner Wm A & Son—f l c
Riesen H V & Son—f
Welp E F—f

BLAIR

Dixon G L—f l
Gilbert L R—l
Haller B F—f c
Jones Andrew—f
Kelly William—l
Kemp S E—f
Lund N T—f c
Riker Geo B Co—f c

BROKEN BOW

Ayers J C—l
Brown John—f
Cadwell Willis—f
Criss A—f
Empfield B C—f
Fodge J M—f
Fox R G—f l
Guthrie Geo—f
Hanson Luce—f
Holcomb C H—f
House Nate J—f l c
Kelly P J—f
Lonergan S —l
McGraw J S—f
Moore J C—f
Moore Ross G—f
Mullen Bros—f l
Osbourn J B—f
Skillman F M—f
Taylor—f
Tompson E M—l
Wilson C D—l

CENTRAL CITY

Agnew G A—f
Ayres S O—f
Bowle A J—f
Gregg Frank—f
Loch Geo E—f
Lyon Wm—f
Nebraska Realty Co—f c
Newmyer C F—f l c
Patterson E J—f c
Raecke Walter—f
Ross E E
Scudder M G—l f
Starrett S B—f

CHADRON

Babcock Geo T H—f
Brannon A—l
Card Lee—f
Coffee H B—f l
Costley L W—l
Crites E D & F A—f
Hood F A—f l c
Larson L C—f
Mitchell C W—f
Pitman B F—f
Pitman E M—f
Russell Geo D—f l
Rasmussen Francis M—f
Scovel B L—f
Townsend J B—f

COLUMBUS

Becher, Hockenberger & Chambers Co—f l c
Byrnes & Geitzen—f c
Dickey C L—f l c
Karr M D—f c
Koon A L—f c
Luchsinger P F—f l c
Speice, Echols, Boettcher Co—f l c

CREIGHTON

Buckmaster T J—f
Cheney Harry A—f l c
Crew L B—f
Moore F—f
Rice O W—f
Strain W A—l
Wakelee F—f
Woodworth H W—l

CRETE

Brown R D—f
Dredla Anton—f l
Dredla Thos J—f
Eckert E—f
Hokuf L B—l
Mains S L—l
Marek James—l
Miller J G—f l
Novak F A—f l
Patz Thos—f l c
Steidl Ed—l
Tully John—f
Weckbach C W—f
Weilage H G—f l
Westerhoff Louis—f

DAVID CITY

Bastar J F—f
Brown Lyman—f
David City Bldg and Loan Assn—f
Delaney W F—l
Duncan J Ira—f
First National Bank—f
Fulmer W J—l
Hall E G—f
Hall W E—l c
Hinds T J—l
Holland D—f
Howser F W—f
Kirby Frank—f
McElravy R A—l
Meyers T B—f
Nabity J F—l
Polak F C—l
Ross J G—f
Sacrider H L—f
Schaaf H O—f l c
Smith August—f l
Sobotka J A—f
Straka Louis—f c
Surety Investment Co—f c
Sweenie R B—f
Thomas A V—f c
Walling A M—f
Walling Guy T—f

FAIRBURY

Attell & Voupeel—f c
Bagley L T—l
Clark W H—l
De Pue C H—l
Emerick W E—l
Garnsey & McCullough—f l c
Goodrich F W—l
Harris R E—l
Hole H F—f
Holliday S T—f l c
Jones O R—l
Kruse Wm H—l
Lutz Carl—l
McGee-Bachoritch Co Inc—f l c
Miller J Y—f c
Nichols A R—f
Riley R E—f
Shea P H—l
Starck Chas F—f
Willoughby E—l
Wooster W G C—f
Wunder E A—f

FALLS CITY

Cleaver & Cleaver—f c
Dunn Bros—l
Fisher Edw—f c
Johnson Mabel Hermes—f c
Leyda J E—f
Lichty Frank—f
Lyon Geo S—f
McGranahan Chas L—f c l
Morsman W K—f l c
Phillips J C—f c
Powell Jno W—f
Reavis D D Jr—l
Ruegge & Schultz—f l c
Shubert Grant—f
Spragins J D—f
Towle E S—c
Whitaker Bros—f c
Wilhite J R—f
Wiltse & Bolejock—f

FREMONT

Baldwin-Heckes Co—f l c
Bremers Henry—l
Cain U S—l
Christensen C H—f
Colson Paul Ins Agcy—f l c
Day D L—l
Deloss Day—l
Dame A K—f
Douglas C W—l
Dowling F S—l
Elsner E H—l
Jackman John W—l
Lucas Clarence—f
Miller John—f
Munger Mrs D D—l
Pettit H R—l
Plambeck A F—f c
Pollard C C—f c
Radford D Jr—l
Reynolds Bros—f l c
Richards R P Co—f l c
Springer D J—f l c
Staats Roy—f l c
Stone W H—f l
Sutton Jas A—l
Tipton L R—f l

GRAND ISLAND

Ammidown E M—f
Brininger C W & Co—f
Burd E E—l
Buckow & Buenz—f l
Burmood H P—f l
Cady & Guendel—f l c
Campbell T E—f l c
Clifford H E—f
Cowton Geo—f l c
Davis B F—l
Dill & Huston—f c
Flower & Porterfield—f l c
Grundy S E—f
Haley T H M—f
Humphrey J L—f l
Jackman P J—c
Joseph A L—f
KrogerE G—f
Laughlin W H—f l c
Lawrence Treat—l
Mayer A C—f
McLellan John—f
Miner & Bradley—f l
Quackenbush O M—f
Roeser A A—l
Sinke S E—f
Tucker G W—f
Wasmer Chas—f l
Zieg H P—l

HASTINGS

Arent Frank—l
Bowman & Co—f
Burmood A R—l
Conrad L E—l
Cornelius & Co—f
Crowley J F—f
Dixon J W—l
Frye J F—f
Higginbotham C E—f c
Hillers J B—f l
Hoppner & Uerling—f c
Johnson F G—f
Jones N H—f
Kneeshaw H A—l
Kohl Frank—l
Lowman Wm & Co—f l c
McCleery C K—f
Madgett Wm & Co—f
Marti Matter—f c
Messick J C—f
Pickens R A—f
Rohrer J O—f
Rohrer B F—f
Sneller F C—l
Stanley John J—l
Steele & Steele—f l c
Stump C W—f
Trimble & Son—f c
Tracy T C—l

HAVELOCK

Baker A J—f l c
Biddlecom J L—f l c
Hinkle Samuel—f
Hofman V R—l
Learson Elmer—f
McCoy Frank—c
Malone J M—f l
Piper W C—f l

HOLDREGE

Baker C C—l
Baker Fay—l
Edwards W F—f l c
Frey O R—l
Hall W P—f
Rank W M—f l c
Roth Ed—f l c

KEARNEY

Ballah A B—l
Barney W W & Son—f l c
Bennett R—l
Burgert Geo—l
Clapp W S—f l c
Cochran & Miller—l
Gregg C H—f l
Hand H W—c
Hufstutter D T—f
Kearney Land & Mtge Co—f l c
McCready F W—l
Miller C J—l
Ragains & Son—f l c
Shreves R M—l
Steadman J L—l
Troupe H T—c
Wallace J A—f c

LEXINGTON

Beardslee & Knapple—f c
Carr J P—f
Jensen & Roberts—f
King J L—l
McBrayer Co—f l
Mitchell J L—f
Mullen S C—f
Pollard M E—l
Smith H O Co—f l c
Warnemunde F—f l

LINCOLN

Admiston A R—l
Ames E C—l
Anderson R E—l
Andrews O A—l
Atkins W P—l
Bandy E G—l
Barnard J I—l
Bentz C H—c
Bell Harvey Realty Co—f
Bickford R A—f
Bigger E C—l
Blumpied R T—l
Boileau R E—l
Christian E A—l
Chupp W W—l
Columbia Fire Ins Agcy—f
Cornelius R J—l
Cravens D J—l
Crook Ira—l
Crum H E—l
Culbertson & Rox—f
Davies G S—l
Dalling C E—l
Dory M E—l
Easterday C R—l
Edmiston A R—l
Edson F—l
Fastabend H C—l
Fate R R—l
Fraser Wm I—l
First Trust Co Ins Agency—f
Folsom Bros Co—f c
Gardner N H—l
Gillaspie T E—l
Gradwohl & Aach—l
Hackman H F—l
Harnett D J—l
Herbert W M—l
Herbert & Jurgensen—l
Holland O L—l
Hunts & Logan—l
Jackson E W—l
Keefer C M—l
Kizer T L—l
Knott C W—l
Knolls Mrs M P—l
Kohn B—l
Kyckelhahn M C—l
Lee Mrs D E—l
Leonard W M—l
Loughbridge & Wilcox—l

NEB.—Lincoln, Con.

McLennan L W—l
McPherson A—l
Martin L J—l
Mauel G J—f c
Maynard S W—l
Miller E F—l
Morrow J C—l
Moseley & Co—c
Norden Jos—l
O'Neil J H—l
Ostrame L R—l
Owen C—l
Palm O W—f l c
Palmer M L & Son—l
Rathbone Harvey Co—f c
Reed Jno S—f c
Riley & Foley—l
Robbins H A—l
Rodgers B—l
Rowley F S—l
Safe Deposit Insurance Agency—f
Sands C A—l
Schwenker A C—l
Sieck F J—l
Slade F R—l
Sommerlad P A—l
Southworth E N—f
Spickall J H—l
Stalcup E F—l
Stalcup G G—l
Stenwall E W—l
Tangney Jas—l
Taylor S C H—l
Theno E E—l
Tuma F—l
Van Patten C—l
Wachter D A—l
Walford Roy H—l
Way C F—c
West H W—f l c
Whiting S S Ins Agcy—f
Wilson J K—l
Windcross W B—l
Zook O E—l

McCOOK

Bowen & Harr—f
Burney G L—l
Colson D W—f
Curl J W—f l c
Dorwart D Y—f
Hamilton Clinton H—f l
Kelley J E—f c
Ritchie C D—l
Smith I M—f
Stayner L W—f l c
Stephens C B—f
Watkins G H—f l
Watkins G W—f

NEBRASKA CITY

Craig A M—l
Eisner J M—l—
First Trust Co—f c
Gant J Y—f
Harding-Payne Co—f l c
Hawke Geo W & Co—f c
Hellier Fred—f l c
Hohans Chas W—f c
Irwin Patrick—l
Leidigh Walter—f
Marnell R O—l c
Parr George—f l c
Payne Wm B—f c
Pyle A H—l
Seymour Hugh—f l c
Stafford A P—f l c
Templin Lucy—f l c
Teten Harvey—f
Vunnman Rudolph—f c
Wade E G—f
Wheeler Carl—f c

NORFOLK

Boyle J R—l
Davis P H—f
Dendinger F F—f c
Dudgeon Jno F—f
Durland C B—f c
Eccles H C—l
Evans Geo W—f
Gow W J & Bro—f
Haase J E—f
Haviland C J—f
Hazen A C—l
Hennessy Mrs B G—l
Johnson O H Co—f
Johnson O M
Lackey R T
Lemont C W—f
Mathewson & Co—f c
Plunder N F—l
Priest B B—l
Ransom J W & Son—f c
Raasch Bros—f
Simmerman A D R—l
Van Buren H E—l

NORTH PLATTE

Bratt, Goodman & Buckley—f c
Buchanan F N—f c
Claybaugh J F—f l
Crook Gene—f c
Brewer Bros—f l c
Nordgren J G—l
Olson E A—f
Ritner William—f c
Sebastian J E—f
Sebastian & Holman—f l
Temple F L—l
Thoelecke O H—f c
Woodhursst Thurston—f c

OMAHA

Aldredge F B—f l c
Anderson J A—l
Balbridge-Madden Co—f
Baldwin W A—f c
Bankers Realty Inv Co—f
Baright Irving G—f l c
Barr J F—f c
Bedford Jeff W—f
Beeman Ins Agency—f c
Beerman E W—l
Benson & Meyers—f
Birkett & Co—f c
Blampied A L—l
Blackburn T W—l c
Blissard E H—l
Block A—l
Bostwick S P—f c
Boyd S D—c
Brandt J R—f
Bronson & Goethe—l
Bronson W C——l
Brotherton J R—l
Burchmore F B—l
Byrne H S—f
Calkins C W & Co—f c
Cavanaugh Glen L—f c
Chambers W—l
Chase Arthur—f
Christie D H—f
City Trust Co—f
Clark C E—l
Coles Isaac A—f
Columbia Fire Underwriters—f
Conklin H M—l
Cooper J T—f
Cooper Geo M—c
Cramer G G H—l
Crawforl & Furness—f c
Crocker Geo—l
Dale J F—f c
Dale Louis R—f c
Darr G B—f l c
Davis Wm C—f c
Devol P I—f
Drew Clyde W & Co—f c
Dudley W B—f
Edson & Co—f l c
Ehrenpport Henry—f
Ellis Richardson Co—f l c
Elliott E E—c
Eyre C A—l
Fell & Pinkerton Co—f c
First Trust Co—t
Fitch E P—f
Fitzpatrick Chas—f
Fitzgerald J J & Co—f
Flanagan M—l c
Falke H C—l
Foster-Barker Co—f c
Franco J L—l
Friedell Jos H—f
Furness-Sorensene Co—f
Gallagher & Nelson—f
Garvin Bros & Bollard—f
Goldsmith F—l
Goldsmith M—l
Gould C Z—l
Gould & Sturges—l
Grace J W Co—c
Gurley, Fitch & West—l
Haas Paul L—f
Hall D D—f l c
Hamilton R P—l
Hamilton Walsh Co The—f
Hansen M A—f
Harrington P L—l
Havens M E—l
Hawkins C L—l
Hefton Thos J—l
Henderson S C—f
Henderson S J—f
Higgins H M—f
Homan E W—l
Hornett A G—l
Houchin J L—f
Howell E E & Son—f
Hughes J J—l
Huntington L C—l
Indoe W H—l
Jacobson H L—l
James J C—l
Jeffs R J—l
Jewell H A—f
Jones B D—c
Keliher E T—l
Kelly Thos S—l c
Kemper J S & Co—f l c
Kennedy A C—f
Klekamp A H——l
Koch H A Co Inc—l
Kratky Bros—f
Kyle I D—l
Lee R J—l
Levine Jos—l
Levy S M—l
Liberty Ins Agcy—f l c
Liljenstolpe W O—l
Little F W—f c
Litz E—l
Love, Haskell Co—f l c
Lovell H H—f
Luikart E H—f
Lund Jno—f
Lundgren & Rice—f
Lyle W C—f
Mann F—l
Martin Edw M—l
Martin Bros & Co—f c
Martini G L—f
McMahon J J—l
McWilliams L S—l
McWilliams T H—l
Meister Nat—f
Menold O H—l
Merrill O S—f
Meyer D M—l
Mithen J H—f c
Miller Mrs A—l
Molinare Wm B—l
Montgomery, Hall & Young—l
Moore Thos—l
Moose C W—l
Morrison J K & Co—f c
Muffitt D E—f
Murphy J E—l
Neely H D & Co—l
Neveleff Simon—l
Nevels J—c
Noble & Noble—l
Olson A B—l
Olson J A—f
Osburne Ins Agcy—f
O'Shaughnesy W R—r
Pakes V J—c
Payne Investment Co—f
Perfect Edward R—f
Phelps E J—l
Plotts B Robt—l
Pond F M—f
Potter Griffin Co—f
Preston W G—l
Ramsey B H—l
Roberts L C—f c
Robertson C G—f
Ringwalt Bros—f l c
Robbins John W—f
Rose Harold M—f c
Sanford W H—c
Schilder W F & Co—f
Schneider C T—l
Selby W L & Son—f
Sells W A—l
Shaw M M—f
Shewbert V M—l
Skinner Lloyd M—f
Smith W Farnum & Co—f
Sorensen A S—l c
Sorensen H E—l
Spalding L A—l
Spaulding R E—l
Stanten O M—c
Steel Harry O—l
Stessel W J—l
Stewart Royal & Co—f c
Stout Rose Wells & Martin—l
Sturgess Thos F—l
Sullivan J—l
Sweet C R—l c
Swobe E T—f
Sykes C L—l
Talmadge C O—f
Tebbins P J & Co—f
Thatcher Art—f c
Thomas Wm H—f
Townsend S W—l
Turkington G E—f
Van Husen N K—l
Vesy C E—l
Vore H D—l
Vultree Chas—l
Wagner Ray C—l
Walker E W—f
Walkey R W—l
Walsh Bros Co—f c
Waterworth J—f c
Wead F D—f c
Webster Howard & Co—f c
Wheeler & Welpton & Alexander Co—f c
White Chas F—l
Whitlock E—l
Wilcox Burns Co—f c
Wilhelm H O & Co—l
Willeford Hollis B—l
Williams Joe—l
Wilson O G—l
Wolf H A Co—l c
Wood H M—f
Wood W D—l c
Wolverton Ed—l
Wolverton D R—l
Wunner A D & C H—l
Wunner & Guetzler—l

Yates J R—l c
Young L W Co—l
Zimmerman E E—l

O'NEILL

Biglin F J—c
Campbell Frank—f
Daily Chas—f
Downey C E—f l c
Gillespie L G—f
Hammond H J—f c
Hancock C P—f
Harnish J C—f
McCarthy M H—f
McNichols S F—f
Marsh R J—f l c
Meredith J H—f
O'Donnell J F—f l c
O'Donnell P J—f l c
Parker R H—f
Quigg John—f l

ORD

Amsberry O E—l
Berry J R—f c
Brown J A—f
Blessing & Bailey—f
Capron Agcy The—f l
Carson W H—f
Davis C A—f c
First Trust Co—f l c
Gudmunsen H—f
Hager C A—f
McNutt W L—f c
Trosky John—f
Vogeltons E L—f

PLATTSMOUTH

Davis S S
Duxbury A H—f
Egenberger F G
Egenberger Mrs L
Falter J P
Farley G L
Holmes J W
Hula C W—l
Leyda J M—f
Martin C E—f
Sayles Geo R—f
Schneider H A
Trility A J—f
White A W
Windham R B—f c

SCHUYLER

Bittner A J—f c
Brownell R O—f
Busch Geo W—f l
Farrell B F—f
Folda & Hetmanek—f l c
Henry J R—f
Hoagland M—f
Kadlce V B—f
Kovar F J—f
McNaly J E—f l c
Payne C S F—f l c
Sadilek W B—f
Shonka Frank W—f
Simmons J M—f c
Wells Geo H—f
Zuelow Otto—l

SEWARD

Boals & Stewart—f l c
Chmelka L J—l
Hildebrand & Joern—f c
McKillp L H—f c
Norval B F—f c
Schick R R—f c
Seward Land Co—f c
Star Realty Co—f l c
Stoner S C—f c
Vanderhoff & Franklin—f l c
Wullenweber F N—f l c

SIDNEY

Doran & Hadley—f c
Christensen M—f
Herbert F—f l
Hornaday C W—f
Johnson J W—f l c
Livoni & Son—f c
McIntosh & Martin—f l
Miles W P—f
Neubauer L—f

SO. OMAHA

Brown E B—f c
Cox H E—f c
Cunningham Frank—f
Duff J L—f c
Fitzgerald J J—f c
Gibson L C—f c
Graham N M—l
Jones A W & Co
Kopietz J H—f c
Murphy Joseph—f c
Ryan J J—f c

SUPERIOR

Anderson A S—f c
Carpenter L L—f c
Fike E—l c
Hanna Harry—f c
Harney Fred—f c
Hout Chas—f c
Jensen Carl C G—f c
Johnston C H—f
King Isaac—f
King Scot—f c
Pfleiderer Fred Sr—f c
Sweet F M—f
Whitlock R George—f l c
Wrench W D—l

UNIVERSITY PLACE

Bates G W—l
Blakeslee N E—f
Currier E D—f
Cuyeard C W—f
Gates G M & Son—f
Gaylord H R—f
Hare H E—f l
Hiett & Casey—f
Pester S J—f
Webber R C—l

WAHOO

Anderson R C—f
Barry J H—f
Berggren Joe F—f c
Brabec T J—l
Bredenberg Ed J—f c
Bryant W A—f
Campbell D D—f
Francis Pearl—f c
Galloway J M—f
Hendricks B E—f c
Kirchman F J—f
Kirchman M A—l
Kirchman W H—l
Kudrna J L— f l c
Kudrna L T—f
Moyer D A—f l c
Neff J H—c
Ohslund J M—f c
Polak F J—f l c
Schiefelbein E S—c
Simodynes F J—l
Vybiral F J—f c
Winter J L—f
Walter G W—f c

WAYNE

Brainard D E—f
Bressler A E—f c
Cavanaugh A T—f l
Ellis L W—f
Gildersleeve L C—f c
Hendrickson C H—f c
Jones H B—f
Kemp J H—l
Kohl Phil H—f
Ley Rollie—f
McClure E B—f
Mears G S—f l
Philleo F G—f
Ringer M L—f l c
Ringland H S—l
Smith W K—f
Wright Burnett—f

WEST POINT

Ackerman C W—f
Baumann J T—f c
Beckenhauer Charles—f
Elliott J C—f
Gentrup Wm—f l
Gross John J—f
Kase P—l
Kneivel Wm—l
Krause A L & Co—f l c
Neligh W T S—f l c
Seelmeyer Gus—f
Walla & Howarth—f
Zajicek & Johnson—f

WYMORE

Feiselman & Baker—f l
Griffin C J—l
Moran M J—f c
Norris Ben—l
Smith Jno W—f l c

YORK

Bell J M—f
Brott H W—f l
Davis W H—l
Feasler W W—f
Fisher-Perry Co
France G W—f
Freet I C—l
Gard T D—l
Harris E R—l
Hoover & Tucker—f
Humphrey Chas O—l
Meek W B—l
Moore Eugene—f c
Myers S A & Son—f
Roberts C B—l
Shreck G W—f
Stewart R C—f
White E G—f c
White W L—f c
Wyckoff W W—f c

NEVADA

ELKO

First National Bank—f
Henderson John—f c
Hesson A W—f
Russell George Co—f
Taber A D—f

RENO

Bank of Nevada Savings & Trust Co—f c
Byington & Hall—f c
Cobb E G—l c
Glass F E—f
Hall Jos W—f
Harris W S—c
Hart Laden Co Inc—f l c
Read John T—f c
Robinson G W—l
Rose W N—l
Scheeline Banking & Trust Co—f
Small E F—f c
Smith Jesse E—f
Sternd J M—l
Stockgrowers & Rangers Bank—f
Washoe County Bank—f c
Watts S G—l

WINNEMUCCA

Brown C B—f
Krenkel F C—f
Mackay C D—f
Robins C E—c
Sheehan J—f
Winnemucca State Bank & Trust Co—f c

NEW HAMPSHIRE

BERLIN

Croteau G J—l
Jacobs Norman—f l c
Keroack O—f c
Vaillancourt J A—f l c
Woodward & Gerrish—f f c

CLAREMONT

Barnes & Rouillard—f c
Colby Ira G—c
Delamore C W—l
Eggleston A F—l c
Foster F H—c
Grimes Geo L— l
Hawkins H C—f c l
Hoxie W H—l
Patterson H J—f l c
Paul Geo W—f c
Pierce G S—c
Prescott B O—f c
Quimby & Rossiter Agency—f c
Richardson S—f c
Shannon Joseph B—l c
Thompson & Patterson—f c

CONCORD

Bailey Sleeper & Co—f c
Bartlett F I—l
Bennett Mary G—l
Bond Rufus F—c
Bourke Gideon—l
Cahill Ins Agency—f c
Caldon J B—l
Chase & Martin—f c
Clark Chas—c
Colton Fred A—l c
Dudley Fred W—l
Dustin Frank H—f c
Dwyer R Emmett—l
Eastman & Merrill—f l c
Flint W H—l c
Freeman A M—l c
Giguere Ed T—l
Goodwin E L—l
Hiller Wm W—f l c

N. H.—Concord, Con.

Jackman Chas L—c
Jackman F T—l c
Jackman & Lang—f l c
Jones Chas C—f c
Jordon Fred A—f
Knowles Frank M—f l c
Knowlton Nelson M—l
Lee J J—f c
McDonald K A—l
Morrill & Foster—f l c
Moulton J L—l c
Nutter W A—l
Nutting Geo P—c l
Parker C S—l c
Peaslee A J—f
Phaneuf Ins Agcy—f l c
Phelps A A—l
Pratt J B—l
Putnam Earnest L—f
Quimby Frank P—f
Rice D J—l
Stewart H J—l
Staniels C E—f l c
Turcotte J T—l c
Tucker E L—l
Wilson J S—f

CONWAY

Cotes N C—l
Dahl Chas O—c f
Davis P S—f l
Davis A D & Son—f l c
Garland J H—f
Greene Arthur A
Lord A G—l
Lovejoy H C & Son—f l c
Page Louis J—f l c
Woodward J H—f

DERRY

Abbott & Davis—f
Bartlett & Shepard—f
Derry Ins Agency—f c
Grady F J—f
Griffin E E—f
Kingsbury W J—f l c
Young F N—f

DOVER

Ames Grace M—l
Barrett Geo D—f l c
Bradley C H—f
Desautels M J—l
Foss C H—f c
Grimes John H & Son—f c
Henderson Harry P—f l c
Mathes Bros & Co—f
Richardson F E—f l c
Shepard Frank P—f l c
Sherry Thomas—f l c
Stevens Geo—f l c

EXETER

Baker Agency—f l c
Brown The John A Agcy—f l c
Cilley Frank M—f l c
DeMary L C—l
Elkins John H—f l c
Elwell Inc Agcy—f l c
Marcoux T C—l
Rathbone James C—l
Sargent Chas H—f

FARMINGTON

Farmington Ins Agcy—f l c
Harrison Waldron G—f l c
Littlefield Fred A—l

FRANKLIN

Brown C C—f c
Clifford T F—f c
Currier H A—f c
Leach E G & E W—f c
Powell H L—f c
Rousseau D J—f c
Shaw J M—l
Smith L P—f l c
Towne O A—c
Welch J L—l

GOFFSTOWN

Blaisdell E A—f
Davis Benjamin F—f
Hadley George P—f c

GORHAM

Bickford B B—f l c
Evans A R—f c
Libby J F—f c

HAVERHILL

Bartlett R T—f l c
Dearth F P—f l c

HILLSBORO

Mansfield Ins Agcy—f c
Smith Ralph G—
Scott Eaton—

KEENE

Aldrich G H & Sons—f l c
Aldrich R E—l c
Brosnan W T—l
Ches. Co Ins Agency—f c
Dickinson Abbott W—l
Loveland & Hopkins—f l c
Mason Ins Agency—f l c
Palmer A B—f l c
Perry C B & Sons—c l
Ward C E—c
Weston V B—l c

LACONIA

Brooks F E—l
Heard's Ins Agcy—f l c
Melcher & Prescott Agcy f l c
Morin Agency John B—f l c
Young Fred A—f l c

LANCASTER

Armstrong James—l c
Blake Frank L—l
Chabott Eli J Jr——f l c
Kent George N & Son—f l c
Langworthy Fred R—l c
Marshall Cleo—l
Ramsay Gibson G—l c
Stevens George M & Son Co—f l c

LEBANON

Allen Karl E—l
Burton Anna M—f
Dewey Arthur N—f l c
Dewey Peck & Co—f l c
Dwyer Thos F—f l c
Foster Charles W—c
French Mrs. Ernest E—f c
Jones Fred A—f l c
Kelley G H—c
Masterson John C—f
Painchaud R E—c
Smith Joseph C—f l c
Stevens L D—l

LISBON

Brummer R C—l
Howe Frank—l
Jones M Walter—l c
Merrills Ins Agency—f l c
Oliver W W—f l c
Titus S O—l
Woolson & Clough—f l c

LITTLETON

Barrett A J—f l c
Clough E W—f l
Enman Wesley—l c
Gray Chester S—f l c
Hunkins & Eaton—f l c
Kelley Fred—l
Trombley C—c

MANCHESTER

Avery Chas W—f
Barron D—l c
Berry Wm G Ins Agcy—f l c
Bisson Alexis—f
Boivin J A—f
Borison S N—l
Burgess Wm A—f
Carlton & Son—f c
Cavanaugh J S—f l c
Chase R R—f c
Childs A W—l c
Childs W H—f
Clough & Parker—f c
Connolly P J—f c
Connor S H—f
Coyne John W—l
Daley F W—l
Davis E L—l
Davol W D—f
Day C M—l
Denning C R—l
Dickey G A—l
Dockham F A—f
Dubois A—l
Dudley F W—l
Dupuis E M—f
Edgerly Ins Agcy—f c
French E E—l
Furman W C—f
Hatzes G A—f
Katsalis N G—f
Landry G—l c
Laflamme Joseph Agcy—f
Lang W M—f l
Lawlor F E—l
LeBel J G—l
Lockwood P C—f l c
Loiselle L F—f c
Marquist P E—l
Merritt C E—l
Messier Louis J—f l c
Mitchell S A—l
Nute Carl S—l
Ober C F—l
Paradis Alfred—f
Pillsbury & Baker—f c
Putnam G A Agcy—l c
Quimby Edward G Ins Agcy—f
Reeves W J—l
Rodelsperger Emma—f
Rogers T P W—c
Russell R E—c
Ryder B C Ins Agcy—f c
Sawtelle Annie—f c
Sheehan John A—f l c
Sheehan Timothy—f
Shoul A—l
Stark Fred—f
Stearns G L—l
Stearns S B—c
Sullivan J J—f c
Thomas Frank A—f c
Trumbull G M—f
Vermille Ins Agcy—f c
Wellman J A—l
Wenzle F G Agcy—f l c
Woodman Daniel—f c

MILFORD

Bruce John A—f
Hanlon John F—l c
Keyes Arthur L—f c
Kittridge & Prescott—f l c
Knight Chas H—l
Robinson Chas W—l
Rotch W B—f c
Worcester Geo A—f c

NASHUA

Adams Wm C—l c
Andrews Geo N—f l c
Baker F W—l
Cheever W H—l c
Clough Jos L—f l c
Cooper Mabel A—f l c
Corrivean Donat—f l c
Crowley James B Ins Agcy—f l c
Danforth Geo E—l c
Desaultels P—l
Farley Wm A—f l c
Greeley H P—l c
Kendall H E—f c
Langelier A H—f
Langston E Madge—f
Lawrence C W—l
Mask Geo M—l
Phaneuf H C & Son—f c
Russell Robert E—l c
Shaw E Ray—c
Small W C—f c
Spalding C I & Co—f l c
Whitney Jas F—l
Wise A B—c

NEW MARKET

Churchill A L—f c
Durell Fred J—f
Griffin John H—f
Julien Harry—l
Kingman Bela—f l c

NEWPORT

Barker T L—f l
Carey B W—f c
Dame J L—f l c
Jameson H E—c
Maloney W H—c
McCrillis J—f l c
Pollard F T—f l c
Shelton H W—c

PENACOOK

Buxton & Sherburne—f l c
Dearborn John—f c
Hubbard G H—f c

PETERBORO

Bishop E A—f l c
Cummings G D—f
Hatch Ins Agcy The R B—f l c
Jellison C W—l
Jones E W—f l c
Keenan Martin J—f l c
Longley J A—l c
Paquet Robt J—l
Sheldon P—c
Smith Arthur P—f

PLYMOUTH

Ayer Ins Agency Inc—f l c
Berry H E—l c
Berry J C—l
Brown F W—f c
Burleigh Alvin—f c
Calley F C—f l c
Fellows V M—l
Huckins J P—f
Kimball Wm A—f l c
Sawyer W M—f l
Tollen F—l

PORTSMOUTH
Butler F D—f c
Caswell Harry I—f 1 c
Conners Jos P—1
Conlon W L & Co—f c
Dirks Henry F—1
Gardner Frederick—f 1 c
Hobbs Ins Agcy—f c
McCaffrey A J—1
Pender John—f
Schurman Jos L—f 1 c
Sise John & Co—f c
Trafton C E—f 1 c
Ward Wm E—c
Wood Geo A—f 1 c

ROCHESTER
Baril T A—1
Berry E E—c
Berry F P—c
Bickford Walter—1
Burroughs Ins Agcy—f c
Colman C D—c
Emery J A—c
Gilbert A J—f 1
Haley L E—c
Hersom G E—c
Hussey J D—c
Jones A D—f c
Kendall Frank L Agcy —f 1 c
Kimball & Allen—f c 1
Lamy E E—1
Lenfest H N—1 c
Morgan J A—c
MacKenney H L—1
Osgood Fred L—1 c
Preston A E & Co—c
Small F E—f 1 c
Smart E J—c
Smith H D—f 1 c
Twombly C H—f c
Twoomey J L—c
Varney C W & Co—f 1 c
Walker H C—c

SOMERSWORTH
Begin A—1
Crawford Tolles & Co— f 1 c
Willett W F—f 1 c

WALPOLE
Buswell N H—c
King W J—1 c
Rodenbush F D—f c

WINCHESTER
Bolton Hiram O—c
Drugg W B—f
Jennings A D—f c
White Fred E—c
Taylor H A—c

WOLFEBORO
Abbott J C—f 1
Britton Wm J—f c
Edwards L N—f 1 c
Hobbs Frank P —f
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Harrison Chas H—f
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McManemin J C—f c
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Rose J A—f 1 c
Salter W D—f c

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Brown Rob W—f c
Bunnell L H—f 1 c
Daly J J—f c
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Gavey Eugene M—f c
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Wolferz E C—1

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Birkhead E J—f
Carr Jas F—f c
Jones F P Jr—c
Morrell J T—f
Sever Leon A—f c
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Tillett Thos—f c
Wilkinson & Perkins— f 1 c
Worth Wm L—f 1 c

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Albinson H—f
Biddulph Howard—f c
Cox C W—1
Davis Howard B—f c
Edgerly & Gibson Inc—f
Haskell L C—f
Hill D W—f c
Hoff E D—1
Quinn P J—f 1 c

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Russell Nathan Inc—f c
Stevenson Company The —f c
Stone F B & Son—f l c
Van Gieson M—f c

BOONTON

Baker F C—l
Blanchard G W—f c
Cahill E J—f l c
Estler C E—f l c
Guiton John—f c
Hopkins C F—f c
Husk W M—f l c
Morse Geo W—f l c
Taylor C A—f l c

BORDENTOWN

Aaronson R H—f c
Burr Samuel E & Son—f l c
Garrison S F—f
Lucas J Harold—f
Malone J R—f c
Tantum E B—f c

BOUND BROOK

Belle & Fuer—f c
Dutcher Simeon—f l c
Oakley P H—f c
Suydam Hubert A—f c
Van Syckel T D—f c

BRIDGETON

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Bowden Jos C—f c
Bowen D M—f c
Casarow John—f c
Heller Louis G—f c
Henderson & Henderson —f
Lewis Pancoast—l c
Loder & Loder—f
McGear J B—f c
McGee F S Jr—f
Mitchell John G—f
Protective Service Corporation—f c
Putala John M—f l c
Reeves Hugh L—f c
Sharp Barton F & Son—f c
Spencer John O—l
Thompson D H—f l c
Ware, James S—f
Watkins D J—l
Watson J R—f c

BURLINGTON

Denison Samuel—l
Doolin E C—f c
Dresser A W—f l c
Elles Theo F Jr—f
Haines & Russell—f c
Jones J K—l
Lame-Farm Agcy Inc—f l c
Leonard B—l
Morris Hugh S—f c
Shaw Samuel G—f c
Taylor Joshua Co—f c

BUTLER

Ferguson C H—c
Glann Bruyn A—f c
Mrs. Ella Roome Lamscha—f
McCue & McCue—f
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Jesse Ward—f l c

CAMDEN

Alff E J—f c
Baker James F Co—f c
Berger Harry—f c
Bowen O M—c
Bulifant M D—f c
Burke E J—l
Burr Smith Co—f c
Charman A H—f
Davis William H—f
Doellefeld C H—l
Evered C—f c
Fleming T C—f c
Halbe J A—l
Henderson D A & Co—f c
Humphreys L B—f c
Interurban Ins Agcy—f
Jessup Geo W & Son—f c
Jessup C G—f c
Kirkbride G W—f
Leach Geo T—c
Low J S—f c
McClintock J E Jr—f c
Miller Crawford & Co—f c
Miller, Mayhew & Thompson—f c
N. J. Realty & Finance Corp f c
Nixon H F—l
Ott & Carr—f c
Paret L F Agcy—f l c
Redron O B—c
Renwick D S—f l c
Rubin S & Son—f c
Sauerhoff G J—f l
Shannon J L—l
Smith Austermuhl Co.—f c
Starr & Oakerson—f c
Stokes Ins Co—f c
Todd L E—f c
Van Mater R A—f c
Van Russ Co—f c
Verga & Bartlett—f c
Whaler J J—f c
Wesley & Wesley—f c
Wilson J O—f c
Wood H C—f

CAPE MAY

Campbell Charles—f c
Eldridge Samuel F—f
Fenderson & Co—f c
Hughes Gilbert C—f l c
Hughes J Harvey—f
Needles Sol—f c
Richardson F—f
Sheppard William R—f c
Stites E P & Son—f c
Tenenbaum H—l

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Foth Chas J—f c
Mueller Ernest G—f
Zimmerman Geo & Son —f c

CHATHAM

Dickinson Edna—f c
Lum Edward H—f c
Reinfelder E C—f l f
Sayre W V—l

CRANFORD

Cranford Trust Co—f c
Ferguson & Van Name—f
Gross M J—f c
Knowles J A—f l c
Seward & Son—f c

DOVER

Anderson W H—f l c
Carey John R—f c
Hume S C—f c
Hummer D R Inc—f c
Moller John—f c
O'Leary P B—f c
Roach & Nixon—f c
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Tippett F H Inc—f c
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Bowes Frank S—f c
Bruen Edward E Co—f l c
Dunaway C O—l
Fuchs L—f l
Gamble Wm N—f c
Greening C H—f
Holmes R D—f
Johnson Thos—f
Kelly E A—
Kelley E A Agcy—f l c
Kempster F—l
Mack & Falke—f l c
McWilliams JW—f
Morris Rlty Co—f l c
O'Donoghue C Co—f c
Peeples E—f
Ransom J T—f c
Samenfeld Chas—f l c
Simpson Chas F—f
Smith Theo H—f
Stevens J A—l c
Taylor Frank H & Son —f c
Taylor I M—l
Stein W & Son—f c
Thomas Geo E—f c
Whittemore A R—f c
Wilhelms H Jr—f l c
Wolfe-Carpenter Co Inc —f l c

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Birtwhistle & Livingston —f c
Birtwhistle & Rinaldi—f c
Carle L W—f c
Coe & Coe—f l c
Conklin William—f l c
Fash G W—l
Gorham R A Co—f c
Honeck L—f
Lenssen A Jr—f
Tilton W N—f
Van Bushkirk Maxwell—f c
Weatherby H & Co—f l c

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Flemington Ins Agcy—f
Heath R T—f
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Withrow J G—f
Wood C O—l

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Hamilton Thos E—f l c
Kann Henry—f
Sooy L A—f c
Stephany & Co—f c

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Bender A C—f l c
Bishop S C Co—f c
Bourdon W. A.—f c
Boyle M W & Sons—f c
Bradley F C—l
Collins J J—f c
Dunbar A P—f c
Fontaine F E—f l
Hall J G—f
Hennessy D F—f
Keys H C—f c
Kirkland R J & Son—f c
Marz C—f c
Martz E F—f c
Meeker W H—f c
Miller B B & Co—f l c
Nimmons & Co—f
O'Donnell L Agcy Inc—f c
Ogden B M & S R—f c
Patterson J E—l
Patterson R L—f c
Phares E W—f l c
Ryan P J & W H—f c
Sarg F J—f l c
Du Bois Chas & Son—f l c
Finegold Max—f l c
Hankinson Wm A Jr—f c
Lockwood Samuel A—f c
Mount H J Agency—f l c
Smith Miss C J—f c
Van Derveer E I—f c

GARFIELD

Anderson L—f c
Baker R J—f c
Brown Lawrence E—f l c
Elgersma C J—f c
Messenio F—f c
Obermans Wm—f c
Pirrone Frank Jr—f
Van der Plaat J—f
Visalyk J C—f
Whitehead Miles C—f c

GLASSBORO

Beckett & Beckett—f
Downer & Son W A—f c
Gilman Miles—f c
Imhoff Jacob F—f c
Shute H C—f c
Sturgess Edward L—f l c
Tonkin John—f

GLEN RIDGE

Brewer H C—f c
Cadmus E L R—f c
Langstroth T W—f c
Lear G F—f c l

Loftus Louise M—f
Moffart T N Jr—f c
Pierson Jr A R—f c
Powers W E—l
Russell Nathan Inc—f c

GLOUCESTER CITY

Casey Geo A—f c
Hambleton Wm B—f c
Huntsinger H B—f c
Letzgus Chas W—f c
McCormick Wm H—r c
McLain & Stewart—f c
Reeves Harry—f
Stetser & Stetser—f c
Stiles-McHenry Co Inc—f c
Wesner W W—l
Whittington Jos—f c

GUTTENBERG

Bischoff Chas— f c
Eypper Inc W J & C A—f c
Trostel & Otterstadt—f c
Vanderbach W—f
Verrastro D A—f l c

HACKENSACK

Beyer Edward—f l
Conklin J C—f l c
County Agencies—f c
Daly Geo W—l
Fountain & Sons—f c
Hauck Geo C Jr—l
Hinds C H—f
Newman Bros—f
Phillipps E T & Co—f c
Romeyn James A—f c
Ross F B—f c
Shaffer L W—f c
Sibbald R A—f l c
Taylor F M & Co Inc f l c
Van Gieson J B—f
Van Valen J A—c
Virgen L E—f l c

HACKETTSTOWN

Cregar W L—f c
Ferguson H D—l
King H—l
Neighbour Morris S—f c
Wade F E—f c

HADDONFIELD

Abel Geo—f
Bishop R P—f
Braddock H L—f
Clark J H—f c
Flinn Wm M—f c
Frederick Geo E—f c
Graff L E—f
Harrison Wm H—f c
Heins L J—f
Krouse C A & Co—f c
McNeill Arthur Y—f l c
North H F—f c
Rommel M R—f
Underdown & Ellis—f
Venable S M—f c

HAMMONTON

Bernshouse W H—f c
Davenport Realty Co—f c
Doerfel Wm—f c
Hammonton Trust Co—f l c
Phillips H M—l c
Ruberton Real Est Co—f l c
Tilton W P—c

HARRISON

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Hanlon, James W—f c
McKeon Edward F—f c
Riordan R J—l
Riordan Joseph A—f c
Van Deren Clarence T—f c
Zawadzki Ignatius L—

HAWTHORNE

Johns E A—f c
Miller Mrs F R—l c
More A G—f c
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HIGHTSTOWN

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Hunt W—f l c
Messler D I—l
Van Denbergh S E—f c

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Badaracco C A—f c
Bender Inc F W—f c
Benson's Jas & Sons—f c
Bodcustein Bros—f l c
Burhorn C Alfred Co—f c
Carey Bros—f l c
Dellevie O—f
Faist Chas—f l
Fall Chas A—f l c
Fash G W—l
Fine Abe—f l c
Fugazzi Inc Louis S—f c
Garibaldi Jos J—f c
Goldram N M & Son—f c
Hammond O H & Co—f c
Hughes R K—f
Kislak Inc I J—f c
Kennedy Jos J Co Inc—f
Klie J Wm—f c
Lauckner O O Inc—l c
Magee E V & Son Inc—f c
Martin Edw W—f
Mayer Bros—f c
McQueen C H—f c
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Schmidt Fred F—f c
Schultz S—l
Schumann H J S—f l c
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Stanley H J—f c
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Kretschman Louis—f
Lewis F H—c
Linnekogel Geo W—l
Love Wanser & Cooney Inc—f
Marmorstein Horowitz Co—l
Mathews Co Frank J—f l
May R C E—f
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McLaughlin J A—f
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Michel & Moore Co—f c
Miller J—l
Muller Adam—f c
Mullers Sons John E—f c
Mullins & Croman—f
Nagle John F—f c
Nelson & Ward Co—f c
Norton J S—f l
Palisade Rlty Co—f
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Retting C J—l
Rippe A—f c
Robertson J A—f
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Rowland S—f
Ryer-Hague—f
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Schumanns G Sons—f
Sears & Osmond—f
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Slater C H—f
Smith C P Co—f
Smith E O—f
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Adore C H—f l c
Brown Geo W—f c
Clayton C T—f
Einstein Wm B—f c
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Munch M O—c
Smith Thomas L—f c
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Shannon Geo—c
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Tucker S H— f c

METUCHEN

Ayers H E—f
Bowers J C—f
Campbell Edgar F—l c
Power D A—f l c

MIDLAND PARK

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Racket W H—f c
Suydam B C—f

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Bull & Son—c
Reeve Chas R—f c
Summers W E—f c

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Andreas Chas R—l
Broadwater D B—r
Clunn Miss H D—f
Conover C B Jr—f c
Goodwin Wilbert R—f c
Hackett John—f l c
Headley & Co—f c
Langley E L & Co—f
McAnally F—l
Oliver J Roy—f
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Sheldon Wilbert—f c
Simmons Thos S—f c
Waltman H R—f c
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Connelly H S & Co Inc—f c
Crawley Francis M & Bros—f l c
Fischer P M—f l
Friedman A L—f
Holmes S J—f c
Hughes Frank Co—f c
Kline H T—f c
Larsen P & Son—f c
Maddams Thos E—l
Mooney James—f
Murdock-Fairchild Co—f c
Roche Thos F—f c
Simpson-Merritt Co—f
Stevens J C—f c
Taylor & Son Inc—f l c
Watkins Jas—f
Williamson F J—f c

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Aitken G—f c
Cole Roy D—f l c
Evans Geo B—f c
Gillespie-Pye-Gray Inc—f
Janke N S—f c
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Day A C—f c
Dempsey & Higbie—f l c
Finkelmier C—c
Griffith S C Jr—f c
Hipson Miss E B—f
Hurtzig Wm G—f c
Johnston H I—f c
Mingus J P—l c
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Allsop A E Inc—f c
Aplanalp E E—f l
Asen Herman—c
Ballard & Green—f c
Bamberger N—l
Bay M E—l
Bean B—l
Bennett F G—l
Berger F G—l
Berry Bros Inc—f c
Berry Jas A Inc—f
Bessman Agcy—f
Bice E E—l c
Blair & Klein—f
Bond E E & Co Inc—f
Boughner & Co Inc A K—f
Brown & Loizeaux—c
Bruns E M—l
Byrne J M Co—f l c
Carlough F V—f c
Carney T H—l
Cary Wm J—c
Chapman A S—l
Cochran Jas Y—f
Coleman S W—f
Conlon R P & Son—f c
Cooper A W & Co—f c
Cronheim David—f c
Daly B J—f
Errickson W F—f c
Essex County Agency—f c
Fairfax Corp—c
Faulhaber Inc L O—l
Fielder Corp The—f
Feist & Feist—f l c
Finch E D—l
Fischer F J—f
Fischer John—f
Fischbein L J—l
Fletcher J W—l
Flindell & Co—f
Flink & Flink—f
Ford Wm—l c
Forman D D—f
Friend J J—c
Gansler & Leveen—l
Garabrant Jas E & Co—f c
Garrabrant W W—l
Geiser E—f
Gillen Co—f
Glazer M L—l
Gooding O L—l
Greenfield D—l
Greenfield M—l
Griffith T W Co Inc—f c
Guerin & Williams—f c
Hahn C G—f
Hand Edward—f
Harmeline M—l
Harmelin A—l
Harris M K—l
Heard Wm N—f
Henry Chas M—f
Hewitt Wm A—l
Hewson G F Co Inc—f
Honnes J F—f
Hughes Wm B—f
Iversen E N—l
Jay & Jay—f l
Johnston T J—f
Kellner H E—l
King-Hildritch—f
Kirkland & Yardley—f
Krawmer Chas F—f
Lamoreux G W—l c
Lamoreux & Hains—f l c
Lawrence H C & Co—f l
Lewis F H—l
Linderman H R—l

THOMPSON, WILLIAM C., 29-31 South St. (Estab. 1920): Allemannia; Assur. Co. of Amer.; Com'l Union, Eng.; Concordia; Connecticut; Fireman's Fund; Globe & Rutgers; Hand-in-Hand Und.; Ins. Co. of N. A.; Ins. Co. State of Pa.; L. & L. & G.; London & Scot.; Mechanics, Pa.; Millers Nat'l; Mil. Mech.; Newark; Niagara; Northern, Eng.; Pa. Fire; Phoenix, Eng.; Rhode Island; Scot. U. & N.; Security, Ct.; Stuyvesant; Springfield; Sun; Union, Canton; Western, Can.; Yorkshire;——Indem. Co. of N. A.; Ocean; Metro. Cas.; Ocean; Phoenix Indem.; Preferred Acci.; Royal Indem.

Thompson Wm C—f c
Valentine Paul—f c
Wise Co Glenn K—f c
Dassing & Co—f c
Day & Cornish—l
De Nike Geo E—c

SUPERIOR BROKERAGE SERVICE
on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY
M. E. Singleton, President **Home Office: Saint Louis**
Life *Accident* *Health* *Group*

Lippman & Lowry Inc—f l c
Loebel Chas—f
Luff Theo—f
Lushear Wm H—l
Lyon & Lyon—f
Lyman W D—l
McCord C F—l
McDonough & Co E W—f
McMillan R S F—l
Marvin H F—f
Matthews & Co—f
Maull H W & Co—l
Mayer John E Agcy—f c
Moffatt T C & Co—f c
Morton Ins Agcy—f
Myers & Stell Inc—f
Neidlinger Chas R—f c
Newark Agcy Inc—f
O'Brien J F—f
O'Brien J P—c
O'Gorman & Young—f c
Osborne R A—f
Papp F Jr—f
Peterfreund S—l
Pitman H W—l
Poh Adam Ins Agcy—f
Popik-Simmons Agcy—f
Price M J—f
Prosser J C—f
Pruden W R Inc—f l c
Reeve Arthur B—f
Reid J H—c
Ridgewood Agcy—f
Robertson A—f
Rohlfing C F—l
Rommel Henry C—f
Rosenthal & Klein Inc—f c
Rosenbaum J W—l
Rosenstanch Inc W S—f c
Rote S B—l
Ryerson & Hall—f
Samuelson Larsen Agcy—f
Schechner Samuel—f
Schlesinger-Heller Agency—f c
Schoner F—f l
Schuman A B—l
Schurr A—l
Schwartz I R—l
Schwaninger J J—l
Selvage I—f
Seymour & Batchelor—f
Simonds Geo H—l
Smith M A—f c
Sonn & Breakenridge—f
Sommer G F & Son—f
Squire Co of N J—f
Steinbrunn Fred Wm—c
Stewart C H—f
Stone F W Jr—f
Super W I—l
Swatland Stephen S—f
Taylor Inc G M—f
Temple Leon B—f
Tillmes A—f
Trimpi Henry F—f
Tucker S—f
United Life & Acc Agencies—l
Utter F N—f
Van Duyne-Broughton Co—f
Voight A G Jr—l
Waldeman J H—f
Walton L C—l
Wankel A J—l
Werner L G—f
Wendt Agcy of N J—l
White Wm A—l
White Wm R—f l
Wickham R M & Co—f
Wood Geo J—l
Wordley Jas E—f
Ziegler Chas T—f c

NEW BRUNSWICK

Bruskin Philip H—f c
Cramer Ins Agcy C H—f c
Edgar Jas A—f c
Harkins & Victory Co—f l c
Holman R T—l c
Kirkpatrick J Bayard Co—f c
Levin Samuel L—f l c
Miller George W—f l c
O'Connell James A—f c
Parker Neilson T Co—f c
Rocker A—l
Towle Geo C—f c
Wright J B Agcy—f c

NUTLEY

LOUIS G. WEIMER

ORANGE

American Ins Agcy—f
Ayers Thos O & Son—f c
Bracken Thos I—f l
Brown J G—f
Clark J A & Sons—f l c
Daly John E—f
Edwards S M—f
Finegan T E—f c
Fitch Mrs E—f c
Flaherty-Blanz—f
Flynn Thos A—f
Gerardo A—f
Hasselbauer H J—l
Hulbert Agcy—f
Kiernan J B—f
McDerritt A J—f
Reynolds F M—f
Sayre B R & Son—f
Smith S T & C A & Co—f l c
Tebreault F J E—f
Thompson O S—f
Vanderhoof W L—f
Williams F H—f
Woodman E W—f c

PATERSON

Baker Geo C—f c
Berdan E—f l
Borden R W & Co—f c
Buckley's Agency—f
Burke R J—f c
Carlock A M—f
Clair Geo— f c
Cocker Thos W—f c
Cunningham E A—f l c
Curie Gus Jr Inc—f
De Lazier Jacob—f c
Deitz Clemens—f
Duddleston & Greenwood—f
Dudley E E—f c
Eakins F A Ins Agcy—f c
Ekings R M & Co—f c
Findlay Jno—f c
Furrey F W & Sons Inc—f c
Garrison Rumsey & Co Inc—f l c

GLASS, SIMON H., 15 Hamilton St. (Estab. 1918): Allemannia; Farmers, Ia.; Phila. F. & M.; Nat'l-Ben Frank.; Old Colony; Scot. U. & N.; Superior;————Standard Acci.;————Mut. Life, N. Y.

Glass S—l c
Glasser & Co—f l c
Gordon D—f l c
Haldane Inc A P—f c
Hansen & Sinclair—f c
Hewitt Wm—f
Kaiser G E—f c
Kuhn & Muller Inc—f c
Lambert E H—f
Lee John F—f c
Lester J G—l
Lynch J A—c
MacGregor David—f l c
Madden Inc James—f l c
McDermott W F & Son Inc—f c
Merz W A—f c
Mondon H H Inc—f l c
Mortlock Stanley O—f
Nadell C—l c
Nickerson F M—l
Oatman J M & Son—f c
Olden E H—f c
Reynolds F R—f l c
Ryan & Delaney—f l c
Sharpe H—f l
Sloate John I—f l
Stam H N—f c
Tanis James—f c
Vigorito Thos F—l
Warren Richard F—f c
Wilson H H—c
Worden & Son Geo H—f l c

PERTH AMBOY

Axelrod A—l
Blitzen & Co Inc Chas—f l c
Boynton Bros & Co—f l c
Bram J A—c
Brown Theo S—f c
Comegys & Bros—f
Compton James A—f l
Conard & Co—f l c
Feldman Miss R—f
Fraser Bros—f l c
Massopust Bros & Co Inc—f c
Nielson N Adolph—c
Nielson Hans—c
Neilson & Hostrup—f l c
Olesen O N—f c
Pierce & Son Inc—f c
Shirley & Lorenson—f c
Steuerwald Chas L Inc—f c
White John—f c

PHILLIPSBURG

Cody J M—f c
Diechman & McConnel Inc—f l c
Ingham & Terrell—f c
Johnston O F—c
Marnell Thos F—f c
Nash H—f c
Newman's Thos Sons—f l c
Reiley J I Blair—f c
Shimer Agcy J M R—f c
Smith Jas E—f l
Smith W D—f c
Vanbilliard & Co—f c
Weiss & Beisel—f c
Young Jos L—f l c

PLAINFIELD

Brown & Loizeaux—f l c
Buxton Marsh Co—f l
Clarke G M & Co—f l
Doane J H—f c
Duff J P—l
Edwards & Son—f c
Gennerich W H—f l c
Hall & Conroy—f l c
Hardingham E C—f l
Henry Mrs E J—c

Successor to Max Goldberger & Sons.

NATHAN GOLDBERGER

Real Estate & Investments

Established 1910. 217 Smith Street.

Perth Amboy, New Jersey

Eagle, Star & Brit.; Ins. Co. State of Pa.; Mil. Mech.; Nat'l Union; Union, Canton;————Hartford S. B.; Nat'l Surety; U. S. F. & G.;————Aetna Life. Pacific; City of Pa.; Missouri State Life; New York Indemnity; New Jersey Fire; Sewaren Realty & Investment Co.; Fords Realty & Improvement Co.

Hanson John—f

Isadore Jacobson.
Morris Goldfarb.

Jacobson & Goldfarb

Real Estate & Insurance
Established 1921.
279-83 Madison Ave.

Nat'l-Ben Frank.;Niagara—Lloyds Pl. Gl.; Standard Acci.; Zurich;——Mo. State Life; N. Y. Life.

Johnson Co Inc The—f c
Kosene Alexander——f c
Kreielsheimer & Son J—f l c
Korff M A—f l c
Linbarger H R—f c
Link F O—f l
Lyman G R—f c
McLaughlin & Mulford—f l c
Manning & Brouard—f c
Martin F B—f
Martin & Co F A—f c
Murray R F & Bro—f c
Perrin Sidney T—f c
Slocum C M—f
State Ins Agcy—f c
Vail J T—f c
Van Syckel Lamar—f c
Williams A J—f
Woodruff W A & Son—f c

MARGARETTEN & LOBEL, Inc. (NATHAN MARGARETTEN, Pres., MORRIS LOBEL, Sec'y & Treas.) (Real Estate), 175 Smith St. Perth Amboy (Estb. 1897): Ins. Co. of N. A.; N. Y. Und.; New Zealand; Northern, Eng.; Palatine; Phila. F. & M.; Sun;————Amer. Surety; Fid. & Dep.; London Guar. & Acci.; Commonwealth (Gen. Agts.).

N. J.—Con.

PLEASANTVILLE

Adams Geo H—l
Anderson W L—f c
Andrews N R—f
Bassett Bros—f c
Jackson & Krentz—f l c
Smith Floyd M—f c
Thompson & Cale—f c
Zippler & Wooton—f c

PRINCETON

Anderson Harold—f
Dohm Augustus—f l
Howe W B Inc—f l c
Hubbard O H—f l c
Murray & Galt—f c
Rule Geo A—f c
Ulyat Wm L—f c

RAHWAY

Coffey John J—c
Freeman Uel & Son—f l c
Gehring C B—f l c
Geyer J F—f c
Trussler Frank—f c
Weitz A—f c
Whitehead Frank—f c

RARITAN

Burns John—f c
Giffin G R—f
Reger John F—f c

RED BANK

Allaire & Son—f l c
Birdsall H—f c
Conklin F R—f l c
Cooper A D—f c
Costello R J—f c
Gregory J H & Son—f c
Hawkins Bros—f c
Hendrickson & Stout—f c
Higginson Howard S—f l c
Hopping W A—f c
Hylin H F—f c
Ivins Albert L—f l c
O'Shea J J C—l
Red Bank Real Est Co—f c
Revere Paul—f l c
Sandt Geo M—f c
White Agency—f c
White Bros—f c

RIDGEWOOD

Dean & Co Inc—f
Forman Agcy L D—f l c
Hopper J B—f c
Keeley James F—l c
Smith C B—f c
Smith F C Co—f c
Snyder Geo H—f c
Stevens Frank M—f
Wortendyke R H—f

ROCKAWAY

Bonno R J—f
Gustin J Frank—f c
Kelly E W—f c
Matthews E J—f c
Matthews Harold—f c

ROSELLE

Jackon Chas H & Co—f l c
Kirkland & Morton—f c
Trimmer C B—f c

ROSELLE PARK

Churchill Arthur—f c
Donlan Wm J—f c
Fish Harwood—c
Ideal Rlty Co—f c
National Realty Co—f c

RUTHERFORD

Brown E S—f c
Blakiston Henry Y—f c
Dannheim Carl—f l c
Stoddard D—f
Tate Mayer & Co—f l c
Van Winkle A W & Co—f l c

SALEM

Acton O W—f c
Hilliard Thos G—c
Hitckner James E—f
Keasbey & Sparks—f
Newkirk Eugene B—l c
Smith D Harris—f c

SOMERVILLE

Bott W W—l
Codington L M Co—f c
Cook Miss Frances—f c
Enk John—f c
Garwood O Messler—f l c
Nolan W D—f c
Pantaenius H A—c
Sutphen W R—f c
Van Cleef G W—f c
Voorhees C L—f
Wyckoff I N—f c

SOUTH AMBOY

Birmingham Mary C—f c
Gelsinon Thomas C—f
Grace Alonzo L—f
Gundrum Service The—f c
Hall F H—l
Mack Geo H—f
Mason Chas T—f c
Parker J M—f
Sutliff John—f

SOUTH ORANGE

Connolly Co Raymond—f
Hughes Eugene E & Bro—f c
Kern E A—l
Munther John D—f c
O'Brien Co The J Chas—f l c
Redfern Co Inc—f c

SOUTH RIVER

Booraem Chas M—f c
Browne E A—f
Duschock Martin S—f c
Farr David—f c
Ledmon John W—f
Nodine Fred C—f
Prentice Ins Agcy—f c
Price & Petrie—f l c
Serviss David—f

SUMMIT

Hicks Bros—f c
Holmes E C Agcy—f c
Jobs Beck Weller Co—f c
Murphy Robt J—f c
New Jersey Ins Agency—f c
O'Brien P J—l
Pierson E C—f c
Powell Ambrose—f l c

TENAFLY

Baker Wm E—f l c
Hine Wm S—f c
Roberts Alexander B—f c
Westervelt Jas—f

TRENTON

Apgar H H Co—f l c
Bailey G H—l
Bennett Albert Ins Agcy—f
Bennett F H—f l c
Bethpe F E—l
Block M R—f c
Borden Wm S—f l c
Breneman H G—f c
Burroughs E—f c
Case L C—f
Case & Cain—f c
Clinton H W—f c
McDermott C M—f c
McGalliard E T—f
Malloy Co F T—f l c
Margrum Fred P—c
Morgan & Co—f
Morton M D—l
Niedermeier Casper—f l c
Nutt Geo T—f c
Perlingiero Jas—f l c
Phillips B M & Son Co Inc—f
Pine Harry S—f l c
Pierce V A—l

PRIOR & CAREY (OWEN J. PRIOR, RICHARD J. CAREY), 39 N. Clinton Ave.: Buffalo; Franklin; Globe & Rutgers; Hanover; Importers & Exporters; Ins. Co. State of Pa.; Marquette Nat'l; New Brunswick; North River; Pa. Fire; Republic Fire, Pa.; Rhode Island; St. Paul F. & M.; Superior;————N. Y. Pl. Gl.

Comp Chas A—f c
Cook Bros—f c
Cook E D—c
Cornell S H—l
Cubberley Nelson S—f l c
Curl J M—l
Dickinson W M Co—f l c
Dresser A W—f c
Edgerton J W—l
Eisner Leo—f c
Emery J—l
Epstein S—f
Estersohn Matty—f c
Fell & Moon Co—f l c
Fogg & Ries—f c
Grimm W F—l
Hammitt C K—l
Rickey W H—f l
Rogers Wm F—f
Rolison & O'Donnell Inc—f l c
Seibert Jas C—l
Seidenglanz J H—l
Shockley L A—f
Smith Walter F & Co—f l c
Stockton R—l c
Thomas J J—f c
Tindall A H—f c
Trenton Loan & Realty Co—f c
Updike A & Son—f l c
Updike Levi—f c
Updike Lincoln—f l c
Van Horn Agency—f c

WALDRON & CRAIG Inc. (WM. L. WALDRON, Pres., EDWARD F. CRAIG, Sec'y & Treas.) (Real Estate) 38 W. State St. (Estab. 1917): Automobile; N. W. Nat'l; Westchester; Yorkshire;————Aetna C. & S.; Aetna Life (Acci. & Liab.); Nat'l Surety.

Haines C H—f
Hazen F A—f l c
Hill E C & Co—f c
Hirsch Ins Agcy—f l c
Holcomb W A Co Inc—f c
Hulse Ralph—c
Joyson Chas E—l
Kearns Stephen A—f c
Kelsey & Vine—f l c
Kennedy & Pidcock Inc—f c
Kuser & Kuser—f c
Le Compte J H—l
Lefkowitz H—l
Lewis Ins Agcy—f l c
Long W M—l
McAfee H N—l
Waldron W L—f c
Watson & Co W M—f c
Weidel Karl Jr—f c
Whitehead R V—l
Wilkinson O D—f
Woodruff Chas A—l
Worthington Inc C A—f c
Wright & Co Inc—f l c
Wright & Co—f l c
Yard Geo B—f c
Young Edward—f l c

UNION

Cadwalader Inc Ned—f l c
Glueck John & Sons—f c

HANSEN & HANSEN (PAUL A. HANSEN ERNEST R. HANSEN) (Real Estate) 274 Bergenline Ave. (Estab. 1876): Alliance, Pa.; Franklin; Hanover; Ins. Co. of N. A.; Nat'l Union; New Hampshire; New Jersey; Northern, Eng.;————N. J. Fid. & P. G.

Hauenstein L C & Son—f c
Kreiger & Co—f c
Limouze Inc Percy W—f c
Renner H W & R S—f c
Venino O & Son—f 1 c
Wetteren Inc August—f c
Young E B—c

VERONA

Barter Wm P—f c
Mau Carl—f c
Underhill E—f
Verona Ins Agcy—f 1 c

VINELAND

Bray & MacGeorge—f 1 c
DeWitt Harry B—f c
Heritage J Paul—f 1 c
Hitchner Geo W—f c
McKillip Rufus S—f c
Mole T H—f
Sharp Ira P & Son—f 1 c
Taylor Alex M & Son—f c
Tuso & Son—f 1 c

WASHINGTON

Burd W—f
Christine H—f c
Creveling W G—f c
Hildebrandt E G—f 1 c
Pierson M A—f
Uehlein John E—f
Wykoff D V—f 1 c

WEEHAWKEN

Koster Chas F & Son—f c
Schellhorn Bros—f c
Stecher G E—f
West Agcy—f c

WESTFIELD

Brown W E—f c
Decker Agcy Inc—f c
Hutson & Son Co—f 1 c
Keeler & Keeler—f
Lawrence L—f c
Lee Walter J—f c
Maltbie Robt G—f c
Randolph E S F & Son—f c
Riley Geo H—f c
Russell H L—f
Smith & McVoy—f c
Welch Wm S & Son—f 1 c
Westfield Agency—f
Westfield Trust Co—c

WEST HOBOKEN

Cattaneo A—c
Davis J E—f
Eastwood S J—f 1 c
Eichmann Morris—f c
Eshelmann & Co—r
Haag K G—1
Hangartner Albert H—f 1 c
Hellmuth A—1
Klumpp J & Son—f c
Mac Donald W S—f c
McDermott Edw Co—
Mendles Inc The O—f c
Schindler Rlty Corp—r c
Schultz Wm M—f c
Weber August—f c
Wilheim C E—c
Zimmerman Jos A—f c

WEST NEW YORK

Aufder-Heide Agcy—f c
Bachman C H—f
Griesbach General Ins Agcy—f c
Hassemer Augt—f c
Kenyon & Co—f c
Leer & Haynes—f c
McNeil Jos V—f 1 c
Millimet P—f
Shafer Rlty Co—f c
Van Sickle & Walker—r

WEST ORANGE

Boughner & Co Inc—r c
Brandeis A E Jr—r
Caywood J H—f c
Karam & Sons M—f
Leuchs A—f c
Macintosh W S—f c
Wachter & McDevitt—f
Yeomans O L—f

WESTWOOD

Bayer H—f c
Best & Heck—f c
Bogert C & Son—f c
Golden Wm P—1
Haring & Bogert Co—f 1 c
Huick Henry—f c
Meyer A A—f c
Orth & Coan—f c
Post P—f 1 c
Sutton H S—f c
Trumble C F—f c
Voorhis J J—f c

WOODBRIDGE

Brown Chas R—f
Campbell J H—f 1 c
Concannon J H—f c
Gerity J P Co—f 1 c
Harned J E—f c
White & Hess Inc—f

WOODBURY

Carter W M—f
Crist Realty Co—f c
Hendrickson & Co—f c
Johnson E P Jr—f 1 c
Meredeth C D—1
Meyers W E—f
Redfield Ernest—c
Richman L K—f c
Storries Agcy Inc—f 1 c
Wilkins Agcy Inc—f c

NEW MEXICO

ALAMOGORDO

Charles Tom—f 1 c
Elcan J H—f 1
Menger A F—f c
Stalcup W K—f 1
Walton O F—f 1

ALBUQUERQUE

The Agency Co. of New Mexico—f 1 c
Anderman & Balcomb—f 1 c
Archuleta R O—f
Arnold E G—1
Bell J L—f
Bourke Thos F—1
Burke Thos F Agcy—f
Canfield F P Inc—f 1 c
City Realty & Loan Co—
Coleman Al—f 1 c
Coons J H—1
Erwin W D—1
Fleischer A—f 1 c
Feldmeyer E O—1
Graham Frank—f 1 c
Grose E L—1
Halleburton B—1
Hamilton D C—f c
Keleher J D—f 1 c
Le Suer N F—1
Martin & Co—f 1 c
McCanna P F—f 1 c
McClughan Rob—f 1 c
McDonald W W—f
Mercfelder Louis C—1
Melbourne Ralph—c
New Mexico Loan & Mortgage Co—f
Peak J H—f
Pickett W H—f 1 c
Pino L G—1
Rankin Don J & Co—r
Schwentker F B—1
Sisk E D—1
Spitz Berthold—f 1 c
Stares A C—f 1 c
Tierney M S—1
Western Mortgage Co—f 1 c

CARLSBAD

Guarantee Abstract & Title Co—f
Hutchinson H—f c
McIlvain W F—f c
Sikes C C—1
Swigart & Prater—f c

CLAYTON

Clayton Abs. Co—f
Clayton Agcy—f 1 c
Errett H H—f 1
Pennington & Talbot—f
Union Title & Loan Co—f 1 c
Union County Agency—f 1 c
Wooten Mrs Arthur—f 1

CLOVIS

Baker H E—1
Blackmore—f c
Brown John—1
Burns F S—f 1 c
Carter Robinson Abstract Co—f c
Curren Agcy—f c
Dennis Chas E—f c
Doughton Land Co—f c
Goodwin G C—1
Hall R M—1
Hockenhull A W—c
Kennedy Bros—f 1
Morgan J S—f 1
Neal R J—1
Scheurich Chas A Agcy—f 1 c

DEMING

Gaskill L L—1
Haskell Dial—f 1
Hughes & Cooper—f c
McKinney Clark—1
Pollard A W—f c
Reeme W K—1
Seaman J F—f

EAST LAS VEGAS

Bope Frank C—f c
Cooke Homer F—1
Fleming Geo A—f c
Gerdeman A H—f 1
Investment & Agency Corporation—f c
Lee Annie E—f 1
Lewis E S—f 1 c
Moats H C—1
Ogle Wm G—f 1
Shillinglaw Wm—1
Trumbull Chas P—f 1 c
Van Huisseling J—f

CALLUP

Carr L N—f 1 c
Cregar W R—f c
Davis C W—f 1 c
McKinley County Abstract & Inv Co—f 1 c
Morris W H—f c
Young J H—f 1

LAS CRUCES

Bingham John—1 c
Hawley F A—f 1 c
Phenicie H E—1
Weisenhorn B Frank—f 1 c

RATON

Apgar S—1
Bayne C M—f c
Bickley Francis—1
Burney Wm E—1 c
Chapman Wm A—f c
Colfax Co Abstract Co—f c
Connelly J J—f
Creecy Mrs—f c
Fairchild O M—1
Haner Ray—f c
Kiker R J—f 1 c
McCommas D—1
Mares & Cantou—f 1 c
Nutter Shirley—1
Pollard C G—1
Schempp C A—f 1 c

ROSWELL

Chavis Co. Abstract & Ins Co—f
Daughtery J R—1
First State Bank & Trust Co—f
French & Daughty—f 1 c
Ford Willis—1 c
Gates H C—1 c
Greiner D P—1 c
Herbst J B—1
Jaffa J J—1
Kiefer Carl E—f
Lawrence Will—1
Meldrum Gray—1
Minton E G—f 1
Quick L R—1
Rogers J F—1
Roswell Ins & Surety Co f
Shrader G W—f
Turner & Gardner—f

SANTA FE

Avery Bowman Co—f 1 c
Bishop C A & Co—f 1 c
Dorman H H—f 1 c
Espe Theo N—f 1 c
Jones F M—f 1 c
Hall Paul A—f 1 c
Hayward Josephs B Agcy—f 1 c
Hollerman & Bowlds—r r c

SILVER CITY

Alexander & Comstock—f 1 c
Bartlett-Brewer Agcy—f c
Kaufman & Russell—r c

TUCUMCARI

Gerhardt H—f 1 c
Hamilton C B—f 1 c
Karlsruher M H—1
Lawnson T N—1

NEW YORK

ALBANY

Ahern Jas E—f
Albright H W—l
Austin & Co—f c
Baker William A Jr—f
Barcus Jas Q—l
Bates A J—f
Benson & Luby—f
Brehm F C—l
Brennan & Donahue—f
Bull H C—l
Bull Horace S—f l
Burke & Sons P J—f l
Burkhardt O F—l
Callan P J—f
Cantine E B & Son—f l c
Chadwick R R & Son—f c
Clark H M—l
Clerk E B—l
Coffin S V—l
Cregan J J—f
Dacey J B—f
Davis E C—l
Dolan F P—f
Donahue M T—l
Dorwaldt C G—f
Dignum Edward J—f
Failing J P—f
Fenster Bros Fleishman Inc—f l c
Fleming D J—f
Fogarty J M—f
Gebhard Frederick W—f l
Hahn & Isdeal—f c
Hause Wm M—l
Hill W L & Co—f
Jantz Otto Agcy—f
Jenison & Co—f c
Jones T J—f
Keefer & Richmond—f l c
Kidder P—l
Knox F H—c
Kohn Henry H—l
Levy M S—f
Link Wm F—f c
Lusthoff W H—l
Mader A L—c
McGarrahan J P—l
McHarg J V—f l c
McNames F A—l
Mills G A—f
Moran T F—l
Mullenneaux E V Co—f l c
O'Brien Jas B—l
O'Neill & O'Neill—f
Oppenheim Wm L & Son—f
Osterhout Chas D—f l
Poole J E—f l c
Porth C A—f
Ramsey F A—f c
Rice W J Inc—f l
Roberts W S—l
Rose & Kiernan—f l c
Russell G H & Son Inc—f
Seaman H J—c
Sewell J C—f l
Shearer H A—l
Spillane Co D W—c
Stein F W—l
Ten Eyck & Lansing Ins Agency—f l c
Ten Eyck Peter G—f
Towle Margaret A—l
Van Allen & Co—f c
Van Duzer F A Inc—f c
Van Santvoodt Wm G—f
Volckert Ins Agency—f
Walsh M F—f
Whitehead C R—f
Wood Co Inc—f
Young A J—f l

ALBION

Craffey J T—f l c
Humphrey Geo M—f l c
Insurance Service Agcy—f l c
Porter H D—f l c

AMSTERDAM

Bell W H & Son—f l c
Burke Thos F—f c
Clizbe Avery—l
Devendorf E E & Co—f l c
Dunham H A & Son—f c
Hughes I N—l
Huxley Freeman T—l
McCaffrey Bros—f c
Smeallie Jas A & Son—f l c
Snyder R H—f l c
Thompson Bremley Inc—f l c
Tiffany G P Co Inc—f l c
Van Heusen A T & Son—f c

ATTICA

Austin & Rogers—f l c
Bennion M S—f c
Cogswell Geo D—l
McConnell Milton F—l
Smith A W & Co—f l c

AUBURN

Adams C G—f c
Adams & Cattermole—f c
Bailey Brinkerhoff Agcy f c
Bennett R L—f
Byrnes J L—f
Carmody Jas H—f l c
Colwell F M—f c
Cross Agcy—f l c
Dewdney A I—f c
Field Jno B—f l c
Tiero-Jacques Agcy—f l c
French D E—f l c
Guilfoil E J—f c
Harris M F—l
Keil & Downer—f
Long W J—f
MacBeth Jas B—f c
McCarthy G M—f c
McFarland G W—l
McGrath J F—f c
Mosher & Barry—f l c
Pierce L S—l
Rogers F L—c
Stupp Chas F & Co—f l c
Warne & Farrell—f c
Wills Co Inc S S—f c

AVON

Gleason P C—f
Hogmire W W Jr—f l c
Kellogg J F Agcy—f l c
Longfellow Frank G—f l c
Stevens H E—f c

BALDWINSVILLE

Lewis E H—f l c
Montague J W—f c
Ward J A—f l c

BALLSTON SPA

Beach Geo R & Son Inc—f l c
Castle & McLennan—f l c
Cook Geo M Jr—f l c
Waite Chas F—l

BATAVIA

Betts M E—f l c
Bills F A—l
Buell E L—l
Corp F J—f
Day & Day—f c
Dean E S—f c
Dexter Ins Agcy—f c
Fisher H B—f
Hale Wm A—f l c
Hawks N L—f l c
Lown Sherwin Co—c
McMahaney James J—f c
McMannus-Maney—f l c
Majerus F—l
Masse Albert S—f c
Meserve W S—f
Miner Emily A—f
Paddock Geo H—f c
Pratt & Co—f c
Ruprecht C H—f c
Williams Earl M—l
Wood E R—l

BATH

Allen Roy—l
Bath Fire Corporation—f c
Bassett Katherine Y—f c
Evans E L—f c
Gardiner A H—l
Leavenworth Robert—f c
Taggart & Hamilton—f c

BAY SHORE

Brewster C E—f
Corneille R K—f

MORRISON, FREDERICK (Real Estate). 158 E. Main St. (Estab, 1922): Amer. Alliance; Automobile; Franklin; Fuso M & F.; Hartford; N. Y. Underwriters Agcy.; Patriotic; Tokio;———— Metropolitan Cas. Ins. Co.; N. Y. Underwriters (Automobile).

Schwab W A—f c
Terry & Gibson—f c
Watts H E—f

BEACON

Cammack I B—l
Doughty Robt W—f c
Feeney J P—f c
Jones W A & Son Inc—f l c
McNamara J C Jr—f
Stearns V D—f c
Webb E J—f l c

BINGHAMTON

Baumann F J—f c
Bentley W F—l
Brass K V—f l c
Britton Orson L'H—f l c
Brown R J—f l c
De Witt M A—l
D-O Agency Inc—f l c
Daly James—f l c
Dann G H—l
Douglass R R—l c
Downs M F—l
Eckert M J—l
Hecox W H—f l c
Hotchkin Charles—f l
Kilmer F J—l
Lambert W T—f
Loughlin J F—f c
Magrath R B—l
Mangan John H & G L—f
McKeage Benj F—f l c
Mintz & Merrill—f c
Nelson, Wadsworth & Alexander—f l c

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Boston Ins. Co., Mass.
New Hampshire Fire Ins. Co., N. H.
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National Surety Co., N. Y.
Liverpool & London & Globe, England
Standard, N. Y.

Royal Insurance Co., England
Queen Insurance Co. of America
New York Underwriters, N. Y.
Security Ins. Co., Conn.
Rhode Island Ins. Co., R. I.
Assurance Co. of America
Pennsylvania Fire Ins. Co., Pa.
Hartford Steam Boiler Co., Conn.
Travelers, of Hartford
Union of Canton

North Fred S—f 1 c
O'Neill & Co—f c
Pelton C A—1
Pier & Holcomb—1
Pomeroy M E—f
Riker Dann Agency—f 1 c
Schad J V—f c
Shaw D E—f
Smith H Clay—f c
Smith W B—1
Steele & Powell—f 1 c
Stewart Wm—f
Taylor E B—f c
Thompson A D—f
Vesy C J—f 1 c
Walters Herman D—f

BREWSTER

JOS. E. MERRIAM

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American, N. J., City of New York; Aetna C. & S.; Aetna Life.

Bainbridge Corp C H—f c
Barnes O E—f 1 c
Barto & Wood—f c
Bayne J E—f 1 c
Benedict & Benedict—f c
Berkeley F D—1
Bernheim & Sons—f
Bernstein A N—1
Block Samuel Co—f c
Brooklyn Flindell Agcy—f
Buddha H M—f 1 c
Buxbaum Carl—f
Cavanaugh & Kuhn—f 1
Central Fire Office—f

BROCKPORT

Caswell F M—f 1 c
Forbes Yale P—f 1 c
Harmon Geo B—f c
Minot & Crippen Co Inc—f c
Spaulding Wm R—1

BROOKLYN

Alexander P—1
Andrews & Evans—f
Atkinson J F & W F—1
Avery A P—f c
Bacon J B—1
Chartier C C—f c
Chesebro Geo Jr—f
Chess B——1
Chess S—1
Clark Noah Inc—f 1 c
Conaty J J—f 1 c
Corsa A J & Son—f c
Corwith Bros—f c
Crum & Forster—f
Dahl Jos—f c
Davids H E—1
DeMott J W & Son—f
Diefendorf W T—1
Donovan J E Co—f c

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NATIONAL SURETY CO.

Driggs E H Agcy Ins—f
Eckels Frank W Inc—f c
Eckenrode J A—1
Edwards Chas Jerome—1
Fraser Chas D & Co Inc—f 1 c
Gilbert & Hooker—f
Gaubert & Irwin Inc—f 1 c
Goldthorpe J—1
Goodman Louis—f 1
Gollin Geo—1
Greenspun I—1
Greenvald S & Sons—f 1 c
Griffin Wm E—1
Gunn A W—1 c
Haas Agency—f c
Halblum M—1
Hamilton Clinton P—f 1 c
Hart H—1
Hatton & Doyle—f c
Henning E C—1
Herrle Jacob N—f c
Hooks Wm L—1 c
Horwitz Morris—f 1
Horwitz S—f 1
Irvin Underwriting Co—f c
Jacobs H—1
Jaffe Ins Agency—f
Jenkins E T Inc—f 1 c
Jones Robt L—1
Johnson A N—1
Kahn & Leith—f 1
Karutz Chas H—f c
Kederich G A—1
Kelly & Fuller—f
Kelsey, Suydam & Mollenhauer—f
King Wm E—f c
Kovash E E—f 1
Lake Chas—1
Lane I T—f
Ledner B H—1
Lehman & Lehman—1 c
Lehrenkrauss H. Sons—f 1 c
Lewis & Gendar Inc—f c
Liell A B—f
Locke Peter A—f 1
Lockwood Bros——f c
Lyons & Mason—f 1
McDonald M F Inc—c
Maggio L—1
Malby & Short Inc—f
Mitchell H C—f 1 c
Moffet Geo B—1
Morrison F A—1
Mount & Rillings—f
Munkenbeck A H—f c
Nickerson A—f c
Nicolay W A—1
North G A F Co—f c
O'Malley M—1
Overin Co Inc S—1
Painter S—1
Paston & Pasternak—f 1 c
Peer J L—1
Pendleton & Pendleton—f 1 c
Pomerance L—1
Porter Geo W—1
Quick E A—f 1 c
Rasp Arthur H—f c
Reinhard L W—f c
Reinmond R J—1
Richel Co C R—f 1 c
Richardson J W—f
Roethlein J—f c
Ross Geo H & Co—f
Rourke & Rourke—f 1 c
Rudberg D—1
Ryan Wm H—1
Schroeder C H—f 1 c
Scott J H—1
Schultz H—f 1 c
Sloane Agency Inc—f 1 c
Small Fenwick R Inc—f
Smith P M—1
Soroch M—1
Stieglitz H C—1
Stitch & Sons—f 1 c
Stussy Bros—f 1 c
Swift C C—1
Tunmore J S—1
Vanderveer E B—f
Voshell S S—1
Wallace John—f
Walsh B A—1
Wood Geo C—f 1 c
Wulff H—1 c

BUFFALO

Abell C Lee Co—f c
Amber H L—1
Allen J B—1
Anderson D L—1
Andrews D H—1
Armstrong-Roth-Cady Co—f c
Baer C L—f
Bagley R P—1
Bardage T W—1
Barger W E—1
Bettinger Co A A—f c
Beck D J—1
Bird Wm A—f
Booth A B—f
Bowen J C—f
Boyle G F—1
Bruenn L S—1
Buffalo Agcy—1
Buffalo Casualty & Rlty Agency Inc—f c
Buffalo Fire Office Inc—f 1 c

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Crouch H E—1
Davidson C—1
Day O W & Co—f
DeBock Realty Corp—f
Deuel, Lapey & Co Inc—f c
Donaldson John A—1
Duffield & Co Inc—f
Eggert E B—f
Elliott G S—1
Emerson H J—1
Erb N J—1
Ernst H J—1
Ferguson & Benz—1
Franklin Agcy Co—f
Frye W W—f
Garnett E—1
Germain Geo A—f
Graham Geo B—1
Gurney & Overturf Inc—f c
Hamlin C W—1
Harris C L—1
Harrison Real Estate Corp—1
Park, Thomas & Co Inc—f 1
Pierce C F—1
Ralph D C—1
Ralph Roger C—1
Ramsdell Geo M—1
Richardson M—1
Roberts R A—f
Rose J W & Co—f
Rosenbloom I J—1
Roth & Wetter—f
Ryan & Cable Inc—f
Schaff Ins Agcy—f
Scherm & Stephan—f
Scheu's A F & Sons—f 1
Schumacher Wm J Corp—f
Schwing J J—1
Scott W M—1
Scott & Weeks—1
Secor Leroy W—1
Sellers C J—1
Seymour F E Jr—1
Shepark W J—1
Spitzer G—1
Satniland F C—1

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Firemens Fund
Providence Washington
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Citizens, Mo.
Commercial Union, England
Law Union & Rock
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British-America
Continental
Franklin, Philadelphia
London & Provincial
Providence Washington

Liability, etc.

Hartford Acc. & Ind.
Lloyds Plate Glass

Hatch E G—1
Henafelt J C & Co—f c
Joyce C F Co Inc—f 1 c
Joyce W H—1
Kellner John S—f
Hinckley Chas A—1
Herr G L—f
Hipp R B—1
Johnston & Monser—1
Kelly J J—1
Kennedy W H Inc—f
Kertz Ins Agcy—f
Kreinheger E J—f
Lapey P G—1
Lindsay S B—1
Long, Schwartz & Co—f 1
Ludaescher & Reinecke—f
Malone John F & Sons Inc—f
Marvin C E—c
McNamara J D—1
McPherson H D—1
McPherson-Carter Co—f c
Merrill F A G—1
Murphy John A & Co—f c
Noxsel-Dimick Co—f c
O'Brian & Co—f c
Ohlin & Son G R—1
Staniland G S—1
Stanley Wm H—1
Steeg Theo & Son—f
Stettenbenz E F—f
Thebaud J B—1
Tiernon & Co Inc—f 1
Turgeon N E—1
Vinal H A—1
Walbridge N—f
Walsh Edw F—f
Watchorn J A—1
Warner S S—1
Weber C N & Son—1
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Wheeler R T—1
White H M—1
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Wooster L M—1
Syron Roy—f 1 c

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Wrench J W Jr—1
Zink Bros Ins Agcy—1

CANAJOHARIE

Bellinger William & Son—f 1 c
Concord J R—f 1
Dievendorf Earll—f c
Shineman E W—1 c

CANANDAIGUA

Burdew Frank W—1
Church E R—f c
Coe W W & Son—f c
Collins John B—1
Cribb F D—c
Howe F E—f 1
McCabe J M—f c
Pierce M G—f 1 c
Sackett Agency Inc The—f c
Searles & Searles—f 1 c

CANASTOTA

Childs E Gates—1
Decker Agcy Ins Serv—f 1 c
Moore Haskell & Barot Inc—f 1 c
Travis Henry O—f c
Tuttle Stillman—1

CANISTEO

Hall F R—1
Northrop E—f c
Schmurle & Son—f 1 c
Vickers Jacob Co—f 1 c

CANTON

Beswick P E & Co—f c
Cantons Old Line Ins Agcy—f c
Cook C S—f 1 c
Donihee Mrs Annie E—1
Knot & Pike—f 1 c
Stevens B S—f

CARTHAGE

Barry Wm H—f c
Griffin A M & C J—1 c
Mills A F Ins Agcy—f c
Porter H F—f c
Sweet W W—f

CHATHAM

Danyew B A—1
Harder Chas E—f 1c
Hutchinson C H—f 1 c
Park Hoit N—f c

CLYDE

Exner H B—f
Hinman's Sons J W—f 1 c
Kellogg John T—f 1 c
Petteys Jesse C—f c
Stow DeL—f c

COBLESKILL

Colclough W D—f
Fake Kenneth—f 1 c
Fox Howard H—f c
Roberts Chas E—f c
Van Ness S H Ins Agcy—f 1 c

COHOES

Chadwick P R & Son—1 c
Donlon Richard J—f c
Ford G F & Sons—f 1 c
Gilchrest J D—f c
Granger M A & Son—f c
Laughlin John & Son—f c
LeRoy Co W B The—f 1 c
McKee Jas P—f
Michel W K—f c
Mussey J E—f
Northey Chas A—f 1 c
O'Connor G J—1
Perrault & Roulier—f
Smith P P Ins Agcy—f 1 c
Stevenson Agcy Inc The—f
The Soden Agency Inc—f 1 c

COOPERSTOWN

Brokham E S Agcy—f
Blanchard Fletcher A—f 1 c
Cooke & Basinger—f c
Davidson C W—f 1
Phinney A S—f 1
Pierson A A—f c
Shipman A C & F B—f 1 c

CORINTH

McDonald John Jr—f
Pruyn F E—f
Sayre Bros—f c
Shorey H S—f 1 c

CORNING

Arland W W—f c
Gilbert H W—1
Kingsbury F D & Co—f 1 c
McCarthy W S & J J—f 1 c
McManus Chas E—f
Payne, Chatfield & McCray Inc—f 1 c
Purcell Justin V—f
Seely Edith L—f 1 c
Sprague L D—1 f c
Stowell & Ryon—f
Towne & Stansbury—f 1 c
Williams F C—f c

CORTLAND

Brown Chas F—f c
Cortland Insuring Agcy Inc—f l c
Davis, Jenkins & Hakes —f l c
Hartfeur J K—f
Haskell A Jr—c
Jarvis & Tanner—f c
Kingsbury & Haight Ins Agcy—f c
Lyon Frank—f c
O'Leary & Dowd—f c
Stockwell W A—f l c
Thompson C E—f c
Whitney Agency The—f l c
Wood J A—f l c

COXSACKIE

Calkins N A—f l c
Coxsackie Agcy Co Inc—f c
Sullivan John J—f
Quigley Percy F—f c
Worden Francis L—f l

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Cridler E B Co—f c
Fedder C R—f l c
Knapp W G—f
Knappenberg C W—f c
Krein Ins Agency—f l c

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Kupczynski E C—f c
Merkle Chas A—f c
Schultz W F—f c
Staeber Inc J L—f c

DUNKIRK

Cullinan B P—f
Dengler John—f
Di Lorenzo M—l
Eggers J C—f
Heppell Bros—f l c
Kaiser & Starr—f c
Kornprobst J T—f l c
Rusch Realty Agency—f c
Till George J—f c
Tyler S A—f l c
Whitney A H—f c

EAST AURORA

Barnett R T—f l c
Butlin Daisy E—f c
Fattey Clayton—f c
Fink C P—f
Germain Geo A—f c
Parker Wells W—f c
Rumsey Bros.—f l c
Sweet Geo H—f c

EAST SYRACUSE

Evans O R—f c
Greiner Frank J—f c
Lansing & Son—f l c
Whitehead M E—l

ELLENVILLE

Dunlop John—f l c
Potter Allen D—f l c
The Terwilliger Agcy—f l c

ELMIRA

Bogart H L—f c
Brabrook F M—l
Brownlow & Co—l c
Camp Gurdon H Jr—r
Campbell Company—f c
Coykendall J B & Son—f l c
Finch & Myer—l
Gorman Frank J—l c
Herrick Fred D—f l c
Keeffe Mrs A J—f l c
Keeton C C—f l c
Kolb T B—f l c
Little L L & Son—l
McConnell Insuring Agcy —f c
McCorkle Realty Co—f
McEwan Roy I—l
Maxey T J—f l c
Miller H C—f c
O'Connell D—f c
O'Connor Edward J—r c
Park W J—f c
Payne, Chatfield & McCray—f c
Perry G W Co—f c
Quick Horace G—l
Reed E G—f
Rigdon Clarence E—c
Robinson Frank P Jr—f c
Rockwell & Dean—l c
Sarvey Dalton V—l
Searles F A—f c
Sturdevant Ins Office—f c
Sullivan Dan'l J—f c
Swan & Sons Morss Co —f c
Tomlinson F C—l c
Tracey J F—l
Van Campen J R—f c
Weaver F B—f c
Young Phillip E—l

ENDICOTT

Harris H D—f l c
Kneen R R—f c
MacClary T A—f
Mersereau C A—f

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ALLEN, WILLIAM H. (Real Estate), 154 Amity St. (Estab. 1911): Caledonian; Fire Ass'n; Hartford; Rochester Dept.; Tokio; ———Hartford Acci. & Indem.; New Amsterdam Cas.

FAIRPORT

Burnham F E —f
Burns Irma L—f c
Doherty P F—l
Elliott R. Fisk—f c
Haynes R E—f l c
Palmer A W—f c
Slocum Geo A—f c

FORT EDWARD

Barber Franklin—f
Bascom & Loughlin—r c
Boucher Edw O—f l c
Carey John—l
Davis Fred A—f l c
Loughlin Frank J—l
Robinson Willard—f
St Pierre Elzeard—l

FORT PLAIN

De Wandelaen E P—l
Finehout Chas C—r
Shults & Sammons—r c
Snell C B— f l c

FRANKFORT

Fox C L & Son—f l c
Loftus & Gilligan—f l c
Nipe George K—f l c
Seamens & List—f l c
Valley Ins Agcy—f c
Waterbury W H—f c
Wilbur & Winslow—r c

FREDONIA

Morse F E—f c
Pier Frank A—f l c
Sackett D G & Co—f c
Smith Norris E—f l
Tremaine Ins Agcy—f l c

FREEPORT

Brindel E R—f
Davis Underwriting Agcy Inc—f c
Edwards Clarence A—f l c
Foreman C M—f
Johnson Realty Exchange Inc—f
Le Roy, Robert B—f l c
Miller William G Inc—f
Moore C C—f
Smith Chas D—f
Smith Mrs Fannie B—f
Smith S Dimon—f
Tenney Wm K—f

FULTON

Burns Wm C—l
Edgarton L—f
Hall & O'Connor—f c
Lewis & Bracy—f c
McNamara F J—f l c
Stewart F M—l
Streeter & Van Sanford —f l c
Whitaker & Bogardus Inc—f l c

GENESEO

Clancy Geo J—f c
Curtis H B—f c
Doty C—f c
Seymour P B—f c
Stevens Wm A—f l c

GENEVA

Banker W O—f l c
Blood E H—f c
Bradley F—f l c
Burrall C S & Son—f l c
Clark John B—f c
Ditmars G F—f c
Dunn J H—l
Farwell J G & Son—f c
Fink W M—f l c
Hardison F K—f l
Long F W—f
Lyon Chas E—f c
Peel Geo A—f c
Riley Wm—l c
Swartout H D—f c
Sweeney T H & Sons—f c
Wood John W—f

GLEN COVE

Baldwin Chas J—f
Fogarty Dan J—f l c
Goldberg Bros—f c
Hawkins George E—f
Townsend James W—f l c
Wheeler Corbin—f c

GLENS FALLS

Adamson Bayle Co—f l c
Barber & Howe—f c
Borror W Dale—f c
Carson Ins Agcy—f l c
Collins J Burke—f l c
Collins M J Jr—f l c
Cool C W—f l c
Derby J H Jr—f l c
Fuller & Bain—f c
Fox Geo H—f l c
Hitchcock C H—f l c
Kelleher & Spain—f l c
Little & Loomis—f l c
McFarland Stewart—f c
Marlow A J—l
Moynihan P H—f c
Stupplebeen C A—l

GLOVERSVILLE

Baird & Ringle—f l c
Boyd R D—f c
Burton Ins Agcy—f c
Cashin H T—l
Foster Mrs S T—f c
Hamilton John S—r c
Hathaway E W—f c
Muddle & Muddle—f l c
Parramore R—f l c
Stille J Ellsworth—f c
Welch W D—f c
Wood J E & Co—f c

GOSHEN

Cullen T J V—f l c
Lovett W E—f c
Smith Harry H—f c
Smith Hiram H—f c
Smith Jay—f c
Wallace A V-D—f l c
Wallace A C—f l c

HAVERSTRAW

Bedford J H—f l c
Ducey J—f c
Freeman T J—f c
Gillies Jno W—f l c

HEMPSTEAD

Baldwin F S—f l c
Beekman J J—f c
Brierley Arthur W—f l
Brower & Ingraham—f
Covert Geo W—f c
Davies J P—l
Day Alfred M—f l c
Jennings A H—l
Norton C F—c
Seabury A A—l
Taylor T P—l
Woodhull J B—l

HERKIMER

Cowen & Miller Agency —f l c
Earl & Gloc—f l c

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Murphy M E—f l c
Parker Harry M—l c
Root C B—f l c
Sprague Chas F—f c

HIGHLAND FALLS

Barnhart Jas M—f l c
Lefever Geo N—f

N. Y.—Con.

HOMER

Austin L M—f c
Burdick W E—l f c
Coombs Mrs Joseph Watson—f
Foster Agency The—f c
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White H G—l

McKearin & Co—f l c

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HORNELL

Cameron Martin A—f c
Hurd C E—f c
Kreason E B—f
Lake M R—f
Lynch P F—f c
Murray W H—f c
O'Connor & Co—f l c
Page R E—l c
Scribner D W & Son—f l c
Sweeney A L—f
Tolan's Agency—f l c
Wightman E C—f l c

HUDSON

Bostwick Ins Agency—f l c
Connors & Connors—f l c
Daly J J—l
Drum Orville & Son—f c
Hester John F—f l
Holsapple Geo—f c
Hudson River Bond Co—f l c
McCune W J—f
Macy Co Inc C W—f c
Merrill Wm A—f c
Philip & Harvey—f c
Rice W W—f l c
Rossman E J—f l c
Snyder Wm M—f c
Traver & West—f c l

HUDSON FALLS

Farrell E P—f l
Fisk D S—f c
Hudson Falls Realty Co—f c
Locke W I Co—f l c

Emmons Fred—f l c
Georgia WB & Son—f c
Grant Henry J—f
Ithaca Realty Co—f c
Ives C A—f c
Jackson E N—f c
Morgan & Owen—l
Patterson L E—f l c
Perry Agency—f c
Philipps F W—f c
Preston E S & Son—c
Sinsabaugh J J—f l c
Squier & Squier—f
St John H A—f
Van Hoesen D N—f
Van Rennsselaer L D—fc
Webster Chas H—l

Stevens Wilson—f l c
Taber Harry A—f
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JOHNSON CITY

Boland, Murphy & Gibbons—f c
Codding & Dufford—f c
Eckelberger R L—f l
Hartung, Christian—f c
Rath & Connerton—f c
Thompson Walter P—f c

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Chamberlain Wm W—f c
Connolley Jos W—f l c
Dorn Elmer J—f l c
Getman Ins Agcy—f l c
Hanson & Sons Frank—f l c
Meserve Clarence—f c
Moore & Curtis—f l c
Smith Geo O—f c
Wells & Potter—f l c

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McEntee & Son—f l c
Pardee's Ins Agcy—f l c
Schultz & Bogart—f c

LE ROY

Gillett General Ins Agcy—f l c
Gleason & Co—f l c
Lowe Albert G—f c
McPherson & Center—f c
Townsend E & Son—f l c

LITTLE FALLS

Creedon Michael—f c
Donovan James B—l
McEvoy Edward—f l c
McGuire John B—f c
McIntosh Fred D—f c
Norris Geo W—f l c
Rogers & Ashe Inc—f l c
Stinson James & Co—f
Whitman W Randall—f l c
Willcox, Watts & Co—f l c

LOCKPORT

Atwater Irving J—f c
Batten Geo W Agcy—f l
Brumley Henry J—f c
Ciciarelli J G—l
Dickenson W A Co—f l c
Federspeil M A—f c
Harris J H Co Inc—f
Hickey L C—f l c
Hinch J E—f l c
Lester John—f l c
McNeil & McNeil—f c
McParlin Peter H—f c
Moody Grace C—f
Murphy & Babbage Inc—f c
Norman Thos G—f l c
Ringueberg F A—f c
Shapleigh-Wright Co—f l c
Slattery John—f
Thayer J E—l
Townsend Howard C—f l c
Wilson J W—f

LONG ISLAND CITY

Bartlett C T—l
Clay Geo E—f
Clay Geo E—f c
Dietz H M—f c

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JAMESTOWN

Abrams & Wiltsie—f
Anderson E R—f
Ashwell & Co Inc J E—f l c
Bentley W J—l
Bradshaw Pioneer Ins Agcy—f l c
Bright Geo S—l c
Broadberry G R—f
Butterfield & Sessions—f l c
Eddy Elton E—f c
Glatz Bros & Hoitink—f l c
Horton-Brown Ins Agcy—f c
Jackson R H—c
Johnson & Son Co Inc—f l c
Jones Chas W—f c
Lundquist & Henning—f l c
Manley A B—f
Merrill Howard Inc—f l c
Nichols J G—l
Rowley Smith Co Inc—f
Slone Melhuish & Co—f l c
Stafford & Son A H—f c
Standard Ins Agcy—f c

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LACKAWANNA

Kinsele M C A—f l c
O'Mara M M—f l c
Reap & Goodyear—f l c

LANCASTER

Cushing Frank S—f l c
Funk & Adolf—f
Merkle Chas—f l c
Staeber Inc J L—f l c

LANSINGBURGH

Fagan & Dwyer—f
Miter F H—f l c
Smith A J—f
Wager F H—f c

Dorsey C J—f c
Emener & Heath—f
Evers-Dixon Co Inc—f
Flanagan H J—f l c
Himmelstein Inc F—f
Hoener F B—f
King G W A—f
Klein Bernard A—f
Koch H Realty Co—f
Krahe Wm A—f
Ohnemus John—f
Payntar Inc G R—f c
Payne Geo E & Son—f c
Ryan Geo J—f c
Santel Emil G—f
Smith Roe H & Co—f c
Thompson John R Agcy—f c

LOWVILLE

Copley A A—f l c
Jacques F C—f
Moore, Levis & Toussaint—f c
Moore J D & Son—f l c
Patten W F—f c

MALONE

Blanchard & Morrison—f l c
Carpenter B R—l
Dudley Harvey J—f c
Hutchins F A—f l c
Irving & King—f c

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Twaddle John B—f l c

MAMARONECK

Bull F H—f
Carroll Thos F J—f c
Dayman & Boyd—f c
Kane J F & Sons—f c
Gedney E H—f l c
Meighan B C—l
Palmer W D & Co—f c
Warren & Co—f c
Wilson Fred T—f c

MASSENA

Andrews J C—f c
Britton D G—f l c
Garvey Wm E—f c
Webb J W & Son—f l c
Whalen Realty Co—f c

MECHANICSVILLE

Bailey & Son—f l c
Finigan & Moak—f l c
Fisher Robt W—c
Reilly Ins Agcy—f c
Rogers J G—f l c
Tate F A—c
Tompkins R V—f c
Whitten C W—f l c

MEDINA

Arnold & Bennett—f c
Hunt Burt A—f c
Nichol G A—f c
Richmond A W—f c
Slack Chas P—f l c
Staring C E—f l c
Whitwell LeRoy—
Wright W A—f l c

MIDDLETOWN

Ballman J S—f l c
Boyd & Deming—f
Brady C C—l
Conkling E E & L S—f l c
Dutcher H B—f l c
Ferguson John—f c

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Henderson J E—f
Horton H & L W—f l c
King J H—f l c
O'Neil & Hale—f c
McWilliams & Houston Inc—f l c
McWilliams W E & E C—f l c
Murray J A—l
Taylor Archibald Co Inc—f l c
Tice Willis G—f c
Vernon R M—c
Weller Theodore—f c
Wheeler H O—l

MT. MORRIS

Bingham Bros—f c
Braman Chas F—f c
Gamble & Galbraith—f
Havens Frank W—f l
Ranney H T—f l
Shull G M—f l c
Swett H D—f c

MT. KISCO

Tefft Frederick F—f c
Thill F J—f
Tichborne R E—f
Wells C B—l
Wuestenhoeffer A—f c

NEWARK

Cummings G H—l
Marble J W & Son—f l c
Muth Geo W & Son—f l c
Prescott & Bronk—f l c
Snyder Mrs Minnie F—f l c
Warren Frank S—f l c

NEWBURGH

Beahan William J—f c
Callwell William J—f c
Copans Agency—f c
Flanagan Wm E—f
Flynn Owen—f
Gerow D S—c
Goodrich C T & Son—f c
Hill & Hawkins—f l c
McGiffert Wm J—f c
McGuire Hugh G—f l c

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Toomey & Toomey Inc—f c

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Bard Charles H—f c
Brogan William J—f
Carter A S—f l
Colley Realty Co—f l c
Cordes John H—f c
Crawford Ins Agcy—f c
Diefendorf W T—l
Fiske Realty Co—f c
Gescheidt A F & Son—f c
King & Sterner—f l c
Lawyer L R—f l c
McClennan C S & Co Inc—f c
Murray Agency Inc P A—f l c
Pease William H—l
Powers E J—f l c
Reynaud Edward—f c
Riedinger & Son—f l c
Rosenberg A—l
Siebert Realty Corp—f l c
Sommer W H & E C—f c
Stern Herman—f c
McKay W Johnston—f c
Miller A Lincoln J—f l c
Miller James—f
Moses Harris & Son—f c
Northrup & Rush—f c
O'Malley Thomas—f c
Pellett Le Grand—f l c
Quinlan John H—l
Rose & Frost—f l c

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Snipp & Osborn Inc—f l c
Smith Frank—f
Stone Jesse I—f c
Thompson H T—l
Wilkins Henry J Inc—f c

NEW ROCHELLE

Allen C B—f l c
Brown S K—f
Cole A H—f l
Colwell Harry E & Sons Inc—f l c
Doering & Kistinger—f l c
Downey H B Inc—f c
Gleason J C & Son—f c
Harris Leslie P—f c
Lambden Agency Inc—f c
Lawrence R R—l
New Rochelle Agency—f l c
New Rochelle Real Estate Co—f l c
O'Connor Real Estate Agcy—f l c
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Ruskin Benj F—f l c
Tierney D W—f
Ward L S—f l c

NEW YORK CITY

Abraham M—l
Ackerson J G—f l c
Adams E J—l
Adams F W—l
Allen Edw W—l
American Ins Agcy—c
Anderson C W & Son—l
Andrews L H—l
Angus & Co—l c
Appleton & Cox—f c
Baker A C—f
Baldwin L E—l
Ballard W M—f c
Bambach C—l
Barrie & Co R S—f l c
Bauridel H J—f l c
Bayern H A—f l
Beal B A—l
Beatty L R—f c
Behning & Behning—f
Bell T C—l
Benedict & Benedict—f
Berger D E—f
Bernheim J H—l c
Berry Geo General Agcy f
Berthold F A Co—l
Bertschmann & Maloy—c
Biedler A L Jr—l
Bischoff Cook & Foshay Inc—f c
Bishoff Aug—f
Blackwell W J—l
Blanchard A—l
Blau Irving M—l c
Bliss F W—l
Blodgett H L—l
Blume Jos S—l
Boehm D—l
Bohle Chas T—f
Bohm Julius—l c
Boles A F—l
Bookstaver Jos D—l
Boss F J—f
Bours Wm A Jr—l
Bowers L—l
Brandt H—l
Breath Jas—l
Brewer F L—l c
Brewster Bandeau & Co Inc—f l
Brill & Scott—l
Brill I—l
Brinkerhoff Jordan Co Inc—f l c
Brinkerhoff H M—l c
Bristol Henry M—l
Bristol John I D—l
Brown Henry W & Co—f
Brown T Y & Co—f
Brown, Willard & Co—f
Bruenn A H—l

Hall & Henshaw

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Buckner W P—l
Buckner T O—l
Budde John P—f c
Burgess Edw R—f
Burr L G—l
Butler J R—l
Butler & Baldwin—f l c
Buxton Herbert—f
Carrington R W—l c
Caroll Wm M Jr—l
Central FireAgcy Inc—f
Central Manhattan Agcy Inc—c
Cerbine F M—l
Cerf L A—l
Christian G—f
Chrisite R—l
City Underwriting Agcy Inc—f
Clapp A C—c
Clarendon F P—l
Clarke Mays Davidage Inc —l
Clayton E H—c
Clerihew F C—l
Cloud C M—f c
Coe & Coe—f l c
Cohen H—l
Coley & Norton—c
Collins W R & Co—l
Compton W N—l
Condon M M—l
Connell C D—l c
Conover I B—l c
Conroy Wm H—l c
Consiglio M—l
Crawford & Acker Inc —f c
Cross & Brown Co—f c
Crum & Forster—f
Cunningham Ruth—f l c
Cutter Geo L—f c
Darlington C P—l c
Daughtry J G—l
Davis C E—l
Davis Dorland & Co—f
Dean I M—l
De Long Wm A Jr—l
Ditto Peter W—l
Doremus Marjorie G—l c
Doty S W—l
Douglas H—f l c
Drumgold W L—l
Durbrow Wm—l
Duval H—l
Duval St John—l
Eagles F F—c
Edelsten W Nelson—l
Edson & Co—f l
Edwards C A—l
Edwards T P—l
Ellis A T—f l c
Enderly C F—f
Engelman D—l
Evans Inc JL—f
Feis L J—l
Fell H N—l
Fell T R—l
Ferester P—l
Fester, Fothergill & Hartung—f
Finger S—l
Winn J—l
Fischer Edw—l
Fisk C W—l
Flanagan Martin T—l
Flaum J A—f l c
Ford Martin T—l
Forman & Herman—f l
Forster J C—f l c
Foster J H & A E—f
Fox & Denneman—f
Fox & Pier Inc—f
Frank & DuBois—f
Frank G & Co—c
Fraser P M—l
Freid I—l c
Frelinghuysen J S—f
French & Sterling Inc—f l c
French Allen T—l
Gaines F H—f l c
Gallagher W A—l
Gallo G B—l
Garrett James R—c
Gardiner H—l
Gesell C F—l
Ginsky B—l
Girvin J E—l
Glaser G M—l
Glasser J E—l
Gladwin R I—l
Gleason M A—l
Glick B—l
Gold J L—f l c
Goldberger E H—l c
Goldsmith M—l
Goodman Wm—f l
Goodenow R—l
Gordon F F—l
Gordon M G—l
Goulden C J—l
Goulden J A & Son—l
Goulden Cook & Gudeon
Gray H F—l
Green & Goetschins Inc—f c
Greenbaum Shamberg Co Inc—f c
Grill Inc J G—f c
Gross J—l
Groskin M—l
Grove P A—l
Gseller A H—l
Haff T L—f c
Hagedorn & Co—f c
Hale H—l
Hall & Henshaw—f
Hall & McNamara—l
Hall Morse Co Inc—f l
Hall & Trowbridge—f
Hall E E & Co—f
Hampton H—f
Handley L S—l
Hard & Co Inc S M—f l
Hardy R H—l
Harlem Underwriting Agency—f l c
Harmelin A—l
Harrison J T—c
Harper C R—l
Hart E C—l
Haubold A & Son—f c
Haubold R O—f
Hepburn L P—l
Herbert W C—f
Herrell W J—l
Herbertz F W—f c
Herzberg M—l
Ince E F—l
Ives & Myrick—l
Jackson-Morse Co—f l
Jackson-Smith Agcy Inc—f c
Jackson Inc S W—f l
Jacobs L G—l c
Jarvis J A—l
Jenkins G R—l
Jentez A R—l
Joerns & French—f l c
Johnston & Collins Co —l c
Jones Wm D—l
Jones & Whitlock—f c
Jones Robert L—l
Jones S D—l
Joseph S L—l
Katz M—l
Keane D C—l
Kederich C H—l
Hilliard Inc J G—f c
Hirsh J S—l c
Hobgood J W—l
Hodgman F A—l
Hoe C R Jr—l
Hoey & Ellison—f c
Hoffman A J—l
Hollander A—l
Hollister L T Inc—l c
Hoppe Theo B A—l
Hopper Elmer J—f c
Horan Wm J—c
Horn Ogilvie & Co Inc —f l
Howie Cain Inc—f
Hoyt C A—f l c
Huff Dreyer & Co Inc—f l c
Hutchinson Wm S—l
Ingram G—l
Kederich H C B—l
Kederick L C—l
Kederich Robt F—l
Kelly & Fuller—f
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Kerckes Jos E—l
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Evans H A—f
Jones N H—f l c
Kinney & Bouten Co—f l c
Lawton O B Co—f l c
Lovier A M—f l c
Lynch J C Jr—f c
Murphy F J—l
Owen E E—f c
Riley O—f c
Riley O G—f c
Roth & Gregerson—f l c
Smith J Gordon—f l c
Van Wagenan L G Co—f c
Watters C H—f c

ST. JOHNSVILLE

Hall E R & Son—f l c
Klock F P—f l c
Lampman C P—f c

Smith C A—f l
Walrath & Son M—f l c

SALAMANCA

Hazard-Rhodes Co—f l c
Kammire C A & Co—f l c
Palmer Geo S—f
Sheppard L S—f l c
Simms Wm J & Co—f l
Van Stone G W & Co—f l c
Whipple B—c
Wright O S—l

SARANAC LAKE

Ayres Inc C J—f l c
Duryee & Co Inc—f c
Leggett Herbert R—f c
McKee F H—f c
Miller S A—f
Starks F E—f l c
Williams H Ray—f l c

SARATOGA SPRINGS

Burdick & Lawrence—f l c
Davis Emerson E—l
Hames Frederick W—f c
Hartwell & Shackelford f c
McNeary F G—f l c
Pierce Arthur J—l
Roohan J E—f l c
Schmall J—l
Sheldon Ins J S—f
Towne Blaine J—f c
Van Voast & Leonard—f l c

SAUGERTIES

Darbee Henriette L—f l c
Donlon M E—f
Keeney H T—f c

Moran Edward—f c
Shults John C—f c
Snyder John A—f c
Trumpbour George B—f l c

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Blase Richard C—f l c
Brown Wm H—f c
Butler Geo S—f c
Carroll Eugene H—l c
Casey W M Co Inc—f l c
Claus W H C—f c
Clute Henry I—f
De Graff F—l
Dettbarn F H—f l c
Dixon E W—f l c
Du Flon H R—l
Forner L—f l c
Fowler Agcy L M—f l c
Gordon Insuring Agcy—f c
Grosvenor & Glen—f c
Hammond & Dillingham—f l c
Hanigan T E—f l c
Heald R P—l
Hodges Martin—l
Hollister G C—c
Juno John S & Son—f l c
Keck G H & Son—f c
Lillis William J—f c
McDonald Bros—f c
McDonald D V—f c
Magee H H—f
McGowan Patrick F—f l
Mathes William B—f l
Merriam Charles W—f l c
Moskowitz Henry—l
O'Brien F C & W A Co—f l c
O'Brien James B—l
Pauze A L—f c
Peters John H—f c
Raymond-Robison Co The—f c
Rubin S—f c
Ryon E J & Son—f l c
Safety First Agcy—f l c
Schenectady Insurance Agency—f l c
Schemerhorn Edwin—f c
Schermerhorn & Co—l
Schermerhorn — Close—f l c
Stewart Henry W—f l c
Ter Bush & Powell Inc—f l c
Van Voast & Leonard—f l c
Van Woert J H—f c
Yelverton Edward E—f c

SENECA FALLS

Clark Earl D—f c
Farron Thos J—f c
Gay & Son—f l c
O'Brien M J—f l c
Pontius Geo W—f c
Ryan Thos B—f l c

Lake W H—f
Richards Chas & Son—f c

SO. GLEN FALLS

Comstock Fred A—f c
Cummings Wm A E—l
Heath W W—f c

SPRINGVILLE

Fitzpatrick A J—f c
Groth C J & Son—c
Reed Louis J—f
Reynolds Geo E—f l c
White & Barker—f l c

SYRACUSE

Ackerman G W—f c
Armstrong Co Inc A T—f c
Baker & Knapp Co Inc—f c
Beach, Mitchell & Newhall Inc—f c
Behm O L—l
Beebe A J—l
Bowen Perry & Fobes—f c
Boylngton G T—f
Britton T L—l
Brownell & Son Inc L J—f l

SIDNEY

Bates W W—f l c
Ward & Nicholas—f l c
Wheeler & Mabey—f l c

SOLVAY

Johnson Howard H—f c

Ellis Earl E & Son—f c
Excelsior Insuring Agcy Inc—f
Feeney M P—l
Foote P C—c
Frisbie O P—c
Gayland E S—l
Gere & Stoherer—f c
Gowen Chas R—l
Greenland & Durston Inc—f c
Greenland H W—f l c
Herrick & Churchill—l
Herring R H—l
Hess Herbert Co Inc—f
Hills & Co Inc—f c
Husted H B—l
Kline James F—f l c
Knapp Carroll D—f c
Leonard, Turnbull & Johnson—f c
Leroy Fred—l
Lighton Lewis F—f c
Loehr L & Son—f
Lowery Cahill Ins Agcy—f
Lutz, Nicholas—f
McGuire & Co Inc—f c
Mawhinney & Son J R—f
Meehan & Vander Veer—c
Milligan I J—f
Murray G W—l
Nash J Joseph—f c
Neubig C W—f
Northrup Milton H Co—f c
O'Connor Wm F—l
O'Donnell J F—l
Percival Company Inc—f c
Phillips H—l
Post Arthur E—f
Richards & Son—f
Raymond F—l
Segerson J F—l
Sheehan R E—c
Shimberg & Gerber—f c
Simmons Nelson H—f
Slattery Ins Agcy—f
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Callihan F W—l
Canfield & Co F A—f c
Church J H—l
City Insuraing Agcy Inc—l
Clark Real Estate Co Inc—f
Clarke C N—l
Clark T M—l
Colhorn E F—l
Cooper D B—l
Day & Munns Inc W—f c
De Long C E—l
Dillenback Clarence—f c
Dopffel William—f l
Doyle M H—c
Durkin P F—f
Dubuque R J—l

Tobey G—l
Trice R B—l
Tumpowsky Ins Agcy—f
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TARRYTOWN

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Engsesser Jos A—f 1 c
Free & Brannigan—f c
Martin F L—f
Martin George H—f
Patteson R A—f
Requa J M—f c
Watchorn J A—1
Wilbur C F—f

TICONDEROGA

Arthur J H—1 c
Hayes R F—f 1 c
Leroy Mead R—f 1 c
Peck Frank H—f 1 c
Weed & Burleigh—f

TONAWANDA

Davies E M & Co—f 1 c
Humphrey & Vandervoort—f 1 c
Mitchell J H R—1
Tonawanda Underwriters Inc—f 1 c

TOTTENVILLE

Sievers A A—f
Laing James—f
Williams Benj—f c
Yetman H R—f

TROY

Belanger J L—f
Berger A C—f 1 c
Breese, Rousseau & Co—f c
Buell F F—f
Butt C H—f 1
Coffey Wm A—f c
Comeskey and Morier—f
Donnelly & O'Connell—f c
Donovan William V—f
Draper & Higgins—f c
Emptage G—1
Fagan & Dwyer—f c
Fitzgerald Wm J—f 1 c
Frank Charles F—f 1 c
Gardner Charles H—f c
Geer, Gilbert Jr & Co Inc—f c
Heffron John F—f c
Hill F T—f c
Hudson & Thompson—f c
Jones John S—f 1 c
Kennedy & Sheldon—f c
Knox & Mead Company—f 1 c
Lisle Warren E—f 1 c
McCarthy Geo H—1 c
McMurray J—c
Mesnig George L—f c
Miter F H—f 1 c
Murphy Thomas H—1
Murray J A—f
Nealon T H—1
Nicholas & MacLaughlin—f c
Pelletier P H—1 c
Regan Wm J—1
Russell C W—1
Smith J W—f c
Shannon J F—f 1 c
Stillman & Son—f c
Troy Ins Agcy—f c
Van Wie J A—f c
Wager F H—f c

UTICA

Ackroyd & Farley—f c
Acme Ins Agcy—f
Adams E E—f c
Ames D H—f c
Baechle & Sons Inc—f 1 c
Bagg Egbert & Co—f 1 c
Bowers John L—f
Brand & Morris Inc—f c
Brockway C T—1
Brown D J—1 c
Butler Walter S—1 c
Cantwell & Bromley Inc—f c
Clark E C—f c
Clark & Son B A—f c
Cloher Wm H—f c
Courtney F H—f
Creswell G W—1
Curtiss E C—1
Daley & Co—f
Davis-Vernon Co Inc—f c
Dolan & Conboy—f c
Douglas Jas N—1
Duffy's—f c
Ferris & Co—f c
Freeman & Davis—f
Friedlander H—1
Fretts & Thompson—f 1 c
Grossman B C—f 1
Hart R S—1
Hartmann Fred D G—1
Hall E R & Son—f c
Haskell & Howarth—f c
Hayes & McBride Inc—f c
Hayes J A—1 c
Hill C W—f
Horn H V D & Son—f
Irish C G—c
Jackson T S—f c
Jones T G—c
Jones Hugh R Co—f 1 c
Jones Stanley W—f c
Judson S S—c
Kernan E F & J S—f 1 c
Kenyon S N—1
Klous L D—f 1 c
Linck A A—f
McGarrity Jas H—f c
McLaughlin & Widman—f 1 c
Miller Geo W—c
Mulhall J P—1
Pierce & Co Wm G—f c
Post Agency Inc—f c
Rossiter T H—1
Sexton W H Co—f c
Shaw Wm A—1 c
Sisti & Sisti—f c
Sitterly Flanders Ins Agcy—f 1 c
Smith Jas D—f
Tallmana Real Est & Ins Agcy—f
Train Co Inc J L—f
Turnbull J B & J M—f c
Van Baasten L—f
Walls E M—f c
Wehl & Scala Agency—f 1 c
Wertham & Kruse—f c
White A M Inc—f c

WALDEN

Embler A S—c
Fowler Cyrus B—f
Gibson T B—f 1 c
Houghtaling E H—f c
Hume R T—f c
Leeds Olsen Co—f 1 c
Miller Theo & Son—f 1 c
Moffatt I—f

WALTON

Galley Thomas M—1
Gladstone W L—f 1
Marvin H F—f 1 c
Ogden H S—f 1 c
Pond S H—f 1 c
Robinson H M—f 1 c

WAPPINGER FALLS

Buck E J—f c
Cashin H T—1
Knapp E—f c
Wixson J H—f c

WARRENSBURG

Lillibridge Wm L—f 1 c
Smith S B & Co—f c
Thomas & Reaux—f c

WARSAW

Gill, Walker & Luther Inc—f 1 c
Luce Geo—1
McConnell W H—f 1 c
Stevens Chauncey—1
Webster & Lamberson—f c

WARWICK

Barry John—1 c
Beattie J J & C S—c
Hawkins Ira A—f
Ketchum Rlty Agcy—f 1 c
Mills Charles D—f c
Rogers John B—f c
Sanford John W—f c
Van Duzer Wilson W—f 1 c

WATERFORD

McGaffin John—f 1 c
Martin F A—f
Van Arnam M E—f c

WATERLOO

Bacon & Huff—f c
Becker-McLean Co The—f c
Dowden E W—f
Kuney Orlis—f
Marshall H A—f
Starr James A—f 1
Stewart Fred G—f 1 c
Van Kirk M—f

WATERTOWN

Allen L L—1
Ayers J C—f 1 c
Brownell L J & Son—1 c
Chick E A Inc—f 1 c
Crandall & Son E A—f 1
Coonly Jas J—1
DeLong J M Inc—f c
Duffy Geo—1
Fish E W—1 c
Goodale Henry D Co Inc—f 1 c
Hine Omar A—f 1 c
Jefferson Ins Agcy—f
Joynt A—f 1
Matthews A T—f 1 c
Mothersell & Breen—f 1
Mosher E G—f c
Norton Joseph G—f 1 c
Ontairo Insuring Agcy Inc—f
Pawling & Owens—f c
Seaver & Peck—f 1 c
Smith W C—f 1 c
Watertown Und Corp—f 1 c

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Ball Agency John—f 1 c
Battin Wm J—f
Egan M E & Co—f
Mullen Wm P—f c
O'Connell Agcy The—f c
Hipwood Geo E—f 1 c

WATKINS

Barkman E C—f c
Coleman Chas—f 1 c
Cooper E C & Co—f 1 c
Isley Walter—f
Pellet & James—f 1 c
Williams C J—f c

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Clohessy Francis J—f 1 c
Decker A I—f c
Edson Tilton A—f 1 c
Kerrigan P—f 1 c
Lyford J M—f c
Machan John H—f
Payne Chatfield & McCray Inc—f 1 c

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Brown Agcy J Farnum—f 1 c
Dornow H F—f 1 c
Grantier Mrs Marion S—f c
Hanks Ins. Agcy—f 1 c
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O'Connor Thos—f c
Richardson W J—f 1 c
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WESTFIELD

Beckman A E—f 1 c
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Bascom Harland J—f c
Bascom The W F Ins Agency—f 1 c
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Bancker R G—1
Danner George A—f c
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Griffen Chauncey B—f c
Hull R Franklin—f 1 c
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Morrell Wm E Inc—f 1 c
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Wright I & A G—f c
Young I W—f 1 c

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Bellows & Warren—f c
Breithack & Co—f
Brown J Romaine & Co—f 1 c
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Garrison &Bechet—f c
Gararity James A—f c
Heald Edward C—f 1 c
Heinrichs T R—f c
Johnson Frank Edgar—1
Kline G & Son—f c
Lockwood A—f
Newman C W Co—f c
Rogers E T—1
Scanlon G A—1
Stowe R K—1 c
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Ducker A L—1
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Gill N H—f 1 c
Griffith & Co E C—f c
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Harkey S W—1
Harlan F E—f 1 c
Harison J T—1
Harrison T B—1
Hatcher M F—1
Hood N E—1 c
Hutchison E N & Son—f c
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Lake Beverly—1
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Patterson Geo W—1
Page H T—1
Propst M C—f
Price W F—f c
Robertson T G—1
Rose M B—f c
Sherrill H C Co—f c
Southern Real Est Loan & Trust Co—f 1 c
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Bonds J W—1
Cauble J A—1
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Fetzer Ins Agcy—f 1 c
Hendrix Jno M—f c
Patterson Jno K & Co—f 1 c
Peele E E—1
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Austin L E—1
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Cox I J—f c
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Durham Ins Serv Co—f 1
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Bond F M—f c
Layton H T—1
Leggett W A—f 1 c
Norman E S—1
Privott Wm S—f c
Wood & Berryman—f 1 c
Wood Julien Jr—1
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Carolina Banking & Trust Co—f 1 c
Edwards R L—1
Fearing J G—f c
Grice-Whitehurst Ins Agcy Inc—f 1 c
Leigh S E—1
Martin D C—1
Sanderlin M L—1
Southern Trust Co—f 1 c
Spencer C H—f
Thompson J P—f c
Thorp L E—1
Wilson T B—f c
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Campbell J D—1
Campbell S L—1
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Crawford M F—f
Haigh-Tomlinson—f c
Huske B R & Son—f
Ingold C L—1
Malloy W B—f 1
Oates & Herring—f
Rankin C W—f 1 c
Sanderford J F—f 1 c
Scarborough Rlty Co—f c
Steel J A—f 1 c
Turlington W H—1

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American Real Estate & Ins Co—f 1 c
Boyce & Ware—f 1 c
Carpenter C C—1
Davenport R K Jr—f
Gastonia Ins & Realty Co—f 1 c
Gaston Loan & Trust Co —f c
Henderson W R—1
Phillips J E—1
Schrum C L—1
Spicer J D—1
Taylor J H—1
Williams Insurance Agcy —f 1 c

GOLDSBORO

Blain Edgar H—f 1 c
Bradford N E—f 1
Crawford John R—f 1 c
Dewey Geo W & Bro—f 1 c
Forrest T A—1
Gilley J D—1
Goldsboro Ins & Realty Co—f 1 c
Humphrey H M—1
Keen J C—1
Parker H B—f c
Parker Joe A—f
Porch W E—f 1 c
Powell R W—f c
Presher P L—1
Stanton J O—1
Tuttle H W—f 1 c

GREENSBORO

Banks Realty Co—f 1 c
Barnes C O—1
Blake C J—f 1 c
Block M E—1
Brawley J W—1
Carlton Phil R—f 1 c
Carolina Ins Agcy Co—f 1 c
Clary W S—f 1 c
Cochrane G T—1
Cole J H—f c
Colwell E Jr—1
Fry F L & Co—f
Glenn R G—f
Graves W O—1
Ham Real Estate Co—f
Kearns D A—1
Matheson Wills Real Estate & Ins Co—f
Merrimon Ins Agcy—f 1 c
Millikan Ins & Realty Co —f 1 c
Morris A F—1 c
Nelson W N—1
O'Neil E D—1
Payne Max T—f 1 c
Robins & Weill—f 1 c
Schenck Paul W—f 1 c
Schoolfield Jos D—1
Southern Real Estate Co —f 1 c
Stafford R L—1
Welsh J T—1
Woody S B—1

GREENVILLE

Greenville Ins & Rlty Co —f 1 c
Moseley Bros—f 1 c
Moore T J—f 1 c
Warren W Bruce—f 1 c
White H A—f 1 c
Wilkinson C L—c

HENDERSON

Adams G W—f 1
Citizens' Bank & Trust Co —f 1 c

Citizens' Realty & Loan Co—f 1 c
Cooper J C—f c
Green R B—1
Haynes C H—1 c
Henderson Loan & Real Estate Co—f 1 c
Land, Money & Ins Co —f 1 c
McDaniel & Evans—f 1 c
National Rlty & Ins Co f 1 c
Smith L C—1
Woodlief R C—1

HENDERSONVILLE

Ewbank & Ewbank—f 1 c
Howard R R—1
Ray & Whitmire—f c
Stanton Rlty Co—f c
Stewart J M—f

HICKORY

Citizens Ins & Realty Co —f 1 c
Consolidated Ins & Rlty Co—f 1 c
First Security Trust Co—f 1 c
Golden Thos S—1
Hall Mrs W A—f c
Hickory Realty & Ins Co —f 1 c
Hoke J W—f c
Humphries E W—1
Setzer A H—1
Suther L L—1 c

HIGH POINT

Futrell A E—1
Griffin W B—1
Hargett W L—1 c
High Point Ins & Real Estate Co—f 1 c
High Point Savings & Trust Co—f c
Jones & Peacock G A— f 1 c
Jones W F—1
Mendenhall O E—f c
McNeil G E—1 c
Overman C B—1
Piedmont Ins & Realty Co —f c
Simmons W D & Son— f c
Taylor H M—1
Wachovia Bank & Trust Co—f 1 c

KING'S MOUNTAIN

Campbell E L—f
Crouse S A—1
Hay A—f 1 c
Settlemyer J L—1

KINSTON

Banton J B—f 1
Gardner & Rasberry—1
Jordan G L—1 c
La Roque W D—f 1 c
Lumsden & Farabow—f 1 c
Moore B—1
Mewborn W C—1
Oettinger C—f c
Parrott J F—f 1 c
Tull R S & Co—f 1 c

LENOIR

Cottrell & Co—f 1 c
Dimmette L E—f 1 c
Hall E L—f c
Todd Ins Agcy—f 1 c

LEXINGTON

Carr O B—f 1 c
Commercial & Sav Bk— f 1 c
Moncastle & Mendenhall —f 1 c
Smith E F—f 1 c
Spicer J C—1

LINCOLNTON

Anderson E E—1
Anson W E—1
Clark G W—1
Home Realty & Ins Co— f 1 c
Lincolnton Ins & Realty Co—f 1 c
Parham Wm L—1
Royster G A—c
Thompson J L—f c

LUMBERTON

Fidelity Insurance & Realty Company—f c
Hummhrey W H—f c
McAllister H M—f 1
Leurs G H—1
McLean A T—f 1
McPhatter F R—1
State Land Development & Insurance Co—
Williams Q T—f c

MONROE

Gordon Ins & Investment Co—f 1 c
Lee & Coble—f 1 c
Monroe Bank & Trust Co —f 1 c
Monroe Ins & Investment Co—f 1 c

MORGANTON

Clark Geo L—1
Hallyburton T N—f
Hollyburton W J—1
Morganton Ins & Realty Co—f 1 c

MOUNT AIRY

Fulton Ins Agcy—f 1 c
Mt Airy Ins & Realty Co—f 1 c
Sydnor & Sparger—f 1 c

NEW BERN

Bishop & Claypoole—f
Boone J F—1 c
Dill A T—f
Dunn Jno—f c
Griffin Taylor Stith & Henderson Inc—f c
Hartsfield J L—1
Henderson George—f
Lawrence N C—1
Mann Leroy—1
Murray J A—1
New Bern Ins Agcy—f c
Nicoll Geo A—f 1 c
Rooks E A—1
Smith W B—f
Smith Z C—1
Taylor Jno R—1
Taylor Z V—f 1 c

OXFORD

Fuller & Lyon—f 1 c
Granville Real Estate & Trust Co—f 1 c
Oxford Real Estate & Ins Co—f 1 c
White W H—f 1 c

RALEIGH

Allison & Betts—f c
Aunspaugh, Nolley & Aunspaugh—1
Bagwell & Bagwell—f c
Boushall J D—f 1
Bland Realty Co—f
Bryan J W—f c
Busbee R S—f
Capital Ins & Realty Co —f
Connor & Ruffin—f c
Cowper B T—1
Fulghum J S—f 1
Freeman E S—1
Fuller J P—1 c
Grimes & Vass—f
Harward R F—1
Hay Bros & Reynolds Co —f
Hay O P & Bro—f
High J C—1
Hornady & Faucette—f c
Hunter & Hunter—1
Johnson E & Co—f c
Jordan E H—1
Kauffman H—1
McGinnis E C—1
McKimmon & McKee—f 1 c
McPherson & Barnes—1 c
Magruder P B—1
Maupin A M & Co—f c
Moore J L—1
Moore J W—1
Moore V C Co—f c
Murchison M M—1
Nichols R B—1
Parker-Hunter Realty Co—f c
Prince R E—f
Realty Loan and Trust Co—f c
Richardson Geo D—1
Stallings & Byrd—1
Thurman A C—1
Tiller O H—1
Union Trust Co—f c
Upshaw W F—1
Vaugh D T—1
Weathers F H—f
Williams & Upchurch—f c
Williams & Williams—1

REIDSVILLE

American Ins & Realty Co—f 1 c
Holderby M D—1
Lively K K—1
Joyce C R—1
Pettigrew Real Estate & Ins Agency—f 1
Powell Miss Laura—f
Reidsville Ins & Realty f 1 c
Thompson N C & Son— Co—f 1 c
Womack Francis—f 1 c

ROCKINGHAM

Armstead John L—f
Ledbetter H S—f
McDonald W A—f c
Murfee W R—1
Payne B T—f 1
Peoples Ins & Realty Co —f 1 c
Purnell B—1 c
Richmond Ins & Realty Co—f 1 c
Scales W L—1 c
Young O—1

ROCKY MOUNT

Altman J M—1
Brown J S—1
Griffin A T—1
Harmon T J—1
Lamberson E W—1
Nye O J—1
Rocky Mount Ins & Realty Co—f 1 c
Standard Ins & Rlty Corp—f c
Simmons T L—1
Twinn Co Ins & Realty Co—f 1 c
Vaughan W S—1
Wilkinson W B—f c
Wilkinson, Bulluck & Co Inc—f 1 c
Wilkinson Geo A—f
Woodard W C—1

SALISBURY

Boyd J L—1
Brown Ins & Realty Co —f 1 c
Burke E S—1
Burke R P—1
Hambley, Floyd & Clark —f c
Hooper W D—1 c
Pilot Ins & Realty Co— f 1 c
Salisbury Ins & Realty Co f 1 c
Trexler A S—1
Troublefield A—1 —f 1 c
Wolshield J E—1

SCOTLAND NECK

Alexander Assur Agency —f 1 c
Allsbrook Bernard—f
Bryan Geo W—f
Clark Irwin—1
Josey Mrs Mary C—f
Leurs S C—1
Moore O J—1 c
Paramore C A—f 1 c
Shields & Hill—f c
Suiter L B—1

SHELBY

Beam D A—1
Blanton M—1
Bowman J T—f c
Cleveland Bank & Tr Co —f c
Coley M P—1
Hoyle F L—f 1 c
Ledford J F—c
McClurd J R—f c
Philbeck D G—1
Royster Co The—1
Shelby Ins & Realty Co —f 1 c
Woodson C J—f 1

SPENCER

Dorsett J K—f
Fidelity Bank and Trust Company—f 1 c
Johnston T E—f c

STATESVILLE

Bristol H C—1
Brown C W—1
Cooper Marius—f 1 c
Furches H V—f
Gaither E G—f 1 c
Matheson W J—f 1
Peoples Loan & Savings Bank—f 1 c
Royster Agency—f 1
Statesville Realty & Investment Co—f 1 c
Stevenson C D—1

TARBORO

Crisp W R—1
Forbes J W—1
Foxhall H P—f
Nash & Mizelle—f
Taylor H H Company—f c

N. C.—Con.

THOMASVILLE

Ragan & Jennings—f c
Thomasville Rlty & Trust Co—f l c
Tudor Wm H—l

WADESBORO

Anson Real Est & Ins Co—f l c
Atkinson L G—f l c
Dockery H J—f l c
McGregor D A—f

WASHINGTON

Bragaw Wm & Co—f l c
Burton L D—l
Clary S R—f
Jordan F H—l c
Myers J & P B—f c
Mark Jas W—l
Parker Miss Ellen G—f c
Phillips Geo A & Bro—f
Vaughan W L—l
Williams C M & Bro—f l c

WILMINGTON

Boatwright J H & Son—f c
Donald J—l
Carter J E—l
Clendenin G L—l
Cooper Lenox G—f c
Dickinson C L—l c
Giles, Clayton & Son—l l c
Harriss Bros Rlty & Ins Co—f l c
Hopkins B T—l
Hummel & Perry—f l c
James & James Inc—f l c
King G C—l
Lord & Meares—f l c
McGirt W A—l
Mozingo O—l
Oliver David S—l c
Reilly J O—f l c
Struthers & Wells—f l c
Taylor Walker Taylor Jr —f c
Thompson Bernard Co—f c
Wilder H F—f c

WILSON

Barnes E T & Co—f c
Beland M E—f c
Brown H D—l
Brown W S—l
Church B B—l
Coward S H—l
Deans Ernest—f l c
Fisher E W—l
Hardwicks Geo W—l
Moore J E—l
Raines & Harriss—f c
Stanton Geo W—f l c
Townsend R E Jr—f c
Weeks A L E—l
Whitehead Jas S—f l c
Wilson Ins & Realty Co —f c

WINSTON-SALEM

Alexander Wm T—l
Banner Investment Co—f l c
Barber Thomas—f
Bland J H—l
Brodnay Frank E—l
Brooks Crumpton Co—f l c
Brown S B—l
Butler O W—l c
Coan & Maddrey—c
Cobb Noble Lloyd Co—f c
Darden H L—l
Dunn J S—f l c
Follin Co The—f l c
Franklin Real Estate Co —f l c
Fuster J K—l
Galloway & Jenkins Co—f l c
Gray Eugene E & Son —f l c
Hale J L—l
Hastings J R—f
Hinshaw-Mickle Co—f l c
Home Builders Co—f
Home Real Estate, Loan Ins Co—f l c
Insurance Service Co—f l c
James-Conrad Co—f l
Jenkins C A—l
Johnson C E—f
Mendenhall R K—f
Mize A J—l
Money-Hanner Co—f
Nash A V—f
O'Brien W L—l
Pilot Real Est Co—f c
Realty Bond Co—f c
Rolph W S—l
Rucker T S—f
Selig George—l
Smithdeal Realty & Insurance Co—f l c
Snider H C—c
Spaugh Ins & Real Estate Agcy—f l c
Spivey E M—l
Stuart A C—l
The Bolich Co—f c
Tudor Geo C—l
Wilkinson W A—f l c
Wilson T J—l

NORTH DAKOTA

ASHLEY

RUEMMELE, MARTIN J.

(Bank) (Est. 1913); Aetna; Hartford; Home Und.; Imperial; L. & L. & G.; National, Ct.; N. B. & M.; Northern, Eng.; N. W. F. & M.; St. Paul F. & M.; Springfield F. & M.; ———Union Cent. Life.

BISMARCK

Byrne P E—f l c
Capital Ins Agency—f l
Christensen A C—l
Clausen E E—l
Cook S D—l
Fitch N B—l
Hedden F E—f c
Henry & Henry—f l c
Jones B E—l
Lahr F A—f
Moses C W—l
Murphy H T & Co—f l c
Olson O—f l
Owens D T & Co—f c
Thomas H A—l
Thompson G R—l
Young F E—f

DEVILS LAKE

Elmslie Geo—f
Fisher Blanding—f
Jones F C—f c
Lewis E M—f l c
Moores Agcy The—f c
Powell Agcy—f l c
Ray Young—f
Thompson J M—f
Traynor J F—f
Wilson W H—f l c

DICKINSON

Everett W R—f
Johnson R H & Co Inc —f
Kostelecky Anthony—f
Nadvornick F—f c
Orchard John—f c
Reichert-Petricka Co—f l c
Williams C G—l

FARGO

Baker Insurance Agency —f l c
Beiseker C J—l
Briggs E F Ins Agcy—f c
Burns W A—f l c
Carpenter H G & Co—f l
Cathcart J M—l
Colwell A F—l
Cosgriff & Von Sein—f c
Croory Turner Agcy—l
Dawson Ins Agcy—f c
Fuller W W—l
Hatcher Bros—l
Hodgson Ins Agcy—f c
Hodson Realty Co—f c
Hull Insurance Agency—f c
Leeirs H T—l
Lynch D M—l
Lynner A T—l
Risk J A—l
Paulson C B—l
Risk J A—l
Rollings H J—l
Rupert-Warner Agcy—f l c
Satory P W—l
Tuebey R A—l

GRAFTON

Altendorf L N—f l
Cashel J L Jr—f
Gray & Myers—f c
McConville Co A—f
Realty Loan & Investment Co—f l c
Treumann W C—f c

GRAND FORKS

Fretz Eugene Jr—l
Gavere H—l
Heen C A—l
Highum H B—l
Holmes D M—f c
Kelsey Wm H—f c
Lee P A—l
Miller R R—l
Olmsted G H—l
Pickett F F—l

WEBSTER AGENCY

(Horace G. Webster), 15 S. Fourth St., (Estab. 1882): Commercial Union; Hartford; Phoenix Underwriters; Aetna Life; Aetna Casualty and Sur.; Southern Surety; Great American (Rochester Dept.); North British and Mercantile; Union of Canton.

JAMESTOWN

Atwood T J—f
Bensch John G—f c
Birmingham T J—l
Cabots J B—l
Chase R D—f
Clabots B B—f l
Curry John T—l
DePuy R M—f l
Fried John B Co—f
Hempstead Geo L—f l c
Kellogg Frank L—f l
Knaul & Knaul—l
Lenz-Sundahl Co—f l
Lieber Gerard—f
Murphy J A—f c
Neibauer F J—l
Severn J M—f l c
Stangler R M—f
Still S W B—f c
The Seiler Co—f l c
Williams Ruth—f l
Wolfer-Newberry Agcy—f l c

MANDAN

Biggs J A—f
Cary L N—f c
Ellis C F—f 1 c
Farmers State Bank—f c
Hess J P—1 c
Iverson I C—f 1 c
Mandan Loan & Investment Co—f
Noakes Land & Loan Co—f 1 c
Pierson A K—1
Wilson Geo F—f c

MINOT

Doebler R J & Co—f 1 c
Haine E—1
Helling Agcy The—f 1 c
McGee & Goss—1
McLane A F—1
Minot Ins Agcy—f c
Union Ins Agcy Inc—f c
Youngman Ins Agcy—f

VALLEY CITY

Clark D W—f
Coop W—f
Cowdrey E W—1
Doermer A A—1
Easton C O—f 1 c
Ferguson C H—f 1
Henry & Henry—f c
Karshner Ins Agcy—f 1 c
Lund Chas G Agcy—f c
McDonald R J—f 1
Moe I J—f
Nestoss E O—1
Peake & Nielson—f c
Pierce Ins Agcy A F—f 1 c
Wolf E R—f

WAHPETON

Bergman August—f
Brusletten L L—f
Cox E P—f 1
Divet W L—f
Erickson O—1
Farnsworth W A—f 1 c
Fischer A H—f
Forbes Lounsbury & Forbes—f
Johnson J M—1
Jurgens L V—f 1 c
Kachelhoffer C J—f
Kinn W B—1
Klosterman W J—f
Myhra E H—f
Reeder J P—f c
Rieke H C—1
Rustad H H—f
Schneller F B—f
Simonsen N P—1
Zentgraf G P—f

OHIO

ADA

McCoppin E E—f 1 c
McElroy L A—f 1 c
Young J—f 1

AKRON

Akers & Garrigan—1
Allenbaugh C H—1
Borway R L—1
Bruner - Goodhue-Cooke-Cranz Agcy Co—f 1 c
Butler G E—f 1 c
Carter & Jenkins—f c
Cloes C N—1
Colvin O A—1
Commercial Ins Agcy—f c
Cook E T—1
Cummins M J & Son—f c
Davis Farley & Butler—f 1
Doering J C—1
Dunn L G—1
Durant A T—f 1
Ellis Clark Co—f c
Evans W H & Sons Co—f c
Exchange Realty Co—f
Feuchter Henry—f 1 c
Filing J—1
Fritch C B—1
Fulkman C A—1
Gamble A O—1
Garrard Ins Agcy—f 1 c
Gould E W—1
Guth A J & Son—f 1 c
Hackathorn E—1
Hamlin R F—f 1 c
Harris H E Agcy—f 1 c
Hastings Agcy—f c
Heddesheimer Deiss Helmbank Co—f c
Heminger A—f 1 c
Herberich-Hall-Harter Co—f 1 c
Hilbold Wm H—1
Holmes J E—1
Holloway Ins & Real Estate Agcy—f 1 c
Huber Nick—f 1 c
Industrial Ins Agcy The—f 1 c
Jeffrey B H—1
Jeney L V—1
Jennings & Son—f 1 c
Kroeger Wm H—f 1 c
Kroffke Julius—f 1
Latsch A L—1 c

MARTY, EDW. C., 404 Everett Bldg. "Where Main and Market Sts. Cross", Akron, O. (Agcy. Mgr.) Amer. Cent.

McIntosh, Bowers - West Co—f 1 c
Merit Rlty Co—f c
Meyers Wm F—1
Miracle C S—1
Moore N B—1
Motz & Motz— f 1 c
Mowrer E O—1
Newark E F—1
O'Daniels W B—1
Palmer A H—f c

THE PARAMOUNT AGENCY CO., Burrell Cox, Pres., handling Mass. Bonding & Ins. Co.; Boston Ins. Co.; Western Assur. Co.; Superior Fire; International Indemnity and handling all lines of Mass. Bonding, also Equitable Life of N. Y.

Peltz Theo—1
Permenent Title Agcy—f c
Peters W W—1
Pongratz J W—1
Real Est Service Co—f 1 c
Rosenberg A E—1
Seibert-Berry Agcy Co—f c
Snyder Ins Agcy—f c
Stahlman R E—1
Standard Realty Co—f c
Staudt A P—1
Tidyman S—1
Tingle W A—1
Tingle W J—1 c
Trace F A—1
Vanover W S—1
Wise Agcy Co Henry—f c

ALLIANCE

Armstrong Bros Agcy—f 1 c
Bailey B H—f 1 c
Cole A M—f
Consolidated Realty Co—f c
Crowell W S—1
Davis E S—1
Floyd Geo—1 c
Fording G W Agcy—f 1 c
Hazzard-Mowry Co The Inc—f 1 c
Korns E F—1
McConnell Agcy Co Inc—f 1 c
Mack O T—1
Perdue S R—1
Reeves Bros Co—f
Rickard Jas I & Son—f c
Rickard W C—1
Rummel M W—1
Scanlon J P—1
Way C E—1
Wilhelm Mrs Mary I—f

ASHLAND

Armstrong J H—1
Arnold S L & Son—f c
Brown J W—1 c
Fritzinger-Hout Ins & Real Estate Agcy—f 1 c
Gardner J W—f c
Harkness T M—f c
Holben P E—f
Hoppock H—1
Ingmand Walter W—f 1 c
Mason C D—f 1 c
McConnell R V—f 1 c
Shaffer R R—1
Sloan J Carney—f
Urie E W—1
Wrenn C W—1

ASHTABULA

Castle R H—f c
Cowdry W K—1
Elder R A—1
Foot H S—1
Gape Wm—f
Gee & Nye Agcy—f 1 c
Harmon G E—1
Henry Albert & Co—f c
Henry F E—f 1 c
Hubbard & Gudmundson Co—f 1 c
Hulbert H H—f 1 c
Johnson Matt L Jr—f 1
Knowlton P F—f 1 c
Massingham S J—1 c
Nelson Andrew—f
Porter J A—1
Richardson & Snyder—f 1 c
Seymour J M—f c
Sneary E—1 c
Stewart G C—1
Turner Jas A—1 c
Unis Jacob—1
Wilbur W F—f 1 c
Wilcox A E—1
Williams F A & Son—f c
Willing E S—f
Woodworth R D—1

ATHENS

Cameron Bros—f 1 c
Detwiler S J—1
Gill & Co C M—f 1 c
Lawrence & Bean—f 1 c
Murphy O B & Son—f 1 c
Robinson W D—1
Walker E R—f 1 c

BARBERTON

Flickinger Agcy F E—f 1 c
Hollinger The Co—f 1 c
McNamara John & Son—f
Mitchell W S—f c
Mitchell G D—f
Moore Co A A—f 1 c
St John G W Realty Co—f 1 c
Stuhldreher Bros—f 1 c
The Morton W A—f c
Thomas I Jr—1

BARNESVILLE

Bratton C A—f c
Chaney J H—c
Chappell & Co—f c
Cordner Herman J—f 1
Dewees E—f 1 c
Hilles G W—1
Hunt Fred—f
Laughlin A W—f c
Mercer Theo—f 1 c
Peters A C—1
Reed F E—c
Skinner W D—1
Yocum F B—1

BELLAIRE

Carson R—1
Cooper D W—c
Corbett James W—f 1 c
Elikan Lee O R—1
Gallucci A—f c
Heinlein Mrs G A—f
Hughes J J—1
Kern Herbert A—f 1 c
Linard Jas L—f 1 c
Lyden E T—1
Ney J A—f c
Sherry I F—1
Spring L E J—1
Steger Carl G—f 1 c
Witte L—f c
Workman E E—f 1 c

BELLEFONTAINE

Aikin John P—f c
Allen Geo H—1
Harry Ansley—f 1 c
Arnold Fred W—f c
Baldwin J F—1
Campbell F K—f c
Detrich & Longfellow—f
Elliott A C—1 c
Fawcett L W—f c
Hamilton Bros—f c
Hayes H C—1 c
Heminway & Pearce—f 1
Hill & Hamilton—f 1 c

O.—Belleefontaine, Con.

Keller H—1
Kerr Mahlon—f 1 c
Lane Co The C L—f c
Lane J H—c
Lynn Clyde L—c
McPherson C P—f 1 c
Newell H S—f
Petitt L F—f c
Riddle & Campbell—f c
Rybott C L—1
Shuffelton E S—f 1 c
Thomas & Flack—f c
Tremain R F—f c
West J E—c

BELLEVUE

Callaghan C R & M J—f 1 c
Endle Gus—f 1 c
Friedley G W—f 1 c
Gross Martin—f c
Hildebrand Ins Agcy C A—f 1 c
Lee W S—f 1 c
Lieber Geo—f 1
Moore G R—f c
Neikirk A J—f
Oehm L P—f 1 c
Sinning John A & Son—f
Skelley John J—f 1 c
Wright Bros & Co—f 1 c

BOWLING GREEN

Conklin & Son J D—1
Ellsworth's Ins Agcy—f

Established 1905
H. Ellsworth M. G. Ellsworth
ELLSWORTH'S INSURANCE AGENCY
Office, 403 S. Main St.
Residence Phone No. 247-C.

Stock Companies: Merchants Fire, Ind.
Mutual Companies: Berkshire Mutual; Central Manufacturers; Fitchburg Mutual; Grain Dealers National Mutual; Grocers Mutual; Mansfield Mutual; Merchants & Manufacturers Mutual; Merrimack Mutual; Millers Mutual, Ill.; Mill Owners Mutual; National Mutual; Penn. National Hardware Mut.; Ohio Hardware Mutual; Ohio Millers Mutual; Ohio Mutual; Ohio Underwriters Mutual; Pawtucket Mutual; Pennsylvania Millers Mutual; United Mutual; Western Mutual;—Lumbermens Mutual Casualty; Integrity Mutual Casualty; Mutual Plate Glass.

Eberly C B—f 1 c
Loomis Rev—1 c
Nearing Chas R—f c
Shanower Otis—f c
Tyson S E—f 1 c
Wilson Milo D—f 1 c
Wood County Ins Agcy—f c

BRIDGEPORT

Fox J E—f c
Holloway Ins Agcy—f c
Holmes Ins Agency—f 1 c
Workman Co The—f 1 c

BRYAN

Binns E T—f c
Ellis & Son H W—f 1 c
Hathaway Paul R—1
Kelley Bros—f 1 c
Kurtz C E—f c
Paine Clinton & Son—f c
Sprow H A—f c
Strayer Rlty Co—f c
Swift H G—1
Tubbs F D—1
Willey O H—f c
Younk Mrs L M—f

BUCYRUS

Adams E J—f
Auck S E—f 1 c
Beer Wm C—c
Bishop J W—f
Blicke W A—1 c
Cook H E—1 c
Crawford Co—f
Donnenwirth F E—f 1
Gearhart H F—1
Klopfenstein & Bark—f 1 c
Lewis-Neff Co The M R—f 1 c
Matthew C F—1 c
Richards A J—f c
Scroggs & Monnet—c
Steifel J B—f c
Tanner Geo—f 1

CADIZ

Adams Agcy Allen L—f 1 c
Adams Paul L—f 1 c
Hines Walter—f 1 c
Hines E P—f c

CAMBRIDGE

Barr Jas R—f 1 c
Campbell C W—f
Cosgrove C C—c
Davis Edw B—1
Dugan Geo D—c
Green W B & Co—f 1 c
Jones A T—1 c
Lindsey & Co—f 1 c
Mackey F C—f 1 c
McIllyar C R—f 1
McKisson & Anderson—f 1 c
Moore G W—f c
Moore R B Agcy—f c
Smallwood Ins Agcy—f 1 c
Whitcraft W A—1

CANTON

Addleman F—1

Established 1920
Aaron H. Adler
ADLER AGENCY CO.
155-56 Clark Building

Delaware Und.; Hudson; Employers'; Yorkshire; Georgia Casualty Co.; (Gen. Agts.)

Baughman W G—f 1 c
Baehrens W F—1
Bidwell Ins Agcy—f 1 c
Booth J H—1
Brechbill L O—1
Burroughs A M—1
Campbell Ins Agcy—f 1 c
Capers C B—1
Clark Wm H—f
Cole Co The F L—f 1 c
Daily & Hook Co—f 1 c
Decker R M—1
Dougherty & Co C A—1 c
Drumm Ferd P—f 1
Duerr-Smith-Lane Co—f f c
Fife Agcy Co—f c
Fink I J—1
Francis A Ins Agcy—f 1 c
Frey O C—1
Fridley J B—1
Gross R P—1
Grubbs W H—1
Guyton A W—1 f
Haines P O—1
Haley C E—1
Hambleton Mark Co—f 1

HAMBLETON CO., THE MARK (Mark Hambleton, Pres Oscar Hambleton, Vice-Pres.' W. O. Reed, Secy-Treas.) (Real Estate), 507-12 Renkert Bldg., Citizens; Detroit F. & M.; Eng.-Amer. Und.; Mech. & Traders; Niagara; Svea; Union, Eng.; ———Lon. & Lan. Indem.; Southern Sur.; Union Indemnity Co.

Heath T M—1
Huth C A—1
Jacob J Agency Co Inc—f 1 c
Jepson J D—1
Johnston U S—c
Kauffman E J—f 1
Killian M L—1
Knoefler A J—1
Kuckelinan T F & Co—1
Lehman J H Agcy Inc—f 1 c
Leonard Agency Co—f 1 c
Lostetter C G—1
Luther G W—1
Maroglies M E—1
Marshall C A—1
Mercer Realty Co—f
Michel H D—1
Nusbaum C M & Co—f
Oldroyd C T—f 1 c
Piper F R—f c
Price B H—1
Proctor E B—1 c
Rhinehart L—1
Roach H J—1
Roberts Agcy Co E C—f 1 c
Rosenberg A—1 c
Rowlen C D—f
Schrantz & De Vaux—1
Semmelbeck V—1 c
Shaffer W H & Son—f 1 c
Sheperd T L—1
Staley Agency Co—f 1
Staudt J W A—1
Staudt R Z—1
Stough R J—1
Townsend J M—1
Veirs F V R—1
Waechter W J—1
Webb-Broda & Co—f 1 c
Weems E J—1
Wirtz H W—f c
Young H J—f c
Zink Ins Agcy—f 1 c

CAREY

Chambers H G—f c
Galbroner F A—f 1 c
McDowel Rolla—f 1 c
Rau D W C—f c
Smith & Co—f c
Zahn Wm & Son—f 1 c

CARROLLTON

Geisinger L H—f c
Richardson J E—c
Stockton Ida J—f
Snowden H A—1
Wescott W T—f

CELINA

Anthony W F—1
Dugan P F—1
Hamburger J E—f 1 c
Hamburger V R—1 c
Huelskamp E—1
Nottingham Moore & Siler—f 1 c
Raudabaugh F & Bauser—f
Rice C D—f 1 c
Thomas Ins Agcy The—f c
Stubbs Ins Agcy Carrol—f1 c
Stein A—f 1 c

CHILLICOTHE

Anderson J C—1 c
Bitzer G B—c
Brown Ins Agcy—f 1 c
Evans Chas C—f c
Hayes D L—1
Hagemann C F—1
Hermann & Walace—f c
Herrnstein Jacob—f
Hessenthaler F—1
Howson W H—f 1 c
Kirsch M G—f c
Minshall A P—c
Murphy Thos—f c
Rais F P—1
Reid LeRoy—f c
Rigney J P—f c
Ross Co Ins Agcy—f 1 c
Schilder W H—1 c
Sosman F A—f c
Teagarden O L—1
Tomlinson C J—f 1 c
Tulleys C E—c

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Abrams M—c
Alexander M L & Son—f c
Amelung E H—1
Bair W N—1
Benndorf The K F Co—f c
Benus Adam—f
Bernard Edw—1
Berning-Eckes Ins Agcy—f c
Bevis S C—c
Binder Geo S—1
Blakemore L B—1
Bofinger & Hopkins—f
Bruckman A—1
Bruehl W A R & Son—1
Burnett L P—1
Buss E R—c
Carey & Co—f
Cassidy F D—1
Cleneay & Nourse—f

Cloud & Cox—f
Cougill R A—1
Cramer L S—1
Cronin J—1
Cross F B—1
Crouse O B—1
Dauner C J & Son—f
Davis C R—1
Davis Mark—1
Dehoney C & Co—1
De Leon A R—1
Dierkes L B—1
Dieterly C A—1 c
Dillhoff Jos T—f 1 c
Doerger F O—c
Dolle & Latta Gray—f
Dolle W P & Co—f c
Doyle Bullock Agcy—f 1 c
Doyle & Son—c
Drewry L D & Co—1
Drexelius X B & Co—f c
Earls & Blain Co—f c
Edwards, Nelson J Co—f 1 c
Ellis Samuel P—1
Ellsberry Chas A—c
Farley John S & Son—f
Ferguson E R—1
Ferris Agcy Co The—f c
Fisher Ins Agcy—f
Fisler Brodberger Co—f 1
Flaig & Lakamp—f 1
Ford Collin & Sons—1 c
Gansel C O & Co—f 1 c
Gantz Jos M—1
Garber Fred H C & Son—f
Gerhard O—1
Gere H G—1
Gibson A C—1 c
Gleason W E—c
Goosman F H—1
Gordon H L—1
Gordon F H—c
Gregory & Dieterly Ins Agcy—f 1 c
Greisheimer Henry—c
Grimm Geo—f
Groesbeck-Dickman-Kahn Co—f
Gunther, Plummer & Wuest—f c

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Hanlon Thos E—f c
Hansen T—1
Harkness & Wirthwine—f 1 c
Hebble & Bevis—f
Heckle John & Sons—f c
Heckle W S & Co—f 1 c
Heister Huntington Co, The—f 1 c
Helmer S—f
Henry E K Ins Agency Co—f c
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Iredell Chas J—1
Isgrig H—1
Isaacs M H—1 c
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Jones Montgomery & Haass—f 1 c
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Jung E W—1
Kemper Roger H—f c
Kinker E & Co—f
Kirgan J W—1
Klappert Wm & Co—f 1 c
Kleve Carl & Co—f 1 c
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Klusmeier Wm—1
Knorr G L—f
Koch Ins Agcy—f
Law's Ins Agency Co The—f c
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Leiding The J H Ins Agcy—f c
Lord W E & Co—f 1 c
Mack M W—1
Magly Ireland Co The—f c
Marks Leo H—c
Marshall L K—f
McCurdy J F—c
McKeag G E—1
Meyer D B—f 1 c
Millikan P M—c
Millikan Jas R—f c
Moorman J B—1
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Murray Bradford—f
Murphy E E—f
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Newton T S—1
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Nurre F A—1
Paylor L—1
Perkins & Geoghegan—f c
Powell H J—1
Pumphrey C—c
Ransom F K & Son—f
Rauh Fred'k & Co—f c
Regenstein E—1
Rice Ins Agcy Co—f
Rosche F C—1
Rothier C C & Co—f c
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Schell Albert W & Co—f c
Scherr J N—c
Schmidt Frederick A Co—f
Scotts Ins Agcy—f 1 c
Schram Clarence—1
Sears Ins Agcy Co The—f 1 c
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Sommer A F—1
Spencer S E—1
Spragens Stanley—f c
Sprague & Blackmore—f c
Steele J L—f
Stern C J—1
Stredelman Wm—f
Sturm S Agcy—1
Taylor J E & F L—1 c
Thompson C E—1
Tow & Co—f c
Townley F L—f c
Toy N K—1
Von Hazmburg J S—1
Vorjohan & Co F H—f
Walker E J—1 c
Weiss E F—f c
White F J—1
White P M—1
Wiemecke W E O—f
Wiles C B—1
Winter E A Co—f c
Witham A R Ins Agcy Co—f
Witten Laurence C—1
Witherspoon T G—1 c
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Wood C E & Son—f
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Wright J Gano & Co—f c

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Boyle & Johnson—f 1 c
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Heiskell C P—1
Hummell & Plum—f 1 c
McClarren E E—1
Nicholas Fred R—f c

CLEVELAND

Abell S C—1

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Adams V J—1
Allen A R—1
Amtsberg F W—1
Archer-Hardesty Co The f 1 c
Armesy E T—f

Bailey C E—1
Ball Flamen—1

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Baney F C—l
Barden J P—l
Barden M E—f
Bardwell S A—l
Barkwill & Hodous—f
Baxter L—l
Becker E G & Co—f
Bennett G E—l
Bernstein Adolph E—f

BERNSTEIN, ADOLPH E., 501 Cleveland Discount Bldg., Tel.: Main 339. (Est. 1911): Atlas Und.; Detroit F. & M.; (Sole agt.) Inter-State; (Sole Agt.) Lon. & Prov.; Millers Natl.; New York Fire Office; Prov. Wash.; Union, Eng.; Union Assur. Society, Eng.; (Sole Agency).

Bingham & Douglass Co The—f l c
Biehel W J—l
Blakeslie F R Co—f
Blakeslie-Frolking Prout Co—f l
Boda O S—l
Boggs I P & Co—f c
Bowie Robt—f
Bowle R—f c
Bridwell T L—l c

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Brown Ins Agcy—f
Brown M S—c
Brown W H—l
Butts W M—f c
Buchanan J A—l
Buxbaum, Kramer & Friedl—f c
Caley Higbee Co—f c
Callaghan W D—f l
Campbell E S—c
Carpenter O W—l
Carr F B—l
Caulkins Rosenbam—l
Chapple Co F J—c
Chapman & Chapman—l
Christy E W—l
Christy T B—l
Coffman J A—l
Cordes Arnold & Co—f
Cosgrove F E—f c
Coughlin & Whited Co—f c
Craft Geo R—l
Cullom C B—f
Cummings & Lampman—l
Curry C H—l
Davis & Farley Co—f c
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Dowling M P—l
Drasack J J—l
Drushal J S—l
Duffey B T & Co—f
Dunbar F M—l
Dunbar W R & Co—f
Durand C W—f
Durand & Walthen—f
Durbin H E Ins Agcy Co—f l
Evans Edward—f
Evarts-Tremaine-Flicker Co The—f l c
Faulhaber F V Co—f
Faber E H—l
Falls & Kildorf Co—f c
Fishman Inc E H—l
Foldenauer Co J N—f
Folsom N H—l
France E M—l
Frankel Bros The—f c
Freer E J—c
Freiberger M S—l
Gallup N P & H L—f
Gale H W—l
Geer L—l
Gear Thos H Co The—f l c
Gilbert E G—f
Goldsmith & Rosenstock Co—f l
Griebling E L—f
Griffin L A—l
Guilfoyle G H—f l c
Hale, Seaton Co—f
Haller Jacob—f
Harris H R—f l c
Hanna J C—l
Harn Chas H—l
Hartz L—f
Hawley & Reed—f
Herbert M J—f
Herman W H—f
Hinig B C & Co—f
Hoard H H Co—f l c
Hoffman Arthur—f
Hogan H A & Co—f l c
Holmes R L—f
Hopkinson-Burridge-Pearse Co The—f
Hoskins F S—f
Houck F W—l
Howard C B—c
Huggins T F—f
Hummel John L—f
Hunt B—l
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Johns H S—f
Jones F G—l
Kappler W A—f
Kees & Co—f c
Keetch Co The Wm I—l
Keller Jacob—f
Kennedy F P—l
Kiel E L—l
Kline M Co The—l
Kline P S & Co—f l c
Klingbeil F L—l
Klossen Co—f c
Koblitz H D—f l c
Koch I M—l
Koch S D—l
Koppel H—f
Kovacik G—l
Kroeckel Ins Agency—f
Kysela J A & Co—f
Lahrheim H & Co—f l
Lampen C H—l
Latimer, Emerson & Co—f
Laudato A A—l
Lawrence A R—f c
Lee J W & Co—f l
Lenihan E P & Co—f
Linder J B—l
Loebe Jos—l
Loesch J A—f
Loesch & Co J A—f
Mackintosh J M—l
Madigan, Small & Co—f
Manley T J—l
Manning W A—f
Marsh & Dibble—l
Marsh J S—l
Mattingly Chas M Co Inc—c
Matz F D & Co—f c
Mavis A H—l
Maxson, Perdue & Ketchum Co—f c
McAninch O M & Co—f
McClelland R J—l
McDonald, Kenyon & Co—f
McGinity Co E B J—f
McKnight A L—l
McNutt & Ferris—l
McPheeters W L—l
Mackintosh J—l
Mehleck Geo L—l
Miller F E—l
Miller G A—l
Mooney C A—l
Mosher J B—l
Moss Herman—l
Mosur W C—l
Muerman C A Ins Agcy—f
Murry & Walker—l
Mushrush D M—l

NATIONAL BUSINESS MEN'S ASSOCIATION, THE, 364 Rockefeller Bldg. (Inc. 1913): U. G. Denman, Pres., C. T. Kirkbride, Vice-Pres., A. R. Jennings, Vice-Pres. & Agency Mgr., A. R. Smith, Secy-Treas.

Neale—Phypers Co, The—f l c
Northern Ohio Agcy—l
Neitzel F C—f
Ohio Ins Agency—f c
Olmstead Bros & Co—l
Olmsted G H & Co—f l c
Oswald Jas B Co—f
Ozersky M M—l
Palmer D T Co—f
Papp, Nicholas—f
Parks Leonard Co The—f c
Pearce H—l
Pease F R—c
Perry B—c
Peters Lewis—f
Phare Wm G & Co—f
Pickard J W Jr—l
Pinney, Beltz & Co—l
Pond Bros & Co—f
Powell C V—l
Pringle D & Co—f c
Quick I T—l
Reigert M J—l
Rickey Flickinger Barrett Co—f
Ripner P P—l
Robins T M & Son—c
Robinson F W—f
Robbey F B—l
Roche John J Co The—f
Royal Agcy Co—c
Russell T D Co—l c
Rutherford J H—l

RYAN CO., THE W. F. (W. F. Ryan only), 515 Natl. City Bldg., Phones Main 1978; Cherry 2866 (Est. 1905): Atlas; Chicago F. & M.; Colonial Fire Und.; Fire Assn.; Hartford; Lon. & Scot.; Orient; Royal Exch.; Wash. Und.

Satalia E F—l
Schneller Wm H—l
Schryver-Davis Co—l
Seymour Belden—f

Shanklin C C The Co—f
Shipley Quick Co—f c
Shiven C E—f c
Shotter Faerber & Co—f
Shumaker F P—f
Sindelar F—f
Smart, Searles & Shane f
Smith E H—1
Smith W B—1
Sneyd Z T & Co—f
Snyder E W—1
Spigelskic N C—f c
Spira Ins Agcy—1
Staples F S—1
Steinke R—f
Stone L E & B H—f
Stotter J P Co—f
Stuart W R—1
Sudborough Geo L—1
Swift C J Co—f
Taylor A S & Co—f
Tetlak Agcy Jos—f
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Thompson J C—1
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Tigue P P—1
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Wain L H Ins Agcy—f
Walz C S & Co—f
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Watts W E—1
Watwood & Gossett—1
Webber W H Ins Agcy—f
Wetzel C F—1
Weil & Son—f
Wells Thos H—f
Whitmore F A—f
Whitney W H—1
Willis M C—f c
Wilson W M—1
Wilson W W—1
Winter Ins Agcy—1
Witherup A—f c
Wulf J W—f c
Young E W—1

COLLINWOOD

Liske Fred A—f
Mizner J H—1
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Archer & Meek—f c
Austin H L—1
Barger W A—1
Barlow G B—1
Bates & Guitner—f c
Behling J I—1
Bell C T—1
Bonnet & Co A C—f c
Bowers W E—1
Boyd H M—1
Boyer B F—1
Bridwell W H—1
Brock-Jaeger Agency—f
Brown L H—1
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Collins M D R—1

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Delts C F—1
Dunlop R N—1
Donham M D—1
Dorsey E—c
Dowdell R—1
Dye O—1
Eader Thos F—1
Earlton A W—1
Ensminger E—c
Ely C—1
Evans O W—1
Eversole H—1
Gardner R H Co—f
Gilchrist H—1
Goulding Jas—1
Griffin L A—1
Grim M F—f
Grizzard J A Co—1
Hall A D—1
Hanly Co The M J—1 c
Hanowell J E—f
Hanawalt S—1
Harra I J O—1
Hawkins J A—1
Heffner O M—1 c
Hill & Frieszell—1
Hoffman E—1
Holleran P J—1
House A C—f
Houstle A E—1
Hoyer R W—1
Huff J E—f 1
Hughes Harry C—f
Joest Wm E—1 c
Johnson D H—1
Johnson M F—1
Julian C H—f
Karger Paul—f c
Karshiner, Krumm & Co f 1
Kemery A M—1
Kind Chas—1
King J P—1
Kirkpatrick F E Co—f c
Koen M G—1
Kramer H O—1
Krepps S A—1
Laufersweiler H—1
Lauterbach & Eilber—f c
Leuis & Garvin—1
Longenbaugh A S—1
Lichtenburg Fritz A—1
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Ludwig W E—1
McElroy & Co—f 1 c
Macklin F J—f
Maddox J A—1
Malcolm R F—1
Marsh & McLonnon—f
Mead Wm H Jr—f c
Medaris C F—f c
Miles O E—1
Miller Miss L P—1
Miller A J—1
Minshall C L—1
Monroe Jr G—1
Morgan R W—1
Moss V W—1
Myers P A—1
Norman J E—1
Oberen H L—1
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Pryce, Chase A Co, The —f c
Randall & Clifford—1
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Roberts Legg Co—f
Robins J N—1
Rumfield C M—f
Seibert C M—1
Seibert C M Jr—f 1
Snyder R O—1
Speaks A—1
Stack F—1
Stone J F—1
Stricklen L F—f 1
Tallmadge Frank Co—f c
Thomas M J—f 1
Thorp N B Ins Agcy—f c
Tice & Jeffers—1

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Jane Dicks, Secy.

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Watson R W—1
Watson, Stouffer & Davis—f
Wehrman W H—1
Wikoff Ins Agcy—f c
Will Agcy H C—c
Winchcole Wm H—1
Wolfram W B—1
Wood H A—1
Wright & Wright—f
Wright O C—1
Yakly B—1

CONNEAUT

Andrews B M—1
Bleasdale Abbott Agcy The—f 1 c
Bonnell A R—f 1 c
Burton Wm J—1
Carr C V Agcy—f 1 c
Davis Laughlin-Hundertmark Co—f
Master W E—f c
Pierce S—f
Reynolds A J—1
Salt J C—f c
Stanley Mrs E D—f 1 c
Thayer H E—1
Travers G W—f 1 c
Watson F L—f

COSHOCTON

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Westfall E R—1 c

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Dewald C E—f
Glosser R P—f c
Gosser F J—f
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Stine Chas—f
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McCluskey F—f c
Taylor William H—f
Vail F O—f 1 c
Wayne Agcy Co—f c

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Althoff Ins Agcy—f c
Anderson W E—1
Anderton & Anderton—f c
Armann & Armann—1
Backus C F—1
Baker H T—1
Baker R T—1
Bauer J P—1
Boalt J R—f 1 c
Bolenbaugh G A—f
Booher-Pieper Co.—f 1
Burger H J—1
Cammann O—f c
Carson Jas B—f
Coleman B C—f c
Coleman H & G L—f
Couk U S—f c
Daughtery G M—1
Ebright J R—c
Estabrook Bimm Co—f 1
Ewell W H S—1
Flad F J—1
Gillespie H—f 1 c
Grandin R P—1
Gunckel O I—f
Hancock W R—1
Harrison E J—1
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Holloway F C—1
Hoover J A—f
Hooven Huffman Agcy—f c
Karpf Co The Sam f c
Kennett J L—1
Kennett W D—1
Kerr H—1
Kidd Kimmel & Freehafer Agcy—f
Kramer Geo H—f
Kramer W F—f

KRONAUGE & SON, FRANK H. (Frank H. Kronauge, Sr. & Frank H. Kronauge, Jr.) (Real Estate), 1109 S. Brown St., opposite Woodland Ave.: Employers; Federal; N. J.; Virginia Fire and Marine; Federal Surety; International Indem.; Providence Washington; Peoples Life; Union Indemnity; Republic Casualty; American Surety; Automobile Insurance, Hartford, Conn.

Lammers M W—1
Lott G S—1
Lynch J J—1
McCabe, Shepherd Coe Co The—f c
McGriff O P & Co—f
McHenry G A Ins Agcy—f 1 c
Markham J M—1
Metzger E H—1
Meuche & Heckman—f 1 c
Ohio Cooper Ins Agcy Co—f c
Olt Co The Oscar C—f 1 c
Pierce A L—f
Pixler C R—1
Price C W—1
Probst H A—1

RICE, HERMAN, Columbia Bldg.: Baltimore Amer.; (Secy.) Columbia, O.; Firemens, N. J.; Standard, N. J.

Schaeffer V& Son—f 1 c
Schieble Bros—f 1
Schram G L—1
Schuck L E—1
Sherer A H—1
Stewart W T—1
Stout H A—1
Thompson J L—1
Tibble S A—c
Trump W T—1
Will Ins Agcy—f 1 c
Willis Realty & Ins Agcy—f

DEFIANCE

Ayers Dey—f
Bronson Real Estate Exchange—f 1 c
Broome F W—f
Deatrick J F & Co—f 1 c
Fipp A B—f
Gerke H F—f 1 c
Heatley Miss R—r
Hemlein Chas—1
Krull-Martlatt Co—f 1 c
Kuhn C C—f
Mansfield F W & Son—f c
McGushin J W—f 1 c
Myers C A—f 1 c
Presisendorfer A R—f
Singer & Wrede—f
Speiser W A—1
Stever Bros—f 1 c
Weaver C R—1
Weisenberger A—1
Wohn Ins Agcy—f c
Wortman R W—f 1 c

DELAWARE

Callander R A—1
Cuppett C H—1
Driver J B—1
Edwards D E—f c
Ford W H—f c
Gilbert C E—1 c
Hessnauer F M—f 1 c
Hiss Herman— f 1 c
Jones A E—f c
Laird C C—f 1
Linn & Wintermute—f 1 c
McRoberts Agcy Wm—f 1 c
Main W B—f 1 c
Nutt N L—1
Pfiffner J W—f 1 c
Pollock W S—f 1 c
Vannatta D R—1
Welch J W—1
Young Geo J——f 1 c

DELPHOS

Brooks L E—f 1 c
Brotherton B J—f c
Judkins & Judkins—f 1 c
Kimball W S—f c
Lindemann & Lindemann—f 1 c
McKenzie Jessie—f 1 c
Rison E E—1
Stallkamp Frank X—f 1 c
Wulfhorst A G—f c
Young Dr F A—c

DENNISON

Anderson Wm J—f c
Maxwell Robt G—f 1 c
Pittinger F G—f
Wright Ins Agcy—f 1 c

DOVER

Alpeter F L—1
Atcher Henry A—1
Brister S J—f c
Deis C H—f 1
Justice Philip G—1
Koos C H—f 1
Oerter L H—f 1 c
Vinton Ins Agcy—f 1 c
Vorherr E J Ins Agcy—f 1 c

EAST CLEVELAND

Chandler Z M—c
Morse H M—1
Russell G L—1 c
Wilson W B—f

EAST LIVERPOOL

Ankrem S P—1
Blake W V—f c
Campbell Frank—f 1 c
Cooper L C—f 1 c
Hughes A F—f 1 c
Kessell R L—1
Kiger O—1
McCarron H P—f c
McLane David M—f
Owen Geo H & Co—f 1 c
Potters Ins Agcy The—f 1 c
Scott Mrs Ona J—f c
Smith G C—1
West Geo E—f c
White D F—1
White A L—f c
Wilson F E—1

EAST PALESTINE

Caldwell C B—1
Davis C J—1
Early E L—f
Ferren A W—f
Garside Edward—f 1 c
Kyes L M—f c
Lyon E L—f c

EAST YOUNGSTOWN

East Youngstown Ins Agcy—f c
Degner J—1

EATON

Copp-Fitz & Swihart—f 1 c
Dye J V—c
Harshman Adair—1
Hoffman John W—f c
Kline & Frank—f 1 c
McNeal LeRoy—f c
Meyers O J—1
Oakley Flory—f 1 c
Reel William—c
Rust Geo W—1
Shannon John W—f 1 c

ELMWOOD PLACE

Eckes H—c
Gaskill J E—f
Pope A L—c

ELYRIA

Allen & Son—f 1 c
Beebe A—1
Benham H H—f 1 c
Crisp & Co—f
Drusendahl Chas—f
George Taylor & Co—f c
Josselyn Jean—f 1 c
The Kelling Co—f c
Kolinsky & Staden—
Merriman H W—1
Miller Henry—f
Morse Somers Co—f c
Renninger J B—1
Scott G W—1
Smith Frank A & Bro—f c

SOTHERDEN & SON, C. L.

(Chas. L. & Don G. Sotherden), 601 Lorain Co. Bank Bldg. (Est. 1909): Amer. Alliance; Amer. Cent.; Atlas; Citizens; Coml. Union, N. Y.; Eagle Star & Brit.; Equitable F. & M.; Fire & Marine Und.; L. & L. & G.; Northern, Eng.; Pa. Fire; Phoenix, Eng.; Prov. Wash.; Queen; Royal Exch.; Union, Canton; Westchester; ——— Hartford (Auto.); ——— Travelers (Life); ——— New York Indem.; Natl. Sur.; Standard Acci.; Travelers Indem. Norwich Union of Eng.

FINDLAY

Ballfinch & Cherry—f 1 c
Barrell R E—f 1 c
Bellinger C D—f
Brooks A E—1 c
Crane Geo B—1 c

Davis Robert K—l
Eoff A E & J A—f l c
Gilbert B G—f
Graf R B—l
Hull H B—f c
McCarthy W J—l
Miley & Barnett—f c
Miller R R—l c
Molleson J A—l
Page Jos—f
Platt W T—f l c
Rutter C L—f
Sampson C M—f l c
Sessions G B—l
Sherk S J—f
Spencer J C—f l c
Stevens & Huston—f l c
Trueslow A F—f l c
Wells G W—f c
Woodruff R W—f l

FOSTORIA

Brown Irene & Co—f
Burdick Edgar G—l
Crawford Clair C—f l c
Daub Wm J—l
Etchen F L—l c
Fink Geo L—l c
Ghaster S LeRoy—l
Gribble Ins Agcy—f l c
Hays Walter O—f l c
Kleinhen & Son—f
Lloyd Brothers—f l c
Mickey J W—f l c
Pelton S S—l
Smith Carl—f l c
Stafford E D—l
Yonker Arthur H—f l c

FRANKLIN

Black Roy D—f l c
Brown J R—f c
Conover C B—f l c
Meeker & Meeker—f l c

FREMONT

Baker Chas—f
Buchanan D L—l
Burkett Insurance Agcy —f
Butman V D—f l c
Cunningham Max—l
Durnwald Carl E—f l
Gibbs A J—l
Hines Geo W—l
Hobart Ins Agcy—f l c
Johannsen Bros—f l c
Kridler Ins Agcy—f l c
Lehman J J—f l c
Lieber August—f l
Lucas W A— f c
Miarer Jno—f
Patterson Jas L—l c
Pearce Ins Agcy The—f c
Rearick W S—f l c
Risley S D —l
Ross W D—l
Schwartz Jos T—f c
Stevens Ins Agcy C L—f l c
Stults N D—f c
Sturm Edw C—f c
Thompson P J—f l
Wolfe Ins Agcy—f l c
Worstell H—l

GALION

Alexander Helen K—f l
Bachelder & Biehl—f l c
Badgely G M—l
Beall E B—f l c
Bowers R T—l
Brown J H—l
Casey Lloyd—l c
Franks P A—c
Geer W J—c
Gugles J L—f l
Knote H A—c
Metheany A M—f c
Middleton E L—l
Motsch J V—l
Place Horace—f l c
Price H V—c
Schuler Phil—f l c
Talbot D C—c
Wisler H J—f
Zimmerman D E—f

GALLIPOLIS

Berridge T S— l c
Jones O H—l
McCormick J H—l
Miller & Walker—f l c
Neal Agcy Gilbert E—f c
Robinson J T & Son—f l c
Wall Pickney T—f c
Ward Bros—f l c

GENEVA

Cowdery Geo H—f l c
Ford D T—f c
Martins A B Sons—f l c
McCarty J W—f l c
Miller Rlty Co—f l c

GIRARD

Deemer W R—f
McFarlin Jas J—f c
Purdum G R—f l c
Vaughn T C—f c

GLOUSTER

Duncan C C—f l c
Elkins H—l
Rose G W—f c
Smith R B Ins Agcy—f l c

GREENFIELD

Anderson W A—f c
Butler J W—f c
Gray D F—l
Hiser Chas T—f c
Hiser D T—l
Moomaw C E—f
Uhl Chas M—f c
Waddell L P—f c

GREENVILLE

Baumgardner A—l f c
Beanblossom D D—l
Bruner V G—l
Chenoweth J A—l
Coppess J C W—l c
Grant W C—l
Harp T—f
Katzenberger G A—f c
Katzenberger J C—f c
Lawrence E—f c
Maher Agcy The P H—f
Meeker F D—f
Miller L L—l f c
Pendlum J E—l f c
Selby Ins Agcy The—f c
Smith C C—l
Stentzel J E—l f c
Young Ira—l
Zimmerman W A—f l c

HAMILTON

Aiken A G—l
Basford F G—l
Beeler John L & Son—f c
Broughman F F—l
Cahil Jas J & Son—f l c
Crampton H C—l
Egry Aloys E—f c
Frechtling Ins Co—f l c
Funk C K—c
Galvin R E—l
Hawk Geo E—f c
Jones Clarence S—f
Kelly Jas A—f
Krauth J W—f l c
Kunkle P A—l
La Boitteaux Ins Agcy C B—f l c
Lehne C J—f l c
Love S W—l
McClelland F P—l c
McGinly-Alston Co The —f c
Mayer S D—f l
Mense Bros—f l c
Milliken Robt—f l c
Parrish Lee N & Co—f l c
Reed R C S—l
Ruder E C—l
Seward-Taylor Ins Agcy —f c
Storck A F—f
Trostel C A—l
Tully Jas L—f
Vinnedge W W—f c
West R H—l
Wright C B—l

HICKSVILLE

Armstrong E F—f l c
Richards A M—f
Wilson G D—f l c
Zeis C W—f c

HILLSBORO

Austin Frank—f
Chaney N E—f l c
Davies R O—l
Hilliard W B—f l c
Langley Chas L—f l c
McClure H S—f c
McClure Robert D—f c
McConnaughey C D—f
McDermott Jas E—f
Whistler Geo—l
Wiggins H L—c

HUBBARD

Anderson & McKelvey—f l c
Gray & Doughten—f
Magee J R—f c
White Chas F—f

IRONTON

Adams Wm H—f
Berkley J W—f l c
Collett Thos L—f l c
Eckhart K V—l
Halley Ins. Agcy L E—f l c
Hamson B F—l
Horschel F J—f l c
Johnston Newton H—f l c
Kennedy T J—f l c
McConnel J F—f
McNary Margaret—f
Paul & Louks—f l c
Ringo C M—f l c
Russell W A—f l c
Wilson Scott W & Son—f l c
Wilson Hobart M—f l c

JACKSON

Dungan Emmett—l
Evans & McDonald—f l c
Kyer & Davis—f l c
Miller Miss Margaret—f
Mount P A—l
Nelson C W—l
Parry I I—f l c
Rose Ins Agcy—f l c
Shear Harry—f l c

KENMORE

Cover O E—f
Favinger G H—l
Hine L A—f
Gardner H U—f c
Kenmore Sav & Loan—c
McCune H M—l
Morse-Atkins Agcy—f
Nice & Wercks—f l
Prentice & McCoy—f
Sterki W V—f c
Sullivan H H—f c
Zinkhan C H—l

KENT

Atchison T R—l f c
Beechy C G—l
Bryant F B—f l c
Burns John—f c
Curtiss C H—f c
House H G—f c
Johnson J T—l
Litzell E F—l
Reed W W & Son—f l c
Service Rlty Co—f l c
Walden M J—f l c
Wolcott D B—f c

KENTON

Bolenbaugh Isaac—f c

FAIR, BOYD W.

(Loans), 110 N. Detroit St. (Est. 1890): Allemannia; Atlas; Automobile, Ct.; Coml. Union; Dubuque F. & M.; Fidelity-Phoenix; Home; L. & L. & G.; N. Y. Und.; Northern, Eng.; Norwich Union; Pa. Fire; Phila. F. & M.; Phoenix, Ct.; Queen; Royal; St. Paul F. & M.; Springfield F. & M.; Sun, Eng.; Westchester; ——— Lloyds Und.; ———Aetna Cas. & Sur.; Celina Mut. Cas.; New Amsterdam Cas.; Ohio Cas.; Amer.; Mut.; Montgomery Co. Mut.; Dayton Mut.; Amer. Surety.

Gelhaus E F—f l c
Gray Harry—l
Jones F U—f c
Pearce H E—f l c
Pence S J—f c
Pugh R E—f l c
Reddick J W—f l c
Rice A M—f
Southard C F—l
Veon H J—l
Walker Mary E—f

LANCASTER

Abele J J & Son—f l c
Barr Jas C & Co—f l c
Boerstler E W—f l c
Clarke Joshua—f l c
Crist C E—l
Crumley C M—f c
Drinkle C W—f c
Folk E T—l
Highland C H—l
Kessler J A—l
McClenaghan Wm T—f
Matt Ins Agcy—f l c
Messbarger J H—l
Miller Geo C—f c
Myers Olaf E—f c
Newman W E—f l c
Sites J S—f l c
Thomas Amos S—f
Towson Mast Co—f l c
Whiley C B—f

O.—Con.

LEBANON

Brandon F—c
Brown F J—f 1 c
Brown O K—f 1 c
Conklin Ed S—f 1 c
Dakin & Dakin—f 1 c
Fudge Harlan O—f
Ivins H W—c
Lewis W R—1
Loren Hancock—f 1 c
Mount & Montgomery Agency—f 1 c
Simpson Ralph—1

LEETONIA

Greenamyer C E—f c
MellingerD W—1
Warren W E—f c
Woodward J A—f 1

LIMA

Armstrong R W—1
Arnold & Son—f c
Boose J M & Son—f c
Bowyer G A—f
Collins Agcy T A—f 1 c
Creps A S—1
Dile Bros—f
Driver P M—1
Eaton F—f 1 c
Ende C V—1
Eshliman H G—1
Faurot Lee C—1
Fisher Bros—f
Frederics J D—1
Gooding Sons Co—f c
Griffin F C—f 1 c
Griffin A G—1
Hayes M F—1
Howard G—1
Justus L E—f 1
Kahle P A—f c
Kemmer C G & Co—f 1 c
Lenn Miller & Co—f
McComb The Wm Co—
McCready H G—1
Mackley L F—1
Marshall P R——1
Michael & Fishel—f
Molitor Chas W—1
Mohr John A—f
Mooney Bros—1
Morris A J—f
Murphy W J—1
Oconoer-McCune Co—f 1 c
O'Reilly P—1
Redding M M—1
Shepard W S—1
Smith M J—1
Stolley A A—f 1 c
Thomas J D—1
Turney O—1
Wallace E D & Son—f 1 c
Webb-Bayley Co—f 1 c
Werthein K K—1
Werthein W L—1
Williams & Thomas—f c
Woods R O—f
Wyre & Son J J—f 1 c
Ziets F W——1

LISBON

Adams J F Agcy—f 1 c
Connell Charles C—c
Hinchcliffe J H—f c
Marsden H E—f 1 c
Wallace Ira A—f

LOCKLAND

Ahern Wm F—1
Carey Mrs Ella—f
Grueninger Edw—f
Skillman C W—f c

LOGAN

Citizens Ins Agcy—f 1 c
Collins Fred—1
Gabriel J W—f 1 c
Harbaugh M—1 c
Kessler Lawrence—1
McCray General Ins Agcy—f 1 c
Schwenke C W—1
Warren & Wills—1 f c

LONDON

Allison & Millholland—f 1 c
Boyd R W—c
Cornwell L—f 1 c
Corry Ernest E—f c
Gardner H L—1
Hornbeck C R—c
Kulp Webb—f 1 c
Pringle C W—f 1 c
Rea Horace L—f 1 c
Vance K M—c

LORAIN

Babcock The A H Co—f 1 c
Clark H A—1
Cozard Jos A—f c
Critchlow C B—1 c
Lee Geo B—1
Little & Little—f 1 c
Penman J W—1
Porter E D—1
Williams & McIlvaine—f

MADISONVILLE

Bennett Anna L—c
Kugh E—1
Scott R W—c
Sparling J B—1

MANSFIELD

Bell & Weatherby—f
Benson A C—f c
Biddle Geo W—c
Bloor F W—f
Bonar & Harding—f 1 c
Colwell S J—1
Cook J M—f
Cunningham Wm—f c
Dakin C R—1

DE YARMON, GEORGE W., Mulberry Street at Third: (Secy.) Merchants & Manufacturers Mutual.

Dorian A O—1
Endly & Hoover—f 1
Fiedler P—f c
Fox & Cramer—f
Fritz C W—f c
Gifford W H—c
Glasener Rlty Co—f 1
Gruber T A—1
Harding C F—f 1 c
Horner C D—f 1
Johns H J—f
Kallmerten & Hout—f c
Kegg W H G—f
King J J—1 c
Koontz D S—f c
Lindsley J B—f c
Lindsey E H—c
McDonald C C—1
McFarland J S—1

THE GREAT AMERICAN MUTUAL INDEMNITY CO.

(Full Coverage Automobile & Plate Glass),

Great American Bldg., 4th & Mulberry Sts,

F. B. Black, Pres., Wm. B. Martin, Vice-Pres.; Henry R. Endley, Sec.-Treas.; R. B. Keffer, Asst. Secy., F. R. Holibaugh & W. W. Stinemates, Supts. of Agencies, S. H. Glessner, Underwriter. Lincoln Personal Accident. (Not Disability).

McIntire L R—1
Merchants & Mfrs Ins. Agcy—f c
Morris R E—1
Nail E S—f
Palmer D D—f
Parsons LeRoy—f 1 c
Patterson W B—1
Price Wm M—1
Seward John—f
Shafer D F—1
Shaw A W—c
Sickmiller W C—c
Simon D—f
Sipe F E—c
Slough E G—f 1 c
The Wolf Ins Agcy Co—f 1 c
Tracy Rufus A—f c
Unger C—1
Voegele Wm F Jr—c
Ward J F—f
Weir W O—f 1 c
Wysor George E—1
Young Hugh—f

MARIETTA

Barnes H C—1 c
Best Chas J—f 1
Buchanan Harry—f c
Clymer C E—1
Cooke R D—f 1 c
Crooks J C—1 c
Donnally M W—c
Flanders Bros—f 1 c
Hasley E G—1
Hayes Wm V—f c
Henry C F—1
Plumer-Crawford-Stevens Co—f 1 c
Kiger F A—1
Peters F G—1
Posey C A—1
Putnam B B—f
Simpson & Co R J—f 1 c
Tisher & Co—f c
Torner F W—f
Wolfe G F—1

MARION

Bachman A C—1 f c
Bolander J B—f
Carl E C—1
Dix Harry—f c
Dombaugh J Fred—1
Gegenheimer F C—1
General Ins Serv Co—f 1 c
Hampton E E—1
High L A—1
Huhn Morris—1
Jacobs & Jacobs—f c
Jones Wm T—f 1 c
Kerns Lawrence—1
Kette A W & Co—f 1 c
Knapp Frank M—f 1 c
Larie G Farr—f
Llewellyn Ins Agcy—f 1 c
McGinnis L K—1
Mills Ins Agcy—f
Orians & Justice—f c
Pickering F—1
Rauhauser S R—f c
Peter T K—c f
Schaad Chas E—1
Schwinfurth G V—f c
Stoll Ins Agcy—f c
Strayer Wm B—1
Tobin Paul J Agcy—f c
Uncapher Dapt—f c
Wolfe C D—1

MARTIN'S FERRY

Boehm Ins Agcy Johanna f c
Carroll Wm D—1
Cole M E—1
Davis H—f 1
Frantz O C—f c
Hinch E H—1 c
James C A—f c
Kries J F—1
Lupton Ins Agcy—f 1 c
McCombs E E—c
Morris W S—1
Sedgwich F A—f c
Stroble V—f 1

MARYSVILLE

Armstrong F H—1
Bown Bros— f
Henderson Mrs C—f c
Sawyer & Sawyer—f 1 c
Taylor & Zwerner—f c

MASSILLON

Arnold F W Agcy Co The—f 1 c
Bierly J W—1
Burd Charles—f
Crawford R B—1
Fleming Thomas P—f 1 c
Gow R H—f c
Hammersmith Anthony A —f 1 c
Johns Agcy Co The—f 1 c
Johns William—f 1 c
Kryder Alice M—f c
McLean-Kirchhofer Agcy Co—f 1 c
Morris C F—1
Paul G G—f 1
Settles A W—1
Sobers C—1

MAUMEE

Cone A W—f c
Eckert L A—f
Rhonehouse L B—f
Swan W S—f

MEDINA

Hendrickson B—f 1 c
Hyde & Flanery—f c
McDowell R O—f c
Plank F M—f 1 c
Randall Lewis H—1
Richards George A—f
Spellman Frank—f c
Spitzer Ins Agcy—f c

MIAMISBURG

Eichler Chas—f
Beachler Chas—f
Buehner Henry—f
McKnight & Schmitz—f 1 c

Pansing B J—f
Purnell John—f c
Reichard Fred—l
Rogers E J—f c
Switzer E L—l
Zehring Blanche—f c

MIDDLEPORT

Downing & Son John B —f l c
Ginther W E—l
Hobart M C—f c
Sayre Geo W—l

MIDDLETOWN

Barnitz Ins Agency Co —f l c

BUCKEYE REALTY CO., Frederick Moore, Mgr., 216 Jacoby Bldg. (Est. 1914): Abeille Fire Ins. Co.; Metropolitan-Hibernia Fire Ins. Co.

Boyer W H—l
Crist J D—f l c
Dell H L—f
Fildbrandt F G—l
Fisher H E—l
Foster A L—f l c
Freeman E—l
Golden D A—l
Goldman Chas T—f c
Guthardt E M—l
Harrison W T—f l c
Helwig Arthur—f l c

MOORE, FREDERICK, P. O. Box 192, 216 Jacoby Bldg., Commerce; Firemens Und., Millers Natl.;———Mutuals: American; Cent. Mfrs.; Dayton; Montgomery Co.; Richland; Western.

Sayre G W—l
Todhunter W H—f
Walburg Harry—f l c
Waldvogel G J—l
Weisel Harry O—f l c
Wilmer G W A—f
Zimmer P C—l

MINERVA

McCauley & McBane—f l c
Murray James—f
Rutledge E D—f l c
Unkefer F A—c

MINGO JUNCTION

Brettel Jas—f l c
Carlisle John—f c
Gerke L H—f
McLister Frank—f c

MT. VERNON

Allen Banner M—f l c
Bermont C L—c
Curtis W C—f c
Evans B O—f
Hayes C W—f
Herron B D—f l c
Huntsberger H M & Co —f l c
Kahrl Fred—f l c
Purdy C E—c
Rafferty J B—l
Rawlinson & Son—f c
Sailsbury C—f l c
Sparks F L—f l c
Stream Luther A—f l c
Welsh & Schaeffer—f l c
Welsh W J—f l c
Wootton J H—l
Wyker O—f c

NAPOLEON

Bokelman Wm C—f c
Bretz Dow—f c
Casteel Arthur T—f l c
French H H—c
Ohio First Farm Loan Co The—f l c
Prentice C J—f
Reiter F W—f l c
Reynolds Chas E—f c
Tabler A F—f

NELSONVILLE

Mender Earl D—f
Pritchard & Pritchard—f c

Charles Herman Ruble

29½ Columbus St., (Est. 1919) Albany; Connecticut; Continental; Glens Falls; Great American, N. Y.; Ins. Co. N. A.; Northern, Eng.; Travelers (Life) Metrop. Cas.; Mut. Pl. Gl. Travelers Indem.

Steel C L—l
Zeller E—f l c

NEWARK

Achauer W J—l
Allison Alva M—f l c
Baker Malcolm H—f c
Baugham I G—l
Bamberry J H—l
Connel Agency The—f l c
Cosway Fred J—l
Dickerson K I—l
Finney W C—f
Fitzgibbon Fire Ins Agcy —f l c
Fox C W—l
Franklin Ins Agcy—f c
Franklin Hooper—f c
Grimm-Follett Ins Agcy f l c
Grindle Geo B—c

Established 1894
THE HAYDEN INSURANCE AGENCY CO.
31 South Third Street
Amer. Eagle; Camden; Concordia; American; Globe-Rutgers; Employers Indemnity Corp.; Republic Casualty; Franklin; Niagara-Detroit Und.; North River; Ohio Farmers;———N. Y. Pl. Gl.; Ohio Cas.; Southern Sur.

Johnson E T—f l c
Jones & Jones—f
Jones R R—f c
McCreery B—l
Montgomery I W—c
Murphy Roley Agcy—f c
Mead Wm H Jr—f l c
Reeder G C—l
Reese & Jones Ins Agcy —f
Reese M J— f l c
Upham H O—f c
Warner J R—f c
Weaver Wm E—f l
Windle F M B—f l c
Wintermute John—l
Zerger W O—l

NEW COMERSTOWN

Angle B—f l
Floyd Rogers—f
McCowan Victor—f c
Muchelnaus H G—f l c
Shannon T J & Co—f l c
Yingling M R—f c

NEW PHILADELPHIA

Becker C E—f c
Bowers A A—l
Buckohr C F—f l c
Caples W L—f l c
Edwards Thos H—l
Galbraith & Wright—f l c
Kaderly Ins Agcy E J— f l c
Marlow C R—l
Moore L M—l
Rogers J L—l
Schweitzer E C—c
Tuscarawas Agcy Co—f l c
Wagner W A—c
Walters E A Ins Agcy— f c

NEW STRAITSVILLE

Davis Wm J—c
Evans M W—l
Sprankel W T—c

NILES

Bremer Warren N—f c
Campbell Geo L—f l c
Campbell Jas B—f c
Crowdrey Frank R—f c
Kistler H C—f l c
Papke A C—c
Partain H L—l
Rosensteel & MacQueen —c
Rosensteel J H—f l c
Taylor Geo J—f l c
Walsh F M—f
Williams A D—f l c

NORTH BALTIMORE

Brown Margaret E—f c
Fulton Geo B—f c
Dehnoff H—l
Gerdeman & Hough—f l c
Henning & Huber—f c

NORWALK

Bilton Geo W—l
Bowen The Co—f l c
Craig G R—c
Foltz D C—l
Huson County Rltyy Co —f
Jordan W J—f l c
Kumler L M—l c
Lawrence Charles D—f c
Mackert Simon—f c
Marshall R C—l
Martin E G—d
Pruner W R—c
Remington F R—l
Spotts W G—f c
Stewart H L—f c
Suhr Charles—f l c
Terry Alvin B—f
Venus Charles P—l
Weidemaier P E—l

NORWOOD

Beckman L H—l
Bonner W F—f
Coad J E—c
Gehlker C E—l
Hulkill Jr & Son—f c
Johns W S—c
Newton Thos S—l
Owen J W—c
Scott N I—c
Thayer W E—f c

OBERLIN

Brady J H—l c
Burgner L E—f l c
Dickson M Edith—f l
Edwards J L—f l c
Hart M H—f
Horn J H—f l
Porter I L—l
Ralston C F—l
Summers C R—c
Tillotson A Z—c
Wheeler A G—l

OTTAWA

Greer Frank J & Co—f c
Kelley Ins Agcy—f
Kersh Ins Agency—f l c
Rauh H F—f l

OXFORD

Butler J T—f l c
Frazer Ins Agcy—f c
Law Tom—f
Mense Bros—f
Shera Geo—l

PAINESVILLE

Andrus Ford W—f l c
Barber Co The—f l c
Davis W A—f c
Donaldson W E—l c
Fenton O C—l
Kerr Frank L Co The —f l c
Leonardson S E—l
McLean A D—f l c
Ncyse S H—l
Pease W R—f c
Stamm A G—l
Warn A M—f l c
Wood F M—l c
Wyman & Gregory—f c
Wyman V E—f l c

PAULDING

Dickson C A—c
Durfey J Q—l
Price C F & Co—f l c
Royer R. M.—f c
Spriggs A J—l
Travis E N & W S—f c

PIQUA

Blue W—l
Burnham Mrs Margaret —f l
Caldwell R O—f l c
Gatt M—l
Grafflin H C—f c
Hodson Cyrus—l c
Klauer H J—l
Lewis R A—l
McColloch Ins Service— f c

O.—Piqua, Con.

Marshman W R—f c
Miles Ins Agcy—f 1 c
Stelzer & Reed—f 1 c
Syler Sherman D—f 1 c
Wilkinson The J Ben & Co—f 1 c

POMEROY

Bartels Chas—1
Blair John L Ins Agcy—f 1 c
Fish H C—f 1 c
Geyer D—1 c
Horton H M—f c
Ihle Ins Agcy—f 1 c
Webster Ins Agcy—f 1 c

PORT CLINTON

Belknap H T—f c
Bell G W—1 c
Clemons N A—f c
Davids A J—c
Galleher R S—c
Gordin F P—1
Rupp L C—c
Tadsen P K—f 1 c
True & Crawford—c
Williamson Wm—f

PORTSMOUTH

Adams F E—1 c
Ashenhart G F—1
Bauer W W—f c
Bean B T—1
Berndt J W—f 1 c
Beyer Wm F—f 1
Blake Andrew—1
Clark Marvin C—f 1 c
Clark Philo S Co Inc The—f 1 c
Drake E L—1
Finney & Finney—1
Hannah Jas E—f
Hazelbeck Co The—f 1 c
Hutchins & Hamm—f 1 c
Inman W A—1
Johnson Ins Agcy—f 1 c
Kilcoyne P W—f 1
Kinney Wash—1 c
Kricker E J—f 1 c
McCradle B A—1
Kricker Co Geo E—f c
Patton Geo A—f 1 c
Roth Conrad—1
Scudder Chas D—f c
Smith Thos D—1
Troxel A D—1
Wycoff E B—1

RAVENNA

Beckley W J—c
Dodge & Son W J—f 1 c
Dussell J H—f
Elliott J R—f c
Halstead F G—f c
Harris Claude—f
Hotchkiss W J & Co—f
Marsh W H—f c
Roberts E M—f 1 c
Walter A W—f c

READING

Flagley E J—1
Kelliam H A—1
Vorjohan F H & Co—f c

SALEM

Brian Arthur—1
Cobourn C H—1
Crist F B—1
Heaton & Stratton—f 1 c
Johnson R R—f 1 c
Kridler R C—f 1 c
Loop H N—f 1 c
McCurdy F W—f 1 c
Mulford W W—f 1 c
Neal V C—1

PETERS, E. M., 71½ Main St.: Jersey Fire Und.; Rhode Island;———N. W. Mut. Life; ———Fid. & Cas.

Rogers John E—f c
Vernon & Ambler—f 1 c
Young & Brian Co The—f 1 c

ST. MARYS

Helmstetter A J—f 1 c
Jenkins Ins Agcy—f 1 c
Kishler W J—1
Smith John L—f 1 c
Stout J F—f 1 c

SALINEVILLE

Johnston Co Ltd Alex—f 1 c
Kirk W F—f c
McBane W A—f c
McCormick S E—f c
Smith A P—f 1 c

SANDUSKY

Allendorf A W—f 1 c
Alstaetter E W—f 1 c
Arend Wm—1 c
Baker Dorr H—1
Bittner C C—f 1 c
Brown B E—1
Brumbaugh & Fettel—f 1 c
Buerkle & Lermann—f 1 c
Close A C—f c
Constein R J—1
De Allen P—f c
Doerzbach Geo F—f 1 c
Einrich A L—1
General Ins Agcy—f 1 c
Giedman John—f
Hassenplug Chas R—1
Hill Geo C—1
Hotchkiss F G—f c
Jackson W J—1
Knehr & Chaffee—f 1 c
Kuebeler W W—f 1 c
Luttenton W H—1
Marshall N E—f 1 c
Miller & Beare—f 1 c
Nolan & Co—f
Reinheimer C—1 c
Rice Adam—1 c
Schippel Chas G—f c
Smith L H—1 c
Spencer Fannie G—f c
Stein J P—c
Thomas F W—1
Traub John—f
Wagner A M—f c
Westcott Jas E—1
White J P—1
Zerbe Fred—f c
Zimmerman Wm H—1

SHELBY

Laser C J—f 1 c
Morton W L—1
Stambaugh Ins Agcy S F—f 1 c
Wentz Henry & Co—f 1 c
Will & Knapp—f 1 c

SIDNEY

Alexander M B—1
Bennett H E—f c
Brush W—1
Collier W P—1
Dickas G H—f
Ellerman H E—1
Flinn H—f c
Kelley C C—f 1 c
Peoples Ins Agcy—f 1 c
Pruden D M—1
Shelby Co Ins Agcy—f 1 c
Trout Ins Agcy E E—f
Wicoff & Emmons—c
Wyman W—1
Wyman Chas M—f c

SPRINGFIELD

Brandon W T—f
Brooks & Brooks—f 1 c
Carey P A—1
Carlos Mrs Mary—f
Carson R—1
Castillo & Son Thos—f
Considine M D—f 1 c
Corry L B & Co—f c
Elliott J S The Co—f 1 c
Foster H H—1
Griffith F S—f c
Harford Harry R & Co—f 1 c
Hallinean M E—f 1 c
Janson E C Agcy—f
Johnson Ray The Co—f 1 c
Jones C C—f 1 c
Kimmel E C—1
Knight George H—1 c
Lessner Jos S—f
Link & Link—f c
Lothschuetz F N—f
Ludman J C—1
Martin A L—1 c
McIntire W D—f c
Miller Leroy E—f 1 c
Moffet R W & Sons—f 1 c
Nelson P S—f c
O'Mara T J—1
Page & Co—f 1 c
Petticrew Stanley S—f 1 c
Schuer Edward H—f 1 c
Shank Geo H—f 1 c
Shewalter Wilbur E—1
Trout & Anderson Co The—f 1 c
Truax W S—1
Wallace & Co—f 1 c
Webb Jas S—f 1 c
Whitney Clayton G—1
Williams G W—1
Wraight H G—f 1 c
Zimmerman F B—1

STEUBENVILLE

Adler I—f 1 c
Boling O O—f 1
Borden Realty Co—f 1 c
Broady F H—1
Brown I—1
Carpenter H M—f 1 c
Dalrymple I G—1 c
Flaherty M E—f 1 c
Frazier M L—f c
Gescheider The Geo A Co Inc—f 1 c
Hill Agcy W J—f 1 c
King F S—f 1 c
Lore W C—1—
McCracken Geo P—f c
Orr John F—f
Perkins E G—1
Peterson J H—f 1 c
Powers General Ins Agcy—f c
Sharp B L—1
Skipper Paul W—1
Simeral Ins Agcy—f 1 c
Simmons H A Rlty Co—f c
Steubenville Rlty Ins Co—f c
Wanenmacher Jno G—f c

STRUTHERS

Crea J—1
Hernon D J—1
Kesler Bros—f 1 c
Metts S V—f 1 c
Parcher H A—1
Wilson & Son—f c

TIFFIN

Baldwin F E M—f c
Boehler W H—f c
Cochenour Abe—f
Conrad J S—f
Dawson F E—1
Hayes R R—c
Hessberger Marie R—f
Hoke Geo M—c
Keppel Walter K—c
Kuebler Joseph H—1
Lust Z M—1
Maberly F A—f c
May Ins Agcy The Edward C—f 1 c
Morrow J W—f c
Morrow Michael—f
Neligh H H—1
Noble & Fiege—f c
Probert E M—f c
Rakestraw G L—1 c
Rakestraw & Carrick—f c
Ringle Fred G—1
Roth H B—f 1 c
Spitler Calvin D—c
Watson J D—c
Werner G W—f 1 c
Young Geo N—f 1 c

TOLEDO

Allen D—1
Alvord J E—1
Asmus C F—1
Atkins J S—1

Bailey F W—1
Barber Mrs I—1
Barker, Frost & Chapman Co—f 1 c

BELL-TEIPEL CO., THE (Lawrence G. Bell, Pres., & Carl C. Teipel, Secy. & Treas., Frank C. Owen, Mgr. Ins. Dept.), **223 Erie St.:** Allemannia; Firemens, N. J.; Natl. Reserve; New Haven Und., and National Union.

Blair J J—1
Bloomer H Jr—1
Bolton S C—1
Boynton H S—1
Briggs E L—1
Brooks E P—f
Brown E O & Co—f
Burge E F—1
Burnor Co—f
Caldwell R C—1
Chappell J H—1
Chapin F P—1
Close E H Realty Co—f 1 c
Collins Rlty Co—f
Crook J W—1
Crosson O W—1
Daly Miss Frances E—f
Decker B Co—f c
Donaldson R S—1
Easley J P—1
Equity Bond & Mortgage Co—1
Fielder P O—f
Florian & Son—f c
George W R—1
Githens W E—1
Goldberg O'Dwyer Co—f 1
Gomph J P—1
Good Geo W—1
Gorsuch J J—1
Grabach H J—1
Graves L W—1
Greening H—1
Greer Snell Co—f c
Guisinger W B—1
Harn W B—1
Henry C W—1
Hiett Irving B & Co—
Hodge & Weil Co—f
Hogue & Son F K—f
Johnston Hardy Co—f c
Jones Knepper & Kenmason Co—f
Kinsey F J—c
Kirschner, Wideman Co—f c
Kountz, Steig & Whittaker Co—f c
Krantz Co The P J—f
Kroutz Mrs H L—1
Landis H S—f
Leonard D A—1
Long B J—f
Longwell R H—1
Luderman H F—1
McAfee S L—1
Major W E—1
Medaris C F—f c
Merrill, Dodge & Jackson Co—f c
Mettler E N—f 1
Miller-Baither Co Inc—f
Momenee-Murray Co—f
Montgomery A C—1
Moon L D—1
Moor Bros—f c
Morgan J L—1
Neuman Chas F—1
Norton O C—1
Nunamaker N C—1
Parsons C H—1
Ramsey T J—1
Reuben Rlty Co—f c
Richardson Co The—f
Ricaby-Wood-Rowland Co—f
Rosenthal I M—1
Schaeftlein W C—1
Schmitt T—f
Serrill J D—1
Severns R K—1
Smith F W—1
Smith & Smith—f
Stamp R R—1
Strong & Strong—1

THE TOLEDO TRAVELERS LIFE INSURANCE CO.

320 Ontario Street

Good Ohio Territory open for District Agents. Policies unsurpassed in liberality. Values given at end of first year in limited payment life and endowment policies.

Trotter-Whelan Co—f c
Tucker Bros—f
Wallace A D—1
Walsh C E—f
Wardel H F—1
Wells Bowen Co—f 1
Witker E H & Co—f

Established 1919

FRANK O. D. WHITE

Suite 634 Spitzer Building

General Agent Northwestern Ohio

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

Worstell C L—1
Wright Russell & Bay Co—f 1
Ziegler Ins Agcy—1

TROY

Clark A W—c
Conrad Geo W—f c
Davis J W—f c
Goodrich J J & Son—f c
Green H E & Son—f c
Hawthorne Rlty & Ins Co—f c
McConnell Geo R—f 1 c
Mason A B—f 1 c
Park Mrs Pearl—1
Smith C E—1
Speagh & Irwin—f 1 c
Wolcott E F—1

UHRICHSVILLE

Carson J R—1
Furbay R K—f c
Hamilton C W—f c
Morgan M C—f c
Patterson Wm H—f c
Plotts E F—f 1
Romig Ins Agcy—f c
Snyder H O & Son—f 1 c

UPPER SANDUSKY

Baker Mary K—f
Gibson M V—f
Haner R A—f 1
Hare C D—f c
Kinley W E—f c
Kuchner L C—f 1 c
Lankeer J E—f 1
Lockwood W F—f 1
Newell M S—f c
Smith C F—f

URBANA

Berry L B Ins Agcy—f c
Blake Mrs Carrie—f 1 c
Bayer H G—1
Brand-Neer Co—f c
Dixon Miss Nettie—f c
Dye T E & Sons—f 1 c
Fanning Geo—1
Grifford W C—1
Hearn J F—1 c
Knight W J—f c
McCracken Laura B—f
Neer J C—1
Quick Ello C—f c
Ryan L P—f
Stafford Effie E—f c

VAN WERT

Balyeat F—c
Bayles D E—f
Feigerts M W—f 1 c
Fraylick Ins Agcy O M—f 1 c
Gamble F A—f 1 c
Gilpin A C—c
Hoeken W T—1
Holden F C—f c
Nichols J L—1 c
Purmort Bros—f 1 c
Purmort L G—f c
Stiggers J A—f 1 c
Walters S E—c
Walters Ins Agcy—f 1 c
Warren J M—f

WADSWORTH

Allan E E—1
Allen-Hartzell-Dibble Co The—f 1 c
Anderton J Lee—f 1 c
Lytle Dague Agcy—f 1 c
Peoples Real Est Agcy Co The—f 1 c

WAPAKONETA

Arnold & Son—f 1 c
Crawford A A—c
Heinrich John G—f 1 c
Koenig J T—f 1 c
Kridler & Loth—f 1 c
Kuhns H S—1
Moore Madison—f 1
Peoples Ins Agcy—f 1 c
Whiteman C A—f 1 c

WARREN

Abell William H Agcy—f c
Adams Ins Agcy Co Inc—f c
Ashley A W—1
Avner Philip—1 c
Burlingame L G—1
Burnett & Stone Ins Agcy—f 1 c
Byard Ins Agcy—f 1 c
Clapp & Lewis Agcy Co Inc The—f c
Clark Boice & Bratton—1
Cottle Co R I—f 1 c
Culver A D—c
Elliott R F—f 1 c
Estabrook D R—f
Fischer Wm J—1
General Ins Agcy—f 1 c
Green Edgar—1
Griffith H L—f 1 c
Hoffman J M—f
Huff S R—1
Leet S E—1
McBride J D—1
McMahan F H—1
Oliphant C M—1 c
Paige Ins Agcy—f c
Romick C A—1
Shupe W S—1
Slater J W—f c
Trumbull Realty Inv Co—f
Waldeck Jacob G—f
Winnagle R—f
Woodworth D S—f c

WASHINGTON C H

Adams J F—f c
Brown W H—1
Cave C A—f
Deal J F—f
Edge & Edge—f 1 c
Fullerton Frank—f 1 c
Hitchcock Geo H—f 1 c
Hyer Ins Agcy—f c
Jones Henry W—c
Lindsey E—1
Leland B F & Son—f
McAdams F J—1
Maddox Robt Ray—f
Mitchener W M—1
Pine Glenn—f c
Snyder Edgar—f c
Southard J W—1

WAUSEON

Ackerman W W—f 1 c
Barkdull D E—1
Barker A—f
Campbell & Disbrow—f 1 c
Deyo L H—f
Grisier Jas & Son—f 1 c
Orth Carl F—f 1 c
Rothfuss & Weber—f 1 c
Weber V—1
Wilson E D—1

WELLINGTON

Barrick & Rowland—f 1 c
Davis Fred A—f 1 c
Fisher A G—1 c
Walden R L—f c
Wells Guy E—f 1 c

WELLSTON

Kearney Miss Margaret E—f
Kesinger H O—f 1
Leach Insurance Agency—f c
Porter R L—f c
Springer E V—1
Wills B F—f 1 c

WELLSVILLE

Arnold C W—f 1 c
Campbell J C—f 1 c
Ewing E T—f 1 c
Hogenmiller J A—f 1 c
O'Grady Will—f 1 c
Richards H—1
Riley & Co—f c
Smith H H—f 1 c

O.—Con.

WESTERVILLE

Ballenger C E—l
Cherrington E H—l
Gorsuch Frank—f c
Horn J F—l
Kirkpatrick F E Co—f
Markley J W—f l c
Myer G—l
Phalor W L—l
Ranck F M & Sons—f l c
Rice A A—f c
Rice & Roach—f l c

WILMINGTON

Besch H W—f
Brann & Brann—f c
Bryan T H—f c
Clinton Co Mut Ins Co—f
Collins Wm—l
Compton R L—l
Hale O W—l
Hoskins & Metzger—f c
Lair I N—f c
Metzger Harry & Co—f l c
Pennington H D—l
Sayres Ins Agcy—f c
Strong & Wright—f
Terrell & Terrell—f l c
Thomas & Leary—f l c

WOOSTER

Blough & Taylor—f l c
Bruce R P—l
Craig William A—f
Fair Realty Co—f l
Flattery T L—f l c
Foster W C—f c
Funk Ins Agcy—f c
Kean W F—c
Krieger E—c
Krieger Geo J—f l c
Landes & Landes—f c
Lane Geo A—f c
Myers W C & Co—f c
Musselman & Co—f
Van Nest Ins Agcy—f l c
Whitaker & Son W G—f l c

XENIA

Anderson D E—f l c
Barrow MF—l
Blackburn J W—c
Grieve I E—l
Henrie C C—l
Hornich A J A—l c
Jones J E—f l
Kennedy T J—f
Le Sourd & Co—f c
Lloyd A R—l
Reutinger Clara G—f c
Smith C E—l
Weddle Chas O—f c
Williams Mrs S—f l c
Wolf Miss Edna—l

YOUNGSTOWN

Abstract & Real Estate Co—f l c
Beltem C E—l
Bennell A H—l

BRUCE CO., THE (Geo. O. Bruce, Pres. & Treas), 502 Stambaugh Bldg.: Allemannia; City of N. Y.; Concordia; Eastern Und.; Franklin; Home, N. Y.; Hudson; Keystone Und.; Millers, Ill.; North River; Phenix Und.; Republic; Rhode Island; Richmond; Superior; Tokio M. & F.; Twin City; Union, France;———Marine (Auto.);———Htfd. Acci. & Indem.; Htfd. St. B.; N. Y. Pl. Gl.; (Gen. Agts.) Standard Acci.; Mutual Life, N. Y.; Amer. Natl. Fire; Franklin.

Burke P J—l
Butler T C—f c
Cailor & Beight—f
Calloway G C—l
Cantwell J F & Son—f
Cipperley Agcy—f l c
Clyde E V—f c
Davis-Woodman Co—f c

CIPPERLEY AGENCY, THE (Henry Cipperley), 120 Wick Ave.: Continental Assur., Ill.; (Gen. Agts.); Farmers Natl.

Davis Thos E—l
Dreyfus M—f l
Eckert Reed Porter Co—f c
Eckhart H W—l
Fithian Agcy—f l c
Flood F F—l
Francis J P Agcy—f l c
Francis Wilson Co—f c
Gerstle R A—f c
Goodman-Guggenheim Co—f l c
Gordon R H—f
Gottlieb J—l
Hilliard J A—l
Hawkins Ins Agcy—f c
Hildebrand H C—l
Hoey H W—l
Jenkins Elias—c
nston & Weitzman—l
Jones T M—l
Jones Ins Agcy Co—f l
Kaercher Fred & Son—f c
Kennedy & James—f c
Kenty C B—f l c
Kieling Robt—f
Klingler R R—l c
Leedy C E Agcy—f c
Liebman McElevey Co—f l c
Loftus A J—f
McCracken M L—f
McCrillis Orville M—f l
McNab Geo & Son—f l c
Mahoning Ins Agcy—f c
Malloy G F—f l c
Matteson C F—f
Medbury-Agler Co The—f l c
Merriman O S—l
Meyer G L—l
Miller C H—f l
Miller L W—f l c
Mitoff A S—l
Moreman E E & Son—f c
Mulherin T J—l
Murray Wm J—l
Park I C—f c
Pollock Wm B Co—c
Randolph W B—l c
Rudibaugh C C—f c
Sanford B A—l
Scanlon Jas P—l
Sizilaggi J—l
Smith & Myers—f c
Stillson C W—l
Sullivan C L—l
Thompson H P—f l c
Westerman Bros—f c
Zollner Agency Co—f c

ZANESVILLE

Anderson H E—l c
Atwell Bros—f c
Brannon E E—f l
Brelsford L E—l
Brown Geo—f c
Cosgrove & Thompson—f c
Domer W S—l
Garrett John H—l
Gilloghly O R—l
Gray Bros—f c
Guthrie W E & Co—f l c
Haydon C L—l
Helmick W E—f c
Hibbs Emmett D—f l c
Holloway J C—l
Hoskinson C S—f l c
King Guthrie—f c
Lorimer W A—f l c
Ludman & Barton—f
Lynn O C—l
Lynn T M—f l c
McDonald John H—l c
McPherson C I—l
Miller R A—l
Muskingum Insurance Agency—f c
Peoples Wm J—l c
Rankin & Rankin—f l c
Reasoner A C—f c
Sherer J P—l
Stamp K—l
Thompson M H—f l c
Werner & Bilyeu—l
Woods G A—l
Young C G—l

OKLAHOMA

ADA

Bills Mrs M—f c
Dandridge & Kerr—f c
Ebey Snugg & Co—f l c
Finley F L—f c
Fisher C W—f c
Gardner John H—f l c
Hall C G—l
Lehr & Grant—f c
Melton W T—f c
McKinley John P—f c
Overturf G G—l
Sims F C—f c

ALVA

Anderson Loan & Rlty Co—f c
Fash Fred J—f c
Fennessey J E—f l c
Gibler Chas A—f l c
Green C O—f
Hall H—l
Hughey & Kennon—f c
Lamont & Fettke—f l c
Noah C—f c
Prigmore Thos—f
Stewart & Stafford—f
Williamson Scott—f c

ARDMORE

Bridgman & Cardwell Agcy—f c
Cannon & Hunter—f c
Cecil H H—l
Condron F M—l
Duke Ins Agcy—f
Elkins G Y—l
Fraley & Co—f c
Hewitt Chas H—f l c
Hill H G—l
Hinkle H & Co—f c
King J C & Co—f l c
Langston & King—f
Ledbetter & Ledbetter—f
London & London—l c
McKiddy R C—f
Murdock Mrs L N—l
Pierce & Pride—f l c
Redfield & Co—f
Shores Roy & Co—f c
Smith W S—f l
Tate Ins Agcy—f c
Wimberly W H—f c

BARTLESVILLE

Akins H G—f l c
Campbell & Kirkpatrick—f l c
Flowers J B—l
Harman & Easter—f l c
Jones & Co—f l c
Jones E F—l
Mullen Jay H—f c
Pollock & Condit—f c
Sun Ins. Agcy—f l c
Thurman Co F E—f l c
Wood Carl B—l c

BLACKWELL

Goold F J—f l c
Peine Wiles Investment Co—f c
Steward John W—f c
Thayer & Ralston—f l c
Van Cleave P D—l

CHANDLER

Babb J N—l
Hall & Benedict—f l c
Hoyt & Hoyt—f c
McLaughlin Claude—f c

CHICKASHA

Adduddell C S—l
Frev F M—f c
Fuller & Co C P—f c
Gamble F—l
Gamble F J—f l
Hankins J—f c
March C B—f c
Martin H E—f c
Oswalt W—l
Owsley John T—f c
Ricker C G—f l c
Rogstad B J—l
Thompson Ins Agcy—f c

COALGATE

Bornheim H—l
Cardwell T P—f l c
Grenan Patsy—l
Hickman M B—f
Hughes Mrs Mattie—f c
Leaver A P—l
Meaders C—f l c
Moore Fred C—l
Moore Warren S—f l c
O'Neil Bros—f l
Pope W—f l

DRUMRIGHT

Arnspiger & Foster—f c
Fogarty A G—l
Kistler J H—f
Shanks Ins Agcy—f l c
Sturgis N H—l
Westerheide J S—f l c

DUNCAN

Blake & Mc Curly—l
Bumnas W L—l
Crowl Co L—f l c
Douthitt Wilkeson—f c
Feather E M & R O—l
Farnham R H—f l c
Frensley & Frensley—l c
Garrett Dan L—l
McCurley J A—f l
Maynard V P—f l c
Townsend B F—l
Yeager G W—f c

DURANT

Durham H—f l
Dyer B F—l c
Gravitt A J—l
Hughey & Raines—f c
Kincaid W B—l
Lewis E R—l
Lowry Fred—f c
Marshall & Scott—f c
Pendleton Geo C—l
Salmon Gilstrap & Pendleton—f c
Scheerer Geo J—f c
Woodward C A—f c

ELRENO

Ashbrook M A—f c
Bolton Fred—f
Dillingham A V—f
Haydon J W
Jensen Thos—f l c
Matthews & Gadberry—f l c
Meyers Frank—f
Minton L A—l
Newland John—f c
Nighswander J F—f c
Rice R C—f c
Ricker H K—f c
Spear Thos J—f c
Wattson C G Co—f l c

ENID

Beall I A—l
Cansler C P—f l c
Carnett J B—l
Clark G C—l
Dix R C—l
Faurote I J—f l c
Foster W P—l
Frantz Mont J—f c
Furnas & Rogers—f l c
Guarantee Abstract & Ins Co—f c
Lee E R—f c
Longcor H M—f c
McDonald R A—l
McKnight C C—f l c
Mast L E—l
Minton J D—f l c
Moore F T—f c
Nester Robert—l
Otjen General Agcy—f c
Owens F D—f
Pickens E M—f
Pitzer L B—f
Porter & Son—f c
Pratt & Hayes—f
Thorp W A—l
Turk & Phillys—f l

GUTHRIE

Armstrong Inv Co—f l c
Blackman E J—f
Dodd H H—l
Gaffney Co The—f
Hirschi E L—f c
Lampton J—l
Lewis & Houston—f c
Kneeland Roy—f c
McCarthy W E—l
McCoy W M—f l c
Nelson F J—l
Olson & Jelsman—f l c
Owens J T—f l
Seely & Patterson—f c

HARTSHORNE

Baker J H—f
Claycomb Ins Agcy—f c
James R L—f c
Layden J E—f
Raymond F—f l
Rivers H P—f l c
Schoolfield & Wilder—f
Willis P M—l
Wingate C S—c

HENRYETTE

Adwan Oscar—f l c
Campbell R B—f l c

DOLLINS & REX (Tyree V. Dollins & Wm. Parks Rorex) (Real Estate), 503½ Perry Bldg.: Aetna; Fire Assn.; Hanover; Imperial; N. B. & M.; Northern, Eng.; Palatine; Royal Exch.; Union, Canton; Westchester;——Mass. Bond.; New Amsterdam Cas.; Phila. Fire & Mar.; National Surety; New York Indemnity; Southern Surety.

Kenigseder Joe—f l c
Morgan & Smith—f l c
Savage Ins Agcy—f c
Stewart O P—l

HUGO

Diffie A W—f l c
Ford E A—l
Hurst W S—f l c
King Wm H—f c
Marshall W J—f l c
Steen E C—
Stovall D A—f l c
Wolff Joe A Ins Co—f l c

LAWTON

Babbitt Ray H—f c
Booth W A—l
Howell Alfred T—f c
Joy Chas G—f c
Kennedy Rlty Co—f c
Mikesell J L—f c
Sneed Frank S—f c
Sponsler F C—l

McALESTER

Ainsworth Miss H W—f c
Barr G W—l
Brice C S—f c
Clark H C—l c
Duran M S—f c
Gill G A—f l c
Hanchette R J—l
Harned Lee—l
Hokey W K—l
Jones Co A W—f l c
Leibrand John T—f c
McGowan & Cemling—f
Parsons H D Ins Agcy—f c
Sawyer J H—l
Smith Frank—f c
Stultz A D—l
Waymire D R—l
Williams M E—f l c

MANGUM

Barlaw F G—f c
Bolen Real Estate Co—f
Covington Bros—f l c
Crittenden L G—l
Cunningham Ivan W—f c
Elsea J Frank—f
Hall G W—f
Hearne & Tittle—f c
McCollister L A—f l c
Short & Jones—f

MARLOW

Anderson & Jones—f l c
Edwards L A—f l c
Kirtley & Carter—f l c
Rabb P V—f l c
Steele L W—l
Talla John W—f c

MIAMI

Bomford Bros—f l c
Carsekwey C V—f
Einsel Ins Agcy—f l
Green H M—f
Hering L B—l
London Ins Agcy—f l c
Roberts J W—l
Smalley W P & J H—f
Taylors Ins & Rlty Agcy—f l c
Thompson L W—l
Trapp W H & Co—f l c

MUSKOGEE

Anderson & Anderson—f c
Bragdon & Cook—f c
Butz Barbre Moffatt Agcy—f c
Cannon H N—l
Cannon W H—l
Chappell W W—l c
Collins & Collins—f c
Culbertson & Tomm—f c
Desmukes P P—l
Duke-Wright Ins Agency—f l
Emmert Bros—l
Ford A G—f
Guaranty Trust Co—f c
Harrison & Boudinot—f l c
Horne J F—l
House H G—f c
Hume W D—f
Hurt & Hobson—f c
Jackson U L & Son—f c
King John—f
Kirk & Rettig—f l c
Knott C D—l c
Land J G—l
Leonard N V—f
McMullen & Co—l c
Moore L G—l
Morgan V L—c
Nolle Geo W—f
Phelps E J—f c
Rulison & Son—f l c
Shelor H S—f l c
Sowalter H P—f c
Sowell & Hooker—f c
Stewart J R—l
Tatum W H—l
Tingle S—l
Waller C C—l

NORMAN

Barker & Orenbaun—f l c
Clement Mortg Co—f
Epsie Rowe—l
Keiger C M—f
Killough Mrs D—f l c
McDaniel A—f l c
Miller F O—f c
Muldrow & Kidd—f c
Muldrow & McKown—f l
Roberts & Jackson—f
Smith Bros—f c
Sperry K P—l
Thompson S A—f

OKLAHOMA CITY

Arnett Eugene—l
Ball F W—f c
Beadles L N—c
Besancon H B—l
Bewley E G—l
Billingsley C E—c
Bragg Wm N—l
Braniff The T E Co—f c
Bridgeman T C—f
Bruce Lewis Co—f c
Burnham E B—l
Burnham M R—l
Burnham Wm K—l
Campbell C S—l
Cardwell R E—l
Carrigan J B—l
Converse C H—l
Corbyn M—l
Covington W A—l
Daniel Ins Agency—l
Day C C—l
Delaney Carey & Co—f
Dye & Sykes—l
Eacock-Kendall & Co—f c
Englesman & Goldstandt—l
Flanagan G T—l
Fontaine J N—f
Fowler C W—l
Gannaway H B—l
Gardner Clark & Co—f c
Gilham C O—l
Glover P J—c
Gooch A M—l
Gould Klein Ins Agcy—f
Graves Howard—f c
Griffith J H—l
Gum Bros & Co—f
Hakes H W—l
Harrell J B—l
Heinman & Co—f c

OKLAHOMA—
Oklahoma City, Con.

Hodge J—1
Hurlbutt F V—1
Johnson J Henry—1
Jones Arthur B—c
Jones L T—1
King W M—1
Klein Ed L—1
Kueffer & McCracken—1
Lackey G E—1
Leonard R E—1
Lewis Sol—1
Lewis W H—1
Lucado T J—1
McCallister W D—1
McCullough Co J F—f c
McLean N C—1
McMechan T F—1
McMullen B N—1
Markley E J—c
Marshall E W—1
Mattison J O—1
Miller H C—1
Neff Fred G—f
Newborn J W—1
Overholser & Avey—f c
Owens E Guy—1
Ragland Geo R—1
Reed B R—1
Roach K M—1
Roblin WA—1
Robinson A M—f
Roleke H J—c
Sharp R F—1
Schutz J R—1
Scott R W—1
Secrest J W—1
Semans Ed M & Co—f c
Slater P J—f
Smith Leslie—1
Snipes W W—1
Spencer & Co W S—f c
Staton R—1
Stickley C E & Co—f
Summy G C—1
Todd J A—1
Turner Ins Co C W—f
Upsher & Upsher—f c
Walton S K—1
Wells Franklin Co—c
White C E—1

OKMULGEE

Bocher C J—f 1 c
Commerce Inc Co—f 1 c
Deaner C H—f c
Eichenberger H—c
Finch Luther—f c
Fleming F J—1 c
Griffiths V E—f c
Griggs J D—f 1 c
Hall D W—1
Harned B G & Co—f c
Hoppingarner R R—1
Irwin D J—1
Leonard & Braniff—f c
Marrs E W—1
Moltz Inc M A—f c
Reed H D—f c
Self V F Co—f 1 c
Sumner & Sessions—f c
Terrell & Dixon—f 1 c
Wilson D F—1

PAULS VALLEY

Bell W R—f c
Hart W L—f
Hogan J A—f 1 c
Jones L T—f 1 c
Kinnebrew J A—f c
Lasater Milton A—f 1 c
Lee B—f
Plaster Albert—f 1 c
Reaves L A—f 1 c
Taylor H J—f 1 c

PAWHUSKA

Goehring S S—f c
McGuire & McGuire—f c
Pawhuska Abstract & Title Co—f 1 c
Seeley A C—f 1 c
Stephenson & Moore—f 1 c
Sterling N—1
Talbutt J B—1
Tolson R S—f c

PAWNEE

Armstrong A M—f
Fletcher P A—1
Hudson Frank—1
Manning John H—f 1 c
Mauer Miss Mollie—f

PERRY

Clark & Co—f 1 c
Knox Charles—f 1 c
Ley G A—f 1 c
Noble County Abst Co—f c
Sheldon J M—f 1 c
Tucker & Donahue—f c
Walker C L—f c
Willingham J—1

PINCHER

Bingham Roy—f 1 c
DeJarnette G T—1
Wainwright W M—f

PONCA

Baird W A—f
Benson Geo A & Son—f c
Bolan H K—1
Carson & Son—f c
Carter Winona W—f c
Choyce John—f
McMillen H S—1
Meek L K—c
Miller Owen L—f c
Ponca City Ins Agcy—f c
Russell T T—1
Scott W E—f c
Souligny Agcy E P—f 1 c
Stephenson & Copeland—

POTEAU

Burns E—f c
Caldwall J I—1 c
Campbell & Green—f 1 c
Coggins Harvey—1 c
Emmert J E Jr—f 1 c
Gothard D G—1
Mc Bee & Bird—f 1 c
Rhinehart A A—f

PURCELL

Barrowman Thos C—f c
Connor F L—f c
Crawford J P—f 1 c
Janes W W—1
Love F C—f c
Keeshen Jas F—f c

SAPULPA

Boyd & Masters—f c
Jones P E—1
Menifee & Boulton—f 1 c
Sapulpa Ins Agcy—f 1 c
Spurgen J H—1
Todd Co—f c
Unger E R—f 1 c

SHAWNEE

Bailey W H—f 1 c
Carson & Becker—f c
Chapman & Hunter—f c
Dickson J F—f c
Fisher J C—f
Guild Earl—f 1 c
Hughes Leo—f
Johnson C L—f 1 c
Lambard-Hart Loan Co—f c
McAfee N N—1
Menton O H—1
Parker W H—f 1 c
Shawnee Insurance Co—f c
Shawnee Realty & Inv Co—f c
Waldrep T M—1
Yarbrough J A—f 1 c
Wood John C—f

STILLWATER

Baker J W—f c
Dark Wm M—1
Hall Norman—f
Hoke & Hoke—f 1 c
Holmes D A—f
Jarrell R S—1
Lawhon F B—1
McCoy W C—f
Melton C A—f c
Smith C R—f c
Wintersteen Agcy The—f c

SULPHUR

Biggerstaff Inv Co—f c
Gill W B—f 1 c
Horsman Boyd—f c
Masters Earl—f c
Williams C P—f c

TAHLEQUAH

Cherokee Capital Abstract The—f 1 c
Cunningham & Thompson—f
Gill Rlty Co—f 1 c
Miller Joe R—1 c
Robertson & Lauteret—f
Ross L C—f c

TECUMSEH

Dickson B H—f 1 c
Knight C A—f
Rosebush E L—1 c
Youngblood R Z—f c

TULSA

Abend & Blazer—f 1 c
Alexander & Alexander—f c
Arnold J A—1
Baker A—1
Baker & Mollet—1
Bogle F M—1
Bownds C H—1
Braniff E A—1 c
Brink & Kramer—f c
Broach & Broach—f 1
Bunch C H—1
Carter J E—1
Christian & Kilbourne—f
Conner W L—1
Daniel & Stackhouse—f c
Davenport Ratcliffe & Bronson—f
Dickey-Ashby-Fountain Co—f c
Duffy M B—1
Easley J L—1
Ellinger M R—1
Ewing L N & Co—f c

EUGENE WHITTINGTON & CO.

Fire and Casualty Insurance

General Agents

National Surety Co., Standard Accident Ins. Co.

Local Agents; Firemans Fund, Niagara, Eagle Star & British Dominions, London Assur., Federal, Caledonia, Delaware, Hartford Live Stock, New York Plate Glass.

Brokers and non-resident agents accounts solicited.

First National Bank Bldg.,
OKLAHOMA CITY, OKLAHOMA

Wilson & Day—1
Wood H—1
Wood & Edwards—1
Wood T J & E—1
Workman & Co—f c

Pawnee Title & Loan Co—f c
Smith O L—f 1 c
Soulscy Joe D—f 1 c
Yaley C E—f

SUPERIOR BROKERAGE SERVICE

on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY

M. E. Singleton, President **Home Office: Saint Louis**

Life ***Accident*** ***Health*** ***Group***

Farmer & Duran—l c
Faubion J R—l
Fleetwood Co The—f
Fort J H—l
Fort M W—l
Hall A P—l
Harrison Geo—f c
Hilt R E L—l
Hoffman O'Donnell & Dobson—f
Houchin E W—l c
Howell & Skinner—f c
Johnson A C—l
Johnson & Towers—f c
Keller F—l
Kramer Agency—f c
Lilly E A—f
Martin W A—l
Marquis W A—l
Miller Co The John H —f c
Musgrave J E—l
Pearce-Porter & Martin —f l c
Pollack H C—l
Rich McBride & Cart mill—f l c
Robbins W M—f
Rose D C & Co—f
Scott Thos—l
Shannon A M—l
Shrewsbury M Q—l
Siegfried & Co R H— f l c
Spaulding J A & Co— f l c
Stahl W F—f c
Stilwell Chas—l
Stone Wm F—l c
Stovall T M— l
Sturm O P—l
Tulsa Ins Agency—f l c
Walker W H—l
Wells Franklin Co—
Westbrooks J W—l
Wood J A—l

VINITA

Armstrong R E—f
Bashore M E& G—f
Butler & Ratcliff—f c
Englehart Gene—f c
Hill & Cockrell—f l c
Schroers Ins & Bond Agcy—f c
Scott J P—l c
Terbush Mrs M M & Leo—l
Thompson R E—f c

WAGONER

Leonard & Son—f c
Miller A C—f l
Roberts R—l
Searcy Ins Agcy Howard —f c
Stevens O P—l
Watts N V—f

WILBURNTON

Frazier Jas R—l
Knight W W Agency —f l c
Little J E—f l c
Williams S E—f

WOODWARD

Anderson A W—c
Beckley C R——f
Clifton B—l
Gaston R—f c
Gettig J F—f l c
Gray's Agcy J D—f c
Hanning Miss Alpha M —f c
Jordan G A—f
Morgan & Ames—f c
Nungester Z—l
Parsons O R—l
Patterson N H—f c
Renfrew-Berg—f c

WYNNEWOOD

Burnett L W—f l c
Lawrence & Deal—f c
Rollow & Son—f l c
Shackelford & Seaton— f l c
Suggs J E—f l c
Wheeler J Y—f l c
Wilson A R—f l

YALE

Dilley O P—l c
Goodall C S—f l c
Hartshorne W S—f
McCollough Ins Agcy— f l
Mercer Fred O—f
Northgrave W A—f
Petty O—f c
Sloan A E—f l c

OREGON

ALBANY

Beam Ins Agcy Owen— f c
Bishop Wm L—l
Cockerline H N—l
Emmett J F—f
Howard J A—f
Hutchins R M—l
Merrill H F—f l c
Oliver Victor—f
Pipe J V—f
Schultz H R—f
Senders & Co M—f c
Sox C E—f
Taylor Geo—f c
Willamette Valley Land Co—f

ASHLAND

Allen Mrs Susie L—f
Beaver Realty Co—f
Billings Agency—f l c
Butler G S—f
Carter & Mills—f l c
Dickey Miss Nellie—f
Engle F S—f l
Eubanks Geo G—f
Gowdy W H—f
Peters S A Jr—f
Roberts L A—f c
Smith V O N—f
Staples E T—f
Stevens F C—f
Trefren G W—f
Yeo G H—f l c

ASTORIA

Astoria Abst Co—f
Bennett Co A E—f
Cyrus A R & Co—f
Elmore S & Co—f
Hawkins E P—f c
Higgins & Allen Inc—f
Hoffman A—l
Larsen L A—f
McCallum W D—f
Malarkey L J—f l c
Noonan E P & Co—f
Osburn K—f
Ostrom Investment Co —f l c
Prael Herman F—f
Roman C A—l
Sanborn Agcy—f
Sherman W A—f
Van Dusen & Co—f l
Webb Sam H—f
Wirkkala O A—f

BAKER CITY

Butson C R—f c
De Frees B F—l
Ferguson J F—f c
Foster Geo H & Co—f l c
Goyer J E—f
Graham Jas H—f c
Halliday W A—f l c
Knox E—l
Moore Susan W—f
Rand Realty Company —f c
Tyler D P—f c
Waggoner H H—l
Wheeler C R—f

CORVALLIS

Blakely C G—f
Connor J M—f
Coopey J R—f l c
Denman Geo W—f
Downard W P—f c
First Mortgage Security Co of Corvallis—f
Garrett W C—f
Hughson J D—f l c
John D M—f l
Kyler & Blakely—f l
Middlekauff O—f
Miller & Walter—f
Mirylees A H—l
Stevenson A L—f
Thrasher C W—f
Tomkins & Robson—f
Whitehorn T—f
Wilson E E—f
Woodcock A R—l c

DALLAS

Arpke C A—l
Brown P S—l
Craven F J—f
Craven W R—l
Fenton H L—f
Gregory Chas H—f
Johnson H A—f
Piasecki E K—f
Staats Tracy—f
Vassall W G—f
Van Orsdal R R—f
Williams Walter—f l

EUGENE

Allen Seward D—f
Cherry H D—f
Emery Ins Agcy—f l c
Goodall Geo O—f l c
Hansen Melvin—f l c
Hill H M—l
Hovey B H—f
Kincaid C D—l
Kirchoff J J—f l c
Lee C A Agcy—f l c
McKinley J H—f c
McLean Geo N—f
McMurphy A S—f
Ogle E H—l
Peterson McCully—f c
Pratt J K—f l c
Tromp Henry—f l c
White Wm G—l

GRANT'S PASS

Allyn Harry H—f c
Best Isaac—f c
Coburn E L—f
Cornell A B—l
Fetzner Jos—f
Fox Geo J—f
Galbraith Miss E L—f
Herman P B—f
Ireland Miss Minnie F —f c
McKinstry E T—f c
Moss Agency Jos—f c
Parsons A N—f
Peake Geo T—l
Schmidt Mrs E L—f
Sidler C A—c
Smith & Howard—f
Stott T M—f c
Young H F—l

HILLSBORO

Arbuthnot S H—l
Austin Agency—f
Bowman Benton—f
Braman H P—l
England & Meller—f l c
Gardner J F—l
McCormick Land Co—f
Rushlaw L J—f
Sewell F J—f c
Washington Co Rlty Co —f
Wismer & Haase—f c

LA GRANDE

Berry C L—l
Black & Co C J—f c
Brady Hugh E—f
Church W J—f
Cochran & Eberhard—f
Dixon H E—f
Ford F N—f
Herzinger E C—f l
La Grande Invest Co—f l c
Lewis H P—l
Miller Wm & Bro—f
Millering C E—l
Oliver J R—f
Reynolds Ins Agcy—f l c
Security Land & Savings Co—f c
Weeks L S—f c

McMINNVILLE

Barks F W—l
Beeson E C—f
Boyer S—l
Bundy H W—f
Jacobs C C—f c
Kendall M H & Co—f c
Kliks B A—f
Nott H J—f
Olds-Lewis Rlty Co—f
Parson T R—l
Walker R L—f
Waugaman L M—f

MARSHFIELD

Appleman L C—l
Brown Louis E—l
Conger R C
Douglass W U—f
Frizeen August—f
Gummeson A P—l
Hall & Fisher—f
Hall J F—f
Hallock M E—l

ORE.—Marshfield, Con.

Huggins Geo C—f
Kaufman & Co I S—f c
McClure E L—f
Meyers A Y—f
Nasburg Claud Agcy—f
Rust W J—f
Sengstacken Mrs A R—f c
Seelig Albert—l
Sweetman Louis T—f

MEDFORD

Bliton A S—f
Boggs & Pierce—f
Brown & White—f
Campbell & Carley—f
Cockran J H—l
Domergue W G—l
Goff C L—f l
Harrison Chas W—l c
Holmes R A—f l c
Kirkpatrick J W—l c
Lloyd C E—l
McCurdy Ins Agency—f
Murray Bros & Van Voris—f
Perry J T—l
Pierce C H & Son—f
Redden & Canady—f
Schieffelin Mrs R G—l
Schmitt M P—f
Stewart C T—
System Serv Co—f
Ulrich Wm—f
Vinyard M D—l
Wakefield J W—f
Wertz G F—f

NEWBERG

Butt C—f
Chapin Clyde R—f c
Christensen N C—f
Colcord J C—f
Coulson D D—f l c
Crozer W B—l
Hall L F—f
Morris W G & Co—f
Newberg Land Co—f c
White W E & Co—f
Woodworth W H—f

OREGON CITY

Bauersfeld K E—f c
Charman T L—f
Clark J F—f
Cooper E H—f
Cooper M R—f
Dillman S O—f
Dye C H—f
Eby O D—f
Fischers Paul C—f
Greaves H W—l
Howland A C—f c
Oregon City Abstract Co—f c
Rau I T—l
Teeple E E—f

PENDLETON

Alexander Roy—l
Anna L—l
Bentley & Hodges—f c
Bickers & Cook—f c
Collins H W—f c
Bentley-Graham Ins Agency—f c
Cookingham R T—l
Coutts & Averill—f
Dayton & Dayton—f
Ell Jos—f l
Hartman Abstract Co—f
Keithly Anna L—l
Keithly C L—l
McComas E W—f
Moorhouse Lee—f c
Osborne J W
Pendleton Abstract Co—f l c
Snow J C—f
Walker P J—l

PORTLAND

Adams A E—l
Albee H R—l
Allen J P—l
Anchor Inv Co—f
Anderson R H—l
Andrews & Co—f
Arthur M L—l c
Atterbury G A—l
Bagley J H—l
Bain J—f
Baker Geo D—l
Banning B B—l
Barker Mc K F—l
Barker Mc R—f l
Barnhardt R R—l
Barringer F—l
Bartrum S C—l
Beebe & Black Inc—f c
Beck F W—l
Beckwith & Wickman Co—f
Bennett Jesse G—l
Binder T J—l
Birrell-Gill Co—f c
Blanchard P W—f
Blauvelt H R—l
Booth C D—l
Bowen A P—f
Bowen W S—l
Brice Mortgage Co—f c
Broderick F D—l c
Brownell C G—l
Bruster F M—l
Buffington W G—f c
Burgard J H & Co—f c
Burns R R—l
Butler M M—l c
Campbell A E—f
Campbell F J—l
Campbell, Smith, Cook Inc—f c
Cannon G W & G E—l
Carlock H M Co—f c
Cellars-Murton Co—f
Clarke Wm E—l
Clemens, White & Coleman Inc—f c
Coffey John B—f l c
Colton H G—l
Combs A B—l
Commerce Mort Securities Co—f
Compton J F—f
Corbin J C Co—f c
Coulson J—l
Cumpston E E—f
Cunningham I C—l
Daus H H—f
Day J W—l
Day M H—l
Deshon Mortgage Co—f
Devereaux Mortg Co—f
De Vore C C—l
De Young C & Co—f c
Dille F L—l c
Dooly & Co—f c
Douglas J F—l
Dove & Gardiner—f c
Dowling P F—l
Doyle E F—l
Dunn L W—l
Dunne D M—f c
Edwards Co G Y—f
Effinger H G—c
Farmers Loan & Mort Co—f
Ferrera A—f
Gaul L L—l
Gearin W J—f
Gelson C S—l
Gerlinger Richards & Co—f c
Goddard H W—f
Goodell, Mears & Jones—f c
Goodwin Burnett—f l c
Gordon Mortgage Co—f
Goudey Edw E & Co—f
Greatwood Spencer N—f
Grossmayer Co Phil—f
Grussi J W—f
Habersham E & Co—f c
Hall Ins Agcy—f
Hallett R W—l
Halvor-Deering Co—f
Harrison R W—l
Hart Frank E—f c
Hartman J L Co—f c
Harris & Co R—f
Hatch E R—l c
Hazen Todd—l c
Hecker B J—l
Hendricks Frank A—l
Henderson Bankus Co—f
Hewitt J P—l
Hobson A—l
Holcomb & Co—f c
Howard L E—l
Hulse C G—l
Hunter S—l
Ins Service Co Inc—f l c
Katz A D—l
Kenton Ins Agcy—f c
Ker John Co—f c
King S K—l
Kirby T E—l c
Knapp W H—l c
Kroder W J & Co—f
Lambert & Sen—f c
Lawrence Co The—f
Leslie Lloyd—l c
Lester & Cox—l
Lewis S—l
Lord E F—f c
Lovejoy G A—l
Lowry J—l
McAllis T H—l
McCargar C A—l
McCarger, Bates & Lively—f l c
McClure & Schmanch—f
McConnell W M—l
McDonald W R & Co—f c
McGuire F L—f
Malcolm P S & Co—f
Mann J S—l
Manner Jas & Co—f c
Marsh & McLennon—f
Martin & Campbell Inc—f c
Martin H H—f
Mecklem H—l
Mendenhall T J—f l c
Menefee R E & Co—f
Metzger-Parker Co—f
Mitchell H M—f
Moore Chas E—l
Moore Geo T Co—f
Motschenbacher V T—l
Muellhaupt & Co—f l c
Murton C C—f
Nason L L—l
National Ins Agcy—f
Neilan & Parkhill—f l c
Neuhausen & Co—f
Newton F B—l c
Niete R C—l c
North Wm & Co—f
O'Bryan, Milliman & O'Bryan—f c
Ogden & Gravelle—f
Oregon Ins Agency—f
Oregon Invest & Mtg Co—f
Otto & Harkson—f
Pacific States Agcy—f
Pacific Abstract & Title Co—f
Paget & Paget—f c
Parker J E—l
Paulson M A—l
Parrish, Watkins & Co—f c
Payne C A—l
Payne John M & Co—f
Philbrook Geo W—l
Portland Securities Co—f c
Portland Trust Co of Oregon—f
Quick R R—f
Reiter W D—l
Riddle & Marden—f
Ritter, Lowe & Co—f c
Rodgers-Hart-Banker Co Inc—f c
Rohrer G G—f
Rosenblatt & Salomon Inc—f c
Ross J K—f
Ross Soule Co
Roswell C J—f
Sardam F J—l
Scanlan J F—l
Schaefer Geo J—f
Schalk Geo D—f c
Schibel & Co—f l c
Scott W D—f c
Seeley & Co—f c
Sexton & Co—f
Sidwell D J—l
Skiff & CoW S—f
Smith E S S—f
Smith-Wagoner Co—f c
Steinmetz L E—f

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M. E. Singleton, President **Home Office: Saint Louis**

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Stewart H J—l
Stewart J W—l
Stilz Wm F—l
Streiff A—f c
Stratton M N—f
Strong Ed N—l
Sturn-Kefer Co—f
Suivel T—f
Taggart J W—l
Thomas G H—f
Thompson M E—f
Thompson S B—l
Union Safe Deposit & Trust Co—f c
Van Fridagh, Effinger & Co—f c
Vaughn F C—l
Vorse H L—f
Wakefield, Fries & Co—f
Waite I J—l
Wallace C M—l
Wallace Lew—l
Walker Jewett & Barton —f
Ward E A—l c
Webster & Co—f l
Wells & Co Inc—f
Western Ins Agcy—f
Weston C H & Co—f l c
Wheeler H E—l c
Whitmer Kelly Co—f c
Wilcox John D—f
Wilder Bros—f
Williams Fred S—f l c
Wilson R L—l
Witham & Co H E—f l c
Wittshire A W—l
Wood Jas Mcl & Co—
Yale O—l
Young Geo D—l
Young & Freedman—f

ROSEBURG

Bogard W A—f
Casey J V—f
Commercial Abst Co—f
Douglas Abstract Co—f c
Ewert Bros—f
Flurry J E—f l
Hamilton Chas L—f l c
Helbig Geo U—f
Lawrence A T—f
McElhinny C S—l
Oleman D E—l
Quine & Thorne—f
Starrett J V—f
Whipple R L—f
Young G W & Son—f c

SALEM

Anderson & Rupert—f c
Baird A R—l
Bohrnstedt A C—f l c
Boise R P—f
Brown A D—l
Burghardt W H—f
Dyer W C—f l c
Fearing W H—l
Forge G L—l
Kuntz P J—f c
Laflar G W—f c
Liston W A—f c
Mangis F E—f
Moores A N—f
Nicholson Jas H—l
Pennington W W—l
Pugh Harley C—l
Scott J E—f
Smith E F—l
Smith Ins Agcy Homer H—f l c

THE DALLES

Arneson L H—f c
Bennett A M—l f
Black A H—f c
Bloom Sidney—l
Columbia Rlty & Loan Co—f
Darnielle Bros—f l
Davis James A—f
Duncan L A—l
Ellis C R Co—f c
Gitchell W F—f l
Hudson Land Co—f c
Kargl & Hurley—f l c
Kelley & Son—f
Moody M A—f
Seufert Arthur—f l c
Woolley F W—l

PENNSYLVANIA

ALLENTOWN

Artman Arthur—c
Beers A—l
Bender Harry G—f c
Berndecker John H—f c
Biery J G—l
Boehme H—l
Boyle Geo E—f c
Brown & Koch—f c
Cassone Wm D—f
Dengler H S—l
Desh E E—f
Eckert & Son M L—f c
Erdman M C Co—f l c
Frank Louis—f c
Fretts W M—l
Geoppel W A—l
Hamilton Ins Agcy—f c
Hartzell John S—f c
Hecker & Ruhe—f c
Hittle John J—f l c
Jones Guy R—f c
Healey & Son J H—f c
Keech D Hayes—f c
Kester Edw J—f c
King J B—c l
Kirby R B—l
Kissinger Realty & Ins Agcy—f c
Kleckner Francis—f
Kleckner L H Co—f c
Kline W E—f l c
Kocher G—l
Kohler V Z—f
Koons Clement N—f c
Kratzer E H—f l c
Kressler R H—f l
Laros Chas W—f
Lett Stephen—f l c
Mascali J—l
McFadden Thos B—c
Metzger Mrs E L—f c
Miers Wm D Ins Agcy —f c
Miller E—l
Miller E D—f c
Miller H E—f
Mohr W K & Son—f
Nagle David J—f c
Ramsay John L—l
Reinsmith M A—f c
Rockmaker A—f l c
Ruch W A—f
Sanders Edgar E—c
Schantz H A—f c
Shoemaker C B D—l
Smith Ezra H—f
Sollenberger H D—l
Thomas John M—c
Thomas T S—l
Titlow J A—l
Truchses Harry E—f c
Van Wagenen & Stauffer —f l c
Weinskeimer W H—l c
Williams & Wotring—f
Yingling J J—f
Youngkin A L—l

ALTOONA

Best G G—l
Bloom C D—c
Clark A B—f c
Craine W M C—f c
Decker J B—l
De Souza R H—l
Eckenlaub C W—f l
Fiske J H—l
Gibbons J A—l
Griffith C G—f c
Henry W J—f
Hicks W M—f c
Humbert C A—l c
Keesey M R—f c
Lamp S Fred—f c
Leopold L E—f c
Louden C B—f c
McCartney J F—c
Mc Illnay C W—l
Morgan-Martin Co—f c
Nicholson W L—f l c
Parsons T C—f c
Rudisill Geo F—f c
Seads H J—l
Seeds John S—f c
Smith G W Jr—f c
Sullivan J A—f
Swanger P M—f
Swengle J R—l
Taylor J R & Co—f
Tillard Paul V—l
Wells S K—l
Winter L A—f
Yeager H A—f c

AMBRIDGE

Economy Rlty Co—f l c
Hurley J W—l
Mai Realty Co—f l c
McKee J E—f c
Prince O W & Son—

VALLEY REALTY COMPANY,
506 Merchant St.—Boston; Camden; Globe of Pitts.; Hartford Fire; Hartford Accident & Indemnity; Milwaukee Mechanics; National of Htfd.; National Liberty; Phoenix of Hartford; Pittsburgh Fire; Republic Fire; St. Paul F. & M.; Travelers; Travelers Indemnity; American Surety; Fidelity & Deposit Co. of Maryland; Home, N. Y.

APOLLO

Gallagher J E—f c
Johnston J F—f l c
McLaughlin J C—f c
Wray Ira J—f

ARCHBALD

Duffy M F—f l
Kearny J T—f c
Kielty C P—l
Loftus T W—f
Munley J H—f l c

ARDMORE

Briggs & Pyle—l—
Brown & Co—f
Chambers W W—f c
Ferree James B—f c

JAMES C. McCURDY
Ardmore, Pa.

National Union; Great Lakes; Royal; Home, N. Y.; Liverpool & London & Globe; Hartford; National Liberty; Fire Association; Fireman's Fund.

Mather & Co—l c
Stillwagon H S—f c

ARNOLD

Arnold Realty Co—f
Hunger John W—c
Kuhlman H W—f c

ASHLAND

Barron T F—f l c
Garner J C & Son—f c
Laubenstein F J—c
Lesig Mary——f c
Noon T P—f c
Williams & Gearhart—f l c

ASHLEY

Edgar W A—c
Fenner George L & Co —f c
Gaughan Harry A—f
Schwab John Agency—f

ATHENS

Decker P E—f l c
Murray W P—f
Sairs F G—f l
Shaw L F—f c
Tidd & Morley—f c

AVALON

Aland L P—l c
Frick H W—f
Glaser P J—f c
Parker S H—f
Pinkerton Floyd V—f
Young Frank N—f c

AVOCA

Curry R J—f
Gilhooley J J—f c
Johnson M M—f l c
Hollister W H—f c
Meade James F—f
Reap John R—c
Weller H N—f

BANGOR

Buzzard E P—f c
Dennis Allen H—f l c
Eden S J—f
Jones R P Jr—f
Kichline T J—f
Lindeman W H—f c
McIlhaney Wm V—l
Speer Peter A—f c
Welhelm John—f
Wise George H—c

PENN.—Con.

BEAVER

Agnew Robert—l
Anderson Mary E—c
Bovard & Anderson—f c
Carver D M—f l
Cooper Mrs D K—l
Harper W H—f c
Hurst E R—f l c
Nevergold E C—f c
Schewe B H—f c
Singleton E H—f c
Standley E M—l

BEAVER FALLS

Barthurst Wm—l
Bond Mrs Rena M—f
Boyle F C—f
Chisholm Jas H—f
Close C C—f l c
Cook Will R—c
Galton Wm C—f c
Hartman H J—l
Leonard H R—l
Leyda E R—f c
McCormick Agcy J C—f
McGaughey M L—l
McNamara J—l
Mai Realty Co—f l c
Pangburn Ins Agcy—f l c
Piper W W—f c
Ramsey C N—c
Reeves Co John T—f c
Ruhe Chas—f
Samuels S—f c
Starr Geo G—l c
Sturgean & Wallace—f c
Todd B B—f c
Up De Graph D—l
Vaughn C H—c

BEDFORD

Cessna J Roy—f c
Cuppet J P—f c
Gailey John W—f
Irvine J Reed—l c
Lysinger Wm S—f l
Minnich & Co—f
Mock Wm B—l
Reed Wm S Co—f l c

BELLEFONTE

Bower J J—c
Bush G T—f
Fenlon H E—f l c
Gray John F & Son—f l c
Keichline John M—f l c
Meyer H N—f l
McGovern Mary E—f l
Rankin W B—f l

BELLEVUE

Bellevue Ins Agcy—f c
Jenkinson Rlty Co—f c
Langfet E W—f c
Safety Real Est Co—f c
Schleid T—f c
Van Scoten J D—l

BERWICK

Benorick M L—l
Bittner A G—c
Eshleman Benj L—f c
Evans Ins Agcy—f c
Harter G W—f
Jacoby L S—f c
Klinger E—f c
McAnnall & Co J R—f c
Smith Adam Agcy—f c
Vought W C—f c

BETHLEHEM

Davies S—l
Faust Jas D & Son—f c
Fink & Shonk Inc—f c
Friebley & Collins—f c —f l c
Garies & Shimer—f

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Kurtz Robt N—f
Lilly & Funk Agency—f c
McCandless J—l
Melinger A C Sr—l
Melenger & Judd—f c
Ott Ins & Brokerage Agency—f c
Sellers A M— c
Smith A C—f c
Taylor Robert S—c
Walter Ruthardt—f l c
Woodring & Roberts—f l c

BIRDSBORO

Brenamen C H—f c
Lacey G W—c
March H Linton—l c
Sponagle John—f l c

BLAIRSVILLE

Clawson G L & Son—f c
Glasstetter & Co Inc—f c
Goodwin E P—f c l
Graff E J—f c
Stitt Howard L—f

BLOOMSBURG

Appleman Saml H—f l c
Barton H S—f c
Beckley Wm D—l
Campbell & Son D W—f l c
Lutz C B—f c
Maize J H—f c
Nagle C R—f
Oman E L—l
Peacock S F—f l c
Vannatta Sadie T—f c

BLOSSBURG

Coe F W—l
Evans David R—f l c
Hill H H—f
Smith F B—f c

BRADDOCK

Altsman A—l
Dudgeon E M—l
Heath W S—f c
Heisel J H—l
House Geo H—f c
Keough James F—f
Nugent Agcy E D—f c
Remington P D— f
Stroup D W—l c
Stokes C A—f c
Taylor J D—l
Walker J J—f

BRADFORD

Bauer Robert Agency—f c
Bitner Ed M—f
Bliss Elmer W—f l c
Boardman A M—f c
Costello Agcy—f l c
Douglass A J & Co—f l c
Finney L M—l
Healey Ins Agency—f l c
Paton & Wheeler—f l c
Smith Agency—f l c
Webster Agency—f c

BRISTOL

Blind M C—l
Byers Francis P—l c
Carty Russell B—f c
Eastburn & Blanche—f l c
Gilkeson & James—f c
Hardy John H—f c
Hellyer M L—f
Kraft Fred I—f c
Lovett J E—f
Paulmier L S—l
Scott Thos—c
Silber Thos—c
Taylor John P—f c

BROOKVILLE

Athurs Wm H—f c
Brosius & Brosius—f
Brown Bros—f l c
Butler Marvin H—l
Chestnutt E E—f l
Darr H E—f l c
Galbraith T B—f
Henry W A—f c
Shaffer W J—f l c
Wadding A M—f l c

BROWNSVILLE

Bush & Sprouls—f l c
Garletts C C—f l c
Hess Martin C—f c
Jacobs Adam M R—f l c
Jubelirer Bros—f c
Kleine S S—f l c
Richards Real Est and Ins Agcy—f
Snowdon J H—f l c

BUTLER

Abrams & Dale—f c
Barch G W—l
Biehl Geo C—c
Boyd C N—l c
Brandon J C—l c
Buch E I—l
Dickey F R & M W—f
Douglass C H—f l c
Evans Walter Ins Agcy —f l c
Findley A L—f
Finley E F—l
Golden Agcy W B—f c
Graham H L—f c
Hazlett & McCullough—f l c
McCall R L—l c
McGraffic Wm H—l c
McJunkin L S & Co—f l c
Miller H—f l c
Purdum W M—f l c
Shaner M R—f l c
Starr W M—f lc
Tebay Wm C—f l c
Vogeley Ins Agcy—f l c
Walker McIlvain & Pines —f l c
Watson & Ferguson—f l c
Weaver J W—c
Wigton Bro—f c

CALIFORNIA

Baker & Jackman—f c
Edwards & Co J W—f c
Wood Geo W—f c l

CANONSBURG

Ashe Geo F—l c
Barnett Lizzie—c f
Black W C——f c
Brugger George W—f l c
Caldwell Wm—c
Gowern W J—f
Kelso B M—f
Ledger H H—l c
Lightholder & Carlton—f l c
McPeake George C—f c
Olloman Walter—f c

CANTON

Frith W K—l
Innes E R—f lc
Krise G F—f l c
Perry R N—f
Stone H C—l
Van Dyne & Slade—f c

CARBONDALE

Baker W R Agency—f l c
Bridgett John G—f c
Burke T—l
Chapman Guy D—f
Couch & Co G F—f l c
Gehen M M—f l c
Healey Ray W—f c
Hughes & Co Geo W—f c
Lathrope Ins Agency—f l c
McDonough P J—f l
Nealon John J—f c
O'Malley J—l
Rees David M—f
Richards W J—l
Searle Jr Barry—f c
Shannon Agcy J B—f l c
Shepherd Bros Day & Night Agency—f l c
Stoddard E A—f
Tiffany A E—f
Williams & Likely—f l c

CARLISLE

Eckels John C—f l c
Fissell Niles M—f l c
Humrich Chas F—f c
Keeny C D—l
Keeny J M—f c
Leidigh H M—c
Liggett Clarence M—f l c
Lindsay Jas C—f l c
McCartney H R—f l
Martin F J—f l c
Martin Wm—f
Miller C E—l
Ogilby William—f l
Sellers F B Jr—f
Shambaugh C A—f l c
Shearer R E & Ins Agcy—f c
Teitrick H R—l
Weaver A L—f c
Williams J E—l
Woods E R——f l c

CARNEGIE

Bigham H R—f c
Cleary P T—f c
Ende Oswald—f c
Hammill Jos H—f c

Hembert J W—l
Husler Chas W—f c
McMillan A W—f c
Milar S Q—f l c
Portman Edw F—f c
Sossong Wm F—f c
Stifter Frank—f
Walter L H Agcy—f c
Wegener H—f
Wilson J—l

CARRICK

Annable C W—f
Kaufman A A—f c
Mushrush F H—f c
Sacher F A—f
Saitz & Bauman—f c
Werner Jos A—f

CATASAUQUA

Glick A A—f
Koons & Son A F—f c
McNally P J—f
Schneller W H—f c
Simpson J Harvey—f
Swartz Howard V—l
Ulrich Chas N—f c

CATAWISSA

Kline Chas S—f c l
Reifsnayder K B—f l c

CENTRALIA

Burke R F—l
Flynn E J—c
Fortner Myrtle A—f c
Horn W—f
McHale Peter J—f l
O'Brien John—l
Reddy Patk—l
Tighe Jno—l

CHAMBERSBURG

Clarke Sue Miss—f l
Flinder A L—f
Forrester Chas D—f c
Ganoe H B—f l c
Gillan Arthur W—f
Gore U H—f c
Hafer Real Est & Ins Agcy—f l c
Hoke Chas E—f
Kremer L R—l
Huber Samuel F—f c
McDowell Jno C—l f c
McNulty H S—f l c
Valley Agcy Co Inc—f
Wingert Isaac—f

CHARLEROI

Beaumariage H F—f
Brumbaugh J K—l
Collins Moody Rlty Co—f l c
Cope C B—f c
Dubinsky Mrs A L—f
Katz J L—l
Lloyd E W—c
McKean Agcy John C—f c
Murray A F—l
Risbeck George W—f l c
Riva Frank Co—f
S & T Rlty & Ins Co—f
Smith J B—f c
Union Reality Co—f c
Williamson T D—f c

CHESTER

Arnold C R—l
Bell Jr S R—f c
Bell T J—l
Bershad Robert—f c
Blakely Jr Wm—c
Boyle John C—f c
Brown & Brown—f l c
Burke Samuel—f
Burton E C—f
Cantwell J C—l
Chester Real Estate Co—f c
Clark A A—c
Collins F A—f
Connor L A—c
Cordwell Arthur—f
Crowley J E—f
Cummings Mark J—f
Detwiller George B—c
Dever Thomas—l
Doherty F F—f
Donlevi James E—c
Dugan Wm B—l
Dutton E G—f c
Edward & Sleeper—f
Farley & Co—f
Fechton S—l
Fox B C—f
Frantz R H—l
Geary A B—c
Geary Mrs E J—f
Gray & Co—f
Harvey Geo B—f
Hewes Earl F—f c
Holden & Co—f c
Howard F A—f
Howell E A—f
Hufnal H L—l
Hughes A—f
Hunter Wm M—f c
Kane N H—f l c
Kennard H—l
Kirk D—l
Krieg A—l
Kromer L—l
Lakrose J E—l c
Lax S—f c
Lear & Worrilow—f c
Leiss A—l
Lessy A E—f
Lewis & Hopkins—f c
Lindsay W L—f
Lipspeincott W—f
McDonough J E—f
McClure & Co—f c
McGlenachan W B—f c
Mirkill John H—f c
Montgomery K—f c
Montgomery S A—f
Nolan Miss M—f
Palmer Charles—f c
Price Wm G Inc—f c
Rankin J L—f
Ratkowski J S—f
Robinson & Co—l e
Schwalm F W—f
Sloan J J—f
Stevens S J—f
Stevens J—f
Stinson R H—l
Steel G M—f
Sweeney & Clyde—f c
Swimmer Maurice—f c
Taylor J F—f
Teague T C—f
Temple I—f c
Trainer T W—f
Walker W H—c
Walsh I A—f l
Wetherell J L—f c
Wood J A—f

CLAIRTON

Baker John T—f c
Burens P A—f c
Patterson C L—f l c
Stuhmiller F K—f c

CLARION

Bell Edw M—f c
Brown Fred V—l
Cresswell Ralph L—f c
Fox Chas C—f
Kaufman M M & Louis—f l c
Mohney Keck Ins Agcy—f
Wilson & Clough—f c

CLEARFIELD

Chase & Bro—f l c
Fulford & Fulford—f l c
Helmbold & Stewart—f c
Moore & Wilson—f l c
Urey Frank & Bro—f
Welsh W—f

COALDALE

Boyle & Son J R—f c
O'Donnell & Sheerin—f c
West James O—f

COATESVILLE

Carlin W D—f l c
Cook Wm S G—f l c
Greenfield Fred M—f l c
Marshall J Hamilton—f l c
Monhollend O H—f c
Rank R G K—f l c
Baudenbush H—l

SPACKMAN, THOMAS

253 Main St.—Donegal & Conoy Mut.; Farmers, York; Fire Association; Girard F. & M. Globe Indem.; Ins. Co. of No Amer.; Victory; Home F. & M. State of Pa.; Phoenix of Eng.; Leb Mut.; Lititz Mutual; Liv. & Lon. & Globe, Eng.; Lloyds Pl. Gl.; Chester Co. Mutual (now Phila. Fire & Marine); Royal; Sun Ins. Office; Mutual Fire of Chester County; Penn Mutual Fire; Camden Fire; Commonwealth Casualty.

Suckle A M—f c
Wood F L—f c
Yearsley A R—f c

COLUMBIA

Berntheizel Cleon N—f c
Blair Frank J—f c
Bruner Alfred C & Son—f c
Fleisher R B—f l c
Fondersmith Mrs H A—f
Garber Roy K—f l c
Given Frank S—f
Glatfelter D L—f c
Greer A H—f
Kehoe Andrew T—f c
McCracken Samuel—f c
Miller M L—f
Mouk J A—f
Reinhart Chas A—f c
Senft J E—f
Wheeler W P—f
Ziegler Mary F—f

CONNELLSVILLE

Brady J J—f l
Barner, Hood & Van Natta—f c
Kelly & Cook—f c

PORTER, J. DONALD, First Natl. Bank Bldg.—Aetna Cas. & Sur.; Amer. Sur.; Allemannia; Natl. of Htfd.; Newark; Globe Indm.; Lloyds Pl. Gl.; Metropolitan Cas.; Westchester; Springfield F. & M.; Western of Toronto; Niagara; Fire Assn; Penna. Fire; Prov.-Wash.; Conn. Fire; State of Pa.; North Brit. & Merc.; Firemans Fund; Hanover; Pitts. Und.; National Union; Great Amer.; Farmers; Commercial Union of Eng.; London & Lanc.; Continental; Amer. Cent. Fire; Liv. & London & Globe; Scottish Union & Nat.; Fid.-Phenix; Home, N. Y.; Virginia F. & M.; Boston; Concordia; St. Paul F. & M.; Royal; N. Y. Und.; Netherlands; Phila. F. & M.; Union of Canton; Hartford Steam Boiler.

South J T—l

CONSHOHOCKEN

Bosler L W—l
Campbell R N—f
DeHaven Geo W—f c
Desimone C A—f c
Heywood Bros—f c
Light Geo M S—f c
Meyers Wm F—f
Tomlinson B K—f c
Tracy Henry M—f c

CORAOPOLIS

Anderson Harry—l
Berry E A—f
Harper E C—f c
Leigh Wm—l
McBrier Geo W—f
Miller W W—l
Neth & Dithrich—f
Richey C L—f c
Stevenson Chas H—f
Taylor Jas S—f c
White H G—f l c

CORRY

Auer Harry—f l c
Coyle M F—f l c
Davis Foster E & Sons—f l c
Imus C M—l
Marsh W Ed—f c
Mongaridge W W—f c
Palmer R H—f c
Patterson G W—f l c
Wheelock F M—c
Williams & Nichols—f c

COUDERSPORT

Coudersport Ins Co Inc—f l c
Grant Jos H—l c
Hartwell Nora M—f
Potter County Ins Agcy—f c

CRAFTON

Bourke John—f
Gallagher J V—f
Hembert J W—l
Loucke F H—l
Wahn C A—l

DANVILLE

Ammerman W H & Co—f c
Corman Edw—f
Edmonson Geo D & C F—f l

PENN. Danvill,—Con.

Farnsworth Miss P F—f l c
Gearhart C P—c
Jacobs Ins Agcy—f c
Keiser Ammon H—f l
McCoy S A—f c
Magill & Co F W—f l
Mayan Peter J—f
Welsh Thomas C—f c
Williams Wm J—f

DARBY

Baxter T R—f c
Hallas Jos Jr—f c
Hoyt Wm H & Co—f c
Malloy Harry G—f
McClure Jr Andrew J—f c
Purdy Richard—f c
Robertson James B—f
Swone & Sons—f c
Walker J W—f c

DERRY

Brown D—f c
Buell T N—f
Crosby P A—f l
Flack Rlty Co—f
Nicholson John M—f c
Utts Warner—f

DICKSON CITY

Farrell M R—f
Murphy E A—f
Parchinsky Joseph—f c
Tackney H J—f c

DONORA

Donora Real Est & Ins Agcy—f c
Erdelyi Albert—f l c
Holmes Robert E—f l c
Hughes T E—l
Kohler R E—f l c
Lewis Clyde T—f c
Schettler & Co—f c

DORMONT

Baker Charles E—f
Gibson R M—f
Hall W M—f
Hudson W F—f
Jenkins E B—f c
Kelley R L—
Mackintosh & Golden—f
McCully H J—f
McLean Clara—l
Stevenson, Williams & Johnston—f

DORRANCETON

Ellsworth E M—f
Kramer R J—l
Rhydderch O—f
Vaughan J B—f c
Wood Charles—f

DOWNINGTOWN

Broadt M S—f c
Fisher E P—c
Henderson W S—f
Johnson W C—f c
Wills J Hunter—f c

DOYLESTOWN

Anders Asher K—f
Bean & Hobensack—f l c
Garges I B—l
Hendricks R G—f c
Hobensack W C—f c
James Wynne——f c
Lightcap H G—f c
Satterthwaite Wm H Jr—f c

DU BOIS

Bailey C E—l
Beyer H A—l
Bowersox J A—f
Bogden Jos C—f
Brown Wm G—c
Curry Geo F—l
Ford W R—f c
Henderson C J—f c
Landis H A—f l c
Maginess H E—l c
Neff D D—f
Rodgers & Co C W—f l c
Rogers John P—f l c
Seyler J K—f
Shaffer W J & W T—f l c
Shaffer & Gleason— f c
Swift Kennedy & Co—f l c
Vasbinder D R—f c

DUNMORE

Boland T E—f c
Elmore C F—l c
Butler J J—f
Gilligan Ins Agency—f l c
Horan A J—f c
McDonough Thos J—f c
Willis Robt C—f c

DUQUESNE

Burstein B—f
Davies Jno R—f
Dell Wm F—f
Fey E H—f
Gerdts F—f c
Granger Gertrude—f
Johnson J T—l
Kroeger Wm—f c
Long P J—f c
Pitts Arthur B—f c
Reed W E—f c
Ziegler C W—f c

EAST MAUCH CHUNK

Burnhauser Waed—f
Engler Frank—f
Kleckner Wm—f
Riegel Bros—f c

EASTON

Beisel Geo N—f l
Brader Harry S—f c
Brewer Chas T—f
Brunner & Brunner—f c
Chidsey John R—f c
Clemens Maurice—f c
Cromarty J A—l
Deichman A S & Co—f l c
Flemming Ray H—f l c
French H H—f c
Green E H—f
Hackett & Chidsey—f l c
Howell S D—f l c
Jones Frederick—f c
Lawall E S & Co—f l c
Lerch R N—f c
McKeen H & Son—f
Moore W L—l
Nagle Wm H—f
Pearson J H—c
Richards A N—f
Riegel Chas—f c
Scott E—l
Sengon Thos J—f l c
Shawde E H & Co—f c
Shimer & Sharp Realty Co—f l c
Smith F F—f
Stover J F—f c
Thomas & Co—f l c
Weller G M—f
Williams B H—f l c

EDWARDSVILLE

Davis Daniel T—f c
Evans Thomas H—f l c
Morgan W L—f c
Thomas Wm R—f
Wyoming Valley Realty Co—c

ELLWOOD CITY

Bickett M A—l
Douds Saml Y—f c
Di Falco Raymond—f l
Fisher George W—f l c
Hancher's Agency—f c
Hartman H E—f
Henderson B B—f c
Johnson Howard R—f l c
Knally C R—l
Ramsey W K—l
The Pittsburgh Company—f l c
Van Gorder J E—f c
Wilson Geo B—f l c

EMPORIUM

Allen Grant S—f c
Haupt & Spence—f l c
Judd F G & Co—f c
McKoy H L—f l
Stroup R E—f l c

EPHRATA

Buch & Meyers—f c
Engle F E—f c
Hackman L H—l
Jacoby F C—f c
The H H Agcy—f c

ERIE

Baldwin G D—f
Baumbach C—l
Bennet M A—l
Berchard E R—l
Betts G E—l
Blakely E J & Son—f
Blossom W L—l
Brooks R R—l
Brown & Davis—l
Brumbach C H—l
Bullock M H—l
Coates R G—l
Dennis W H—l
Downing & Downing—f l c
Drown-Russell Co—f c
Faulkner C V—f c
Flickinger & Co W B—f
Ford R E—f c
Frank Geo K—f c
Galagher Wm H—l
Gebhardt Ormsby Co—f
Glowacki J W—f c
Hagenlocher Chas—f c
Hamberger John & Son—f c
Harrington W T—l
Harper & Russell Co—f c
Hartman R W—l
Hayes Wm P & Son—f c
Hemphill T M Co—f l c
Herrick C—l
Hickey F E—f l c
Jackson F T—c
Johnson H—l
Knoll E A—l
Kujawski L J—f
Missmer H C—l
O'Shea R C—f l c
Pole W S—f c
Ramsey C B—l
Reed-Way Co—f c
Reichert C K—l
Reitzell W S & Co—f c
Robinson C H—l
Robinson Ins Agcy—f c
Rodgers R L—f
Rossiter L T—f
Sawdey & Co M H—f c
Schlaudecker Leo Co—f c
Schmidtman H—f
Schuster S W Agcy—f l c
Scott Walter & Co—f l c
Smith H G & Co—f c
Sobel Real Est & Const Co—f c
Swenson H R—f c
Tanner Jas F—f l c
Thorton H P—l f c
Wadsworth & Co E L—f l c

R. B. WAY CO.

9th & Peach

Alliance; County; Law Union & Rock; Newark Fire; Preferred Accident.

Wright F R—l
Winburn E C—l
Young S M—f
Younghaus H J O—f l c
Zahniser L F Co—f c

ETNA

Austen D E—f c
Thomas Wm H—f c
Will A—f c

FARRELL

Colonial Real Estate Co—f c
Daly W J—f c
Fitzpatrick Jno—f c
Franek Jos A—f c
Gierard S—l
Horvitz I S—f c
Lewis C A—f c
Lurie H P—f c
Stahl S J—f c

FAYETTE CITY

FAYETTE CITY REAL ESTATE & IMP. CO., 221-227 Main St.—Amer. Alliance; Camden; Fid.-Phenix; Fireman's Fund; Glens Falls; Home Fire, N. Y.; Md. Cas.; Nat'l Liberty; Nat'l Union; Penna. Fire; Phila. Und.; Scottish Union & Natl.; Royal; Royal Exchange; Springfield F. & M.; Pittsburgh Und.; Superior; American Eagle; Automobile; Franklin; Delaware Und.; Virginia F. & M.; Ins. Co. of North Amer.; American Surety; Comm. Casualty Co.

FORD CITY

Golman L G—f c
Klose A—f
McNutt F H—f l c
Scheeren Fritz—f
Steiner Julius—f c
Werner Chas H—l
Wilson A L—f l c

FOREST CITY

Brown H W—f
Gelder F T & Co —f c
Keystone Realty Co—f c
Maxey Geo E—f c
Walsh & Son M J—f c

FRACKVILLE

Anstock L C—f
Bradley Thos E—c
Evans David E—l
Fennelly E L—f
Hartzog Chas—f
Hicks Jas S—f
Houck P B—c
Purnell S T—f
Zeigler Jos J—f c

FRANKLIN

Findlay & Fleming—f l c
Fry G B & Co—f l c
Galbrath C R & Co—f l c
Geiger & Hyatt—f l c
Geiger P W—l c
Henderson John A—f l
Henderson M R—f c
Johnson S I—f l c
Jordan A B—f l c
Phipps & Dolson—f l c
Shettler Edw A—l c
Smith Insurance Agency —f l c
Urey J D—l
Walker W Robert—f l c
Heidenreich Bros—f

FREELAND

Depierro & Depierro—f
Dennion C—l c
Lesser Julius W & Son f l c
Reagan Jas M—f
Stroh Chas O—f c
Vaskelis Wm—f c
Woelfel Martha E—f c

FREEPORT

Clark S F—f c
Foster & Newell—f c
Taylor J R—f c
Fullerton Charles G—f c

GALETON

Allen W D—f l c
Crowl P E—c
Galeton Ins Agcy—f l c
Kline W G—f c
Martin & Voss—f c
Seltz H E—c
Straley R C—l
White W E—c

GALLITZEN

Conrad H F—f c
Dingwall Thos D—f c
McCarthy H P—c

GETTYSBURG

Bikle P R—f
Dougherty & Hartley—f c
Fissel Geo C—f l c
Ramer Miss Mary—f l c
Stallsmith & Co J F—f c
Weaver Miss E D—f c

GIRARDVILLE

Kilker & Kilker—f c
Lavelle John F—f c
MaGinnins & Bro—f c
Watkins G H—c
Weller Thos G—f l c

GLASSPORT

Griffin V E—f c
Grove Harry—f
Pitts James H—f
Redman A B—l

GREENCASTLE

Clippinger C H—f
Davison W R—f
Fletcher L H—f
Light J H—f l c
Patton-Yingling Agcy—f l c
Petrie H E—f c
Ruthrauff Miss Lilian—f c
Whitmore Jacob E—c

GREENSBURG

BAIR & LANE
INSURANCE

39 N. Main St., Greensburg, Pa.

Allemannia; American Eagle; Amer. of New Jersey; Amer. Surety; Automobile of Hartford; Fidelity & Deposit; Fidelity-Phenix; Girard; Globe of Pittsburgh; Great Amer.; Hartford Steam Boiler; Liverpool & London & Globe; London; Missouri State Life; Natl. of Hartford; Natl. Union; Niagara Fire; Northern of Eng.; North River; Union of Canton; United States Casualty, and Westchester.

Blose B M—l c
Campbell F Murray—f c
Dom W M—f c
Evans B—l
Faust Bert—f l c
Gale H R—l
Greensburg Realty Co—f c
Griffith E C—f c
Hallam Ray—c
Harthertz C H—l
Kennelty Frank C—f
Leasure L B—f c
McWilliams J L—f
Martin A E—l c
Menoher Frank C—f c
Plecher Wm M—f l c
Real Estate Co of Greenburg—f c
Shoemaker C J—f c
Tracy & Wise—f c
Truxal T G—f c
Vance Glenn G—l
Watt & McDowell—f l c
Wirsing H—c
Wright G E—c

GREENVILLE

Burnet O J—f c
Cutler J D—f l c
Diffily B P—l
Kane Martin—f l c
Kreps Wm A—f
Orr S J—f l c
Pritchard K R—l c

HAMBURG

Bausher Robt D—c
Bear Geo W—f c
Hossler A E—f c
Miller Ins Agcy—f c
Moyer E J—f

HANOVER

Bair G M—f l c
Bastien S T—f
Bittinger L L—f
Brough J H & Co—f l c
Chrostwaite Thos F—f
Fischer Ins Agcy—f c
Hart Robt E—f
Hollinger D Guy & Bro —f c
Kling T M—f l c
Krebs John C—f c
Michael E A—f
Nissly Alvin R—f l c
Ruth A S—f c
Sell Paul E—f c
Stark Geo W—f l c

HARRISBURG

Adler Charles & Son—f c
Alcock J D—c
Allen A L Co—f l c
Allison & Smith—l
Backenstoss Realty Co Inc—f l c
Balser Lewis & Son—f
Bass F L—f c
Bell Realty Co—f
Bird H M—f c
Brinton Packer Co—f l c
Buxbaum Otto J—c
Cassell & Son I M—f c
Cohen E G—f c
Commonwealth Ins Agcy —f c
Cook Robt F Ins Agcy—f
Corl F W—c
Cullmerry G L—f c
Dapp & Son J F—f c
Dare E O & Son—f c
Dickson H F—l
Dolan J P—l
Dunmire M B—l
Eckenrode E R—l
Espenshade E K—l
Essick Ins Agcy—f l c
Etter George E—f
Fegely T W—l
Feldman J C—l
Ferber H C—f
Finton J W—f c
Fitzgerald S W—f
Forrer Chas—l
Friedman S—f l
Gaither Walter H—f c
Gardner W H—c
General Agcy—f c
Gipple J E—f c
Hafey H C—f
Hammond Bailey & Farquharson—f c
Heathcote J—l
Hershey C M—f
Hoffman R W—f c
Hoster A W—f c
Irvin-Lloyds Co—l
Jacobs G W—f
Jones J C—l
Kehr Geo W—f
King M B—l
King C O—l
Kough, Brightbill & Kline—f l c
Landon S G—l
Leib Frank R & Son—f c
Liesmann F W & Son—f
Long C L—f c
Long S E—l
Magee R S—f c
Maloney J H—f l c
Marshall J A—l
Michael H P—l
Miller Bros & Co—f c
Miller I—l c
Mitchell E B—f c
Moore A C—c
Musser J H & Son—f
Neale H T—l c
Nicholas J B—f
O'Neill J F—f c
Orr J C—f c
Ostertag J W—l
Oves H F—f c
Pedlow H G—f l
Pennsylvania Ins Exchg Inc—f l c
Rettew Co Inc C V—f c
Rice & Tyson—l
Schaeffler E H—l
Smith J D—c
Teats Daniel A—f c
Teitrick R B—l
Warner R A—l
Wert A A—l
Wright F L—l
Yenner L B—l

HAZLETON

Bates & Co E E—f c
Benjamin & Markman—f l c
Biscombe B & Son—f l c
Briehof J B—f
Dryfoos Henry Jr—f c
Foppert E C—l
Gerhardt Louis W—f
Gough John G—f
Harris P T—f c
Helmes C E The Agcy—f c
Hill C F & Son—f c
Jones Joseph H—f
Koenig M F—c
Lahm & Nicholas—f c
Long M—f c
Lyman M J—l
McAllister A T—f l
Maus G W—f
Perna Lewis R—f
Ringleben W E—f l c
Schaeffer E H—l
Schiavo Pasco—f c
Schutter John & Son—f c
Spangler G M—l
Stauffenberg M A—l
Westervelt E T—l
Whittaker T J—f c
Wilhelm John—f

HOLIDAYSBURGH

Brenner F C—f
Cliber J W—f c
Dibert S R—f
Drass John N—f l c
Lang J C—f c
McKillip Homer C—f c
Smith Wm A—l c

HOMESTEAD

Bainbridge Jno W—f c
Beedle Bros—f
Crawford D J—f c
Dean & Co J N—f l
Graham S E—f
Guckert F P—f c
Hobson C R—f c
Hunter A J Jr—f
Jones J B—f l
Kapp J M—f
McConnon M—f c
Miller J Clyde—f
Morgan Wm H—l
Steel City Acceptance Corp—f c
Woozley D Homer—f c

HONESDALE

Bentley Brothers—f l c
Cory S F—f
Farnham Norman C—f
Fasshauer Reinhardt E —f l c
Gager H A—f l c
Mumford & Mumford—c
Robinson J A—f c
Schenck W P—f l c
Schwenker G G—f l c
Stone W H—f
Tingley Henry A—f l c
Welch Agcy J N—f c

PENN.—Con.

HUNTINGDON

Dunkle J C—f c
Isenberg B F—f c
Miller R Allison & Son—l c
Miller W G—f c
Port Ins Agcy J Clyde—f l c
Simpson J R & W B—f c
Swigart Harshbarger & Co—f l c

INDIANA

Allison H E—l
Beans Ins Agcy—f l c
Creps Ins Agcy—f l c
Cunningham R H—f l
Glasstetter Ins Agcy—f c
Depew Frank L—f c
Keifer & Waters Ins Agcy— f l c
Stoddard E A—f c

JERSEY SHORE

Brooks Wm G—f
Brown S H—f
Crane E Q—f c
Doane F C—f c
Eckert John A—f c
Lanks F E—f
Martin & Riesser—f c
Thomas W M—c

JOHNSONBURG

Gleason W S—f c
Keenan B L—c
O'Donnell & Smith—f l c
Smith N S—f c

PARNELL, COWHER & CO., 604 Philadelphia St.: Amer. Eagle; Citizens, Mo.; Concordia; Globe & Rutgers; Liv. & Lon. & Globe, Eng.; Nat'l Fire, Htfd.; Nat'l Liberty; No. Br. & Merc., Eng.; State of Pa.; London Assur.; N. Y. Und.; Phoenix of Htfd.; Republic Fire; National Union; U. S. Fid. & Guar.; Penna. Fire; Springfield F. & M.; Standard, N. J.; Travelers; Columbian National Fire; Girard F. & M.; Rhode Island; U. S. Casualty; American Surety; Allemannia; Superior; Travelers Indemnity.

Smith James A—l
Stewart J T & Co—f
Thompson Ins Agency—f c
Timberlake & Son H E—f

IRWIN

Bertolina A—f
Datz C F—f c
Gress I H—f c
Irwin John E—f l c
Keister J M & Son—f c
Schade Russell A—f
Sowach Frank B—f c

JEANNETTE

Curry E C Sons—f l c
DiClaudio Frank—f c
Grimes S H—f l c
Kelly & Martin—f l c
Myers C T Jr—f l c
O'Connell T F—f c
Parker C M—f
Reese L A—f
Schaeffer H S—f l c
Shrader & Son F S—f c
Shuster W I—f c

JENKINTOWN

Argue A K—f l c
Brooke J Milton—f c
Churchman C W—f
Clifford Frank D—f
Delany Theo M—f l c
Fetter Elizabeth H—f
Gentry F S—f
Hartney D G—f c
Herkness L C—l c
Hunsberger Jas W—f
Messer Martha P—f
Ruddach Est J Walter—f
Trank Alfred H—f l c
Walton W Veryl—f l c
Weidner Inc Geo F—f c
Wright Chas D—f c
Wood Leroy—f

JERMYN

Baker R C—f c
Davis Sumner D—f

JOHNSTOWN

Baumer Albert L—f l c
Baumer Herman Agcy—f c
Benford Harry H & Son—f c
Boden W H—l c
Boston C M—l
Brown C E—f
Byron Ralph A—f
Cauffiel Joseph—f l
Cole Geo H—f
Comer J F—f
Cooney J H—f c
Craft O O—l
Cramer H G—l c
Davidson C W—l
Dixon John G—f c
Felt & Grogan—l
Fisher & Silverstone—l
Fronheiser Karl J—f c
Gartland G D—f l
Gordon P S—l
Gordon & Snavely—f c
Grogan P J—l
Hamilton J R—l c
Harnett E J—l
Heilman J A—l
Hunt I W—l
Krise W S—f c
Mattern C H—f l
Metzner E R Jr—l
Miller E M—f c
Nowag & Co P G—f l
Ogle & Walters—f c
Operman H L & Co—f
Real Estate Exchange—f l c
Schnabel D R—f c
Slick W—l
Stenger John—f c
Watkins B F—f c
Weeks & Fuller—f c
Wilson O M—l

JUNIATA

Gable Jas E—f c
Hall John—f c
Keller F A—c
Simpkins C E—f

KANE

Bunce W H & Co—f l c
Fees Robt E—f l c
Howell & Crossmire—f c
Kane Ins Agcy—f l c
Paisley T M—f l c
Wood C D—l

KINGSTON

Canouse & Batterton—f
Crisman E L—f
Ellsworth E—f
Fowler C B—f
Frace J F—f
Hamlin E B—l
Hull Ralph C—f l c
Le Barron C A—l
Murray J J—f c
Streng F P—f
Van Horn Wm M—f
White D C—l

KITTANING

Arnold Harry A & Son—f c
Aye Augustus—f l c
Burge Wm C—f l c
Burns Geo H & Son—f c
Fox & Stone—f c
Knoble John D—f l c
Leard C K—f l c
Mumford T M—f c
Painter Geo C—f l c
Pollock Roy W—f c
Wolfe Harry T—f l c

KNOXVILLE

Ashton Chester H—c
Bean Forrest E—f l c
Boulio H—f c
Schmidt J L—f

LANCASTER

Bausman J A—f c
Benar S B & Son—f c
Bowman Chas F—f
Breneman H R—f l c
Carey W F—l
Dehaven & Butts—f c
Diffenbaugh M H & Son—l c
Eckenrode J W & Son—l
Engle & Hambright—f l c
Eshleman & Mellinger—f l c
Fehl J W—f l c
Forney J G—f c
Gantert H A—f l c
Golden Louis H & Co—f l c
Groff Lemuel L—f
Herr A A & Co—f l c
Herr I H & Bro—f l c
Herr Walter—l
Howell Henry N & Son—f c
Huber R E—f l c
Keystone Rlty Co—f c
Landis & Shirk—f l c
Leary J P—l
McCaskey & Buckius—l
McGovern John T & Co—f c
Matterer E L—l
Mellinger S M—f c
Moore J—l
Myers H K—f l c
Myers John H—f c
Nissley J O Agcy—f l
Ranck M—f l c
Rebman & Bassler—f c
Reynolds G N & G K—l
Seitz I H—f c
Shirk F G—f
Wenger D H—f
Widmeyer Prangley Co—f l c
Worrest W W—f

LANSDALE

Addison C R—f
Algeo J—l
Boorse Howard F—f l c
Gotwals Edwin P—f l c
Johnson A D—f
McGinnis Charles—f
Miller Charles H—f l c
Richardson H—f
Schultz Daniel S—f
Schultz Harry H—f l c

LANSDOWNE

Evans W Raymond—f c
Freeborn W P—f c
Garrett Isaac P—f
Hays Herbert C—f l c
Koller W I—f l c
Lewis E B—f
Valentine C N—f c

LANSFORD

Donnelly L F—l
Fudge John—f l c
Lauer J E Ins Agency—f c
Lewis Ins Agency—f c
Pierce D G—f c
Rees E J—f c
West D C—f

LATROBE

Bailey Clara K—f
Flack Realty Co—f c
Hoffman Henry D—f c
Hughes James T—f l c
Hugus Paul—f
Lohr C C—f c
Mahady J J—f l c
Maier J A—f c
Mullen J B—f c
Reyburn Ins Agcy—f l c
Rich M B—f
Saxman A G—l
Story Lou M—f l c
St. Clair Steele B—f l c
Toner & Chambers—f
Walton Charles E—f l c

LEBANON

Cohan A A—l
Gelbach & Longnecker—f
Hammar F P—f l c
Karmany Stine & Walter—f c
Kimbrough R L—l
Long C G—l
Miller J H—f l c
Phillips M J—l
Stager J W—f l c
Stewart A Ulrich—f c
Sprecher J H—f l c
Van de Sande W H—f c

LEECHBURG

Maher J A—f c
Riggle G M—f
Ryan & Mariden—f l c
Trout Judson L—f l
Van Giesen T L—f c
Walker Geo—l

LEHIGHTON

Arner J F—f l c
Bayer & Son—f
Bock D S—f
Bretney C F—l c
Graul P M—f c
Gray Geo E—f c
Kennel H B—f l
Miller Chas W—f l c
Seaboldt Howard—f l c
Snyder J B—f c

LEWISBURGH

Bennett Mary W—f
Dewire Ins Agcy—f
Halffsening Mark—f
Leiser A A Jr—f c

Linn P B—f c
Miller Geo F—f
Spyker H E—f c
Walls W C—f c

LEWISTOWN
Bowen W T—f 1 c
Ferguson V M—1
Hamaker D C—f c
Kase C W—f 1 c
Lewistown Ins. & Realty Co—f 1 c
Lynch Albert—f 1 c
Morgan J F—f c
Orr and Burkett—f 1 c

LOCK HAVEN
Creighton W G—f
Gearhart & Co—f c
Good & Bro—f
Hanna Agcy H F—f c
McCormick A W—f c
Satterlee H S—1 c
Shadt C L—f
Scott R J—f 1 c
Stover & Son—f
Troxell H C—f 1 c
White C E—1

LUZERNE
Freedman Max—f 1 c
Gildea David B—f
Johnson H C—f
Parry Wm J—f c

LYKENS
Keen E L—c
Keiser C W—1
Miller J M—f c
Weaver Wm C—f

McADOO
Bunca A J—f
Dailey E J—f c
Mackin P Jr—f c
McShea Hugh J—f
Payer S F—f c

McDONALD
Brannan J O—f c
Campbell A V—f 1 c
Charlier Ins Agcy—f
Cochran A B—f
Williams D L Agcy—f c

McKEESPORT
Bedell T L—1
Campbell A B Co—f c
Carrol G—1
Cuckler R S—
German H V—f 1 c
Green A B—c
Hamilton W H—1 c
Hugo L R—f c
Jenkins J G—f 1 c
Junker R W—f c
Kaplan A—f c
Kearney E C—f
Kunze A—f c
Lenhart & Wilkinson—f 1 c
Lewis Thos J Co—f c
Lysle George H—f c
McCarty R L—f
McCleary H E—f 1 c
Morgan L N Co—f
Nagell L P—c
O'Toole W E—1 c
Repper W D—f 1 c
Richards George W—1 c
Shaw C N—f c
Sieber Real Est & Ins Agency—f
Soles W C Co—f
Stewart Scott M—f c
Trich Edward M—f
Tully Herman H—f c
United Real Est Co—f c
Wilson J A—1
Wilson S G—f c

McKEES ROCKS
Anderson J W—f
Davis Geo S Co—f c
Engel Chas F & Co—f 1 c
Gast William—f
Grogan Co F J—f
Hall J M—f 1 c
Hamilton E W—c
O'Donovan M C & Co—f 1 c

MAHANOY CITY
Adams A—f c
Blew E—c
Brobst L—f
Cisarik J M—f
Davis Nelson T—f 1 c
Goyne John—f 1 c
Heiser R L—f 1 c
Karazusky J—f
Keating Jos E—f c
Kirchner J H—f c
Mayberry A D—f 1 c
Moran John J—f
Parmley Chas—f 1 c
Reing C P—f c
Rynkienvicz W P—f
Rynkiewicz Wm F—f
Wall S—1
Walsh W J—1

MANHEIM
Danner Geo D C—f
Ensminger W A—f c
Keller Paul—c
Miller J K—f

MARCUS HOOK
Bruner Jas H—f
Goff Wm N—f 1 c
McDade J G B—f

MAUCH CHUNK
Butler H A—f c
Craig Douglas—f c
Leisenring L F & Co—f c
McGovern George V—f 1 c
Muschlitz G S—f
Pobst Harry L—f 1 c
Rothermel J H—f
Smitham & Smitham—f c

MAYFIELD
Lalley Jas F—f c

MEADVILLE
Davenport Geo S—1
Davern V J—1
Gelvin Jackson & Starr—f 1 c
Hempstead E A—f c
Hilliard L M—f 1 c
Leberman Gordon B—1 c
Leberman Arthur V—f 1 c
Leslie James G—
Slavonsky M—1
Stolz Otto—f c

MECHANICSBURG
Asper Jessie—f
Faust W C—1 c
Fishel & Walters—f 1 c
Happle & Swartz—f c
Lloyd Geo E—f
Mishler H A—f
Mohler M J—f c
Mumma F S & Son—f 1 c
Robertson John—f
Spahr Geo W—1
Stansfield Bernard E—f 1 c
Wister Wm B—
Young J L—c

MEDIA
Baldwin R J—f c
Blair J A—f 1 c
Bullock A R—f 1 c
Chambers E M—f c
Corlies & Hipple—f
Dickson W J—f
Hibberd Bros—f 1 c
Holl Albert E—f c
Jackson H K—f 1 c
Levis B T—f c
Lutz Howard M—f 1 c
Manley H R—f
Miller A H—f c
Montgomery S A—c
Perrin Frank G—f c
Outland J J—1
Rhodes F B—f c
Rubin & Erskin—f 1 c
Wilkins Raymond—f 1 c
Worrell Frank B—f
Yarnell E S—f

MEYERSDALE
Bittner F A—1
Bowman J H—f
Cook & Son—f c
Floto D G—f 1
Moore C B—f c

MIDDLETOWN
Conrad & Leber—f c
Irwin P E—f
Kern A—f 1
Kennard W J—f
Martin J B—f
Metzgar J W—f c
Seltzer R E—f
Springer Ira R—f 1 c

MIDLAND
Hart Wm K Jr—f c
Holland Thomas A—f c
McNeil & McNeil—f 1 c
Porter I M—f 1 c
Rice Wm C—1 c

MILLERSBURG
Beard C E—f
Bowman James D—f 1 c
Rowe J H & Sons—f 1 c
Rubenthall C W—1 c
Woodside R E—f 1 c

MILTON
Balhet A E—1 c
Belford R L—f c
Berie M K—f c
Brautigan & Wertz—f 1 c
Dawson Bros—f c
Davis Edmund—f 1 c
Derr C L & Son—f
Galbraith B—f 1 c
Gauger H—f 1 c
Hastings & Hastings—f 1 c
Knauer C Hull—f
Marsh & Tobias—f c
Paul Edwin—f
Piper R L—1 c
Reber F M—f c

MILLVALE
Dixon H H—f c
Gray E D—1
Houlahen & Bauer—f c
Merdian J F—f c
Miller C—c
Scheller J J Mrs—f
Schwartz Henry C—f c

MINERS MILLS
Bevan & Davis—f
Farrell H—f c
Finn Thos H—f

MINERSVILLE
Boyle P V—f c
Dando John—f c
Jones Ira B—f c
Kear Chas F—f c
Philips Chas W—f 1 c
Quinn M J—1

MONESSEN
Duvall's Real Estate & Ins Agency—f c
Frye E M—f
Hibbs & Woodward—f c
Keefer & McKenna—f c
Mentzer C F—f 1 c
Pickett C A—1
Reamer Daniel—f
Reed & Skirpan—f c
Robins W S & Co—f c
Steen & Dils—f c
Tylavsky M J—f 1
White J B—f
Wolf E H—f 1 c

MONONGAHELA CITY
Alten W F—f 1 c
Douner S F—f c
Elwood R L—f
Hanna H R—f
Pierce & Pierce—f
Robertson S B—f 1 c
Vance A S—f c
Warne M S—f
Williams H H—f

MOUNT CARMEL
Bergstretsser S E—f c
Curtis E L & R H—f 1 c
Dondero Louis C—f
Friel D J—f 1
Hughes D M—f c
Kehler J Grant—f 1 c
Kline Ruben—f c
Kochczynski R—f 1 c
Magennis P A—f 1 c
Moleski Geo J—f 1 c
Palumbo J A—f 1
Smith Thomas Jr—c
Tobias Ray B—f 1 c
Vought, Moser & Magrady—f c
Yoder W H—f 1 c

MOUNT JOY
Carpenter Henry G—f c
Carson C D—1 c
Donovan Oscar M—f
Fellenbaum R—c
Hollowbush William M—f
Mac Donnald Ira A—f 1 c
Zeller J H—f

MOUNT OLIVER
Finegan Chas B—f
Fromm William—f c
Schaaf V C—1
Wagner G F—f

MT. PLEASANT
Hanse Henry F—f c
Kalp Miss K—f c
Morrison H C—c
Mullin C E—f c
Sherrick C A—f
Sisley J D—c
Stevenson S C & Son—f 1
Walker John R—f 1

MUNHALL
Allen F G—1
Hull James—f
Laney L L—f
McClenahen H G—f
Sisley J C—1

PENN.—Con.

MYERSTOWN

Landis E M—f 1 c
Lindenmuth B C—f
Noll E R—c

NANTICOKE

Bell S O—1
Brader Geo G—f c
Burnett Wm J—f c
Griffiths David & Son—f c
Horton Chas—f c
Jacob Archibald—f
Job R B—f
Knoll Geo T & Co—f c
Lupco Andrew & Son—f c
Pensyl D S—f 1 c
Price Stanley J—f
Shipkowski Valentine—f
Price Stanley J—f
Williams Richard T—f

NANTY GLO

Donofsky H—f
Garrity Joseph H—f c
George Lambert E—f c
Harnish R—c

NATRONA

Heck J F—f 1 c
Hileman E G—1
Korpanty A—f c
Natrona Realty Co—f
Oncken J P—f c

NAZARETH

Beck W E—f c
Huth F & Son—f 1 c
Kostenbader L P—f c
Knecht Chas E—f c

NEW BRIGHTON

Beaver County Ins Agcy—f c
Marvin L H—f c
McPherson Geo R—f c
O'Rourke F C—f c
Wilson Wm W—f 1 c

NEWCASTLE

Blaha J—1
Buchanan L M—f 1 c
Callahan S T—1
Coates H G & Son—f
Connelly E F—f c
Donnelly M J—c
Dushane Clare B—f c
Ferver W E—f c
Gilfillan J C—f
Hays J P & Co—f c
Hopkins J I Agcy—f c
Keast I W—1 c
Kennelly J F & Co—f
Knox & Morehead—f c
Lawrence Realty Co—f c
Libby Wm E—f 1 c
Long G S—f c
McBride-Shannon Co—f 1 c
McCracken S A & Son—f
McCready C A—f
Miller H G—f c
Miller Roy—f c
Myers S S—1
New Castle Real Est—f c
Northdruff J G—f 1 c
Nunn W M—f c
O'Brien E J—f
Reebel J D—1
Rhodes S J—1
Rodgers J O—f
Trotter R—1
Warnock-Robingson Co—f c
Williams J C—f 1 c

NEW KENSINGTON

Allen A B—f
Alter W R—f
Baron J P—f c
Baxter & Guiney—f 1 c
Beacom C D—f 1 c
Bellman Robt H—f
Boyer A F & Moorehead Robt Co—f 1 c
Criss & Snyder—f
Girts J T & L C—f
Lang A G—1
McCowan W C—1 c
Mainwaring M H—f c
Meyer F H—f c
Miller H E—1
Peoples Rlty Co—f
Shepard R G & Co—f
Snyder A H—f 1 c
Sullivan D B—f c
Sullivan Jerome—f c
Summers & Co Geo H—f c
Walley Harry C—f
Westerman H A—f 1 c

NORRISTOWN

Beyer A D—f 1 c
Brown C L—f c
Carr James J—f 1 c
Cloud J F—f c
Coleman & Wonsettler—f 1 c
D'Andrade Joseph—1
Egbert & Groff—f c
Evans B F—f c
Gotwals I J—f c
Hallman E L—c
Hunter P F Jr—f c
Johnson John A—f c
Jones S S—f
Lenhardt O F—f 1 c
McGinn J J—1
Moyer E C A—f c
Norristown Ins Agcy—f c
Orr S H—f
Puche C—c
Ralston George R—f c
Reifsnyder E A—1

NORTHAMPTON

Laubach Howard H—f 1 c
Rommel & Rupp—f 1 c
Schierer J K—f c
Sylvester E—f c

NORTH BRADDOK

Cassidy Edward F—f 1 c
Jones & Davis—f c
Juliss J W—f c
Porter & McDonough—f

NORTHEAST

Cushman L E—f
Eades C H—f c
Ferguson A C—f
Gill J F—c
Hampson G A—f c
Nichols Fred R Co—f c
Pease L A—f c
Raymond H L—1
Sullivan H E—f
Watt G A—f 1 c

NORTHUMBERLAND

Colt John E & Sons—f 1 c
Derk & Tierney—f c
McCorkill W G—f 1 c
Seasholtz G G—f
Smith S T—f
Teats P M—f

OAKMONT

Diamond W A—f
Marshall J L—f
Neil R H—f
Tiers & Karns—f
Tomlinson Wm A—f c
Witherspoon J M & Son Ltd—f 1 c

OIL CITY

Barr & Co—f 1 c
Carney J E—1
Dwyer Agcy—f c
Gates & Sons—f c
Griffith & Co—f 1 c
Johnston Hall—f c
Harper H P—f 1 c
Johnstone J A—f 1 c
Nelson Miss E—1
Ramsey Co Thos C—f c
Stahl Julius—f 1
Tarr A D—1
Westinghouse J F & E A—f c

OLD FORGE

Brodhead Samuel—f
Bushko J—f c
Clause Geo—1
Gelslinsky F S—f 1 c
Wood J A—f

OLYPHANT

Davies Thos H—f 1 c
Hricko Geo A—f c
Lavin M J & Son—f 1 c
Lawler & Loftus—f 1
McHale F F—1
O'Malley M P—f c
Walsh Mary A—f c
Weinburg A S—1

OSCEOLA MILLS

Baird Arthur W—f c
Jones Geo E & Son—f 1 c
McCarthy & McCully—f 1
McKennon A F—f c

OXFORD

Miller John T—f
Ramsey J E—f c
Stubbs D A—f c
Wheeler Bros—f c
Wilson A M—f c

PALMERSTON

Andreas W S—1
Heiney Guerney—1
McFarland Clayton—f 1
Mooney J A—f c
Seip F A—f 1 c
Smith R F—f c
Snyder C L—f 1 c
Zeigenfus Chas—1

PARSONS

Houser Wm B—f
McKee F—1
Reese Wm P—f
Sutton G H—f

PATTON

Mellow James—f
Parnell Cowher & Co—f 1 c
Patton Ins Agcy—f c
Youngquist P A—1

PEN ARGYLE

Eden Jos J—f
Harding Thos J—f
Kline W A—f
Meyers S J—f
Palmer T F—f c
Rowe Catherine—f c
Werner J H—f 1 c

PHILADELPHIA

Abrams J—1
Addis L M & Co—f
Allen F G—1
Allen J B—f c
Allen J C Jr & Son—f
Allen Wm W & Son—f
Arnold & Wannemacher—f c
Arrott Willim Ins Agency—f c

F. X. Quinn, President
T. B. C. Jones, Secretary

THE

ALTA FRIENDLY SOCIETY

1622 Arch Street, Philadelphia

Health, Accident and Life Insurance.

Assets, June 30th, 1924, $800,000

Total Claims Paid Over..... $5,380,000

Avellino J—1
Bancroft & Geist—f
Bartlett Jas H—f
Baruch F—1
Bareford Sam'l A—c
Batty A J—1
Biddle Townsend & Co—f
Benedict R R—c
Becker I G—1
Beel C P—1
Berlet E J—1
Bernstein S—1
Bettzer F L—1
Bindel L—1
Birdsall J T—f
Blake & Darby—1
Borst A E—1
Bourne & Durham—1
Bowen C A—1
Bosworth L A—1
Boyd J—1
Brady Jos A Agcy—f c
Brooks R W—1
Brown Henry W & Co—f c
Brown Howard J & Co—f c
Buckley & Meade—f
Buckman J W—f
Burton H—1
Buser F D—1
Canning John B—f c
Caraker & Co E J—f
Carey L F—1
Cheyney A B—1
Clair H K—f c
Clancy J Frank—c
Clapp E H Jr—1
Clark Austin—1
Colburn H R—1
Colhoun R H—f
Collings K—1
Councilman J B—c
Coyle Robt M & Co—f c
Creth & Sullivan—f
Crittenden & Swope—f

George R. Packard Richard Haughton

George Valentine Smith

Stokes Packard Haughton & Smith

General Insurance Agency

Fifth and Walnut Streets

Uptown Office, Packard Building

15th and Chestnut Streets

PHILADELPHIA, PA.

ESTABLISHED 1859

WILLIAM ARROTT Inc.

Insurance Agent

431 WALNUT STREET, PHILADELPHIA

Representing for Fire Insurance the Following Companies:

Great American Insurance Co., N. Y.
Northern Assurance Co.. Ltd. of London
The California Insurance Co. of San Francisco
New York Underwriters Agency of N. Y.
Camden Fire Ins. Ass'n (Suburban only)
Merchants Insurance Co., of Providence, R. I.

Marine and Transportation Insurance, Automobiles, Jewelry, Floaters, etc.

Federal Insurance Co., N. J.
Commercial Union Assurance Co., Ltd. of London
Commonwealth Insurance Co. of N. Y
Great American Ins. Co. of New York

CORRESPONDENCE with OUT-OF-TOWN BROKERS SOLICITED PROMPT and EFFICIENT SERVICE

Curley F C—l
Curtin & Brockie Co—f c
Darby J M—l
Davies L G—l
Deane E V—l
Denio C C—l
Detweiler Walter S & Co—f
Dickinson H W—l
De Palma A—l
Donahue Jno W—c
Donaldson Francis A & Co—f
Doriss & Paist—f

DONAHUE, JOHN W.,
Res. Vice Pres., Maryland Casualty Co., 324 Walnut St.

Doyle Jos—f
Dunham C T—f c
Dunn H—f
Durban & Co—f
Evans Chas T—f
Ewing M—l
Fenwick B C—l
Fitzgerald J F—l
Fleming J P—l
Foster T C & Co—f
Fox J R—l
Fouser Jno A—f
Franklin H P—l
Freifelder B—l
Fulmer C H—f
Gallagher V—l
Gannon C F—l
Gaskill W—l
Girten W K—l
Gleason E R—l
Goldstein R—l
Goldstein S Z—l
Goodman S—l
Gronquist C—l
Gross J E—l
Hammer F E—l
Hagan F W—l
Harrison W A—l
Haines W—l
Hardisty H R—l
Hare & Chase—f c
Harlan H B—l
Harmer A M—l
Harper C L & Co—f c
Harrington J V—l

HORACE WALTON GEORGE H. BROOKE

WILLIAMS & WALTON

GENERAL INSURANCE AGENTS

COMMERCIAL UNION BUILDING 416-420 WALNUT STREET PHILADELPHIA

Representing the following Companies

Commercial Union Assur. Co., Ltd. of London, Eng.
Queen Ins. Co. of America, New York
Imperial Assur. Co. of New York
Safeguard Ins. Co. of New York
Norwich Union, Eng.
City of New York

Suburban Territory

Commercial Union Assur. Co., of London, Eng.
Queen nsurance Co. of America, New York
Insurance Co. of North America, Philadelphia
Springfield Fire & Marine Ins. Co., Mass.
Fireman's Fund, San Francisco, Calif.
Newark Fire Ins. Co., N. J.
Alliance Ins. Co., Phila.
Imperial Assur. Co. of N. Y.
Norwich Union, Eng.
Providence Washington, R. I.
Delaware Underwriters
National Union, Pittsburgh
Safeguard Insurance Co., of New York
Atlas
Phoenix of Hartford

Workmen's Compensation, Casualty, Etc.

Columbia Casualty Co., of New York

Schedule Rating Expert at Brokers' Service

GEO. E. WAGNER & CO.

411 Walnut St.

FIRE
Phoenix of London
Sun of London
Mutual of Germantown
Old Colony of Boston

MARINE
Phoenix of London

CASUALTY
Phoenix Indemnity

PHILADELPHIA

CLARENCE A. KROUSE & COMPANY

Local and General Insurance Agents

323 WALNUT STREET **PHILADELPHIA, PA.**

HADDONFIELD AND STONE HARBOR, N. J.

Representing the following Companies for Philadelphia:

City of Penna. Minneapolis Fire & Marine American Union of N. Y.

For Eastern Pennsylvania and Southern New Jersey:

Atlas Assurance
Automobile
City of Penna.
Columbia of N. J.
Firemen's of N. J.
Fidelity-Phenix
American Union of N. Y.
Norwich Union
Palatine
Phila. Fire & Marine
St. Paul Fire & Marine
State Assurance.

Automobile Agents for the St. Paul Fire and Marine Insurance Co.

Hazen F A—c
Hazlett & Moss—f
Hirkness Peyton Bishop Inc—l
Herbert E—l
Hermann C—l
Hertel Paul & Co—f
Heymann Arnold & Co—f c
Houseworth Jos E Jr—l
Hoskins & Howell Co—f l c

Hunsicker C M—l
Hunt E R & Co—f c
Hutchinson Rivinus & Co—f c
Hyneman J E & Co—f
Ifill Jas S—f
Insley M H—l
Jocher Upman & Co—f
Kane John Kent—c
Kaighn W M—l
Katz, Simon & Co—f
Keeler E C—l
Knight H C—f
Koren B—l
Krouse Clarence A & Co—f
Lambirth H P—c
Lamley W C—l
Lang G H & Son—l
Laster M—l
Latta H J—f c
Lawson F T—l
Littlefield P—c
Levi Geo S & Co—f
Lewis H A—c
Liebert E J—l
Lombar F D—l
Long H L Co—l
Lokes G H—l
Lynch F J—l
Lynn T A—l
McFadden E A—c
McFarland E A—f
McGettigan B T—l
McKay J—l
Mac Intyre G W—l
Madeira L C & Sons—f
Mather & Co—f c
Mead A C—l
Megary W L—l
Megonigle S—l
Metcalf F R—c
Meyers W E Agcy—f
Mick W H—l
Miller H J—l
Mitchell Jas F—c
Montgomery J R—l
Morlock H—l
Mosier E O—l
Murphy Thos—l
Nealy & Morris—c
Nunnemaker C—l
Nusbaum F A—l
Oakley J L—c
Oberholtzer J W—l
O'Neill W C & Sons—f c
Pace B B—l
Palmer H W—l
Parrott S J—c
Perkinson B K—l
Pettit J R—l
Pickering M J—l
Pierce F G—l
Platt, Yungman & Co—f c
Plummer R S—l
Pool S H—c
Porta N D—l
Prevost & Herring—f
Prince B—f c
Prutzman H—l
Purcell J C—l
Rabinowitz H—l
Ratcliffe B E—l
Read H K—l
Reeves Horace A & Son Inc—f c
Remington H K—c
Rice Jr T B—l
Ridge & McNeill—f
Robinson W R—l
Rodenbeck J F—l
Rosenberger H—l
Rosenfeldt D—l
Saltzman J D—f c
Sauer H C L & Bro—f c
Saxon A—l
Scanlon J S—f c
Schlesinger Abe—f
Schilling Geo F—l
Schultz E K & Co—f
Scott P T—l
Seiger L—l—
Selden E—l
Shaw W—l
Sherman B E—l
Shields Wm I—f
Short A Jr—l
Simpson W A & Son—f
Smith E W—l
Smith H—f l c
Smith T B Co—c
Smithies J E—l
Staples J C—l
Stephenson H W—f
Sterline Chas K—l
Stokes, Packard, Haughton & Smith—f c
Stone, Mathews & Co—f
Story Samuel & Son—f
Sweeney Dennis J & Co—f
Tarr R J—l
Taylor C B & H M—l
Thomas W S—l
Thompson Wm M—c
Tillotson J B—l
Tucker F—l
Tustin G P—f
Tuteur A W—l
Wagner Geo E & Co—f
Wagner-Taylor Co Inc—f c
Waldron A M—f c
Walker T N—c

DAN'L J. WALSH'S SONS, Inc.

INSURANCE AGENTS AND BROKERS

All Lines of Insurance

Agents for

Mechanics of Phila; Firemen's Fund, Cal.; Merchants Fire, Denver, Col.; Star Insurance Co., N. Y.; Pittsburgh Underwriters; Reliable Fire, Dayton, O.; Urbaine Fire of Paris, France; Michigan F. & M., Detroit; Millers National, Chicago; Metropolitan Casualty, N. Y.; Northwestern Casualty & Surety Co., Wis.; Superior Fire Ins. Co., Pittsburgh; Globe Insurance Co. of Penna.

504 WALNUT STREET, PHILADELPHIA, PA.

Enos P. Mathews, Pres. and Treas. **John C. Moeller, Vice-Pres.** **John H. States, Jr., Sec.**

STONE, MATHEWS & CO.

INSURANCE

333 WALNUT STREET **PHILADELPHIA, PA.**

COMPANIES REPRESENTED

Assurance Company of America, New York, N. Y.
Capital Fire Insurance Co., of Concord, N. H.
Citizens Insurance Co., of Missouri
Insurance Company of North America, Philadelphia, Pa.
Security Insurance Co., of New Haven, Conn.
Safeguard Insurance Co., of New York
Netherlands F. & L. Ins. Co., of The Hague, Holland
California Ins. Co., of San Francisco, Cal.
Firemen's Insurance Co., of Newark, N. J.
Sterling Fire Insurance Co., of Indianapolis, Ind.

Careful Attention
Promptness

PENN.—Pittsburgh, Con.

Weaver P B—l
Webb W A Jr—l
Welsh A—l
Wickham A S—c
Williams & Walton—f c
Williamson C—l
Willard F—l
Willing & Insley—f
Willing J O—l
Wilson & Co—f c
Wilson Miss E G—l
Wilson Thos L—f
Wirkman E W—l
Wister A W & Son—f c
Wood B H—f
Woods O A—l
Wooley H—l c
Worthington W A—l
Wray C A—l
Young A M—l
Young, Crittenden & Swope—f
Zebley & Strouse—c
Zimmerman & Co Inc—f

PHILLIPSBURG

Beals Ins Agcy Frank R—f l c
Eskridge J H—l
Fryberger Ins Agency—f c
Todd Fred C J—f l c

PHOENIXVILLE

Brown C F—f
Bushong W F—f
Clymer H M—l
Davis B C—l
Gilkyson & Lippert—f c
Gotwals Amos—f c
King P W—f l c
Miller I E—f
McDade Katie T—f l c

PITCAIRN

Keck Martin L—f
Keefer C V—f c
Matthews W R—f c
Shultz Geo G—f l c
Smith J H—f
Soxman S M—f
Yothers Chas B—f l c

PITTSBURGH

Abrams J—l
Allison T C Co—f
Anderson-Henderson Co—f l c
Andrews J C—c
Anger E—l c
Appel H—f
Armstrong H W—f
Arnett S—l
Arrott J W Co Ltd—f c
Artman I—c
Ashbrook A G—l
Aull & Martin—f l
Avey & Irish—f l c
Avey W A & Co—f
Baker & Seiferth—f c
Ball Edw Agency—f c
Baun E C—l
Beckfield J H Rlty Co—f
Beers M P—c
Behen F X—f l c
Bell D B Agcy—f l c
Bell H H—l
Belmar Rlty Co—f

BENSWANGER, HAST & HERZOG

22 Conestoga Bldg.

Ins. Co. of North America; Importers & Exporters, N. Y.; London Assurance; Michigan F. & M.; Netherlands Fire & Life; Newark Fire; Great Amer. (Roch. Dept.); Security; Sterling; Republic Fire; St. Paul F. & M.; Union Paris; Atlas Assur.; Franklin Fire; Globe & Rutgers; American Surety; Standard Acc.; Northwestern Mutual Life; Hamilton Fire; Union Indemnity; North River.

Biggerd Jas C—l
Bishop A S—f
Black S W—f c
Blackadore J—f
Blair J C—f c
Blair Thomas J—f
Bleichner John A—f c
Bleichner Geo J—f
Bonnage G L—l
Born & Co—f
Boyd Richwine Co—l
Bresnahan M V—l
Brower E L—f
Brown Jos S & Son—f
Brown L S—l
Bruckman Realty Co—f
Brust G L—l
Buel Wm R—l
Burke & Beck—f
Burnett H T—l
Burnett L A Co—f c
Burtt Wm C Co—f
Butler W S—f
Campbell D—l
Campbell-Glosser Co—f l
Campbell H H—l c
Campbell J H—l
Childs W—c
Clark W L Co—f
Clark L A & Co Inc—f
Clifton P D—f c
Clinton T E Co—f c
Coll & Totten—f
Coleman R A—f c

WALTER H. COBBAN CO., Inc., Standard Life Bldg.

General Adjuster for Insurance Companies.

Colvin James H—f
Connelly W B—f
Cooper Wm H—f
Coyle Leo J—f
Cozza H C—l
Dalby Jas M—l
Dalzell J A Agcy—f l
Danner T J—l c
Darragh A C—f
Darragh D Inc—f c
Dauenhaver & Friedl—f
Davis A E—f c
Davis Co C A—f
Davies & Green—f
Davis & Motheral—f
Degen N E—l
Deely & Hettling—f
Dickie S A Co—f
Dippold Agcy—f c
Duggan E J—f
Dundas H D—f
Edgecomb J—l
Edwards, George & Co—f c
Edwards P J Co—f
England I W—f
English & Furey—l
Erny Jos—f
Erwin C M—l
Evans S B—f
Eyler Henry & Rose—f
Fairman & Sons—c
Fink Agcy Inc—f c
Flynn C W—f
Ford A D—l
Ford La Fayette—f
Furey Wm M—f
Gailey R C—l
Garman W F—l
Gibson J A & Co—f
Gilchrist H C—f l c
Glassburn G W—l
Goldsbury R S—l
Gott & Co L H—f l c
Greiner E—f
Griffith James A—f
Gron Jos—l
Guy James C Agcy—f l c
Haas H P Agcy—f l c
Halter & Marlier—f c
Hammer H G—f
Hankey & Co W L—f c
Harnies & Salsburg—f l c
Hemingway L D—l
Henderson Bros—f c
Henry J W—f c
Hess Peter Co—f c
Heselbarth & Sons—f l c
Hanzel L W Co—f l c
Hoffman G W Jr—l
Hoffman C J—f l
Hoover & Diggs Co—f c
Hornberger H O Real Estate Co—f c
Horner & Daubenspeck—f c
Horner & Ladley—f c
Hurst Anthony Co—f l c
Hutson R—l
Immel J H—l
Ivey W M—l
Jacobs I W—f c
Jeffrey L C Co—f l c
Jones Agcy L—f c
Johnston F A—l
Johnston & Harder—f c
Johnson Wm—l
Jordan E—l
Kann A & Son—f c
Kauffman F S—c
Kelly-Wood Real Est Co—f c
Kiefer F W—f c
Kinder A V—f
King R R—f
Kinsey T W—l
Kirschler S—f
Klages A M—l
Kramer S S—l
Kohne & Co J C—f c
Kupper A—f
Kyle D G—l

J. E. Stone & Company

Reliable Insurance Service

REPRESENTING

Automobile Insurance Co. of Hartford, Conn.
Commercial Union Insurance Co. of New York
Federal Insurance Company of New Jersey
Glens Falls Insurance Co., Glens Falls, N. Y.
Mercantile Insurance Co. of America
Royal Indemnity Company of New York

FIRST NATIONAL BANK BUILDING,
Phone—Atlantic 2314.

Pittsburgh, Pa.

Telephones 0216-0217 Court

McCANDLESS, COLLINGWOOD & ALEXANDER

INSURANCE

704-712 Commonwealth Bldg., Pittsburgh, Pa.

Companies Represented

American Alliance
Assurance Co. of America
Atlas Assurance
Camden Fire
Commercial Union
Connecticut Fire
Employers Fire
Employers Liability
Fidelity-Phenix
Fire Association
National Fire, Hartford
New Hampshire Fire
Niagara Fire
Phoenix, Hartford
Rhode Island, Providence
Springfield F. & M.
Star of America
Victory of Philadephia
Western Assurance, Canada

Lach L A—f c
Laird T V—f
Ladley W L & Sons—f c
Lang C F—f
Lang Co E G—f
Lantz W O—f
Leidenroth H—f l c
Liggett D S & Co—l c
Lippert S E—f

HARRY C. FRY, JR., Prest.
JOHN B. SIRICH, Secy.
J. A. HETRICK, Treas.

Logue Bros. & Co. Inc.

INSURANCE

PEOPLES' BANK BUILDING
307 4th Ave.,
Pittsburgh, Pa.

Lynch J—l
Lyne & Sons—l
McCandless, Collingwood & Alexander—f c
McCranahan H—l
McFeeley J L—l
McGill W—l
McNab P P—l
Macrory R J—f
Macpherson D G—f l
Mahoney John H—f c
Mearkle Inc W W—f
Mehm M—l
Mendel H C & Co—f c
Merrell G F—l
Miller J R Co—f c
Millar W N & Son—f
Moetler Albert F—f l c
Morris Chas W—f c
Mulert Justus—f
Mullins T D—l
Munro F R—f
Murray, Mohler & Co—f l c
Neal N L—f
Newark E F—l
Niebaum & Pow—f
Ries F W J—l
O'Neil Edw—l
Oppenheim G H—f c
Ott A W—f
Over F Y—f
Page Oliver O—f
Parke M E—l
Patterson A L—f c
Pearson R T Co—f
Phillips J H B—f c
Pinkerton F V—f l c
Pomeroy T W—l
Powell W J—l
Prichard & Hindman—l
Reich L A—f
Reid Wallace M & Co—c
Reilly Eugene S & Co—f
Reno & Johns—f

REPUBLIC FIRE INSURANCE CO.

Capital, $300,000
Surplus, $253,049
Assets, $1,935,442

C. W. Gerwig, Pres.
N. A. Weed, Sec. & Treas.

Richey-Bernhart Inc—f c
Ries F W J—l
Riviere N S & Co—f l c
Rivolta J L—f c
Roberts E G & Co—f c
Robbins S—f l c
Rose G P & Son—f l c
Ryan G W—l
Safety Real Est Co—f c
Sage Frank L—l
Sankey & Sons Wm—f
Sandulak Co—f c
Sawyer H T—l
Schaefer L P—f
Schaum F A W—f
Schmidt H W Co—f
Schneider Co Inc L P—f
Schwab T J—l
Scovel C W—l
Seright Jesse K—f
Sheedy C F—l
Shirley J T—l
Shook & Sons—f c
Snyder H O—l
Sorg, Henning & Walter Co—f
Speer E C—f c

STANDARD LIFE INSURANCE COMPANY OF AMERICA

Standard Life Bldg.

Stimmel W S—l
Stone & Co—f c
Succup Rlty Co—f c

SUPERIOR FIRE INSURANCE CO.
1310 Beaver Ave.
Capital $1,000,000
Surplus $1,752,289
Assets, $4,543,938
A. H. Trimble, Pres.; Edward Heer, Sec.; H. J. A. Finley, Ass't Sec'y.; T. Lee Trimble, Asst. Sec'y; H. E. Becker, Treas.

Taylor F W—l
Tener & Co W J—
Thomas T S—l
Thomson & Sproull—f
Thornton P H—l
Tredway G E—l
Troutman C W—l
Van du Voorst & Co—f c
Walsh Jno L—f
Warren & Co—f c
Watkins C V & Co—f
Watkins R W—f
Wechsler L—f c
Weiterhausen Chas R Agency—f l c
Werley F A—l
White J A—l
Wickline Robt L—f l
Williams H M—l
Wilson A D—f
Wilson Co J S—f l c
Wilson W P—f
Wood W M—l c
Woods E A Co—l
Woodside J M—f
Wright B E—l
Wynn & Smart—f
Young Bros—f c
Young J A & Co—f c
Zahn Wm A—f l c
Zeder W H—f c

PITTSTON

Bryden J R—f l c
Burke Oliver & Son—f c
Dorio & Co—f
English Thos E—f c
Flannery J T—f c
Gilroy W F—f
Hileman Jos & Sons—
Hopkins T H—f l c
Hughes R—f l
Jenkins & Co—f
Jordan J & Sons—f
Keating J E—f c
Kelley J J—f l c
Langford & Buss—f l c
Mosier & Stark—f c
Perrin M L—f c
Reap Jos B—f l c
Sammon & Co—f c
Schwartzcopf M A—f l c
Service Corp C W—l
Shannon Frank—f c
Shiffer W A & F E—f c
Smith Chas B—f
Thompson S—l
Walters & Co W B—f c

SUPERIOR BROKERAGE SERVICE

on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY

M. E. Singleton, President — **Home Office: Saint Louis**

Life ***Accident*** ***Health*** ***Group***

PENN.—Con.

PLYMOUTH

Curran Geo J—f c
Deane P J—l
Honeywell C W—f c
McAvoy Wm R—l
O'Connell J V—l
Phillips & Co—f c
Rowe Wm—l
Scott Harry A—f c
Spry W W—f c
Strojny Bros—f

POTTSTOWN

Bahr Jacob S & Son—f l c
Bernhart A J—f c

BERNHART, A. J., 213 High St.—Albany; American Surety; Camden Fire; Connectiut; Continental; Girard F. & M.; L. & L. & G.; Fire Association; Firemens Fund; Globe Indemnity; Home Insurance Company of New York; London & Lancashire; National Union; Palatine; Rhode Island; Republic Cas.; City of Pa.; Northwestern Und.; Norwich Union; Phoenix of Eng.; North British & Mrc.; Commonwealth Casualty; American; Aetna; Concordia; National; Phila. Fire and Marine; Westchester; Yorkshire; Georgia Cas.; American Cas. Co.

Bertolet Daniel H—f c
Christman Jas E & Son —f l c
Getter C C—l

POTTSVILLE

Bartlett J H P—f c
Brosnahan T B—f
Buehler E M—f
Burd G T—f l c
Canfield J F—f l c
Cummings Mrs Minnie L —f c
Donahue M J—l
Duffy Daniel—l
Frank L L—f
Garretson M D—f c
Gittleman H A—l
Hentz J—l
Higgins Jno W Jr—f c
Jones R L—f l
Lerb W S—f c
Lord T—f
Pottsville Ins Exch—f c
Quinlan W E—l
Reed Clinton B—f l c
Rich Norman H—f l c
Schertle H C—f
Serfass Ray—f l c
Shaefer & Lowrey—f c
Sillyman C B—f l c
Skeen C E—c
Wade C A—l
West J C—l
Weston H W—f l c
Wilson W C—c
York J—l

PUNXSUTAWNEY

Brown Bros—f l c
Davies Thos R—f l c
Dennison W T—f c
Fink & Co G W—f l c
Kurtz & Hastings—f l c
Punxsutawney Ins Exchange—f
Stevenson Geo W—f l c
Stumph E C—c
Thomas John L—f c
Williams Geo—l
Zeitler Jacob & Co Inc —f l c

QUAKERTOWN

Andres A A—f
Freed C Wm—f
Hartman F H—f l c
Jordan J M & Co—f c
Strawn Thomas—f l c

RANKIN

Katchmar A J—f l c
Lovas J J—f
Sandulak M C—f
Steinitz Rlty Co—f

READING

Ancona Daniel F—f c
Baker C—l
Beard A H—f c
Billman George W & Co—f l c
Blankenbiller & Son—f c
Brossman H F—f c
City Rlty & Ins Experts Inc—f c
Cohen A A & Son—f l c
Darlington E L—f c
Deninger Ed J—f l c
Essick & Barr—f l c
Fetter W W—f
Fisher Samuel F—f
Hansen A A—l
Helms S M—l c
Hill R G—f l c
Hohl H C—l
Hornberger A M—f
Impink Irvin F—f
Jones P G—f c
Kachele Gus—l
Keen J R—l
Kemmerer & Zechman—f
Kirshner L—l
Knapp E M—f
Knoblauch T—f
Leinbach W M—f
Lipka Albert—c
Lotz W A—l
McGowan W H Agency —f c
Mengel & Mengel—f l c
Morrison C W—f c
Nolan Real Estate and Ins Agcy—f l c
Norton J E—f l c
Nuss, Kurtz & Dowd—f l c
Nyce N E—f c
Potteiger Samuel N—l
Pursell D E & Son—l
Reiser Realty Co—f c
Rothermel S H—f c
Stivers R—l
Towson H F—l
Ullman A Allen—f c
Umbenhauer & Son I S—f c
Wanner O—f l c
Weible Oliver S—f c
Wise W K—l

RENOVO

Brunett F J—l c
Drohan J F—f c
Kendig Jos R Jr—f l c
Reilly Jos F—f c

REYNOLDSVILLE

Baldauf J A—f
Butler F J—f c
Hall C R—f c
Love P S—f c
McDonald G M—f c
Magaw E T—f
Murray Frank R—f c
Womer S N—l

RIDGWAY

Blose Larry G—f c
Elliott & Kime—f l c
Geary Chas F—f l c
Glaus J A—l
Mader H A—l
Olson & Larson Inc—f l c
Rosencrane R E—l

ROCHESTER

Coleman & Feytir—f
Doncaster James W—f c
Corban & Whatley——f c
Huth P J—f
Marquart Fred—f
Minesinger G T—l
Noss C C—f

ROYERSFORD

ANDERSON, H. E., 17 N. 4th Ave.—Aetna Und.; Alliance; American Alliance; American Eagle; American Casualty; Caledonian; Commercial Union Eng.; Connecticut Fire; Continental; Firemans Fund; Fidelity & Casualty; Home; Ins. Co. State of Pa.;Keystone Und.; Norwich Union; North British & Mercantile; Northern, Eng.; National Liberty;Niagara;Phoenix Assurance; Phoenix of Hartford; Penna. Fire; Queen; Royal; Rochester Dept. of Great American, N. Y.; Springfield; Victory; Westchester; Automobile of Hartford; Rhode Island; London Assurance; National Union; National of Hartford; Globe Indemnity; London Guar. & Acc.; Globe of Penna.; Patriotic Assur.; New York Und.; Standard Marine; Independence Indemnity.

Finkbiner Ulysses S G—f c
Hiestand H I—f

ST CLAIR

Holden J J—f
McCarthy Bros—f c
Montgomery T H—f c
Thorn W H—f c

ST. MARYS

Burden John—f l c
Cheatle Wm—f l c
Hauber Ins Agency—f c
St Marys Ins Agcy—f l c

SAYRE

Driggs Ins Agcy C M f l c
Fulford & Smith—f c
Mercereau H H—f c
Taylor F J—f c
Tilton & West—f
Williams C R—f l c

SCHUYLKILL HAVEN

Bittle Wm F—f
Filbert B A—f l c
Pflueger E B—f l c
Reed F B—f l
Rowan W G—f c

SCOTTDALE

Byrne A P—f l c
DeWitt E F—f l c
Folk F B—f l c
Kelly Co Inc—f c
Laughrey & Sons—f c
Wray Frank C—f l c

SCRANTON

Acker & Jermyn—f l c
Battenburg Chas C—f c
Benjamin A P—f
Bird Theo—l
Blackman J H—l
Boland C G & Co Inc—f c
Boland W P—f —f c
Bonner J F—l
Broadbent J F & Co—f c
Brown Bros Agcy—f c
Brown Gus N—f l c
Buck W S—l
Burke T & Co—f
Bushnell & Clark—f
Campbell D J & Co—f c
Clarke F P Co—f c
Cohen A B & Son—f c
Connell F H—f c
Connell T—l

CONRAD, A, SON, Wyoming Ave. & Mulberry St.—Hartford Fire; Columbia of N. J.; Equitable F. & M.; Fidelity-Phenix; Fidelity & Casualty; Georgia Casualty; Globe; Keystone Underwriters; Milwaukee Mechanics; National Union; Northwestern National; United American; Delaware Underwriters Queen of Amer.; Continental Casualty; Preferred Accident; Lincoln National Life.

Davis H L—f c
Dermody W H & Co—c
Dickert & Son—f
Duffy R E—f c
Dusenbury J W—c
Edson & Co—f c
Edwards F W Agcy—f l c
Edwards H M Jr—l c
Fitzsimmons Ins Agcy —f c
Forster & Evans—f
Fuller Charles & Co—f c
Gallaghen M B—l
Genter C H & Co—f
Gross M—f c
Hackett Ins Agcy—f

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offered to capable man to organize an important open territory, comprising five counties in Pennsylvania. Address

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Hitchcock F L & Co—f c
Huber & Partridge—f c
Huester Jacob F—f c
Hurwitz & Clemens—f c
James J D—l
James James—l
Jordan J P—f
Keating J J—l
Keeffer R H—f l c
Keller C A—c
Kiesel Joseph—f c
Langan M G & Son—f l c
Levy N E—f c
Loucks K—l
Luce R W & Son—f c
Manley A—l
Mannes & Bradbury—f c
Maxey B F—l
McGuire T J—l
Moore-Foster-Burwell Co—f c
Morosini E—f c
Naylor J—l
O'Malley M J & Co—f c
O'Malley Owen F—f
O'Malley M P—f
O'Neill C B—c
Pallman Geo B—l
Paine H F & Son—f
Parker S D—l
Phillips Rosswell—f c
Phillips W W & Co—f c
Powell A V—f c
Reynolds G F—f
Robling Kirchof & Demuth—f
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Simons J L—f c
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Sullivan W L—l
Swain & Cotton—l
Thomas Geo W—f c
Waldron A M—f c
Wheeler M H—f l c
Witowski S—l c

SEWICKLEY

Boobyer R M—f
Brown R R—f
Coffin J C—f c
Duncan W C—f
Hays Agcy G A—l
O'Neill C—l
Stanley A—c

SHAMOKIN

Ammerman J R—f
Anderson & McMenamin—f l c
Barthel Chas J—l
Coulston & Henninger—f l c
Donlan Thos J Jr—f l c
Fisler Frank B—f
Gallagher P V—l
Gearhart E H—l
Gribbin Leo E—f c
Glick R J—f c
Graeber Ins Agency—f c
Helfenstein W L—f l c
Heslop Harrison—f
Kopyscianski John—f
Kramlick Maurice B—f l c
Kocher R H—l
Lark A—l
Marshall Geo W—f l c
McCormick J P—f
Ranck R A—f c
Shoop & Burd—f l c
Shuster D E—l
Snyder A L—f
Snyder W L—f
Startzel C D—f l c
Unger W H—f
Weaver Edith K—f
Wilson Guy W—l
Yocum S C—f l c

SHARON

Allen W E—l
Ashton C A—f l c
Brown S—f
Buchholz Ed—f l c
Elliott H J—l
Gartside Rlty & Ins Co—f l c
Gibson James C—f l c
Hess N—l
Hildebrand J S—l
Hoelzle Ins Agcy—l c
Kahl M—f
Keffer R H—l
Leffingwell V M—f c
Leslie Jones Stewart Co—f l c
Locke W J—f
Maitland Wm A—f c
Moore W H & Son—f l c
Petrini T G—f
Reese E—f c
Sharon Realty & Insurance Co—f l c
Shatto H B—f l c
Shilling Chauncey N—f c
Stahl S J—l
Stewart E—l
Tanner J D—f
Thomas & Co—f

SHARPSBURG

Collins Patrick—f c
Coyle R M—f c
Crea Thos—f
Kiels L H—f c
Kimpel H C D—l
Kraus S E—f c
Lowry Jas L—f c
McKee & Dougherty—f c
Seidel L O—f

SHARPSVILLE

Agnew Chas E—f c
Bartleson F H—f l c
Cuttler Arthur G—f c
Hum J K—f l
Robinson S A—f c
Turner E A—f l c

SHENANDOAH

Bierstein P W—f l c
Bradigan Harry—f
Brennan Delores—c
Brennan Jos—f c
Close James—l
Curtin John W—f
Davis Jesse B Agcy—f
Davis W B—f l c
Houck P B—f l c
Keogh M D—f c
Krick Geo H—c
McKernan M F—l
Meluskey Leo S—l
Miernicki Jos—f c
Reilly Frank H—l
Mockaitis Beatrice—f l c
Mochaitis A J—f c
Tabor Agency—f c
Loucks Clayton—f c
Wassel Joseph—l
Whitaker C—f

SHICKSHINNY

Post Chas S—f
Sarge E E—f c
Shoemaker C W—f l c

SHIPPENSBURG

Bedford S L—f
Coffey John E—f
Guyer Earl B—f c
Henry G Harold—f c
Hosfeld Jno B—l
Lutz W A—f c
Mowery N E—f c
Noftsker Ins Agcy—f c
Noftsker Paul B—l
Omwake J S—f c
Powell D—f l c
Ryder H A—f c
Zinn E E—f

SLATINGTON

Evans Gertrude E—c
Fritzinger S T—f l c
Handwerk H O—f l c
Jones P G—f
Kichline R J—f
Misson H H—l c
Morgen Fred—l
Peters Duble—f c
Sieger H N—f c
Stettler Charles—l c

SOMERSET

Black Geo J—f l c
Boose John R—f
Connelly Harriet—f
Harrison Chas J Jr—f l c
Miller A K—f
Stauffer J M—l

SPRING CITY

Coulston J A—f l
Curry D M—f
Reeves H A & Son Inc—f

STEELTON

Alleman M R—f l c
Cumbler R W H—f c
Frye Ross M—f
Groff Chas A—f c
Howard H H—f c
Mumma Mark—f c
Reist Jonas K—f c

STROUDSBURG

Achterman L A—f l c
Bell E A Co—f l c
Coolbaugh Robert R—f c
Culty C J—l
Lebar & L'Hommedieu—f
Miller M W & Co—f c
Small B L—f c
Smoyer H S—f l c
Thomas J F—l

SUMMIT HILL

Breslin Francis J—f
Christman Ira F—f l c
Cunningham James A—f c
Davis David & Bro—f c
Gallagher John C—f c
McFadden James J—f c
Scott L E Agcy—f c
Storch C F—f c

SUNBURY

Barnhart H E—f c
Bassler John W—f
Bell O P—l c
Brown W P—l
Bucher J B—f
Buck Aaron—f
Clement & Brosious—f c
Cummings J F—c
Depper Geo E—l

PENN.—Sunbury, Con.

Deppen Bros—f c
Derr & Rockefeller—f c
Dewitt I A—f c
Druckemiller Wm H—f c
Foltz George A—f c
Foltz Wm H—f
Greenough & Kremer—f
Hoffman W P G—f l
Knight Harry S—c
McCombs J S—f c
Morgan J W—l
Reed & Clement—f c
Rhoads W F—f
Roush E M—f
Sarley S D—f c
Savidge J K—f c
Savidge G D—l
Shipman C F—f
Stellar G F—f

SUSQUEHANNA

Burns L W—f
Leslie Bruce P—f l c
O'Connell John V—f c
Wright C E—l

SWISSVALE

Craighead Wm B—f c
Dierst J R—f c
Facius Chas T—f
Sjorgren C E—l
Stitt R W—f
Van Horn C E—f l c
Wallace Frank S—f c

SWOYERVILLE

Glahn P—f
Miller & Wagner—f c

TAMAQUA

Beard Samuel R—f l c
Berner Bertram E—f l c
Delay Joseph—f c
Hefner J H—f c
Jones Ralph B—f l c
Kennedy T J—l
Kolb Bros—f c
Nahf Chas—f c
Prutzman M P—f
Schugg Wm—f c
Souder H W—f
Sowers E F—f l
Wolf Michael V—f

TARENTUM

Ashbaugh R Claire—f
Bell A J—f
Denny J M—f
Girt J A—f
Griffith J M—f
Lovasik S A—f
Loynd & Lindquist—f
Manandise O J—f
Marvin Bros—f l c
Stewart Rlty Co—f c
Travis R A & Co—f c
Wehner Miss Anna—c

TAYLOR

Atherton & & Weibel—f l c
Griffiths John S—f
Law James P—f c
Williams D A—c

THROOP

Gaffney P—l c
McGowan M J—f c
McNulty M J—f c

TITUSVILLE

Barber John F—f c
Chick M B—f c
Connor & Co S P—f c
Edwards J H—f l c
Flanders Harry K—f c
Heald C W—l
Kerr R A—f
Owen C B—f l
Second Securities Co—f l c
Smith Ema—f l c
Tauffer R H—l
Tulloch Geo F—f l c

TOWANDA

Bender C M—f l c
Codding John W—f c
Ingham E J—f c
Johnson E B—l
Matchett W M—f c
Overton J R—f c
Pease L A—l
Shelton & Russell—f l c
Spencer W L—f c
Walker Ed—f c

TOWER CITY

Callen H T—f
Kaufman Leroy—f c
Lewis A D—c
Moyer J B—f

TREMONT

Bashore R S—f
Reinbold W H—f
Russell F D—f
Smith N C—f

TURTLE CREEK

Birdseye Wm H—c
Bryans Wm A—f
Byers D W—f
Elder Joseph E—f c
M'Donald Realty Co—f c
Meanor C E—f l c
Semmons W H & Son—f c

TYRONE

Calderwood H B—f c
Flenner Ins Agcy—f l c
Ginter L E—f c
Hiller W F Agcy—f l c
McConahy N C—f c
Porter John L—f l c
Tobin Hugh F—f
Vincent A A—f c
Williams A J—l

UNION CITY

Gates Wm O—c
Humes S C & Son—f l c
Sweet A G & Son—f l c
Thompson H S—c

UNIONTOWN

Areford G C—c
Brown Ins Agcy—f c
Davis J—l
Dollison L C—l
Fayette Real Estate Co—f l c
Flenniken H W—f c
Gates & Moser—f
Kobacker Ins Agcy—f l c
Lewellyn Chas L—c
Markle, Combs & Moore Inc—f l c
McCrum R S—f l c
Powell Otis P—f
Searight Ins Agcy—f c
Seaton & Bowman—f l c
Semons G W—f
Sesler Bros—f c
Springer J D—f
Trimbath Agcy—f c
Uniontown Real Est Co—f

VANDERGRIFT

Adams F W—f
Beck Roy A—f c
Flickinger Robert—f
George H J—f c
McGeary W A—f c
Uncapher M E—f c
Wherry B P—l

WARREN

Alexander W A—f c
Broderick J—l
Craft Keefer & Genge—f c
Crandall Agcy—f l c
DeForest Agcy—f c
Gealy C M—l c
Henry W F Co—f c
Keck H S—l c
Lesser B V—f c
Ley E H—f c
McWeathy H K—f l
Messner K M—f l c
Miles C C—l c
Phillips G S—f c
Stuart J R—c
Waid Rogers & Co—f l c
Warren Ins Agcy—f l c

WASHINGTON

Amon Jacob L—f
Anderson & Pollock—f l c
Borland Bros—f
Bryant Jas C—f l c
Buchanan R C—f
Caldwell D F—f
Carson Glenn P—f c
Carmichael Jno F—f
Challener Bros—f l c
Christman Wm—f
Condit Frank H—f c
Deems E R—f c
DeNormandie E B—f c
Flynn Agcy—f
Foulke & Co G W—f
Goldforb Jacob—l
Gump Wm H—l
Happer Agcy The A G—f l c
Howden & Co J A—f
McGrew Minnie C—f
Minton J W—f c
Murray J W & Sons—f
Pickett W E—l
Potter Agency—f c
Rush Co—f c
Savidge Floyd—f l
Smith Ed R Jr—l c
Snowden R L—l
Spriggs H H—f l c
Thomas P W—l
Yeager J W—l
Young & Garrett—f

WATSONTOWN

Dieffenbach W D—f c
Leinback & Bly—f
Rombach H W—f
Shay Wm F—f c
Wagner J H—f
Wesner L M—f

WAYNE

Amans Sons Geo M—f
Canizares F A—f c
Davis Chas M—f c
Fronefield J M—f c
Hunter H C—f l c
Taylor C C—f
Trout E N—f
Wickersham W N—l

WAYNESBURG

Baily Insur Agcy—f c l
Funk Levi—f
Furman James—l
Gump G M—f
Huffman Geo D—f
Hutchins W V—f l
Jenkins-South—f
Patterson M B—f l
Scott J W—f l
Wright P E—l
Williams Morris—l

WEATHERLY

Barto W H—l c
Eby S G—f c
Gearhard W C—l
Murray L M—f c
Rosenstosk John E—f c

WELLSBOROUGH

Blair & Blair—f l c
Champaign Wm E—f l c
Clark C B—f c
Rockwell, Rockwell & Rockwell—f c
Sherwood W B—f
Smith D C—c
Williams J H—l

WEST CHESTER

Cannon W A—l
McFarland & Haines—f c
Martindale C P—f l c
Martindale S L & Son—l
Taylor Harry F—f
Way C—f c

WEST HAZLETON

Fichter Geo P—f c
Kubitsky A C—f
Singley James G—c

WEST NEWTON

Adams A B—f l c
Dick A M & Co—f l c
Parker A J Co—f l c

WEST PITTSTON

Anthony B H—f c
Parker Oscar J—f
Walters W B—f

WILKESBARRE

Bachman F E—f
Berk Max & Son—f l c
Biddle & Eno—f c
Blazijwski & Son F—f
Block Bros—f l c
Boland Agency James M—f c
Brennan D G—l
Buck C—f c
Callahan T J—f
Christman Lilian M—f c
Constine F—f
Cool J & Co—f
Dana & Frantz—f c
Davis J R—l c
Derr Thomaso & Bro—f l c
Dow Wm E—l
Dymond & Multer—f c
Espy Bruce M—f c
Farrell J C & W L—f
Fegley Geo W—f
Flannery J T & Co—c
Ford J P—f c
Ford Thos J—f c
Frey E A—f c
Gaertner G A—f l c
Galland A S—f c
Gregory C W—f c
Guiney J E—f c
Gwilliam Geo E—f c
Hartman Geo J—f c
Harvey J C—l
Hoban J W & Co—f c
Hoffa John—f
Horn B M—f c

Hughes Geo T—f
Hurwitz Berk Agcy—f c
Jones J M—c
Keller Geo F—f
Kenney J C—f c
Kielty P F—l
Kozak A V—f c
Kraft G J—c
Kramer R J—f c
Leighton Co C A—f
Lewith & Freeman—f c
Lilly J M—f c
Lloyd Jos W—f
Loucks K F—c
McGaw C W—f
McGroarty J F—l c

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Man E L—f l c
Milton J R—l
Monroe H A—b
Moore M E & Son—f
Moran J—l
Multer W N & Sons—f c
Mundy J F & Co—f
Murray J J—f c
Nuss I F Co—f
Parsons W L—f c
Peters F B—l
Phillips & Co—f c
Pierson A L & Son—f
Post Wilard L & Co—f l c
Ramer Thos L—f c
Reese, Lloyd & Co—f
Reynolds & Co—f c
Robinson W B—f l c
Rote S B—l
Royer Bros & Co—f c
Russel & Co—f
Scott H A—f c
Scurman M A—l
Salsburg L K & Co—f c
Schwartzkopf M A—f c
Shannon & Coffman—l
Shaw A C—l
Shaw & Coughlin—l
Shovlin J A & Co—f c
Simons & Peck—f
Slavonic Rlty & Ins Co—f
Snyder C M—l
Star A P—l
Starr, Thomas & Wells—f
Steinhauer Wm P—f c
Sturdevant D—f
Theis Bros—f c
Theis Fred & Son—f l c
Tompkins W S—c
Tomascik Geo—f
Ward D L—f
Ward Richard A—f c
Watson & Winter—f l c
Wideman E C—f
Williams Jos Agcy—f
Yeager W B—f

WILKINSBURG

Beiderman L—f
Cronkhite & Jessop—f c
Henderson S M—f c
Neilson F H—l
Spence R L—l
Wagner Rlty Co—f c
Wylie James R—f

WILLIAMSTOWN

Blanning & Stine—f c
Lebo D F—f
Sallada H C—c
Rank Chas W—f c
Shadel F M—f

WILMERDING

Bowman J M—f c
Cunningham J E—f
Oesterling A A—f l
Richards Jas F—f
Schubert W C—f l

WILLIAMSPORT

Bailey Bros—f l
Bates R G—l
Bell Jesse S—f c
Benton Wm A—f c
Bullard L G—l
Burbaker H M—l
Burns Miss B M—f l c
Burrows J E—f l
Clinger Agency The—f c
Cole & Co E W—f c
Collier J F—l
Compton H W—f c
Datesman J—l c
Dawson E S—f l c
Emery Real Estate & Ins Agcy—f c
Faber H H—l c
Fisk George L—f l c
Flock G E O—l
Furey Durant—f
Gallagher F M—f l
Gibson J A—f l c
Gibson William Jr—f
Good Ins Agcy—f c
Harlacker R B—l
Harrison & Horn—f l
Hauber J H—l
Hill H C & Co—f c
Hoadley E A—l
Hunter W N—l
King D B—l
King Wm L—l
Krouse James B—c
Lauer & Levering—l
Link E M—l
Lundy A W & Son—f l c
McCormick & Son—f c
Mahl S H—f
Poust G S—l
Pray L A—c
Riley H K—f
Schweiker Ins Agcy—f c
Shaffer E A—f
Smead W H—l
Staib F C & R R—f
Steck W F—l
Swartz & Shea—f c
Waltman C F—f l
Williamsport Ins Exch—f l c
Witt I M—l

WINDBER

Colborn Mary S—f c
Hartman & Co—f c
Maneval & Co—f
Millott F A—f
Patton J D—f c
Parnell & Co—f c l
Vickroy W J—f

WOODLAWN

Duff W S—f c
Folland E R—l
Mai Rlty Co—f c
Ruffner & Moore—f l c
The Henderson Ins Agcy—f l c

YORK

Angels R A—l
Berger E H—l
Brooks K S & Son—f c
Burgesser C C—f l
Bush-Sheely-Travers—f c
Codorus & Menheim—f
City Rlty Co—f l c
Dellinger Geo S—f c
Ebert Harry S—f
Eckenrode Wm H—l
Evans Miss M B—f c
Geesy & Son R L—f
Graham W M—l
Graybill George—f l c
Gross Samuel L—l
Hauser John S & Co—f l c
Heller Thomas E—f c
Herr L E—f c
Hocke A H—f c
Jessop & Culp—f c
Keystone Rlty Co—f c
La Mott & Bond—f c
McBlain Walter G—l
McConkey E K & Co—f c
McGuigan C E—l
McLaurin A J—l
May N C—f
Messigner J F—l
Miller Jacob A—f c
Myers & Thompson—f c
Owen W S & Bros—f l c
Pritchard T D—l
Rice J E—l
Rutter John H—f c
Sayres C W—f c
Shettel A H—f c
Snyder C S—l
Spahr Franklin—f c
Spangler George P & Son—f
Stallsmith Robert O—f c
Stambaugh J H—l
Stover John A—f
Thomas C A—l
Trout D M—l c
Trout G E—c
Waters O P—f c
Wilkinson Boyd C—l

RHODE ISLAND

BRISTOL

Edmonds A A—f c
Skinner Edwin A—f c
Straight Fred M—f c
Tobin M J—f
Wall Bertram W—f l c

BURRILLVILLE

Fagan Francis—f c
Logee Ins Agcy W W—f c
McCabe John H—f c
Remington C O—f

CENTRAL FALLS

Corriveau J C—l
Fontaine Y A—l
Kiernan T E——l
La Brosse J E—f
Pouliot L Jr—c
Roberts F X & Sons—f
St Andre L—l c

COVENTRY

Beaton Peter—c
Harrington J C—f
Nixon Byron H—c

CRANSTON

Crofton J V—f
Fogell A—l c
Horton H F & Sons—f c
Latham J A & Co—f
Sanders J L—f
Sevin George V—f

CUMBERLAND

Hagan Thos H—f c
Ross David—f l c

EAST GREENWICH

Allen Estate Agency The H V—f c
Freeman Jas F Co—f c
Gleason C C—l
Haven Mrs N M—
McPartland Mills—Lillibridge J W S

EAST PROVIDENCE

Allard Roger W—l
Ingham A Jr—f l

JOHNSTON

Votolato J—f
Wilder J B W—f

LINCOLN

Bouvier A—c
Cartier W J—f

NEWPORT

Andrews W S—f c
Braman Packer—f l c
Brightman Wm E—f l c
Callahan Geo W—f c
Commerford A B—l
DeBlois & Eldridge—f c
Dyer H L—f
Gatzenmeier A R C—l
Hammett Clarence A Co—f l c
Hazard Duncan A—f l
Kaull James T—f l c
Murphy T F—l
Paine F H—f l c
Pasonage J B & Son—f l c
Phelan T S—l
Rooney James J—c
Spencer Edw L—f l c
Sullivan Helen M—f l
Sweeney W G—f l c
Wilks H G—f
Wrightington C H—f

NORTH PROVIDENCE

Hazard Frank B—f
Sweet Fred A—f c

R. I.—Con.

PASCOAG

Fagan Francis—f c
Fagan George—f ly c
Logee Edith C—f c

PAWTUCKET

Arnold W W—f
Barclay Wm H—f
Bishop F & Co—f
Blais Leo A—f
Blanchard Andre J—f
Butler E P—f
Chase S N—f c
Conley C E—f
Connor G T—f
Crotty Laurence F—f c
Davis Herbert B—f
Dean F L—f
Donahue Leo R—f
Dyer Benj J—f
Everett A P—f
Fletcher H A—f
Gallagher Matthew J—f
Harbershaw J A—f
Healey Jas P—f
Higgons T D—f
Kelley Walter L—l
Keough James—f
Lawton Chas H—f
Lescoult Louis—f
Lynch W J—f
Meehan W P—l
Miner V L—f c
Monast Louis—f
Mulligan Myles M—f c
O'Brien Thomas—f
Palin Realty Co—f
Ramsbottom J W—f
Richardson E H—f
Rousseau O J—f
Sheldon Chas H—f c
Shippee E W—f
Shove Isaac Co—f c
Tingley A E—f
Watjen H E & Co—f

PORTSMOUTH

Anthony W B—f l c
Borden J B—f l
Boyd Wm K—f c
Hicks Geo R—c

PROVIDENCE

Alberts H—l
Anderson Henry W—f
Arms Wm T—l
Arnold Co The—f
Arnold M Hollis—f
Baggot W A—f
Bagley W G—l
Beach & Sweet Inc—f l c
Blanchard F G—l c
Blum S—l
Bosworth J D—l
Boyle J W—l
Buckley John J—f
Budlong John C—f
Budlong S W—l
Calef H C—f
Carpenter J B—f c
Carter Realty Co—f
Chambers Wm C—f
Coates Hurdis Co—f
Collett Geo H—l
Cook C H W—f c
Cook Jas W—f c
Cooley R W—l
Crum F A—l
Danforth Leon E—f
Di Jeser & Day J F—l
Donnelly F M—l
Dooley F R—f c
Draper W H—f
Dunning M L—l
Easton E G—f
Eddy Jno & Son—f
Edgren J Urban—f
Egan D C—f
Farnum E H—f
Ferre Jas F—l
Fisher Michael—f
Forest C A—l
Freeman Jas F Co—f l
Fuller-Winfield Co—f l c
Galligan John F—f
Gallivan & Co Jas—f c
Gammons J A—f l c
Gamwell & Ingraham—f c
George C H—f c
Girouard & Brown—f l c
Goff Wm D & Co—f
Greene Henry A—f
Gregory I L—l
Griswold W H—l
Gross G L & H J—f
Hall Harry J—f
Harrington Benj F & Son—f l c
Harris Stephen C—f
Hayward N W—l
Hazelton W F—l
Henshaw F W—f l c
Herrick Wm H & Co—f
Hill Jas—f
Holm W R K—l
Holmes C E—f l
Holt R—f c
Hurley R A—f l c
Intlehouse A L—l
Jackson Benj H—f
Johnson M C—f
Johnston S B—l
Jones J D—f c
Kehoe J L Co—f
Knight A—f l
Lapham Simon S Jr—f
Latham J A & Co—f
Leach A E—l
Lester Wm A—f
Lincoln Levi C—l
Lord D C & Son—f
MacDonald J—l
Mackinney H A—f l c
Manchester B B Jr—f l c
Mason E G—f l c
Mathewson C A—f
Mattson A—f
McAlear J E—l
Morris G E—l
Munroe W E—f c
Newcomb C F—f c
Norberg & Co—f
O'Donnell J—f l
O'Leary A—f c
Paige Clifford D—f l c
Parks Geo M—l
Philbrick C H—f
Potter G H—f c
Power S M—l
Pullen W K—f
Rathbun T R—f
Randall Wm R—f l
Rawlings B M—l
Rice Charlotte E—f
Robinson W H—f l c
Rollins E A—f
Rugen W G—f
Sanders L S—f c
Sanderson Bros—f c
Scott & Farrell—f l c
Sherman H C Jr—f
Smith J E—f
Spencer & Boss—f l c
Starkweather & Sheply Inc—f c
Stearns M H—l
Stone & Smith—f
Sundberg-Tanner Co—f c
Sweet F A—f c
Swift J H—f
Therrien P—f c
Torry & Brokaw—l
Troiano M A—l
Walker R L & Co—f
Wallace Wm V—f
Warburton W R—f

E. L. WATSON & CO.
INSURANCE
29 Weybosset St.

Wheaton H M—l
Williams C R—l c

S. KINGSTON

Babcock John E—f
Bateman Everett J—l c
Gardner Thomas A—f
Lewis Nathan B—c
McInnes Oliver P—l
Mitchell Charles—l
Perry Howard B—f
Shannon Walter E—f c
Sweet W R—f

TIVERTON

Brown Geo E—f
Cottrell J T—l
Durfee J T—f
Grinnell Charles F—f
Hambly A L—f l c
McCoy William F—f
Seabury Geo A—f l c
Wordell J G—f

WARREN

Asselin H—f
Gildert G M—f
Greene Chas W—f c
Martin Lumber Co E M—f c
Saillant G N—f
Smith R S—f

WESTERLY

Barnes Everett O—l
Burke Edward M—f
Chester Irvine O—f
Coy Edward B—c
Coy Frank W—f
Hillard Wm A—l
Morgan C A—f l c
Price Walter—f l c
Rogers Co—f l c
Thorpe Howard E—f l
Trotman Arthur—f l c

WEST WARWICK

Archambault Raoul—f c
Cassidy John—f c
Clarke & Kendall—f l c
Coogan Frank P—l
Dionne Edgar A—l
Greene Mary E—f
Hathaway Fred E—f l c
Kernan Thos H—f l c
Knight Albert H—f l c
McKeown John F—f c
Perkins Joseph Jr—f c
Roarke Michael H—l
Soucy Pierre—f c

WOONSOCKET

Briggs B M & Sons—f l c
Brindle Robert—l
Cavanaugh T—f l c
Cosseboom J C—f l c
Fleurant J F Inc—f l c
Gaulin & Son M—f l c
Girard Francois—f c
Girard Geo N—f l c
Hemond, Fournier, L'Agency—f
Heroux Joseph E—f
Keough Wm F—f l c
Kirby J F & Chas L—f l c
Kirby M E—f
Laudry Leo—f l c
Morin Miss Ida J—f
Mowry Wm C—f l c
Myette H J—f
Paquin O J—c
Rogers Wm H—l
Smith R P & Son—f l c
Soucy Adelard L—f
Sutton H P—f
Sweatt & Rousseau—f l c
Williams Wm E—l

SOUTH CAROLINA

ABBEVILLE

Citizens Ins & Trust Co—f l c
Jones F B—l
Peebles W L—f l l c
Thomson J C—f
Smith & Crowley—f

AIKEN

Ashhurst J W—f l c
Hutson O B & J—l c
Laird Inc—l
Oliveros Real Est Agcy—f
Real Estate & Fidelty Co c

ANDERSON

Bowlan J W—l
Burriss E T—l c
Citizens Ins Agency—f l c
Dickson J W—l
Felkel F W—l
Farmer, Walton & Evans—f c
Geiger, Townsend & Co Inc—f c
Ginn & Sanders—f l c
Hill Ins Agcy—f c
Horton Cromer & Co—f l c
Huskey O R—l
Kay E J—f l c
McGee H J—l
McLean—
Mattison M M—l
Osborne W R—l
Vandiver & Co—f c
Wright D G—l

BAMBERG

Carter, Carter & Kearse—f c
Dickinson G M—f c
Edenfield M E—l
Riley & Copeland—f l c

BEAUFORT

Beckett Ins Agcy—f c
Kinghorn Agcy J B—f
Randall A W—f
Sims J—f l c
Smith C C—f l c
Webb T R—f l c

BENNETTSVILLE

Bennettsville Ins & Rlty Co—f c
Crosland & Tyson—f l c
Evans A W—f c
Marlboro Trust Co—f l c
Palmer, Hamer & Hamer —f c
Smith & Palmer—f c

CAMDEN

Blakeney Jas W—f
Camden Loan & Realty Co—f l c
DuBose & Co C P—f c
Hough W R—f l
Powell Edw G—l c
Williams Ins Agcy—f c

CHARLESTON

Barrett Wm D—l
Bissell J C Jr—f c
Charleston Ins Agcy—f l c
Cooper F W—f l c
Duryea R H—f
Gadsden C Deas—f l c
Gilchrist Corp The—f l c
Gordon & Dunkin—f c
Guerard E P—l
Hair A S—l
Hastie W S & Son—f c
Heradon M S—l
Heyward & O'Neill—f c
Hyde S L—l
Hyde T T & Sons—f
King DeWitt W—f l
Kraeg & Witsel—f l c
Lesemann Jac D & Son—
Lowndes C T & Co
Lubs H D—f l
McDowell G J—l
McGee H T Agency—f
Middleton W D & Co—f c
Mitchell W B—l
Morse J F—l
Murray J V—l
Peek I D—l
Pinckney Arthur—f c
Pinckney L M—f c
Prause—C T—l
Ravenel R T—c
Ravenel & Rivers—f c
Reeves & Son—f c
Rittenberg S—f l
Robertson & Mikell—f c
Robertson & Skinner—f c
Schachte & Sons Henry—f c
Sinkler D L—f c
Smith J D—l c
Storen Wm J Jr—f
Touhey E P D—f
Triest & Israel Inc—f l c
Wehman E E Jr—f
Wilbur W C & Co—f l c
Wilensky H L—f l c
Wright L L—l

CHERAW

Cheraw Ins & Trust Co —f l c
Guar Loan & Trust Co—f l c
Malloy J W——l
McNeill N D—f l
Waddill C K—f l c

CHESTER

Cornwell J C—f l c
Edwards C C & C R—f l c
Hardin E H—f c
Lathan Bros—f
Lindsay Joseph—f l c
Stone W C—l
White & Son T H—f l
Whitlock F L—l
Wiley & Thompson—f l c

COLUMBIA

Allread N W—l c
Bailey J F—f
Blalock R J—l
Blanton A H—l
Bollin & Strohecker—f l c
Brodnaux F E—l
Brooks B—l
Cantey & Co Inc—f l c
Cathcart Jas A—f l c
Clyburn J T—l c
Cole L C—l
Coley E P—l
Cozart J M—f l c
Craig & Co—f c
Dana F J—f l c
Dial G L—f l c
Dial J D—f l c
Edwards C A—f l c
Elliott & Davis—f c

ELLISON, DAVID G., Ellison Bldg., 1221 Washington St. (Estab. 1912): Fidelity-Phenix; Globe & Rutgers; Md. Motor Car; Netherlands; New Brunswick; New Jersey; North River; Palmetto; Phoenix, Ct.; Pilot; South Carolina; Superior; Tokio; U. S. Lloyds;———Amer. Sur.; Hartford Live Stock; U. S. F. & G.;———Aetna Life; Prov. L. & A.

Fairey Thos A & Co—f c
Fogle A W & Co—f
Gaillard & Withers—f c
Gibbs J W—l
Gibbs Inc Wm M Jr—l
Gilham L B—l
Going W F—l
Graham W—l
Hendley W S—l
Hines Fred —l
Hodges P A—l
Irby S A—l
Jenkins Miss Mary Gamebrell—f c
Jone C H— l
Kohn August & Co—f c
Langley C G—l
Lillard J W—f l c
Lott J C—f
McDavid, Gantt & McSwain—f c
Maning A S—l
Munsell F S—l
Reeves J T—f c
Rich Marion—l
Roseberry J R—l
Scott H W—f l
Seibels, Bruce & Co—f
Seibels E W & Son—f c
Smith G A—l c
Spigener M R—f l c
State Rlty Co Inc—f
Summersett & Dial—f c
Swaffield Ins Agcy—f l c
Whitten James—l c
Wilson H W—l

DARLINGTON

Baker Ins Agcy—f
Darlington Agcy Underwriters—f c
Edward W C—f l c
Hollock A G—l
Perkins J Lester—f l c
Smoot J C—l
Vaughan Eugene—f c

EASLEY

Bartan T T—f l c
Easley Ins Agency—f l c
King A G—f l
Smith W C—f l c
Smith Ins Agcy L H—f
Spearman A W—f l

FLORENCE

Aiken & Long—f l c
Anderson W J—l
Brown I B—f l
Call A E—l
Chase & Howard—f l
Chase J P—f
Galdy Thos—l
Gorman R J—l
Hanner V M—f l

HENRY H. HUSBANDS

Established 1900. Stackley Building, 304 East Evans Street.

Aetna; Amer. Alliance; Amer Eagle; Camden; Dixie; Equit. Fire, S. C.; Federal, N. J.; Fidelity, S. C.; Globe Und.; Great Amer.; Mass. F. & M.; Northern, Eng.; Norwich Union; Phoenix, Eng.; St. Paul F. & M.; Standard, Ct.; U. S. Fire; Westchester; Yorkshire;——Employers Indem. Corp. Chicago; Maryland Cas.; Metro Cas.; N. A. Acci.; U. S. F. & G.; Hartford Live Stock, Hartford.

Jones H R—l
Miller T R—l
Moore B F—l
Parker J A—l c
Real Estate Trust Co—f l c
Taylor F—l
Tobin & Barnwell—f c
Wilson P W—f l
Willis T B—l c

GAFFNEY CITY

Cherokee Ins Agency—f l c
Hallman Real Est & Ins Agcy—f l
Insurance Trust Co—f l c
Meadows & Co—f l c
Peeler Mrs I M—f c
Robbins C C—l
Ross & Daniel Ins Agcy Inc—f l c
Wilkins Harry R—l
Willis L R—l

GEORGETOWN

Davis J S—l c
Fraser & Co—f l c
Hazard Walter—c
Morgan W D—l
Oliver H L—f l c
Phillips C C & Bro—f l c
Pyatt J S—l
Springs & Siau Co Inc—f l c
Wright H L—l

GRANITEVILLE

Boysworth O P—l
Rearden W L—f l
Taylor R W—l c
Timmerman W T—l

GREENVILLE

Aiken & Hunter—f l
Anthony W B—f l c
Birnie Jas—f c
Brown J L—l
Brown J A—l
Citizens Trust Company —f l c
Cochrane D W Jr—l
Coxe W B—l
Davenport F S—f l c
Furman A G & Co—f l c
Gilfillin & Houston—f c
Glover Bros—f c
Goldsmith Wm—f l c
Greenville Gen Agcy—l
Greenville Real Estate Loan & Ins Co.—f l c
Hayne & Richardson—f l c
Henderson W—l
Hunt Miss Minne—f l c
Lewis J E—l
Martin Frank F—f
Meares Estes & Co—f l
Merritt W A—f l
Milford H C—l
Mitchell J F—f
Patterson L O—f c
Rives Geo J—f
Robinson Chas E—f l c
Robertson-Norwood Agcy —f c
Rutledge J R & Co—f c
Sherfesee & Harvey—l
Sirrine George W—f c
Simpson R C—l
Smith W D—l c
Speights & Allen—f c
Stone & Mitchell—f c
Taylor & Co—f l c
Thompson A B—l
Westervelt & Richman—f c
Williams Benj S—l c
Woodside R L—f l c

GREENWOOD

Citizens Trust Co—f l c
Cogburn Mrs L S—l
Dantzler O M—f l c
Dawling G G— f l c
Gaines J M—f l
CurryJ C—l
Hancock C F—l c
Higgins H R—f l c
Kay J L—l
Lee Lawrence—f
McCaslan R E—f l
May-Rufus A—f c
Outzs Ins Agcy—f l c
Rainsford B T—f
Rhoden C—l
Taylor & Norwood—f l
Wharton J B—f
Whitaker Ins Agcy—f l c
Yarborough P B—f l

S. C.—Con.

HARTSVILLE

Arthur W D & Co—f l c
Chambers P P—l c
Davis J B—l c
Goolsby H W—l
Hartsville Underwriters Agency—f c
McIntosh TJ—l
Renfrow A C—l
Trust Co of S C—f l c
Yarborough L M—l c

LANCASTER

Ellison A G—f l c
Farmers Bank & Trust Co—f l c
Gregory & Williams—f l c
Lancaster Ins Agcy—f l c
Witherspoon Ins Agcy—f l c

LAURENS

Barton S H—l
Goodman B B—l
Kennedy H B—f c
Laurens Trust Co—f l c
Nabers & Roff—f l
Norwood D M—f l c
Todd & Sullivan—f l c
United Agency Co Inc—f l c

MANNING

Barron B P—l
Chewning C C—l
Huggins H L—l
Manning Realty & Ins Co—f l c
Thomas & Bradham—f l c
Wilson F N Ins Agency—f l c

MARION

Evans Watson & Co—f l c
Hamer & Lewis—f c
Johnson J W—f
Peoples Bk & Trust Co—f c
Smith J Ben—l
Tollison H C—l c

NEWBERRY

Bowers A J—f l
Brown & Goggans—f l
Burton J A—f c
Cromer W W—c
Humphries T S—l
Hunter F R—f c
Keitt T E—f l
Parks T N—f l c
Security Loan & Investment Co—f c l
Spearman & Wallace—f c
Tarrant R L—f l
Wilson F Z—f

ORANGEBURG

Bates W T C Jr—l
Bryant R F & Son—f l c
Berry J A—f c
Dickson H L—l
Edisto Ins Agency—f
Fickling G E—l
Hydrick O A—c
Liles E R—l
Liles J T—l
Orangeburg Ins Agcy—f c
Patrick J O—l
Pike R F—l
Southern Bank & Trust Co—f c
Sturkie L K—l
Summers & Wannamaker—f l c
Wannamaker & Mewborne—f l c
Watson A C & Co—f c
Ziegler & Hildebrand—f l c

ROCK HILL

Citizens Bank & Trust Co f l c
Culp Jas P—l
Douglas Wm A—l
First Trust & Savings Bank—f l c
Hough Geo—l c
Johnston E B—l
Peopless Trust Co Inc—f l c
Roddey W J & Co—l
Ruff & Co—f l c
Willis W D—l

SPARTANBURG

Ashley C L—l
Bird H G—l
Clary G R—l
Clark Ins Agcy—f
Cofield Jas—f l c
Colonial Trust Co—f l c
DuPre F S—f l c
Elford Agcy The—f l c
France W R—c
Guire J G—l
Haris & Brush——f l c
Law A M & Co Inc—f c
Ligon, Grier & Co—f c
Moseley & Zimmerman—l
McCravy H W—f
Montgomery Trust Co—f l c
Parris F W—l c
Poats T G—l
Rogers W S—l
Tiller W H—l
Whisonant J E—l c
Zimmerman & Ward—f l c

SUMMERVILLE

Barry J L—f l
Cauthen E E—f
Dehon W R & D P—f l c
Walker & Jenkins—f c

SUMTER

Atkins C A—f
Citizens Ins Agcy Inc—f c
Elmore I D—l
Hart R H l
Haynsworth G E—f
Hood R S———f l
Idol T C—l
Moses Andrena Mrs—f c
Moses Co—f l c
Moses P—l
Nabors S M—l
Phelps A C—f l
Preacher C B—l
Riley & Co—f l c
Sumter Ins Agency—f l c
Sumter Real Estate & Ins Co—f c
Walsh Ins Agency—f c
Williams B L—l

UNION

Alman W W—l
Alverson W C—l
Bentley Foster—f
Cobb Mrs Teresa H—f l
Eaves D M—f
Farmers Bank & Trust Co.—f l
Farr & Thomson—f c
Hamblin J K—f c
Jefferson & Kelly—f l c
Lake W C—l
Merritt E O—l

GARNER & COMPANY, Inc. (Schumpert McGowan Garner, Edwin Maurice Garner) (Real Estate, Stock & Bonds), 61 West Main St. (Estab. 1914): Citizens, Mo.; Com'l Union; Girard F. & M.; N. Y. Und.; Star;———Hartford Acci. & Indem.;———Mut. Ben. Life.

Nicholson Ins Agency Inc—f c
Perrin F W—l
Union Ins & Trust Co—f l c

WALHALLA

Fant N L—f l c
Hugh W C—c
Moss Jos M—l
Moss W D—f
Seaborn Geo—f c
Verner J D—f c
White W O—f

WARE SHOALS

JNO. D. SULLIVAN
Oil Mill.
Established 1922.

Fire Ass'n; Hartford; McAlister Und.; Nat'l Liberty;——Pilot Life.

WILLIAMSON

Citizens Ins & Brokerage Co—f c l
Owens G M—f l
Roberts Wm—f l

YORK

Beamguard R T—l
Boney C A—f l c
Grist Sam M—f l c
Lindsay Ins Agcy—f l c
Waters Mac—l
Willis M C—l

SOUTH DAKOTA

ABERDEEN

Anderson C G—f
Baldbridge C O—l
Barnes Ins Agcy—f
Bolles Geo—f
Boston J W—f
Braunstein Phil J—f
Burns C J Agcy—f l c
Cavanaugh John—f c
Clark W T—f
Conry Jos J—f
Disney H A—f
Draeger Land & Loan Co—f
Erwin G M L—l
Gorder Co The—f c
Hagerty Jim—f
Hed-Wilson Ins Service Agency—f
Kearns W F—f
Kelly Agcy—f c
Lavery R S—l c
McDonald Jas H—f
Mabbott G A—l c
Merritt C E—f
Milligan A D—l
Milligan Bros—f
Moore & Bowler—f c
Narregag Inv Co—f l c
Norris J A—l
Reed A S—f c
Romans J B—f
Russell C A—f l
Squire & Squire—f c
Swain Peters Co—f c
Swanson-Locken Agcy Inc—f
Swenson Mrs G L—l
Wade J—f c
Wells Bros—f l
Young, Anderson & Markin
Lamont B C Agcy—f c

BROOKINGS

Ayer H M—l
Farmers Natl Bk Agcy—f c
Fishback H—f c
Fletlee G J—f
Kabrud-Cole Agcy Inc—f l c
Metchell A S—l
Roak John—f
Simpkins S A—f
Star Agcy—f c
Walt Cheeser—f

CANTON

Anderson Hans—f
Cooper & Cooper Inc—f l c
Helgerson—f c
Jacobson K E—f
Johnson Geo B—f l c
Kennedy & Kennedy—f
Moen G J—l
Olson Geo—f
Rowe J H—f
Rudolph O A—f

DEADWOOD

Baggaley & Co—f c
Coburn A A—f l c
Ellis S R—l
McGahey D M—l
Shostrom & Co L P—f c
Thomas & Regan—f c
Tinsley A D—l

HOT SPRINGS

Adams E B—f c
Cleveland L E—f l
Doliver G B—f c
Glattly B J—f c
Jensen C L—f

H. B. Charnock, Pres.
D. A. Windle, Secy.

Norman Dean, Vice-Pres.
Sanford H. Olson, Treas.

CHARNOCK'S INCORPORATED

305-9 Paulton Blk., Sioux Falls, S. Dak.

Bankers and Shippers Ins. Co. of New York.
North British & Mercantile Ins. Co.
Union Fire Ins. Co., Lincoln, Neb.
Georgia Casualty Co., Macon, Ga.
Southern Surety Co., Des Moines, Ia.

General Agents
Lincoln Natl. Life Ins. Co., Fort Wayne, Ind

Larson Arthur P—f l
Smith G C—f l c
Southard R W—f c
Stewart C A—f l c
Ward Pete F—f c
Wilson & Wilson—f c

HURON

Beach & Dickinson Co Inc—f c
Birks Samuel—f c
Coats W E—l
Dyste P H—f
Farmer W H—f c
Fitzgerald Arthur A—f l c
Gibbs Carl V—f l
Hagen O S—f
Hill Ins Agcy—f c
Hinckley Lyman T—f
Huron Ins Agcy—f l c
Johns W A—f
Kelley C A—f c
Kuehn F C—f
McCoy Jas C—f c
Mall W L—f c
Markey H W—f
Maul W H—f l c
McIlvaine Mrs C N—f c
Muraine M A—f
Peterson W C—f c
Richards Richard—f l
Ruark Geo C—f l c
Scott J E—f l
Sheeks G—l
Temmey L C—f
Thompson Geo A—l
Van Camp J E—f l
Vance E H—f c
Weir C H—f l
Whisman M D—f
Wood F J—l
Wright Land Agcy—f l
Young T C—f

LEAD

Corum Geo H— f c
Curran & Curran—f c
Lussier V A—f
Stone Ben R—f l c
Tackabury R F—f c
Wolf W L—l

MADISON

Atherton L—f
Ball F G & Son—f l c
Beardsley W—f c
Berther M—f
Blewitt I—f
Farmer— Farmer—f
Holdridge H H—f c
Hutchinson S—l
Huxford H A—f
Judd J B—f c
Lyons R—f
Mitchell & Mitchell—f l
Mundt F J—f l c
Olstad C E—f l c
Opperud Jos—f
Porter Chas J—f
Shearer M H—f l c
Scully G L—l
Shipton Frank E—f l
Sponholtz A W—f c
Stensland C—f l c

Tuttle Geo F—l
Urdahl Hans—f
Wadden N E—f

MILBANK

Benedict & Saunders—f c
Eisenmenger J J—l
First Natl Agcy—f l c
Gannan J C—l
Grmain L E—l
Kohler Paul—f
Lockhart S S—f c
Martens Bros—f
Nixon A M—l
Roggenbock Jos—f
Schiefelbein H A—f c
Staats Dudley—f
Zemple E H—f c

MITCHELL

Bryan J C—f c
Crow John N—f
Dean B B—l
Evans B—f
Hager A B—f c
Helgerson G H—f l c
Kelly P H—f
Kerns S I—f c
Lucas W J—l
Mitchell Abstract Co—f l c
Raines R C—l
Redfield L N—l
Reese Ins Agcy—f l c
Rowley E B—l
Rush Wm T—l
Salmans J E—l
Slaughter Henry E—l
Tice Chas E—l
Toft Geo W—l
Walrath Ins Agcy J O—f c
Williams Ins Agcy J E —l
Wilt & Wilt—f l

PIERRE

Anderson C H—f
Beacon F N—l
Billington C O—l
Ericson G L—l
Gunderson A—l
Hand H H—l
Hyde C L—f
LeGros H—l
Lockhart J L—f c
March D W—f
Purcell R C—l
Sullivan Chas W—l
Whitcher C C—f l c

RAPID CITY

Allen Bros Inc—f c
Bellamy P E—l
Crabtree C C—f
Dakota Title & Invest Co Inc—f
Hendrickson Land Co—f l c
Jarvis H M—l
McCain Fred C—f c
Randall Investment Co—f c
Roberts E F—f c
Sage A—l

REDFIELD

Alexander P L—f
Bailey Geo M—l c
Blackman W H—f
Blain E J—f
Bruell W F—f c
Bull R T—f
Coolidge F W—f
Fischer Geo W—f l c
Issenhuth Wm—f
Johnson U G—f c
Koerner Jacob—f l
Lambrie Ins Agcy—f l c
MacAllister W K—f l c
Moriarty M—f
Norton H L—t
Packard F H—f l
Randalph M—f
Schwietert W R—f c
Sterling C D—f
Tyler N S—f

SIOUX FALLS

Aritt G E—l
Bourquin L M—l
Caille & Son—f
Central So Dak Agcy—l
Charnock C T & Son—f c
Cherry & Marker—c
Cobb & Wilson—f c
De Lange P A—l
Deines H A—l
Douthit G R—l
Downey A T—l
Gilbreath C D—l
Hamilton & Fletcher—l
Haughan A L—l
Hazard & Mortensen Ins —f
Hildebrand H—l
Hollister Ins Agcy—f c
Kelley F—l
McCoy R. L—l
McDonald & Johnson Co —f c
McFarland O A—l
McKinney & Allen—f
Mellon E L—l
Nickleson A E—l
Nugen Williams Agcy—f c
Olstad E E—l
Rollinger F C—l
Schultz J F—l

SHERMAN AGENCY, O. J.

Sturgis (Orville J. Sherman; County Treas.) Globe Fire Und.; Middlewest Fire Und.; Natl. Liberty; N. W. Natl.; Reliance; Rhode Island; Security, Ct.

Tehrinke M—l
Whitehouse F C M Co Inc—f

VERMILION

Barrett C H—f c
Bauman W A—f
Brosius Geo K—f
Cleland W R—l c
Copeland J A—f
Dokter W—l
Gunderson A B—f c
Gunderson C J—f c
Hart E M—f c
Quist A—l
Payne Olson & Barton—f c
Runyan Chas N—f
Schenk Wm—l
Tilton H G—f c
Watsword A W—l
Whittemore A H—l

WATERTOWN

Carl & Pierson—l
Countryman F A—f l c

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Daley Ins Agcy—f c
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Erekenbrack
Fahnestock John—f
Ferguson A R—l c
Goefert R D—f
Hanten H M—f c
Hart & Hart—l
Johnson S E—l
Kranz Chas M—f
Lockhart C H—f c
Lockhart Land & Loan Co—f
Meadows McClintic—f c
Roth F W—f
Safety Dep Co—f
Stiles F B—f c
Stroup B E—l
Walrath H D—f
Wigard Bros—f l c

YANKTON

Brock G D—f l c
Bruce Van Antwerp Co f
Cavanagh & Heaton—l
Donahue J W—f l c
Dunn Ins Agcy The—f l c
Fitch G W—l
Gamble Agcy Mrs Eva W —f c
Heaton E R Ins Agcy — f c
Jencks Wm F—l
Miner Miss H E—f
Ohlman M P Jr—f c
Van Osdel & Boyles—f
Van Tassel L—f
Walpole R E—l

TENNESSEE

ATHENS

Bragg Wm—l c
Dodson Frank R—f l c
Keith Chas F Jr—f l c
Knight R P—f c
Madison E B—f c
Mohery J R—f l
Moody H S—f
Reed J C—f l c
Vincent O—f l

BRISTOL

Ballard B E—f
Blanchard — Blanchard—f l c
Brewer Jas K—f c
Bristol Ins Agcy—f l c
Cates A J—l
Cofer A B —f l c
Easley R M—f l c
Hite L R—f c
Howell & Backman—f l c
Jackson S D—l
Lyon Jas B—f l c
McFarland & Caldwell —f l
Marshall R T—l
Newland G E—f
Piper H M—l
Reese W R—l
Sample T M—l
Selfe J W & Co—f l c
Sheen & Co W G—f l c
Snapp P H—f l
Southern Finance Co—f l c
Wade D P—l c
Whaley I—f l c
White Robt L—f c

BROWNSVILLE

Bauman Samuel—l
Bond R N—f
Bradford-Currie Ins Agcy—f c
Chambliss R M—l c
Chapman W D—f l
Compton A D—l c
Dinwiddie C—f l c
Dickinson H W—f l c
Douglass E B—f l
Johnson D R—l
Keathley N B—f l
Kenney Wm A—l
Lyles Geo W—f c
Maddox R F—f
Mann & Tipton—f c
Pulliam R S—l
Taylor A R—f l c
Thomas S F—f c
Thornton & Coppedge—l
Tugwell Robt B—f l

CHATTANOOGA

Adler Mrs B G—f l
Banziger W—l
Bean I D—f
Benziger W—l
Bishop J W—l
Brown E E—l
Burton, Rice & Wall—f c
Carter E H—f
Cate A H—f l c
Chattanooga Ins Agcy—f
Childs W A—l
hildress R M—f l c
Clark H L—l
Clark W O—l
Coler E L—f l c
Collins N J—f c
Conatser J V—l
Cox F L—f l
Crabtree & Daniels—f
Crimm C H—l
Drewry & Oehmig—l
Erwin H J—f c
Evans Flecther C O—f l c
Ferger Bros—f c
Fidelity Trust Co—f c
Ford C L—l
Gilbert G L—f l c
Grady-Walton & Alexander—f l c
Harden Geo H—f c
Harrill I S—f
Hauser W H—l c
Hebditch H G—l c
Helmick W H—l c
Holder C L—l c
Hubble E F & Co—f
Huffaker Colburn Co—f l c
Johnson N A—l c
Jones A S—f
Keen Willard—f l c
Keith H V—f l c
Kelley J A—l
Kemp & Gates—f l c
Kirkpatrich Klaus & Johnson—f l
Lachman S & Co—f l c
Lamon M R—f l
Landress Thos L—l c
Langley Wm T—f l
Leavitt C A—l
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Mayberry J R—l
McGee Geo & Pryor—f l c
McKenzie J L—f c
Milliken D B—l
Moffett W A—l
Montgomery J—f c
Moore Chas D—f l c
Morrison M C—f l
Mims A P—l c
Moyses Sol & Co —f l c
Musgrove D V—l
Murray G C—l
O'Rear J B—f l
Owen Love & Oliphant —f l c
Pickens Mrs Carrie R—f l c
Quinn C H—f c
Ragon, Cohen & Ragon —f c
Reed-Payne Co—f c
Rice & Rice—f
Robinson G L—l c
Rolston Emmett H—l
Rowles William R—f
Shelton F K—f c
Shepherd P W—l
Sims B C—l
Sloan Irwin & Sloan—f l c
Smart J E—l
Smith U R—c
Snodgrass F—l
Snodgrass J W—f l c
Snyder C S—f l
Spencer Dowler Co—f l c
Stewart H J—f c
Stuart C R—f
Thatcher W C & Son—f l c
Thompson T C—l
Tyler Ins Agcy—f c
Varnell H G—l
Watkins M—l c
Welch E B—l
Wheelock F H—f l c
Wiefer C H—l c
Wilkerson L T—f
Wilson W H—l c
Winder C H—l c
Wiefer C H— l c
Wyatt & Tucker—f
Zachery Wyatt E H—l

CLARKSVILLE

Anderson P M—f l c
Anderson Wm B—f l c
Bardwell & Co—f l c
Beach Mrs L D—f
Byers L N—f l c
Catlett & Patch—f l c
Evans Geo E—f
Faulkner Curtis G—f l c
Fort Geo & Co—f l
Hanner Mac R—f c
Harris A W—l
Hodgson & Caldwell—f l c
Howell & Atkins—f
Killebrew J R—l
Marable Miss Dualey—f l
McKeage J O—f c
Miller R L—f
Morrow H N— f l
Munn M M—l
Proctor N E—f
Smith G Charlton—f
Smith H L—f c
Swift R O—l
Warfield P D—f l
West B—l
Winn T O—f l
Wood E T—f l
Yarbrough Mrs Carrie K —f

CLEVELAND

Blevins Mrs I M—f l
Campbell E F—f c
Campbell & Woollen—f c
Duncan H B—l
Fox D A—f
Gass W B—f l c
Hardwich C L—f
Hargis John B—f l c
Harle C W & Bro—f c
Hudson O W—f l c
Jobe C—l
Jordan T G—f
Parks W B—l
Rogers T L—f l
Sheddan F Elizabeth—f l c
Taylor John W & McGhee John W—f l c
Tipton S C—l
Wattebarger J C—f l c

COLUMBIA

Brownlow G—f l
Carter M E—f l
Columbia Ins Agcy—f l c
Fields W H—f l c
Gant R P—l
Griffin J W—f
Hendley & Thomas—f l c
Holliday H L—l c
Jackson W H—f c
Lipscomb Ins Agcy—l
Looney& Co—f l c
Looney & Co—f c
Maxwell S T—f c
Murphy R M—f l c
Nicks A B—l c
Smith A H—l c
Williams R A—l
Voss H T—f l c
Yoest Ernest—f c

COOKEVILLE

Boyd E H—f c
Davis Ezra—f
Ford T D & Co—f l c
Jones & McDearman—f c
Richardson J W—f l c
Shanks W M—f l c
Stanton Rlty Co—f
Thompson A L—f l c
Wade W C—l

COVINGTON

Barret R B—f 1
Biddle W W—f 1 c
Boyd R—1 c
Fisher & Johnson—f 1 c
Garner & Shelton—f 1 c
Green J J—f 1
Girdner Geo A—f c
Mills J E—1
McClelland & McClelland —f 1
Sterling & McDow—f 1 c

DICKSON

Adams L E—f
Boyte W R—f 1 c
Brown W D—1
Erranton W—1
McMurry W H—f
Morrison & Son W P—f c
Rogers W—f 1
Robertson & Co—f 1 c
Sensing H G—1 c
Taylor J J—c
Waynick D H—f 1

DYERSBURG

Allison J DJr.—1
Atkins J W & Co—f c
Breazeale S G—1 c
Cribbs J B—1
Hammer L D—f
Harwood Ruth—f 1 c
Hendren G N—f 1 c
Jernigan A P—1
Jenkins W J—f 1 c
Litz A W—1
McDearman Wm T—f 1
Pierce M G—f 1
Ray M L—f
Skeffington & Doyle (Miss—f 1 c
Sullenger B H—f
Summers S & Co—f 1 c
Tatum R W—f
Watkins F C—f 1
Wells Thos Lee—f
White J B—f
White T—f
Zimmerman Marion A—1

ELIZABETHTON

Allen Wm R—f
Brumit Thos M—f 1 c
Clark, Chas B.—f
Elizabethton Ins Agcy—f 1 c
Holly G J—f 1 c
Huskins G T—f 1
Jenkins D S—f
Jenkins Wm J—f 1
Toncray J A—f 1

ERWIN

Bogart A E—f
Davis C D—f
Hale O C—f c
Jackson G E—1
Runnion W C—1 c
Toney W C—f 1 c
Tucker N T—c

ETOWAH

Cray J B—1 c
Forrester C C—f c
Green R W—f c
Holcomb G T—c
McMahan W M—1
Rutledge Frank—f 1 c
Stephens—J E —1
Watts J W—f 1 c
Webb C A—f

FAYETTEVILLE

Alexander L W—f c
Allen Miss Corlee—f
Bagley T O—1 c
Cannon M H—1 c
Couch C A—f 1
Cowden L E—f 1
Cunningham J H—1
Gaunt R W & Co—f 1 c
Hardin Jesse—f 1
Henson J—1
Johnson J E—1 c
Johnson M L—1 c
Landess J B—1
Masey J O—1 c
McCown W T—f 1 c
Millhouse Mrs Emily—f c
Shofner Eugene F—1
Terry W W—f
Warren W A—1
Wyatt W J—f 1 c

FRANKLIN

Cannon Channell & Green —f 1 c
Courtney Wm W Jr—c
Daniel Wm R—1 c
Ewin Ben D—1 c
Fugett A T Jr—1
Green & Green—f c
Hulme L L—1 c
Mount Chas M—f 1
Mullins H J—f 1
Murrey T O—f
McCall Luther A—1
McLemore & Hall—f c
Perkins Edwin M—f c
Smith J H—1 c
Smith R E—f 1 c
Wallace & McCann—f
Watson Thos J—f

GALLATIN

Allison P B—1
Anderson D B Co—f 1 c
Anderson L—f 1 c
Basherville J T—f c
Bone Chas C—f
Brown & Walker—f 1 c
Harrison J A—f 1 c
Calgy W D—f
Glich G E—f
Mitchell G W—f 1 c
Murray W G—1 c
Swaney Arthur J—f 1 c
Thompson E W—1 e
Tompkins Chas R—f 1 c
Wise R B—1

GREENEVILLE

Alexander D M—f
Armitage O C—f c
Armitage W H—f
Gaynor R W—1 c
Howard & Co R C—f c
Howard N T—f 1 c
Kelly H A—f 1 c
LaRue S B—f c
McNabb J R—f
Smith G H—1
Wiloughby A W—f 1

HARRIMAN

Carroll R ESr.—1 c
Hendrick Co C E—f 1 c
Hill R K—f 1
Manley J A—f
Morris W H—1
Scott & Sanders—f 1 c
Staples J S—1 c

HUMBOLDT

Adams Gilford J—f c
Boyers & Mullins—f 1 c
Cox F F—1
Dodson A R—f c
Featherston S S—f 1
Fox E L—f
Jackson G V—1
Keathley W H—f 1
Love J O—f 1
McCallum J S—f 1
McKeloy T W—c
McNeely R H—f 1 c
Senter J M—f 1 c
Simmons Fire Ins & Rental Agcy—f c
Walker R W—1 c
Warmath W W—1 c

JACKSON

Adams C B—1
Alexander A M—f
Argo Wm B—f 1
Baird W—c
Baldridge Carrol & Co—f 1 c
Barber J E—f 1
Baum S—f c
Brown G T—f
Brown W C—1
Bray W J—1 c
Bumpus & Estes—f c
Caldwell, Vanden & Taylor—f c
Carpenter J W—1 c
Chalker A P—f
Clark T F—f 1 c
Crawford D W—1
Dees M A—1
Drake J M—f 1 c
Fulghum E—1 c
Glass Ins Agcy Thos E—f 1 c
Harris J C—f 1
Hayes H L—f
James W I—f 1 c
Johnson G W—1
Lancaster J W—1
Lancaster T W—1
Luckman W—c
Manley E S—f
Mathis L E—f 1 c
McClamrock W E—f
McCutchen J T—f 1 c
Meales S E—f 1
Old T J—1
Patton Algernon V Agcy —f c
Patton Mrs F P—f 1
Penland Agcy The—f 1 c
Phillips J C—1
Phillips W R—1
Polk, Ingram & Wisdom —f c
Poole W A—f 1 c
Pope J L—f 1
Ray M L—1
Rigby P C—f c
Rogers Robt L—1 c
Ross C A—f
Sadler W H—1
Shelton D—f 1 c
Thomas L L—1
Weddington A L—f
Welton C W—1
Wilkerson Benton & Smith—f 1 c
Williamson E L—f 1 c
Yarbro G L—f c

JOHNSON CITY

Auderson H F—f 1 c
Bagby J W—f 1 c
Carter W J—f c
Cooper S H—1
De Vault M—f c
Galloway T J—f
Gaunt James M—f 1 c
Givens & Co W T—f 1 c
Harr Worley—f 1
Harrison Wm Burr—f 1 c
Hunter Agcy—f 1 c
Lacy Jno W—f
Little Stanyarne—f 1 c
Maden C S—f 1 c
Martin & Son—f c
Martin R W—1
Miller C H—1
Neas & Co—f 1 c
Patton A V—c
Scott S A—f 1 c
Sharp Gillus C—f 1 c
Smalling R S—1
Smith James H—f 1 c

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Wade D P—1
White Hugh L Agcy—1 c
Wofford Bros—f 1 c

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Blevins R T—1
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Burbage Price Agcy——f 1 c
Harris & Graves—f 1 c
Hoss F—f 1 c
Kingsport Ins Agcy—f 1 c
Lady T P—1 c
Thomas J M—f
White C C—1
Wilbourn L L—f 1

KNOXVILLE

Acuff Jno N—f 1 c
Adam B H—f 1 c
Allen Jno M Jr—f 1 c
Ambrose Wm L—1 c
Andrews A S—1 c
Asquith F G—1 c
Baker J A—1 c
Ballentine Jas A—1
Bamberg Ins Agcy—f 1 c
Barbour W H—f 1
Barrows & Co—f c
Baxley W H—1
Boatman W R—1 c
Benton F D—1
Binkley L T—1 c
Brickley M L—f
Brown F M—f 1 c
Brownlow & Brownlow—f c
Burdette & Brown f 1 c
Burton W M—1 c
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Dow S B & Son—f c
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Ellis J N—l
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Finch G R—l c
Fitzgerald Mrs E K—f l c
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Good H M—f c
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Gregory R C—f l c
Griffith F C—l
Hagler & Lindsey—c
Hamilton Wm R—l
Harkniss J E—c
Harr Sterchi & Anderson —l
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Hench F W—f l c
Hickman Johnson & Simmonds—f c
Hill Andrew M Co—f l c
House Thos O—f l c
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Hughes B I—l
Hurst Ed H—l
Irby & Ragsdale—f c
Jenkins Roy—f l c
Jones H C—c
Jones M E—l c
Jordon W E—f
Kennedy E M—l
Lawson S L—f l
Lee W W—f c
Lightle J E—l
Logan N E—f l c
Lowry C R—l
Lutz Jno E & Co—f l c
Martin H C—l
Mathews L E—l
Maynard & McMillan—f l c
McClure & Co W K—f c
McGuire Roger—f l c
McMillan Alex Co—f c
McMillin & Klein—f l c
McSpadden F A—f
Miller W H—l
Mills Chas E—l
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Morse C R—f
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Olden R J—l
Pace T T Jr—f l c
Parker Flennicken & Claiborne—f c
Patterson S B—l c
Pettway Chas F—f c
Pickel E G—f l
Prater E H—f c
Pollock S C—l c
Presly T L—f
Pressly T S—l
Rambo Samuel R & Co —f
Reed J B—l
Robbins J Albert— f c
Rogers J—f c
Rogers H A—f c
Rogers J—f c
Rose S W—l
Rymer I V—l c
Sanders & Hazen—l c
Schneider J J—f l c
Seaton W P—f l c
Shepard D M—f l c
Simmonds House & Co —f c
Smith O M—f
Smith Jas W—f l c
Steele Chas M—f l c
Stephenson R J—l
Sullins J M—f c
Sullins C C—f c
Tate Mynderse & Co
Templeton E C—f
Trasper R B—f
Trotter J M—f
Van Silder R—f c
Walker P A—f l c
White H L—f c
Williams T C—l c
Williams W T—l c
Wood W I—l

LAWRENCEBURG

Braly E R—f
Busby Frank M—f l
Dustin & Dunn—f l c
Lock F F—l c
Neeley S D—l
Paris Ins Agcy—f l c
Rees Clifford—f l c
Roberts Chas S—l

LEBANON

Adams A A Jr—f l
Adum L K—f l
Anderson Sam M—l
Anderson Alex—f c
Baird & McCartney—f l c
Butler Thos J—l
Cleveland A B—l
Cripps R C—l
Doak R—f l
Elkins W T—l c
Golladay Geo—f c
Hill P Y—f
Lea F C—l
Ligon C H—f c
Linsley E F—l
Martin J O—l
Patterson R L—f
Pursley P H—c
Robertson N G —lc
Walker E G—f l c

LENOIR CITY

Bacon H L—f
Bussell J W Jr & Co —f l c
Cline & Hoge—f c
Green W B—f
Griffitts R C—l
Jackson & Jump—f
Lacy W N—f
Lewis J K—f
Summitt H C—c
Tallent Guy
Taylor Arthur—f c
Witt & Cardwell—f

LEWISBURG

Biggs C H—l
Burrow J H—f c
Crutcher J F—f
Fox & Moss—f l c
Hardison David N—l f
Hendrick W T—f
Hopkins Robt P—f l c
Lewisburg Ins Agcy—f l c
Liggett E F& S N—f l c
Murrey W P—f
Pickens W E—l c
Turner S J—f l c
Wallace Cecil C—f c

McMINNVILLE

Cameron O E—c
Cantrell R H—l c
Evans J A—l c
Harwell & Howard—f l c
Hillard N—c
Holder Joe—f
Kell W N—f l
Mason & Coville—f l c
Overall A J—l c
Ramsey E—l
Reams Radford M—f
Reeder Wm H—f
Robertson J—l
Walker H B—f l c

MARTIN

Adams A B—f l c
Baker R T—f c
Clemons E F—f
Fisher & Washam—f l c
Fitts M H—l
Harris L C—f
Haskins C D—l c
Martin & Martin—f c
Ramer H J—c
Stephenson F S—l
Towns J R—l
Waggoner L A—l
Warmath & Colley—f c

MARYVILLE

Badgett & Brown—f l c
Bird T L—f
Brakebill Co A C—f l c
Brown J C—l
Coventry Albert A—f l c
Griffitts C J—l
Hacker A J—c
Maxey J T—f l c
Murray Clyde T—f l c
Nuchols Thos L—f
Webbs G L—f

MEMPHIS

Adams S D—c
Anderson G M—l
Atchley Ed—l c

Atkins G W—l
Aydelott F C—l
Banning C E—f l
Barnes F C—f c
Barnett E A—l
Barney L A—l
Barwick E C—f
Beasley & Wellford—f c
Bensinger C W—l
Berkeley R W—f
Blackburn & Robinson—l
Blaylock L M—l
Bourne & Co E—f c
Bowlin A D—l
Boyd Alfred—l
Brandon A C—l c
Brown A B—l
Brown J C—f c
Brown Agency R—l
Buckinghom Parham Co—f c
Butts E H—f
Calhoun S L & Son—l c

Carrington Mason & Sons
1006 Union & Planters Bank Bldg.
Memphis, Tenn.
General Agents
Hartford Accident & Indemnity Co.
Local Agents
Home Ins. Co , N. Y.;
Hartford Fire Ins. Co., Hartford;
Hibernia Underwriters, N. Y.;
Hartford Live Stock, Hartford;
Continental. New York.
National Life of Vermont

Castles C C—f l
Chism Mark E—f l c
Clark & Clark—f
Cohen B—l c
Collier & Co Jas D—f c
Cooper W H—f
Cox R P—l
Crenshaw J W—l
Crenshaw L I—f c
Crump E H—f
Cummins David—f l c
Davis Morgan—f l
Dean & Tendall—f l c
Dobbins Jones & Co—f c
Donald B A—l
Duffield K G—l
Dunscomb J S—f c
Edrington & Co—f l c
Fair Wm Y Jr—l
Fairies T W—l
Farmer G M—l c
Fisher D A Inc—f l c
Fleming D—l c
Foley L P—f
Gaither A P—f
Galbreath Percy—f
Gamble R M—l
Gaia E L—f
Garrett W M—c
Gordon Nebby A—l c
Gough & Co—f l c
Grant & Tucker—f c
Griffin L R—f
Grosskind J—f
Hall & Kemp—l
Hadley G—l c
Harris A J—l
Harris E M—f
Harris C J—l
Harwell Horace F—f
Hays T H—l
Henderson & Schley Inc—f l
Henderson & Moody—f l
Henderson W M—l
Henry J D—f
Higgs Homer L—l
Hill & Lawrence—f c
Hine B R—f
Holley Geo H—l
Hudgins J S—f
Hudgins M S—l c
Hughes H J—l
Hunter Oppenheimer & Schloss—f
Hupenbeck A J—l
Hurst B C—l
Hutchinson & Ely—f
Hurt W B—l
Jackson J Jr—l
James O S—l
Johnson R E—l
Johnson W S—f
Jones W H—l
Joy & McCormack—f l
Joyner & Angier Inc—f
Kavanaugh F S—f
Kelley J D—f
King & Co—f
King W—f
Lake R H—l
Lee Geo W—l
Lester & Lester—l
Lippett J E—l
Lorty Mrs R L—l
McDonnell J W—f
McKinney J W—l
McLain W E—f
Marmon J B—l
Martin & Sawrie—f l
Marx & Bensdorf—f l
Mathis Bros—f
Maury Robt M & Co—f l c
Mauss Henry B—f l c
Maynard J W—l
Metcalf Bros—f c
Monsarrat W H—f c
Montedonico Proudfit & Co—f
Montedonico Louis A—f l c
Moore Mildred—l
Morrison Wallace & Co—f c
Myers & Co Inc G L—c
Myers R D—l
Nall H C Jr—f
Nicholson Virginia—l
Nelson W L & Co—f c
Norris A L—c
O'Donniley W I—l
Osborn E M—f c
Osoinach H W—l
Ottinger Mrs J C—l c
Outten & Sullivan—f l
Owen L E—f
Passino E A—f
Pearce & Co. Austin W—f l c
Pellette Miss L—l
Perkins A R—l
Person & Pumphrey—f c
Phillips G W Jr—l
Phillips Mrs E—l
Ploeger A—l
Porter J H—l
Poston Miss M—l
Powell Cornish E & Co—f l c
Rawlings J S—f
Redford C M—l c
Richberger Geo—l
Robertson O Z—l c
Rose, Wm. H—l
Russell W B—f l
Ryan S W—l
Sackett Oran Lee—f c
Samuels T D—l
Searles T M—l
Sharman Hubert F—c
Sibley B—l
Smith L D—f
Smith J M—l
Smith & See—l
Snowden J B—f
Spigener G H—f
Stansell J E—l
Stein Geo F—f l c
Stotts E E—l
Stratton R L Jr—l c
Streuki H—f
Sutton R G—l
Sugarman I—f l
Sykes L C—l
Tennessee Undrs Agcy—f l
Thompkins J M—l
Thornton M—l
Timmerman W L—f
Tobin Joseph S—f l c
Treadwell & Harry—f l
Trezevant S H—f
Vandertank G—l
Walker J F & Son—f l c
Ward Mrs V A—l
Webb A B—f
Weldon C E—l
Wellford R Y—l
White W L—l
Wilhoite W L—l
Williamson & Co—f c
Wills & Co—f
Wood W H—l
Wright S B—f
Yowell Wm B—l

MILAN

Cunningham Wm—f l
Denney W G—l
Flippin W M—f
Harrison Caldwell B—f
Harrison J R—f
Humphreys A M—l
Rhodes J P—f
Thomas J M—c
Thompson & McKinney—f l c
Webb Henry P—f c
Webb R K—f

MORRISTOWN

Anderson R T—l
Dyer C G—l c
Eckel & Howell—f l c
Fisher J N—f c
Fort J W—f l
Holloway & Co Geo W—f l c
Howell C B—l
Jarnagin Martha—f
Jarnagin S C—f
Johnson & Riley—f l c
Mathes B B—l
Miller J F—f
Parrott G G—f
Purkey Thos W—l c
Thompson & Thompson—f c
Williams J M—f l c

MT. PLEASANT

Cotton J T—f
Cooper W D—l
Elder N B—l c
Irwin S Ernest—f l c
Peacock E L—l c
Ross C C & Son—f l c
Taylor J W—l
White S M—l c

MURFREESBORO

Beard & Smith—f c
Black Eugene—f l c
Bragg T D—l c
Bumpus Chas W—l c
Cherry W M—l
Covington & Crowell—f
Crichlow N C—f l c
Fite L T—l
Gannoway B F—c
Groom R T—f l c
Hale Alden—f l c
Hickman F G—l
Hoover E W—f
Jordan A W—f
Love Clifford—f l c
McNabb Chas T—l
Molloy Newton F—f l c
Osborn J K—l
Overall W C—l
Parker Holland O—f
Rion & Fox—f l c
Rucker Ellis—f l c
Sanders Joe H—l
Sanders Miss Sarah M—l
Stockard John E—f
Todd A W—l
Wilson C N—l

NASHVILLE

Abrams Jas—f c
Alexander R L—f
Alexander H B—l
Alexander W A—l
Allison F C—l
Anderson J C—l
Armistead R A—f
Armstead Wirt M—l c
Armstrong A D—f
Atkins W V—f l
Askew Wm. F—f
Baker W H—l
Bass J R—l
Baxley W H—l
Baxter Jno A—c
Bearden W E—f
Binkley S H—l
Blair F R—f l
Bolton C G—f l
Boswell Mrs. Pearl—l
Bowen C A—l
Boyd B B—l
Boyd T B—l
Bradford Mark—f c
Brady J J—f
Bramwell Wm—f
Brandon David G—l c
Bransford J—f c
Bratton & Co R W—f
Breen Paul—f l
Britt R W—f
Britt W T—l
Brown W C—l c
Bruce C L—l c
Brugh Harnett Co—f
Brummel Wm—l
Bryant I T—f l
Buell & Crockett—f
Burtin W H—l c
Byrns C N—l
Coldwell J E & Sons—f c
Carr W M—l
Cartwright J C—f c
Carver Joseph B—l
Chappell W S—l
Charlton J Will—l
Clark Louis H D—l c
Clarkson O H—l c
Cluan & Gilmore—f c
Cole E B—f
Colmery W G—l
Corsor H H—c
Craddock J H—l
Crockett Nathan A—l
Crouch B D—f
Crume B W—l
Curry R B—l
Dabney & Martin—l
Davis R W—f
Davis Sam'l C—f
Davis W P—l c
Deaver E M—l c
Dewitt W—c
DeLaney J H—l
Dillon & Chase—f c
Donahue F T—l c
Doubleday Eldridge G—l c
Doyle W P—f
Drumright W L—l c
Dudley Mahoney Co—f
Durham T H—l
Early & Berry—f c
Elam E E—l

TENN.—Nashville; Con.

Ellis Morley P—1
Evan L L—1
Faulkner W H—1
Feldman L—f 1 c
Fields R W—1
Fite & Woods—f 1
Folk & Co—f 1 c
Folk R E—1
Frierson T A—c
Fulton Jas M—1 c
Gale Smith & Co—f c
Gibson B A—f
Gill S F—1 c
Goodwin A C—1 c
Greenspan L A—1
Griggs & Williamson—1
Gross B C—f
Gross Lebo Co—f 1 c
Hagan & Hagan—f
Hale E T—1
Hall R E—1
Love Tinsley & Griffiths —f 1
Lowe C B—1 c
Lucus John C—f
Lyons H E—f 1
McClain A M—f
McConnico Hughes & Co—f c
McDill L H—1
McEwen J A—f
McGavock Miss Theresa —1 c
McKee J B—f
McKissack D—1 c
McPherson A P—c
Mable J A—f
Manning H S—f
Matthews H W—f 1 c
Matthews J R—1 c
Mellor M—f 1 c
Mitchell M L—1
Moore Tim H—f 1 c
Morgan T G—1
Morris T O—1 c

T. Graham Hall A. B. Benedict

HALL & BENEDICT

NASHVILLE, TENN.

Tennessee State Agents for

Atlas Assurance Co. of London; Automobile Insurance Co. of Hartford; Minneapolis F. & M., of Minneapolis; State Assurance of Liverpool; Virginia Fire and Marine Insurance Co. of Richmond.

Middle Tennessee General Agents
ÆTNA AFFILIATED COMPANIES
Local Fire and Casualty

Hampson A H—1
Harper & Harper—1
Harris R N—f
Harwell F R—1
Harwood W E—f 1 c
Hendry J—1
Henry F A—f
Hendrickson & Jenkins—f 1 c
Henry Robert A—1
Hicks Philip H—f 1 c
Hill G N—f 1 c
Hindman & Jackson—f 1
Hobbs T J—c
Horn J B—1
Hudson Dillard R—1 c
Hudson R M—1
Hunt C M & Co—f c
Hunt Wm M—c
Hutchins S L—f
Hutton Wm R—1
Hyde T J—f 1
Jackson Howell E—f c
Jackson Robt F Jr—c
Jenkins H B—1
Jones G W—1
Jones I S—c
Kennedy & Read—f
Kennedy L L—1 c
Killebrew Geo W Jr—1
King B L—1 c
King E D—1 c
Klyce W H—1 c
Knight J W—1 c
Kreig & Handbey—f
Lawrence W W—f 1 c
Lawler F X—f
Lipscomb F O—1
Lipscomb H S—1
Leegan J W—1 c
Leventhal F—1
Lewis J P—1
Lightfoot W I—1
Litton Geo S—f c
Loventhal Bros—f 1 c
Love F M—1
Morrison Mrs J C—1
Murphy J H—1 c
Myers R D—1
Nolan J F—1 c
Northern Wilkes—1 c
Ogilvie R R—f c
Old & Weakley—1
Osborn E L—1
Paschall A B—f
Paschall H—f
Patterson R W—f
Picton J M—f
Piper H M—1
Polk J K—f
Poteeet R J—f
Powell F & Co—1
Price A S—f
Rankin W P—f
Raser B F Jr—1
Read C T—f 1 c
Reeves J T—1
Reid K A—1 c
Robertson R D S—1
Roberts J H—1
Rogers J A—1
Rutland Wm P—f c
Salter H P—1 c
Sanders Wm N—1
Scott I B—1
Scruggs C J—f
Searcy Robt C—1 c
See Frank M—1 c
Sharpe Wm A—f
Shelton John E—f c
Sherley E H—f
Simpson Marcus A—1
Sloan Mark Y—1
Smith Cassius C—1
Smith Horace H—f 1 c
Smith J C—f
Smith & See—1 c
Sperry H L—1
Spicer H W—f 1
Spurr Gross & Co—f 1 c
Steele W P—f
Stewart W R C—f
Stockman E H—f
Street J O—f
Sullivan J F—1
Swaim Edward—f 1 c
Sykes Chas & Son—f c
Thomas C—f
Thomas Reid N—1
Thornton B F—1
Thompkins W B—f
Throop P T—1
Timberlake J T—1
Tinsley L K—1
Torrey J D—1
Treanor P W—1 c
Trimble Wm A—1 c
Turtle J G—f
Vance C R—1
Vincent H P—f
Waddey & Son—c
Wade Gideon P—f c
Wade R C—f
Walker W W—1
Warren F H—f
Watts H O—1 c
Weathers C A—1
Weeks A E—1
Weil H A—f 1 c
White J O—f
Whittsett W H—1
Wilkes C W—c
Winn E C—1 c
Woodcock C C—f
Wrenne David P & Co—f c
Wright N L—1
Wright S L—f
Young S—1
Yowell J A—1

NEWPORT

Cooper I E—1 c
Huff H W—f c
McNabb C C—f
Mountain Lion Inc Agcy —f 1 c
Smith Lucien S—f
Stokely & Stokely—f 1 c
Susong J McCauley—f c

PARIS

Aden C B—1
Alexander & Co—f 1 c
Balch & Son—f c
Bomar D E—f
Bomar W H—f c
Bumpus W D—1
Brizendine E C—1 c
Doty T W—f 1
Freeman Wm T—1
Greer S T—f
Hastinge C E & Co—f 1 c
Hestings Dale & Williams —1
Jenkins T E—f
Johnsonius C S—f 1 c
Jones H H—1
Jones M C—1
Lowery W T—1
McSwain & Co—f 1 c
McVay H W—1
Patterson J A—f
Robinson Geo F—1
Smith H L—f
Waters R A—1
Weldon W E—1
Whitlock H B—f 1
Wynns T C—f

PULASKI

Abernathy J M—f
Abernathy W L & Son—f 1 c
Abernathy Gilbert B—f c
Carter Jno O—1
Collins D M—1
Eslick Mark—f 1 c
Flournoy J W—f c
Garrett W N—f c
Grigsby Hatcher M—f 1 c
Harris L G—1
Holt Thos P—f
Long M H—c
Martin F B—1 c
McMillion Harvey W—f
Nelson J—1 c
Shackelford R E—f 1
Smith & Brown—f 1 c
Taylor J A—f 1 c
Wilks Jno B—f c
Yates L C—f

RIPLEY

Anthony A S—f 1 c
Barbee C R—1
Conner Calvin—f 1
Craig C R—f 1 c
Durham A O—f 1 c
Henry F A & Co—f 1 c
Kee Victor G—f 1
Porter James W—1
Savage W T—f 1
Tucker Jno R—f
Worley A R—1

ROCKWOOD

Anderson A M—1
Bradley C F—1
Eacher F—f 1
Fox Ins Agcy—f 1 c
Lamb Benj J—1 c
Turner & Barnett—f 1 c

SHELBYVILLE

Allen A J—1 c
Bearden E W—f
Butler S—f 1
Cowan & Co—f c
Harvell A T—1
Hoover R A—f 1 c
Ingle & Co—f 1 c
Jones E M—1 c
Kimery Wm J—f 1 c
Landers H E—1 c
Mathis D S—1 c
Moody Mrs C J—f c
Pressgrove Joe—f 1
Reaves Geo T—f
Shapard D G—f 1 c
Thompson Chas J—1 c
Turretine J F—f
Whiteside Miss Ruth—f 1 c

SOUTH PITTSBURG

Cameron & Griffith—f 1 c
Fitzgerald R H—f 1 c
Freas W H—f
Rhodes W L—1 c
Williamson Miss M E—f 1 c

SPRINGFIELD

Bernard Hal H—f 1 c
Brown J W—f c
Brown J S—f
Hancock & Miller—f c
Lyle C M—1
Moore & Clendenin—f 1 c
Murphy S O—1
Payne & Mason—f 1 c
Pepper D W—f 1 c
Pitt J F—1 c
Smith F M—f 1 c
Smith G E—f 1

TRACY CITY

Bower H J—c
Cheek Ernest W—f c
Roberts G M—c
Roberts & Robertson—f

TRENTON

Adams R C—f 1 c
Caldwell Sharp P—f 1 c
Choate G N—f
Cresap Walter A—f
Fairless C L—1
Fancett Jno G—f 1
Freed Sylvane—f 1 c
Grady E H C
Happel Ins Agcy—f c
Harbart T C—1
Harwood R H—f
Herron Edgar A—f 1 c
Ross Robt E—f

TULLAHOMA

Blackman E B—f 1 c
Davis Thurman J—f c
Ransom & Co (Ella)—f 1 c
Macon R H—1 f
Thoma Lily G Mrs—f 1 c
Thomas E B—f c
Ward Robt—1

UNION CITY

Bransford H A—f 1 c
Chapel J M—f 1
Edwards Wm—c
Fowles W A—1 c
Harris D Y—1
Hopper W J—f c
Howard B F—f 1
Howard J F—f 1 c
Jewell R A—1
Marshall T E—f 1
Martin W T—f 1 c
Mayo W B—1
Powell W E—1
Powers D T—f
Robertson F R—1
Tate W F—f 1 c
Union City Ins & R E Agency—f 1 c
Walker Jno T & Co—f 1 c
White & Quinn—f 1 c

WINCHESTER

Gardner Jno G—1
Murphy F G—1 c
Simmons Jno W—f
Simmons T C—f 1 c
Taft M A—1 c
Templeton Harvey M—f c
Walker Will E—f 1 c
Williams Victor R—f 1 c

TEXAS

ABILENE

Behrens W J—1
Chandler & Gill—f c
Clark J H—1 c
Clemens M A—1
Coates Geo L—f 1
Compere & Compere—f c
Cox Agcy The—f 1 c
Creagh C A—1
Garrison S H—f
Linton & Co A D—f c
McDavis & Kauffman—f c
Motz & Curtis—f c
Muir V E—f 1 c
Reynolds H R—1
Russell T A & Son—f c
Wise L C & Son—f c

AMARILLO

Barnes Thos W—1
Blankenship T B—1
Bridges Wm L—1
Brymer W H & Co—f 1 c
Currie & Spann—f c
Dugan A—1
Lefforge & Co F M—f c
Martin F B—1
Monning W F—1
Ordway, Saunders Co—f c
Paschall J C—1
Reece M—1
Stone I G—1
Wanser S F—1
Williams E M—1
Williams-Orr Agcy—f 1 c
Wilson Mrs M—1

ARLINGTON

Collins A W—f c
Cravens T L—f
Davis & Co—f 1 c
Dugan W M—1
Speer N V—f 1 c
Townsend A W—f c
Wallace F R—f

AUSTIN

Adkins Chas F—1 c
Bahn G A—f 1
Barrow & Co—f c
Bobo & Heflin—f 1
Bogart A M—1
Boswell W A—1
Bull & De Viney—f 1 c
Capitol Ins Agcy—f 1 c
Cass W L—1
Dickinson B S—1
Dennis E F—1
Donnan J K—f
Early E L—c
Enfield Ins Agcy—f c
Fisher Ins Agcy F K—f c
Fulmore S R Co—f 1 c
Gilfillan C W—f 1 c
Hofheinz O G—1 f c
Hosea L M—1
Houston J N—1
Johnson J—1
Lucy Jas E—c
Martin J W—1
Millican & Hamby—f 1 c
Otting A—1
Pressler & Ziller—f c
Rich T J—1 c
Robbins Co The—f c
Robbinson & Robinson—f 1 c
Scherding Mrs W—f c
Simms Paul O Co—f c
Skelley A L—f 1 c
Smith G C—1
Stacy & Sons—f 1 c
Stiles Margaret—f c
Tobin Wallace & Co—f c
Wallace T T—1
Wendlandt Carl—f
Werkenthin & Staehely—1
Werkenthin Bros—f c

BALLINGER

Barbee J N—1
Lane Robert F—f c 1
McCarver & Lynn—f c
Miller Victor Q—f
Shepperd & Co E—f c
Simmons J M—1
Wheeler R J—1

BEAUMONT

Baker J N—1
Bibb & Son D A—f 1 c
Brock J Vernon—f c
Broun E C—f 1 c
Broussard A E—f 1
Bullitt Geo W—f 1
Burges Mrs AL—f c
Corley Robert & Co—f 1 c
Cunningham & Asbury—f c
Edwards & Co—f 1 c
Gaddy Ins Agcy—f 1 c
Garth & Green—f 1 c
Holland V M—1
Ledwridge C—1
McKee N M—f 1 c
Mayer Ins Agcy—f 1 c
Millard P H—f
Peavy D E—1
Pennock O H Jr—f c
Roberts I D & Son—f 1 c
Roberts & Cartwright—f c
Schwaner C H—f
Shankle E L—1
Sims E N—1
Simmons G M—1
Smelker & Co—f 1 c
Smith R E & Co—f c
Southern Rlty Co—f 1 c
Tennin Mrs R D—f 1
Thompson E D—1 c
Venable A B—1
Wiess V & Son—f 1 c
Wilson H B—1 c

BEEVILLE

Baten J W—1
Brown J W & Co—f 1 c
Chase J A—f 1 c
Marsh W R—f 1 c
Stockbridge D A—f 1 c

BELTON

Hillyer C E—1 c
Islieb G—1 c
James & Carpenter—f c
Pierce J W—f c
Walters E L—f 1 c

BIG SPRINGS

Big Four Ins Agency—f
Big Springs Ins Agcy—f 1 c
Coffee L—1
Inkman W W—1
Gallemore A J—f 1 c
Littler Jno B—f c
Lone Star Real Estate & Ins Agcy—f 1
Martin Rube—1
Painter, D F—f
Patterson L S—f c

BONHAM

Bradford & Watson—f 1 c
Evans Will H—f 1 c
Gibson & Taylor—f 1 c
Hendrix & Co J F—f 1 c
Lowrey Jos M—f 1
Pratt E M—f 1 c
Strickland L E—1

BOWIE

Galaway A T—f 1 c
Montgomery L E—f 1 c
Stallings E M & Co—f 1 c

BRADY

Ballou W H & Co—f c
Behrens J H—f 1
Carrithers A B—f c
Rice M A—1

BRENHAM

Amsler Fred L—f 1 c
Brockschmidt Aug—f 1 c
Curry Lee—1
De Ware C A—f 1 c
Kilgore A—1
Kunkel G A—1
Lehmann B—f 1 c
Lusk Mrs I E—1
Ritchey W M—1
Scott R S—1
Simmons Mrs Emma—f
Steinkamp W E—f
Williams D C—f
Witte Wm F—1

BROWNSVILLE

Clint W B—f 1 c
Hughston & Fabra—f 1 c
Mendenhall W K—f 1 c
Putegnat J P—1
Russell T B—f c
Wood & Dodd—f 1 c

BROWNWOOD

Bell Wm A & Co—f 1 c
Belt G E—1 c
Blagg J—1
Carpenter & Wood—f c
Cutbirth & Sea—f
Dedmon W—1
Denman M H—1
Duncan R H—1
Graham W E Jr—f
Harden G N—f
Henley E B & Co—f c
Horlburt Finley—f
Johle E T—1
McInro D D—f c
Newby H A—1
Noel H M & Co—f c
Osborn Jack—1
Phillips Miss Mary—f c
Rutherford H P—f c
Scarborough R—f
Seay B P—f c
Staton J W—1
Stringfellow S P—1
White C A—1

BRYAN

Adams Geo A Ins Agcy—f 1 c
Bain Mrs Evelyn H—1
Barron Jno W—f c
Beckwith Mrs Mary K—f
Brown E A—1
Bryan Travis B—1
Crenshaw H—1
Cook Jess M—1
Dansby D Paul—f c
Fountain E J & Son—1
Gardner C R Ins Agcy—f 1 c
Gordon J M—f 1 c
Grenshaw E W Jr Ins Agency—f 1 c
Hines J T—f
Jenkins H S—f
Moore Jno A Jr—f 1 c
Suber Miss Carrie—f 1 c
Wilson Mrs Dora—1

TEX—Con.

CALVERT
Bedach, Gerson—f
Edwards J H—l
Gammill J A—f 1 c
Gibson & Co—f c
Jones T B—f c

CAMERON
Brogden S E—l
Brown R D—l
Cross S P—f 1 c
Green C F—f
Hefley J D Jr—l
Hefley Mrs Mamie Arnold—f c
Kahler Ernest L—f
Lesovsky F S—f 1 c
McCullom G C—l
Ralston J M—l
Stafford T C—f 1 c

CISCO
Chesley John I—f 1 c
Crawford E P—f
Davis Connie—f o
Owen Mrs C—f 1 c
Owen Lee—f 1 c
Paschall & Sons M D—f 1 c
Williamson J M & Co—f 1 c

CLARENDON
Beville & Powell—f 1 c
Lewis L O—f 1 c
Russell Ins Agcy—f 1 c
Strickland R E—f c

CLARKSVILLE
Antone & Fall—f 1 c
Clarksville Ins Agcy—f 1
Graves & Ricketts— f 1 c
Hemingway & Aubrey f c
Haghston R—l
Lennox A D—f 1
Porter S M—f 1 c
Sively & McMillan—f 1
Vick S W—l

CLEBURNE
Barlow F H—l
Blankney W T—l c
Bryan B F & Co—f c
Byers C C—f
Carper W S—f 1 c
Coursey J A—f 1 c
Dabney J F—f
Davis Mitchell—c
Griffith W H Co—f 1 c
Kirkpatrick E—l c
Lain & Bishop—f 1 c
McDade J F—l
Muse & Baldwin—f 1 c
Scott & Scott—f 1 c
Smith O T—f 1 e
Templeton Q C & Co—f c
Warren C H—f 1 c
Watts W E Co—f c

COLEMAN
Allen & Allen—f c
Beeman H A—l
Collins & Shore—f
Edwards T M—l
Gideon W E—f 1 e
Killian A C—l
Lewis J B—l
Watson Mrs D W—f
Zimmerman R E L—f 1 c

COMANCHE
Bonner J D—f c
Eanes & Co—f c
Franklin Mrs Mamie—f
Hall Art G—l
Jessup G W—f c 1
Kearby J G—l
Palmer N A & Co—f c

COMMERCE
Carr Z T—l
Cornelius W F—f 1 c
Haynes Mrs E—l
Looney L P—f c
Moore S L—f 1 c
Shive Wm C—f 1 c

COOPER
Clark Jasper W—c
Foster & Latta—f 1 c
McKinney Bros & Miller—f c
Taylor Louis M—f 1 c
Tynes & Turbeville—f 1 c

CORPUS CHRISTI
Brown W D—l
C C Ins Agcy—f c
Clift R D—l
Clift & Co Roy L—f
Cole & Terry—f
Dinn W L—l
Fraser R L—l
Guthrie & Taylor—l
Helscher W P—l
Hirsch Jos—l
Howerton Ed—f c
Johnson O H—f
Massey J W—l
Sosse B C—l
Southgate Thos B—f 1 c
Ward Wright & Dinn—f 1 c
Wright Jessie—f

CORSICANA
Bell E L—f
Benton T H—l
Bomar H B—f 1
Bryant J H—l
Buerger H A—f 1
Burgess & Caldwell—f 1 c
Church & Middleton—f 1 c
Clements W P—l
Davidson R F—f c
Duncan B K—f
Johnson A M—l
Majors L V—f 1
Millerman Bros—f
Nelson J C—l
Peck W M—f c
Polk E M—f c
Rice D N—f 1 c
Stewart J Y—l c
Thompson G P—c 1

CROCKETT
Arledge H J & Co—f 1 c
Arrington Ins Agcy—f 1 c
Brewton Miss G M—l
Jones & Childers—f c
Merriweather G—l
Warfield B B—l c

CUERO
Edgan & Herring—l
Haines P G—l
Lovett Tom W—l
Schiwetz & Sheppard—f 1 c
Sheridan Jos & Co—f 1 c
Utesch & Schorre—f c
Waltersdorf C H—f 1 c
Woodworth & Dent f 1 c

DALLAS
Addison W I & Co—f 1 c
Aldehoff John S & Co—f
Allen G W—c
Anderson Wm R—l
Bailey C S—l
Bawn Wm—l
Belknap R A—f

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Com'l Union, N. Y.; Imperial; Northern, Eng.; North River Security, Ct.; Sun; U. S. Fire.

Bomar Bros—l
Boyd R W—l
Bryan J H—l
Bynum E B—l
Burton C R & Co—f c
Butt F M—f
Bywaters & Co—l
Cantrell & Curtis—l
Carter J R—f
Chiles S H & Son—l
Cochran & Housman—f c
Cooper C B—l
Coughanour & Son R D—f
Day A R—l
Craddock & Smith—f
Craycroft Wm R—l
Crow W F—l
Cunningham A P—f c
Cummings Geo R—f
Dammon W P—l
Davis A L—l
Davis Geo T—l
Dawson & Co—f c
Deason J T—l
Dexter Chas L & Co—f 1 c
Dickinson J B—l
Douglass R E—l
Dudley W R—l
Easley Geo M & Co—f c
Eaton J G—l
Eidson M P—l
Ellis Smith & Co—f
Euless F L—l
Everett J C—l
Foster W H—l
Frost Wm A—l
Gentry H A—l
Gilmore F C—l
Gordon Wm M—l
Grant J E & Co—f c
Green A A & Son—l
Hancock J R & Co—f
Hanway & Williams—f c
Harris H G—l
Hiett J O—l
Hirsch Fred L—l
Hobby & Co—f
Holden & Curless—f
Horn J W—l
Hunter & Jones—l
Hunter W H—f
Jasper G C—l
Julian, Cochran & Carter f c
Keeling E B & Co—f
Kemper & Son Agcy—f
Kibler C R—f
King J B—f 1
Kirkpatrick Thompson Co—f c
Lawhorn & Pfouts—f c
Lecher L F—l
Lee & Lee—l
Lewis W J—l
Lindsley J W—f
Longley B F—l
Love J H—f 1 c
McCormick & McQuillen—l
McDonald J O—l c
McFadden W L—l
McKelvey G A—l
McLarry D D—f
Madison D C—l
Manning-Andrews & McDowell Co—f
Manning T A & Son—f
Matthews S Y & Son—l
Moore F E—l
Morgan J P—l
Murphy & Israel—f 1 c
Myers W S—f c
O'Beirn-Beattie Ins Agcy—f c
Oldham T G—l
Parham & Powell—l
Pattillo O L—f
Phillips E F—l
Porter Miss F—l
Railey J R—l
Reinhardt I & Son—f c
Reinhardt O H—f
Rhodes J A—f c
Rosenbaum Bros—l
Russell C R—l
Scruggs Gross R & Co—f
Scurry Mrs T—f
Seay & Hall—f c
Shaw Lingwiler Co—f
Short R F—l
Shuster L R—l
Simpson & Cathey—f
Stephenson J B—l
Temple W C—l
Thompson A C—l
Thorp B—l
Thorp O—l
Trezevant & Cochran—f
Tulloss N C—l
Tucker M L—l
Verchoyle Ins Agcy—f 1 c
Weems & Albreitton—l
White M P—f
Williams C L—f
Woodford & Co—f
Yesner & Co—f

DEL RIO
Edwards A G—f 1 c
Graham J M—l
Green & Green—f 1 c
McDowell B J—l c
Mitler T M—l c
Velasco G G—l

DENISON
Cameron Ins Agcy—f 1 c
Conatser J V—l
Corcoran & Co—f 1 c
Handy & Faires—f 1 c
Lindsay B J—f 1 c
O'Brien Miss Mary K—f c
Parish Ins Agcy—f 1 c
Poston Du Bois Insurance Agcy—f 1 c
Reardon T E—f c
Shepherd Ins Agcy B F—f c
Vinnedge G D—f 1 c
Williford F B—f 1 c
Woods P—l

DENTON
Bailey & Co W T—f l c
Deavenport & Co B H —f l c
Magee J P—f c
Ramey & Ivey—f l c
Shaver L B—f l

DUBLIN
Clay Miss F—f l c
Leatherwood C E—f l c
Little J S—f c
Morton N A—f l c
Newton L F—l c
Witcher M C—f l c

EAGLE LAKE
Eagle Lake Ins Agency —f l c
Johnson E M—f l c
Strickland Ins Agency—f c

EAGLE PASS
Bonnet J A—l c
Hartup C W—f c
Hewatt & Glass—f c
Jaggi L F—f
Leighton L B—f c
Murray J R—f c
Tarver R F—l c
Wueste, Leo—f c

EL PASO
Anderson Investment Co —f c
Bowie H T—l
Brewster H H—l
Broaddus & LeBaron—f c

COLES BROS. AND SAUNDERS (A. P. Coles, J. F. Coles, O. C. Coles, C. F. Saunders), 204 N. Oregon St., El Paso, Tex. (Estab. 1881): Atlas; Fire Ass'n; Great Amer.; Netherlands; Prov. Wash.; Royal; Commercial Union; Superior.

Crowell D C & Co—f l c
Fowler F L—l
Goodman Bros—l
Grohmann E—l
Hadfield H P—f
Hedrick J R—l
Kane & Co—f
Lay L R—l
Lewis R T—l
McKaight A L—l
Marr Jas L & Co—f
Mathis J W—l
Moye Inv Co—f
Newman Investment Co —f c
Orndorff Lee H—f c
Payne W F—f l c
Peach Thomas L—l
Pilcher W—l
Scales & Rodehaver—l
Schuster Leo R—f l
Security Ins Agcy—f l c
Smith J H & Sons—f
Stevens Horace B—f c
Swain H T—l
Henry B Stone & Co—f c
Turner Kemp & Coldwell—f
Watts J J—f
Williams R J—l
Williams & McSain—f

ENNIS
Arden W D—f l c
Banner Co—f l c
Donegan I—l
Phipps S R—l
Reynolds J A—f l c
Shipp W E—f l c
Stevens L J—l

FARMERSVILLE
City Ins Agcy—f l
Farmersville Ins Agcy —f l c
Honaker H B—f c
Russell E D—l
Williams P E—l
Worden Ins Agcy—f l c

FORT WORTH
Allen C G—l
Allen R L—l
Bennett E B—l
Bennett E D—l
Bideker W E—f
Brammer C J—l
Brewer J M—l
Burroughs G W—f c
Cerf H F—l
Collins-Citwood—f c
Corely-Johnston—f c l
Dallas T L—f c
Davis H Y—l
Dobbs W N—l
Dubose, Rutledge & Miller —f c l
Earde H C—l
Eaton J G—l
Edwards P H—f c l
Fellows H F—l
Foster W L—f c l
Fuller-Stute—f c l
Furman, Lawrence & Parker—f c l
Gooch T M—f c
Goudchauk J L—l
Gwaltney W T—l
Hall O F—l
Harrison-Kennedy—f c l
Head, Teas & Co—f
Hollingsworth Ins Agcy —f c
Humphreys D W—f c l
Jewell Smith & Co—f c
Johnson J—l
Johnson-Sansom Co—f c
Jones & Gillis—f c
Judd H A—f c l
Kreyenbuhl Ins Agcy—f
Kuykendall Inv Co—f c
Livingston J R—l
Marks H M—l
Marks H M Jr—l
Macey W T & Co—f
Mitchell Gartner & Walton—f c l
Moore E L—l
Newsome W H—l
Parnum Arch—f c
Pearson R H—l
Perkins & Hunt—f
Piland R H—l
Rathgeber-Dingee & Co—f c l
Rhinehart J—l
Rothgeber Taylor & Co—f
Ryan Brants & Co—f
Seligman Oscar—f c
Smith Buck & Son—f c l
Shepherd F B—l
Shropshire & Co—f
Street A J—l
Thomas J N—l
Thomas O—l
Thompson W C—l
Vera Reynolds & Co—f c
Walker Glen Collett & Rigg—f c
Wallace Ted—f c l
West Alvis & Shipe—f c l
Williams & Bonelli—f
Wallace-Portwood & Co—f
White W F—l
Williams C—l
Wille & Denham—f
Yates & Long—f c l
Yates W—l

FREDERICKSBURG
Bierschwale & Wahrmund— f c
Brodie A H—l
Brodie S L—l
Lange A A—f
Loan & Abstract Co—f c
Oehler E G—l c
Stahl A D—f l

GAINESVILLE
Atkins G B—l
Bertram H E—f l c
Blanton Ins Agcy—f c
Grice Geo M—f c
Heusley & Lynch—l f
Rowland W D—f c
Russell W F—l
Thompson Edw M—f l c
Ware H P & Co—f c

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Adriance Jno Jr—f l
Arnold E C—f c l
Austin G T—f c

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Childress J N—f c
Dorsey C H—f
Feist Gust—f c l
Frenkel John M—f c l
Galveston Ins Agcy—f c
Grayson J M—l
Grigg Arthur & Co—f c l
Hanna John—f c
Hawkins Jas A—f l c
Heinrich P R—l
Hiegel Theo F & Co—f c
Kelly E W—l
Mann C P—l
Meyer Chas—f
Nelson C E—l
E C Northern & Co—f c l
Rice & Arnold—f c
Seinsheimer J F & Co—f c
Schlankey & White—f c
Singer J—f c
Toebelman R W—l
Vedder & Co J S—f

GATESVILLE
Aiken & Whiteheas—f c
Chrisman J C—f c
Compton H S—f c
Mings S J—l
Shows J B—l
Wells O F—l
White Robt N—l

GEORGETOWN
Busch John—l
Flanagan W J—f l c
Foster Wharton L—f l c
Rouser Geo L—f l c
Wilson T W—f l c

GILMER
Calloway J W—l
Harrison N M & Son—f l c
Knowles Miss Kate—f c
Mattox R L—f l c
Riley C H—l

GOLIAD
Appleby W B—f c
Baker Levi—f c
Burns Jas M Co—f l c
Seidel Wm—l

GONZALES
Alsup A—l
Beeson C E—f c
Cole W M Ins Agcy—f l c
De Bose J O—l
Gardien & Co—f c
Herzik Jos—f c
Holmes Chas F—f
Jones Kenneth A—f l c
O'Connor & Haskins—f l c
Potts M L—f

GRAHAM
Arnold & Kay—f c
Binkley J E—f l c
Bryan Pat—f l c
Caldwell A E—f l c
Graham Ins Agcy—f l c
Stewart W A—l

GREENVILLE
Best J N—l
Chapman Robt A—f c
Davis W C Jr—f l
Ende F V—c
Ewing J O—l
Holmes A R—f c
Massey & Miller—f l c
Symonds J A—l

HAMILTON
McMordie C E—f c
Miller R B—l
Pierson Thos C Jr—l
Williams F C—f l c

HEARNE
Easterwood H G—f l c
Lumpkin W C—l
Marshall R W—f l
Pugh Mrs F R—f l c
Sledge F—l

HEMPSTEAD
Clarke J P—f
Cuny T B—c
Henderson Mrs L—f
Hughes Ellen L—f c
Monk J M—c

HENDERSON
Delamar W E—f l c
Griffin H L & Co—f l c
Lanier C A—l c
Preston E M—f l c
Smith Mrs Fenna—f c

TEX.—Con.

HENRIETTA

Brown C K—1
Ferriss J H—1
Howard & Co—f 1 c
Suddath W F & Co—f 1 c
Witte J M—1 c
Wynn C H—c

HILLSBORO

Abernathy J M—1
Cannon I—1
Cannon & Jones—1
Colonial Ins Agcy—f 1 c
Huffhines Carl—1
Hughes-Hooker Co—f 1 c
Lefevre Mrs Alleine M —f 1 c
McLeod T J H—f 1 c
Pippin W H—1
Young & Son A W—f 1 c

HONEY GROVE

Black J F—f 1 c
Erwin & Erwin—f 1 c
Price Earl P—1
Price P M—1
Thomson J E—f

HOUSTON

Adams & Porter—f
Allen-Gartner Ins Agcy —f c
Anderson Allen Agcy—1
Baldwin W L—1
Bayless A C—1
Blaine W Tucker & Co—f c
Boal M W—1
Bowen Co—f c
Carier H P—1
Cochran Ins Agcy—f c
Colqutt R M—1
Cooley, Schweikart & Seaman—f
Corker Mrs B E—1
Cotton S O & Bro—f
Gravens, Dargan & Co—f 1 c
Crump H P—1
De Vere W M—1
Denton & Thaxton—f 1 c
Donaldson J I—1
Dumbe E H & Co—f 1 c
Flack T K—1
Foshee & Hastings—1
Fraser W G—f
Gossett & Co F M—c
Greenfield Ins Agcy—f c
Hadsall E B—c
Haines L C—1
Hardeway R D—1
Harris J S—1
Hausendeufel D—1
Heinrich E J—1 c
Hoey Geo S—1
Hopkins T W—f
Houston & Tvler—f c
Jones & McCarthy—1
Kellson B A & Co—1
Kirkland W H & Co—f c
Krahl & Parker—1
Langdon Goldberg & Co —f
Lea, Radford & Robinson—f c
Lewis A N—f c
Littlejohn E P—1 c
Lubbock & Yanch—f
McAllister E S—1
McCall E P—1
McKinney M L—1
McLaughlin Guy—1
McLean J N S—1
Matthews D J—f c
Merrill A C—1
Minton J M—1
Moore J L—c
Mummert Wm—1 c
Oliver & Co—f
Painter, Reichman & Co —f
Parson & Martin—f
Pope M L—1
Preston J T—1
Raphael Bros—f c
Rice & Belk—f c
Roach J H & Co—f
Roberts J A—1
Rowland M E—1
Scott J F & Co—c
Shelden Wm F—1
Shelton & Ames—c
Shelton & Jarroll—f
Shepherd E D—1
Smith Jos S—1
Stidston-Rose Ins Agcy—f c
Strauss Wm—1
Summertin J T—1
Thomas J C—1
Torrey & Co—f c
Tyrrell W H—1
Vetrano A L & Co—f c
Vinson Ins Agcy—f c
Walzel O F—1
Ware E S—1
Watkins G W—1
Weakley Wm A—1
Westheimer Ins Agcy—f 1 c
Wilhite L R—1
Williams & Porter—f
Wilson J H—1
Wortham J L & Son—f c
Yanch & Co—f
Yanch J E—1
Young J R & Co—f c

HUBBARD

Berry & Berry—f 1 c
Tapp & Tapp—f 1
Wells & Onstatt—f

JACKSONVILLE

Crysup Festus—f 1 c
Earle M L—f c
Garner Ins Agcy—f c
Gibson G W—f 1 c
Jackson Ins Agcy—f c
McCarroll J H—f c
Majure J E—1
Rice Mrs M R—f 1
White D—1

JEFFERSON

Bell W D—1
Jones E L—f c
Goldberg I L—f c
Stutz C A—f 1 c
Wiley T J—f c

KAUFMAN

Boggs & Krauss—f 1 c
Gallia E L—1 c
Goolsby H—f
Grigsby C S—1
Krauss S F—f c
Nash Temple—f c
Palmer Jesse T—f
Pankey W R—1
Turney C B—1 c

KERRVILLE

Burton & Williamson—f 1
Fawcett Ins Agcy—f c
Garrett Ins Agcy—f c
McWhorten J H—1 c
Real Fred F—f c

KINGSVILLE

Cochran W R—1
Colston Ins Agency—f c
Hall H W—f 1
Harvey P J—1
Hollingsworth O O—1
Kingsville Ins Agency—f 1 c
Milliken & McRoberts—f 1 c
Young R E—f 1

LAMPASAS

Berry J H H—1
Dorbandt Agcy—f 1
Sparks L R—f 1 c
Young W R—f 1 c

LAREDO

Brewster C G—f 1 c
Denike Ins Agcy—f 1 c
Ellis & Biggio—f 1 c
Guinn O H —f 1 c
MacMahon P J—f c
Martin Ins Agcy—f 1 c
Offer Ins Agcy—f 1 c
Perkins Lvle J—1
Roark J B—1
Ward & Shanks—1 c
Wiggins E J—1
Worsmer Bros— f c

LOCKHART

Alexander J M—f c
Baker W G—1
Chapman Geo—f c
Dodd B F—f
Du Boise-Carter Ins Agency—f 1 c
Hill W H—f 1
Kelly M C Ins Agcy—f 1 c
McDowell Mrs Altah—f c
Magee J L—f
Weinbaum A—1

LONGVIEW

Dentin T C—f 1 c
Eddins L L—f c
Gans & Smith—f 1 c
Smith W B—1
Williams H A—1

McGREGOR

Cherry A P—f 1 c
Naylor & Crain—f 1 c
Sparks W C—1
Walker Edward—f 1 c

McKINNEY

Church A T—f
Crouch E—f
Davis R P—f
Erwin R D—1
Garland Jas—f c
Hight & Russell—f
Hitchcock E H—1
Jones M T—f
Newson & Co R F—f
Ray R L—f 1 c
Scott & Co A M—f c
Waller & Gilbert—f c

MARLIN

Fullinwider J M—f 1 c
Goode W T—f c
Lea I S—1
Lindsey W H—1
Miller B J—f 1 c
Oltorff Chas A—f 1 c

MARSHALL

Aechternacht H D—1
Agnor Tom—1
Brownrigg Stevens—f 1 c
Burgee V B—1
Carter Jno B—1
Davis J E—1
Davis J L—1
Dunn J C—1
Field & Young—f
Ganu J A—1
Lacey J T—f
Littlejohn R P—f c
Martin R C—1
Pierce & Spellings—f
Thompson L E—1
Williams L H—1
Wines & Wendel—f c

MEMPHIS

Boston & Delaney—f 1 c
Dunbar & Watson—f c
Goodpasture M O—f 1 c
Grundy Bros—f
Newmann H H—f 1
Wheat Wm L—f c

MEXIA

Cox T L—f c
Goodner Earl—1
Home Ins Agcy—f 1 c
Hutchinson F P—1 c
Kelly F F—1
Nolan & Day—f 1 c
Norwood G W—1
Park I H—f
Rochelle Z—1
Syall G A—1

MINEOLA

Bogan A T—1
Head W C—1
Lott H L—f 1 c
McCain I G—1 c
Revelle Ins Agcy C E f 1 c
Simms C C—1
Smart J W—f 1 c
Wylie T E—1

MINERAL WELLS

Beeler Dick—f 1 c
Durham Ins Agcy—f c
Hansen Geo C—1
Harris Jas T—f c
Peak & Pelt—f 1 c
Siens G A—f 1 c

MT. PLEASANT

Davis R J—1
Duncan C L—f 1 c
Rowland J B—f 1 c
Seay W H—1
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Williams H N—f l c
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Bliss W K—l
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Kelley J P—l
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Noyes A B Ins Agency—f l c
Russell Walter S—l c
Simons J W—l c
Sprague W W & Son—f l c
West C H—l
Wilson E E—l

SPRINGFIELD

Blanchard H H—f c
Lawrence & Wheeler Inc—f l c
Leonard C G—f l c
Lockwood H A—l
Mason W W—l
Tupper H G—c
Walker J W—l c

WINDSOR

Bartley G C—l
Davis G F—f l c
Dodge F G—l
Howland Glenn C—f l c
Jarvis Mary P—f l c
Pierce H O—l c
Reynolds Alfred—l
Shortelle J W—l
Veasey A L—l c
Williams Herbert—f l c

VIRGINIA

ABINGDON

Carson & Campbell—f l c
Dodd & Large—f
Kreger & Preston—f l c
Penn J G Agcy—f l c

ALEXANDRIA

Dyson T E—l
Fawcett L G—f c
Graham & Ogden—f l c
Griffin Grover C—l
Holden C F Co—f l c
Horner M L—f l c
Justice G L—l
Kremer H J—l
Maupin T K—c
Murray B E—l
Normoyle John D—f c
Pickett Geo K—f c
Pierce C—l
Rich T H—l
Ruffner R L—f c
Synder & Kane—f c
Thomson A—f
Welsh C D—f c
Wise & Co—f l c
Worthington J T—l

BEDFORD CITY

Bargamin Paul—f l c
Fitzpatrick W A—f c
Richmond Ins Co—f l c
Scott J J—f l c
Wharton Mrs L B—f

BERKLEY

Berkley L—f
Cox Mrs R L—f
Keister & Co—f c
Lyons S W Jr—f
Nash & Berkley—f l c
Peoples Ins Agcy Inc—f c
Savage E C & Co—f
Service Ins Agcy Inc—f c
Urqhart & Gibbs—f

BRISTOL

Aofer A B—f l c
Ballard B E—f
Blanchard F T—f l c
Brewer Jas K—f l c
Bristol Ins Agcy—f l c
Easley R M—f l c
Howell Julius F—f c
Lyon J B—f l c
Lyons C M—l c
McFarland Mrs M A—f c
Selfe J W & Co—f l c
Sheen Wm G & Co—f l c
Smalling J E Jr—f
Southern Finance Co—f l c
Wade D P—l
Walter Chas H—l

BUENA VISTA

Mapp J H—f
Paxton W T & Co—f l c
Rucker A M—f l
Whitsell R L—l c

CHARLOTTESVILLE

Antrim & Keith—f l c
Bragg H R—l
Citizens Real Est & Ins Agency Inc—f l c
City Mortgage Ins Co—f c
Fowlkes J P—l
Gilmer Geo—f c
Hanckell L T & Son—f l c
Ins Agcy of Charlottesville—f l c
Maphis, Twyman & McKennie—f l c
Nicholas R C—f l
Pierce W L—l
Smith W A—f l c
Wheat J Allen—l
White S H—l

CLIFTON FORGE

Clifton Forge Ins Agcy—f l c
Davies A B & Son—f l c
Hawkins E B—f c
Hawkins R P—f l c
Johnson J W C—f l c
Massie E R—f l c
Pendleton W W—f
Tinsley W F & Co—f l c
Woodward H E—l

COVINGTON

Bailey Geo H—f c
Bush Chas O—l
Carter C D Jr—f l c
Cover Tom C—c
Crowder Mrs L E—f l c
Fleppo J P—l
Larue C H—f l c
McCaleb T B—f l c
Miller Mrs D—f

DANVILLE

Bananger W M—l
Bass T J—c
Benton F C—l
Catlin Jas T & Son Co—f c
Crews J D—f c
Gravely Bros—f l c
Hamlin M Ramsey—l c
Hawkins J A—f c
Jefferson H M—f
Keeling Bros—f l c
Meade E B & Co Inc—f c
Overbey J E—f c
Parham E T—l
Patton, Temple & Williamson—f l c
Raine C A Jr—f l
Ramey & Ainsworth Inc f l c
Southall & Yarbrough—f l
Thompson W G—l
Tudor W P—f l

Walter W. Waddill, Jr.
C. Gilmore Holland
C. M. Flinn, Secy.

WADDILL, HOLLAND & CO. Inc.

Real Estate & Rentals

Established 1904. 500 Main St.

Dixie; Fire Ass'n; Ins. Co. of N. A.; Palatine; Queen; Royal; Star; Virginia F. & M.; Fid. & Cas.; Nat'l Surety.

Wilkinson L S—l

FARMVILLE

Bugg C F—f
Cralle R B Jr—l
Cunningham C B—l
Doyne J T—l
Fallwell W C—l
Garland, Martin & Blanton—f l c
Gilliam R C—f l c
Goodrich J A—l
Hubbard F W—f l c
Richardson L R—l c

FRANKLIN

Beale J C—f
Bristow W O—f l c
Crowder C T—l
Dunn J R—f
Jenkins Wm H—f l
Manry & Sons—f
Newton R M—f l c
Parker J C & Sons—f c
Woodward Elam & Pretlow—f

FREDERICKSBURG

Allison J W Jr—f c
Brooke E C—f l c
Bernard Wm—l c
Brown C C—l
Chichester & Co—f l c
Dempsey J P—l
Embry A T—f c
Flemming V M—l
Gibson E C—l
Hassell & Rowe—l
Jones E L—f
Rowe Ins Co—f l c
Smith Dodd & Co—f l c
Wallace A H—f c
Wolfe J A—l

GRAHAM

Alexander C L—l c
Benbow C T—l f c
Giles County Ins Agcy—f
Hudgins A S—l c
Newton J M—f l c
Shepherd H B—l

HAMPTON

Boyette L S—l c
Brownley E W—f
Couch & Cotton—f c
Cummings Geo B—f c
Gibbes Mrs N S—f c
Milburn & Bowman Co—f l
Morgan Marrow & Co Inc—f l c
Pace C M—l
Phillips-Lackey & Co—f l c
Saunders H K—f c
Segar A S—c
Sheild E R—f
Smith I H—f
Whiting Thos S—l
Winne R C—l
Wickham R O—l
Young Wm G—l

HARRISONBURG

Brown R R —f l c
Burke & Price—f l c
Dechert W L Co—f l c
Dovel & Dovel—f l c
Gould I—l
Layman C L—l
Lupton J R—l c
Masters O M—f c
Thomas Chas H—l
West J E—l

LEXINGTON

Burgess N W—l c
Firebaugh W C—f l c
Foltz W L—f l c
McClung J W—f c
Moore Frank—f c
Owen R L—f l c
Thompson W V—l
Walker S R Jr—f l c
Witt R R & Co—f l c

LYNCHBURG

Acree & Peck—f l c
Alexander G M—c
Campbell W D—f l c
Carrington, Stevens & Co—f l c
Cosby P G Jr—f l c
Cromwell & Beard—f l c
Davis, Childs & Co—f l c
Edwards D T—l
Frayser J E—l
Gilbert Mrs F H—f c
Home Ins Agcy—f l c
Hughes B E—f l c
Hughes H O—l
Ingram T J & Co—f l c
Ivey & Kirkpatrick—f l c
James Robt L—l
Jones C F—l
Moss & Duiguid—f l
Newman J A—l c
Oglesby Ins Agency—f
Otey J M & Son—f l c
Scott & Otey—f l c
Slaymaker A C—l
Smith Bros & Walker—f c
Snead W E—l
Sower W C & Co—f c
Spearman R J & Co—f l c
Steptoe & Patteson—f c
Still P P—l c
Styron C R—l
Tyree & Wilkins—f c

WALKER, MOSBY & CALVERT, INC., John Stewart Walker, Pres., Alexander W. Mosby, Vice-Pres., Bernard Y. Calvert, Secy.-Treas. Real Estate. Established 1904. 817 Main Street: Fidelity-Phenix; General, France; Girard F. & M.; Globe Und.; Hampton Roads; Importers & Exporters; Natl. Liberty; Rhode Island; Metropolitan Casualty.

Wayt W M—f l c

MARION

Allen L O & W L—l c
Crawford J B—l
Gills & Miles—f l c
Peery J F—l
Rosser W E—l c
Sheffey Jas White—l c

MARTINSVILLE

Burch T G Corp—f l c
Easly O R—f l c
Ford H A & Co—f l c
Greer Jas C—f l c
Hurd D H & Co—f l c
Tuggle R E—f l c
Whittle W M—f l c

NEWPORT NEWS

Barrett Bros—f l c
Bloxton W S—l
Bradford G A—f
Bryant & Nelms—f c
Cardoza J M—l
Chapin & Bowen Inc—f l c
Chapin Geo C—l c
Central Security Co—f
Goodwin S W & Co—l c
Graff Bros Inc—f c
Harwood S J—f c
Hoskins C R—f c
Hughes E T—l
Hundley & Applewhite Inc—f
Jones T R—l
Mason & McMurran—f l
Murray-Padgett Inc—f c
Powell Trust Co—f c
Ryce R M—l
Shields E C—l c
Tilghman J F Inc—f
Underwriters Agcy Co Inc—f l c
West C D & Co—f c
Wheeler & Co—f

NORFOLK

Ames M B—l
Armistead & Barum—f
Baldwin Bros—f
Ballou F B—l
Barry Parks & Roper—f l
Blase E O—l
Bradley L L—l
Brown H E—l
Burgess W F M & Co—f
Burroughs & Jeffries—l
Burton & Co R L—l
Childrey & Metz—f c
Cobb W C—f
Coleman Bros—l c
Cooper E D—l
Coupland J R—l
Crocket Collins Ins Co—f c
Cushner & Co M—f
Dey Geo W & Sons—f c
Dobie & Bell—f c
Etheridge & Baylor—f
Finley L D—f
Gormack J W—l
Gregory T G—f
Guaranty Title & Trust Corp—f c
Hall W Leon—f
Hecht Jos B—f
Hobson Geo S—f
Hoggard Bell & Reed—f
Hudgins J B—f
Hughes Ellis-Howell Corp—f l
Jacobs & Co—f l c
Jenkins E P—l
Johnston T M & Co—f
Justice, Stephenson & Taylor—c
King M C—f
Leterman J J & Son—f c
Lowenberg B & Son Inc—f c
Lowenberg & Fuir—l
McCain E W—l
Markel J A—f
Marshall J R—l
Martin & Co Inc—f
Maukert J M—l
Moody P H—l
Myers Corp of Norfolk—f
Old Dominion Ins Agcy—f
Pritchard W H—l
Richardson R R—l
Robinson G W—l c
Southern Ins Agcy—f
Stephenson & Taylor—f
Strudwick F—l
Thomson-Etheredge & Co—f c
Trice W H H & Co Inc—f
Turner J E—f
Van Denberg & Hitch Inc—f
Walke & Son—f c
White J A—f
White M D & Co—l
Wilcox C A—f
Williams R E—l
Wilson & Johnson—f
Wood & Co Inc F O—f
Woodward & Joynes—f

PETERSBURG

American Bank & Trust Co—f c
Banking Trust & Mortgage Co The—f c
Burwell R P—l
Cook J H—l
Cuthbert Bros—f l c

VA.—Petersburgh, Con.

D'Alton F A—c
Davenport I A—1
Gills T J—f
Harrison & Borst—f 1 c
Jones & Friend—f 1 c
Moyler & Lyon—f c
Nelson C C —1
Petersburg Ins Co—f 1 c
Saunier Paul—f 1 c
Spain R L—f 1
Talley Wm H & Sons Inc—c
Union Trust Co—f c
Valentine D O—1
Venable Ins Agcy—f c
Woody H M—f 1 c

PHOEBUS

Furness L P—f
Kraft A A—1
Larrabee F C—f
Nealon Mary E—f 1 c
Tillett W N—1

PORTSMOUTH

Arps & Co—f 1 c
Bain J C—f 1 c
Bain T A—f c
Blachman M J—f 1 c
Briggs F T—f 1 c
Creekmore O M & Co—f c
Emmerson & Son—f c
Farish W G Jr—f c
Foster WH—f
Hillman Chas—1
Home Ins Agcy—f c
Jones N A—1
Jones J U—1
Lee T B—f c
Lively & Lively—f c
McKenney W H—1
Miller F H—f c
Welton Chas R—f 1 c
Ziv B—f c

PULASKI CITY

Fitzhugh R G—f 1 c
Lark & McGavock—f 1 c
Pulaski Ins Agcy—f 1 c
Tabor J W—1
Wyatt W B—1

RICHMOND

Alfriend T L & Son—f c
Arrington & Race—f
Aunspaugh Nolley & Aunspaugh—1
Barrow W W—1
Bass S B—1
Bell T C—1
Blackford P—1
Blackwell Geo H—1
Blue A R—1
Bristow J C—1
Brooks & Richardson Inc —f
Carroll J O—1
Chapin & Hume—f c
Chapman & Reams—1
Crutchfield E M—1
Cummins & English—f
Davenport & Co—f c
Deckelson & Nicholas—1
Deans D C—1
Des Portes E S—1
Diggs & Cary—1
Drewry & Daingerfield—f
Elder Chas S—1
Epps-Epps Co—f c
Feil G A—f 1
Gibson, Moore & Sutton —f c
Gilman O W—c
Goode J C—1

H. U. Ebel F. D. Ebe
M. A. Taylor, Mgr.

H. U. & F. D. EBEL

Real Estate.

Established 1921.

14 N. Ninth Street.

Alliance; Ins. Co. of North America; N. C. Home; Mercantile; Indemnity Ins. Co. of N. A., (all forms ins. fire, casualty, bonds, rain.

Geo. A. Gibson, Pres., Richmond Moore, 1st Vice-Pres., Eugene H. Sutton, 2nd Vice-Pres., Harry T. Moore, 3rd Vice-Pres. & Treas. J. Davis Ewell, Vice-Pres., E. D. Johnson, Secy.

GIBSON, MOORE & SUTTON' Inc.

Established 1906.

215-18 Richmond Trust Bldg Brit. Und.; Fireman's, N. J. General, France; Lon. & Lan.; London Assur.; N. Y. Und.; North Brit. & Merc.; North River; North River Und.; Rhode Island; Royal Exchange; Eagle Star & Brit. Dominions; Maryland Cas. (Gen. Agts.)

GORDON & BROWN, General Agents, Richmond, Va.. Successors to the John W. Gordon General Agency. (Est in 1874). Virginia, West Virginia, North Carolina: London Assurance; London Underwriters; Eagle, Star & British Dominions; Manhattan Fire & Marine Insurance Co.

Hardwick Waltford & Co —f 1
Harrison D J—1
Harrison R P—1
Hatcher Miss E C—f
Hatke L B—f
Hilliard R A—1
Jefferson & Harvie—f c
Jordan E G—1
Kaufman J C—f
Kidd G W—f
Lay & Co J F—f
Lecky & Son—f
Lecky Robt Jr—f c
Love SB—1
McCue & Alson—f 1 c
Martin H D—1
Maury W G—f
Midvette D R Co—1
Moore J B—c
Morton-Powers Agcy—f c
Moyler John—1
Ott & Burrus—1
Peake J D—1 c
Picot L F—f
Pleasants P C—f
Powell H C—1
Putney D A—1
Rabb & Co Inc—f
Randolph G A—f
Redford J G—1
Richardson C B—1
Richardson W F—f
Rogers W L—1
Rose & Co—f
Ruehrnund P L—f
Ruffin B A & Co Inc—f 1 c
Schaefer Geo H—c
Scott C—f
Sebrill T E & Son—1
Shillingburg W J—1
Sills N D—1
Smoot Willard—c
Spence E Leslie & Son —f c
Straus Julius & Sons—f 1 c
Swink A O—1
Tabb & Co T Garnett—f 1 c
Talley, Richardson & Hobson—f c
Taylor W F—1
Thomas C E—1
Theirman C T—1
Tinsley J W Jr—1
Watkins L G—1
Wherry D—f 1 c
White S S—f
White W S—f
Willis Johnson & Co—f
Wilmer A P—1
Wilson & Shackelford—1
Witt T F—1

ROANOKE

Adams A S—1
Andrews Bros—f 1 c
Antrim John—1
Blankenship A B—1
Boswell Realty Co Inc—f
Bowman P H—1
Burney G W—1
Cabiniss C M—1
Cabiniss L B—f c
Coppridge W D—1
Cornett S M—1
Davis Geo E—1
Davis & Stephenson—f 1 c
Davis Wm K—1
Duerson J E—f
Duke A W—1
Finney H T—1
Glasgow & Bowling—f 1
Gregory Thos E—1
Gravett C L—1
Gray H B—f 1 c
Harris J H—1
Hebert J D—1
Huff & Penn—1
Izard & Co Jas J—
Krigloe C E—1
Lunsford C & Son—f 1 c
McClannahan W S & Co —f 1 c
McRee S J—1
Mountain Trust Bank—f 1 c
Murray J H Jr—1
Newman L A—1
Norwood R L—1
Pace Bros—f 1
Patterson L E—1
Quisenberry W E—1 c
Rhodes S T & Son—1
Roanoke Ins Agcy—f c
Rutherford & Maher—f 1 c
Sherard B F—1
Speese C M—f 1 c
Spurling C A—1
Stockdell C L—f

Jos. Stras, Pres., Francis R. Porter, Vice-Pres., D. W. Persinger, Secy., Leona M. Porter, Treas., Hugh C. Penn, Asst. Sec'

STRAS & PERSINGER, Inc.

Established 1910.

215 S. Jefferson Street.

Amer. Central; Amer. Eagle; Com'l Union, Eng.; Equit. F. & M.; Franklin; Globe & Rutgers; Imperial; National, Ct.; Natl. Union; Rochester Dept.; St. Paul F. & M.; Springfield;—Gen'l Acci.; Hartford S. B.; Maryland Cas. (Gen. Agts.);

Turner & Turner—f c
Ware C C—1 c
Weaver & Tillett—f c
Welford & Smith—f 1 c
Wingfield J F—f
Winn H S—1

SALEM

Gittens C A & Co Ins Agcy—f 1 c
Gose Wm A—1
Oakey W H—f
Saul J P Sr—f 1 c
Smith Mrs J H—f c

SOUTH BOSTON

Fry Jordan & Wilson—f 1 c
Gates H B—f 1 c
Hill Ins Agcy—f 1 c
Overby Lacy & Webb—f 1 c
Tucker J D & Co—f 1 c
Walthall W B—1
Wright J A—1

SOUTH NORFOLK

Davis Q C Jr—f
Lindsey D W—f
Townsend F B—f

STAUNTON

Augusta Ins Agcy—f
Bear Francis H—1
Bowman Curtis P—1
Cushing E J—f c
Cover E R—f 1 c
Eberhart J C—1
Fleming C C—1
Hamer F C—f 1
Hall W H—1
Hevener G C—1 c
Hevener Jacob—f c
Hoge & McChesney—f c
McClung J M—f 1
Knowles A L—f 1 c
Perry W J Corp—f 1 c
Shepherd & Haun—f
Shreckhise Jno P—1
Sproul & Crowle—f c
Taylor James R Jr—f
Thomas R J—1
Wynyer R C—1

SUFFOLK

American Bank & Trust Co—f 1 c
Hawkins G J—1
Holland J W—1
Hosier Walter J—f 1 c
Moore W—1
Norfleet R J & J B—f 1 c
Nurney J W—f 1
Quimby E M C—1 c
Suffolk Ins Agcy—

Tyrce R A—l
West & Withers—f 1 c
Woodward & Elam—f 1 c

WILLIAMSBURG

Brooks A—f c
Brooks G T—f 1 c
Chandler H T—f 1 c
Savage & Spencer—f c

WINCHESTER

Baetjer J Geo—f c
Baker & Shryock—f 1 c
Bryarley H R & Bro—f 1 c
Good & Co—f 1 c
Hansbrough & Carter—f c
Jamison O L—l
Jones H C—l
Lupton D W—f
Mort F M—l
Rice Warren—f 1 c
Russell H K—l
Sloat W A—l

WYTHEVILLE

Campbell P F—l
Ewald S F Ins Agency—f 1 c
Heuser & Boyd—f 1 c
Rich David A—f
Sexton G S—f c
Sutherland A C—l
Terry F H—f 1 c

WASHINGTON

ABERDEEN

Anning W C—l c
Bowes Bros Co—f c
Cauthorn B E—l
Cauthorn & Cauthorn Inc—f c
Clark L C—l
Cooper J C—f
Dole F O—f c
Faulkner L H & Co—f 1 c
Finch E C—f
Fisher A T—f 1
Graham J A—c
Hart W W & Co—f c
Hood J A—f c
Jones & Jones Inc—f c
Locke Phil S—f c
Martinson & Co—f c
McCaw & Co—f c
Paine W B—f c
Ryan Michael—f
Snypp S S—l
Wheeler N Grant—l
Zelasko & Co—f 1

ANACORTES

Arges O E—f 1 c
Barker E P—f c
Davey H O—f
Hensler Gus—f 1 c
McCallum W H—f 1 c
McCallum M A—f
Howe E C—l
Ratliff E A—l
Schreiber & Werner—f 1 c

BALLARD STATION

Jasperson Julius—l
Kean Bros Inc—f c
Loyal Co—f
Tiedman & Twigg—f c

BELLINGHAM

Abbott W E—f
Bacon & Ells—f
Bauner H C—l
Beadell S A—l
Brisbin, Smith & Livesey—f c
Campbell Allen—f
Carr S L—f 1 c
Cole Thos B—f
Conlee Realty Co—f
Daw Chas E & Son—f c
Dillon W F—f
Eckardt W A—f
Finnegan F J—l
Follis Wm O—f
Follis Wm T—f
Gamwell R G—f c
Gaul Jas—f 1
Healy P E—l
Hemmi & Thomason—f
Kline R L—f c
Lamoreaux D C—f
McGugan G—l
Miller Bros Inv Co—f
Miller Ed H—f
Miller J A—l
Ogden J D —l
Peters Fred—f
Slentz S D & Co—f
Williams W H—f c
Wright John W—l

BLAINE

Benedictsson M J—f 1
Danielson Andrew—f
Gustaves C A—l
Jordin A O—f
Martin John—f
Montfort Geo D—f
Odell & Jenison—f
Pinckney John J—f
Shaw G S—f 1 c
Smeth Robt H—f

CENTRALIA

Barner Geo L—l
Beal W N—f
Benedict & Roberts—f 1 c
Brewer L A—l
Chitty H C—l
Carrier M L—f
Dysart & Ellsbury—f 1 c
Fisher W P—l c
Galvin Geo J—f 1 c
Glazebrook J L—l
Grimm H E—f
Hankins A E—l
Hodge W H—f c
Hoss Chas—f
Kresky-Hilborn Co—f
McCleary T H—f
Messersmith C E—l
Parkins Wm L—l
Parkins Mrs G M—l
Picknell S G—l c
Powers Geo W—f
Steele & Born—f
Sutherland C—l
Thomas F W—f 1
Vincent C—l

CHEHALIS

Big Four Land Co—f
Bivin Wm—f
Casady F T—l
Coffman & Co H C—f 1 c
Cook F E—l
Cory A S—f 1
Degeller Edward—f
Jensen J M Co—f
Judd The A E—f
Kenoyer W H—f
Lee V R—l
Lewis J E—l
Valley Investment Co—f

COLFAX

DePledge & Co—f
Larue G W—f
Lindsay C W—f
McCroskey Fred—f
Overman J J Agcy—f 1 c
Perkins Co J A—f c
Ratliff S E—l
Reid R H—f c
Sandero George—f 1 c
Schiblin L T—f 1
Sherfey H E—l
Sutherland Wm—f
Thompson E A—l c
Whitman Ins & B Co—f 1 c

DAYTON

Bryan Chas A—c
Cahill W E—f
Clark E W—f
Galliher W R—l
Logan R O—l
Tubbs Thos B—l
Weatherford Walace Co—f c

ELLENSBURGH

Apple Beamont—f 1 c
Carroll H B—f 1 c
Carroll W R—l
Craig F E—f
d'Ablaing G—f c
Davies A L B—f
Dickson G H—f
Eldred H W—f
Flummerfelt Andrew—l
Flummerfelt Chas H—f 1
Gault & Merryman—f c
Graves F N—f 1
Gregory A T—f c
Henderson E E—f 1
Larrimer K J—l
Henness T L—f 1 c
Stenger P W—f
Sterling J C—l
Stewart C H—f c
Tiffany & McKinstry—f 1
Whitfield J A—f

EVERET

Babcock Frank—f
Beecroft J T—f
Brunson R W—l
Buell Fred P—f c
Citizens Bank & Trust Co—l
Clark Inv Co—f c
Currie & Stanford—f c
Dearle Hunsaker & Mitzger—f c
Downie F J—l
Duryee D A—f c
Edwards A C—f
Gaston A A—f
Gavelstad P M—f
Gunderson L—l
Hudson & Booth—f c
Jaderholm & Crow—l
Lindahl C G—l
McLean & Douglas—f c
Mitchell & Son—f
Petershogen & Lucas—f c
Quam & Baldwin—f
Ready R—f
Schoch Fred—l
Spurgeon C E—l
Swalwell W F—f
Swarthout J E—l
Taylor M J—f
Torrey J P—l c
Velton J E—l
Westland & Stone—f 1 c
Willis H R—f

HOQUIAM

Arthud Land Co—f 1 c
Callihan Jas P H—f
Cope Mrs Gertrude—f
Dalby Val—f c
Eddy Chas—f
Ehrhart John D—f
Elliott Clarice—l
Fairbairn J A—f 1
Gibson C F—l
Goodwin I—f 1 c
Ibbitson Samuel—f 1 c
Kuhn C E—f
Ladley H D—f 1
Lamb W M & Son—f 1
Rychard C H—f c
Shanhotto Frank—l
The Morgan-Brewer Co—f 1 c
Toft L W—l

KELSO

Bashor C C—f 1 c
McDermott Thos—f
McFarland R L—f
Plamondon Geo F—f c
Poland G A—f 1
Stewart F L—l
Strand N A—l

KENT

Bassett T W—f c
Guiberson C E—f
Galbraith & Morrill—f
Haughton G A—l
Madison H B—f c
Napier Investment Co—f 1 c
Otey Chas K—f c
Woodeu R E—f c

MEDICAL LAKE

Hughes B W—f 1 c

MONTESANO

Bignold L B—f c
Bush W H—f c
Cheney B G—f c
Calder J E—f c
Fleet D W—l
LaBreck Leo—l
Nelson O M—c
Pennell H H—f 1 c

MOUNT VERNON

Branigin Verne—f
Dennett J P—f 1 c
Gordon W J S—f
Hall & Young—f
Hannay N B—f
Jones C E—l
Kean Jas—f
McCain L E—l
Marble Geo—f
Mt Vernon Investment Co—f
Pickering Frank C—f
Sewell Geo—f c
Shake H R—l
Skagit Co Abstract Co—f

WASH.—Con.

OLYMPIA

Bigelow Ray L and Geo R—f 1 c
Brown J H—c
Cagwin A E—f c
Carr Joe—f 1 c
Crosby Walter—f c
Donges Felix—f c
Dotsch Ray—1 c
Ellis J C—f
Faulkner L B—f
Flinn J B—f 1
Fry R H—f c
Giblett Wm R—1
Guiberson C H—f
Haycox W E—1
Hartson O H—f
Leach E G—1
Lemon Edith Belle—f c
Lewis Harry L—f c
McDowell R E & I Co—f
Martin F H—f
Matson Gertrude—f c
Nelson C E—1
O'Brien Mrs Fannie—f c
Otis John T—f c
Olmstead Paul C—f 1 c
Schomber Fred—f
Talcot C R—f
Tietz & Co—f c
Uhler G H—f c
Williams S—1
Wilson & Hunter—f c

PORT ANGELES

Aldwell Thos T & Co—f 1 c
Brown C L—1
Brumfield W—f
Campbell L M—f
Christensen J P—f
Deming A J—1
Erickson K O—f 1 c
Fisher & Hicock—f c
Gangler Jos—f
Garvin Wm W—f c
Hallahan John—f
Hooker J W—f 1
Morrison John—1
Morrison M & Co—f c
Peter Wm H—f c
Schroeder W C—f 1
Taft C E—c
Ware Wm J—f c

PORT TOWNSEND

Bartlett C C—f
Christian C F—f
Hayden H T—f 1 c
Hughes John L—f 1 c
Kimberly Geo—f c
Klasell N A—f c
Klocker Oscar—f
McCurdy J G—f
Welch Geo—f

PULLMAN

Chapman M J—f 1 c
Colpitts E C—1
Downen D C—f 1 c
Harter E C—1
Henry G N—f
Henry H H—1
Laird W L—c
McClasky A R—f c
Moyer L B—c
Porter Wm H—f 1 c
Sanger F E—f c
Squires John—f c
Staley & Co—f c
Swain Wm—f
Van Dorn R M—1 c
Wexler A D—f
Yoe & Emmert—f

ROSLYN

DeGabriel Eugene—f
Justham Simon R—f c
Smith Albert—f 1 c

SEATTLE

Abele L—1
Adams J F—f
Alexander & Baldwin—f
Allen Geo W & Co—f c
Appleton C A—1
Atkinson J M E & Son—f c
Ayres D A—1
Bahl Jos F—1
Baird J H—1
Baker M L—1
Ballard Ins Agcy—f 1 c
Beardsley W H—1 c
Beckstead Miss O I—1
Bell A K—f
Benway W G G—1
Best Chas S & Co—f 1
Bothwell & Crockett Co Inc—f c
Bowden, Tazzam & Arnold—f c
Branigan J F—f 1
Brown C L—1
Brown Vincent—f c
Bryant C A—f 1 c
Burwell & Morford—f c
Burk J J—1
Burt C L—1 c
Calhoun, Denny & Ewing—f
Carr P H—f
Carson C M—1
Carter, MacDonald & Miller Inc—f c
Challis A H—1
Chilberg Agency The—f c
Clark D A—1
Cohan A—f
Cohen C A—1
Cole C H—f
Cosgrove L C—1
Cox E B Inv Co—f
Cummings Marion R—1
Cunningham T J & Co—f
Dalton J H—1
Daugherty & Cole—1
Daugherty W J—f c
Davis John & Co—f c
Davis J B F & Sons—f
De Mille C B—1
Deming A J—1
deVeuve J H Co—f c
De Witt A Clark—1
Dix O P Co—f
Duren P B—1
Eastman D P—f c
Elliot J J—f
Erskine R C & Co—f
Evans R V—f
Ewing H C—f
Field F H—c
Finley & Furner—1
Fisken & Co—f c
Fordyce J P—1
Fox A M—1
Frederick, Metzger Co—f c
Freeman Y G—1
Fritz B C—1
Garrigues Thos A—1
Gotcher E—1
Granquist J—1
Grant J F—1
Griffith H E—1
Green H B—f
Grinnell Harry W—1
Grinnell H M—1
Guion F & Co—f c
Hanbey R D—1 c
Hanford & De Venue—f
Harper Wm P & Son—f c
Hawkins M P—c
Herrin & Rhodes—f c
Holland J R—1
Holpa W J—1
Horton C E—f c
Hunter Frank T Co—f c
Hutt C A—1
Huxley J L—1 c
Johnson Emil—1
Jones W H—1
Jordan F M & Co—f c
Kaltz Bruce—f
Kean Bros Inc—f c
Keerl F E—f c
Kerne W F—f
King D N—f
Kinnear Paul & Co—f c
Ladley H D—1
Lamping & Co Inc—f c
Lindsay A M—f
Lindsay F E—1
Lippman H E & Co—f 1
Lowman & Hanford Co—f 1 c
Lowry & Pike—f c
Martin Genl Agcy—f c
Martin J L & Co—f c
McCulloch J H—1
McDonald H W—1
McGowan J H—1
McKee D C—1
Meares J L—c
Meyer A—c
Moore Geo—f
Morrison Co Inc—f c
Murphy J B—c
Nelson C H—1
Nesbit L C—1
Newcom C H—1
Nicklin C S—1
O'Reilly B J—1
Owens F E—1
Packer C S—1
Paige P F & Son—1
Palmer J R—f c
Parker R B—f c
Patterson J J—1
Paulson R W—f
Pearce H E—f c
Peter S D—f c
Peterson Wm—1
Peterson & Buck—1
Pettyjohn L D—1
Pomeroy M R—1
Pond W S—1
Post Forrest E—1
Powers C H—1
Proctor L A—1
Quigley H L—1
Raser H A—f c
Rasmusen W B—c
Redding C R—f c
Rhodes Co—f
Rhoades J L—1
Ritter Wm H—c
Roberts-Buckhardt Co—f
Robinson F K—1
Romans J B—1 c
Ross A S—1
Rourke Geo W Inc—f c
Russell S L & Co—f c
Ryan L C—1
Schnaufer J F—f 1 c
Schroeder H A—f
Schwartz Co—f
Sears Ed S—1
Seeley & Co—f c
Seigow M—1
Shay Bros & Gilmer—f c
Siem A T—1
Smith & Clise Inc—f c
Smith W A M—1
Smith W P—f
Sparling J A—c
Spencer Geo A & Co—f
Starr Geo E—1
Steinkraus C L—1
Stoddard E B—f c
Strout E A & Co—f c
Swift U K—1
Taber J T—1
Thaanum & Frazier—f c
Thalander Jas—1
Thomas J E & Co Inc—f
Thompkins S C—1
Thompson Chas C—1
Twiss C H—1
Underwood Julia—f
Upper G W & Co—f 1 c
Van Dyke J B—f 1
Vilas C E—f
Walker M B—1
Walker A D—1
Walker R E—f
Walker S P—1
Wallace T—1
Warren B B—1
Waterhouse Frank & Co—c
Webster E L—1
Whalley John A & Co—f c
White & Bollard—f c
White R P—1
Wilcox Peck & Hughes—f
Williams A V & Co—f c
Williams J E—1
Wilson Grant—f
Wilson H V—1

SUPERIOR BROKERAGE SERVICE
on Surplus and Substandard Life; also on Accident, Health, Group

MISSOURI STATE LIFE INSURANCE COMPANY
M. E. Singleton, President **Home Office: Saint Louis**
Life ***Accident*** ***Health*** ***Group***

SNOHOMISH

Allen & Evans—f
Burton James—f
Evans Frank M—l
Hall Jas W—f c
Klein E W—f
Kuehn Wm—f c
Lenfest Elmer—f
Lincoln E H—f
McGlaughlin H F—
McGuinness M J—f
Redick A W—l
Van Bowen & Son—f l
Walton H & Co—f

SPOKANE

Anderson C W—l
Anderson John F—f
Andre Securities Co—f c
Appleton G C—f
Atkinson W L—f
Bailey F B—l
Barrett F S & Co—f
Barton C A—l
Bell Insurance Agcy—f c
Big Bend Land Co—f c
Braman M W—l
Brinkerhoff J G—f l
Broberg Werner—f
Browne Investment Co—f
Bruce H N—l
Burke E F—l
Burman F—l
Carey A S—f c
Carey R T—l
Clark Bros & Kline—f c
Clough C F & Co—f
Coffey C A—f
Collins H S—l c
Crites Jas E—l
Cryor & Co—f
Deasy P J—c
Elmendorf & Pope—f l c
Elson R W—f c
Fancy Jay W—f
Flenner N—l
Franklin Investment Co—f c
Gentsch Theodore—f
Gillette R C—f
Graham J W & Co—f
Gray R M—l
Gregory J J—l
Grinnell F B & Co—f l c
Grippen L F—f c
Guernsey-Newton Co—f l c
Hahn Lloyd—f c
Hair Alice M—f c
Ham, Yarday & Rysie—c
Happy John H—f c
Hardin G S—l c
Harris F O—l
Hervin I E—l
Hogan W E—l
Houston J A—l
Hitchcock W K—f
Irvin W C—l
Johnson J E—f
Johnston Thos & Co—f c
Jones A D & Co—f l c
Jones Fred K—f c
Jones Mitchell—f c
Jones R W—l
Kehler B E—l
Kelley Investment Co—f c
Lamping & Co—f c
Leonard, Matthews & Ryan—f c
Lindberg C—l
Locke H A—l
Lucas E E—f
McCasky F W & Co—f
McCrea & Merryweather—f c
McHenry E H—l
McKnelly Jacob l—l
McWilliams F S—f c
Markham F D—l
Martin R J & Co—f c
Means & Anderson—l
Meenach T J—f c
Mitchell W E Finance Co—f c
Montgomery B F—l
Murphey, Favre & Co—f c
Nickerson G F—f
Norris W E—f c
O'Brien J T—l
Oppenheimer M & Co—f l c
Partridge F E—
Prescott Bros—f
Pring O P—f l
Reinhardt J A—l
Roberts A C—f c
Roberts J H—l
Rogers & Rogers—f c
Rowles H C—f
Rusch & Happy—f c
Schedler Investment Co—f
Scott Jno Co—f l c
Seward Thomas—l
Smith E W—l
Spokane & Eastern Trust Co—f
Sweetland L O—l
Swift Realty Co—f c
Taft Robt L—f c
Thompson G C—l c
Tupper C T—f
Union Trust Co—f c
Wadham Chas V & Co—f
Ward C A—l
Ware M W—l
Washington Trust Co—f
Webster Walter—
Wentworth C D—f
West J Elmer Co—f
Wilcox C M—f
Willhoite H N—l
Williams & Co—l
Wyard J A—l
Zischke H A—l

TACOMA

Abbott F—f
Amsbary L A—l
Anderson R E & Co—f c
Atchinson F H—f
Babcock Phenix & Son—f
Beardsley B D Jr—l
Black & Middleton—l
Blundell R A—l
Boyle H C—l
Burgess F T—l
Cheney R T—f
Corey R H—l
Conley A D—l
Coye & Opgenorth—f
Crescent Realty Co—f
Croco G A—l
Cutter C E—l
Davies E—l
Davis Robt M—c
Davis J H—f c
Dill F F—l
Dodwell & Co—c
Donahue T W—l
Engle E E—l
Eshelman D S—f c
Fettig & Busselle—f
Fidelity Rent & Collection Co—f c
Fogg F S—l c
Fowler & Whitehouse—f c
Garnes P E—l
Garretson Fidelity Agcy—f c
Garvey M E Co—f
Gilbert Geo Jr—l
Gookins A F—l
Groff J C—l
Guyles J C & Co—f c
Hansen N & Co—f
Hansen & Rowland Inc—f c
Hiberly E L & Co—f c
Hill L B—f
Hosmer A T—f
Howell Edw P—f l
Jones R W & Co—f
Judson E B Co—f c
Kinnear F C—l
Larson D C S—l
Lee Geo M—l
Lindhall J C—f
Lucas A J—l
McGregor D—f
McMillan R D—l
Mahafay R E Co—f l c
Manning L R Co—f c
March-McCandles Co—f c
Morrison Muehler Co—f c
Naubert C A E—l
Nicolle Wm—l
Norton & Co—f
Palmer M H—f c
Perry E H & S E—f
Pratt N S—f
Realty Sales Co—f
Ritz H B & Co—f
Russell Geo & Co—f
Schwinn & Co—f c
Sherwood E M—f
Shields W H—l
Speers R—l
Stanton & Hill—f c
Sweetland F H & Co—f c
Swenson A B—l
Uhl A E—l
Walker W A—l
Waterman S S—l
Watt Wm L—l
Weeks B J—f c
Whiteman D D—l
Wilson-Thompson Co—f
Wintermute J A—f
Wolbert J A—f
Young W C—l c

VANCOUVER

Berry A G—l
Columbia Inv Co—f c
Elwell J H—f c
Elwell P M—f c
Hodgkin Ins Agcy—f c
Kinney W J—f
Merrifield N W—f c
Pender C A—l
St Marie J—l
Thompson Swan & Lee—f c
The Percival Agcy—f l c
Waite E E—l
Wilson Company W W—f c

WALLA WALLA

Bates B W J—l
Carmichael Miss R—l
Cox D H Co—f l
Farmers Agcy—f l c
Fluallen J Harry—l
Frankland J G—f l c
Gross O W Agcy—f l c
Howard C R—l
Hunter J G—l
Jones, Scott Co—f c
Kent J P Agency—f l c
Lathrop W P—f c
Malcolm & Dovey—f l c
Miller W A—l
Mosgrove Thos—f c
Paxton Bros Co Inv—f l c
Robinson A L—f
Sterling W L—f l c
Union Trust Co—f l c
Valentine J H—f
Wilbur C W—f l
Williams W P—f l
Wright E E—f l c
Wright S P—f

YAKIMA

Addison & Donelson—l
Allison F T—l
Ames A A—l
Arrow Security Co—f l c
Aumiller Wm J—f
Bailey O E—l
Barr Bungalow Co—f
Bice R V—l
Bivins & Waltz—f c
Burianek W J & Co—f c
Chase H W—l
Clark Edwin—l
Dent R W Ins Agcy—f c
Doust H B—f c
Delaney & Kohls—f c
Druse E E—l
Dunham S J—l
Englehart O P—l
First Loan & Inv Co—f
Freer G B—l
Gasion & Auda—f c
Guaranty Trust Co—f c
Harris & Bridgeman—f c
Huggins W P—l
Hull-Miller Co—l f c
Hunter A R—l
King Roy C—l f c
Murphy W P—l
Liberty Savings & Loan Assoc—f c
Needham J H—f
Scott N E—l
Scudder H B Co—f c
Sylvester R N—l
Twohy Land Co—f c
Van Slyke K E—f c
Washington National Inv Co—f
Whalen J E—l
Wilcox Ins Agcy—f
Yakima Columbia Real Estate Co—f
Yakima Savings & Loan Assoc—f
Yakima Mortgage & Loan Co—f l c

WEST VIRGINIA

BLUEFIELD

Akers & Marsh—l
Bailey J A D—c
Biggs H W—f l c
Bluefield Ins Agcy—f l c
Boomershine F—l
Caldon O J—c
Citizens Underwriters Agency—f c
Easley E H Ins Agcy—f l c
Flat Top Ins Agcy—f l c
Given W E—c
Hatfield D V—l
Hawley W P—f c
Hicks S—l c
Home Ins Agency—f l c
Lilly M—l c
Nunnelee T L—l
Payne Ins Agcy—f c
Peck H C—f
Pocahontas Ins Agcy—l
Stacey & Mullens—l
Virginia Realty Loan Co f l c

BUCKHANNON

Clark Hyre D—l
Dawson J R—l
Drummond Ins Agency—f l c
Herman S B—l
Hinkle W O—l c
Lynch G A—l
Reese S A—l
Sexton F P—f
Sexton Ins Agency—f l c
Whitescawer G H—l
William A M—l
Young S E—f l c

CHARLESTON

Agnew C M—l
American Ins Agcy Inc —f c
Beckenstein-Emerick Shore Co—f l c
Birthisel L H—l
Bird J E—l
Bond R W—l
Boston-Bohnert-Jackson Co—f l c
Boston C C—l
Bowles M L—l
Capital Ins Corp—f l c
Carson Ins Agcy—f c
Carson & Good—f c
Charleston Home Ins Agcy—f l c
Carter Lawrence S—l
Clarke M C—l
Citizens Agcy Co—f l c
Consolidated Ins Agcy—f l c
Crouse J E—l
Crowell C W—l
Davidson G—l
Davisson W C—l
Denley H P—l
DeVan & Co—f l c
Dunbar Ins Agcy—f c
Franklin R C—f c
Frasier R L & Son—f l c
Gallaher & Sutherland—f l c
Giene H P—l
Halstead V H—l
Halcombe T S—l
Henderson N R—f l
Hickel A C—f l
Hoffman L E—l
Ins Agcy of Kanawha—f l c
Jennings J O—l
Johnson W. Sterling—l
Jones W A—f c
Jones-Winkler Ins Agcy —f l c
Kanawha Valley Ins Agcy —f c
King Ins & Bond Co—f l c
Lloyd D E—l
Lynch W M—l
Moore Ins & Rlty Co—f l c
Morgan C R—l
Miller B—l
Nichol J E—l
Noyes & Young—f l c
Oates Walter—l c
Patrick J—l
Patterson Bell & Crane Co—f c
Payne S J—l
Pippen C Warden—l
Rutter & Higdon—l
Seigler G G—l
Singer R C—l
Smith L W—l
Smith Paul M—l
Thompson W H—l
Valley Real Estate Co—f c
Virginian Ins Agcy—f l c
Waters A Jr—l
West Side Ins Agcy—f l c
West Virginia Agcy Co —f c
Wolf R R—l

CHARLESTOWN

Briscoe J P—l
Burns J Ed—f c
Jordan & Wysong—f l c
The Moore Insurance & Realty Co—f l c
Washington, Alexander & Cooke—f l c

CLARKSBURG

Alexander & Alexander—f c
Baker W E—l
Bentley Saml R—l
Bromley D S—l
Carter Jas H—l
Clarksburg Ins Agcy—f
Cline C C—l
Coffman L J—l
Connell E V—l
Cox N—c
Cutright & Rymer—l
Deans M H—l
Dodson E R—f c
Frantz Ins Agcy—f c
Freehold Co Inc—f c
Gordon & Kidd—f
Hannen Geo L—l
Hoover B F—f l c
Kincaid H B—l
King K—l c
Lawson C S—l
Long P M & Son—f
Lynch F L—l
Mackall R L—l
Matheny W V—l
Raikes M C—l
Reed D K—f
Rodgers F M—f l
Smith C L—l
Stark J M—l
Stephenson J H—l
Sutton L M—l
Thomas A G—l
The H D Talbot Co Inc —f l c
Thomas E W—l
Union Insurance Agcy—f c
Water G B—f c
Wetzel & Son—f l
Whiting & Co D I—f c
Willison & Dennison Co —f c

DAVIS

Banner D—l
Collins Earl—f
Heironimus R D—f c
Hockman Smith—f
Meyer E G—f l c

ELKINS

Armentrout W C—l f c
Barrett G A—f l c
Cobb Wm H—l
Cromwell W R—f l c
Keim & Keim—f l c
Martin G W—l f
Moyle D V—l
Snedeggar W N—f l c
Vandevender S—l
Whetshell George P—f l c
Wilt Albert—f l

FAIRMONT

Cole J R—l
Dyson M E—l
Evans Charles W—f l c
Feaster S O—l
Frantz M R—f l c
Graham C—l
Graham O F—l c
Hall C R—f c
Holbert Bros—f c
Hood Agcy The—f l c
Jacobs A M—f
Jones A P—f
Kelley Laughlin Agcy The—f l c
Kelly L W—l
Miller & Miller—f c
Morgan & Eddy—f

NICHOLS INSURANCE AGENCY, F. E. (Henry F. Smith, Pres., Miss Mary Louise Nichols, Secy-Treas.), 201-03 Masonic Temple (Est. 1884): Amer. Alliance; Coml. Union; Continental; Fire Assn.; Firemans Fund; Hartford; National of Hartford; Niagara; N. B. & M.; Prov. Wash.; Royal; Wheeling;———Fid. & Cas.; Htfd. Acci. & Indem.

Roup L G—l
Satterfield L C—f l c
Wilson A C—l
Wyckoff Harry G—l

GRAFTON

Adair W H—l
Barlow & Co J H S—f c
Bonafield Ruby C—f
Brooks H J—l
Gibson W E—l
Grafton Ins Agency—f
Guth Rlty & Ins Co—f c
McAvoy E M—l
Malone W N—f l c
Morgan & Co—f l c
Musgrove S M—f c
Parish Rlty Co—f l c
Starcher & Co—f c

HINTON

Briers I E—l
Call I V—l
Citizens Ins Agcy Co—f
Cowan J S—l
Edmonds C A B—l
Fredeking J G—l
Hamer J H—l
Hinton Ins Agcy Co Inc —f l c
McClung H A—l
Meador & Son J M—f
Morton R E—l
Stennett G W—l
Peck E H—f

HUNTINGTON

Barrett B T—f c
Baume A C—l
Bickel R A—l c
Boswell B E—f
Bowman-Kennedy Ins Agcy—f l c
Brown H H—l
Burdette J G—l
Caldwell Bros—f c
Cammack C W—l
Chambers L D—l
Cline J W—f c
Coffin R E—f
Cole W N—l
Consolidated Ins Agcy—f c
Davies Bros—f l c
Dicken C F—l
Dobson John—l c
Ellis & Ellis—f c
Ferguson Harry—f
Frost E P—l
Garland E R—l
Gardiner Agcy—l
Gordon H C Co—f c
Guthrie P R—f l c

HALL, JAMES, 701-2 First Huntington Natl. Bank Bldg. (Est. 1910): Home; Imperial; Ins. Co. of N. A.; Natl. Security; ———(Gen. Agt.)— Standard Acci.

Harvey & Co—f l c
Herren F W—l
Hillery & King—l
Holton D H—l
Holtz D D Co—f l c
Hudley Theo—l

Huntington Ins Agcy—f l c
Hutton H H—l
Jones W E—l
Keller & Merry—f c
Kelly A—l
Kouns A L—f c
Loar C A—f l c
Lucas W A—f
McMullen M L—l
Neale E L—l
Norman J E—l
Noonan T—f
Pancake D J & Sons—f c
Pilcher & Co—f c
Pixler R L—l
Rardin J C—l
Reeser E S Co—f
Schoenfeld Bros—f c
Sharp A—l
Shelton Jos R & Son—f c
Smith A W—l
Staats Blair Agcy The—f c
Sullivan G C—f c
Sweeney J E B—l
Thompson & Sheppard—f
Thornburg Ins Agcy—f l c

WERNINGER & BROWN (A. W. Werninger & M. B. Brown) General Insurance & Bonds), Rooms 409-410-411 First Natl. Bank Bldg. (Est. 1896): Agricultural; Citizens; Equitable F. & M.; Great Amer., N. Y.; Lon. & Scot.; London Assurance; National, Ct.; Queen; Royal; U. S. Fire;———(Gen. Agts.) N. J. Fid. & Pl. Gl.; (Gen. Agts.) Royal Indem.

Wethrow G E—f c
Wheat O P—l
Youngs Ins Agcy—f l c

KEYSER

Babb F H—f c
Caldwell Wm S—f l c
Crooks W E—f l c
Fisher H G—c
Gardner Agcy J E—f l c
Howell J E—f l c
Reynolds Agcy G H—f

LOGAN

Atkinson R R—l
Browning Ins Agcy—f
Claypool & August Ins Agcy—f l c
Eastlack M R—l
Frazier W I—l
Graef Geo H—l
Holland B L Ins Agcy—f l c
Johnson Ins Agcy—f c
Steele Ins Agcy Geo C—f c

MANNINGTON

Atha A C—l
Clayton Arthur G—f l c
Hollobaugh D F—f
Mockler R E—f
Shimp J—f

MARTINSBURG

Alexander H L—f l c
Bien Wm D—l
Chambers & Tucker—f l c
Harrison P R—f c
Nadenbousch J Roy—f l c
Otto J L—l
Pownall Chas V—f l c
Small J M—f l c
Smith C Granville & Co—f l c
Smith-Weaver Ins Agcy—f l c
Snyder Hattie—f l
Trammell F J—l
Walburn R—l

MONTGOMERY

Fairy & Gartner—f
Montain State Ins Agcy—f l c
White L—l

MORGANTOWN

Barbe Clyde D—f c
Brown T M—l
Chipps F H—l
Davis R E—l
Dougan Bretz & Caldwell Ins Agcy—f l c
Fullerton G S—c
Hoffmeyer W H—l
Jones A R—l
McNeil Ed W—l

MARCHAND & HARTLEY (D. K. Marchand & A. L. Hartley) (Real Estate), 164 Chancery Row (Est. 1909): Anglo-Amer. Und.; Columbia, N. J.; Continental; County, Pa.; Jersey Fire Und.; Mass. F. & M.; Newark Fire Und.; Niagara;———Continental.

Miller A D—f
Naret W F—f c
Prunty A D—l
Sanders & Miller—f l c
Shaffer J F—l
Sisler M T—f l c
Snee W J—f l c
Steele George C—f l
Talbott H D Co Inc—f l c
Torrey A L—l
Wharton Ins Agcy—f l c
Wood & Chapman—f l c
Wood Ruth C—f l c

MOUNDSVILLE

Bradford J F—l
Derrow W W—l
Hammond Bess A—f
McDaniel Lena—f c
McDonald W J—l
Mosher J L—f
Roberts E G—f c
Shipman J F—c
Sigafoose James A—f c
Steele W K—f l
Wellman P R—l
Williams Dennis—f
Wright C C—f
Wright & Thompson—f c

NEW MARTINSVILLE

Bennett R D—l
Coffield & Coffield—f l c
Cornett C—f
Garrell A A—l
Hassner C F—l
Hawkins H C—l
Jenny R L—l
Jams J W—f
Leap R C—f
Lemaster W E—l
McIntyre L V—f
Moore D F Ins Agcy—f l c
Oblinger & Oblinger—f l c
Thomas Ins Agcy—f c
Tribett W A—l
Schupboch & Shupboch—f l
Wright C H—l

PARKERSBURG

Bailey D T—l
Bennett J F—l
Blackford B R—f l c
Cecil W H—f c
Chancellor's Ins Agcy—f c
Davis I D—c
Frey Geo P—f l c
Garrity T J—f
Harper V L—l
Hoefling Wm—f l c
Hoffmen W L—l
Kefler J D—l
Kingsley E R—l
Lindamood & White Ins Agcy—f c
Linger W B—l
Logan & Summers—f c
Marsh H—f l c
Mathison & Mathison—f c
Morris Bros—l
Norman J V—l
Park Joe—f c
Peadro J T—f
Peerless Ins Agcy—f c
Pike Investment Co—f c
Powell Simms—f l
Prunty O J—l
Reynolds & Reynolds—f c
Rittenhouse W T—f
Roberts & Brubaker—l
Shrewsbury J A—f c
Smith F S—f c
Snodgrass G L—f c
State Ins Agcy—f c
Straus Wm M—l c
Work Geo E—l

PIEDMONT

Drane R Mc V—f c
Fike S K—f l
Kenny Thomas F—f l c
Mullan J C—l
Thomas J D—l

POINT PLEASANT

Cottrill D L—f c
Gibbs B F—f l c
Hitchinson J H—l
Johnson H S—f
Lawhead C E—l
Lawhead N M—f l c
Pt Pleasant Trust Co—f c

PRINCETON

Allegany Ins Agcy—f l c
Ballard Ins Agcy—f l c
Peoples Ins Agcy—f c
Ritter G A—l
Thornton & Perkins—f

RONCEVERTE

Burdette & Doughty—f
Greenbrier Ins Agcy—f l c
Johnson Jas R—f
McDowell R C—f l c

SISTERVILLE

Deuel A W—l
Home Ins Agency—f l c
McCaulley F F—f l c—f
McCoy John H—f c
McKay Joseph J & Sons—f c
Stephen H D—f

THOMAS

Davenport G A—f l c
Donalds C A—f c
Woods W W—c

WELLSBURG

Buchannon G T—f c
Cooper Ins Agcy—f c
Everett & Mahan—f
Gilkey J W—f c
Hamilton S Q—f c
Jacob C J—f
Magee C B—f
Noland A B—f c
Reid T J Inc—f c
Thompson Clyde—f l
Thompson J F—f
Windsor Chas R—f c

WESTON

Allman I U—l
Edwards & Edwards—f c
Kobelgard B A E—f c
Smith Ins Agcy—f l c
Warren & Son—f l c

WHEELING

Armbruster Frank E—l
Bowie E B & Son—f l c
Brown A T—l
Callahan P R Ins Agcy f l c
Campbell Alex R & Co—f l
Carney H E—l
Core J L—l
Crook Geo C—l
Curry G A—l
Efthemeopolos L P—l
Emsheimer Ins Agcy The Jos—f l c
Emig & Marker—f c

Thos. E. I. O'Donnell, Pres. J. Frank Rock, Vice-Pres. Thomas A. McMaster, L. Dept.

FEDERAL INSURANCE AGENCY

605-6-7-8 Riley-Law Building

Mass. F. & M.; Queen;——— Ins. Co. of N. A. (Inland Mar.); Springfield F. & M. (Auto.);——Preferred Acci.; Travelers Indemnity.

General Agents

NEW YORK INDEMNITY

Fink Theo W & Co—f
Foley Wm A—l c
Folmar-Romaine Co—f c
Foose W S & Co—f c
Franklin Ins Co Agcy—f
Gibbs J S—l
Gibbs J S Jr—f c
Gilmartin J J—l
Hanley J P—l
Harris J B—l
Hazlett & Burt—f c
Irwin W W—l
Kiger O—l
Killmeyer C J—f l c
Laihr F A—l
Law & Roberts—l
Mathison Geo J & Son—f l
Merkle Ins Agcy—f c
Morgan D G & Son—f c
Nesbitt Samuel Jr—c
O'Brien J E—l
O'Donnell Thos E I—l
Paul & Jackson—f
Paull Alf & Son—f c

W.V.—Wheeling,Con
Paull J F & Co—f c
Perkins G C—l
Peters E L—l
Pollock & Pollock—f c
Reed C W—l
Rizor O J—c
Rolfe L A Agcy—f c
Shaffer E E—f l c
Slade M T—l c
Smith Geo O—f c
Smith V K—c
Snedeker Albert—l
Sobanski C—l
Sweeney T B—l
Taylor & Taylor—f l c
Thoner T F—f l c
Vaden C A—l
Whitehead Ralph & Son—f c
Wiggins R C—l

WHEELING FIRE INSURANCE CO., 1219 Chapline St. (Inc. 1867): Wm. F. Stifel Pres., Henry Bieberson, Vice-Pres., Oscar E. Strauch, Secy., Wm. V. Fischer, Asst. Secy., F. C. Driehorst, Treas.

Wingerter & Co—f l c

WILLIAMSON
Fisher Frank—l
Hurst-Wiles Agcy—f l c
Pettit R S—l
Tug River Ins Agcy—f c
West P A—l
Williamson Ins Agcy—f c
Williams-White—f l c

WISCONSIN

ANTIGO
Bagley Z T—f l c
Benishek Beni—f
Bowler J G & G J—l c
Brett Geo—c
Brown Ins Agcy—f l c
Canfield M T—l
Crandell & Arveson—f c
Daskam W R—f c
Gagen James—f
Hall J C—l c
Hay Henry—f c
Jansen Agcy M A—f c
Josselyn J J—l
Maertz Wm—l c
Morse Kelly & Tradewell Co—f l c
Palmer E H—f c
Schmitz Agcy Geo W—l c
Whiting & Dempsey—f

APPLETON
Alesch Halling Co—f l c
Ballist J M—f l c
Beckley Geo H—f l c
Carley Geo A—f l c
Conkey P M—f l c
Fuchsgruber A J—f
Greenwood Agcy A F—f l c
Hipp C A—f
Huesemann C H—f l c
Huetter J A—f c
Koehn J J—f c
Köffen Sr & Joe Jr—f l c
Kornely P A—f c
Meeker Wm H—l c
Sanders Theo—f
Smith W E—l
Steinberg D P—f l c
Stenger L M—l
Stevens & Lange—f l c
Vanderheyden W H—l
Vaughn D E—f c
Voecks Albert—f l
Walthers Fire Ins Agcy—f c
Weidmann W J—f c
Wettengel Geo R—l
Winkenwerder's Ins Agcy—f c

ASHLAND
Anderson A F—l
Buchanan Geo H—l
Detert E—c
Good Jas W & Co—f l c
Goode L W—f
Hardy R R—l c
Kerr A C—l c
Lamal Peter—f c
Noble A R—f l c
Penn A F & Son—f c
Quam V J—f c
Taft W G—l
Tomkins P A—f c
Van Dooser J F Co—f c

BARABOO
Andro Adolph—f c
Bentley F R & Co—f
Cady V H—f
Dittmar E F—f
Evenson Wm D—f c
Gemmill A J—f
Groth W H—l
Halsted H L—f
Joyce & Gayle Agcy—f l c
Lynch Agcy P L—f l c
Malone J A—f
Mould T M—f
Selleck & Cleek—f l c
Siebertz & Coughlin Agcy—f
Thomas E B—l
Willey & Willey—f

BEAVER DAM
Beichl & Beichl—f l c
Bergan H J—f c
Bird H A Agcy The—f l c
Broetzman T A—f c
Daniel & Son Jno W—f l c
Frederick Geo M—f l c
Frisch Frank—l
Gergen H J—f l
Gruenenberg A D—f
Groose S N—l c
Healy J T—f c
Hopf Henry G—f l
Johnson Electa D—l
Johnson O M—l c
Liebig & Liebig—f
Madigan Wm—l
Malone P H—f
Markham C A—f l c
Radke A R—f
Schemmel Harold C—f l c
Solar Wm—l
Stabb John—c
Stoddard & Sons—f l c
Veling & Co Peter—f c
Vetter H R—l

BELOIT
Blanchard & Blanchard—f l c
Bort Office—f l c
Burns & McDonald—f l c
Day & O'Neal—f c
Dow Miss Josephine—f l c
Evans Ins Agcy E J—f c
Hodges J W—f l
Kelley &Miller—f l c
Love & Love—f c
Monahan Thomas—f c
Peet Bros—f c
Rees S J—l
Roberts-Wilkinson—f l c
Rosenblatt E H—l c
Thomas B E—l c
Tower H P—l c
Tucker Agcy W J—f l c
Van Wart-Don—f c
Weirick Dorr & Guynup—f l c
Wright & Newfield—f c
Wussow J F—f c
Zarwell G F—l

BERLIN
Babcock W G—f c
Bruegger Harry W—l c
Corriveau George—l
Crawford & Pickert—f l c
Davidson J M—f l
Engelbracht F Jr—f c
Fellner Fred A—l
Grota W A—f
Hitchcock C W—f l c
Montie August—l c
Pepper R H—f c
Prasch J T—f
Schumekosky John M—f
Scobie Fred R—f c
Sexton Walter—f c
Wawrzyniak A A—f
Wells W H—f c
Woodman P D—f
Wright R F—f c

BURLINGTON
Groff & Groff—f
Hertel F Wm—f c
Jones C A—f c
Keuper Joe M—f l c
Meinhardt E—f
Meinhart A—f
Mole C A—f
Prasch & Reuschlein—f l c
Ramsey Wm H—f
Schwaller A C—f l c
Schwaller F H—f l c
Southey Robert L—l
Stang Henry N—f c
Waller Geo W—f
Wehmhoff E John—f
Weiler & Pihringer—f l c
Zahn V—l

CHIPPEWA FALLS
Bailey M S & Co—f c
Bartlett H V—f l
Bennette Francis D—l
Black John J—f
Brooks J A—f l c
Durch A E—l
Favell H P—f c
Fletcher L—f c
Findley A G—f c
Gagnon J D—l
Greenwood W R—f l c
Hanzlik Frank—l
Hebert W N—f
Hermann H—f l c
Howie W P—f
Hughes F R—f l c
Joas Joseph—f
Johnson C E—f
Kleusch Peter—f c
Lavelle Edw F—l
Loffler P G—f
Lord C M—l
Lautch R G—l
Nibbe J J—l
Nunke Louis—f
Olson Oliver—f
Reden Henry—l f
Roycraft Gilbert—l
Sparrow E A—f l c
Stafford Evelyn—f c
Stopfer & Zimmerman—f

COLUMBUS
Bunsa G E—f c
Gibbs A C—f l c
Holtz F G—f
Koch H J—l
Leitsch Agcy—f l c
Miller C A—f c
Pratt Earl W—f
Riedner W J—f c
Wheeler Ins Agcy—f

DELAVAN
Bowers Ray—f c
Crane Effie B—f
Desch Geo H—f
Hollistor W D—c
Johnson H C—f l c
Kemmett J—l c
Morrisey Edw—f c
O'Brien T H—f l c
Robar L H—f
Rowe H C—c
Stirmell Roy
Topping Walter R—f l c
Turner Edna A—f
Von Suessmilch E L—f c
Williams E F—f

DE PERE
Broekman J B—f l c
Chase Frank—f
Clark Sam—f l c
Clarke & Co Jas E—f l
Hendricks Henry—l
Janssen Ida—f l c
Maes M J—f
Roeckel Jos H—l
Schnitzler John L—f l c
Smith & Smith—f l c
Workman Ins Agcy—f l c

EAU CLAIRE
Anderson R J—l
Brill Agcy—f l c
Bylander Agcy—f l c
Culver J C—f c
Droege Henry A—l c
Eau Claire Ins Agcy—f l c
Erickson Insurance Agcy—l
Erickson A L—l
Francis H A—l c
Gerde Agency—f c
Heiss E W & Co—f c

ERICKSON AGENCY (A. L. & Wm. E. Erickson), 36 Ingram Bldg.:———Fidelity-Phenix — Central Life, Ia.;———U. S. Cas.; Wis. Auto. Mut.; Great Northern Life; Acci. & Health.

Hepfler J—l
Horan E—f c
Hubbard-Briggs Agcy—f c
Hurst A V—l
Ingram Agcy—f
Jackson Agency The—f c
Kildahl J & Sons—f c
Knott S G—l
Kocher G F—l
Lewis A E—l
Marx J G—l
Olson W E—l
Rounds E D—l c
Rustin E C—l
Schlosser Peter—f c
Scoby R W—l
Selmer Agency John J—f c
Smith J A Agcy—l c
Stilp Ins Agcy—f l
Welch E S—l

EDGERTON

Cherney A J—f
Farman G E—l
Johnson Henry—f c
Keller-Anderson Agcy—f l c
Ladd E M—f
Son H C—f

EVANSVILLE

Colony O C—f
Eager Agcy L P—f l c
Hartley R D—f c
Phillips W R—f c
Pullen Geo L & Sons—f l c
Richmond R M—f c
Smith R E—f
Tolles W M—f
Wissbaum C—f l c

FOND DU LAC

Baker A P—f
Bloedel C F—l c
Bogue L—f l c
Boudry O—f l c
Breitenstein Agcy W R—f c
Costello Miss Mary E—l
Crosby R H—f l c
Dana Agcy Inc—f l c
Dittmer F F—l
Duffie L A—l c
Dunbar Clarence—l c
Fairbank R C—f
First Nat Acc Co—f
Fox John L—l
Freiberg C F—f l
Gormican Jas T—l
Giebel A—f l c
Handt C L—f l c
Hierl H T Agcy—f l c
Himan C E—f
Holmes Mrs—l
Jones Harold S—l c
Jones A A—l
Judkins Glenn D—l
Klein J J—l c
Korrer Grover F Agcy—f l c
McDermott J P Agcy—f l c
Maloney's Agcy—f l c
Miller Jos M—f l c
O'Connor U S—l
Pilon A A—l
Post Miss Jennie M—f
Richter L M—f
Richardson E L—f c
Ryan W J—f c
Schroeder A E—l
Schoop A V A—l
Schultz F R—l c
Schuchardt A B—f

SEELEY, EDW. A.

(Real Estate & Loans)

91 S. Main St.

(Est. 1907): Illinois; Netherlands; N. W. Und.; Security, Ia.;———Columbia, N. J.; (Auto);———Woodmen of the World (Life); ——— Mass. Bonding; Time; Camden Fire, N.J.; New Amsterdam Casualty.

Shaw F L—f l c
Tambke & Health Agcy—f l c
Wagner E K—l
Wettstein & McEleavey—f c

WOLFF, FRANK J. (Real Estate), 74 S. Main St., Fond du Lac. (Est. 1907): Automobile, Ct.; Commonwealth; N. Y. Und.; Norwich Union; Orient; Palatine; Standard, Ct.; Star; Westchester;———Aetna Life (Acci. & Liab.); Amer. Sur.; Fid. & Cas.; N Y. Pl. Gl.

Wyatt S D & Sons—f l c

FORT ATKINSON

Aspinwall C H—f l c
Caswell C A—f c
Curtis & Curtis—f
Donkle S O—f l c
Donkle Ins Agcy—f l c
Hedberg E—f l
Kelley W H—f l c
Miles E H—l
Rehm L C—l c
Rogers F H—f c
Quick Geo W—f
Savall A J—f
Schultz E G—l
Sievert I A—f l c
Stengel & Kirchensteimer—f l c
Smith R J—l c
Tratt P H—f l c

GLIDDEN

JEHN, WM. E.

(Banking)

(Est. 1914): Amer. Cent.; Fidelity-Phenix; Fire Assn.; Home; Ins. Co. of N. A.; L. & L. & G.; National, Ct.; N. Y. Und.; Niagara; Norwich Union; Prov.-Wash.; Royal; St. Paul F. & M.; Springfield F. & M.; Svea; Westchester———Fid. & Dep.; Natl. Sur.; Travelers (Acci.); Travelers Indem.; Wis. Cas. Assn.

GREEN BAY

Arends Ins Agcy Geo—f c
Armstrong J S—f
Backus I E—f c
Basche F X—l
Berendsen Jos J—f
Boland C P—l
Boland-Karn Co Inc—f c
Bottkol Geo—l
Cady C R—f c
Cannard Ins Agcy—f
Cassidy Jos H—l
Cherney Chas—f
Detry J J—l
Fisk Ins Agcy—f c
Francois J P—f
General Agcy Inc—f l c
Green Bay Ins Agency—f c
Hannan H L—l
Haskins-Bellows Ins Agcy
Heise O E—l
Hoeffel I S P—l c
Howlett Thos E—f c
Joseph John—l
Kaster Peter—f
Kruger Ins Agcy—f l
LaChappelle & LaChappelle—f
Lefebvre J E—f c
Levitas J L—l
Mann R H—l c
Martin & Martin—f
Mohr Ins Agcy—f c
Mongin Ins Agcy—f l c
Moore Jos—l
Moore Taylor Ins Co—f l c
Murray Earl—l
Parmentier Ins Agcy X—f c
Quigley James H—l c
Rafeld F H—l
Rondou E—f c
Security Loan & Insurance Agency—f c
Smith Stewart—f l c
Smith S E—l
Sonnenberg E A—f l c
Stiller A F—f
Thomas A T—c
Townsend M M—c
Waldmann H C—l
Walker F C—l
Watermelon John—f
Warren Ins Agcy—f c
Williams C J—f l c

HARTFORD

SAUERHERING, W. E., First Natl. Bank Bldg.: American, N. J.; Atlas; Boston; Connecticut; Globe & Rutgers; Great Amer., N. Y.; Hanover; Hartford; Ins. Co. State of Pa.; L. & L. & G.; Lon. & Lan.; National, Ct.; Natl. Union; New Hampshire; Northern, Eng.; Old Colony; Prov. Wash.; Queen; Royal; St. Paul F. & M.; Security, Ct.; Springfield F. & M.; U. S. Und.; Westchester;———Mutuals: Badger; Cream City; Citizens; Kewaskum, Ltd., Sheboygan Falls; Theresa, Ltd.;——— Travelers (Life); ———Fid. & Dep.; Htfd. St. B.; Republic Cas.; Travelers Indem.; Wis. Auto. Mut.; Wis. Mut. Pl. Gl.

HORICON

Evans John T—f c
Hawkes Charles—f l c
Herker P B—f
Markham Wm H—f l c
Neitzel Ernst H—f l c
Redfeld & Bernges—f l
Seegert Adolph—f l
Tennison A C—f l c
Yorgey J M—f c
Zischke W—l

HUDSON

Bunker B C—f l c
Burkholder Mrs H B—l
Christifferson H B—f
Crary F O—f l c
Dinsmore Miss T M—f c
Hennington A G—f l c
Jones J E—f c
McGiveran J W—l
Moser F L—l
Thoen Emil T—f l c
Webster W E—f
Wylie E W—f l

HURLEY

Boretti T P—f
Demio Emanuel—f c
Flanagan J C—f l c
Foster Geo C—f
Hagen E S—l
Reid Daniel—f c

HUSTISFORD

ROLL & SON, RICHARD L.

(R. L. & H. E. Roll) (Banking & Real Estate) Hustisford (Est. 1888): Amer. Eagle; American, N. J.; Chicago F. & M.; Continental; Fidelity-Phenix; Home National, Ct.; N. W. Natl.; Orient; Prov. Wash.; St. Paul F. & M.; Westchester; ——— Mutuals: Campbellsport; Herman Far.; Kewaskum, Ltd.; Theresa, Ltd.; Watertown City; Wis. Auto.; ———Aetna Life; Central Life, Ia.; Old Line Life; ———Fid. & Cas.; Wis. Mut. Pl. Gl.

JANESVILLE

Barns Raymond—l
Beers C P—f l c
Bennet Wm—l
Blackman Frank A—l c
Buggs Robt F—f
Carle-Francis Co—f l c
Catlin Howard—l
Clemons Fred L—f c
Cunningham H J Agcy—f l c
Dady John W—f
Fathers Jas A—f c
Haggart H S—l
Horwith S S—l
Jacobs Geo A Ins Agcy—f l c
Kemmerer W M—l
Kennedy J E—f
Lathrop Wm G Agcy—f l c
Lindorff H W—l c
Morse O S & Son—f l c
Robbins D E—f l c
Ryan John R—l
Sennett Geo J—f l c
Sheridan Jas J—f l c
Siegel Harrs—f l c
Sullivan W B Agcy—f l c
Taylor Kamps Land Co—f l c
Weaver Harriet—l

WIS.—Con.

JEFFERSON

Bienfang J M—l
Buss C A—c
Haberman O T & Co—f c
Henry W S & Co—f c
Kerschensteiner O J—f l c
Mistele & Smith—f l c
Schweiger E A—l

KAUKAUNA

First Rlty & Inv Co—f l c
Liesch N J—l
Lummerding N E—f
McFadden J E—c
Paschen W J—f c
Schwin N D—f
Towsley F A—f l c
Weifenbach H—f l c
Wiggers F F—f l c

KENOSHA

American Ins Agcy—f c
Anderson G W—f
Cafferty M E—l
Carlson Charles—f
Crook Rlty Co—f l c
Dorr R K—c
Flasch Real Est & Ins Co—f l c
Foster J A—l c
Francie Agcy R—f l c
French A H—f l c
Gallo G—f c
Genske Agcy—f l c
Gentile Bros—f c
Hastings C D—f c
Hollister Agcy—f c
Hoefling F—f
Hood W G—f
Johnson W—l c
Kenosha Realty Co—f l c
Leavens B F—l
Lindstrand E—f l
Millar Agcy—f l c
Nowacke Casimir—f
Neu Jos H—l
Parker & Leonard Agcy—f c
Pennefeather Jas—f
Pfenning Chas H—f l c
Presta S—f l
Reinold Fred W—f c
Reith H J—f
Singer F A Ins Agcy—f l c
Stahl A F & Co—f c
Stemm Fred E—f l c
Sullivan P G—l
Tomlinson Realty Co—f
Villnow G L—f c
Werner N J—f
Yule H M—f c
Zens John—f c

LA CROSSE

Anderson A H—f
Burke-Curtis Agcy The—f l c
Chapman A F—l
Cramer H & S C—f
Curtis H M—l
Dubrake J G—f
Exchange Ins Agcy The—f
Fries Agcy Geo J—f c
Hickisch W J & Sons—f c
Holley & Co—f l c
Keegan T F—l
Klein & Son—f c
Lewis Realty Co—f
Linfield C S—f l c
Livingstone Ins Agcy—f c
Long H H—f l c
Luening & Fries—f c
McDonald S—l c
Mahoney & Schubert—f
Martin Jos—l
Martindale S—f l
Muenster O W—c
Omerborg L B—f c
Pettingill J L—f c
Radke A C—l
Rossbach J—l
Roth Realty Co—f
Saltz J F & Son—f c
Schneider C J—l
Scofield F H—l
Security Agency The—f c
Stenerson M—l
Tollefsen J—l
Van Auken C S—f c
Volz B H—f l c
Walker Agcy—f l

LAKE GENEVA

Barfield & Co—f
Brown John C—f
Brown Lewis G—f c
Burdick H A—f c
French C S—f c
Host's Ins Agcy—f l c
Lake Geneva Ins Agcy—f c
Marsh H W—f
Tyrrell F J—f
Willitz Ins Agcy—f c

LANCASTER

Callis F B—f c
Calvert C M—f
Damm Oscar W—f
Glanville F J—f c
McCoy E L—f l c
Orchard R M—f
Roberts Chas O—f l c
Seipp Leroy—f
Stevens L H—f
Stone John M—f
Taylor S H & Son—f c

MADISON

Albright Victor E—f
Anderson L A—f l c
Artman O C—l
Baskerville D D—f c
Bottje Ins Agcy—f l c
Boyd Joseph M Co Inc—f c
Brandel A J—l
Brown E E—l
Carlin Geo T—l
Comeford J G—f l c
Conservative Investment Co—f
Crump L C—l
Dahmen H W Ins Agcy—f c
Deck A A—l
Dieruf F A—l
Eighmy Alva—f
Endres N J—l
Fadness A T—f l c
Fehlandt Wm—f
Fish & Schulkamp—f c
Fisher Co E J—f
French H L—l
Gasser Fox Agcy The—f l c
General Agcy Co—f l c
Gillett O C—f l c
Gordon Bros—f c
Greenwald H C—l
Haley John C Sons—f l c
Herfurth Theodore & Son—f c
Hobbins H B Ins Agcy—f c
Hovey Foxwell Co—f l c
Johnson S H—l
Jordan A P—f c
Keenan G H—l
Kuck J C & Co—l
Lamb C F—c
Larson Lawrence O—f
Larson A C—l
Lund J A—l
Main & Hobbins—f
Main Willett E Ins Agcy—f c
Marks A F—l c
Marks Roy
Mason G H—f
Mathus T N—l
Morgan E J—l
Mueller E H—f l
Mueller Ins Agcy—f l c
Mutchler E W—l
Neckerman Agcy—f l c
Nicodemus R C—f c
Noer H R—l
O'Keefe A W—f l c
O'Malley Miss A—l
Peoples Investment Co—f
Reilly J V—l
Regue M A—l
Robinson Geo R—f l c
Savings Loan & Trust Co—f c
Scobie W P—f
Severson E E—l
Shaffer C E—f
Sherburne Agcy R W—f l c
Shirk M M—f l c
Sommers Max—f
Stafford H S—l
Stephenson R C—l
Stark Co The P—f c
Taeuber Agcy—f
Tiegs H R—l
Vetter R M—f l c
Weston F H—l
Winterble W F—l

MANITOWOC

Clark A J—f c
Davies T W—l c
Duosld F W—f c
Ertz C P & Co—f l
Farley Agcy F E—f l c
Franz, Schmitz, Kadow Co—f c
Gielow C A—f
Gloe A L—l
Guttman Wm—f c
Hacker & Groth—f
Holson A J—l
Ledvina J P—f c
Lindstedt Hoffman Co—f c
Markham & Markham—f c
Moore P W—f c
Nielson N K—l c
O'Donnel M J—l c
Pleuss H F—l
Schenian A P—f c
Sladkey Ins Agcy—f c
Voboril J W—l
Vraney Frank—f c
Willinger Wm M—f c
Willott Jos Jr—f
Zentner F T—f c

MARINETTE

Baker W S Agcy—f c
Corry Dan—f c
Duxbury & Madagin Ins Agcy—f c
Evans L J—f
Evert James & Wood—f c
Graves Ins Agcy—f l c
Hartberg N G—l
Hitchon & Son—f l c
Loren O'Robeck Co—f l c
McGillis J J—f
Marbes M—l
Mathisen Osten—f l c
Murphy E F—l
Setright J K—f c
Solomon I—l
Sunstrom C W—f c
Tremeear Wm—l c
Wood Ins Agcy—f l c

MARSHFIELD

Adler M E—f l c
Anderson R J—f l c
Bourdrie A L—f
Decker F J—f
Deming E M—f c
Edwards C B—f
Fieckenstein M G—f c
Hahn & Hahn—f
Kalbskopf R J—f l c
Kalbskopf R A—f
Kleinheinz Erhard—f l c
Kraus P J—f c
Pulling Mrs E B—f l c
Roll R—l
Sheffield Geo W—l c
Tuscher T J—l c
Vaughn Frank D—f c
Wegener Ins Agcy—f l c
Winner Wm R—f c

MAYVILLE

Bachhuber Loretta—f
Bernard B P—f c
Dreger A—f
Hurlbert O J—f l c
Janssen-Seitz Co—f l c
Keeley L S—l
Lentz Albert—f l c
Lichtenberg H—f l c
Mies P—l
Ringle Wm—f
Thielke H J—f

MENASHA

Budney F J—f
Bullard & Spengler—f
Harmon Agcy—f l c
Hartung Centenial B—l
Heckrodt Frank O—f
Heckner Robert—f c
Hoheisel J Agcy The—f
Jourdain Agcy L T—f l c
Kelly P J—f c
Lueckenbach Herman—f l c
Northrup & Freidland—f c
Pleasants J M—f c
Schoetz & Sensenbrenner—f

MENOMONIE

Adams Henry A—l
Bailey Ins Agcy—f l c
Bates Hattie—f c
Chickering Ins Agcy—f l c
Duesing John E—f c
Fletcher Mrs Elsie G—l
Govin FG—f c
Hardy John—f l c
Hardy Louis—f c
Inenfeldt H C—f c
Ingram S B—l
Ingram-Vesey & Co—f l c
McGilton John—f c
Oftsil I—l
Quiling H—f l
Smith Wm S—f l c
Spencer I B—f
Stone C B—l c

MERRILL

Allen Agcy—f c
Bowell H J & Co—f l c
Brassard Wm & Son—f c
Donaghue F E—f c

Downie Agcy—f 1 c
Eggers H W—f c
Hamlin H—f c
Henrich Harold K—1
Knudson N E—1
Kubasta Agcy—f c
Peterson H P—f
Teske E J—1
Wolziem C F—1 c

MILWAUKEE

Albrecht H W R—1
Armitage Ins Agcy—f
Auer Inc—f c
Bacher Agcy—f
Barkdoll N P—1
Basse G D—f
Bauman Agcy—f
Bauman E G—f
Beima Jos—f
Berndt Paul F—f
Blatz-Kasten Co—f c
Bootz Joseph—f
Bowes J D—f
Brachman O—f
Braun O A—f c
Briggs Jos W—1
Bruell Jacob—1
Calhoun Ins Agency—f c
Callan Jos P—f
Callen Thos J Agcy—f
Clearly P A—1
Corbett R W—1
Courtenay & White—f 1
Crolius S H—f
Crowley J M—f
Czerwinski B A L & Son —f
Czerwinski Ignatz—f
Daumling Chas—f
Delaney Frank E—c
Dick & Reuteman Co—f
Dietrich & Schuengel—f
Dietz Carl P—f
Dingwall R L—f c
Dooley Co W M—f

DUERR AGENCY (Walter C. and Alvin J. Duerr) (Real Estate & Loans), 410 Caswell Block. Tel.: Grand 2421 (Est. 1918): Amer. Eagle; Natl.-Ben Franklin; Rhode Island; Standard Amer.

Dunn WA & Co—f 1 c
Dunphy Agcy—f 1 c
Durand Loyal—f c
Eldred Agency The—f c
Elsner Rich—f
Englhardt P J—1
Ernst Co Theo—f
Esau Chas W—f
Ettenheim Sol & Son—f
Ewens & Son—f
Feasley F H—f
Fischbeck V D—f
Fleming T J—1
Fons & Co—f
Forecki & Przybyla—f
Frazier A H—1

DUNPHY AGENCY

New Milwaukee Mechanics Insurance Building

General Agents

Southeastern Wisconsin

CONTINENTAL ASSURANCE COMPANY

Froede & Froede—f
Gaedke Miller Agcy—f 1 c
Gausewitz Arthur P—f
Gensler L J—f
Georg W W—1
Gettings E R—1
Gibson C M—f
Goetsch A J—1
Goggins A—1
Gollusch Henry—f
Goodsitt J—1
Gottschalk S W Co—f
Gottschalk & Hargarten —f
Graebner W H—f
Graham H R—f
Greene Bros & Hansen —f
Grootemaat A L & Sons —f
Hackett, Hoff & Thiermann Inc—f c
Hamm P—f
Happel Fred—f
Hanson G J—1
Herdegen S—f
Hibbard C F Co—f 1
Hilbert & Baerwald Co —f c
Holzhauer & Co—f
Host Clem P Co—f
Huchting A L—f
Hucke H J—f
Hug Wm P—f
Hummel H D & Son—f
Hunkel G P & Son—f
Hymen J C—f c
Ingbretson E—1
Jaeger Wm—f
Jazdzewski B—f
Jefferson Rich—f c
Johann J E—1 c
Jones J Elias—f
Kallmeyer C J—1
Karsten G A—f c
Kieck G H J—f
Kircher, Heimann & Host—f c
Kowalekski W S—f
Koepke E H—f c
Krehla F A—f
Kremers & Matthews—f
Kremer Paul H—1
Kunz Peter—f
Kutchera J D—f
Le Breck M J—1

LEEDOM, MILLER & NOYES CO.

450-454 Broadway

MILWAUKEE, WIS.

Only Agency in Wisconsin with Engineering Department

GIVE YOUR CLIENTS THE BENEFIT OF OUR SERVICE

(See Page 467)

Leviash Fred F—f
Levy Sig R—f
Lindenmann H J Co—f
Lomasney E P—1
Ludwig Otto N—f
Lukasewicz & Gapinski —f
McGinn Agency—f c
McMillen C L—1
McWilliams D L—1
MacNeill E H—f
Madden E—1
Mallien F J—1
Marthens E A—1
Mazurek I G—1
Marx H W—f
Maynard & Picken—f
Mehl Oscar C—f
Meixner L E—f
Merrill Ins Agcy—f 1 c
Mielenz Albert E—1
Millard Fred C—f 1 c
Monroe R J—c
Morgan B A Co—f
Mueller Gustav H—f 1
Mueller R C Jr—f
Mueller Theo Co—f
Myers & Wilkinson—f
Newton S J—1
O'Brien J J—1
O'Reilly D—1
Offner I H—1
Olson A B—1
Oswald Wm J—f
Otjen Theo & Co—f
Pereles Herman—f
Pfleger Agcy The—f
Phillips G F—1
Piepenbrink & Roehr—f
Pittelkow Chas & Son—f
Porth & Sons—f
Potter E J—f
Pozorski E F—f
Price Mrs M—f
Pritchard T E—f
Rebhan Aug Co—f c
Reichard A C—f
Reinke Wm F—f
Reitman-Straus Co—f
Richter & Schroeder—f 1
Richter Theo—f
Ritter Alex—f
Roberts Co The—f
Rogers E E—f
Rossbach A C—f
Russell Geo H & Co—f c
Saevke H Sr—1
Saffro Jos—f
Saltzstein A L—1
Salick O T—f
Schaefer C A—f
Schissler Bros—f
Schneider J M—f
Schroeder E—f
Schroeder & Son Co Chris—f
Schuffenhauer R G—f
Schultz F C—f
Schultz F F—f
Schwartz A H—1
Semmann J L Co—f
Shenners W H Co—f
Simandl C F—1
Smith J W—1
Soevig & Hiscox—f 1 c
Stark H C—f
Stevenson S J—1
Stocking L D—1
Suelflow F W & Sons—f
Talsky R J—f
Tetting A H—1
Timme C A—1
Trzebiatowski Albert—f
Tschannen A L—1
Tschientschy Fred—f
Vance David Co—f c
Wanta S A—f
Weber & Son—f
Weils B M Sons Co—f c
Wenz A & Co—f
White E E—1
Whitnall C B—f
Whitney Bruce—1
Whittenberg D—1
Wilmanns F M—f
Zillmer & Zentner—f
Zingen & Braun—f c
Zenke A—1
Zinn Ins Agency—f

MINERAL POINT

Bishop A F Jr—f c
Crawford Geo & R M—f
Fiedler J J—f c
Frieden Henry W—f

R. H. NORRIS & SON

INSURANCE

481 Broadway, Milwaukee, Wis.

WIS.—Milwaukee, Con.

Harter N—f
Hutchinson E Y—f
Jackson H G—f c
Jacobs A V—f l c
James & Penhallegon—f c
Priestley T M—f c
Reynolds J B—f c
Reynolds M U—f
Shepard G H—f l c
Weil H S—l c

MONROE

Ainsworth Fred—l
Baltzer Maurice E—f l c
Barlow Clarence L—l c
Barnum George—f
Bruny Edward—l c
Ginner Carl—l
Haren Rlty Co—f l c
Heeren J B—f l c
O'Connor Jno—f
O'Meara G B—f l c
Roth H C—l
Schindler Herman L—l
Stearns & Stauffacher—f c
Treat B G—f c
Wenger Walter J—f l c
Wilkinson Geo W—l l c

NEENAH

Brown H M Agcy—f l c
Gerhart Agcy The—f l c
Hanson Harold R—f l c
Hilton & Brown—f l c
Hinterthuer W H—f
Jorgenson J—f l c

NATIONAL JEWELERS MUT. FIRE INS. CO., State Bank Bldg.; org. 1913; Wm. H. Upmeyer, Pres. (Milwaukee); A. W. Anderson, Secy. (Neenah).

Robinson Wm M—f
Sorensen A W—l c
Spengler W H—f
Williams Miss Mabel—f

NEILSVILLE

Clemens Ray—f
Hannah & Martin—f c
Irvine J J—l
Lowe I H—f
Nelson P N—l
Root H W—f c
Schuster & Campman—l l c
Ure Geo A—f c
Wilding Myron E—f c
Youmans & Barthell Ins Agcy—f c

NEW LONDON

Anderson A W—f l
Butler Wm J—f
Demming N R—f l c
Demming Ins Agcy—f l c
Haskell B D—l
Hermann A C—f c
Jeleff C M—f
Knapstein Ins Agcy—f l c
Lyon J C—f
Putnam G H—f c

NEW RICHMOND

DOWD INSURANCE AGENCY

(T. A. Dowd) (Est. 1921):

Amer. Eagle; Fidelity-Phenix; Mich. F. & M.; Newark; Star; ——Bankers Life, Ia.;—— Cont. Cas.; Fid. & Cas.; Aetna Casualty and Surety.

Dowd Ins Agcy—f l c
Hagan J M—l l
Hillstrom H A—f l c
Hughes Ins Agcy—f l c
Kibbe A R—f l c
McCoy Ins Agcy—f l c
McNally & Doar—f
Smith & Oakes—f l c
Soderberg H J—l
Swenby O A—f l c

OCONOMOWOC

Behrend Chas Jr—f
Boyle F E—f l c
Delaney E W—l
Edgerton B G—l c
Evans & McCaffey—f
Henschel A P—l
McDowell W S—f l c
Palmer E L—l
Robinson G E—f c
Theobold E C—c
Williams Mrs Louise C—f

OCONTO

Brazeau & Pelkey—l c
Burdick A B—l c
Caldwell John—f
Harvey Agcy L C—f l c
Heisinger J—l l c
Lingelbach & Davis—f l c
Parisey O B—f l c f c
Pocquette Joseph—l l

OSHKOSH

Audiss, Bass & Laabs—f c
Barber A J & Co—l c
Billmeyer Henry M—l c
Bishop Homer H—l
Bowen W B—l c
Brasch & Barber—f l
Cameron D A—l
Cameron H—f
Carl J D—l c
Carroll M A—l
Christensen Agcy N P—f c
Conroy Agcy—f c
Covey Jas B—l c
Crane F M—f c
Davies Ins Agcy—f c
Drassal Joseph—l
Evans S L—f
Fox-MacNichol—f c
Hanks E A—l
Hansen J L—f l c
Harmon Agency—f l c
Hogle J G—l c
Kirst A W—f l c
Kloeckner & Strassen—c
Kumbalek A J—l
Luscher G S—f l c
Luscher Wm D—f
McCumber C S—l
Major John J—l c
Mulva-Monroe & Stopper—f l c
Procknow Wm F—f c
Redemann Paul—f c
Rhyner O B—f c
Schoettl John—f l c
Swendson J C—f c
Van Keuren F R—f c
Walters J C—f l c
Weisbrod E W—l c
Werner H G—l
West, Nevitt & Ashton—f l c
Youmans & Atwood—f c

PLATTEVILLE

Cairy S A—f l c
Davey B J—c
Dolan P J—l
Estabrook L M—f c
Fawcett H H—f l c
Gardner D Sr—f c
Hale R C—f
Head J D—f c
Jansen F P—l
Karrmann J Jr—f l c
Kleinhammer Henry—l
Loveland C A Jr—f c
Marcussen F W—f c
Nicklas Geo L—f l
Roddick W A—l
Tresidder John—f c

PLYMOUTH

Biersdorf Willard—f l
Graef Wm—f
Henze Agcy The F—f l c
Koehler R H—f
Leudke H—f
Scheibe Agcy Roland—f l c
Schorer R R—f l c
Spartz F X—l
Weenink B H—f l c
Zelm Agcy The A F—f c

PORTAGE

Baker D S—f c
Devine-O'Keefe Agcy—f l c
Dunn W J—f
Ernsperger Sam B—f c
Eulberg J N—l c
Hanley T C—f c
Henry F W—f l c
Keiser Frank H—l
Kiefer F W—f c
Kohler E M—l
Loomis C J—f c
Lurvey D T—l
McGorty Chas E—f
Mitchell R E—f c
Older James A—f
Roberts Geo S—f
Rockwood E A—f c
Scott W J—f c

PORT WASHINGTON

Adams Geo H—f l c
Bichler John—f l c
Bostwick E H—f
Bostwick J M & Son—f l c
Eckel C F—f
Hill Clarence—f l c
Lauters H—f l c
Schanen W F—f c
Schumacker F J—f c
Uselding J E—f

PRAIRIE DU CHIEN

Amann E C—f c
Crowley J E—l
Day H V—l
Garrity J—f
McClusky Arthur—l
Otto Ins Agcy—f l c
Taylor S V—f l c

RACINE

Black A E—f l c
Carpenter & Rowlands—f c
Christianson Nels & Son—f
Fagen T A Co—f c
Foxwell T R—f c
Gausche & Kildsig—f l c
Gemmill L A—f
Hermes A D—l
Holland K—f c
Hood Wm C—f l c
Johnson C & Son—f
Keefe Agcy—f l c
Kisow-Fowler Agcy—f
Koerner Agcy A W—f l c
Krenzke J L—f c
Lunt A J—f c
McCaughey W F—l
Mann I O & Son—f
Miller Bros Agcy—f l c
Miller L D & Co—f l c
Miller Wm H Agcy—f l
Morey F A—f c
Rice E N—l
Rowlands J E & Sons—f c
Smith & Co—f c
Spence J W—f c
Sumter H J—f c
Tanking W T Jr—l
Wilson W E—f c
Wright J C—l c

REEDSBURG

Daly F—f
Gill J T—f
Hahn W H—f
Hulburt Ins Agcy—f l c
O'Connor Hugh W—f
Perry R P—f
Perry Winchester & Kraus—f l c
Powell V H—f l c
Riggert H W—l
Seamans Geo J—f l
Stone Chas H—f c
Stone Jas A—f c
Townsend W H—c
Wiesler Conrad G—f
Winchester W F—f c

RHINELANDER

Brown Leadbetter Agcy—f l c
Dandoneau P F—l l
Kaufman Edith—l
North Wisconsin Agcy—f l c
Oneida County Agency—f c
Orr Wm C—f l c
Reeves Harry L—f c
Teal J C—f l c

RICE LAKE

Ackerman Agcy W J—f l c
Bergerson J C—f l c
Bliss B I—f c
Clark & Whitaker—f c
Demers W A—f c
Frank & Pollard—f
Hagen Agcy Carl G—f l c
Harback C F—l
Jensen Oscar G—f
Peterson R V—f c
Sawyer H F—f c
Soderberg C E—f

RICHLAND CENTER

Black O B—f
Clark R A—f c
Fiske & Pease—f l c
Mackey Wm F—l
McCorkle W S—f c
Mitchell Agcy A J—f l c

Nee Mrs Lucy J—f c
Pier A V—f
Peebles S M—f
Straight S O—f c
Thompson C R—f c
Wulfing Geo—f

RIPON

Bumby H S & J H—f 1 c
Favour L B—f 1 c
Fortnum A H—f c
Graham C H—f c
Lambert G W—f
Maudlin Smith Agcy—f 1 c
Schultz Alex F—f c
Steele Ins Agcy Frank E—f c
Stuart R C—1
Wagner E K—1

RIVER FALLS

Arneson & Emerson—f
Fox E—f 1 c
Fuller A E—f
Grimm J H—f 1 c
Krauth Agcy S L—f
Linehan—f 1
Paine F R—1
Phillips Ins Agcy—f 1 c
Wiger C N—f 1 c

SHEBOYGAN

Aldag & Burhop—f
Bassuener & Humke—f c
Behnke O C—f 1
Benfey Theo—f
Bowler & Bowler—f
Bruns John—f 1 c
Bryan E C—1
Buchanan Geo W—1
Burkhart Hubert—f 1 c
Clarenbach E—f
Degen Fred—f 1
Detling & Detling—f c
Dorst Leonhardt—f 1 c
Fairweather W C & Son—f c
Friedrichs R A—f 1 c
Giesecke A W—1
Gottsacker A P—f c
Grams & Grashorn—f c
Hansen M A—f
Hanson J W—f 1 c
Heller Geo Ins Agcy—f c
Hinze Herman F—f

HOPPE'S INSURANCE AGENCY

Gustav H. Guenther, Prop.,

612 North Eighth St., (Est. 1855): Agricultural; American, N. J.; Boston; Buffalo; Firemens, N. J.; Globe & Rutgers; Milw. Mech.; Natl. Liberty; Northern, N. Y.; Ohio Farmers; Stuyvesant; U. S. Fire; Western Assur., Toronto;——Commercial Cas.; Georgia Cas.; Lon. Guar. & Acci.

Johann W C—f c
Keli Frank—f c
Kullman A F—1
Kullmann Brey Ins Agcy—f 1 c
Luhmann E A—f c
Lutze E Sons Co—f c
Lynch Thos H—f c
Melberg A—c
Meyer Oscar C—f 1 c
Nagle Henry F—f
Nickel J H—f
Oakdale Realty Co—f 1 c
Oehler Edw F & Co—f
Pauly Agcy A P—f 1 c
Roenitz W C—f c
Shafer N J—f
Schmidt Geo W—f
Schmitz O W—1
Stolzenburg Chas F—f 1 c
Stuckert J F—1
Toennies E A & Son—f c
Trester Adam—f 1 c
Trester Arno—f 1 c
Trester H W—f 1 c
Trester Ins Agcy—f 1 c
Trester Ray J—f 1 c
Weiskopr Fred C—f 1 c
Voight Chas—f c
Voigt W A—f 1
Weber A E—f c
Werner A—f c

SHEBOYGAN FALLS

Barragar W H—f
Delevan John F—1 c
Heald A O Ins Agcy—f c
Hilleman H G—f c
Little LeRoy T—c

MUTUAL FIRE INS. AGENCY

(John Bauernfiend), Buffalo St. (Est. 1899): Connecticut; Cortinental; Great Amer., N. Y.; Mpls. F. & M.;———Mutuals: Amer. Mut., Wis.; Badger; Campbellsport; Citizens; Cream City; DeForest; Herman Farmers; Kewaskum, Ltd.; LaCrosse; Manitowac; Mayville, Ltd.; Milwaukee; Retail Dlrs., Ltd.; Sheboygan Falls; Theresa, Ltd.; West Bend, Ltd.; Wis., Ltd.;———Fid. & Dep.; Wis. Auto. Mut.; Wis. Mut. Pl. Gl.

Osthelder J P—f

SO. MILWAUKEE

Grobschmidt & Son—f 1 c
Howes M H—f c
Heller F J—f
Lacy V T—f
Leist Fred J—1 c
Pocquette Jos C—1
Rosedale D W—1
Scott Agency—f c

SPARTA

Ady J H & Co—f c
Blyton W H & Co—f 1 c
Dickerson E W—f c
Holden Wm A—f c
Longwell Thos C—f c
McMullen C E—1
Monroe County Abst Co—f c
Preston W H—1 c
Rice Z S—f

STANLEY

Berry G E—1
Culbertson C B—f
Green Jesse D—f 1 c
Halverson J B—f c
Roe Imbert—f 1 c
Stanley Ins Agcy—f 1 c

STEVEN'S POINT

Cole L E—1
Finch J H & Co—f c
Haka John—f
Hein Ins Agcy—f 1 c
Leahy Ins Agcy—f 1 c
Love F A—f 1 c
Moen L P—f c
Murat W B—1
Seeger L J—f 1 c
Shumway W J—f
Simonson C W—f c
Sobeck F—1
Wakefield Geo T—f 1

STOUGHTON

Currier & Patterson—f 1 c
Dow, Robe & Sons—f c
Hegelmeyer W C—f c
Hibbard J M—f
Olsen Ins Agcy The—f 1 c
Severson C H—1
Usher & Osterheld—1 c

STURGEON BAY

Acker Ed—1
Calhoun & Morgan—1
Door Co Abstract Co—f 1 c
Ferguson H M—c
La Plant E M—1
Peterson H L—f 1 c
Stephenson & Minor—f 1 c
Weyker A M—f 1 c

SUPERIOR

Anderson F O—1 c
Bardon J A—f c
Benson Pear—1
Bradley Co Inc R H—f c
Cohen J D—1 c
Craik Agcy R B—1 c
Crandell R L—f c
Crumpton & Crumpton—f 1 c
Giffin & Co—f c
Griswold Agcy R H—f c
Harper Co W F—f c
Heimbaugh E L—f c
Howe Agency—f c
Jerrard & Seguin—f c
Johnson E J—1
Lenroot Buckman Flynn Agency—f c
Loney & Clemens—f c
Longfellow J—1
McCabe Agency—f c
McDonald A—1 c
McIntosh & McIntosh—f 1 c
McKinnon V—f 1 c
Merritt & Krogstad Ins—f c
Moss Lee J Agcy—f 1 c
Newton Co Geo G—f 1 c
Nye & Co R J—f c
Rogers-Ruger Co—f c
Ryan & Cox Inc—f c
Shields Agency Robert J—f 1 c
Stephenson Rufus & Co—f c
Stratton P G—f c
Sunderland Evans & Agen—f c
Webb W H—f c
Wildner & Wildner—f c
Williams N—1

TOMAH

Bartel E—f 1
Brennan W J—f
Drew Agcy—f c
Kukuck Chas—f
Homermiller W C—1
Howes W L—1
McCaul Thomas—f c
McCaul Wm—f 1 c
Mosher Jay—f
Sowle H M & Sons—f
Steinmetz Anna—f
Vaudell H B—f
Warren W W—f

TOMAHAWK

Bradley Bank Agcy—f c
Fitzgerald J A—1
Labbe V E—f 1 c
Macomber C E—f
Olson A J—f 1 c
Seth Jas A—f c
Sheldon G M—f c
Welfley E H—f 1 c

TWO RIVERS

Dicke Geo H—f
Gagnon J—f c
Geimer J A—f
Globe Ins Agcy—f c
Hamilton Mueller & Co—f c
Klaus A M—f 1 c
Kraus Alvin M—f
Larkin & Martin—f c
Lohmann Arthur H—f
Nash N E—f 1 c
Schroeder F—f c
Tomek W A—f 1
Wilsmann E—f 1

TREGO

A. J. BERGUM

(Banking)

State Bank of Trego, Trego

(Est. 1910): Fidelity-Phenix; Hartford; Ins. Co. of N. A.; Pa. Fire; Westchester———Old Line Life; Wisconsin Life;———Natl. Sur.; Central Life Assur. Society.

VIROQUA

Davis Henry R—1
Dawson John & Co—f 1 c
Kuehn E P—1
Packard H E—f 1 c
Powell & Dawson—f c
Smith & Minshall—f 1 c

WASHBURN

Axelberg H P—f c
Estabrook Downs Co—f c 1
Morgan Geo F—f
Watters-Oestaid Insurers—f c
Wilkins H E—1

WIS.—Con.

WATERTOWN

Blumenfeld Chas R—f c
Casey Mary C—l
Emmerling C E—f c
Gahlman & Harte—f c
Groth G C—f l
Hahn O C—f
Knick L A—l
Kuethe F—f l c
Lueck R W—f c
Moldenhauer H R—f c
Moldenhauer L W—l c
Podolske Julius—f
Prentiss J F—f c
Rohr & Son—f c
Schmutzler Ferdinand—f c
Skinner & Thauer—f c
Tanck Emil—f c
Watertown Ins Agcy Inc—f l c
Wiemann Ed—f
Wondreyka Theo A—l
Wright Joseph & Son—f c

WAUKESHA

Baldwin A J—f c
Breese Richard P—c
Brehm John—f c
Bremer E F—c
Brimmer Jas—f
Brooks Wm—f
Brown Chas O—l
Davis Wm J—f c
De Remeo Verne E—l
Douglas Lyle E—f l c
Duecker Otto F—l
Frame & Blackstone—f c
Fraser Chauncey J—f l c
Friz Perry L—f c
Funk Geo A—c
Gerken George E & Son—f c
Hardy & Ryan Abstract Co—f c
Hartshorn Ins Agcy—f c
Haverstick & Harman—f l c
Jones S Paul—l
Judin J F—f l c
Kerr Agcy R J—f l c
Magers L E—f l
Martin Robt D—f
Martin John L—l
Miller Chas B—f c
Morey Robt G—l
Moses David H—f c
Olinger Anthony—l
Sawyer Carl H Agcy—f l c
Stanton Chas A—l
Steinert A L—f
St Peter Eugene J—l
Wild J B—l c
Will C J—l c
Winchell Agcy Orrin—f l c
Wright Elliott D—f
Zimmerman Daniel K—f

WAUPACA

Galloway C A—f
Hanson & Johnson—f l c
Havenor R J—f l c
Holst P—f c
Lord Irving P Agcy—f c
Miller C J—f c
Nordvi G H—f
Peterson Levi S—f
Scott M B—f c

WAUPUN

Butts L J—f c
Davison R B—f l c
Hooker C E—f l c
Kastein B—f
Pautsch W F—f
Sheehan J T—f
Tillotson Mrs E A—f
Turner T M—f c
Von Berg C W—l
Zimmerman Richard—f l c

WAUSAU

Albrecht Wm Jr—f l c
Beringer Wm—l
Bratz H C—f c
Bock & Son Co—f c
Chartier Ins Agency—f l c
Curtis W D—l
Damon & Wright—f l c
Deininger & Opperman—f l c

FLIETH INS. AGENCY (Walter H. Flieth), Third & Washington Sts.; Alliance, Pa.; Atlas; Mass. F. & M.; Roch. Dept.; Great Amer.;———(Dist. Agt.) Travelers (Life)———N. W. Cas. & Sur.; Eagle, N. Y.; Home Fire & Marine; Dist. Agt. Travelers Life Acci. & Cas.

French H L—c
Holub & Holub—f
Kretlow Agcy—f l c
Manson J N Agcy—f l c
Meyer Theo A—f l
Nugent W H—c
Oertel E P—l
Phillippi J A—l
Repczinski Agcy—f c

SCHARBAU, H. L., First Natl Bank Bldg. (Real Estate & Loans): Hibernia Und.; Home; ———New England Mut. Life; Travelers (Life);———Travelers (Acci.); Northwestern Cas. & Surety.

Scholfield M M—l
Treutel L—l
Zimmerman & Rowley—f l c

WAUWATOSA

Gridley L R—c
Keller O A—t
Nase & Myers—f
Park & Smith—f
Perry E M—f c
Plantz & Co—f l c
Voss A—l
Wade C G—f c

WEST ALLIS

Hinkley Co The—f l c
Jenner John W C—l
Kubicek Chas E—f l c
Kuether C J—l
Markert M W & Co—f l c
Stenz & Somer—f c

WEST BEND

Bratz Ins Agcy—f c
Hayden Ins Agcy—f l c
Keeley Mrs Annie H—f c
Kuechenmeister G A—f c
O'Meara Ins Agcy—f l c
Opgenerth J H—f
Thielmann Anton—f l c
Wagner A M—f l c

WITTEMANN INS. AGENCY (Peter J. Wittemann only), Main Street, West Bend. (Est. 1874): Allemannia; Concordia; Globe; Globe & Rutgers; Milw. Mech.; Natl. Union; Netherlands; New Hampshire; New Zealand; Northern, N. Y.; Orient; Reliance; Royal Exch.; United Amer. Und.; U. S. Fire; Westchester;———Mutuals: American; Commercial; Germantown; Herman Farmers; Retail Dlrs.; Wis. Ltd.; Wisconsin Town;—Cont. Cas.; Maryland Cas.; Metrop. Cas.; Lumbermans Mut. Cas.; Illinois; Marquette N.; NewAmsterdam; Old Line Life; Pawtucket; Wis. Auto.

Yahr A E—l
Ziegler & Co B C—f l c

WHITEWATER

Bulkley R C—f
Cass E T—f c
Ferris Geo M—f
Fish Ins Agcy—f l c
Hackett S J—f
Hahn Ins Agcy—f l c
Hamilton H O—c
Henderson J F Agcy—f l c

HENDERSON AGENCY, John D. Henderson, Herkimer National Bank Bldg. (Estab. 1866); Aetna; Automobile; Boston; Colonial Fire Und.; Com'l Union, Eng.; Concordia; Connecticut; County, Pa.; Fidelity-Phenix; Fire Ass'n; Glens Falls; Globe & Rutgers; Home, N. Y.; Ins. Co. of N. A.; L. & L. & G.; Mercantile; National, Ct.; National Liberty; Niagara-Detroit Und.; North River; Phoenix, Eng.; Queen; Sun; Westchester;———Aetna C. & S.; Aetna Life (Liab.); Globe Indem.; Lloyds Pl. Gl.; Maryland Cas.; Preferred Acc.; Travelers (Cas.); Trav. Indem.; ———Aetna Life.

Kiser H F—f c
Tubbs A H—f
Warner Ins Agcy D T—f c
Williams Chas M—f

WISCONSIN RAPIDS

Brown B L—f c
Chambers W R—f
Fritzinger Ins Agcy—f l c
Gibson R M—f l c
Gilkey F G—f l c
Leu O J—f
Pomainville E N—f c
Taylor-Colburn Inc—f l c

WYOMING

CASPER

Barton H L—l
Bury J H—f l c
Hitchcock J C—l
Jones A I—l
Kemp Co R T—f l c
King C L—l
McGrew C R—l
Nelson Geo B—f l c
Ward J L—l
Wheeler M P—f l c

CHEYENNE

Barksdale Dan C—c f
Batchellor W D—f
Beatty C—f
Benner William O—c f
Bennett E W—f
Bodley Paul—l
Bond W C & Co—c f
Bruner Frank M—f
Carey Chas D—f
Chapman M A—f
Cheyenne Inv & Adj Co—l
Federated Finance Co—f
Gill D W—f
Hartung M H—f
Horton L E—f c
Jones W K—f
Kelly A D—f
McInerney & Conway—c f l
Meyers R O—f
Moore Paul—f c
Murray & Murray—f l c
Riner C W & Co—c f
Silverstein S T—f l c
Thompson J L—f

DOUGLAS

Brownfield T J—f l
Maurer Chas F—f
Mecum W F—f
Potter Louis B—f
Stansbury Wm M—f
Winslow Wm I—f

EVANSTON

Beeman & Cashin Mercantile Co—f
Evanston National Bank—f
First National Bank of Evanston—f
Harris Martin—l
Hatten Realty Co—f
Miller Tom S—f
Pugh Wm—f
Wm Reeves Jr—l

GREEN RIVER

Chrisman Jas A—f
First National Bank—f c
Gaensslen E A —f
Horton C O

Rogers Wm—f
State Bank of Green River—f c
Young C C—f

LANDER

Amoretti & Firestone—f c
Dickinson W H—c
Earl Fred—f
Fourt E H—f
Le Rossignol Fisher—l f
Longenecker J F—f c
Rich J W—l

Sharp J H—f l c
Spriggs John J—f
The Central Trust Co —fc

LARAMIE

Barratt T C—f
Campbell Geo A—l
Fitch E E—f l c
Hayes W H—f c
Johnson Elwood P—f
Roach H N—f

Symons J H—f
Taylor Harry J—f l c

RAWLINS

Breitenstein H—f
Buchanan J E—f
France Homer A—f
Hall Alget—l
McIntosh & Doty—f
McMicken A—f
Merrell Gertrude H—f c
Paulson Paul—f
Rasmusson H—f

Schalk Louis—f
Thode A F—f
Wallace E A—f
Zingsheim Rudolph—f

ROCK SPRINGS

DeNise Rush L—f
Facinelli & Facinelli—f l c
Kendall & Boyer—f c
McCurtain A L—l c
Murphy R D—
Van Deusen Mrs H—l

DEPENDENCIES OF THE UNITED STATES

HAWAII

HILO

American Ractors Ltd—f l c
Bishop Ins Agcy Ltd—f l c
Davies & Co Theo H—f l c
First Trust Co of Hilo Ltd The—f l c
Hawaiian Ins & Guarantee Co Ltd—f l c
Spinola M de F—f l c
Sims George R—l
von Hamm-Young Co Ltd —f l c

HONOLULU

Alexander & Baldwin Ltd —f c
American Factors, Ltd—f l c
Bishop Insurance Agcy Ltd—f l c
Brewer & Co Ltd C—f
Campbell A N—l
Castle & Cooke Ltd—f l c
Cartwright & Co—f
Davies & Co Ltd Theo H —f c
Dillinghom Co Ltd B F—f l c
Dowsett J M—f
First Trust Co of Hilo—f c
Hawaiian Trust Co Ltd—f l c
Home Ins Co of Hawaii Ltd—f l c
Home Investment Co—f
Henry Waterhouse Trust Co Ltd—f l c
Hoffschlaeger Co Ltd—f
International Trust Co Ltd—f
King T V—f
Liberty Investment Co Ltd—f
Magoon Brothers—f
Motoshige W—f
Pacific Investment Co Ltd—f
Schaefer Co Ltd F A—f
Sylva Jos L—f
Trent Trust Co Ltd—f
Union Trust Co Ltd—f
Von Hamm-Young Co Ltd —f l c
Von Holt H M—f
Waldron Ltd Fred L—f
Yap & Sons—f

OAHU

Alexander & Baldwin, Ltd—f c
American Factors, Ltd—f l c
Bishop & Co—f l c
Brewer C & Co, Ltd—f
Cartwright B—f c
Castle & Cooke Ltd—f l c
Chandler Fred D—l
Davies Theo H & Co, Ltd—f c
Dillingham B F Co, Ltd —f l c
Dowsett J M—f
Hawaiian Trust Co, Ltd f l c
Hawaiian Ins & Guaranty Co—f c
Hoffschlaeger Co, Ltd—f
Home Invest Co—f
Home Ins Co of Hawaii, Ltd—f l c
International Tr Co—f l c
King T V—f
Liberty Invest Co—f
Magoon Bros—f
McIntyre M—l
Motoshige W—f
Pacific Investment Co, Ltd—f
Schaefer F A & Co, Ltd —f
Silva Jos L—f
Trent Trust Co Ltd—f l c
von Hamm-Young Co Ltd—f l c
Union Trust Co Ltd—f c
Von Hamm-Young Co Ltd—f l c
von Holt H M—f
Waldron F L Ltd—f
Waterhouse Henry Trust Co, Ltd—f l c
Yap Bros—f

PHILIPINE ISLANDS

MANILA

Andrews & Co—f
Barendtszen Co Inc—f
Blom & Van Der A A—f m c
Bunning & Co Ltd—f
Elser E E—f m c
Fidelity & Surety of the P I—f m c
Forbes Munn & Co—f
Findlay Richardson & Co —f m c
Filipinas Ins Co—f m c
Hunter & Ker Co—f
Insular LifeAssur Co—l
Keller & Co Ed A—f m
Ker & Co—f m
Macondray & Co Inc—f
Macleod & Co Inc—f m
Merkamp & Co—f m
Pacific Commercial Co—f m
Philippine Guaranty Co—f m
Poizart, Jean M—f m
Smith Bell & Co—f m
Stevenson W F & Co—
Union Insurance Society of Canton—f m c
West Coast Life Ins Co—l
Wise & Co Ltd—f m c
Yek Long Lin & Co—f m
Quellig F E—f m

PORTO RICO

AGUADILLA

Drouyn Alfredo—f
Esteves Rafael C—f
Hartzel Carson & San Juan—
Hijos M Grau e—f
Lisboa Jose Fernandez—f
Lienau E H—f
Sanders Geo & Co—f
Silva Jorge—f

HUMACAO

Mendez Jose—l
Rocafort S L & Co—f c
Racafort S L—f l

MAYAGUEZ

Cintrom D E—f
Gomez Hiram—f l c
Ramos & Suarez—f

SAN JUAN

Behn Brothers Inc—f c
Besosa Harry—c
Carrera & Hno F—f
Costa & Santini—c
Cochran H L—c
Finlay, Waymouth & Lee Inc—f
Font Eliseo—l
Foy C S—l
Gandia & Co P—f
Hartzell Charles—l
Korber & Co Inc—f
Lago J M—l
Lippitt S V L—f
Ochoa & Hno J—f c
Sobrinos de Ezquiaga—f c
Sobrinos de Izquierdo & Co—f
Steven Sidney G—f
Vere Charles—f
Villar & Co Inc—f

DOMINION OF CANADA

ALBERTA

CALGARY

Ackland W A—f c
Allen A H—1
Allen & Mason Ltd—f 1
Ardern Wm—1
Arnold J S—f
Bagnall E H—f
Baker T W—f c
Barnes L H—1
Base & Williams Ltd—f
Benjamin H A—f
Bilton A V—1
Black A E—f
Blow & Co—f
Brason F R—1
Breckon R E—1
Calgary Loan & Ins Co—f
Carr A H & Son—f c
Carscallen S N—1
Carson, William & Wilcost—f
Caswell J P J—1
Chambers W C—1
Chandler G S—1
Clarke G W—1
Clark & Co Ltd A G—f
Cleave Jas—f c
Cochran R B—1
Colwell C E—1
Commonwealth Trust Co Ltd—f
Connolly Geo J—f 1 c
Crandell E H—f
Creagan Benjamin & Baker—f
Davis S S—1
Davis R D P—1
Dunham & Todd—f
Eaton G H—1
Fairman W S—1
Fleming W A—1
Ferguson H D—1
Gilbert Bros—f
Graveley V B & C—f c
Hagerman R R—1
Hampson J F—1
Higginbotham H—1
Hilts J P—1
Hornibrook, Whittemore —f c
Horton J C—1
Hull W R & Co—f
Ins & Gen Agcy Ltd—f
Irvine J A & Co—f
Johnson G W—1
Johnston Fred—f
Kolba S L—1
Langston F—1
Lawrence L—1
Lougheed & Taylor Ltd —f c
Lott & Co Ltd—f c
Lundy B F—1
Lundy H D—1
Lundy W D—1
McQueen C P—1
MacDonald H B & Co Ltd—f c
McKinnon N—1
Mac Millan E S—1
McTeer A—1
Mapson F W & Co—f 1 c
Mason & Nutter, Ltd—f c
Mayhew R W & Co—f
Melville R H—1
Middleton & Tait—f c
Milligan W H—1
Murchison Bros—f
Nicholson A J—f c
Neve Agencies, Ltd—f
Oldfield Kirby & Gardner —f c
Prairie City Agencies—f
Quigley Agencies—f
Randall & Molson—f
Robinson Geo A —1
Robertson D B—1
Robertson S—f
Ross J P—1
Schermerhorn A Van R —1
Scott G P—1
Seale A L—1
Security Trust Co Ltd—1
Skinner T J S Co Ltd—f c
Sparrow Miss J H—1
Spence Bros—f 1 c
Summers F B—1
Symes B W—1
Tavindor & Weir—f c
Taylor & Son J E—f
Thomas Robt C—f
Toole, Peet & Co, Ltd —f 1 c
United Grain Growers Securities Co Ltd—r
Walker W J S—f
Whalley James—f
Whitney W—1 c
Wiliams A M—1
Wiliams R T—1

LETHBRIDGE

Blackburne A J & Co—f c
Bowman C B Agcy—f c
British Canadian Trust Co—f
Dowsley Land Co—f
Ferguson D—1
Gibbons R V—f
Harris W Agcy Ltd—f 1 c
Heslop W—1
Irwin J P—1
Ives A E—f
Leavitt W A—f 1 c
Long R—f
Long R W—1
North A E—1
Peat N B & Co—f 1 c
Ripley L S & Co—f
Sturrock E N—1
Taylor T—1
Thrall Ralph A—1
Topliss R G—1
Universal Agencies—r

BRITISH COLUMBIA

KAMLOOPS

Dalgleish D S—f 1 c
Dowding J A—f 1 c
Frontier Theo & Co—f 1 c
Hamloops Agencies Ltd—f 1 c
Johnston D B—f 1 c
Rowlands D W—f 1 c

NANAIMO

Dendoff A—f 1
Hodgson Thos—f 1 c
McGirr W—f
McDonald J—f 1
Peto F G—f 1
Plata Ltd M A E—f 1
Rudd Mitchell & Co—f 1 c
Simple R A—1
Young J A—1

NELSON

Applevard C W—f 1 c
Bates P—1
Blackwood C D—f 1 c
Dawson R W—f 1 c
Dill H F—f 1 c
Grizzelle H C—1
Hanley E H—1
Hosking Fred—1
Hunter G A—f 1 c
McFarland D A—f 1 c
McHardy C F—f 1 c
McMillan A T—1
Robertson Hugh W—f 1 c
Steel J R—f 1 c

NEW WESTMINSTER

Agan Jas R—f c
Bell C J—1
Brown P B—f
Casselman B F—1
Chesterfield E J—1
Coulthard, Sutherland & Co Ltd—f 1 c
Curtis W C & Son Ltd —f 1 c
Dorgan Jos—f 1 c
Dowd J H—f
Gardhouse L L & Co—f 1 c
Gray A W—f 1 c
Hepwell D—1
Johnston J J—f 1 c
Keary's Ltd—f 1 c
Mahony & Reid—f 1 c
Mark S F—f 1 c
McAdam Wm—f c
McDonald W W—1
McLeod Alfred W Ltd —f 1 c
McIntosh Ltd A N—f 1 c
McQuarrie N H—f c
Morrison W E—f
Sangster L—1
Smith & Hutton—f 1 c
Westminster Trust Co—f 1 c

VANCOUVER

Allinson W T—1
Argue Wm P—1
Austin A E & Co—f
Biddle Geo F—1
Bell C D—1
Bol lert E B—1
Burgeson H—1
Brabazan G R—1
Braim L—1
Brandt J F—1
Brock F F—1
Brown G L—1
Celle P T D—1
Ceperley, Rounsefell & Co Ltd—f
Chaffey G E—1
Clark A N—1
Clark W H—1
Coldough W H—1
Crysdale C A—1
Dunsford C R—1
Duncan J A—1
Edgett J B—1
Elliott R A—1
Euring E H—1
Evans J E—1
Farrant H—1
Farrell L A—1
Gillespie F J—1
Gillespie M J—1
Grant T H—1
Hampton B—f
Hanna A H—1
Harrison C J—1
Henderson S—1
Hicks Bench & Field—1
Honess A—1
Hunt R L—1
Hutton W W—1
Hutchinson G A—1
Johnson D I—1
Jones H E—1
Johnson J A—1
Kirk Miss E M—1
Keenleyside E W—1
Kerr J W—1
Leeson E W—1
McCay J T—1
McConnell F D—1
McCuish R G—1
MacLean A D—1
McMillan M—1
Macmillan A C—1
Mac Pherson R G—1
Maddaugh Mrs I E—1
Mahon C E—1
Martin J C—1
Matthew & Co Ltd A S —f 1 c
Meakin H—1
Metcalf W G—1
Milligan W H—1
Mills F R—1
Partington H R—f
Pearson H A—1
Peel & Bailey—1
Peel L W—1
Pike R A—1
Pulteney R F O—1
Reed H—1
Reid G B—1
Ritchie T N—1
Roberts H A—1
Ross H I.—1
St Morris C—1
Sangster Chas—1
Shakespeare W B—1
Smith F F—1
Squire R H—1
Steben B F—1
Stewart D M—1

Sweeney M J—l
Vance G W—l
Taylor R—l
Taylor J W—l
Thompson A—l
Thomson A B—l
Thompson Wm—f
Thompson J A—l
Turiss W J—l
Unger L D—l
Watson H G—l

VICTORIA

Acland J B—l
Aitken A M—l
Baird S A Esq—f l
Brown P R—f c
Brown T H—l
Bullen & Jamieson—f l c
Canada West Loan Co—f
Clarke R W—f
Coles Arthur—f l c
Conyers L U & Co—f c
Cory & Power—f l c
Crompton R W & Co—f l
Cross C T & Co—f
Day R S—f c
Duck & Johnston—f l
Elliott J G—f c
Ferguson K—l
Findlay, Durham & Brodie Ltd—f c
Fleming P R—l
George A & Co—f c
Gillespie, Hart & Todd—f l c
Green & Burdick Bros—f l c
Gunther E F—f l
Hall Richard—f l c
Heisterman, Forman & Co—f
Hudson J W—l
Humphries Thos—l
Kinsman J E—f l c
Lee & Fraser—f l c
Lewin F—l
Lineham Arthur—f l
Lloyd, Young & Russell—f
McGregor F M—l
McGregor J S & Co—f l c
McPherson-Fullerton Bros—f c
Moss Jas—l
O'Connell J D—l
Oddy B S—f l
Pemberton & Son—f l
Power R A—l
Protheroe E W—l
Rethet R P & Co—f l
Rithet R P & Co—f l
Swinerton & Musgrove—f l
Turigg H D—l
Wilkinson G—l
Wilson J C—l
Wilson J K—f c
Winch R V & Co—f l
Winterborne P—l
Wiseman V O—l

MANITOBA

BRANDON

Barclay E J Agcy—f c
Barker & Son—f c
Bruce A W—l
Canadian Guaranty Trust Co—f l c
Cleghorn J A C—l
Coleman R M—f c
Daw E—l
Daw E—f l
Gardiner E—l
Forbes G W—f l
Hall A L—l
Harwood O L—f l c
Hobson F W—l
Kay A W—l
Jones J—l
King C—f l
Longworth F R—f l c
Lumby J T R—l
McCullough S W—l
Mac Donald A F—l c
Magee Rupert—f l c
Mattews J E—l
Moore W J—l
Olson C J—l
Rettie A R—l
Robinson & Robinson—f c
Selwood A N—l
Scott D H & Son Ltd—f l c
Shortill R J R—l
Sykes J—l
Unicume & Burus Ltd—f l c
West E E—f l c
Wright R H—l

PORTAGE LA PRAIRIE

Acheson J—l c
Beattie Geo J—f c
Connor F A—l
Garrioch W Scott & Son—f c
Laver E C—l c
Mair Jos—l c
Newman S J—f c
O'Brien John—f c
Pratt R H M—f c
Remey L—f l c
Richardson J R—f l c
Richardson W Jr—l c
Robinson Wm—l
Smith J V—l
Smith W P—l
Tait W W J—f c
Webb H G—f l c

WINNIPEG

Allan, Killam & McKay—f l c
Anderson A D—l
Argue Bros Ltd—f c
Armytage J C G—l
Arnovitch A H—l
Aronovitch, Leipsic Ltd—f l c
Ball W S—l
Banfield F P—l
Baufield F P—l
Bellamy C S—l
Bell Agencies—f c
Bell R D—l
Besset E H—l
Black & Armstrong—f l c
Black & Irish—f c
Bobiwski S—l
Bray F C—l
Brett Wm H—l
Brown-Clarke Agency—f c
Bruce Thomas—f c
Brydges & Waugh—f l c
Burnham C D—l
Burgess Alex—f c
Carr L J S—l
Carruthers, Martin & Torrance—f c
Carson, Williams & Wilcox—f l c
Cater R C—l
Cates M—l
Chadderton S C—l
Charnley J H—l
Christie W J & Co—f c
Clancey R I—l
Clark E S—f c
Copley H V—l
Cottingham H H—l
Dale & Co Ltd—f c
Dixon F J—l
Down A C—l
Enderton C H & Co—f l c
Fairbanks, Rattray Ltd—f c
Ferguson A K—l
Finch C W—l
Forlong J A & Co—f l c
Foster F K—f c
Garland Geo H—f c
Gate W—l
Gordon R G—l
Greig K L—l
Hall W T—l
Hanna A H—l
Harris & Chisholm—f c
Hart W T—l
Hawkins & Watson—f l c
Hayden F P—l
Hebert J A—f c
Henne C F—l
Heubach & Co—f c
Hignell M H—l
Hinch G—l
Hispon R N—l
Hooper E G—l
Hounsom A B—l
Ins & General Agency—f c
Irish F W—l
Johnson J B—l
Kirkpatrick J—l
Knight O B—l
Lane C W O Co—f c
Lawson, Reginald & Co—f c
Lawson A E—l
Lawson F W—l
Leaney P G—l
Lowery Bros—f
Mackie W A—l
Malcolm T G—l
Marsh & McLennan Ltd—f
Marsden H M—l
Macdonald J W—c
McFadyen C H & Co—f
McKay C—l
McKee R D—l
MacKenzie Wm—l
McMillan Co Ltd N T—f
McPhail J A—l
Middleton E W—l
Middleton H B—l
Middleton J R R—l
Miller H E—f l c
Modeland B R—l
Muir Wm G—l
Nash C W—l
National Ins Agencies—f c
Northern Agencies Ltd—f c
Norquay A T—l
Notre Dame Investment Co—f c
O'Grady J—l
Oldfield, Kirby & Gardner—f c
Osler, Hammond & Nanton—f c
Peatman A J—l
Pepler J B & Co—f c
Petty A L—l
Pollock W M—f l c
Pugh S W—l
Ranken E A—l
Raper T H—l
Richardson A E—l
Richmond Agencies Inc—l
Robbins O W—l
Robinson F P—l
Rogers R G—l
Ross D G T—l
Rosa Geo H—l
Royal Agencies Ltd—f l c
Routly J R—l
Ryan Agency Ltd—f l c
Schofield R—l
Scott D J—l
Scott, Hill & Co—f
Scrimes Ins Agcy—f c
Shannon W A—l
Sheps & Co B—f c
Simmonds S B—l
Simpson & Mitchell—f l c
Skipurth R B—l
Smith Agcy The—f c
Smith-Fess Agency—f l c
Smith J S—l
Springfield-Winnipeg Agency—f c
Steel D E—l
Smith G H—f l c
Sterling W B—f l c
Stein J L—l
Stevens W H—l
Stewart Fred H & Co—f c
Stratton I—l
Sully J A—l
Sutherland O R—l
Sutherland K—l
Thomson W—l f c
Traveler E J—l
Turner C S—l
Turner H E—l
Van Tuyl L G—l
Voorheis G B—f l c
Waisman M—f l c
Wheeler Jas G—l
White W L—f c
Wickey H—l
Williams Rainey & Flynn—f c
Willoughby G—l
Winans Miss E A—l
Winnipeg Ins & Vessel Agency—f c
Woodhead J H—l
Zimmerman W H—l

NEW BRUNSWICK

BATHURST

Gilbert Geo—f
Melanson F J—f
Mullins B C—f 1 c
Soror H L—f 1 c
Storer J B H—f 1 c

CHATHAM

Donovan T—1
Haley M F—f 1
Loggie Dr W S—f 1 c
MacKenzie J B D F—1
McDonald H B—f
McLean H—f
Mesereau I W Y—f
Miller Mrs Fannie—f
Morris H—f
Murray R—f c
Snowball W B—f
Tweedie F M—f
Ward J D—f c
Winslow A—1

FREDERICTON

Colter L—1
Cooper F L—1
Hooper W S—f c
Jones D C—1
McDonald G D—1
McDonald H C—1
McLellan R W—f
Mesereau C J—1
Morrison F I Son—f 1 c
Neville J L—1
Porter A C—1
Porter F W—1
Porter W—f
Rainsford Thomas W—f 1 c
Thomas A Duncan—f 1 c

MONCTON

Bingham Wm—f 1 c
Brewster P J—1
Buchanan H—c
Clark C S—1
Dayton F M—f 1 c
Dingel F S—1
Girouard Ed—f 1
Hewson R W—f
Jones A H—1
Jones M B—f 1 c
Jones H B—f 1 c
Le Blanc A—1
McCullum W A—1
McCully F A—f
McLellan A M—f 1 c
McWilliams G A—1
Magee J S—f c
Masters & Wheeler—f 1 c
Melanson J A—1
Murphy F P—f
Read L B—1
Smith F D—1
Weldon B McK—f 1 c
Wilson W L—f 1 c

NEWCASTLE

Buckley John—f
Comeau W F—f
Creaghan J A—f 1
Creghan J D—f
Davidson A A—f
Lindon J E T—f 1 c
McCurdy E A—f 1 c
Morrissey Charles—f
Nicholson Osburn—f 1
Rundle Miss Marion—1
Russell Clarence—1
Russell W E—f 1 c
Stothart G G—f
Tracey-Gould Mrs—f
Whalen T H—f

SACKVILLE

Campbell Geo R—f
Knapp Mrs Margaret K—1
McIntyre J M—f
McKenzie G H—f 1 c
Murray Thos—f 1 c
Sangster J W—f
Siddall T A—1
Trites & Richard—f

ST. JOHN

Anderson W E—f c
Anglo American Fire Agencies Ltd—f
Armstrong & Bruce—f
Bauman W E—f
Belyea C H—f 1 c
Beyea H E—1
Blair Andrew—c
Campbell & Davidson—1
Cannell Hugh—1
Clinch Peter—f
Chipman A H—c
Cochrane F M—1
Coughlan C R—1
Cowie & Edwards—f
Coyle L J—1
D'Arcy C B—f
Fairweather A C & Sons—f c
Fairweather F R—f c
Fairweather Geo E & Son—f
Fenton W J—f
Foley R J—1
Fowler B—1
Frink & Cohen—f
Gale S—1
Gilmour R C—f
Grant J M & C W Hope—f
Hall & Fairweathers—f
Hodgson F J—1
Howard Percy E—f
Jardine A C—1
Jarvis C E L & Son—f c
Jarvis & Whitaker—f
Knowlton & Gilchrist—f
Laidlaw J—1
Lawton W E A—c
Lockhart & Ritchie—f c
McCarty J W—1
MacDonald C A & Son—f c
McIverney H A—1
McLean H R—f
McLellan H—1
Mac Kinnon J—1
McKinnon John—1
McPhail M L—1
Machum & Foster—f
Machum A J—1
Machum The E R Co—f 1 c
Magee R M—f
Merritt C M—1
Merritt G W—1
Miller J R—f c
Mitchell J C—f
Murray J J—1
O'Brien J T—f
Otty George O D—f
Parker Geo W—1
Parker R M—1
Perkins P B—1
Reid Robert—1
Reid R—1
Ritchie A C—f
Robinson T B & H B—f c
Scammell Chas E—1
Smith T R S—1
Sullivan J Fred—c
Sweeney P—1
Thomson Wm Co—f c
Tilley & Conlon—f
Titus W W—1
Vroom & Arnold—1
White & Calkin—f
Whitstone E A—1

ST. STEPHEN

Cockburn M N—f
Flewelling J M—f 1 c
Gwom H M—1
Inches James—f 1
Lord J S—f 1 c
Mills N M—f
Murchie Howard—f
Rose F E—f
Vesey A E—f 1 c
Whitlock Julius T—f 1 c

WOODSTOCK

Augherton C M—f 1 c
Balmain Wm—f 1 c
Boyer F W—f 1 c
Brower J—1
Comben Charles—f c
Connell E K—f c
Grant F M—1
Grant H L—1 c
Hartley JC—f 1
Jones C J—f 1
Kennedy W A—f 1
Lindsay John A—f
Marsten P S—f 1 c
Noble B N—f 1
Parsons S J—f
Young L E—f

NOVA SCOTIA

HALIFAX

Allen C O—1
Archibald G E—1
Armand F W—f 1 c
Bateson W R—1
Beardsley S M—1
Bell A J & Co—f c
Bryson S C—1
Camerson D A—1
Carten & Co A S—f 1 c
Crosby H S—1
Coates H C—1
Cox Kenneth—1
Curren A E & Co—f c
Currie Wm—f
Dale & Co—f c
Down J F—1
Elliott Roy—f
Faulkner & Co—f c
Fraser & Co G E—f c
Freeman & Co H T—f 1 c
Freeman S V—1
Gass J C—1
Geddes J D—1
Grant, Oxley & Co Ltd—f 1 c
Griffin E J—1
Griffin D M—1
Gunning C W—f 1
Halliburton & Co A T—f c
Halliscy W A—1
Hebb W E—1 c
Hewat W R C—1
Hibbert K T—1
Holland T C—1
Howard G A—1
Hurley Jos A—1
Jack A M & Son—f c
Linnerton C O—1
Lynch G J—f
McCarthy J W—1
McDonald M V—1
McDuff J L—1
McFatridge John—f c
McInnes W R & Co—f
McLarren H R—1
Major Bros—f 1 c
Merlin R F—f
Moore W P—1
Nova Scotia Rlty & Ins Co—f c
Pugh R H—f
Quinn F P—1
Rainnie & Keator, Ltd—f c
Saunders & Duffus—f c
Smith G R—1
Stevens W H—1
Strachan J—c
Symington J—1
Tate S C W—c
Taylor F G—1
Thompson, Adams & Co Ltd—f c
Thompson W J G—f
Ward H S—1
Wilson J T—1
Wylde A S Ltd—f c

NEW GLASGOW

Chisholm Johnson—f c
Cooke T B—1
Crockett A J—1
Darby J E—f
Doull John—f
Fraser & Hoyt—f c
Fraser O R—1
Fraser Stanley—f
Gass D S—1
Gass D S—1 c
Graham R D—f 1
Graham R H—f
Grant J D—f
Haggart D R—1 c
Kerr Robt F—1 c
Logan D S—1 c
Macfarlane P—f c
Mahoney T—1
Marshall F G—f 1
McAloney F R—1
McCormick D—f 1 c
McCulloch J P—f c
McDonald J Ed—f 1 c
McKaracher Dolina—1
McKay Hugh S—1
McKay—f 1 c
McLeod J Oswald—f c
Merchant John—f c
Ritchie Henry—f c
Scott E R—1 c
Sinclair Don F—f
Stewart J W—1
Sutherland H T—f

PICTOU

Cameron J S—1
Dickson W A—f
Dunlop Archie—f 1
Fraser Peter—f
Fraser Roland—1

Fraser Wm—f
Harris Wm H—f 1 c
Irish Ernest—1
Ives Wm A—f
McArthur Henry E—f
McDonald John D—f 1
McDonald C S—f c
McDougall Alex—f c
Priest John W—f
Ross John W—f
Smith Jas W—1
Stalkes Alex S—f
Tanner Wm F—f

SPRINGHILL

McCormick Truman—f 1
McLellan Cyril—1 c
McLeod Daniel—f
Murray Agcy The—f 1 c
Terris H S—f 1

STELLARTON

Campbell Robert—1
Fraser John—f 1 c
Grant Bros—f c
Henderson J W—f 1
Inglis A M—f c
McDonald W C—c
McLeod John T—1
McQuarrie Jno—f
Miller W G—f 1
Reid T J—f

SYDNEY

Burchell J E Co Ltd—f 1 c
Crofton A M—f 1 c
Earle T L—1
Fraser A J H—1
Hanrahan E—f 1
Innis J A—1
Kimber F C—f
Laing D L—1
McArel J J—1
McInnis Wm—1
McKay Bros—f 1 c
McMillan W H—1
Macs Ltd A N—f c
Midgley J—1
Mills J C—f 1 c
Muggab S E—f 1 c
Turnbull Geo L—1
Young & Lorway—f 1 c

TRURO

Archibald H C—f
Archibald R McG—f
Armstrong C A & Son—f 1 c
Armstrong W B—f
Bethel H F—f 1 c
Bishop D A—f
Campbell A J—f 1
Campbell W R—1
Central Agencies Ltd—f 1 c
Christie John—f
Clennett F G—f
Cox M S—1
Crowe L G—f c
Davis E W—1
Dickie H A—f 1
Ferguson W M—f c
Fulton G O—f
Gladwin E H—1
Hurd Oliver—1
Kennedy A L—f 1
Lewis G E M—1
Mackay J D—f 1
McLatchy H O—f
McLellan S D—f
McLennan Chas A—f
McNutt F S—1
O'Brien L A—c
Peel B—1
Porter B F—f 1 c
Putnam Harold—f
Quinn H U—1
Vernon E D—f
Vernon G H—f
White J D—1 c

WINDSOR

Anslow Jas J—f c
Blanchard J W—f
Christie W M—f
Clark Harry M—1
Curry Fred O—1
Dimock C Henry—f
Dimock E N—f
Fielding Mrs J U—1
Graham John P—f 1 c
McDonald John—1
Martell L H—f
O'Brien Jas—1 c
Roach Frank—f 1
Robinson Frank—1
Russell J A—1
Sangster H W—f c
Seeton R H—1
Shand A P & F A—f
Shaw W W—f
Smith Clarence P—f
Trenouth R J—1
Wood C L—1

YARMOUTH

Baker L E & Co—f
Burrill F T—f
Cann E B—f
Chipman & Sanderson—f
Corning Wm—f
Crosby Frank—1
Godfrey Wm L—f c
Gray J Bond—f 1 c
Hatfield P L—1
Kempton W F—1
Killam Bros—f 1
Landry R W E—f
Law W & Co—f c
Lewis Henry—1
Lewis H K—f 1 c
McKay C Curtis—f c
McKay Robt S—f
Montagnon H E—1
Parker, Eakins & Co—f
Spinney E K—f c
Stoneman Arthur P—c
Trefrey A H—1
Urquhart W P—1

ONTARIO

ALEXANDRIA

Asselin Dana—1
Cuthbert D J—1
Gormely T J—1
Kerr J—f c
Morris Bros—f 1 c
Smith James—f 1
Trottier Frances—f

ALMONTE

Greig P A—f
Jamieson R A—f
McMunn Wm—f 1
Playfair M N—1
Pollock W C—f 1 c
Shipman L W—f 1 c
Stafford W H—f

AMHERSTBURG

Barron P A—1
Craig W E—1
Davis Fred H A—f c
Falls F M—f
Gott George—f 1 c
Wilkinson W T—f c
Wilson F E—1

BARRIE

Bennett John H—f c
Brothers A H—1
Brown S H—1
Chatten S C—1
Devins W R—1
Jory H E—f 1 c
McConkey G S—1
Maxwell F E—1
Malcohusom A F—f 1 c
Moore J J—f 1 c
Reburn D J—1
Ryan E A—1
Urry Geo—f
Walker W J—1
Willows C E—1

BELLEVILLE

Adams R W—f 1 c
Ashley C—f c
Bennett W F—1
Brockle P F—f 1 c
Burrows S—1 c
Butterfield J W—f
Butler B F—1
Clarke F M—f c
Cole G F—1
Davison & Davison—f 1 c
Demo T P—1
Diamond W J—f
Fisher S J—f c
Hudgins Jas N—f
Ketcheson D V—1
Ketcheson R H—f c
Ketchisan H F Co The Ltd—f 1 c
La Roche E H—f 1 c
Nurse W S—1
Parks J E—1
Rathbun H B—1
Reid Geo A—1
Robbins S A—1
Scanlon T V—1
Whelan Chas—f 1 c
Winnell L—1

BOWMANVILLE

Caverly L S—1
Holton G H—1
Horsey W M—f
Lyle John—f
McMurty T Jas—f 1 c
McMurtry W B—1
Mason J J—f 1 c
Moorcraft J S—f
Neads Miss N E—1
Pethick F C—c
Scobel Mrs E V—f 1 c
Ward Wm F—1

BRACEBRIDGE

Aulph I B—f
Andrews J T—1
Brown W J A—1 c
Dickie Moses & Son—f 1 c
Hodgson D T—f
Johnson T—f
Kinsey John—1
Walliss Harry—f 1
Warne Francis P—f

BRAMPTON

Bowsfield Wm F—f
Burrell John A—f
Dale R F—1
Davis A G—f
Ellis E M—f 1 c
Frank Wm—f c
Irvine O B—1
Lent R W—f c
McClelland J H—1
Morphy W S—f
Pocock L S—f c
Treadgold M—f
Trimble H—f
Young W C—1 c

BRANTFORD

Bunnell K V & Co Ltd—f
Burbank J—1
Clump N M—1
Collins W B—1
Cooke J Ed—1
Comerford G—1
Dowling Jno S & Co Ltd—f 1 c
Fry S M—f
Hammond W H—1
Heyd Geo D—f
Liddell J G—1
Linscott W W—1
Lough D C—1
McCutchin A N—1
Maskell H H—1
Muter S F—1
Nixon G P—1
Read Frank—1
Read S G & Son Ltd—f c
Ritchie F A—1
Robb L J—1
Searce Jas A—1
Silverthorn R J—1
Smith H J—1
Teake J H—1
Thorburn Donald—1
Wade Thos S—f c
Webling W H—f 1 c
Wood Leslie W—f 1

BROCKVILLE

Bartley J R—1
Berney T B—f c
Bissell C E—1
Cossitt F C—f c
Cummings D A & Co—f c
Cuthberson N S—f c
Dargavel L C—f
DeCarle V—f c
Donaldson A—1
Dunlop W L—f
Dupuy H S—f
Fennell W E—1
Fulford F W—f c
Gemmell J S—1
Gordon D S—1
Green Wm—1
Gunnell J S—1
Hammond T—1
Kilpatrick S J—1
Knapp W E—1
Leeder E F—f 1 c
Leeder B E—1
McClean G C—f 1 c
Mansell I J—f 1 c
Mirandi F E—1
Mirandi H E—1
Mott T C—f 1 c
Moulds E—1
Nicolson M D—f c
Palmer A R—1
Bealey C E—1
Pelton D W—1
Poulin A—1
Purvis N O—1
Sheriff R M—1
Taylor J M—1
Teake J H—1
Webster B R—1
Webster E R—1
White Harry B—1 c
Wood T C—1

ONT.—Con.

CAMPBELLFORD

Allen R J—f
Ferris J M—f
Hay J J—1
Morrison R N—1
Wilson C A—f 1 c

CARLETON PLACE

Allen W H—f c
Ferguson J H—f
Findlay G H—f 1 c
Galvin J S—f
McIntosh D H—f
Laughry F—f 1 c
Morgan R—f c
Steele Jas—f
Taber C J—1

CHATHAM

Bragg C C—f c
Dunn Chas H—f 1 c
Dunn J P—f c
Godfrey J G—1
Hansel C A—1
Humphrey J W—f 1 c
Hyatt L H—1
James F W—1
Keller Bros—f 1 c
Laughlin Wm A—1
Maddock J E—1
Martin Jas N—f 1c
Morrison Jack—f
Murphy R A—f 1 c
Patterson D S—f c
Rispin W E—f 1 c
Smalley Bert—1
Smith & Smith—f 1 c
Sparks Norman—f
Sucee C D—1
Tiffin J—1
Watts Geo M—1
White S S—f

CLINTON

Elliott George H—1
Grigg Albert J—1 c
Hale C B—f 1 c
Higgins B R—f 1
Hooper A—1 c
Macpherson D L—f 1 c
Pattison A O—1 c
Roberton G D—1 c
Wiseman John—f

COBOURG

Bickle John W—f
Clarke Miss Ethel M—f
Field F M—f
Haig James D—f 1
Leonard E—1
Mac Nachtan N F—f 1 c
McCaughey Miss May—f c
Peterson C T—1
Purser J G—f
Roberts Arthur B—f c
White E E—1

COLLINGWOOD

Bailey G N—1
Boyce H—f
Byrnes M P—f
Churchill F W—f 1 c
Darrach D L—f 1 c
Denison J—1
Gilmour D L—f 1 c
Hogg W A—f
Hughes Robt—f 1 c
Knight A D—f
Mair John—f 1
Moffat A W—1
Nolan E H—f 1 c
O'Brien H B—f 1 c
Phipps F H—1

CORNWALL

Cameron D F—f 1
Cline M D—f 1 c
Cline R S—f
Connolly John—f c
Fetterly A C—f 1
Gault W J—1
Kennedy W H—f 1 c
Levy S C—1
McGregar J C—1
Monroe D—f 1 c
Snetsinger H W—f 1
Tallon J—f 1 c

DRESDEN

Carscallen R E—1
Huff J C—f 1
King A E—f c
Wells H E—f 1 c

DUNNVILLE

Bennett N W—f 1 c
Dellenbach J W—1
Gray W M—f 1 c
McMurtry A L—1
Pringle A H—f 1 c
Schier Chas—1

GALT

Aitkin Tom—f
Bisson C—1
Bond Thos E—1
Comba John W—1
Fleming D J—f 1 c
Fleming L C—f 1 c
Forbes Alex—f 1 c
Hawke H O—fl c
Head J A—f 1 c
Lamond A E—1
Melross W A—f 1 c
Phinney E H—1
Serviss & Co—f 1 c
Serviss R K—1
Shupe Leon—f c

GANANOQUE

Baker Geo A—1
Heaslip B W—f 1 c
Lattimore Jas K—f
Meggs W E—1 c
Peck W A—f 1
Pratt Wm—f
Rogers D H—1

GEORGETOWN

Evans W T—f 1 c
Kennedy J W—f 1
Near F S—f
Roe W W—f 1 c
Ruddy C E—1

GODERICH

Black Harry—1
Carey O F & Son—f 1 c
Craigie J W—f 1
Grenville Clark—1
Hays & Hays—f
Long H R—f 1
Reid R H—1
Ryan P J—f
Sturdy Harry—1
Woods George—1
Yoe J H—f

GUELPH

Barry M J—1
Bell W I—1 c
Brydon R H—1
Bulgin A J—1
Chapman Geo—1
Christie J M—1
Comer A E—1
Davidson John—f c
Doherty H—1
Grieve J B—1
Hamilton G Powell—1 c
Hamilton W H—1
Jones & Johnston Ltd—f c
Kerney J W—1
Mc Teague J S—1
Mather J W—1
Norton E R—1
Penfold C R—1
Powell G—1
Sheridan W J—1
Simpson C T—1
Sloan W H & Co—f
Stone A—1
Slater D J—1
Sutherland John & Sons Ltd—f c
Watson J S—1
Yates G M—1
Young Edgar M—1

HAMILTON

Alway F D—1
Ambrose Agencies—f 1 c
Anderson J G—1
Applegath J K—f 1 c
Awrey G P—f 1 c
Baldwin D L—1
Bellentine W J—1
Boneron R S—1
Butterfield H G—1
Carpenter T H P—1
Cousins J A—1
Creen G F—1
Dewey F S—1
Faulknor E M—f 1 c
Ferguson M—1
Ford E J—1
Gates F W & Son—f 1 c
Gray H H—1
Giles F L—1
Hale H J—1
Hardy C P—f c
Hartman J O—f
Holmes T E—1
Hooper F L—f 1 c
Kelley R T—1
Kotzenmeyer G J—1
Lade L—1
Lalond P F—1
Linger E E—f 1 c
Ludlam W—1
McCarten R H—1
Manning M E—1
Mills S G & Co—f 1 c
Modeland S G—1
Montgomery J E—1
Morden J W—f c
Morwick E—1
Murray F W—1
Murray Hugh—f 1 c
Newson C H—f 1 c
Packham W J—1
Payne Elford G—f 1 c
Pennington M A—f
Seymour Wm H—1
Shorthouse J T—1
Spratt W A—f 1 c
Stuart J W—1
Swartz L—1
Tait W R—1
Thomson Geo J—1
Thompson & Thompson —1
Trebilcock E J—1
Truman J T—f 1 c
Weganest J Geo Agcy —f c
Walls F C—1
Webb W A—1
Wilson E H—1
Wilson J H—1

HAWKESBURY

Berthiaume F X—c
Farmer J J—1
Higginson E C—f
Lawlor H W—f
Leroux J N—1
Lightball E C—f 1
Paquet E—f
Wilson D S—f

INGERSOLL

Batcheller H D—f 1 c
Cuthbertson D G—f 1 c
Hugill E H—f 1 c
Macaulay A—f 1 c
Mayberry T R—f
Moon W E G—1
Moulton W H—1
Riley Chas—f
Rogerson R—f 1 c
Ryan C B—c
Stirton J—f 1
Sutherland Geo—f 1 c
Sutherland W H—f
Waterhouse & Brady—f 1 c
White Chas—f

KINCARDINE

Alexander G—1
Fleming J H—f
Henry E A—f 1
Henry W J—f
Mackenzie J A—f 1 c
Macpherson M J—f 1 c
Ross Robt—f 1
Stein J—1
Worthy C E—1

KINGSTON

Bateman G A—f 1 c
Bell R C—f
Callahan H V—1
Carr C D—1
Cook H M—1
Cooke J B—1
Cramer J F—1
Davis R F—f 1
Fair W J—1
Godwin Enoch—f
Hanrahn T S—1
Hutton J O—f 1 c
Johnston J F—1
Johnston M G—1
Kirkpatrick C S—f 1 c
Leatherland J F—1
Mills Thos—f 1
Moore Jos—1
Penwarden W H—1
Roughton S—1
Swift Jas—f
Thomson A—1
Waddell R H—f
White W I R—f 1 c
Wilson F J—1
Wightman H D—1

KITCHENER

Asmussen Wm—f 1 c
Beau D A—1
Bechtel W B—f
Bowen P A—1
Chislett H H—1
Eden J R—f 1 c
Erb I—f 1 c
Freeman W J—1
Hagen J W—1
Houston C F—1
Kranz Carl—f 1 c
Lochead W M O—1
McMeekin John—f 1 c
Near W I—f 1 c
Oliver S—1
Roos P H—1
Schweitzer N O—1
Smith & Houston—f 1 c
Stagbler H L Co Ltd—f 1 c
Swartz M—1

LEAMINGTON

Daykin H O—f 1 c
McSween R G—f 1 c
Middlemiss G—f 1 c
Phillips P—f

LINDSAY

Agnew & Co—f 1 c
Black H B—f 1 c

Blackwell Geo F—f 1 c
Brennan A J—l
Campbell Alex J—l
Campbell J J—f l c
Chard W P—f 1
Corneil R G—f c
Flavelle Gordon A—f
Holt J—l
Knowlson J M—f 1 c
McLean B L—l
O'Connor L V—f
Stroud F A—l
Wainman S—l

LISTOWEL

Bolton E D—f c
Cavell Cecil C—l
Gee J H—l
Hamilton J C—t
Hamilton T L—f l c
Hemsworth Henry—f 1
Scott J W—f
Tabberner Miss L—f c
Youn H—l

LONDON

Abbott M J—f 1 c
Anderson & Cohn—l
Beattie W E—l
Boucher J G—l c
Bowen Jas H—l
Bradley A G—l
Brown E L—l
Cooper Knights—l
Cromwell L A—l
Davis G H—l
Gardner G R—l
Gerald G A—l
German C E—l
Gibson Wm—l
Gillean A—f 1
Glass C T—l c
Fairles T—l
Harding R T—l
Irwin E—l
Jackson V—l c
Johnson A V—l
Johnson A W—l
Kenny D J—l
McKenzie J—l
McLeod W—l
Meredeth J S—f c
Millman P M—f l c
Mitchell W A—l
Morrison R H—l
Morrow F C—l
Norfolk W J—l
Parrish R A—l
Parsons F G—l
Pearce R P—l
Richardson W H—l
Robinson W T—l
Scaborn A V—l
Shannon E G—l
Shea J J—l
Smyth S—f c
Stoves O C—l
Spender P R—l
Sweet C W—l
Taylor I—l
Taylor S L—l
Tennent John F—l
Towe C E—f 1
Udy A N—f l c
Wilson J G—l
Wooster E N—l

MEAFORD

Bright A G—f l c
Cooper E N—f l c
Ellis Hubert J—f c
Hammond J E—l
Juniper Chas—l
Long E E—l
Paterson G W—l
Reid Homer P—f 1 c
Rennie Al S—l
Robinson W J—f l c

NAPANEE

Bogart L F—f 1
Bogart M C—f
Burgess M C—l
Dafoe A L—f 1 c
Elliott F B—l
Harshaw A T & Son—f
Hawley C—f 1
Lapum E S—f c
Metzler J W—f
Paul A E—f c
Wilson U M—f

NEW MARKET

Bogart L—f c
Bonathan A—f c
Boswell M G—l c
Brooks W—l
Chantler Fred—f 1 c
Cockerill A W—l
Cockeral A—f 1 c
Fee H Y—c
Gilman H P—l c
Hughes C M—f c
Keith Wm—f 1
Lundy F—f 1 c
Prosser F H—f 1 c
Quinn O A—c
Robertson K N—f c
Widdifield J E—f
Wilkinson E G—f 1 c

NIAGARA FALLS

Gordon G—l
Hallworth J B—l
Hardurck R W—l
McClive W W—l
Milne James—f 1
Mortimer & Bampfield—f 1 c
Ruley J T—c
Shriner P H—l
Simpson H E—f
Young R C—f 1 c

NORTH BAY

Aubry W—l c
Doucet J J—l
Dreany Wm L—f 1 c
Fauvel M—l
Kaichen D B—l
Kilgour A H—l
Labreche E J—f 1 c
Martin Wm & Son—f l c
Morland D J—f c
Patton T J—f 1
Rheaume E C—f 1 c
Sheedy J A—l c
Smith A J—l
Smith R M—l
Thompson W A—l
Wallace Thomas—f
Wooten N J—l

ORANGEVILLE

Brown D B & Son—f l c
Henry R B—f
Hopkins W C—f 1
Jackson R J F—l
McPherson D—f c
Morrison G H—l
Sloan J H—l
Wilkins Geo—f 1

ORILLIA

Boyle John—l c
Boyle Wm J—l c
Card C M—f 1 c
Clark G H—f l c
Collins R G—l
Cooke J M—l
Dunham J B—l c
Evans F G—f
Ferguson C D—f 1 c
Fitton C E—f
Harris A C—l
Hart T P—f 1 c
Henderson Jas B—f
Hewitson F W—l
Hipwell R C—f 1
Horne F H—f l c
King T G—f
Lankin Alex—l
Lowes W N—f 1 c
McLean G A—f 1 c
Mc Nabe D H—f 1 c
Mulcahy M T— f 1
Overend Geo J—f 1 c
Pearce C L—f 1 c
Russell J R—l f c
Sinclair J A—l
Thompson A B—f
Webber & Webber—f 1 c

OSHAWA

Babe S J—f
Baird N S—l
Davis & Son—f c
Henry V A—f c
Hubbard E N—l
Hutchenson C W—f
Lander E V—f
Lavis L R—l
Mac Donald H A—l
McLean N A—f
McMurtry T H—f c
McNicol D W—f 1 c
Parks D W—f 1 c
Parsons E—l
Preston R D—f
Ridden F J—l
Smith E—l
Thompson J A—f
Winnell L—l

OTTAWA

Ahearn T F—f 1 c
Anderson J W—l
Baldwin J H—l
Bambrick W J—l
Beach E A—f
Bennett R E—l
Best W J—f
Black J—f c
Bovill J—l
Brougham T—l
Caldwell J Y—f
Chambers H S—f 1 c
Connors P F—l
Corrweau C A—l
Coughlan R F—l
Courtney R M—f 1 c
Currie W H—l
Dalton W J—l
Daly S J—l
Dewar B P—f c
Dewar J H—f c
Dion O A—c
Dowd H S—l
Doyle J E—l
Duclos R L—l
Dunn Mrs M—l
Egan H K—f
Ethier A—l
Evans Thos G—l c
Fleming D S—l
Fleming Jas F—l
Fraas J E Ltd—l
Gillissie T J—l
Gamble R—l
Grace M S—l
Graham W B—l
Hardy E D—f 1 c
Harris G P—f c
Hatton T H—l
Hawkins G J—l
Jackson J R—f
King Mrs M A—f c
Keddie W G—l
Kennedy A D—l
Laderoute F X—f
Laflamme H J—l
Lamb W T—l
Leddy J J—f
Lindsay W J—l
Lumsden G—l
McCuaig J C—f 1 c
McDermott J G—f
McMahon H E—f
Mercier J A N—f 1
Millar H A—l
Miller E S—l
Mooney J W—l
Montgomery H S—l
Morris R O—l
Moxley R—f 1
Nadeau Mrs A—l
Noonan J T—f 1
Nutting J K—l
O'Connell L R—f 1
O'Dell P R—l
Pennock A W—f 1
Perley Geo F—f c
Phillips W J—l
Pollock H S—l
Porter N D—f
Proctor C E—l
Pueford E H—l
Quilty S P—l
Quinn W J—l
Ray Lyman A—f l c
Reid W L—l
Robertson I G—f 1 c
Rosenthal H—f c
Ryan W J—l
Scott W L—l
Sears J C—f c
Serre J E—l
Sharp J D—l
Sparks R R—f
Tate W H—f
Turner W H—l
Villeneuve O B—f 1
Watt C—l
White E—l
Wickware A S—l
Widdifield H S—l
Wiggins C M—f
Willoughby R J—l
Woods W M—l

OWEN SOUND

Buchan L G—f c
Catheart J C—l
Chisholm A J—l
D'Eye W R—f c
Glazier S J N—l
Horton F—f
Lack J G—l
Legate Wm—f 1 c
McColl W R—f 1 c
McGregor R A—l
McInnis J H—f 1 c
McTavish John—f 1
Menzies George—f 1 c
Middlebro W S—f
Patterson R—f 1 c
Peacock J A—f l c
Sivil E J—f 1 c
Tennant J C—l
Williams Geo J—f
Zapfe Geo F—l

PARIS

Kent S W—f 1 c
Robinson C Stanley—f l c
Smiley Jas—f c

PEMBROKE

Beatty H J—f 1 c
Behan D E—l
Behan & Nighbor—f 1 c
Cannon J W—l
Daniel F S—l
Horn T R—f c
Gale R J—f 1
Johnston & Mackie—f l c
Lockhart Jas R—f l c
Sparling & Campbell—f l c
Soulier R—l
Stewart J C—f 1
Whyte R O—l

ONT.—Con.

PERTH

Armstrong C B—f 1
Avery F C—f 1 c
Code E B—f 1
Croskery John—1
Dowson S T—f 1
Flintoff John—f 1
Foy C J—f 1 c
Lee Mrs M—1
Mc Crea H—1
Sharpe R J—1
Sokoloff V I—f
Stewart, Hope & O'Donnell—f 1 c
Strike W R—f c

PETERBOROUGH

Allen J I—1
Benor Geo A—1
Boulton Wm—1
Bradburn T E—f 1 c
Bradshaw A—1
Davis-Thompson Co Ltd—f 1 c
Dawson A E—1
Driscoll Frank L—1
Fife J O—f
Flood E T—1
Evans G—1
Gibbon A W—1
Gordan D S—1
Hetherington C S—f 1 c
Hill-Weddell & Hills—
Gray A C—1
Hewitt C A—1
Hedrick A E—1
Jones A T—1
Johnston E G—1
Kenmure J W—1
Lindsay H P—f 1
Mark Thos—f 1
Mc Clellan A J—1
McNabb I P—1
Might Miss E—f
Morrow W G—1
Plunkett L N—1
Robinson T W—f 1 c
Rush H—f 1
Scott L W—1
Taylor Samuel—1
Taylor Wm H—f 1 c
Thompson G H—1
Tyrer W Deane—1
Wallace J F H—1
Wayte E B—1
Widdess W R—1
Young C—1

PETROLIA

Egan Charles & Son—f 1 c
German C E—1
Matthews J J—1 c
Peat J—f 1 c
Walker J—1 c

PICTON

Calman R H—f 1 c
German M R—f
Gillespie J F—f 1 c
Platt A M—1
Pettit W V—f 1 c
Spencer C C—f 1 c
Williams John P—1 c
Williamson W H & Co—f 1 c

PORT ARTHUR

Andrew Agcy Ltd—f c
Bonin-Dobie-Jackson Ltd—f 1 c
Chencer R E—1
Dawson H B—1
Dodd H B—1
Downing S—1
Freed A P—1
Kennedy A S—1
Kinder T W—f 1 c
Leitch P A—f 1
McCallum W A—f 1 c
McFarlane A H—1
Rapsey J A—f 1 c
Ray S W—f 1 c
Royds H E—1
Ruttan Boldec Ltd—f 1 c
Ryan J E—1
Teskey Agcy J F—f c
Thompson J A—1
Trootstwyk O—f

PORT HOPE

Chisholm D H—f
Choate N S—f
Dickinson S S—f
Dyer E V—f 1
Eliott J A R—f 1 c
Long A H C—f 1 c
Long Thos & Son—1
Robertson W J—f 1 c
Sanders J W—f c
Scott W H—f 1
Smith Geo A—1
Walker J H—1 c
Wells F W—f i
Wilson C E—1
Wilson Chas E—1

PRESCOTT

Allen W J—f
Coates J B—f 1 c
Davy F J—f 1 c
Dowsley Ins Agency The M—f 1 c
Dubrule J—f
Erust H W—f 1 c
French F J—f
Lauster E—f
Mundle J A—f 1 c
Murphy J—f c
Richer H W—1

RENFREW

Devine John—f
Dewey C A—f 1 c
Fraser J C—f 1 c
Mayhew J F—f 1 c
Rochester J K—f 1 c
Stafford J—f 1
Wade Fred—1
Wright E A—f 1 c

ST. CATHARINES

Bowman G J—1
Collins J—1
Eagle D W—f 1
Gauley E R—1
Gordon J W—1
Hamilton W R—1
Hansel C E—1
Jackson T F—1
Jarvis Mrs M M—1
Kernahan & Graves—f 1 c
Lindsay A N—f 1 c
MacFarlane W R—1
Merritt J O—f c
Moore John G—f 1 c
Parnell & Craise—f
Robb Geo—1
Robertson G—1
Rose H E Co Ltd—f 1 c
Ross C W—1
Scarcliff W B—1
Smith C W—1
Smith J—1
Timmons J J—f 1 c
Walker D M—f 1 c
Widdicombe John—f 1 c
Wilson F K—1
Wisby K J—1
Woodman E A—1

ST. MARYS

Carman A—f 1 c
Harrison W N—f 1 c
Moyes W—f
Reesor L H—c
Stanley L D—f 1 c
Thompson J B—f 1 c
Walkom J—f 1 c
Whaley D S—1 c f
Wood A C—f

ST. THOMAS

Black W T—f c
Brickendon F S—f 1
Coulter W R—f 1 c
Doughtery F K—1
Ellison H M—1
Geddes Geo—f 1 c
Idsardi W E—f
Jackson W R—f
Johnson M B—f 1 c
Jones M P—1
Lalonde C—f 1
Lamb D—1
Lavoie C A—1
McDonald Harvey E—1 c
McIntyre C M—f 1 c
Mulveny W O—f 1 c
Peters E A—1
Roe Henry—f c
Smith C H—f
Sutherland J A—f 1 c
Underwood W J—1
Wilson Jas M—1

SARNIA

Brown C L—f 1 c
Bucke E P—f c
Chester A J—f 1 c
Clements J A—1
City Ins Offices Ltd—f 1 c
Elliott J F—f 1 c
Flanders H S—1
Graham Geo—1
Lander C E—1
Hoskins C R—1
Leckie John E—f 1 c
Link H A—f 1 c
Luckham W John—f 1 c
McKenzie H—1
Poussett H M—1
Reeves A E—1
Richardson W J—1
Sanders M A—f 1 c
Scott & Lockhart—f 1 c
Yard H—f 1 c

SIMCOE

Aiken D F—f 1 c
Cable H—1
Estes C R—c
Everett W C—f 1 c
Hamilton R M—f 1 c
Hogg Clara—f c
Johnson H A—f 1 c
Krompart S L—1
Langford T E—f 1 c
McCall W C—f 1 c
McKiee George J—f 1 c
Price W P—1
Reid Frank—f
Smale A B—1
Tomlinson W B—1 c

SMITH'S FALLS

Bradley J J—1
Burns J E—f
Caswell B—f
Cannon J W—1
Devlin Thos W—f
Foster T E—1
Gardiner A R—1
Gardiner J J & Co—f 1
Hambleton H J—1
Healy Mrs E A—f
Lewis J A—f
McEwen John—f 1
Morris C S—1

STRATFORD

Brown John—f 1 c
Burritt D B—f 1 c
Butler H J—1
Compbell R—1
Cooper S C—1
Copus F A—1 c
Day C F—1
Demsey H Day C F—1
Evans W R—1
Graff G I—f 1
Jolliffe Thos—1
Jones A E F—f 1
Knechtel—1
Lawrence Wm—f 1
Lloyd Jno W—f 1 c
McCaffrey M J—1
McElliptrum J J—1
Montieth J C—f 1
Newell T H—1
Normanbell G F—1
Orr R—f c
Prang G A—1
Robinson T J—1
Stevenson, A—f 1 c
Stevenson J & R J—f 1 c
Waddell & Son—1 c
Wilder J—1
Writt A—f

STRATHROY

Brookes Frank D—f 1 c
Kinder Geo W—1 c
McDonald James V—1
McIntosh J H—f
Rapley H S—f
Watson C—1

THOROLD

Battle David—f 1 c
Munro D J C—f 1 c
Murphy J E—f 1 c

TILLSONBURG

Brown T T—f 1
Everett H—1
Girvin J D—f 1 c
Denton C H—f 1 c
Fero Thos—f
Hare A M—f c
McMehan E—f
Pratt H L—f 1 c
Tillson E V—f c
Raynes A E—f 1 c

TORONTO

Alword & Burditt—1
Alcock R H—1
Andrew R W—1
Anderson T T I—1
Armour Bell Boswell & Cronyn
Armstrong E W—1
Atkinson J—1
Balfaur F C—1
Banks R H—f 1 c
Bark & Mortimer—1
Barnett C E—1
Bastedo N H—1
Bantick S H—1
Barefoot J W—1
Becker W H—1
Bergstein M—1
Binet H G—1
Black S W & Co—f c
Blogg H E—1
Boase G R—1
Boyd Macrae & Wookey
Boyd N S—f 1 c
Boynton R J—1
Brackley C J—1
Bradfield R H—1
Bradley Geo T—1
Brandon Jas—f 1
Brawne H L—1
Bretz A—1
Broadhurst Leo—f 1 c
Brodie A W—f

Bromley Albert E—f c
Brown Arthur R—f c
Brown D D—l
Brown J S—l
Brown N H—l
Buckel E J—f c
Bunting A—l
Burke Mrs—l
Burrell A—l
Burt M C—f c
Butler W H E—f
Butt B F—l
Calladine & Baldry—l
Calladine J R—f 1 c
Cameron J A—l
Carey R—l
Carpenter C H—l
Carson J E—l
Carson J E & Son—f 1
Carson W A—l
Cameron W R—l
Campbell R E—l
Chestnut A E—l
Clapp C R—f
Clarke B W—l
Clarke O L—l
Clarke W G——l
Coleman Ed C—f
Conley L M G—l
Cooper A J—l
Cooper W W—l
Costelle Mrs K M—l
Cox ER—f
Crawford C S—l
Crossin H W—f
Cumming G M—l
Cunnings O N—l
Cumming W M—l
Davidson W C—f
Davis A—l
Davis J G—f
Dean H—l
Dedout & Strickland—l
Devins R M—l
Devlen C D—l
Dickinson T H—l
Dingle F E—f
Dinsmore F H—l
Distin H H—l
Doe W A E—l
Donovan J A—l
Donovan A E—l
Doran F W—l
Doyle J A—l
Draper A—f
Duff J C—l
Earle P R—l
Eastmure A W—f c
Edmand F—f
Edwards H—l
Egashira K—l
Evans G W—l
Ewart J H—f
Fairchild A H—l
Faircloth R T—l
Fairty E H—l
Farr M B—l
Faulkner & Co—l
Featherston A M—l
Fernley J M—l
Fisher H——l—
Flatt S F—l
Fortner C H C—f
Fowler C H—l
Francis G L—l
Furness R G—f
Furnival Geo—l
Galt D A—l
German Geo A—l
Gerred F C—l
Gibson J A—f c
Gillen T A—l
Gilmor A R—f
Gilmore B J—f c
Goldberg A M P—l
Grafton F T—f 1 c
Graham A—l
Graham A C—l
Graham H E—f
Gray Jas—l
Guay T—f 1 c
Hackhorn E W—l
Hall J B—l
Hall C D—l
Hamilton G C—f 1
Hamilton Wm—l
Hand T G—f 1 c
Hannam F M—l
Harman H M—f c
Harris R B—l
Harrison F A—l
Hart G S—l
Harvey C J—f
Hassard F G—l
Hendry Norman F Agcy —f 1 c
Heale J M—l
Hearne F G—f 1 c
Heestis R M—l
Herron A S—l
Henderson E F—f c
Hetherington Jas C—f c
Hodgins F A & Son—l
Hoey A J—l
Homan R—l
Howard R H—l
Howard W R T—l
Howarth C E—l
Hubbell D O—l
Hunter David—f
Innes J—l
Inrig D—l
Irvine W H—l
Ireland Aubery E—f c
Irvine W H—l
Jennings C J—l
Jolley H W B—l
Johnston D J—l
Johnson M D—l
Johnson & Orr—l
Johnston W J— 1
Johnston W—f c
Jones Wm H—f
Jory E N—l
Jose Geo W—f 1 c
Kay A—l
Kennedy D L—l
Kennedy Thos A—l
Kent G L—l
Kent J A—f 1 c
Ketcheson F G—l
King E A—l
King S—l
Kingsmill J G—l
Kirkpatrick A M M—f c
Lacey M—l
Laird Geo—l
Laird W C—l
Large G H—l
Larn Cecil—l
Laughlen G A—f
Lawler L—l
Lawson J M—l
LeRoy J F—l
Lea P H—l
Levi Paul—l
Levy L—l
Lewis J L—l
Lightbourn E T—l
Lock W E—l
Lovell Robt—l
Lugsdin L J—l
Lyon G S—f c
Macabe J H—l
Macrae E M—l
Maguire Thomas—f
Maguire C A—f 1 c
Manning Geo J—f
Marston T—l
Mason A E—l
Matthews N W—l
Mather G A—l
May Wm Jr—l
McClure J L—l
Mc Dongall D L—l
Mc Eachern W R—l
McEwan W B—l
McGowan J R—l
Mc Ilray J H—l
McKee G E—l
Mc Kibbin N B—l
McIntyre W T—l
McMinn W J—l
McMulkin F E—f
McMurrich A R—f 1 c
McMurrich G T—f c
McSweeney J J—l
McTaggart W O—f c
McVean W G—l
Meihleham W B—l
Meredith P R—l
Merry M N—f
Myer Geo W—l
Miller R F—l
Mills G G—l
Minton Thos S—f
Mitchell Geo H—f
Mimms R G—l
Moir Geo N—l
Moon John—f
Morris E D—f
Morris W J—l
Mountain J F—l
Munns W—l
Muntz & Beatty—l
Muntz G H—f 1 c
Murphy J L—f c
Naylor W S—l
Nichol G H—l
Niddrie W L—f
Norton T W F—l
Nugent W E—l
Nye Mrs—l
O'Donohoe T J—l
O'Gorman T C—l
Oldham H P—l
Orr Geo M——f c
Parker D H—f
Patterson R E—f c
Paterson W J—l
Peace W A—l
Peace W B—l
Pearcy Gilbert S—l
Pearson John—f 1 c
Penwarden W J—l
Perry W M—f
Phippen F G—l
Ponton Douglass—f c
Pooler E H—l
Pratt R—l
Pyke G A—f
Quinn E J—l
Quinn Percy J—f
Read F J—l
Redmond P H——l
Redont & Streckland—l
Reid D J—l
Reid F H—l
Reid T W—l
Rice R B—f c
Richardson M D—f 1 c
Ridout D K—f 1
Rigney A W—l
Robinson F—l
Robinson H—l
Rodgers A H—f
Rogers J W—l
Rose C H—l
Ross H H—l
Rosser C S—f c
Russell H C—f
Salls S E—l
Scott D C—f
Scott J L—l
Scott T F—l
Seigler B—l
Selby F R—f 1
Shaw A—f
Shortly O B—l
Simpson R W—l
Sivil T H—l
Small J S—l
Smith A W—f 1
Smith Chas M—l
Smith Herbert E—f
Smith Jas—l
Smith W —l
Smith W F—l
Snider S S—l
Sorley A B—l
Sparling C P—f 1 c
Spring P J—l
Splatt A—l
Stark C T—f
Stewart L A—l
Sullivan E—l
Summerville W A & Co —f
Sutherland H L—l
Sweet F H—l
Taithy W T—l
Tanner E A—f
Taylar F F—l
Taylor J—f 1 c
Taylor J G—l
Taylor R I—l
Teeple L T—l
Teskey J W—l
Thompson F C—f c
Tomenson W E S—l
Torpey V J—l
Tory J A—l
Triggs W—l
Tuckett J I—l
Tudhope W R—f c
Viets A G—l
Vise B—l
Walker Harton—f
Wallace H E—f
Wallace Wm—l
Walsh F J—l
Walsh J J—f
Washington Thos E—l
Watson & McVittie—l
Watson K B—l
Webb Geo H—f c
Weil J—f
White L—l
Williams H H & Co—f
Wills W H—l
Wilsher F G W—l
Wilson A E & Co Ltd— —f
Windeyer Bros & Donaldson—l
Wood H—l
Wood J A—f
Wood Mien & Paterson Ltd—l
Wood W S—f 1 c
Woodley H C—l
Wright Alfred—c
Wright J K—l
Wright P A M—l
Wylie J R—l
Yarkey A—l
Young J E—l

TRENTON

Blair W H—f 1 c
Bonter W R—l
Hendricks A J—l
Hilton A F—f
O'Rourke H—f 1 c
Parks L M—l
Purdy D R—f 1 c
Whittier H L—f 1 c

WALKERTON

Becker A J—l
Dippel M G—f 1 c
Mackay Geo D—f 1 c
Ranesbottom J H—l
Shumacher J J—f c
Whitehead James—f 1 c

WALLACEBURG

Beattie J A—f 1 c
Gibson J—l
Hinnegan T F—f 1
Martin W R—f
Nigtingale C E—l
O'Neil J A—f 1

WATERLOO

Boehm C A—f 1 c
Cressman A K—f 1 c
Faweeth Wm J—f 1 c
Fisher Geo M—f 1 c
Lochead W M O—l
Reis C—l
Robinson W K—l
Roos P H—l

WELLAND

Edgar W J—f 1 c
Cox H W—f c
Gonder C—f 1 c
Hatter H—f 1 c
Jones E—1
Marshall W S—f 1 c
Mason S O—f 1 c
Moore S A—1
Morris T—1
Roberston J C—1
Spencer R D—f c
Waldon H R—f 1 c

WHITBY

Bowman C E—1
Dudley L W—f 1 c
O'Connor John A—f 1
Pringle W B—f
Richardson L F—f 1 c
Richardson W J H—f 1 c
Sturgess A E—1

WINDSOR

Amberg C E—1
Atchison Wm—1
Bastien W J—1
Burns J M——1
Burns W J—f 1
Cantin J H—1
Charlton A B—1
Cherney W J——1
Connelley P S—1
Fleming J G—1
Gagnon J A—c
Gourd D—f
Haslam W A—1
Henderson C E—1 c
Henry R J—1
Holdren Chas—1
Hunter J E—1
Keith A C—f
Laing F H—1
Laird J O—1
Larken F R—1
Mc Kean P J—1
McNaughton W H—1
Mooney C E—1
Murphy S J—1
Ostrowski F—1
Neil A O—1
New Y W—1
Pacaud G—1
Parent Geo—f
Peck J O & Son—1 c
Reynolds R A & Son—f 1 c
Ruthven N H—1
Size F B—1
Smith H B—1
Thurlow J—1

WINGHAM

Copeland Chester—f c
Coutts R A—f 1
Dood John W—f 1 c
Vanstone R—f c

WOODSTOCK

Bigham H A—f 1 c
Brown J Henry—f
Butt F G—1
Edgington J—1 c
Francis V L—f
Hall John—1
Hart A C—1
Hopper J H—1
Irwin R T—1
Irving Budd—f 1 c
Leggett M H—f 1
MacNeills A T—1
McCaffrey W J—f 1 c
McClellan & Kneal—f 1 c
Nesbitt E W—f 1 c
Newton T A—f
Reid GGeo E——1
Schuyler C—1 c
Sproat H B—f c
Stephenson M J—1
Sutherland C E—1
Thomson D—1

QUEBEC

BUCKINGHAM

Bisson J E—f 1
Bothwell N—f 1
Cameron R J—1
Cullen M J—1
Gorman J D—f 1 c
Giroux J A M—1
Lahaie L J—f 1
Lefebvre J D—f 1
Lemay R—f 1
Surtees J W—f 1 c

CHICOUTIMI

Boivin T—1
Bugeron L J—1
Clouter Victor—f 1 c
Delisle Gustave Ltd—f 1 c
Gauthier A J—1
Jauvin Ern—1
Lemieux Albert—f 1 c
Paradis Frs—f 1
St Pierre & Belleau—f
Savard Mde Vve J E—f
Simard C—1
Simard Chas L—
Simard J L—1
Tremblay Adelard—f 1
Vezina Pitre—f 1 c

COATICOKE

Dupuis A L—1
Fauteux A—1
Lareau H—f 1 c
Laroche J A—1
Moulton L G—f 1 c
St Pierre G H—1
Shurtleff W L—f 1 c
Vezina J A—f 1 c

FARNHAM

Beriau A L—f
Berthiaume J A—f
Choquette W F—f
Dupont Z L—f
Leveille E—f
Noiseaux D H—f
Odell H E—f 1 c
Portelance P A—f 1 c
Rainville Wm—f

HULL

Belanger J H—f c
Bisonette —f 1
Gauthier J B—1
Gignac Emile—1
Lacyoix & Cie—f c
Laflamme J E—1
Laflamme E H & Co—f c
Langevin J O—1
Martel Jos—1
Quellette J A—1
Royer Narcisse—1
Tessieer Adeland—f c
Thiriault O—1

JOLIETTE

Bonin Z—1
Dugas Ed—f 1 c
Fontaine J B C—f c
Forest Tancrede—f 1 c
Gregoire L—1
Lavoie D—1
Mortel N—f 1 c
Osselin E—1
Perreault J C—1 f c
Robert J R—f 1 c
St Georges Ed—f c

LACHUTE

Calder George—f 1 c
Desjardin F—f
Gall D Jas—f 1 c
Lemay J D—f 1
Milleur L—1
Todd Wm—f
Walker G J—f 1 c

LAUZON

Bentin P A—f 1 c
Dion Henri—1
Bisssonnette—1
Boutin P A—
Samson J A—1
Vien G S—f c

MAGOG

Audet L A—f
Cunningham Geo—1
Jasmin H—f
Pepin D E—1 c
Tourigny Alf—f
Tourigny O—1
Wallace F W—f
West Dr J—f
Wilcox J R—f

MONTREAL

Allain M—1
Allan J—f
Allard & Vertefeuille—1
Allary Adelard—f
Allaway C J—f
Amos L A—f
Armour John E—f
Armstrong Jos—f
Baby Arthur—f
Bailet X—1
Balsillie R N—1
Bankers Trust—1
Bantin P A—f
Barlow W D—f
Barnard & Barnard—f
Barrett A G E—f
Barry A—f
Barth A S—f
Barthiaume R—1
Beaudet N R—1
Bedard J M E—1
Belfield T D—f
Berthiaume O F—f
Berthiaume R—1
Besbit Thomson & Co—1
Bickerdike R—f
Binks A R—f
Bissett Alexander—f 1
Bliss R E—1
Blumenthal A—f
Boon R R—f
Boissy G A—1
Borthwick John G—f
Bourgeois T P—1
Bourke T E—1
Boutin P A—f
Bovey W—c
Boyer N—f
Breedlove W C—f
Bridge R H—f c
Brousseau F J—f
Brown W Chas—f
Browning A—f 1 c
Buck W F A—1
Bucknell J A—1
Burkett P W A—f
Butcher W C—f
Butler C A—1
Byrt A P—1
Cairns C C—f
Calder W L—1
Campbell A H—f
Campbell N N—1
Carreau J G—1
Carreau G P—1
Carter R A—f
Chamelet E M—1
Champagne E—1
Charlebais H D—1
Charlebois C—f
Charbonneau F X—1
Charlton R E—1
Christmas & Sons—1
City Realty Investment Co—f
Clarkson P A—1
Clark W A—1
Cleghorn C Power—f
Clelland Wm—f 1 c
Clement J E—f
Clermont J E—1
Clouette Arthur—f
Cole A W—1
Coleville & Camp—1
Colleret J A—f
Collins Francis—f
Collins J S—1
Common R B—f
Cornu R A—1
Cousineau & Larivee—1
Cradock, Simpson & Co —f
Crepeau Isidore—f
Curry B—1
Dale & Co Ltd—f
Dandurand U H—f
Daunais P P—f
Daoust J B R—1
Davelunge A H—1
Day J W—f
Decary Gervais—f
Desnoyers J A—c
Dewar H E—1
Dianne E A—1
Dobbin Thos F—f
Dodds W O H—1
Doyle J N—f
Dupuy A—f
Dupuy J A—f
Eddison E—1
Edson Mrs E—1
Ellis A K L—f 1
Engs W F—1
Esinhart & Evans—f
Evans Fred W Co Ltd—f
Ewing & Ewing—f
Findlay John Ltd—f
Findlay W E—f
Fitzpatrick J G—1
Fleming J P—1
Fleury W—1
Flood E T—1
Ford W—1
Fournier Jos—1
Fox & Morris Ltd—f c
Fraser A D—1
Fraser Campbell C—f
Fraser M J—1
French G G—f
Gagnier A A—f
Gagnon A L—f
Gagnon J N A—f
Galagher E J—1
Galibert P E—f
Garden H M G—1
Garon P—1
Gault A F Trust Co—f
Gault Percy R—f
Gauthier J G—1
Gauthier L—1
Gauthier Pierre Fils Ltd —f
Gee R W—1
General Agencies Ltd—c
Geoffrion Chas E—f
Girard M—1
Girard P—1
Godfrey A E—1
Gomery B V—f
Gougeon N—f

Goulet J A—l
Gray Samuel—f
Greenford Saml—f l
Gregoire J Albert—f
Gregoire L L—f
Gronau E S—l
Hagar Walter C—f
Hague C A—f
Hampson Robt & Son Ltd—f
Hanna A A—f
Hare & McKenzie Ltd—f
Hart P C—l
Heffernan J A—f
Heon J A—l
Hogg D N C—f
Hopper R J—f
Howard Robt—f
Howe R B—l
Howell A W D—f
Hudone Jos E—l
Hudson T H—c
Hughes W P—l
Hunt H K—l
Hyde Jno Agency—f
Imperial Trust Co—f
Irvine Arthur M—f
Jacobs B W—f
Jarvis Frank D—f
Jenkins John—f
Jodoin J N—f
Johnson F W G—f
Johnston H J—l
Johnston J S—l
Johnson L A—f
Joseph Horace—f
Joseph W I—l
Jones T—l
Joseph P—l
Joy J C—l
Joy J P—l
Joyce H S—l
Kenty H A—l
King W W—l
Kirschberg Jos & Co—f
Kleinberg N—l
Kingsland W R—l
Knight G W—l
Knien G V—l
Knox F J—f l
Labelle J H—f
Lacondes H S—l
Lafontaine A—l
Lafonde J A—l
Lajeunesse Louis—f
Labelle Jos—f
Lambly J W—f
Lanctot J A—f
Langlois E J—f c
Langlois T—l
Larose C A—l
Latour L D—f
Laurent Joseph—f
Laurin Cyrille—f
Lavallee J F—l
Laverghe A—l
Lavimodiere F O—f
L'Esperance E J—l
L'Esperance L N—l
Leach J J—l
Lebeau G L—f
Leblanc J—f
Lefaivre Andre—f
Legare A R—l
Lesage L E—f
Lewis & Badgley—f
Logan C H—l
Loranger J G A—f
Lumbert L J A—l
Lyman Geo—f
Lyman P R—f
Lyons E L—l
McKelvey W L—l
McKeon H J—f
McNichols A S—f
Mackenzie & Hanson—f c
Marchand J J—f
Marcil Geo—f
Martin G E—f
Martin J A—f
Martin R R—f
Major J A—l
Mallet J B—l
Masson P—f
Meiklejohn A J—l
Menard C E—f
Meunier Theo—f
Millette L—f
Miller L—l
Milord Jos—f
Molson Walter—f
Moncel G N—f
Montreal Agencies Ltd —f
Montreuli P J—f
Moreau J C—l
Mott J A—l
Mousseau J G—f
Mudge H—f
Muir John W—f
Mumford E A—f
Murray A W—f c
Mussen H B—f
Nairn A M—f
Nash H D—l
Nesbitt Thomson & Co—c
Neuman J N—f l
Newmark H A—l
Nutter John R —f
O'Donnell L W——l
O'Connor Ed G—f
Oswald M C—f
Pacaud G W—f
Page B A—c
Paiement Hector L—f
Pairier M J—l
Parent Omer—f
Paterson & Son—f
Paterson R MacD & J B —f
Paquette H—l
Payette J A—f
Pearce S A—l
Pellerin J H—f
Pelton J G—l
Perelmuter B—l
Perrault J R—f
Perrin L—f
Perry Louis V—f
Picard L A—f
Pierce M—f
Pinkerton & Co—f
Plow Arthur—f
Poirier Romeo—f
Pontbriand T D—f
Poole J A C—f
Potter Percy E—f
Provost A—f
Quebec Savings & Trust Co—f
Quesnel, Sharpe & Co—c
Quinn T E—f
Raphael H W—f
Rattallick G S L—f
Reid F G—f
Renaud J M—l
Richard Geo—l
Richand J J—l
Richard W R—l
Rigler Jos—l
Robert J B—f
Robert Louis—f
Robertson Duncan—f
Robertson G R—f
Robertson W Frew—f
Robetaille J O—c
Rocheleau C W—f
Rolland, Lyman & Burnett—f c
Ross H J Sons—l
Ross Realty Co—f
Routh C H—f
Saucier J A—l
Saunderson T L H—f
Seigler M—l
Schoilovitz D—l
Scott Frank—f
Shannon P H—f
Sharpe C A—c
Shebley A D—l
Sherritt J M—f
Signer W—f
Silverstone E—f
Simard J B—f
Simard R D—f
Sims H H—f
Smith F E M—f
Smith Pemberton—f
Solomon I A—l
Soly Hy—l
Sprague C E—f
Stanger Jas T—f
Stanton J C—l
Steben B—c
Stein F C—l
Stevenson A W—f
Stewart Lukis & Co—f
Sword C E—f
Sylvain J H—f
Taillon E J—f
Tanguay Geo—f
Tatley J W—f
Taylor H M—l
Telford J D—f
Thompson J G—f
Thornton D S—f
Tredinnick G O—l
Tremblay J A—f
Tresidder J M—f
Turgeon E E—f
Turnbull A E M—l
Upton Henry—f
Upton J T & Son—l
Vallance A H—l
Veith J G—f
Versailles, Vidricaire & Boulais Ltd—f
Verville A—f
Villeneuve J A—f
Vinet J R—l
Vokey Jos—l
Walkem Hugh C—f l
Wall B—f
Walsh & Sons M J—f
Waters A W—l
Watts I W—f
White Godfrey C—f
Whitehead E A Co The Ltd—f l c
Wickham R J—f
Wilcocks F J—f
Wilms, Faber & Co—f
Wilson H W—f
Wolofsky A—l
Wonham H W—f
Woodburn B W—l
Wright A—l
Young D L—l
Zuker L—l

NICOLET

Beauchemin Narcisse—f l
Comeau H—f
Courchesne J O—f
Dufresne Henri—f
Laflamme J C H—f
St Pierre Lorenzo—f l

QUEBEC

Andrews R I—f l c
Arel J F—f
Beaudette C A—l
Belleau & Duval—f l
Belleau Augue & Tugeon f
Bignell H B—f
Boutin P A—f l
Budden & Strang—f
Byrne A C—f l c
Champion C & W—f l
Chateauvert Geo P—l
Chenard Jos T—l
Chouinard J—l
Cote S—l
Dale & Law—f l c
Daoust A—l
Delaney W J—l c
Dominion Brokerage Co —f c
Dubar P H—l
Egan J A—l
Gauvin Elz—f
Gegnas A—l
Geguere J E—l
Gignas A—l
Giguere J E—l
Giroux & Cote—f l c
Glass Frank—l c
Houde S—l
Jobidon G—l
John A & E F
Koenig L P—l
Lachance J Eng—f l c
Lachance J T—l
Langevin J O—l
Laurie George—f l
Lavergne J E—l
Leclere Eugene Ltd—f l
Le Gendre H—f
Lesage Antonio—l
Lortie Rodolphe—f
McPherson W M—f l
Mahony Registered T H—f l c
Marcotte Arthur—f
Martineau G J—l
Massey G M—f l
Mederic Monast—l
Monaghan M & Son—l
Monast M—l
Montrenil P J—l
Morin Oscar—l
Morissette J B—f l c
Murphy & Collier—f
Oliver G S—
Pare A—l
Payette E J—l
Poirier J L—l
Quebec Fire Agcy—f
Racine Pierre—f
Ray G N—l
Rochette Ernest—f l
Rouillard H A—l
Savard Miss L—l
Scott Arthur E—f l c
Theriault & Cie—f
Theriault C E—l
Trudell L A—l
Valliere Alfred—f
Van Felson A B—l
Vanfilson George—
Verret A G—f
Walsh Wm J—f l c

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Campbell Chas—l
Desmavais H—f
Dresser G F & C C Healy —f
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RIVIERE DU LOUP

Alexandre April—l f c
Beauchene J L—
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Doucet E A—f l c
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Amyot W—f l c
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Brunelle L A—f
Chapdelaine W—f 1 c
Duckett & Duckett—f 1 c
Duclos A S—1
Jodoin A—f
Lamoureux Jos—f 1 c
Lavoie J A—1
Legare N—1
Letourneau C A—f 1
Marc-Aurele A O—1
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Brook & Allison—f c
Brown R—1
Calhoun W J—1
Campkin H H—f 1 c
Carson, Williams & Wilcox—f c
Cathcart J R—1
Clancey E C—1
Churchill F B—1
Cooke R H—f c
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Curran L E—1
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Dunfee E J—1
Dunfee James—1
Dunston J K—1
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Hicks J F—1
Howe W F—1
Hagarth C G—1
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Mooney J A—1
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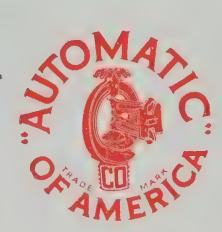

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FIRE DEPARTMENTS AND WATER SUPPLY

A COMPILATION SHOWING THE

WATER SUPPLY AND FIRE APPLIANCES

OF THE

CITIES, TOWNS AND VILLAGES OF THE UNITED STATES AND CANADA

CORRECTED TO JUNE 1, 1924

RECAPITULATION

Below will be found a summary showing by States the number of towns concerning which reports are given in "Fire Departments and Water Supply" for 1924. This tabulation includes towns of 2,000 inhabitants or over. Population data are mostly given according to 1920 census.

STATES	Towns Reported in 1924	Towns Reported in 1923	Increase in 1924	STATES	Towns Reported in 1924	Towns Reported in 1923	Increase in 1924	STATES	Towns Reported in 1924	Towns Reported in 1923	Increase in 1924
Alabama	49	49	..	Mississippi	39	39	..	West Virginia	44	44	..
Alaska	1	1	..	Missouri	89	89	..	Wisconsin	91	91	..
Arizona	17	17	..	Montana	21	21	..	Wyoming	12	12	..
Arkansas	40	40	..	Nebraska	41	40	1				
California	120	120	..	Nevada	8	8	..	Total, U. S.	3,342	3,322	20
Colorado	30	29	1	New Hampshire	41	40	1				
Connecticut	83	82	1	New Jersey	140	139	1				
Delaware	8	8	..	New Mexico	16	16	..	CANADA			
Dist. of Columbia	1	1	..	New York	219	218	1	Alberta	7	6	1
Florida	35	34	1	North Carolina	56	55	1	British Columbia	22	22	..
Georgia	68	67	1	North Dakota	13	12	1	Manitoba	8	8	..
Hawaii	1	1	..	Ohio	166	165	1	New Brunswick	11	10	1
Idaho	22	22	..	Oklahoma	72	72	..	Newfoundland	1	1	..
Illinois	192	190	2	Oregon	27	27	..	Nova Scotia	20	19	1
Indiana	106	106	..	Pennsylvania	334	332	2	Ontario	107	107	..
Iowa	101	101	..	Rhode Island	30	30	..	Prince Edward Island	2	2	..
Kansas	78	78	..	South Carolina	41	41	..	Quebec	55	51	4
Kentucky	52	51	1	South Dakota	19	18	1	Saskatchewan	10	10	..
Louisiana	34	34	..	Tennessee	48	48	..	Yukon Territory	1	1	..
Maine	64	62	2	Texas	136	136	..				
Maryland	22	22	..	Utah	22	22	..	Total, Canada	243	236	7
Massachusetts	189	189	..	Vermont	17	17	..				
Michigan	111	110	1	Virginia	44	44	..	Grand Total, U. S. A. and Canada	3,585	3,558	27
Minnesota	89	89	..	Washington	42	42	..				

INTRODUCTION TO

FIRE DEPARTMENTS AND

WATER SUPPLY

The statistics given herewith are the culmination of forty-five years' effort on the part of The Spectator Company to perfect them, and cover the field of Water-Works Systems and Fire Department equipment of the cities, towns and villages of the United States and Canada, being the only publication of its kind in existence. The information has been compiled with great care for the present edition and corrected to June 1. The plan is to include every place having a population of 2,000 or more. These reports have already proved invaluable to fire underwriters, manufacturers and others, and it is our purpose to extend and improve them from year to year. The populations as given in these reports are taken from the official census of 1920, except in a few cases where later information was obtained.

We desire to extend our thanks to all persons who have aided us in collecting these statistics, either by filling out the blanks sent to them or otherwise contributing to secure accuracy.

Underwriters' Ratings—The underwriters' ratings given in the following pages are generally in accordance with the specifications here outlined:

First Class.—Full paid fire department, electric fire alarm system and adequate water-works.

Second Class.—Volunteer or partly paid fire department; with engineers and drivers fully paid and always on duty, and adequate water-works.

Third Class.—Volunteer fire department and fair water supply.

Fourth Class.—Facilities inferior to those of third-class towns.

Fifth Class.—No fire protection.

List of Abbreviations Used in the Following Pages.

a.—acres.
aer.—aerial.
al.—alarm.
auto.—automobile.
bk.—brick.
bldgs.—buildings.
bus.—business.
bx.—boxes.
cap.—capacity
car.—carriages.
cem.—cement.
cent.—center.
c. i.—cast iron.
centrif.—centrifugal.
c.—chemical.
c. & h.—chemical and hose.
comb.—combination.
combt.—combustibles.
comr.—commissioner.
comp.—compound.
conc.—concrete.
cons.—consumption.
cot.—cotton.
dept.—department.
dia.—diameter.
dim.—dimensions.
dir.—direct.
dom.—domestic.
dup.—duplex.
elec.—electric.
eng.—engine.
equip.—equipment.
ex.—extinguisher.
exp.—expense.
ft.—feet.
f.—fire.
fwks.—fireworks.
gals.—gallons.
galv.—galvanized.
gd.—good.
grav.—gravity.
h. d.—high duty.
h. & l.—hook and ladder.
hrs.—horses.
hyd.—hydrants.
in.—inches.
inf.—inferior.
inv.—investigated.
loc.—located.
m.—miles.
mar.—marshal.
mat.—material.
mem.—membership.
merc.—mercantile.
met.—meters.
min.—minute.
mtce.—maintenance.
ord.—ordinance.
org.—organized.
pd.—paid.
perm.—permitted.
p.—population.
pnc.—pneumatic.
pres.—pressure.
priv.—private.
pump.—pumping.
res.—reservoir.
rfs.—roofs.
riv.—river.
rub.—rubber.
serv.—services.
spr.—springs.
sq.—square.
st.—street.
stdp.—standpipe.
stl.—steel.
stm.—steam.
stn.—stone.
stor.—story or stories.
str.—steamer.
strm.—stream.
src.—source.
srch.—searchlight.
sys.—system.
telg.—telegraph.
telp.—telephone.
tk.—tank.
tot.—total.
trk.—truck.
trip.—triplex.
undrs.—underwriters.
val.—value.
vol.—volunteers.
v.—valves.
wag.—wagons.
wd.—wood or wooden.
wh.—whistle.
wks.—works.
wls.—wheels.
wrt.—wrought.
&—and.

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ALABAMA CITY, p. 5,432; f. area, 500 a. F. dept.—1 c. eng.; tot. mem., 40 vol.

Water Supply—Src., creek; 2 pump. eng., cap. day 1,000 gals.; mains, 10,000 ft.; 40 hyd.; pres., f. 100 lbs.; val. equip., $30,000; res. 250 ft. above town; cap., 1,500,000 gals.; owned by Co.

ALBANY, p. 7,652; f. area, 20 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord; causes of f. inv. F. dept.—1 chem. eng., 1 comb. chem. & h. wag., 1 hose wag., 1 auto comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $3,000; exp. dept., $3,500; tot. mem., 18 pd. full time, 3 pd. part time, 3 vol. 12, undrs. rating, second class.

Water Supply—Src., river; sys., pump to stdp. & dir.; stdp., 20 x 120, cap. 287,000 gals.; 3 pump. eng., cap. day 7,000,000 gals.; mains, c. i., 36 m., 4 to 24 in. dia.; 221 hyd.; few met.; 600 serv.; 2,800 pipe, w. i.; pres., dom. 50 lbs., f. 125 lbs.; cons. per day, 2,000,000 gals.; wks. owned Co.

ALEXANDER CITY, p. 2,293; f. area, 40 a.; merc. bldgs., stn. & bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose wag.; hose, 1,000 ft., gd.; f. al., wh., telp. sys., 100 phones; val. equip., $800; vol. dept., pd. part time.

Water Supply—Src., 2 bored wells, 100 yds. bus. cent.; stdp. cap. 124,000 gals., dim. 20 x 10, mat. stl.; res. cap. 50,000 gals.; loc. on Court House Square; 2 pump. eng., cap. day 500,000 gals.; mains, c. i., 3¾ m., 8, 6 in. & 4 in. dia.; 30 hyd.; 14 v.; pres., dom. 49 lbs.; f. 100 lbs.; cost, $20,000; owned by city.

ANDALUSIA, p. 4,024; f. area 1,280 a; combt. ord. F. dept.—2 comb. c. & h. wag.; c. hand ex., 1 h. & l. trk.; 1 c. eng.; 2 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 200 ft.; tot. hose, 1,700 ft.; f. al., siren; val. equip., $7,000; val. bldgs., $2,500; exp. dept., $1,500; tot. mem., 15 pd. part time and vol.

Water Supply—Src., 3 artesian wells in bus. cent.; res. cap., 175,000 gals.; 250 met., 300 serv.; 2 comp. dup. pumps; pipe, iron & wd.; direct pres., dom. 50 lbs., f. 150 lbs.; mains, 4 m. 4 to 8 in. dia.; 36 hyd.; wks. owned by pri. Co.

ANNISTON, p. 17,734; f. area, ½ sq. m.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 6 c. hand ex.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 19 bx.; val. equip., $22,000; val. bldgs., $11,200; exp. dept., $5,220; tot. mem., 9, pd. full time; undrs. rating, second class.

Water Supply—Src., spr., 8 m. bus. cent.; sys., pump to res.; res. cap., 7,000,000 gals., loc. 2½ m. city; 2 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 30 m., 4 to 20 in. dia.; 137 hyd.; 1,400 met.; 500 serv.; pres., dom. 90 lbs., f. 90 lbs.; cons. day, 1,750,000 gals.; owned by priv. Co.

ATHENS, p. 3,323; f. area, 4 a.; bldgs., bk. 2 stor. priv. wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; combt. ord. F. dept.—4 c. hand ex., 1 h. & l. trks., 1 hose reel, 1 c eng.; 1 comb. c. & hose wag.; 1 hose wag.; hose, cot., gd., 3,000 ft. fal., Siren; val. equip $3,000; tot. mem., 6 pd. part time; undrs. rating, third class.

Water Supply—Src., large spr.; sys., pump to res.; res. cap., 190,000 gals.; 3 pump. eng., class, 2 dup., 1 turbine comb., cap. day 2,000,000 gals.; mains, c. i., 17 m., 3 to 4 in. dia.; pres., dom 140 to 160 lbs.

ATTALLA, p. 3,462; merc. bldgs., 1 & 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. not inv. F. dept.—2 hose carts; hose, rub., gd., 950 ft.; cot., rub. lined, 700 ft.; tot. hose, 1,650 ft.; f. al., wh.; val. equip., $1,200; exp. dept., $48; tot. mem., 16 vol.

Water Supply—Src., Gadsden Water Works, 5 m. bus. cent.; sys., pump to res., stdp. cap. 58,000 gals.; cap. Gadsden res., 2,250,000 gals.; 2 pump. eng., cap. day 5,225,000 gals.; mains, c. i., 7½ m., 3 to 10 in. dia.; 34 hyd.; 11 v. 500 met.; 600 serv.; pipe, c. i.; pres., dom. 75 lbs., f. 100 lbs.; cons. day 30,000 gals.; cost, $50,000; wks. owned by city.

AVONDALE, p. 4,045 (now a part of Birmingham). Has one hose company.

Water Supply—Furnished by Birmingham Waterworks Co.

BESSEMER, p. 18,674; f. area, 50 a.; merc. bldgs., bk. & stn., 2 & 3 stor. priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose wag., 2 hose car., 3 hrs.; hose, rub., gd., 3,750 ft.; f. al., telp. & wh.; val. equip., $4,000; val. bldgs., $5,000; exp. dept., $600; tot. mem., 14, pd. part time 1, fully pd. 1, 12 vol.

Water Supply—Src., spr., 4 m. bus. cent.; sys., pump to res., stdp. & dir.; res. cap. 5,500,000 gals., dim. 20 x 300, loc. near pump. station; 2 pump. eng.; cap. day, 3,000,000 gals.; mains, c. i., 19½ m., 4 to 16 in. dia; 70 hyd.; 300 v.; met., 850; 1,400 serv.; pipe, wrt. i.; pres., dom. 75 lbs., f. 90 lbs.; cons. day, 1,500,000 gals.; cost, $200,000; cost mtce., $5,000; owned by Co.

BIRMINGHAM, p. 178,806; f. area, 33,280 a.; merc. bldgs., bk. & stl., 1 to 25 stor.; priv., wd. & bk., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—(3 str. in reserve), 1 auto str., 1 stm. eng.; 19 comb. c. & h. wag., 1 h. & l. trk., 6 triple comb. hose wag., 52 c. hand ex., 1 aer. trk., 8 hrs.; hose, cot., rub. lined, gd., 60,000 ft.; rub. gd., 10,000 ft.; tot. hose, 70,000 ft.; f. al., Gamewell, 306 bx.; val. equip., $400,000; val. bldgs.,$200,000; exp. dept., $460,000; tot. mem., 231 pd. full time.

Water Supply—Src., river; sys., pump. to res. & dir.; res. cap., 147,500,000 gals., loc. on mountains 3 m. city; 6 pump. eng., cap. day 37,000,000 gals.; mains, 430 m., 4 to 42 in. dia.; 1,139 hyd.; met., 25,000; 25,400 serv.; pres., dom. 75 to 100 lbs.; cons. day, 20,000,000 gals.; cost, $4,500,000; owned by Co.

BREWTON, p. 2,682; f. area, 1 sq. m.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. hose wag., 1 c. eng.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp.; val. equip., $6,000; exp. dept., $1,200; tot. mem., 25 vol.; undrs. rating, third class.

Water Supply—Src., wells, 400 yds. bus. cent.; sys., pump. dir., cap. day 500,000 gals.; 1 4-in. well at plant, 630 ft. dia.; cap. day, 720,000 gals.; mains, 4 m., 4 to 8 in. dia.; 26 hyd.; 150 serv., pres., f. 125 lbs.; cost, $18,000; cost mtce., $4,000.

BRIDGEPORT, Jackson county, p. 2,018; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes f. inv. F. dept.—1 hose wag., 2 c. hand ex., 1 hose car., 1 h. & l. trk; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; vol.

Water Supply—Src., mountain spr.; sys., grav., pump. stdp., stdp. cap., 1,000,000 gals.; 2 pump. eng., cap. day 500,000 gal.; mains, c. i., 9 m.; 29 hyd.; 50 v.; met., 25; 40 serv.; pipe, galv. i.; pres., dom. 125 lbs.

CARBON HILL, p. 2,666; F. dept.—2 hand hose reels, 1,000 ft. hose; vol.; undrs. rating, third class.

Water Supply—Src., 3 wells, ½ m. bus. cent.; sys. pump to stdp.; stdp. cap., 55,000 gals.; res. cap., 84,000 gals.; 1 pump. eng.; mains, c. i., 3 m., 4 to 8 in. dia.; 32 hyd.; 25 v.; 12 met.; pres., dom. 65 lbs., f. 125 lbs.; cons. day, 40,000 gals.; cost, $15,000; wks. owned by city.

CULLMAN, p. 2,467; f. area, ¾ sq. m.; merc. bldgs., bk., wd. & iron, 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. ord.; causes f. inv. F. dept.—1 hand eng., 74 c. hand ex., 1 h. & l. trk.; 4 equip. h. reels; hose, cot., rub. lined, gd., 1,300 ft.; tot. hose, 2,000 ft.; 500 ft. reserve hose, standard size; f. al., wh. & bell; val. equip., $2,500;

val. bldgs., $2,500; ann. exp. dept., $80; tot. mem., 44 vol.; undrs. rating, third class.

Water Supply—Src., Creek 1½ m.. bus. cent.; sys., pump to res. & dir.; res. cap., 235,000 gals., loc. near station; 2 pump. eng., class dup.; cap., 500,000 gals. day; mains, c. i., 8 m., 4 to 10 in. dia.; 75 hyd.; met. 400; 425 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 125,000 gals.; cost $45,000; cost mtce. $3,000; wks. owned by city.

DECATUR, p. 4,752; f. area, 20 a; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. ord. causes f inv.; F. dept. —5 c. hand ex., 1 comb c & hose car, 3 hose reels; hose cot., rub lined, gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 3,000 ft.; f. al., Gamewell; 15 bx., val. equip., $12,650; exp. dept., $3,500; tot mem., 6; pd. full time 2, pd. part time 4.

Water Supply—See New Decatur.

DEMOPOLIS, p. 2,779; f. area, 75 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes f. inv. F. dept.—1 aerial trk., 1 h. & l. trk., 1 chem. eng., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft. rub. gd., 400 ft. tot. hose, 2,400 ft., f. al., bell & wh.; val. equip., $12,000; exp. dept., $1,400; tot. mem., 42 pd. full time, 2 vol. 40.

Water Supply—Src., 5 artesian wells, 1 in bus. cent.; sys., pump to stdp., cap. 400,000 gals., dim. 15 x 132; mat. used in cons., stl.; res. cap., 400,000 gals; loc. at station; 1 pump. eng.; 1 pump, cap. 900 gals. min; 1 pump 500 gals. min.; mains, iron, 18 m., 3 to 8 in. dia.; 42 hyd.; met., 270; 420 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 120 gals.; cost, $33,000; cost mtce.; $2,000; wks. owned by city.

DOTHAN, p. 10,034; f. area, 2 sq. m.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand ex., 1 hose wag., 2 hrs.; hose, 2,500 ft. cot., rub. lined, gd.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $9,000; tot. mem., 4, pd. full time.

Water Supply—Src., 3 artesian wells in bus. cent.; sys., pump. to stdp.; cap., 150,000 gals.; res. cap., 1,000,000 gals.; loc. cent. of town; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 6½ m., 4 to 12 in. dia.; 74 hyd.; 56 v.; met., 1,150; serv., 1,210; pipe, galv. i.; pres., dom. 65 lbs.; f. 110 lbs.; cost, $100,000; cost mtce., $25,900; wks. owned by Municipal Plant.

ENSLEY, p. 9,037; bldgs., wd. & bk.; wd. rfs. not perm. F. dept.—2 hose car., 4 hose carts, h. & l. trk.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 10 bx.; tot. mem., 27, pd. part time 6, 21 vol.

Water Supply — Src., supplied by Birmingham Waterwks.

ENTERPRISE, p. 3,013; f. area, 17 a.; merc. bldg., bk., 1 & 3 stor.; priv., 1 stor.; wd. rfs. not perm. in f. area; f. wks & combt. ord; causes of f. inv. F. dept.—1 c. eng. & pumper; hose, cot., rub. f. al., siren; val. equip., $8,000; exp. dept., $1,500; lined, 2,500 ft.; inf. 500 ft.; tot., 3,000 ft. hose; tot. mem., 12; pd. full time 2, pd. part time 10.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump to stdp.; 1 pump; cap. day, 225,000 gals.; mains, 4½ m.; 34 hyd.; pres., dom. 40 lbs., f. 120 lbs.; cost, $10,000; wks. owned by city.

EUFAULA, p. 4,939; f. area, 1,000 a.; merc. bldgs., bk., 1 to 4 stor.; priv. wd., 1 & 2 stor.; fwks. & combt. ord.; wd. rfs. not perm. in f. area; causes f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 1 auto, trk., 1 hose wag., 6 c. hand ex.; hose, cot., rub. lined, gd., 3,000 ft.; rub. gd., 500 ft.; tot. hose, 3,500 ft.; f. al., telp.; val. equip., $6,000; val. bldgs., $6,000; exp. dept., $1,800; tot. mem., 20, pd. full time 2, vol. 18.

Water Supply—Src., creek, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 400,000 gals., dim. 30 x 75, loc. on hill west part of city; mat., stl.; 2 pump. eng., vert., cap. day 1,000,000 gals. each; mains, c. i., 12 m., 4 to 14 in. dia.; 100 hyd.; met., 200; 525 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 70 lbs.; cons. day, 250,000 gals.; cost mtce., $8,000; wks. owned by city.

FLORALA, p. 2,633; f. area, 10 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. in f. area. F. dept.—1 auto. trk.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh.; val. equip., $2,500; val. bldgs., $3,000; exp. dept., $400; tot. mem., 12 vol.

Water Supply—Src., deep well; sys., pump to stdp.; stdp. cap., 50,000 gals.; res. cap., 100,000 gals.; 1 pump. eng.; mains, 4,400 ft., 6 to 10 in. dia.; 7 hyd.; pres., dom. 50 lbs., f. 110 lbs.

FLORENCE, p. 10,529, merc. bldgs., stn. & bk., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, new 1,400 ft., gd. 1,500 ft.; tot. hose, 2,900 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $40,000; tot. mem., 20 vol.

Water Supply—Src., Cypress creek, 3 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 300,000 gals., loc. 2½ m. from city; mat., stn.; 3 pump. eng., class comp., cap. day 4,000,000 gals.; mains, c. i., 27½ m., 4 to 16 in. dia.; 114 hyd., 96 v.; met., 800, 1,500 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 70 to 90 lbs.; wks. owned by city.

FORT PAYNE, p. 2,025; f. area, ½ sq. m.; merc. bldgs., wd. & bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. ord. causes of f. inv. F. dept.—1 h. & l. trk., 3 stm. eng., 1 comb. c. & h. trk.; 2 c. hand ex., 1 hose wag., 1 hose trk.; 1 chief's car; hose, cot., rub. lined, gd., 1,900 ft.; inf., 800 ft.; tot. hose, 2,300 ft.; f. al.; bell., val. dept. equip., $3,300; val. bldgs., $1,000; exp. dept. $200; tot. mem., 15; pd. full time; pd. part time & vol.; undrs rating, fourth class.

Water Supply—Src., spr., ⅛ m. bus. cent.; sys., pump to stdp., cap. 285,000 gals.; mat., iron; pump. eng., duplex, cap. day 750,000 gals; mains, iron, 10 m., 2 to 10 in. dia.; 54 hyd.; 46 v.; 54 met.; 372 serv.; pipe, galv. i.; pres., dom. 90 lbs.; cons. day, 250,000 gals.; cost, $25,000; cost mtce., $2,500; wks. owned by Co.

GADSDEN, p. 14,737; f. area, 25 a.; merc. bldgs., bk., 1 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes f. inv. F. dept.—1 stm. eng., 8 hand c. ex., 2 hose wag., 2 hose reels, 5 hrs.; hose, new, 1,600 ft.; medium, 1,000 ft.; tot. hose, 2,600 ft.; f. al., bell & wh., 3 bx.; val. equip., $6,000; exp. dept., $2,000; tot. mem. 41, pd. full time 2, pd. part time 39.

Water Supply—Src., Coosa river, ¾ m. bus. cent.; sys., pump to res. & dir.; mat., excavated & lined with concrete; res. cap., 2,250,000 gals.; 4 pump. eng., comp. & centrif., cap. day 12,000,000 gals.; mains, c. i., 30 m., 4 to 14 in. dia.; 200 hyd.; 140 v.; 1,400 met.; 1,550 serv.; pipe, wrt. i. & lead; pres., dom. 50 lbs., f. 120 lbs.; cons. day, 1,000,000 gals.; cost, $240,000; wks. owned by city.

GREENVILLE, p. 3,471; f. area, 40 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., c. hand ex., 1 h. & l. trk., 2 hose wag., hose reels; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 200 ft.; tot. hose 2,200 ft.; f. al., siren; val. equip., $2,000; val. bldgs., $12,000; exp. dept., $1,800; tot. mem., 40; pd. part time 3; vol. 37; undrs. rating, third class.

Water Supply—Src., creek & well, ¼ m. east of town; sys., pump to stdp. & dir.; stdp. cap., 75,000 gals.; mat., wd.; 2 pump. eng., class dup., cap. day 750,000 gals.; mains, mat. cement, 5½ m., 4 to 8 in. dia.; 48 hyd., 38 v.; met., 12; 150 serv.; pres., dom. 100 lbs., f. 130 lbs.; cost, $30,000; wks. owned by Co.

HUNTSVILLE, p. 8,018; f. area, 1,000 a.; merc. bldgs., bk. & stn., 1, 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—2 stm. eng., 4 c. hand ex., 1 h. & l. trk., 1 comb. c. & hose wag., 3 hose car., 7 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,500 ft.; tot. hose, 4,500 ft.; f. al., bell; val. equip., $15,000; val. bldgs., $4,000; tot. mem. 16, pd. full time 8, pd. part time 8.

Water Supply—Src., spr.; sys., pump dir.; stdp. cap., 600,000 gals.; 2 pump. eng., cap. day 24,000,000 gals; mains. 15 m., 4 to 22 in. dia.; 96 hyd.; met., 67; 1,470 serv.; pres., dom. 60 to 100 lbs., f. 100 to 120 lbs.; cons. day, 3,500,000 gals.; cost, $100,000; cost mtce., $9,307; wks. owned by city.

JACKSONVILLE, p. 2,395; f. area, 30 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,100 ft.; f. al., bell; val. equip., $850; val. bldgs., $400; exp. dept., $80; tot. mem., 25 vol.; undrs. rating, second class.

Water Supply—Src., spr., 2½ m. bus. cent.; sys., grav. to res.; res. cap., 72,000 gals.; altitude, 100 ft. above the city; mains, 5 m.; 12 hyd.; cons. day, 30,000 gals.; cost, $24,000; wks. owned by Co.

JASPER, p. 3,246. F. dept.—2 hose car.; f. al., wh.; 1,000 ft. gd. hose.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., grav.; stdp. cap., 20,000 gals.; res. cap., 500,000 gals.; 2 pump. eng., cap. day 1,152,000 gals.; mains, c. i., 4 to 8 in. dia.; 34 hyd.; met., 100; 223 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 100,000 gals.; wks. owned by priv. Co.

LANETT, p. 4,976; f. area, 2-3 city; f. dept. eng. rented from West Point, Ga.; val. bldgs., $1,000,000; exp. dept., pd. $500 per yr. rent to West Point, Ga.; vol. water supply—Src. West Point, Ga.; wks. owned by city of West Point, Ga.

MARION, p. 2,035. F. dept.—1 c. eng., 2 c. ex-1 h. & l. trk., 3 hose car., &c.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $3,000; tot. mem., 36 vol.; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., first from res. through mains. tk.; cap. 52,000 gals., dim. 22 x 22 ft.; mat., stl.; res. cap., 125,000 gals.; loc. ½ m. stdp.; 2 centrif. pumps, cap. 400 gals. min.; mains, c. iron, 2¾ m.; 4 to 8 in. dia.; 50 hyd.; 4 v.; met., 160; 230 serv.; pipe, galv. i.; pres., dom. 30 to 55 lbs.; f. 80 to 85 lbs.; cons. day 81,000 gals.; cost, $30,000; cost mtce., $6,500; wks. owned by city.

MOBILE, p. 60,777; f. area, 18½ a.; merc. bldgs., bk., 2, 3, 4, 5, 6, 8 & 10 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 auto str., 1 auto comb. c. & h. wag., 1 1st & 2d asst. chief's auto., 2c eng.; 5 hose wag.; 15 hose reels; 1 f. al., auto.; 3 str., 3 comb. c. & h. wag., 19 c.; hand ex., 1 h. & l. trk., 1 aer. trk., 1 f. al. wag., 23 hrs. (in reserve 3 str., 1 chief's wag., 3 fuel & exercise wag., 2 hrs.; hose, cot.; hose, 18,000 ft.; f. al., Gamewell, 76 bx.; val. equip., $50,000; val. bldgs., $60,000; exp. dept., $90,000; tot. mem., 71, pd. full time; undrs. rating, first class.

Water Supply—Src., creeks, 7 & 9 m. bus. cent.; sys., grav.; 2 res. cap., 20,000,000 gals., loc. on Spring Hill, 7 m. city; 5 pump. eng., cap. day 24,000,000 gals.; mains, c. i., 143 m., 4 to 30 in. dia.; 1,023 hyd.; 915 v.; 13,931 serv.; met., 8,907; pres. dom. & f. 81 lbs.; cons. day, 10,500,000 gals.; cost, $1,250,000; cost mtce., $86,000; wks. owned by city.

MONTGOMERY, p. 43,464; f. area, 4,320 a.; merc. bldgs., bk., 1 to 12 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—4 str., 1 h. & l. trk., 3 hose wag., 2 auto. comb. h. & c. wag., 1 comb. h. & c. wag., 1 chief's auto., 1 ass't chief's buggy, 19 hrs.; in reserve—2 str., 1 hose wag., 1 aer. trk., 1 h. & l. trk., 1 c. eng., 1 chief's wag., 1 exercise wag., 1 hrs.; hose, cot., rub. lined, gd., 12,150 ft.; f. al., Gamewell, 67 bx.; exp. dept., $59,457; tot. mem., 54, pd. full time.

Water Supply—Src., 7 artesian wells, ½ to 1½ m. bus. cent.; sys., wells to res. & stdp.; stdp. cap, 1,221,800 gals.; 5 res. cap., 3,373,000 gals., loc. at station; 10 pump. eng., cap. day 22,320,000 gals.; mains, c. i., 110 m., 4 to 24 in. dia.; 685 hyd.; v., 1,036, met., 8,215; 9,617 serv.; pipe, c. i., wrt. i. & lead; pres., dom. 90 to 110 lbs., f. 110 lbs.; cons. day, 4,000,000 gals.; cost $1,000,000; cost mtce., $55,000; wks. owned by city.

OPELIKA, p. 4,960; f. area, 1 sq. m.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. wag., 1 h. & l. trk., 1 hrs.; 2 c. hand ex.; hose, cot., rub. lined, gd., 2,500 ft.; rub. gd. 400 ft.; tot. hose, 2,900 ft.; f. al., wh.; val. equip., $15,000; val. bldgs., $8,000; exp. dept., $3,000; tot. mem., 13; pd. full time 3, pd. part time 10.

Water Supply—Src., creeks, 2½ m. bus. cent.; res. cap., 5,000,000 gals.; sys., pump to stdp.; stdp. cap., 200,000 gals.; dim., 19 x 100; mat., wrt. i.; res. cap., 5,000,000 gals., loc. 2 m. from town mat i.; 4 pump. eng., cap. day 300,000 gals.; mains, i.; 10 m., 4 to 14 in. dia.; 83 hyd.; 52-v., met., 605,725 serv.; pres., dom. 50 lbs., f. 120 lbs.; cons. per day, 275,000 gals.; cost, $45,000; cost mtce., $5,600; wks. owned by city.

OZARK, p. 2,518; f. area, 500 a.; merc. bldgs., bk., 1 & 2 stor.; priv. wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto trk., 1 hand cart; hose, cot., rub. lined, gd., 1,150 ft.; inf., 300 ft.; tot. hose, 1,450 ft.; f. al., bell & wh.; val. equip., $2,500; val. bldgs., $100; exp. dept., $100; tot. mem., 12 vol.; undrs. rating, third class.

Water Supply—Src., well, ¼ m. bus. cent.; cap. of well, 220,320 gals. day; sys., air lift; stdp. cap., 67,000 gals., dim. 12 x 80; mat., iron; res. cap., 144,000 gals., loc. at well & station; 1 pump. eng.; class dup., cap. min. 500 gals.; mains, c. i., 2 m., 6 in. dia.; wrt. i., 7 m., 2½ to 4 in. dia.; 34 hyd.; 170 v.; met., 250; 300 serv.; pres., dom. 40 lbs., f. 70 lbs.; cons. day, 300,000 gals.; cost, $10,000; wks. owned by city.

PHENIX CITY, p. 5,432, merc. bldgs., stn., bk. & wd., 1 & 2 stor.; priv., wd., principally 1 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose reel; hose, 2,000 ft. cot., rub. lined, gd.; f. al., ring by hand; val. equip., $2,500; tot. mem., 26 vol.

Water Supply—Src., creek, ¼ m. bus. cent.; sys., pump to res.; res. dim., 12 ft. deep and 64 in. dia.; mat., hard bk.; res. loc. on high hill north of city; pump. eng., elec. power; mains, c. i., 6 to 8 m.; 47 hyd.; 550 serv.; pipe, galv. i.; pres., f. 60 to 92 lbs.; cost, $30,000; cost mtce., $1,500; wks. owned by city.

PIEDMONT, p. 2,645; f. area, 200 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks & combt. ord.; causes of f. inv. F. dept.—3 hose reels; hose, cot., rub. lined, gd., 1,000 ft.; inf., 200 ft.; total hose, 1,200 ft.; val. equip., $1,000; val. bldgs. $1,000; tot. mem., 10 vol.

Water Supply—Src., spr.; ½ m. bus. cent.; sys., pump to res., cap 125,000 gals.; pump. eng., cap. day, 2,000,000 gals.; 1 pump cap. min., 500 gals.; mains, c. i., 4 m., 29 hyd.; 18 v.; 260 met.; pres. dom. 80 lbs., f. 90 lbs.; cons. day, 38,600 gals.; cost, $35,000; cost mtce., $730; wks. owned by city.

PRATT CITY, p. 3,522; f. area, 40 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor. F. dept.—3 hose car.; hose, cot., rub. lined, gd., 2,250 ft.; f. al., bell & wh.; val. equip., $2,000; tot. mem., 75 vol.; undrs. rating, third class.

Water Supply—Src., wells. ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 84,700 gals., dim. 12 x 100, loc. at station; mat., stl.; res. cap., 100,000 gals., loc. near wells; 2 pump. eng., dup.; cap. day, 1,000,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 42 hyd.; pres., dom. 50 lbs., f. 125 lbs; cost, $25,000; wks. owned by city.

PRATTVILLE, p. 2,316; f. area, 25 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. eng., 4 c. h. ex., 1 h. & l. trk., 1 hose wag., 3 hose car., reels, &c.; hose, cot., rub. lined, gd., 900 ft.; inf., 600 ft.; tot. hose, 1,500 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $1,000; exp. dept., $200; tot. mem., 75 vol.

Water Supply—Src., artesian wells; 100 yards bus. cent.; sys., pump to stdp.; stdp. cap., 300,000 gals., res. cap., 300,000 gals; 3 pump. eng., class trip; cap. day, 300,000 gals.; mains, c. i., 5½ m., 4 to 10 in. dia.; 46 hyd.; 50 v.; 128 met.; 218 serv.; pipe, galv. i.; pres., dom. & f., 78 lbs.; cons. day, 100,000 gals; cost, $48,000; cost mtce., $2,500; wks. owned by city.

ROANOKE, p. 3,841; f. area, 10 a.; merc. bldgs., bk. 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 hose car., 1 f. trk. with pump & tk c.; reels, &c.; hose, cot., rub. lined, 1,500 ft.; inf. 700 ft.; tot. 2,200 ft.; f. al., bell; val. equip., $14,000; tot. mem., 11 pd. part time; undrs. rating, third class.

Water Supply—Src., spr., in bus. cent.; sys., pump to stdp., cap. 2,000,000 gals.; mat., iron; res. cap., 124,000 gals., loc. highest point in town; 2 pump. eng., class comp. dup., cap. min 1,000 gals.; mains, c. i., 4 m., 8 to 4 in. dia.; 60 hyd.; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 25,000 gals.; cost, $105,000; cost mtce., $4,500; wks. owned by city.

SELMA, p. 15,589; f. area, 200 a.; merc., bldgs., bk., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 triple auto trk., 1 auto comb. wag., 1 comb. c. & h. wag., 12 c. hand ex., 1 aer. trk., 2 hrs., (in reserve 1 str., 2 hose wag.); hose, cot., rub. lined, gd., 5,000 ft.; inf., 5,000 ft.; tot. hose, 10,000 ft.; f. al., Gamewell, 35 bx.; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $16,000; tot. mem., 22, pd. full time; undrs. rating, second class.

Water Supply—Src., 11 artesian wells, 5 blocks bus. cent.; sys., pump to stdp. & dir., cap. 185,000 gals., dim. 15 x 140; mat., stl.; res. loc. at station near bus. cent.; pump. eng., 2 comp., cap. day 6,500,000 gals.; mains, c. i., 21 m., 4 to 14 in. dia.; 155 public & 24 priv. hyd.; 70 v.; met., 1,600; 1,675 serv.; pipe, galv.; pres., dom. 60 lbs., f. 130 lbs.; cons. day, 1,000,000 gals.; cost, $225,000; operating exp. & mtce., $12,000; wks. owned by city.

SHEFFIELD, Colbert County, p. 6,682; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 c. hand ex., 1 hose wag., 1 hose reel, 1 hrs.; hose, cot., rub. lined, gd., 2,400 ft.; f. al., Gamewell elec. bell, 10 bx.; val. equip., $4,500; val. bldgs., $3,000; exp. dept., $1,600; tot. mem. 22; pd. full time 2, part time 10, vol. 10.

Water Supply—Src., Tennessee River, ⅛ m. bus. cent.; sys., pump. to stdp.; stdp. cap., 400,000 gals.; mat., stl.; 2 pump. eng.; class, trip. comp.; cap. day, 6,000,000 gals.; pres., dom. 50 lbs., f. 90 lbs.; wks. owned by priv. Co.

SYLACAUGA, p. 2,141; f. area, 40 a. F. dept.—hose, 1 h. & l., hose wag. & 2 reels; val. equip., $2,000; val. bldgs., $150; tot. mem. 42, 35 active mem.

Water Supply—Src., spr.; sys., grav.; stdp. cap., 80,000 gals., dim. 115 x 20; 2 pumps, cap. day 500,000 gals.; 20 hyd.; mains, 12,500 ft., 4 to 8 in. dia.; cost, $20,000.

TALLADEGA, p. 6,546; f. area, 2 sq. m.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 h. & l. trk, 1 aer. trk., 2 hose wag., 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; rub., gd., 2,000 ft.; inf., 500 ft.; tot. hose, 4,300 ft.; f. al., wh., 5 bx.; val. equip., $2,000; val. station, $4,000; exp. dept., $2,000; tot. mem., 125. pd. full time 5, vol. 120.

Water Supply—Src., 2 deep wells near bus. cent.; sys., pump to stdp.; stdp. cap., 138,175 gals.; res. cap., 2,000,000 gals.; pump. eng., cap. min. 1,700 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 79 hyd.; met., 600; 686 serv.; pipe, wrt. i.; pres., dom. 75 lbs., f. 70 to 80 lbs.; cons. day, 750,000 gals.; wks. owned by city.

TROY, p. 5,696; f. area, 50 a.; merc, bldgs., bk., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 2 hose car.; 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 3,000 ft.; tot. hose, 5,500 ft.; f. al., elec; val. equip., 6,000; val. bldgs., $3,000; exp. dept., $2,500; tot. mem., 10, pd. full time.

Water Supply—Src., spr., 3½ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 259,183 gals., dim. 20 x 110, loc. near public sq.: mat., iron; res. cap., 259,183 gals., located 3½ m. from city; pump. eng., class comp. non-cond., cap day 500,000 gals.; mains, 9 m., 4 to 10 in. dia.; 46 hyd.; met., 340; 350 serv.; pipe, iron; pres., dom. 47 lbs., f. 100 lbs.; cost, $58,000; cost mtce., $1,600; wks. owned by city.

TUSCALOOSA, p. 11,996; f. area, 12 a.; merc. bldgs., bk., 1 to 7 stor.; priv., bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. ord. F. dept.—1 auto. str., 1 triple comb. auto. trk., 1 comb. c. & h. wag., 4 c. hand ex., 2 hrs.; hose, cot., rub. lined, gd., 3,200 ft.; inf., 150 ft.; tot. hose, 3,350 ft.; f. al., telp.; val. equip., $13,500; val. bldgs., $1,000; exp. dept., $4,000; tot. mem., 7, pd. full time 5, pd. part time 2.

Water Supply—Src., riv., 3½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 132,000 gals., dim. 25 x 36, loc. near station; mat., iron; res. cap., 278,000 gals.; loc. in suburb; 2 pump. eng., class dup., dir. acting, cap. day 3,500,000 gals.; mains, c. i., 8½ m., 4 to 10 in. dia.; 135 hyd.; 41 v.; met., 53; 1,200 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 900,000 gals.; cost mtce., $8,300; wks. owned by city, operated by a comr.

TUSCUMBIA, p. 3,855; f. area, 20 a.; merc. bldgs., bk. & stn., 1 to 3 stor; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 hose wag.; 2 hose carts, 1 hrs.; hose, cot., rub. lined, gd., 1,250 ft.; inf., 600 ft.; tot. hose, 1,850 ft.; f. al., bell; val. equip., $2,000; tot. mem., 12.

Water Supply—Src., river; sys., grav. & dir.; 2 pumps; cap. day, 4,000,000 gals.; mains, 1½ m., 8 in. dia.; 17 hyd.; pres., 70 lbs.

TUSKEGEE, p. 2,475. F. dept.—1 h. & 1. trk., 2 hose reels; hose, rub., gd., 900 ft.; tot. mem., 40 vol.; undrs. rating, fourth class.

Water Supply—Src., spr. & wells, situated ¼ m. bus. cent.; sys., pump.; stdp. cap., 85,000 gals., dim. 12 x 100; mat., iron; res. cap., 600,000 gals.; 2 pump. eng., cap. day 400,000 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 80 hyd.; pipe, galv. i.; pres., dom. 45 lbs.; cons. day, 100,000 gals.; cost, $50,000; wks. owned by city.

UNION SPRINGS, p. 4,125; f. area, 960 a.; merc. bldgs., bk. & wd., 1 & 3 stor.; priv., bk., cem. & wd., 1 & 2 stor.: wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 6 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell, telp. & wh.; val. equip., $9,000; val. bldgs., $5,000; exp. dept., $2,000; tot. mem., 18; pd. full time 3, pd. part time 15.

Water Supply—Src., artesian well, ½ m. bus. cent., sys., air lift to res. & pump dir. to mains; stdp. cap., 100,000 gals., res. cap., 216,000 gals.; mat., bk. & cem.; loc. at power house; pump. eng. 2, cap. day 1,000,000 gals.; mains, c. i., 7½ m. 4 to 8 in. dia., 64 hyd.; 48 v.; met., 168,320 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 200,000 gals.; cost, $30,000; cost mtce., $8,000; wks. owned by city.

WOODLAWN, p. 2,870; f. area, 2 sq. m.; merc. bldgs., wd., 2 stor.; priv., wd., 1 stor.; wd. rfs. perm.; fwks. ord. F. dept.—1 hose car., 2 Babcocks & ladders, 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $300; tot. mem., 19 vol.; undrs. rating, third class.

Water Supply — Src., supplied by Birmingham Water Co., 2 m. from city; 5 f. hyd.

Places of 2,000 or more population not reported Brierfield, Brighton, E. Lake, E. Tallassee, Fairfield, Girard, Hartsell, Muscle Shoals, N. Birmingham, Phoenix, Piper, Tallassee, West End.

ALASKA

JUNEAU, p. 3,058; f. area, 40 a.; merc. bldgs., conc. & wd. 1 & 5 stor.; priv. wd. 2 stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—2 c. eng., 2 comb. c. & hose wag., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 2,700 ft.; inf., 600 ft.; tot., 3,300 ft. hose; f. al., Gamewell, 27 bx., val. equip., $15,000; val. bldgs., $10,000; exp. dept., $5,600; tot. mem. 27, pd. full time, 3, pd. part time, 24.

Water Supply—Src., spr., 1 m. bus. cent.; sys., grav.; res. cap., 1,100,000 gals., loc. north end of town; mains, mat., wd., stl. & iron, 100 m., 2 to 14 in. dia.; 48 hyd.; 25 v.; 750 serv.; pipe, galv. i.; pres., dom. 30 to 85 lbs., f. 85 lbs.; cons. day, 750,000 gals.; wks. owned by Co.

ARIZONA

BISBEE, p. 9,205; f. area, 2 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., comb. c. & h. wag. 3, 6 c. hand ex., hose reels or carriages 3, other apparatus, Chief car; hose, rub. lined, gd., 5,000 ft.; f. al., Gamewell, 23 bx.; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $16,000; tot. mem., 10, pd. full time 7, pd. part time 3, vol.

Water Supply—Src., wells, 9 m. bus. cent., 1 m. from Naco; sys., pumps; 540 lbs. pres. at pump house; res. cap., 1,500,000 gals.; water pumped to tk. loc. on side of mountains; 8 distributing points; tot. cap., 800,000 gals.; smallest single storage, 50,000 gals.; met., 1,585; 1,772 serv.; wks. owned by Co.

CLIFTON, p. 4,163; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 2 hose reels; hose cot. rub. lined, gd., 1,000 ft.; rub., gd., 1,300 ft.; tot., 2,300 ft.; f. al. telp.; 11 bx.; val. equip., $14,000; val. bldgs., $4,000; exp. dept., $3,000; tot. mem., 32, pd. full time 2; pd. part time 14; vol. 16.

Water Supply—Wells; sys. pump. to stdp., cap. 200,000 gals.; 2 pump. eng., cap. day 1,440,000 gals., mains 15 m. 1¼ to 10 in. dia., 44 hyd.; 25 met., 800 serv., pres. dom. & f. 75 lbs., cons. day 700,000 gals. cost $120,000, cost mtce., $29,000; owned by Co.

DOUGLAS, p. 9,916. F. dept.—1 str., 2 auto. comb. c. & h. wag., 1 h. & l. trk., 2 hose reels, hose, cot., rub. lined, gd., 2,400 ft.; inf., 900 ft.; tot. hose, 3,300 ft; f. al., Gamewell, 22 bx.; val. equip., $23,200; exp. dept., $14,000; tot. mem., 17, pd. full time 5, pd. part time 12.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., air lift; stdp. cap. 500,000 gals.; 3 elec. pump. eng., combined cap. day 3,124,000 gals.; mains, c. i.; 150 m.; 3 to 14 in. dia.; 110 hyd.; pres., dom. & f., 50 lbs.; cons. day 900,000 gals.; wks. owned by city.

FLAGSTAFF, p. 3,186, f. area, 6 blocks; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. wag., 1 h. & l. trk., 12 c. hand ex., 6 hose wag.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., elec. bell & wh.; val. equip., $8,000; exp. dept., $1,800; tot. mem. 7, pd. full time 1, vol. 6.

Water Supply—Src., spr., 17 m. bus. cent.; sys., grav., pump to res.; res. cap., 2,800,000 gals., loc. 3¾ m. north of town; mains, c. i., 2 to 8 in. dia.; 42 hyd.; 29 v.; met., 400; 400 serv.; pipe, lead connection and galv. i.; pres., dom. 105 lbs., f. 105 lbs.; cons. day, 125,000 gals.; cost, $105,-500; cost mtce, $2,000; wks. owned by town.

GLENDALE, p. 2,737, f. area, 20 a. F. dept. —comb. hose, c. & l. motor trk.; 1,600 ft. 2½ in. hose; val. equip., $4,000; val. bldgs., $300; exp. dept., $200; tot. mem., 25 vol.

Water Supply—Wells, 4 blks. from bus. cent., sys., pumps, stdp. cap. 25,000 gal., mat. conc., res. cap. 200,000 gal. 5 pump., cap., 1,500,000 gals.; 30 hyd.; v. 40; serv. 875; mains, c. i., dia. 4 to 12 in. 250 met., 20,000 ft.; pres. dom., 35 lbs.; f., 100 lbs., cons. per day 350,000 gal., cost, $100,-000; cost mtce., $9,500, wks. owned by city.

GLOBE, p. 7,044; f. area, 10 a.; merc. bldgs., stn., bk., 2 to 5 stor.; priv., bk. & wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 750 comb. hose c. & pump; 1 chief's car with 40 gal. c. 250 ft. c. hose; 2 hrs., 8 hose carts; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 31 bx.; val. equip., $48,000; val. bldgs., $6,000; exp. dept., $18,000; tot. mem., 25, 3 pd. full time, 19 pd. part time; undrs. rating, fourth class.

Water Supply—Src., mine; 1½ m. bus. cent.; sys., pump to res.: res. cap.. 570,000 gallons: 2 pump. eng., cap. day, 600,000 gals.; mains, iron 36 m., 2 to 8 in. dia.; 74 hyd.; 160 v.; met., 1,300; serv., 2,000; pres., dom. & f., 12 to 130 lbs.; cons. day, 360,000 gals.; cost, $240,000; cost mtce., $10,000; wks. owned by city.

JEROME, p. 4,030; f. area, 160 a.; merc. bldgs., bk. & conc., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fireworks & combt. ord.; causes of f. inv. F. dept.—1 c. eng. on wheels, 3 c. hand ex., 3 hrs.; hose, cot., rub. lined, gd., 2,200 ft.; f. al., bell & wh.; val. equip., $2,500; exp. dept., $500; tot. mem., 75 vol

Water Supply—Src., spr., 1 m. bus. cent.; sys., grav.; res. cap., 300,000 gals., loc. north end of town; mains, wd., stl. & i., 62½ m., 2 to 12 in. dia.; 35 hyd.; 20 v.

KINGMAN, p. 2,050. F. dept.—1 hose cart, 1,000 ft. hose; f. al., bell; 20 vol.

Water Supply—Src. spr., 2½ m. bus. cent.; sys. grav.; mat. conc.; res. cap. 250,000 gal, mains c. i.; 13 m.; 20 hyd.; 350 met.; wks. owned by priv. Co.

LOWELL, p. 6,050. F. area, 320 a.; merc. bldg., bk. & cem.; 1 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 La France trk. with 1,500 ft. hose., 2 hose wag., 40 gal. c. tk. with 200 ft. hose., 38 ft. ext. ladder, 24 ft. succion hose; 2 chem. hand ex., hose cot. hub. lined, 2,500 ft.; inf., 800 ft., tot. 3,300 ft. hose; f. al, telep.; 3 bx., val. equip., $14,000; val. bldgs., $800; exp. dept., $5,500; tot. mem., 25; pd. full time, 2; pd. part time, 1; vol., 22.

Water Supply—Src., wells; sys., direct pumping; 12 hyd.; pres., 190 lbs.; wks. owned by priv. Co.

MIAMI, p. 6,689. F. dept.—1 triple comb. trk.; 40 gal. c. car; 3,000 ft. hose; val. equip., $27,000; exp. dept., $6,000; tot. mem., 25; pd. full time, 1; pd. part time, 2; vol., 22.

Water Supply—Src., wells; 45 hyd.; pres., dom., 105 lbs. f. 150 lbs.; wks. owned by Co.

MORENCI, p. 6,175. F. dept.—2 hose cars, 75 c. hand ex.; 3,000 ft. hose; f. al., wh.; 50 vol.

Water Supply—Src., wells & Eagle Creek; 7 m. bus. cent.; sys., 2; stdp. cap., 500,000 gals. each; dim. 30 ft. by 53 ft.; material, stl.; res., cap. 2,500,000 gals.; 3 pump. eng., cap. per day, 1,000 gals. per min. each; mains, 35 total 12 to ½ in. dia.; met., 800, serv., 1,250; pres., dom. & f., 150 lbs.; cons. per day, 4,000,000 gals; cost, $782,000; wks. owned by private Co.

NOGALES, p. 5,199; f. area, 50 a.; merc. bldg., stn., bk & adobe, 1 to 3 stor.; priv., stn., bk. & adobe, 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 c. eng., 28 hand ex., 1 h. & l. trk., 2 auto f. trks., 1 comb. pumper & c.; hose, cot., rub. lined, gd., 2,600 ft.; rub. gd., 400 ft.; tot. 3,000 ft.; f. al., telp.; val. equip., $23,000; val. bldgs., $60,000; exp. dept., $1,500; tot. mem., 50 vol.

Water Supply—Src., 2 wells, 6 m. bus. cent.; sys., grav. & pump to res. stdp. cap., 1,100,000 gal.; mat. cem.; res. cap., 1,100,000 gals., loc. ¾ m. from town; 3 pump. eng., size 2½ x 6 in., cap. min., 1,800 gals.; mains, c. i.; 8 m., 4 to 10 in. dia.; 70 hyd.; v. 200; met. 1,600; serv. 1,600; pipe c. i.; pres., dom. & f., 85 lbs.; cons. day, 1,000,000 gals.; cost, $445,000; cost mtce., $290,-291; wks. owned by city.

PHOENIX, p. 29,053; f. area, 5 sq. m., merc. bldgs., bk., 2 to 7 stor.; priv., bk., 1 to 2 stor.; wd. rfs. perm. in f. area; f. wks. ord.; causes of f. inv. F. dept.—1 auto str. (2 str. in reserve); 1 stm. eng.; 5 comb. c. & hose wag.; 3 auto comb. c. & h. wag., 1 auto h. & l. trk., 1 chief's auto (1 c. eng. in reserve, 2 hose wag. in reserve), 1 c. hand ex.; motor cycle Hup. car; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 124 bx.; val. equip., $108,850; val. bldgs., $35,000; exp. dept., $83,000; tot. mem., 30, pd. full time, vol. 125; undrs. rating, first class.

Water Supply—Src., deep wells, ¾ m. northeast of city; sys., pump; stdp. cap., 115,000 gals., dim. 14 x 100; 6 pump. eng., class comp. dup., cap. day 17,200,000 gals.; mains, c. i., wrt. i & kalamein, 49 m.; 3 to 16 in. dia.; 350 hyd.; met., 1,150;

5,870 serv.; 800 v.; pipe, iron; pres., dom. 42 lbs., f. 100 lbs.; cons. day 4,000,000 gals.; cost, $450,000; cost mtce., $37,500; wks. owned by city.

PRESCOTT, p. 5,010; f. area, 1,340 a.; merc. bldgs., bk., stn., & wd., 1 to 4, star; priv., bk. stn., & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept—1 comb. c. & hose wag., 4 c. hand ex., 2 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 1,450 ft.; inf., 400 ft.; tot. hose, 1,850 ft.; f. al., Gamewell, 20 bx.; val. equip., $10,000; val. bldgs., $15,000; exp. dept., $3,500; tot. mem., 100 vol.; 2 pd. full time.

Water Supply—Src., spr., 20 m. bus. cent.; sys., grav. & pump direct; res. cap., 2,750,000 gals., loc. in city; mains, wrt. & c. i., 19¾ m., 2 to 8 in. dia.; 67 hyd.; 74 v.; 1,400 met.; 1,400 serv.; pipe, galv. i.; pres., dom. & f., 70 lbs.; cons. day, 622,000 gals.; wks. owned by city.

TUCSON, p. 20,292; f. area, 5 sq. m.; merc. bldgs., bk., 1 & 2 & 3 stor.; priv., adobe, stn., 1 & 2 & 3 stor.; wd. rfs. perm.; no fwks. ord. causes of inv. F. dept.—1 c. eng., 1 h. & l. trk., 4 hose car., 1 stm eng.; 3 comb. c. & hose wag.; 4 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $30,000; val. bldgs., $20,000; exp. dept., $36,877; tot. mem., 17 pd. full time; undrs. rating, second class.

Water Supply—Src., wells, 4 m. bus. cent.; cap. wells, 9,000,000 gals. day; 4 wells, 1½ m. bus. cent., cap. 3,500,000 gals. day; water pumped to service by motor driven pumps, conducted to pumping plant and 1,500,000 gals. concrete reservoir, 1½ m. from bus. cent. by gravity line; sys., pump to mains; c. & wrt. i., 55 m., 4 to 6 in. dia.; 335 high-pres. hyd.; 150 v.; met., 2,000; 4,500 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 80 lbs.; cons. day 4,000,000 gals.; cost, $746,000; wks. owned by city.

WINSLOW, p. 3,730; f. area, 900 a. F. dept.—2 c. hand ex., 2 hose carts; hose, cot., rub. lined, gd., 950 ft.; inf., 600 ft.; tot. hose, 1,550 ft.; f. al., bell; val. equip., $1,750; exp. dept., $1,000; tot. mem. 6, pd. part time.

Water Supply—Src., Clear Creek, situated 6 m. bus. section; sys., pump to stdp.; stdp. cap., 836,000 gals.; 3 pump. eng., cap. day 750,000 gals.; mains, c. i., 6 m., 4 to 12 in. dia.; 40 hyd.; 28 v.; 15 met.; 675 serv.; pres., dom. 30 lbs., f. 100 lbs.; cons. day, 80,000 gals.; cost, $200,000; cost mtce., $8,000; wks. owned by A. T. & S. F. Ry. Co.

YUMA, p. 4,237; f. area, 500 a.; merc. bldgs., 1 & 2 stor.; priv. 1 stor.; wd. rfs. not perm.; f. wks. & combt. ord., causes of f.inv. F. dept.—10 c. hand ex.; 1 c. eng.; 1 comb. c. & hose wag.; 750 gal. comb. hose c. & pump, 1 h. & l. trk., 3 hose carts; 10,000 ft. cot., rub. lined hose; f. al., Gamewell, 15 bx.; val. equip., $23,000; exp. dept., $7,000; 60 vol.; 1 pd. full time; part time, 5.

Water Supply—Src, riv., in bus. cent.; sys., pump. to res.; res. cap., 1,300,000 gals.; 4 pump. eng.; cap. day, 12,000,000 gals.; mains, 2 m., 43 hyd.; 400 met.; pres., dom. 40 to 70 lbs.; f. 100 lbs.; cost, $50,000; wks. owned by Co.

Places of 2,000 or more population not reported—Ajo, Clarkdale, Hayden, Mesa, Sonora, Superior.

ARKANSAS

ARKADELPHIA, p. 3,311; f. area, 960 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., c. hand ex., 1 auto. trk., 1 h. & l. trk., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,250 ft.; rub., gd., 400 ft.; inf., 200 ft.; tot. hose, 1,850 ft.; f. al., bell; val. equip., $3,200; val. bldgs., $375; exp. dept., $800; tot. mem., 14 vol.; undrs. rating, second class.

Water Supply—Src., river, ¾ m. bus. cent.; sys., pump to filter to mains & stdp.; stdp. cap., 235,000 gals., dim. 20 x 100, mat., stl.; 4 pump. eng., cap. day, 1,000,000 gals.; mains, wrt. i & c. i., 12 m., 4 to 10 in. dia.; 44 hyd.; 19 v.; 680 serv.; 450 met.; pipe, galv. i.; pres., dom. 30 to 43 lbs.; f. 100 lbs.; cons. day 500,000 gals.; cost $150,000; wks. owned by private Co.

BATESVILLE, p. 4,299; merc. bldgs., stn. & bk., 1 to 3 stor.; fwks. & combt. ord.; not over 50 lbs. powder allowed in city limits. F. dept.—1 hand eng., 2-hrs. ladder & hose wag., 5 c. hand ex., 2 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; new hose, 1,500 ft.; tot. hose, 2,700 ft.; f. al., bell, 'phone exchange; tot. mem., 22 vol.; undrs. rating, second class.

Water Supply—Src., White river, ¼ m. bus. cent.; sys., main to stdp.; stdp. 100 ft. higher than bus. portion of town; stdp. cap., 86,000 gals., dim. 12 x 100; mat., stl.; 2 pump. eng., cap. day, 750,000 gals.; mains, c. i., 8 m., 8, 6 & 4 in. dia.; 57 hyd.; 36 v.; met., 857; 910 serv.; pipe, c. i.; pres., dom. 50 to 95 lbs.; cons. day, 250,000 gals.; cost, $35,000; cost mtce., $3,000; wks. owned by city.

BENTON, p. 2,933, f. area, 400 a. F. dept.—1 trk; 1,000 ft. hose; val. equip., $2,500; val. bldgs., $1,500; exp. dept., $250; tot. mem., 6.

Water Supply—Src., riv. 1½ m. bus. cent.; 1 stl. stdp.; cap. 75,000 gal.; res. conc.; res. cap., 100,000 gal.; 2 pump; cap. per day, 1,400,000 gal.; mains c. i.; 6 m.; dia. 10 to 6 in.; 72 hyd.; 250 met.; 250 serv.; pipe galv.; pres. dom., 60 lbs., f. 125 lbs.; cons. per day, 150,000 gals.; cost, $65,000; wks. owned by city.

BENTONVILLE, p. 2,313; f. area, 640 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes f. inv. F. dept.— 2 comb. c. & h. auto., 4 c. hand ex., 2 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; inf., 200 ft.; tot. hose, 1,700 ft.; f. al., bell & wh.; val. equip., $1,600; val. bldgs., $2,500; exp. dept., $1,500; tot. mem. 16 pd. part time.

Water Supply—Src., spr., 3½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 60,000 gals., dim. 16 x 25; mat., wd.; res. cap., 600,000 gals., loc. 3½ m. east of town; 2 pump. eng., class comp., cap. day 2,880,000 gals.; mains, c. i., 9 m., 8, 6 & 4 in. dia.; 60 hyd.; 10 v.; met., 10; 360 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 85 lbs.; cons. day, 65,000 gals.; cost, $35,000; cost mtce., $1,000; wks. owned by city.

BLYTHEVILLE, p. 6,447; f. area, 16 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area.; fwks & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. wag., 3 chem. hand ex., 1 h. & l. trk., 1 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val. equip., $3,500; exp. dept. $1,800; tot. mem., 9, pd. part time.

BRINKLEY, p. 2,714; merc. bldgs., wd. & bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 hand eng., force pump, 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $500; exp. dept., $250; tot. mem., 30, part time pd.; undrs. rating, third class.

Water Supply—Src., well, 1,000 ft. bus. cent. sys., pumping to standpipe; stdp. cap. 75,000 gals.; 2 pump. eng., class dup., cap. day 200,000 gals.; mains, c. i., 1½ m., 4 to 8 in. dia.; 42 hyd.; 100 met.; 200 serv.; pres., dom. 40 lbs., f. 80 lbs.; cons. day 120,000 gals.; cost, $7,000; cost mtce., $600; wks. owned by Corpn.

CAMDEN, p. 3,238; f. area, 150 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,200 ft.; rub., gd., 400 ft.; inf., 800 ft.; tot. hose, 2,400 ft.; f. al., bell & elec., 1 bx.; val. equip., $3,000; val. bldgs., $10,000; exp. dept., $1,200; tot. mem., 21; pd. full time 1, vol. 20, undrs. rating, third class.

Water Supply—Src., river; sys., pump to stdp.; stdp. 75 x 15, cap. 99,000 gals.; 2 pump. eng., class comp. dup., cap. day 750,000 gals.; mains,

5¼ m., 4 to 10 in. dia.; 47 hyd.; pres., dom. 50 lbs., f. 100 lbs.; cost, $43,000; cost mtce., $2,800; wks. owned by Co.

CLARKSVILLE, p. 2,127; f. area, 320 a. F. dept.—1 comb. l. & hose trk., 1 auto. trk., 2 hose reels, c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $3,500; val. bldgs., $1,500; tot. mem. 22, pd. part time; undrs. rating, fourth class.

Water Supply—Src., well & strm., 1 m. bus. cent.; sys., pump. to stdp.; stdp. cap, 50,000 gals.; 2 pump. eng., cap. day 460,000 gals.; mains, 4 to 8 in. dia.; 45 hyd.; 90 v.; pres., dom. 85 lbs., f. 100 lbs.; cost, $75,000; cost mtce., $2,000; wks. owned by municipality.

CONWAY, p. 4,564; f. area, 1,200 a. F. dept.—Hose & 3 hose carts; vol.; val. equip., $1,700; val. bldgs., $90.

Water Supply—Src., creek., 1 m. bus. cent.; sys., dir. pres.; cost, $9,000; wks. owned by city.

DEQUEEN, p. 2,517; f. area, 200 a.; merc. bldg., bk.; 3 stor.; priv. 2 stor.; wd. rfs. not perm.; f. wks. & combt. ord.; causes of inv. F. dept.—1 hose trk., 2 hose reels; 1,500 ft. hose; f. al. siren; val. equip., $2,500; val. bldgs, $50; tot. mem., 16 vol.; undrs. rating, third class.

Water Supply—Src., 3 wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 50,000 gals.; 2 pump. eng., cap. day 54,000 gals.; mains, c. i., 7½ m., 4 to 8 in. dia.; 21 hyd.; 24 v.; 140 met.; 330 serv.; pres., dom. 52 lbs.; f. 110 lbs.; cons. day, 30,000 gals.; cost, $26,000; cost mtce., $2,400; wks. owned by city.

ELDORADO, p. 3,887; f. area, 3 sq. m.; bldgs., bk. & conc.; 1 to 4 stor., priv., 1 & 2 stor.; wd. rfs. not perm.; causes of f. inv. F. dept.—1 comb. c. & h. wag.; 1 Amer. La France pump.; hose, cot., rub. lined gd., 3,500 ft.; inf. 1,200 ft., total, 4,700 ft.; f. al., bell & siren; val. equip., $24,000; exp. dept., $12,000; tot. mem., 7, pd. full time.

Water Supply—Large wells.

EUREKA SPRINGS, Carroll Co., p. 2,429; merc. bldgs., wd., bk. & stn., 1 to 6 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 3 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 300 ft.; tot. hose, 1,500 ft.; f. al., bell; val. equip., $2,000; val. station, $250; exp. dept., $200; tot. mem., 50 vol.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 86,000 gals., dim. 12 x 100, loc. on high point in city limits; mat., boiler i.; res. cap., 25,000,000 gals., loc. 1½ m bus. cent.; 2 pump. eng., class comp. dup., cap. day 720,000 gals.; mains, c. i., 9 m., 4 to 10 in. dia.; 65 hyd.; 28 v.; met., 139; 680 serv.; pipe, lead; pres., dom. 40 to 150 lbs., f. 176 lbs.; cons. day, 150,000 gals.; cost, $90,000; cost mtce., $3,000; wks. owned by city.

FAYETTEVILLE, p. 5,362; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose & ladder wag.; 1 hose reel; hose, cot., rub. lined, 2,750 ft.; f. al., bell & elec. gong; val. equip., $1,800; val. bldgs., $5,000; exp. dept., $1,200; tot. mem., 30, pd. full time 1, pd. part time 1, vol. 28.

Water Supply—Src., river, 2½ m. bus. cent.; sys., grav.; res. cap., 537,014 gals.; 3 pumps; cap day, 1,500,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 67 hyd.; 25 v.; met., 500; 1,100 serv.; pres., f. 80 lbs.; cons. day, 600,000 gals.; cost, $200,000; cost mtce., $10,000; wks. owned by city.

FORDYCE, p. 2,996; f. area, 640 a.; merc. bldgs., bk. & sheet i., 2 stor.; priv. bldgs., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of some f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; inf. 500 ft., tot. 2,000 ft.; f. al., wh.; val. equip., $3,200; val. bldgs., $2,000; exp. dept., $525; tot. mem. 8, pd. part time; undrs. rating, third class.

Water Supply—Src., deep well, ½ m. bus. cent.; sys., pump.; 2 pump. eng.; mains, 3 m.; 24 hyd.; 28 v.; pres., dom. 65 lbs., f. 85 lbs.; cost, $40,000; wks. owned by Co.

FORREST CITY, p. 3,377; f. area, 160 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in certain districts in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 4 hose reels, 1 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 1,000 ft.; tot. hose, 2,500 ft.; f. al., telp., bell & wh.; val. equip., $1,500; val. bldgs., $500; exp. dept., $2,000; tot. mem., 16 vol.

Water Supply—Src., wells, 350 yds. bus. cent.; sys., pump to res. & dir.; res. cap., 75,000 gals.; pres., dom. 40 lbs., f. 125 lbs.; pump. eng., cap. day 300,000 gals.; mains, c. i., 4 m.; 22 double & 13 single hyd.; met., 45; 305 serv.; cost, $60,000; cost mtce., $5,000.

FORT SMITH, p. 28,870; merc. bldgs., stn. & bk., 1 to 8 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 12 c. hand ex., 4 comb. hose & c. wag., 2 hose wag., 1 chief's auto. 1 aer. trk.; 2 auto. pumpers; 1 h. & l. trk., 1 supply wag., 17 hrs.; hose, cot. rub. lined, 14,500 ft.; inf., 4,200 ft.; tot., 18,700 ft.; f. al., telp.; val. equip., $70,000; val. bldgs., $43,500; exp. dept., $96,000; tot. mem., 59, pd. full time.

Water Supply—Src., river, 1¾ m. bus. cent.; sys., grav., pump to res. & dir.; stdp. cap., 500,000 gals., dim. 30 x 100; mat., iron; res. cap., 14.000,000 gals., loc. 135 ft. above low water, south of city; 2 pump. eng., class, Prescott 5,000,000; cap. day, 8,000,000 gals.; mains, c. i., 75 m., 4 to 24 in. dia.; 370 hyd.; 415 v.; met., 1,500; 5,800 serv.; pipe, galv. i. & lead; pres., dom. 45 lbs., f. 85 lbs.; cons. day, 3,600,000 gals.; mtce., $25,000; wks. owned by city.

HARRISON, p. 3,477; f. area, 10 a.; merc. bldgs., wd., bk. & stn., 1 & 2 stor.; priv., wd., bk. & stn., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 1 c. eng., 2 hose carts, 2,000 ft. hose; f. al., wh. & telp.; val. equip., $6,000; val. bldgs., $1,000; exp. dept., $600; tot. mem. 13, pd. full time 1, vol. 12.

Water Supply—Src., spr., 2 blocks bus. cent.; sys., pump to res.; res. cap., 250,000 gals.; 2 pump. eng., cap. day 504,000 gals.; mains, 7⅛ m., 4 to 8 in. dia.; 85 hyd.; 25 met.; 250 serv.; pres., 50 to 150 lbs.; cost, $6,000; wks. owned by Electric Light & Ice Co.

HELENA, p. 9,112; f. area, 844 a.; merc. bldgs., bk. & stn., 30 stor.; priv., bk., wd. & conc., 3 to 5 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp.; val. equip., $7,500; val. bldgs., $12,000; exp. dept., $15,000; tot. mem., 9, pd. full time; undrs. rating, second class.

Water Supply—Src., 3 wells, 6 blocks bus. cent.; sys., pump to res.; dim. 66 ft. x 132 ft.; mat. conc. & stl.; res. cap., 1,000,000 gals.; 2 pump. eng., h. d.; cap. day 5,000,000 gals.; mains, c. i., dia. 14 to 4 in.; 130 hyd.; 90 v.; met., 1,700; 1,800 serv.; pipe lead & galv.; pres., dom. 56 lbs., f. 75 to 100 lbs.; cons. day, 800,000 gals., cost $450,000; wks. owned by priv. party.

HOPE, p. 4,790. F. dept.—1 comb. c. & hose wag, 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 1,800 ft.; rub., gd., 150 ft.; tot. hose, 1,950 ft.; f. al., telp. & wh.; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $2,000; tot. mem., 10; pd. full time 3, pd. part time, 7; undrs. rating, fourth class.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 86,000 gals.; res. cap., 200,000 gals.; 2 pump. eng.; cap. day, 1,500,000 gals.; mains, c. i., 26 m., 4 to 10 in dia.; 124 hyd.; met., 1,236; serv., 1,236; pipe, lead & iron; pres., dom. 40 lbs., f. 70 to 120 lbs.; cons. day, 500,000 gals.; wks. owned by city

HOT SPRINGS, p. 11,695; merc. bldgs., stn. & bk., 2 to 4 str.; priv., bk. & wd., 2 str.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 str., 1 comb. c. & hose wag., 8 c. hand ex., 3 hose wag., 1 chief's wag., 7 hrs.; hose, cot., rub. lined, gd., 8,040 ft.; in reserve, 1,160 ft.; f. al., bell, 23 bx.; val. bldgs., $12,000; exp. dept., $10,720; tot. mem., 17, pd. full time.

Water Supply—Src., spr. & creek, 1½ m. bus. cent.; sys., pump to res.; res. cap., 500,000 gals.; 4 pump. eng.; cap. day, 8,500,000 gals.; mains, c. i., 16½ m., 4 to 12 in. dia.; 146 (16 private) hyd.; 102 v.; 2,663 serv.; pres., dom. 110 lbs., f. 120 lbs.; cost, $1,500,000; cost mtce, $6,000; wks. owned by private Co.

JONESBORO, p. 9,384; f. area, 640 a.; merc. bldgs., bk., 2 to 3 stor.; priv., wd., 2 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp.; val. equip., $1,500; exp. dept., $3,500; tot. mem. 12, pd. full time 3, vol. 9; undrs. rating, third class.

Water Supply—Src., 9 wells, ¾ m. bus. cent.; sys., pump to mains & stdp.; stdp. cap., 100,000 gals.; res. cap., 350,000 gals., loc. at plant; 3 pump. eng., class comp., cap. day 4,500,000 gals.; mains, c. i., 20 m., 4 to 12 in. dia.; 126 hyd.; 32 v.; met., 626; 1,800 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 850,000 gals.; cost for water & light combined, $210,000; wks. owned by city.

LITTLE ROCK, p. 65,142; f. area, 22½ sq. m.; merc. bldgs., conc., stn. & bk., 1 to 11 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h., 4 comb. pump. c. & h., 2 comb. c. & h. with Junior pump, 1 chief's auto., 1 1st ass't auto., 3 auto. emergency cars, 30 c. hand ex.; 1 aerial trk., tractor drawn (in reserve, 2 str.); hose, cot., rub. lined, gd., 15,600 ft.; chem. hose, 850 ft.; tot. hose, 16,450 ft.; f. al., Gamewell, 42 bx.; val. equip., $125,000; val. bldgs., $107,312.24; exp. dept., $132,532; tot. mem. 50, pd. full time.

Water Supply—Src., river, 1½ m. bus. cent.; sys., pump to res. & dir.; stdp. cap., 300,000 gals., dim. 20 x 125; mat., boiler i.; res. cap., 13,000,000 gals.; 10 pump. eng., class comp., cap. day 21,000,000 gals.; mains, c. i., 86 m., 4 to 24 in. dia.; 754 & lead; pres., dom. 1 to 90 lbs.; cons. day 4,510,000 gals.; wks owned by Co.

MARIANNA, p. 5,074; f. area, 60 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 1 comb. hose pump & c. trk; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell & wh.; val. equip., $13,000; val. bldgs., $1,500; tot. mem., 16 vol.

Water Supply—Src., wells; sys., pump to res. & stdp.; res., 96,000 gals. cap.; 2 pumps, cap. 650,000 gals. day; pres., dom. 60 lbs., f. 100 lbs.; 2½ m., 4 to 8 in. mains; 55 hyd.; stdp. cap., 105,000 gals.; met., 5; pres., f. 200 lbs.; cons. day, 20,000 gals.; wks. owned by town.

MENA, p. 3,441; fwks. & comb. ord.; causes of f. inv. F. dept.—1 comb. c. & h. & l. trk.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell, val; equip., $5,000; tot. mem., 20; pd. full time, 1; vol. 19; undrs. rating 4½ class.

Water Supply—Src., lake & spr. & wells, 2 m. bus. cent.; sys., grav.; stdp. cap., 250,000 gals.; dim. 25 x 55; mat., boiler; i.; pump eng.; cap., 200,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 62 hyd.; 15 v.; met., 400; serv., 400; pipe gal. i.; pres., dom., 65 to 110 lbs; cons. per day, 50,000 gals.; cost, $65,000; cost mtce., per mo. $350; wks. owned by city.

MONTICELLO, p. 2,378. F. dept.—1 hose cart; hose, gd., 1,500 ft.; tot. mem., 18 vol.; undrs. rating, third class.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump to res. & dir.; res. cap., 100,000 gals.; mains, 5 m., 4 to 8 in. dia.; 30 hyd.; met., 76; 375 serv.; pres., f. 120 lbs.; cost, $30,000; cost mtce., $5,000.

MORRILTON, p. 3,010; f. area, 125 a.; merc. bldgs., bk., 1 & 2 stor.; priv. 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag.; 1 h. & l. trk., 2 hose carts, 1 f. trk.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 400 ft.; tot. hose, 1,400 ft.; f. al., siren; val. equip., $4,500; val. bldgs., $800; exp. dept., $1,000; tot. mem., 12 pd. part time & vol.

Water Supply,—Src., river; 2 pumps, cap. per day 60 gals.; hyd. 55; cost, $57,000; wks. owned by Co.

NEWPORT, p. 3,771; f. area, 500 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 1 hose car., 1 comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $4,500; val. bldgs., $4,000; exp. dept., $4,000; tot. mem., pd. full time, 1; pd. part time, 8.

Water Supply—Src., river, ½ m. bus. cent.; sys., pump. to stdp.; stdp. cap., 70,000 gals., dim. 24 x 20, loc. 3,000 ft. station, mat. stl.; 2 pump. eng., cap. day, 2,250,000 gals.; mains, c. i., 7¾ m., 4 to 8 in. dia.; 76 hyd.; 41 v.; met., 40; 800 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 75 to 90 lbs.; cons. day, 500,000 gals.; cost, $90,000; wks. owned by Co.

PARAGOULD, p. 6,306; merc. bldgs., bk., 3 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. hose wag.; hose, cot., rub. lined, gd., 1,200 ft.; val. equip., $700; val. bldgs., $300; tot. mem., 11, vol. 10, pd. full time 1; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res.; res. cap., 125,000 gals., loc. pump station; 2 pump. eng., cap. day 750,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 61 hyd.; 1,042 serv.; pipe, c. i.; pres., dom. 63 lbs., f. 100 lbs.; cons. day, 150,000 gals.; cost, $28,000; cost mtce., $3,400; wks. owned by city.

PINE BLUFF, p. 19,280; f. area, 428 a; merc. bldgs., bk., 1 to 6 stor.; priv., bk. & wd., 2 stor; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto, 1 auto hose wag., 1 h. & l. trk., 6 c. hand ex., hose wag., 3 c. eng.; 1 comb c. hose trk; 1 supply wag., 9 hrs.; hose, cot., rub. lined gd., 3,800 ft., inf., 800 ft.; tot. hose, 4,600 ft.; f. al., telp.; val. equip., $19,500; val. bldgs., $12,000; exp. dept., $14,000; tot. mem., 17, pd. full time.

Water Supply—Src., deep wells, ¾ m. bus. cent.; res. cap., 3,000,000 gals.; sys., pump dir. to mains; 2 pump. eng., class triple expansion dup., cap. day 8,000,000 gals.; mains, 40 m., 4 to 20 in. dia.; 337 hyd.; 281 v.; met., 3,500; serv., 3,500; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 2,000,000 gals.; cost, $450,000; wks. owned by Co.

PRESCOTT, p. 2,691; f. area, 4 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 hose wag., 1 comb. trk.; hose, cot., rub. lined, gd., 1,650 ft.; f. al., telp., 2 bx.; val. equip., $2,000; val. bldgs., $200; exp. dept., $300; tot. mem., 14 pd. part time; undrs. rating, third class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 85,000 gals.; res. cap., 40,000 gals.; 1 pump. eng., class comp. dup., cap. day, 60,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 275 serv.; 16 hyd.; 43 met.; pres. dom. 40 lbs., f. 110 lbs.; cons. day 255,000 gals.; cost, $25,000; cost mtce., $3,600; wks. owned by city.

ROGERS, Benton county, p. 3,318; f. area, 10 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd. & bk., 1 to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. trk. with pumper with 1,000 ft. hose; 2 chem. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., siren; val. equip., $9,000; val. bldgs., $2,000; exp. dept., $1,500; tot. mem., 15, pd. part time, 14, pd. full time 1.

Water Supply—Src., spr., 3,000 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; mat., stl.; res. cap. 530,000 gals.; 4 pump. eng., class, comp. & turbine; cap. day 1,360,000 gals.; mains, c. i., 34 m., 4 to 8 in. dia.; 22 hyd.; 84 v.; 250 met.; 1,020 serv.; pipe, c. i.; pres., dom. 45 lbs., f. 90 lbs.; cons. day 400,000 gals.; wks. owned by priv. Co.

RUSSELLVILLE, p. 4,505; f. area, 40 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 hose wag., hose, rub. lined, gd., 2,500 ft., inf,, 1,000 ft.; tot. hose, 3,500 ft.; f. al., siren; 2 bx.; val. equip., $10,000; exp. dept., $1,400; tot. mem. 12 vol.

Water Supply—Src., running strm., 4 1-3 m. bus. cent.; sys., grav.; res. cap., 665,000 gals.; 2 pump. eng., comb. cap. day 1,000,000 gals.; mains, c. i., 12 m. 6 to 8 in. dia.; 42 hyd.; 20 v.; 400 met.; pipe, c. i.; pres., dom. & f. 70 lbs.; cons. day, 400 000 gals.; cost $80,000; cost mtce., $1,200; wks. owned by priv. Co.

SILOAM SPRINGS, p. 2,569; f. area, 1,000 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., wd., & combt. ord.; causes of f. inv. F. dept.—1 h. & 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. 1 trk., 1 triple comb. motor with 650 gal. pump & l., 1 hose wag.; 3 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; inf. 500 ft.; tot. 3,500 ft.; f. al., telp.; val. equip.; $12,500; val. bldgs., $13,500; exp. dept., $500; tot. mem., 16, pd. full time at f.

Water Supply—Src., spr., 1 m. bus. cent.; sys., grav.; stdp. cap. 120,000 gals., mat. iron; res. loc. in city; 1 pump, cap. 1,080,000 gals. day; 1 pump. eng., class duplex; cap. day 720,000 gals.; mains, c. i., 1 m., 6 in., 4 in. & 2 in. dia.; 40 hyd.; 60 v.; met., 10; 350 serv.; pipe, cast i.; 3 m., 8 in., 6 in. & 4 in.; pres., dom. 50 lbs., f. 50 lbs.; cons. day, 280,000 gals.; cost, $50,000; cost mtce., $7,500; wks. owned by city.

SPRINGDALE, p. 2,263; f. area, 300 ft.; merc. bldg., bk.; 2 stor.; wd. rfs. not perm.; f. & combt. ord., cause of f. inv. F. dept.—2 c. eng., 1 comb. c. & h. wag.; 2 c. hand ex.; 1 h. & l. trk.; 1 hose wag.; 1 hose reel; 1 auto.; hose, cot., rub. lined; 2,000 ft., rub. gd., 300 ft.; inf., 300 ft.; tot. 2,600 ft.; siren, 2 bx.; val. equip., $10,000; val. bldg., $2,500; exp. dept, $500; tot. mem., 12 pd. part. time; undrs. rating, fourth class.

STAMPS, p. 2,564; f. area, 160 a. F. dept.—3 hand hose reels, 2,400 ft. hose; vol.; val. equip., $1,000.

Water Supply—Src., res., 1 m. bus. cent.; sys., pump.; 6 pump. eng.; cap. day 2,000,000 gals.; 200 hyd.; pres., dom. 80 lbs., f. 110 to 120 lbs.; wks. owned by priv. Co.

STUTTGART, p. 4,522. F. dept.—1 auto. comb. chem. hose & ladder trk. with 1,500 ft. hose, 1 c. eng., 2 hose carts, buckets, ladders & axes; hose, cot., rub. lined, gd., 1,700 ft.; f. al., telp.; tot. mem., 8, pd. full time 1, vol. 7.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 195,000 gals.; mat. i. & stl.; res. cap., 195,000 gals; 2 pump. eng., class dup. & triplex; cap. day, 1,440,000 gals.; mains, c. i., 16 m., 2 to 24 in. dia.; 42 hyd.; 64 v.; 225 met.; serv., 965; pipe, galv. i.; pres., dom. 50 lbs., f. 110 lbs.; cons. per day 650,000 gals.; cost mtce., $6,250; wks. owned by Co.

TEXARKANA, p. 8,257. F. dept.—1 str., 2 auto. triple comb. hose. car., ladder & pump. eng., 1 comb. h. & l. trk. & c. eng., 1 comb. hose car. & ladder wag., 2 auto. comb. hose car. & l. trks., 1 hose wag., 2 deluge sets, 1 chief's car with c., 2 hrs.; hose, cot., rub. lined, gd., 8,600 ft.; f. al. sys., Gamewell, 43 bx.; tot. mem. 62, pd. full time 19, vol. 43; undrs. rating, second class.

Water Supply—Src., deep well & spr., sys., pump to stdp., cap. 260,000 gals.; res. cap., 3,000,000 gals.; 2 pump. eng., class dup. & trip. exp., cap. day 4,000,000 gals.; mains, c. i., 30 m., 4 to 12 in. dia.; 2,071 met.; 2,071 serv.; 187 v.; 74 hyd.; pres., dom. 40 lbs., f. 70 lbs.; wks. owned by Co.

VAN BUREN, p. 5,224; f. area, 750 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 h. & l. trk., 2 hose car., 1 comb. c. & hose wag.; 1 2-hrs. comb. wag., 2 hand hose reels; hose, cot., 1,000 ft.; rub., gd., 1,750 ft.; tot. hose, 2,750 ft.; f. al., telp.; val. equip., $2,250; val. bldgs., $1,500; exp. dept., $1,200; tot. mem., 10; pd. full time 1; pd. part time, 6; vol. 3; undrs. rating, third class.

Water Supply—Src., creek, 2½ m. bus. cent.; sys., low sev. to basin to filter to well to res.; res. cap., 4,000,000 gals; 4 pump. eng., class centrif., cap. min. 1,000 gals.; mains, c. i., 16 m., 4 to 8 in. dia.; 241 hyd.; 125 v.; meters, 750; 1,200 serv.; pipe, c. i.; pres., dom. 95 lbs., f. 95 lbs.; cons. day, 500,000 gals.; cost, $220,000 wks. owned by Co.

WALNUT RIDGE, p. 2,226; f. area, 25 a.; merc. bldgs., bk., 1 & 2 stor.; priv. dwellings, wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag.; f. al., bell; val. equip., $1,500; val. bldgs., $75.

Water Supply—Src., waterwrks., a few priv. tanks.

WYNNE, p. 2,933. F. dept.—3 hose car., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,000 ft.; tot. mem., 18 vol.; undrs. rating, fourth class.

Water Supply—Src., wells; sys., pump to stpd. & dir.; stdp. cap., 35,000 gals. day; mains, 4 in., 6 in. & 8 in.; pres., dom. 40 lbs., f. 100 lbs.; cost, $21,000; cost mtce., $3,000; wks. owned by town.

Places of 2,000 or more population not reported—Ashdowne, Booneville, Crossett, Clarendon, Dermott, Earl, England, Hartford, McGehee, Magnolia, Malvern, N. Little Rock, Piggott, Searcy, Truman Warren, W. Helena.

CALIFORNIA

ALAMEDA, p. 28, 806; f. area, 3,274 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 2 to 4 stor.; wd. rfs. not perm. in f. limits; combt. ord.; causes of f. inv. F. dept.—3 auto. str., 8 c auto. comb. c. & h. wag., 4 auto. hose wag.; 5 comb. c. & hose wag.; 12 c. hand ex., 1 h. & l. trk.; 2 chief's auto.; hose, cot., rub. lined, gd., 9,000 ft.; rub., gd., 1,200 ft.; tot. hose, 10,200 ft.; f. al., Gamewell, 74 boxes; val. equip. $55,000; val. bldgs., 32,910; exp. dept., $90,000; tot. mem., 46; pd. full time.

Water Supply—Src., wells, 23 m. bus. cent.; sys., pump to stdp. & direct to mains; res. cap., 250,000 gals.; 3 pump eng., class centrif. comp. dup., cap. day, 3,380,000 gals.; mains, c. i., 38 m., 4, 6, 8, 10, 12 & 26 in. dia.; 334 hyd.; met., 6,891; 7,136 serv.; 196 v.; pipe, wrt. & galv. i.; pres., dom. 64 lbs.; cons., day, 1,407,700 gals.; cost, $638,000; cost mtce., $28,000; wks. owned by Co.

ALHAMBRA, p. 9,096; f. area, 3,977 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto, 750 gal. triple pumpers., 1 comb. c. & h. wag.; 13 c. hand ex., 1 auto., h. & l. trk, 1 chief's car; hose, cot., rub. lined, gd., 4,000 ft.; rub. gd., 800 ft.; inf. hose, 1,000 ft.; tot., 5,800 ft.; f. al., Gamewell, 23 bx.; val. equip., $40,000; val. bldgs., $8,000; exp. dept., $20,000; tot. mem., 24, pd. full time, 11; pd. part time, 13; undrs. rating third class.

Water Supply—Src., wells, 3 m. bus. cent.; sys., grav.; res. cap., 10,000,000 gals.; 10 pump. eng., class compressed air and turbine; mains mat., stl. & c. i., 120 m., 4 to 18 in. dia.; met., 3,800; serv., 3,800; 223 hyd.; pres., dom. 15 to 100 lbs., f. 20 to 100 lbs.; value, $420,280.

ANAHEIM, p. 5,526; f. area, 1,240 a.; merc. bldgs., bk., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 c. eng., 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hose reel, 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $10,000; exp. dept. $4,000; tot. mem., 19; pd. full time 1, pd. part time 18.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 173,000 gals., mat. conc.; 4 pump eng.; cap. day 5,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 130 hyd.; met., 800; serv., 2,400; pres., dom. 35 to 40 lbs., f. 125 lbs.; cons. day, 360,000 gals.; wks. owned by city.

ARCADIA, p. 2,239; f. area, 6,400 a. F. dept.—hose cart, with hose; val. equip., $300; val. bldgs., $200 vol.

Water Supply—Src., 4 wells, 1 m. bus. cent.; sys., dir. pressure pump. eng.; cap. day, 5,961,600 gals.; 300 v.; 200 met.; 200 serv.; pres., dom. 60

lbs., f. 90 lbs.; cost $131,250; cost mtce., $4,700; wks. owned by City.

AUBURN, p. 2,289; f. area, 700 a.; merc. bldgs., wd. & bk., 1 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. wag., 2 auto hose wag., 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 2,700 ft.; chem. hose., gd., 200 ft.; tot. hose, 2,900 ft.; f. al., Gamewell; val. equip., $10,000; val. bldgs., $3,000; tot. mem., 90 vol.

Water Supply—Src., res., ¾ m. bus. cent.; sys., gray.; res. cap., 1,000,000 gals.; mains, s. w. & c. i., 9.3 m., 2½ to 16 in. dia.; 75 hyd.; 17 v. met. 410; serv. 672; pres., dom. & f., 80 to 125 lbs.; cons. day, 1,071,896 gals.; wks. owned by Pacific Gas & Electric Co.

AZUSA, p. 2,460; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; fwks. & combt ord.; causes of f. inv. F. dept.—1 hand c. eng., 1 hose reel, 1 hose wag.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell; tot. mem., 25 vol.

Water Supply—Src., riv.; 2 res., cap. 276,000 gals.; mains, 4 & 2 in. dia.; 20 hyd.; pres., dom. 25 lbs.

BAKERSFIELD, p. 18,638; f. area, 87 blocks; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—4 auto. str., 2 auto. c. eng., 1 comb. c. & hose wag., 8 c. hand ex., 1 h. & l. trk., 1 Seagrave 1,000 gal. triple comb. pumper, 4 auto pumpers; hose, cot., rub. lined, gd., 9,000 ft.; f. al., signalphone, 41 bx.; val. equip., $70,000; val. bldgs., $75,000; exp. dept., $90,000; tot. mem., 38; pd. full time.

Water Supply—Src., wells in bus. cent.; sys., pump dir.; 5 pump. stations, each equipped with centrif. pump, cap. 900 gal. min. each; mains, 14 m., 1 to 18 in. dia.; 311 v.; 128 hyd.; 1,200 serv.; pres., dom. 30 lbs., f. 40 lbs.; cons., 4,581 gal. hr.; cost, $120,000; cost mtce., $6,500; wks. owned by Elec. Water Co.

BENICIA, p. 2,693; f. area, 10 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 1 & 2 stor., wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 gas eng., 1 comb. c. & h. wag., 6 c. hand ex.; hose, rub., gd., 2,400 ft.; inf., 1,500 ft.; tot. hose, 3,900 ft.; f. al., elec., 10 bx.; val. equip., $15,000; val. bldgs., $5,000; tot. mem., 25; pd. full time 1; pd. part time 2; vol. 25.

Water Supply—Src., creeks & watershed, 3 m. bus. cent.; sys., grav. & pump to res.; 3 res. cap., 477,555,000 gals.; 2 pump. eng., cap. day 1, 920,000 gals.; mains, c. & w. i., 16.8 m., 2 to 16 in. dia.; 43 hyd.; met., 600; 600 serv.; pipe, w.; pres., dom. 40 to 70 lbs., f. 60 lbs.; cons. day, 325,000 gals.; cost, 385,457; wks. owned by priv. Co.

BERKELEY, p. 56,036; f. area, 300 a.; merc. bldgs., stn., bk. & wd., 1 to 8 stor.; priv., wd., bk. & stn.; 1 to 6 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 auto. str.; 2 gas eng., 2 c. eng., 36 c. hand ex., 6 auto. comb. c. & h. wag., 2 supply wag.; 1 h. & l. trk., 2 hose wag., 3 chief's auto., 1 auto. h. & l. trk., 2 chief's auto., gd., 16,450 ft. hose; f. al., Gamewell, 94 bx.; val. equip., $136,350; val. bldgs., $62,545; exp. dept., $162,440; tot. mem. 82, pd. full time.

Water Supply—Src., res.; sys., grav. to catchment, grav. & pumps to res.; res. cap., 205,000,000 gals.; 12 pump. eng., class horizontal comp. dup. trip., comb. cap. day 14,475,000 gals.; 151.7 m. pipe, c. i., 1 to 24 in. dia.; 446 hyd.; 13,241 met.; 13,429 serv.; 472 v.; pres., dom. 50 to 80 lbs., f. 123 lbs.; cons. day, 2,985,000 gals.; cost, $597,000; cost mtce., $20,000; wks. owned by priv. corpn.

BRAWLEY, p. 5,389; f. area, 300 a. F. dept.—1 comb. c. & h. wag., 1 c. eng., 4 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined gd., 2,100 ft.; f. al., bell & telp.; val. equip., $10,000; val. bldgs., $2,000; exp. dept., $2,500; tot. mem., 18, pd. full time 3, vol 15.; undrs. rating, fourth class.

Water Supply—Not reported.

CHICO, p. 9,339; f. area, 3,770 a.; merc. bldgs., cons. & bk., 6 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto comb. c. & h. wag.; 12 c. hand ex.; 1 h. & l. trk., 2 hose car., 2 hrs.; hose, cot., rub. lined, 5,900 ft.; f. al., Gamewell, 26 bx.; val. equip., $50,000; val. bldgs., $20,000; exp. dept., $22,000; tot. mem., 41; pd. full time 6, pd. part time 35; undrs. rating fourth class.

Water Supply—Src., well, 4 blocks bus. cent.; sys., pump to res. & dir.; res. cap., 252,000 gals., loc. west of town; 5 pump. eng., cap. day, 3,000,000 gals.; mains, c. i., 17 m., 4 to 12 in. dia.; 113 hyd.; 60 met., 1,500 serv.; pres., dom. 45 lbs.; cons., day 2,500,000 gals.; cost, $225,000; wks. owned by Co.

CHINO, p. 2,132; f. area, 50,625 sq. m.; F. dept.—1 f. trk.; 1,000 ft. hose; val. equip., $3,000; exp. dept., $751; tot. mem., 25, pd. part time $1.50 per min. per call.

Water Supply—Src., wells; sys., grav.; 2 pumps, cap. day, 1,555,200 gals.; 60 hyd.; 600 serv.; 10 m. mains; pres., dom. & f. 60 lbs.; cost, $40,000; cost mtce., $784; wks. belong to city.

COLTON, p. 4,282. F. dept.—1 comb. c. & h. wag. & pump., 1 h. & l. trk., 6 c. hand ex., 1 hose car., 1 hose wag., 1 hrs.; 1,000 ft. cot., rub. lined hose; rub., gd., 500 ft.; inf., 450 ft.; tot. hose, 2,450 ft.; f. al., telp & bell; val. equip., $13,350; val. bldgs., $2,000; exp. dept., $1,100; tot. mem., 25, pd. full time 1, vol. 24.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump dir.; res. cap., 1,200,000 gals., loc. near wells; 4 elec. pumps; mains, riv. iron, 35 m., 6 to 36 in. dia.; 70 hyd.; met., 20; 1,600 serv.; cost, $150,000; cost mtce., $7,000; wks. owned by city.

CORONA, p. 4,129; f. area, 36 sq. m.; merc. bldgs., bk. & conc., 2 & 3 stor.; priv., 2 stor.; wd. rfs., perm. in f. area; fwks & combt. ord. F. dept.—1 auto. comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk.; hose, cot. rub. lined, gd., 600 ft.; inf., 900 ft.; tot. hose, 1,500 ft.; f. al., bell & telp.; val. equip., $8,000; val. bldgs., $1,500; exp. dept., $1,500; tot. mem., 16 pd. $3.00 per f.

Water Supply—Src., wells & mt. stream, 10 m. bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, 10 m., 2 to 10 in. dia.; 41 hyd.; 25 v.; 1,025 met.; 1,098 serv.; pres., dom. & f. 75 to 120 lbs.; cons. day, 400,000 gals.; wks. owned by Corporation.

CORONADO, p. 3,289; f. area, 1,100 a.; merc. bldgs., wd. & conc., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng. with 1,400 ft. c. hose, 1 comb. c. & h. wag., 1 comb. pump. h. & c.; hose, cot., rub. lined, gd., 1,500 ft.; rub. gd., 200 ft.; tot. hose, 1,700 ft.; f. al., Gamewell, 21 bx.; val. equip., $16,000; val. bldgs., $25,000; exp. dept., $13,000; tot. mem., 9; pd. full time, 2; pd. part time, 7.

Water Supply—Src., impounding res., 20 m bus. cent.; sys., grav.; 2 pump. eng., res. impounding cap., 13,000,000 gals.; res. distributing cap 1,725,000 gals.; cap. per day, 865,000 gals.; mains 51.144 m. 1 to 20 in. dia.; 40 hyd.; 350 v.; 1,480 met.; 1,570 serv.; pipe, wrt. i.; pres., dom. & f., 70 lbs.; cons. day, 500,000 gals.; cost, $500,000; cost mtce., $3,733; wks. owned by priv. Co.

DALY CITY, p. 3,779; f. area, .97 sq. m. F. dept.—5 hose carts, 1 h. & l. trk., 1 aerial trk., 1 c. eng., 5 hose reels, 3,500 ft. hose; f. al., bells; tot. mem., 105 vol.

Water Supply—Src., wells; material, concrete; res. cap., 1,000,000 gals.; 2 pump. eng.; class Turbine; c. w. mains, 19; dia., 2 to 12 in.; hyd., 134; met., 100%; serv., 1,250; pres., dom. 75 to 175 lbs., f. 175 lbs.; cons. day 80,000 gal.; cost of wks., $130,000; mtce., $12,000; wks. owned by city.

DINUBA, p. 3,400. F. dept.—1 auto. trk., 1-750 gal. triple comb. pumper, 1 chem. eng., 6 c. hand ex.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell & wh.; val. equip., $4,000; tot. mem., 25 vol.

Water Supply—Wells, 4 blocks bus. cent.; sys., pump. to stdp.; stdp. cap., 60,000 gals.; 3 pump. eng.; cap. 1,750 gals. per min.; mains, 10 m., 2 to 10 in. dia.; 48 hyd.; 50 v.; 300 met.; 550 serv.; pres., dom. 35 lbs., f. 120 lbs.; cost $25,000; cost mtce., $5,000; wks. owned by city.

DUNSMUIR, p. 2,528; causes of f. inv. Fire dept.—4 hose carts, 1 comb. c. & h. wag., 6 c. hand ex.; hose, rub. lined, 2,000 ft.; f. al., siren; val. equip., $3,000; tot. mem., 16 vol.

Water Supply—Src., spr., 2½ m. bus. cent.; sys., grav.; mains, 2½ m., 8 to 12 in. dia.; pipe, stl.; pres., dom. 135 lbs., f. 135 lbs.; cost, $100,000; cost mtce., $2,400; wks. owned by priv. Co.

E. SAN DIEGO, p. 4,148; f. area, 1,000 a.; merc. bldgs., wd., 2 stor.; priv., wd. 1 & 2 stor.; wd. rfs., perm. in f area.; fwks & combt. ord., causes of f. inv. F. dept.—1 comb. c. & hose wag., 1 c. eng., 4 c. hand ex., hose cot. rub. lined, 1,000 ft.; f. al., Gamewell, 20 bx.; val. equip., $8,000; val. bldgs., $5,000; exp. f. dept., $3,000; tot. mem., 50; pd. part time, 5; vol., 45.

Water Supply—Src., res.; pres., dom. 60 lbs.; wks. owned by private Co.

EL CENTRO, p. 5,464; f. area, 1,000 a.; merc. bldgs., bk. & conc., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 c. eng., 8 c. hand ex., 1 hose car., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,800 ft.; inf., 900 ft.; tot. hose, 3,700 ft.; f. al., bell & telp.; val. equip., $25,000; val. bldgs., $7,500; exp. dept., $6,000; tot. mem. 25, pd. full time 2, vol. 23; undrs. rating, fifth class.

Water Supply—Src., Date Canal, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 10,000,000 gals.; 3 pump. eng., cap. day 3,900,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 119 hyd.; 92 v.; 900 serv.; 1,200 met.; pipe, galv. iron; pres., dom. 37 lbs., f. 85 lbs.; cons. day, 900,000 gals.; cost, $123,000; cost mtce., $18,000; wks. owned by city.

EMERYVILLE, p. 2,390. F. dept.—1 comb. auto. str.; f. al., telp.; val. equip., $8,800; val. bldgs., $10,000; vol.

Water Supply—Src., wells & Lake San Leandro; sys., dir. pres.; mains, 11 m., 2 to 12 in. dia.; 54 hyd.; met., 400; 453 serv.; pipe, wrt. & c. i.; wks. owned by priv. Co.

EUREKA, Humbolt County, p. 12,923; merc. bldgs., wd. & bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 auto. comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 1 aer. trk., 11 hose car., 2 hrs.; hose, cot., rub. lined, gd., 9,600 ft.; f. al., Gamewell, 36 bx.; val. equip., $40,000; tot. mem., 260, pd. full time 7, pd. part time 5, 248 vol.

Water Supply—Src., riv., 5 1-3 m. bus. cent.; sys., pump to stdp.; 2 stdp. for lower water sys., loc. at Harris & F sts., cap. 1,045,000 gals.; dim., 54 x 31; mat., wd.; 1 stdp. for upper water sys., loc. at Harris & K sts. (filled from stdp. for lower sys.), cap. 85,000 gals.; mat. stl.; 2 pump. eng., class elec. & stm., cap. day 2,500,000 gals.; mains, stl., c. i. & wd., 54 m., 1 to 16 in. dia.; 188 hyd.; 641 v.; met., 2,199; 2,551 serv.; pipe, galv. i.; pres., dom. & f., 65 lbs.; cons. day, 640,300 gals.; cost, $284,777; cost mtce., $1,814; wks. owned by city.

FORT BRAGG, p. 2,616; f. area, 1½ m.; merc. bldgs., wd., 1 to 4 stor.; priv., wd.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 3 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; tot. mem., 30 vol.

Water Supply—Src., spr. & crk., 2 m. bus. cent.; sys., grav.; res. cap., 3,000,000 gals.; mains, 4 m., 4 to 10 in. dia.; 125 hyd.; pres., dom. 25 lbs., f. 120 lbs.; cons. day, 300,000 gals.; cost, $45,000; wks. owned by city.

FRESNO, p. 45,086; f. area, 850 a.; merc. bldgs., bk. & conc., 1 to 10 stor.; priv. wd., 1 & 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—2 auto comb. c. & h. wag., 2 Stutz 750 gal. triple comb. pumpers; 1 auto. comb. aer. tractor, 3 chief's auto., 1 stm. eng. (2 in reserve), 2 auto. c. eng., 5 auto. str., 3 str., tractor drawn, 25 c. hand ex., 1 aer trk., 1 auto hose wag., 2 hose wag., 1 h. & l. trk., 2 hrs.; hose, cot., rub. lined, 22,500 ft.; f. al., Gamewell, 33 bx.; val. equip., $135,000; val. bldgs., $120,000; exp. dept., $302,319; tot. mem., 133; pd. full time.

Water Supply—Src., wells, scattered over town; sys. dir. into mains; tank cap., 245,000 gals., mat. iron; 11 pump. eng., class centrif., cap. 1,080,000 gals. hr.; mains, c. i., 90 m., 2½ to 12 in. dia.; pipe c. i.; 585 v.; 493 hyd.; 15,488 met.; 15,488 serv.; pres., dom. 42 lbs., f. 52 lbs.; cons. day, 14,000,000 gals.; cost, $400,000; cost mtce., $100,000; wks. owned by Co.

FULLERTON, p. 4,415. F. dept.—1 comb. c. & h. wag., 6 c. hand ex., 1 hose wag.; 2,400 ft. hose; f. al., aer. wh.; val. equip., $8,859; exp. dept., $5,013; tot. mem., 20 vol.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to res.; res. cap. 1,000,000 gals.; 2 pump. eng.; cap., 10 hrs., 343,200 gals.; mains, 11⅛ m., 2 to 12 in. dia.; 58 hyd.; 300 v.; 763 met.; 763 serv.; pres., dom. & f. 80 lbs.; cons. day 250,000 gals.; cost, $100,000; cost mtce., $4,000; wks. owned by city.

GILROY, p. 2,862, f. area, 640 a.; merc. bldgs., wd. & bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F.dept.—1 str., 1 comb. c. & h. wag., 1 c. hand ex., 1 h. & l. trk., 4 hose carts; hose, cot., rub. lined, gd., 1,950 ft.; rub. gd., 450 ft.; inf. hose, 350 ft.; tot. hose, 2,750 ft.; f. al., Gamewells; val. equip., $8,500; val. bldgs., $6,800; exp. dept., $1,500; tot. mem., 80, pd. full time 1 pd. part time 1, vol. 78.

Water Supply—Src., creek; sys., grav.; res. cap., 4,500,000 gals.; mains, 9 m., 3 to 10 in. dia.; 30 hyd.; 29 v.; pres., f. 35 lbs.; cost, $66,000; wks. owned by city.

GLENDALE, p. 13,536; 13 a.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—3 comb. h. wag. pumps, 2 autos, 1 h. & l. trk., 1 c. eng., hose, 5,000 ft.; f. al., telp., val. equip., $60,000; val. bldgs., $23,500; exp. dept., $45,500; tot. mem., 20, pd. full time.

Water Supply—Src., spr. & wells; 2½ m. bus. cent.; sys. grav.; 4 res., combined cap. 9,800,000 gals.; 2 elec. pump. cap. per min.; 6,000 gals.; mains c. i. & stl., 80 m.; 4 to 30 in. dia.; 380 hyd.; met. 6,238; serv. 6,238; pres., dom. 20 to 80 lbs., f. 20 to 80 lbs.; cons. per day, 4,000,000 gal.; wks. owned by city.

GRASS VALLEY, p. 4,006; f. area, 180 a.; merc. bldgs., bk. & conc., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. auto, 8 c. hand ex., 1 auto hose wag.; hose, cot., rub. lined, gd., 1,600 ft.; rub. gd., 300 ft.; inf., 500 ft.; tot. hose, 2,400 ft.; f. al., Gamewell; 16 bx.; val. equip., $20,000; val. bldgs., $4,000; exp. dept., $1,000; total mem., 65 vol.; undrs. rating, third class.

Water Supply—Src., Yuba Water Co.; 1¼ m. bus. cent.; sys., grav.; stdp. cap., 5,500,000 gals.; res. cap., 10,000,000 gals.; mains, iron, 29 m., 4 to 22 in. dia.; 135 hyd.; 84 v., 1,200 serv.; pipe, iron; pres., dom. 85 lbs., f. 140 lbs.; cost, $100,000; cost mtce., $7,000; wks. owned by city.

HANFORD, p. 5,888; f. area, 65 a.; merc. bldgs., bk., 3 & 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 9 c. hand ex., 1 h. & l. trk., 1 hose reel; hose, rub., gd., 4,000 ft.; f. al., Gamewell, 26 bx.; val. equip., $50,000; val. bldgs., $35,000; exp. dept., $9,000; tot. mem., 35, pd. full time 5, vol. 30; undrs. rating, second class.

Water Supply—Src., wells, 600 ft. bus. cent.; sys., pump to stdp. & dir.; tk. cap., 150,000 gals., loc. at wells & station; mat., wd.; 4 pumps; class elec.; cap. per day, 2,800,000 gals.; mains, wrt. i., 16 m., 3 to 12 in. dia.; 69 hyd.; met., 30; 1,100 serv.; 1-in. gas pipe; pres., dom. 30 to 35 lbs., f. 150 to 200 lbs.; cons. day, 630,000 gals.; wks. owned by priv. Co.

HAYWARD, p. 3,487; f. area, 3,487 a.; merc. bldgs., bk., conc. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—24 c. hand ex., 1 Seagrave pumper, 1 auto. trk., 2 comb. h. & c. wag.; hose, cot., rub. lined, gd., 1,900 ft.; f. al., Gamewell, 23 bx.; val. equip., $18,000; val. bldgs., $10,000; exp. dept., $6,000; tot. mem. 16; pd. full time, 1; pd. part time, 2; vol. 16; udrs. rating, third class.

Water Supply—Src., wells, 4 m. bus cent.; sys., pump to res., mat. conc.; res. cap. 1,560,000 gals.; 2 pump. eng.; class centrif.; cap. day 800,000 gals.; mains, c. i. 25 m., 3 to 10 in. dia.; 69 hyd. v. 60; met., 1,490; serv. 1,490; pres., dom. & f., 65 lbs.; cons. day, 400,000 gal.; cost, $200,000; cost mtce., $22,000; wks. owned by city.

HEALDSBURG, p. 2,412; f. area, 110 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand chem. eng., 4 c. hand ex., 1 h. & l. trk., 3 hose car., hose, cot., rub. lined, gd., 1,600 ft.; f. al., bell & elec.; val. equip., $3,500; exp. dept., $300; tot. mem., 60, pd. full time 1, vol. 59.

Water Supply—Src., riv. & wells; sys., pump to res. & dir.; res. cap., 500,000 gals.; pump. cap. hour, 80,000 gals.; mains, 8 m., 3 to 8 in. dia.; 48 hyd.; met., 500; pres. f. 75 lbs.; cost, $80,000; auxiliary plant cost, $14,000; cost mtce., $4,650; wks. owned by city.

HOLLISTER, p. 2,781; f. area, 1 m. long by ½ m. wide; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & comb. ord.; causes of f. inv. F. dept.—3 c. hand ex., 1 hose reel, 1 triple comb. c. & h. trk. with pump.; hose, cot., rub. lined, gd., 1,650 ft.; inf. 400 ft.; tot. hose, 2,050 ft.; f. al., Gamewell & diaphone, 12 bx.; val. equip., $10,000; val. bldgs., $14,000; exp. dept., $1,000; tot. mem. 30, pd. full time, 1; vol. 29.

Water Supply—Src., artesian wells, 12 m. bus. cent.; sys., grav. & pump to res.; res. cap. 1,200,000 gals., loc. 3 m. city; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i. & stl., 3 miles, 8, 6 & 4 in. dia.; 60 hyd.; 42 v.; met., 900; 900 serv.; pipe, galv. iron; pres., dom. & f. 45 lbs.; cons., day, 250,000 gals.; cost, $242,000; wks. owned by Co.

HUNTINGTON PARK, p. 4,513; f. area, 680 a.; merc. bldgs., 2 stor., priv., 1 stor.; wd. rfs. perm. in f. area; F. dept.—1 auto, comb. c. & h. wag., 1,500 ft. hose.; val. equip., $13,000; val. bldgs., $2,000; exp. dept., $1,200; tot. mem. 11, pd. full time 1, pd. part time 10. Water Supply—Src., well.

INGLEWOOD, p. 3,286; f. area, 2,015 a.; merc. bldgs., bk. & wd., 1 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in fire area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. & h. wag., 6 c. hand ex.; hose, cot., rub. lined, gd., 700 ft.; rub., gd., 200 ft.; tot. hose, 900 ft.; f. al., bell; val. equip.,$5,800; val. bldgs., $4,000; exp. dept., $1,500; tot. mem., 35 vol.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav.; res. cap., 2,000,000 gals.; pump. eng.; cap. day, 129,600 gals.; mains, 48 m., 2 to 12 in. dia., mat. c. i. & stl.; 8 hyd.; met., 1,300; 1,300 serv.; pres., dom. 15 to 60 lbs., f. 15 to 60 lbs.; cons., day, 300,000 gals.; cost, $75,000; cost mtce., $3,500; wks. owned by Inglewood Water Co.

LINDSAY, p. 2,576; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 hose reel; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; tot. mem., 28 vol.

Water Supply—Not reported.

LODI, p. 4,850; f. area, 160 a.; merc. bldgs., bk., 1 & 2 stor.; priv., bk., 1 & 2 stor. F. dept.—1 auto comb. c. & h. wag., 1 h. & l. trk., 4 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 600 ft.; tot. hose, 2,600 ft.; f. al., Gamewell; val. equip., $11,750; val. bldgs., $1,700; tot. mem., 27, pd. full time 1, part time 3; vol. 23.

Water Supply—Src., 8 wells, ¼ m. bus. cent.; sys., pump to mains & stdp.; stdp. cap., 100,000 gals.; dim. 22 x 40 ft.; 5 pump. motors; cap. day, 9,000,000 gals.; mains, 20 m., 2 to 12 in. dia.; 150 hyd.; 60 v.; 2,700 serv.; pres., dom. 50 lbs., f. 80 lbs.; cost, $180,000; wks. owned by city.

LONG BEACH, p. 55,593; f. area, 8.640 a.; merc. bldgs., bk., 1 to 8 stor.; priv., frame., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 trk. equipped with tractor, 3 gasoline pump. eng. with hose, turret & cellar nozzles, &c.; 1 comb. h. & c. wag., 1 comb. c. chief's auto., 1 750 gal. motor pumper, 1 triple comb. pumper, 2 comb. h. & c. autos., 15 c. hand ex.; hose, cot., rub. lined, gd., 8,850 ft.; c., 750 ft.;; tot. hose, 9,600 ft.; f. al., Gamewell, 37 bx.; val. equip., $68,950; val. bldgs., $71,500; exp. dept., $48,250; tot. mem. 33, pd. full time, 33.

Water Supply—Src., artesian wells; sys., grav. & pump to res.; 4 res., cap. 9,858,500 gals.; mains, c. i., 200 m., 2 to 24 in. dia.; 761 hyd.; pres., dom. 40 to 90 lbs.; wks. owned by city.

LOS ANGELES, p. 576,673; f. area, 3,500 a.; merc. bldgs., bk. & stn., 1 to 13 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—32 c. eng., 67 auto. comb. c. & h. wag., 1 auto. tractor, 7 auto. aer. trk., 10 auto. h. & l. trk., 14 hose autos., 10 1,000 gal. pump. eng., 6 supply trks., 2 foamite wag., 2 squad autos. 2 salvage wag., 5 machinist's auto., 12 auto. f. prevention serv., 1 water tower, 16 chief's autos.; hose, cot., rub. lined, gd., 205,000 ft.; f. al., Gamewell & Creg., 421 bx.; val. bldgs., $396,586; exp. dept., $1,762,902; tot. mem., 1,200, pd. full time.

Water Supply—Src., Los Angeles riv., 9 m. bus. cent.; sys., grav. & pump to res.; res. comb. cap., 943,521,000 gals.; 13 pump. eng., class cross comp., cap. day 260,000,000 gals.; mains, c. i., 1,425 m., 4 to 72 in. dia.; 6,226 hyd.; 10,897 v.; met., 97,082; 111,662 serv.; pipe, galv. i.; pres., dom. 48 to 110 lbs.; cons. day, 75,000,000 gals.; cost, $39,500,000; cost mtce., $201,107.35; tot. $863,296.48; wks. owned by city.

LOS GATOS, p. 2,317; f. area, 200 a.; merc bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 1 h. & l. trk., 4 hose car.; hose, canvas, 1,500 ft.; rub., 350 ft.; tot. hose, 1,850 ft.; f. al., bell, 7 bx.; val. equip., $1,100; tot. mem., 25 vol.

Water Supply—Src., wells and streams, 2 m. bus. cent.; sys., grav.; res. cap., 117,000,000 gals.; 3 pump. eng., cap. day 1,000,000 gals.; mains, c. & wrt. i. & steel, 21.78 m., 1 to 10 in. dia.; 61 hyd.; 225 v.; 1,350 serv.; met., 1,185; pipe stl.; pres., dom. & f. 100 lbs.; cons. day, 550,000 gals.; cost, $215,000; cost mtce., $9,622; wks. owned by priv. corpn.

MADERA, p. 3,444. F. dept.—1 auto. comb. c. & h. trk., 6 c. ex.; hose, cot., rub. lined, gd., 1,800 ft.; chem., 250 ft.; inf., 450 ft.; tot. hose, 2,500 ft.; f. al., elec., 20 bx.; val. equip., $6,050; val. bldgs., $4,000; exp. dept., $2,500; tot. mem., 17, pd. part time.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., dir. pres.; stdp. cap., 80,000 gals.; 5 pump. eng., cap. day 4,320,000 gals.; mains, w. & c. i.; 17 m., 2 to 10 m. dia., 75 hyd.; 40 v.; 1,100 serv.; pres., dom. 50 to 57 lbs., f. 50 to 110 lbs.; cons. day 1,000,000 gals.; cost, $110,000; cost mtce., $9,000; wks. owned by city.

MARTINEZ, Contra Costa Co., p. 3,858; f. area, 20 a.; merc. bldgs., bk. & cem., 1 stor.; prv., wd. & cem., 1 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. c. eng. with 400 ft hose, 7 c. hand ex., 1 auto comb. c. & h. pumper; 1 h. & l. trk., 1 trailer with 750 ft. hose; hose, cot., rub. lined, gd., 2,800 ft.; f. al., Gamewell, 23 bx.; val. equip., $13,000; exp. dept., $4,363; tot. mem. 30, pd. full time 2, pd. part time 30.

Water Supply—Src., wells; 7 m. bus. cent.; sys., pump to res. & dir.; stdp. cap. 1,500,000 gals.; mat. conc.; res. cap., 1,500,000 gals.; pump. eng., cap. 600,000 gals.; mains, c. i., 12 m., 2 to 12 in. dia.; 74 hyd.; v. 141; met., 970; serv. 1,021; pipe, c. & w. i.; pres. dom. f. 100; cons., day 400,000 gals.; cost, $170,000; cost mtce., $36,898; wks. owned by city.

MARYSVILLE, p. 5,461, bk., 3 stor., wd., 2 stor.; 640 a. F. dept.—2 str., 2 comb. c. & h. wag., 4 c. hand ex., 1 c. eng., 1 h. & l. trk., 1 hose car., 2 hrs., 1 pump; hose, cot., rub. lined, gd., 3,600 ft.; inf., 400 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 28 bx.; val. equip., $33,000; val. bldgs., $15,000; tot. mem. 16, pd. full time 4, pd. part time 12.

Water Supply—Src., wells, in bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 200,000 gals.; 2 pump. eng., cap. day, 16,800,000 gals.; mains, 14 m., 3 to 12 in. dia.; 358 v.; 19 hyd.; met., 36; 1,115 serv.; pipe, wrt. i.; pres., dom. &

f. 30 lbs.; cons. day, 930,000 gals.; cost, $250,000; cost mtce., $20,000; wks. owned by private Co.

MERCED, p. 3,974; merc. bldgs., stn., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 6 c. hand ex., 1 auto comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 300 ft.; tot. hose, 3,300 ft.; f. al., elec., 20 bx.; val. equip., $31,150; val. bldgs., $20,000; exp. dept., $5,000; tot. mem., 27, pd. full time 2, pd. part time 2, vol. 23.

Water Supply—Src., riv., 18 m. bus. cent.; sys., pump to res.; res. cap., 3,000,000 gals.; 2 pump. eng., cap., 4, 464,000 gals. day.; mains, c. i., 13 m., 6 to 16 in. dia.; 71 hyd.; 42 v.; 40 met.; 800 serv.; pipe, lead; pres., dom. 25 to 40 lbs., f. 45 to 80 lbs.; cons. day, 600,000 gals.; cost, $500,000; cost mtce., $10,000; wks. owned by private Co.

MILL VALLEY, p. 2,554. F. dept.—2 c. hand ex., 1 c. eng., 1 auto trk., 5 hose reels, 2,500 ft. hose; f. al., bell; val. equip., $5,000; val. bldgs., $2,500; exp. dept., $4,000; tot. mem., 44, pd. full time 1, pd. part time 10, vol. 24.

Water Supply—Src., creek, dam, cap., 1,500,000 gals.; res. cap., 75,000 gals.; mains, 4, 3, 2 in. dia.; pres., dom. 60 to 70 lbs., f. 105 to 135 lbs.

MODESTO, p. 9,241; f. area, 6 blocks; merc. bldgs., bk. & stn., 3 to 6 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 pumpers, 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,600 ft.; f. al., Gamewell, 21 bx.; val. equip., $10,625; val. bldgs., $30,000; exp. dept., $5,400; tot. mem., 25, pd. full time 5, pd. part time 20.

Water Supply—Src., 10 wells; sys., pump dir. & to stdp.; stdp. cap., 260,000 gals.; 5 pump. eng., cap. day 5,760,000 gals.; mains, 8 m., 2 to 12 in. dia.; 150 hyd.; 8 v.; 1,000 serv.; pres., f. 120 lbs.; cost, $150,000; cost mtce., $8,457; wks. owned by city.

MONROVIA, p. 5,480; f. area, 9 blocks; merc. bldgs., stn., conc., bk., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. auto. trk., 1 auto. supply trk., 5 c. hand extrs., 1 hose reel; hose, cot., rub. lined, gd., 1,800 ft.; inf., 900 ft.; tot. hose, 2,700 ft.; f. al., Gamewell & horn; val. equip., $15,000; val. bldgs., $2,500; exp. dept., $7,000; tot. mem. 14, pd. full time, 2, pd. part time 12.

Water Supply—Src., mountain; sys., grav.; res. cap., 8,000,000 gals., 5 pump. eng.; mains, cem. & iron, 76 m., 2 to 16 in. dia.; 129 hyd.; 1,766 met., 1,766 serv.; pres., dom. 25 to 150 lbs., f. 75 to 200 lbs.; cons., day, 2,000,000 gals.; cost, $350,000; cost mtce., $20,000; wks. owned by city.

MONTEREY, Monterey Co., p. 5,479; bldgs.; wd., 1 stor.; priv., wd., 1 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & wh.; val. bldgs., $13,800; tot. mem., 100 vol.

Water Supply—Src., riv., 26 m. bus. cent.; sys., grav.; res. cap., 145,000,000 gals., loc. 2½ m. city; mains, stl. & c. i., 39 m., 12 to 22 in. dia.; 60 hyd.; 400 v.; met., 2,800; 3,200 serv.; pipe, galv. i.; pressure, dom. 80 lbs., f. 110 lbs.; cost, $1,300,000; wks. owned by Co.

NAPA CITY, p. 6,757; f. area, 966 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 1 auto. comb. c. & h. wag., 1 auto. comb. pump. eng., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 2,000 ft.; tot. hose, 6,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $30,000; val. bldgs., $10,000; exp. dept., $10,538; tot. mem., 12, 5 pd. full time, pd. part time 7.

Water Supply—Src., wells; sys., pump to res. & dir.; res. cap., 7,000,000 gal.;; stdp. cap., 367,200 gals.; pump. eng., cap. day 2,500,000 gals.; mains, c. i., 30 m., 2 to 14 in. dia.; 102 hyd.; met., 1,850, 2,071 serv. pipe galv. i.; pres., dom. 40 to 45 lbs., f. 90 lbs.; cons. day, 1,500,000 gals.; cost, $246,345; cost mtce., $45,000;; wks. owned by city.

NATIONAL CITY, p. 3,116; f. area 2½ sq. m.; merc. bldgs., conc. & wd., 1 & 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 1 c. eng.; 1 hose reel, 1 auto. comb. c. & h. trk.; 2,800 ft. cot., rub. lined, hose; inf. 400 ft., tot. 3,200 ft.; f. al., Gamewell, 2 bx.; val. equip., $12,000; val. bldgs., $10,000; exp. dept., $2,000; total mem. 44, paid full time 1, pd. part time 8, vol. 35.

Water Supply—Src., res., 7 m. bus. cent.; sys., grav.; res., cap. 10,092,584,023 gals.; mains, i. & stl., 100 m., 2 to 36 in. dia.; 135 hyd.; met., 3,000; 280 v.; 3,750 serv.; pipe, wrt. i.; pres., dom. & f. 40 to 80 lbs.; cons. day 5,000,000 gals.; cost mtce., $113,827; wks. owned by private Co.

NEEDLES, p. 2,807; f. area, 800 a. F. dept.—3 hand hose carts, 1 hand c. cart; val., equip., $1,200; val. bldgs., $1,800; exp. dept., $1,000; tot. mem., 20 vol.; undrs. rating, second class.

Water Supply—Src., Colo. River, 1 m. bus. cent.; sys., pump; 3 pump. eng.; cap. day, 2,000,000 gals.; 70 hyd.; 80 serv.; pres., dom. & f. 90 lbs.; wks. owned by private Co.

OAKLAND, p. 216,261; f. area, 58.50 sq. m.; merc. bldgs., stn. & bk., 1 to 11 stor.; priv., wd., 1 to 11 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—15 stm. eng., 5 auto. h. & c. wag., 6 auto. pump. eng. with hose carrier, 2 c. eng., 45 c. hand ex., 1 aer. trk., 3 comb. h. & l. trks., 5 h. & l. trks., 15 comb. c. & h. wag., 16 hose wag., 3 auto hose wag., 28 hrs., 12 chief auto., 4 nozzles, hose, cot., rub. lined, gd., 37,450 ft.; f. al., Gamewell, 682 bx.; val. equip., $478,000; val. bldgs., $285,000; exp. dept., $855,509; total mem. 347, pd. full time 186.

Water Supply—Src., wells & Lake San Leandro; sys., grav., pump dir.; res. cap., 6,300,000,000 gals.; 9 pump. eng., class horizontal comp. dup., cap. day 28,750,000 gals.; mains, c. & sheet i., 6 & 4 in. dia.; 1,339 hyd.; met., 1,798; 15,700 serv.; 2,302 v.; pres., dom. & f. 40 to 80 lbs.; cost, $4,520,000; cost mtce., $100,000; wks. owned by Co.

ONTARIO, p. 7,280. F. dept.—1 auto. comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 2,800 ft. hose; f. al., Gamewell, 3 bxs.; val. equip., $15,000; val. bldgs., $1,500; tot. mem., 30; pd. full time 1, vol. 29.

Water Supply—Src., strm. & wells, 8 m. bus. cent.; sys., grav.; 3 res. cap., 4,000,000 gals.; mains, 65 m., 2 to 14 in. dia.; 350 hyd.; 1,850 met.; 1,850 serv.; pres., dom. & f. 60 to 110 lbs.; cost, $300,000; wks. owned by city.

ORANGE, p. 4,884; f. area, 2,500 a. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., hose, 2,000 ft.; f. al., Gamewell, 11 bx.; val. equip., $7,000; exp. dept., $2,515; tot. mem., 20; pd. full time 1, pd. part time 19.

Water Supply—Src., 3 wells, ½ m. bus. cent.; sys., grav. & dir.; 2 tk. cap., 100,000 gals.; dim. 22 x 22 ft.; res. cap., 600,000 gals.; 3 pump. eng., cap. day, 3,500,000 gals.; mains, c. i. & stl., 17 m., 2 to 14 in. dia.; 106 hyd.; 50 v.; 1,050 met.; 1,200 serv.; pipe, c. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $150,000; cost mtce., $3,000; wks. owned by city.

OROVILLE, p. 3,340; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 2,000 ft.; tot. hose, 3,000 ft.; f. al., bell & elec., 26 bx.; val. equip., $14,000; val. bldgs., $6,000; exp. dept., $4,000; tot. mem., 65 vol.

Water Supply—Src., riv.; sys., grav.; res. cap., 25,000,000 gals.; mains, 15 m., 3 to 26 in dia.; 45 hyd.; 40 v.; met., 1; 500 serv.; pres., dom. 70 lbs., f. 70 lbs.; cost, $300,000; cost mtce., $6,000; wks. owned by priv. Co.

OXNARD, p. 4,417; f. area, 400 a.; merc. bldgs., mixed 2 stor.; priv. mixed 1 stor.; wd. rfs. not perm.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 hose wag., 1 h. & l. trk., 2 hose reels, 3,000 ft. hose; f. al., telp.; val. equip., $10,000; exp. dept., $1,200; tot. mem., 18, vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., dir. pres.; stdp. cap., 150,000 gals.; res. cap., 150,-

000 gals.; 3 pump. eng., combined cap. day, 24,480,000 gals.; mains, 9 m., 4 to 14 in. dia.; 91 hyd.; 6 met.; 900 serv.; pres., dom. 35 to 45 lbs., f. 110 lbs.; cost, $125,000; cost mtce., $15,000; wks. owned by Oxnard Municipal Water Dept.

PACIFIC GROVE, p. 2,974; merc. bldgs., bk., conc. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. hose & pump wag., 1 hose reel; hose, cot., rub. lined, gd., 2,800 ft.; rub. gd., 600 ft.; f. al., bell; val. equip., $14,350; tot. mem., 25 pd. part time.

Water Supply—Src., riv., 26 m. bus. cent.; sys., grav.; res. cap. 140,000,000 gals.; loc. 2½ m. city; mains, wrt. i. & c. i., 128 m., 2 to 22 in. dia.; 139 hyd.; 1,000 v.; met., 4,300; 4,300 serv.; pipe wrt. i. & c. i.; pres., dom. 45 to 115 lbs.; cons. per day 2,000,000 gal.; cost, $820,000; wks. owned by Co.

PALO ALTO, p. 5,900; f. area, 30 m., merc. bldgs., conc. & bk. 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 c. on Ford chassis, 1 hose reel, 1 750 gal. Seagrave pumper; hose, inf., 3,000 ft.; f. al., Gamewell; 40 bx.; val. equip., $26,356; val. bldgs., $10,000; exp. dept., $9,623; tot. mem. 45; pd. full time 3; pd. part time 20; vol. 25; tariff rating No. 2.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 155,000 gals.; dim. 30 x 80 ft.; mat. conc.; res. cap., 300,000 gals.; 5 pump. eng., cap., 2,400,000 gals. day; mains, wrt. & c. i.; 30 m., 2 to 12 in. dia., 180 hyd.; 314 v.; met., 2,222, 2,222 serv.; pipe wrt. i.; pres., dom. 35 lbs., f. 80 lbs.; cons. day, 1,000,000 gals.; cost, $302,500; cost mtce., $45,785; wks. owned by city.

PASADENA, p. 45,354; f. area, 17 sq. m.; merc. bldgs., conc. & stl., 9 stor.; priv., wd., 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 comb. c. & h. wag., 30 c. hand ex., 1 aer. trk., 1 h. & l. trk., 5 hose wag., 7 pumps; hose, cot., rub. lined, gd., 22,000 ft.; f. al., Gamewell, 184 bx.; val. equip., $125,000; val. bldgs., $130,000; exp. dept., $118,000; tot. mem. 103, full time, 1 call man.

Water Supply—Src., strm. & wells, 1, 2½ & 6 m. bus. cent.; sys.; 10 res. cap., 61,000,000 gals.; 10 pump. eng., cap. day, 16,600,000 gals.; mains, c. i. & stl., 212 m., 2 to 30 in. dia.; 750 hyd.; 1,501 v.; met., 1,800; 1,800 serv.; pipe, wrt. & galv. i.; pres., dom. & f., 10 to 125 lbs.; cons. per day, 6,350,000 gals.; cost, $1,600,000; cost mtce., $77,500; wks. owned by city.

PETALUMA, p. 6,226; f. area, 100 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 h. & l. trk., 4 hose car., 1 motor pumping engine; hose, cot., rub. lined, gd., 5,500 ft.; inf., 1,000 ft.; tot. hose, 6,500 ft.; f. al., Gamewell, 39 bx.; val. equip., $50,000; val. bldgs., $10,000; exp. dept., $7,000; tot. mem., 23, pd. full time 4, pd. part time 19, vol. 40.

Water Supply—Src., mountain strm.; sys., grav.; res. cap., 85,000,000 gals.; mains, 35 m., 4 to 10 in. dia.; 80 hyd.; 80 v.; met., 1,250; pres., f. 60 to 65 lbs.; cost, $368,000; cost mtce., $9,000; wks. owned by Co.

PIEDMONT, p. 4,282, f. area, 1,100 a.; merc. bldgs., wd. & cem., 1 to 3 stor.; priv., wd. & cem. 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 auto comb. c. eng. & chief's car.; 8 c. hand ex.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., Gamewell, 31 bx.; val. equip., $50,000; val. bldgs., $26,000; exp. dept., $20,000; tot. mem., 8, pd. full time.

Water Supply—Same as Oakland.

PITTSBURG, p. 4,715; f. area, 1,800 a.; merc. bldg., bk. & cem., 3 stor.; priv. 1 & 2 stor.; wd. rfs. not perm., f. wks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 c. hand ex., 1 hose wag.; 4 hose carts, hose cot., rub. lined; 5,400 ft., f. al. Gamewell, 17 bx.; val. equip., $25,000; val. bldgs., $100,000; exp., dept., $6,500; tot. mem., 40; pd. full time, 2; pd. part time, 1; vol.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., grav., stdp., cap. 100,000 gals., dim. 18 x 32; res. cap., 132,000 gals.; 2 pump. eng., class, centrif., cap. day, 2,000,000 gals.; mains, wd. & i., 12 m., 2½ to 12 in. dia.; 46 hyd.; 160 v.; 940 met.; 984 serv.; pipe, galv. i.; pres., dom. 42 lbs., f. 80 lbs.; cons. day, 250,000 gals.; cost, $185,000; cost mtce., $15,000; wks. owned by city.

POINT RICHMOND—See Richmond.

POMONA, p. 13,505. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 1 auto comb. c. & h. trk., 6 chem. hand ex., 2 hose car.; hose, cot., rub. lined, 2,500 ft.; f. al., Gamewell, 3 bx.; val. equip., $11,810; val. bldgs., $10,000; exp. dept., $4,400; tot. mem. 34, pd. full time 4, vol. 30.

Water Supply—Src., 6 wells, 2 m. bus. cent.; sys., grav., pump to res., mat. cem.; cap. 2 res., 1,000,000 gals.; res. loc. 1½ m. north bus. cent.; 8 pump. eng., class centrif., cap. day 6,000,000 gals.; mains, 80 m., 2 to 24 in. dia.; 278 hyd.; met., 3,500; 3,800 serv.; pres., dom. 50 lbs.; cost, $600,000; wks. owned by priv. Co.

PORTERVILLE, p. 4,096; f. area, 400 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 8 c. hand ex., 1 auto. hose wag., 1 Amer. Lafrance 1,000 gal. pump; hose, cot., rub. lined, gd., 4,000 ft.; c. 150 ft.; tot. 4,150 ft.; f. al., Gamewell, 13 bx.; val. equip., $45,600; val. bldgs., $5,000; exp. dept., $9,000; tot. mem., 15; pd. full time 2; pd. part time 4; vol. 13; undrs. rating, third class.

Water Supply—Src., wells: sys., pump dir.; res. cap., 100,000 gals.; pump. eng., cap. day, 720,000 gals.; mains, 2½ m., 6 in. dia.; 30 hyd.; pres., dom. 40 lbs., f. 70 lbs.; cost, $60,000; cost mtce., $6,000; wks. owned by Co.

RED BLUFF, p. 3,104; f. area, 700 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 new gasoline eng., 4 c. hand ex., 1 h. & l. trk., 4 hose car., 6 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell, 24 bx.; val. equip., $11,000; val. bldgs., $15,000; tot. mem., 50, pd. full time 3, vol. 47.

Water Supply—Src., creek, 10 m. bus. cent.; sys., grav., 800,000 gals. a day, & pump to stdp.; stdp. cap., 200,000 gals.; 2 pump. eng., cap. day, 2,500,000 gals.; mains, sheet i., 14 m.; 4 to 10 dia.; 850 serv.; pres., dom. 30 lbs., cons. per day 1,000,000 gal.; cost, $150,000; cost mtce., $6,000; wks. owned by Co.

REDDING, p. 2,962; f. area, 28 a.; bldgs., bk., 1 & 4 stor.; wd. rfs. not perm.; fwks & combt. ord. F. dept.—2 comb. c. & h. auto., 1 70-gal. c. eng., 1 c. hand ex., 1 h. & l. trk., 45 ft. ext., 3 hose car.; hose, cot., rub. lined, gd., 4,700 ft.; f. al., Gamewell, 17 bx.; val. equip., $24,000; val. bldgs., $1,500; exp. dept., $1,500; tot. mem., 57, pd. full time 2, vol. 55.

Water Supply—Scr., riv., 2 m., bus. cent.; sys., pump dir. to res., settling basin & res. cap., 350,000 & 1,300,000 gals.; 2 pump. eng., cap. day 3,240,000 gals.; mains, w. & c. i. & wd. stave; 17.7 m., 3 to 18 in. dia.; 55 hyd.; 35 v.; met., 161; serv. 966; pipe w. i.; pres. dom. & f., 62 lbs.; cons. per day, 540,000 gals.; cost, $141,000; cost mtce., $7,000; wks. owned by Co.

REDLANDS, p. 9,571; f. area, f. 17 a.; merc. bldgs., bk., 1 & 3 stor.; priv. wd., 1 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 9 c. hand ex., 1 750 gal. triple comb.; hose, cot., rub. lined, gd., 5,300 ft.; inf., 500 ft.; tot. hose, 5,800 ft.; f. al., bell; val. equip., $23,000; val. bldgs., $10,000; exp. dept., $12,500; tot. mem., 15, pd. full time 6, pd. part time 9.

Water Supply—Src., wells, 2 m. bus. cent.; sys. grav.; 4 res. cap., 14,000,000 gals., loc. in city; 13 pump. eng., class elec., cap. day 13,000,000 gals., mains, c. i. & stl., 204 m., 2 to 22 in. dia.; 350 hyd.; 1,100 v.; 2,100 met.; 4,040 serv.; cons. per day, 5,200,000 gal., dom.; 2,600,000 gal. used for irrigation; tot. 7,800,000 gal. in summer; cost $600,000; cost, mtce., $36,000; wks. owned by city.

REDONDO BEACH, p. 4,913; f. area, 1,200 a.; merc. bldgs., bk., 3 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; fwks. & comb. ord.; causes of f. inv.

F. dept.—1 comb. c. & h. auto, 5 c. ex., 1 triple comb. pump eng., 1,700 ft. of hose on both eng.; f. al., telp. & siren; val. bldgs., $10,500; exp. dept., $2,500; tot. mem., 16; pd. full time 1, pd. part time 15.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav.; res. cap. 1,500,000 gals.; 2 pump. eng. cap. day, 2,000,000 gals.; mains, 30 m., 2 to 16 in. dia.; 141 hyd., 320 v.; 1,200 met., 1,300 serv.; pres., dom. & f. 20 to 80 lbs.; wks. owned by private Co.

REDWOOD, p. 4,020; f. area, 6 sq. m.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 comb. c. & hose wag.; 1 c. eng., 5 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 4 hose car.; hose, cot., rub. lined, gd., 2,800 ft.; inf., 400 ft.; tot. hose, 3,200 ft.; f. al., Gamewell. 29 bx.; val. equip., $25,000; val. bldgs., $40,000; exp. dept., $1,200; tot. mem. pd. full time 2, part time 3; 56 vol.; undrs. rating, third class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump.; mat. conc.; res. cap., 600,000 gals.; 3 pump. eng.; class centrif., cap. day, 1,000,000 gals.; mains, c. 40 m., 2 to 10 in. dia.; 186 hyd.; 130 v.; 1,250 met., 1,250 serv.; pipe w. i.; pres. dom. 75 lbs., f. 95 lbs.; cons. day, 280,000 gals.; cost, $200,000; wks. owned by city; Redwood City Water Co. owns wells & pumps & supplies.

REEDLEY, p. 2,447; f. area, 40 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand. ex., 3 hose carts; hose, cot., rub. lined, gd., 1,300 ft.; f. al., bell & wh., 21 bx.; val. equip., $1,500; val. bldgs., $2,200; exp., $500; 30 vol.

Water Supply—Src., wells, 1 block bus. cent.; sys., pump. to stdp.; stdp. cap., 60,000 gals.; mat., wd. & galv. i.; 3 pump. eng., combined cap. day, 20,160,000 gals.; mains, wrt. i.; 12½ m., 2 to 8 in. dia.; 69 hyd.; 15 v.; met., 95; 500 serv.; pres., dom. 50 lbs., f. 130 lbs.; cons. day, 500,000 gals.; cost $46,000; cost mtce., $2,000; wks. owned by city.

RICHMOND, p. 16,843; f. area, 15 sq. m.; merc. bldgs., varied, 2 to 4 stor.; priv., frame, 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng.; 1 h. & l. trk.; 1 Seagrave pump; 10 c. hand ex., 3 comb. c. & h. wag.; hose, cot., rub. lined, gd., 15,000 ft.; f. al., Gamewell, 66 bx.; val. equip., $52,000; val. bldgs., $30,000; exp. dept., $77,000; tot. mem. 29, pd. full time.

Water Supply—Src., wells; 4 stdps., combined cap. 425,000 gals.; res. cap., 1,000,000 gals.; 2 pump. eng., cap. day 358,320 gals. together; mains, 10 m., 3, 4, 6 in. dia.; 61 hyd.; pres., f. 83 lbs.

RIVERSIDE, Riverside Co., p. 19,341; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 auto. comb. c. & h. wag. equip. with 40 & 60 gal. c. tk., 4,400 ft. hose, 1 h. & l. trk., 12 c. hand ex., 1 supply wag., 2 hose reels, 750 gal. auto. pump.; hose, cot., rub. lined, gd., 5,100 ft.; inf., 1,800 ft.; tot. hose, 6,900 ft.; f. al., Gamewell, 29 bx.; val. equip., $47,499; val. bldgs., $16,000; exp. dept., $24,661; tot. mem. 36, pd. full time 12, pd. part time. 24.

Water Supply—Src., wells, 8 m. bus. cent.; sys., pump dir. & grav.; 7 res., cap. 5,556,000 gals.; 5 pump. eng.; cap. day, 2,086,560 gals.; mains, 180 m., 2 to 30 in. dia.; 523 hyd.; met., 1,200; 5,400 serv.; pres., dom. & f., 50 lbs.; cons. day, 5,500,000 gals.; cost, $1,277,000; cost mtce., $133,000; wks. owned by city.

ROSEVILLE, p. 4,477; f. area, 1,200 a.; merc. bldgs., cem.; 2 stor.; priv. 1 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—7 hose car.; 1 c. eng.; 1 comb. c. & hose wag.; 1 hose wag.; hose., cot., rub. lined, gd., 2,500 ft.; inf., 1,000 ft.; tot., 3,500 ft.; f. al., telp.; val. equip., $2,000; exp. dept., $500; tot mem., 40 vol.

Water Supply—Src., wells; 2 pump., cap. day, 960,000 gals.; res. cap., 17,000,000 gals.; mains, 15 m., 3 to 20 in. dia.; 115 hyd.; 20 met.; 1,050 serv.; pres., dom. 65 lbs., f. 87 lbs.; cons. day, 2,000,000 gals.; cost, $150,000; cost mtce., $23,000; wks. owned by priv. Co.

SACRAMENTO, p. 65,908; f. area, 640 a.; merc. bldgs., bk. & stn., 1 to 6 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 5 stm. eng., 10 c. hand ex., 1 aer. trk., 2 comb. c. & h. wag., 3 hose wag., 2 hose car., 26 hrs.; hose, cot., rub. lined, gd., 8,450 ft.; f. al., elec., 70 bx.; val. equip., $50,000; val. bldgs., $54,000; exp. dept., $87,500; tot. mem., 68, pd. full time 35, pd. part time 33.

Water Supply—Src., riv.; sys., pump dir.; 5 pump. eng., cap. day 39,000,000 gals.; mains, stl. & c. i., 140 m., 6 to 36 in. dia.; 1,170 hyd.; 1,300 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 60 lbs.; cost, $2,000,000; cost mtce., $65,000; wks. owned by city.

SALINAS, p. 4,308; f. area, 1,516 a.; merc. bldgs., wd. & conc., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & comb. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h wag., 6 c. hand ex., 1 hose reel, 2 pumpers.; hose, cot.; rub. lined, gd., 3,000 ft.; inf. 500 ft.; tot., 3,500 ft.; f. al., Gamewell, 26 bx.; val. equip., $30,000; val. bldgs., $5,000; exp. dept., $6,000; tot. mem., 28; 3 pd. full time; mem. 25 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to tks. & dir.; stdp. cap., 150,000 gals.; mat., wd.; res. cap., 100,000 gals.; 4 pump. eng., class centrif.; comb. cap. day, 2,500,000 gals.; mains, c. & w. i., 23.3 m., ¾ to 12 in. dia.; 66 hyd.; v. 41, met. 860; serv. 1,642, pipe, w. i.; pres., dom., 30 lbs., f. 60 lbs.; cons., day 1,200,900 gal.; cost $63,354 (Inc. King City Plant); cost. mtce., $18,330 (Inc. King City Plant); wks. owned by Co.

SAN ANSELMO, p. 2,475; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag.; 2,700 ft. hose; f. al., Gamewell, 10 bx.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $2,500; tot. mem, 100 vol.; pd. full time & part time.

Water Supply—Src., lake; sys., high pres.; 34 hyd.; pres., dom. 70 to 80 lbs., f. 70 to 80 lbs.; wks. owned by priv. Co.

SAN BERNARDINO, p. 18,721; f. area, 4,138 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 1 h. & l. trk., 2 c. hand ex., 3 hose reels, 20 nozzles; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 48 bx.; val. equip., $35,000; val. bldgs., $15,000; exp. dept., $17,000; tot. mem., 44, 9 pd. full time, 35 vol.

Water Supply—Src., strms., 7 wells, 1½ to 4 m. bus. cent.; cap., 7,350,000 gals.; sys., grav.; pump dir.; 2 res., cap. 2,750,000 gals.; res. loc. 3½ m. northwest city; pump. eng., class dup., cap. day 6,000,000 gals.; mains, stl. & c. i., 72 m., 4 to 20 in. dia.; 356 hyd.; 840 v.; 4,250 serv.; 1,350 met.; pipe, iron; pres., dom. 86 lbs., f. 94 lbs.; cons. day, 4,000,000 gals.; cost, $550,000; cost mtce., $18,000; wks owned by city.

SAN DIEGO, p. 74,683; f. area, 48,500 a.; merc. bldgs., conc., 10 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—10 auto. pump. eng., 8 auto. comb. h. & c. wag., 70 c. hand ex., 1 auto. aer. trk., 1 h. & l. trk., 1 Fire Tug; hose, cot., rub. lined, gd., 31,050 ft.; rub., gd., 3,800 ft.; tot., 34,850 ft.; f. al., Gamewell, 220 bx.; val. equip., $213,160; val. bldgs., $162,763; exp. dept., $262,765; tot. mem., 137, pd. full time.

Water Supply—Src., mountain strm., 36 m. bus. cent., & 12 wells & pumps, 4 m. bus. cent.; sys., grav. by flume, pump to res. & dir.; 4 res., comb. cap. 29,180,000,000 gals.; 8 pump. eng., mains, c. & wrt. i., 362.23 m., 2 to 36 in. dia.; 1,125 hyd.; 3,125 v.; met., 15,021; 15,021 serv.; pres., dom. 40 to 140 lbs., f. 90 to 200 lbs.; cons. day, 2,650,000 gals.; cost, $7,000,000; cost mtce., $250,000; wks. owned by city.

SAN DIMAS, p. 2,541; f. area, 640 a.; merc. bldg., bk., cem. & wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 comb. c. & hose wag.; 60 c. hand ex.; 500 ft. new hose; f. al., siren; tot. mem., 20 vol.

Water Supply—Src., wells; 4 pump., cap. 1,000,000 gal. per day; 12 hyd.; 30 v.; 425 serv.; mains, 65,000 ft.; pres., dom. & f. 50-72 lbs.; cost, $60,000; cost, mtce, $9,000; wks. owned by Co.

SAN FERNANDO, p. 3,204; f. area, 1,400 a. F. dept.—2 hand c. eng., 4 c. hand ex., 1 h. & l. trk.; 300 ft. c. hose; 100 ft. inf. hose; tot. hose, 400 ft.; f. al., telp. & wh.; val. equip., $1,000; val. bldgs., $100; exp. dept., $500; tot. mem., 20, pd. part time.

Water Supply—Src., wells & mountain strm.

SAN FRANCISCO, p. 506,676; f. area, 26,720 a.; priv., wd., 2 stor.; f. limits; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—30 auto. str., 7 str., tractor drawn, 9 auto. comb. c. & h. wag., 3 auto. hose wag., 1 hose wag., 12 auto. h. & l. trks., 1 h. & l. trk., 12 auto. aer. trks., 1 aer. trks., 11 auto. chem. eng., 1 water tower, 10 chief's autos, 13 supply autos, 9 f. al. autos, 18 hrs., 123,000 ft. hose; f. al. elec., 847 bx.; exp. dept., $1,543,632; tot. mem., 966, pd. full time.

Water Supply—Src., mountain strm., lakes & wells, 6 to 60 m. bus. cent.; sys., grav.; pump. to 4 impounding, 11 distributing res.; 4 imp., res., cap. 32,273,000,000 gals.; 11 dist. res., cap. 99,000,000 gals.; 26 pump. eng., combined cap. day, 122,632,000 gals.; mains, 436 m., 3 to 44 in. dia.; 4,382 hyd.; met., 71,966; 3,897 v.; 71,966 serv.; pipe, lead & galv. i.; pres., dom. & f., 40 to 140 lbs.; cons. day, 37,172,000 gals.; wks. owned by Co.

SAN GABRIEL, p. 2,640. F. dept.—1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 12,000 ft.; f. al., telp.; val. equip., $8,800; val. bldgs., $1,000; exp. dept., $720; tot. mem., 7 vol.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., grav.; res. cap., 1,095,000 gals.; 4 pump. eng.; cap. day 1,425,600 gals.; mains, 23 m., ¾ to 12 in. dia.; 18 hyd.; 564 met.; 764 serv.;

SAN JOSE, Santa Clara Co., p. 39,642; merc. bldgs., stn., bk. & wd., 1 to 7 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str. (1 in reserve), 5 comb. c. & h. wag., 1 auto c. eng., 11 c. hand ex., 1 h. & l. trk., 1 aer. trk.; 7 hose wag., 3 hose cars.; 1 squad auto. 1 chief's auto, 16 l. on hose wag.; 24 hrs.: hose. cot.. rub. lined, gd., 12,675 ft.; f. al., Gamewell, 103 bx.; val. equip., $35,000; val. bldgs., $40,000; exp. dept., $83,-732; tot. mem., 64 pd. full time.

Water Supply—Src., creek & spr., 25 m. bus. cent.; sys., grav.; res. cap., 300,000,000 gals., loc. Santa Cruz mountains; 5 pump. eng., class horizontal centrif. steam & elec., cap. day 20,720,000 gals.; mains, wrt. i., c. i. & stl., 215 m., 2 to 18 in. dia.; 445 hydrants; 1,100 v.; met., 11,462; serv. 13,467; pipe, stl.; pres., dom. & f. 40 to 65 lbs.; cons. day 6,777,834 gals.; cost, $2,789,-396; cost mtce., $167,427; wks. owned by priv. corp.

SAN LEANDRO, p. 5,703. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; val. equip., $10,000; val. bldgs., $4,000; exp. dept., $2,500; tot. mem. 10, pd. full time 2, pd. part time 8.

Water Supply—Src., lake; sys., grav.; res. cap., 6,000,000,000 gals.; pres., dom. 45 lbs., f. 60 lbs.; cons., day 135,000 gals.; wks. owned by Co.

SAN LUIS OBISPO, p. 5,895; f. area, 250 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 str., 1 comb. c. & h. wag., 1 h. & l. trk., 3 hose car., 4 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al. sys. in course of construction; val. equip., $8,000; val. bldgs., $6,000; exp. dept., $2,000; tot. mem. 72, pd. full time 4, pd. part time 14, vol. 54; undrs. rating, second class.

Water Supply—Src., spr. & wells, 4 m. bus. cent.; sys., grav.; pump to res. & dir.; res. cap., 9,000,000 gals.; loc. 2 m. city; cap. per day, 100,000 gals.; 3 pump. eng.; class motor, mains, c. i., stl., 60 m., 2 to 14 in. dia.; 70 hyd.; 240 v.; met., 4; serv., 1,600; pipe, galv. i.; pres., f. 100 lbs.; cons. day, 1,250,000 gals.; cost, $250,000; cost mtce., $6,000; wks. owned by city.

SAN MATEO, p. 5,979; f. area. 6¼ sq. m.; merc. bldgs., bk., conc. & wd., 1 to 3 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord. F. dept.—1 auto. comb. h. & c. wag., 2 c. hand ex., 1 c. eng. (small), 1 h. & l. trk., 1 comb. c. & h. wag., 4 hose car.; 1 hose reel; 1 triple comb hose wag.; c. & pump., 750 gal. per min.; hose, cot., rub. lined, gd., 3,600 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $60,000; exp. dept., $6,921; tot. mem., 14, pd. full time 2, pd. part time 7; vol. 5; undrs. rating, first class.

Water Supply—Src., Spring valley & pump dir.; sys., grav., pump to res. & dir.; res. cap., 3,000,000 gals., loc. 1 m. west city; 2 pump. eng., class trip. & horizontal; cap. day, 2,000,000 gals.; mains, 4 to 11 in. dia.; 59 hyd.; 1,000 serv.; pipe, ¾ in.; pres., f. 50 lbs.; wks. owned by Co.

SAN PEDRO, Los Angeles Co, p. 7,000; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 f. boats (rented) in harbor, 1 c. eng. on wls., 1 h. & l. trk., 24 c. hand ex., 3 hose car.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., bell, telp. & Gamewell, 24 bx.; val. equip., $25,000; val. bldgs., $1,000; exp. dept., $10,000; tot. mem. 35, pd. full time 5, vol. 30.

Water Supply—Src., 10 wells, 5 m. bus. cent.; sys., pump to res.; res. cap., 12,000,000 gals.; 3 pump. eng., 2 elec. & 1 stm., cap. day 17,000,-000 gals.; mains, c. i., 25 m., 4 to 20 in. dia.; 180 hyd.; met., 6,000; serv., 6,300, pipe galv.; pres., dom. & f., 10 to 90 lbs.; cons. day, 4,000,-000 to 7,000,000 gals.; cost, $800,000; wks. owned by Los Angeles City.

SAN RAFAEL, p. 5,512. F. dept.—1 auto. comb. c. & h. wag., 10 c. hand ex., 2 h. & l. trk., 2 hose car., 5 hose carts, 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell, 27 bx.; exp. dept., $5,000; tot. mem. 82, pd. full time 3, pd. part time 4, vol. 75; undrs. rating, first class.

Water Supply—Src., spr.; sys., grav.; res. cap., 140,000,000 gals.; mains, 100 m., 2 to 16 in. dia.; 200 hyd.; met., 4,500; 5,000 serv.; pres., dom. & f., 100 lbs.; cons. day, 2,500,000 gals.; cost, $3,000,000; cost mtce., $40,000; wks. owned by water district.

SANTA ANA, p. 15,485; f. area, 50 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 2 auto. comb. c. and h. wag., 20 c. hand ex., 1 pumper, 1 chief's car.; hose, cot., rub. lined, gd., 5,000 ft.; rub., chem. gds., 600 ft.; inf., 550 ft.; total, 6,150 ft.; f. al., Gamewell, 26 bx.; val. equip., $37,500; val. bldg., $23,000; exp. dept., $10,843; tot. mem. 26; pd. full time 8, vol. 18.

Water Supply—Src., 9 wells, ½ m. bus. cent.; sys., dir. pres.; res. cap., 9,000,000 gals., loc. at pump station; 5 pump. eng., cap day 16,000,000 gals.; mains, c. i., 59 m., 4 to 20 in. dia.; 273 hyd.; 100 v.; met., 4,100; 4,445 serv.; pres., dom. 75 lbs., f. 120 lbs.; cons. day, 3,000,000 gals.; cost, $255,000; wks. owned by city.

SANTA BARBARA, p. 19,441; f. area, 47½ a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. h. & c. wag. with 1,100 ft. h. & c. tk., 1 str. in reserve, 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose carts; hose, cot., rub. lined, 2,800 ft.; f. al., Gamewell, 8 bx.; val. equip., $13,100; exp. dept., $3,839; tot. mem., 19, pd. full time 4, vol. 15.

Water Supply—Src., riv. 9 m. bus. cent.; sys., grav.; 5 res. cap. 5,000,000,000 gals. loc. at pump station; 5 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 124 m., 36 to 1 in. dia.; 336 hyd.; 100 v.; met., 5,787, 6,353 serv.; pres., dom. & f. 125 lbs., cons. day, 3,000,000 gals.; cost, $2,195,080; cost, mtce., $11,000; wks. owned by city.

SANTA CLARA, p. 5,220; f. area, 3 sq. m.; merc. bldgs., stn., bk & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 6 c. hand ex., 2 h. & l. trk., 3 hose car., 1 auto hose trk., hose, cot., rub. lined gd., 3,500 ft.; f. al., Gamewell, 17 bx.; val. equip., $8,100; val. bldgs., $500; exp. dept., $1,900; tot. mem., 140 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals., dim. 20 ft. deep, mat. wd. & stl.; cistern cap., 70,000 gals.; 2 pump. eng., class comp. dup., cap. day 1,250,000 gals.; 1 trip. expansion dup. pump, cap. 2,000,000 gals. day; mains, c. i., 21 m., 2 to 12 in. dia.; 70 hyd.; 1,300 serv.; pipe, wrt. i.; pres., dom. 46 lbs., f. 110 lbs.; cons. day, 1,500,000 gals.; cost, $86,000; cost mtce., $17,000; wks. owned by city.

SANTA CRUZ, p. 10,917; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 1 comb. c. & h. wag., 2 hose wag., 2 hose car.; 3 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 800 ft.; tot. hose, 2,300 ft.; f. al., Gamewell, 38 bx.; val. equip., $25,000; exp. dept. $10,000; tot. mem. 20, pd. full time 6, pd. part time 14.

Water Supply—Src., mountain strm., 11½ m. bus. cent.; sys., grav.; stdp. cap., 2,500,000 gals.; res. cap., 1,500,000 gals., & large res. 430 ft. above sea level, cap. 60,000,000 gals.; mains, c. i., 72 m., 2 to 14 in. dia.; 350 hyd.; 1,000 v.; 4,000 met.; 5,195 serv.; pres., dom. & f., 85 lbs.; cons. day, 1,000,000 gals.; cost, $800,000; cost mtce., $30,000; wks. owned by city.

SANTA MARIA, Santa Barbara Co., p. 3,943; f. area, 12 a.; merc. bldgs., wd. & bk. & conc., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. auto. str. with hose, hook & ladders, 1 triple comb. auto. trk., 2 c. hand ex., 1 hose car., 1 reel., hose, 2,100 ft.; f. al., telp. & siren; val. equip., $8,500; val. bldgs., $2,000; exp. dept., $3,200; tot. mem., 8 pd. part time.

Water Supply—Src., deep well, in bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; 2 pump. eng., cap. day 1,728,000 gals.; mains, 17 m., 1½ to 9⅝ in. dia.; 55 hyd.; 150 v.; 508 met.; 654 serv.; pres., dom. 40 lbs., f. 120 lbs.; wks. owned by municipality.

SANTA MONICA, p. 15,252; f. area, 6,000 a.; merc. bldgs., bk. & frame, 1 to 5 stor.; priv., wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 3 auto. comb. c. & hose wag., 2 hose & pumpers; hose, cot., rub. lined, gd., 5,000 tf.; inf., 200 ft.; tot., 5,200 ft. hose; f. al., Gamewell, 54 bx.; val. equip., $66,250; val. bldgs., $30,000; exp. dept., $41,800; tot. mem., 17, pd. full time.

Water Supply—Src., wells, 3½ m. bus. cent.; sys., grav., & pump to res.; 6 res., cap. 4,350,000 gals.; 6 pump. eng., class centrif., cap. day 6,000,000 gals.; mains, c. i., 118 m., 2 to 16 in. dia.; 250 hyd.; 520 v.; 4,500 met., 5,000 serv.; pipe, galv. stl.; pres., dom. & f., 20 to 200 lbs.; cost, $800,000; cost mtce., $50,000; wks. owned by private Co.

SANGER, p. 2,578, f. area, 50 a.; wd. rfs. not perm., in f. area., f. wks., & combt. ord., causes of finv.; F dept. 1 c. eng.; 1 combt c. & h. eng.; 8 c. hand ex.; 750 gal. pumper; hose cot. rub. lined gd 1,800 ft.; rub. gd 600 ft.; tot. hose 2,400 ft.; fal telp.; val. equip., $17,750; val. bldgs., $14,000; tot. mem. 25., pd. full time 2; pd. part time 2; vol. 21.

Water Supply—Scr., wells near bus. cent.; sys. pump to stdp., stdp. cap., 60,000 gals.; 2 pump. eng., cap. 40,000 gal. per hr.; mains, stl.; 8½ m., 1¼ to 6 in. dia.; 58 hyd.; 9 v.; 600 met., 100 serv.; pres., dom. 45 lbs., f. 60 lbs.; cons. day, 150,000 to 500,000 gals.; cost, $40,000; cost mtce., $5,100; wks. owned by city.

SANTA PAULA, p. 3,967; f. area, 350 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 12 ft. high.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose carts, 750 gal. pumper, 1 c. hose cart, 1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp., wh. & elec. siren, 10 bx.; val. equip., $4,500; val. bldgs., $150; exp. dept., $240; tot. mem. 12, pd. part time.

Water Supply—Src., creek; sys., grav.; res. cap., 3,635,294 gals.; mains, 2½ m., 2 to 14 in. dia.; 70 hyd.; 900 met., 950 serv.; pres., dom. & f. 90 to 95 lbs.; cons. day, 1,000,000 gals.; cost, $70,000; cost mtce., $1,662; wks. owned by Co.

SANTA ROSA, Sonoma Co., p. 8,758; merc. bldgs., bk., con., & wd., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. combt. ord.; causes of f. inv. F. dept.—2 str., 1 comb. c. & hose wag., 6 c. hand ex.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,750 ft.; total hose, 4,750 ft.; f. al., Gamewell, 39 bx.; val. equip., $32,000; val. bldgs., $17,000; exp. dept., $12,000; tot. mem., 12, pd. full time 6, pd. part time 6; udrs. rating 2nd class.

Water Supply—Src., creek, 5 m. bus. cent.; sys., grav.; res. cap., 300,000,000 gals., loc. 2 m. east of town; 1 centrif. pump., cap. 1,125,000 gals.; mains, c. & wrt. i., 30 m., 4 to 12 in. dia.; 25 hyd.; met., 106; 1,000 serv.; pres., dom. 40 lbs., f. 60 lbs.; cost, $210,077; cost mtce., $6,000; wks. owned by Co.

SAUSALITO, p. 2,790; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 25 ft. high; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 5 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,200 ft.; f. al., bell; val. equip., $6,725; val. bldgs., $4,200; tot. mem., 80 vol.

Water Supply—Src., Mt. Tomalpais, 10 m. bus. cent.; sys., pump to stdp.; stdp. cap., 1,500,000 gals.; 2 pump. eng., cap. 864,000 gals. day; mains, 20 m., 4 to 10 in. dia.; 170 hyd.; 150 v.; 720 met.; 720 serv.; pres., dom. 40 to 104 lbs., f. 40 to 135 lbs.; cons. day, 100,000 gals.; cost, $109,000; cost mtce., $5,175; wks. owned by city.

SAWTELLE, p. 5,031. F. dept.—1 auto. comb. c. & h. wag.; 600 ft. hose; val. equip., $2,000; tot. mem., 8; pd. per call.

Water Supply—Src., wells, 500 ft. bus. cent.; sys. pump to stdp.; stdp. cap. 40,000 gals.; res. cap. 40,000 gals.; 2 pump. eng., cap. day 576,000 gals.; mains, iron, 8 m., 1½ to 8 in. dia.; 22 hyd.; 60 v.; met., 96; serv., 300; pres., dom. 35 lbs., f. 60 lbs.; cons. day 118,000 gals.; cost, $26,000; cost mtce. $2,900; wks. owned by corpn.

SELMA, p. 3,158; f. area, 600 a.; merc. bldgs., wd. & bk., 1 to 2 stor.; priv., wd. & bk., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. equip. with two 40-gal. c. trk. & 1,200 ft. hose; 1 h. & l. trk., 1 c. hand ex., 1 hose cart; hose, cot., rub. lined, gd., 1,200 ft.; f. al., Gamewell, 13 bx.; val. equip., $7,000; val. bldgs., $10,000; exp. dept., $3,600; tot. mem. 24, pd. full time 2, pd. part time 12, vol. 10.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res.; res. cap., 56,000 gals.; 5 pump. eng., cap. day, 7,200,000 gals.; mains, 25 m., 2 to 8 in. dia.; 25 hyd.; 100 v.; 25 met., 600 serv.; pres., dom. 45 lbs., f. 80 lbs.; cons. day, 2,000,000 gals.; wks. owned by Co.

SIERRA MADRE, p. 2,026. F. dept.—1 comb. c. & h. wag., 6 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 500 ft.; f. al., wh.; vol.

SOUTH PASADENA, p. 7,652; merc. bldgs., 3 stor.; priv. 1 to 3 stor.; wd. rfs. not perm. in f. area. F. dept.—1 750 gal. gas eng., 1 triple comb. c. & hose wag.; hose, cot., rub. lined, gd., 3,200 ft.; f. al., telp.; val. equip., $24,000; val. bldg., $15,000; exp. dept., $11,580; tot. mem. 8; pd. full time 7, pd. part time 1.

Water Supply—Src., mountain strm. & wells, 1 m. from bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; main c. i. wrt. i.; 45 m.; dia., 4 to 14 in.; 120 hyd.; met., 2,200; serv., 2,200; pres., dom. & f. 30-80 lbs.; wks owned by city and Co.

SOUTH SAN FRANCISCO, p. 4,411. F. dept.—3 hose carts, 1,900 ft. hose; vol.

Water Supply—Src., wells, 2 m. bus. cent.; sys., grav.; res. cap., 1,250,000 to 1,500,000 gals.; 3 pump. centrif.; cap. per day 1,500,000 gal.; mains, c. i., 26¼ m.; 3 to 18 in. dia.; hyd., 130; met., 1,000; serv. 1,000; pres., dom. 75 lbs., f. 80 lbs.; cons. day, 846,000 gal.; wks. owned by priv. Co.

STOCKTON, p. 40,296; f. area, 7½ a.; merc. bldgs., bk. & conc., 1 to 9 stor.; priv., bk., wd., 1-3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—4 auto. comb. c. & hose wag., 1 auto. aer. trk., 1 c. eng., 1 h. & l. trk., 2 chief's auto., 6 auto. pump. eng., 2 hrs., 30 c. hand ex, 3 hose wag., 3 hose reels; (in reserve, 5 str., 2 c. eng.); hose, cot., rub. lined, gd., 22,200 ft.; rub. gd., 2,000 ft.; inf., 1,500 ft.; tot. hose, 25,700 ft.; f. al., Gamewell, 55 bx.; val. equip., $109,000; val. bldgs. & lots, $151,000; exp. dept., $137,000; tot. mem. 68, pd. full time.

Water Supply—Src., deep wells, in city sys., pump to stdp. & dir.; stdp. cap., 200,000 gals.; res. cap, 1,840,000 gals., loc. at pump. wks.; 10 pump. eng., class centrif., combined cap. day, 23,230,000 gals.; mains, c. i., 9,590 ft.; 4 to 12 in. dia.; 473 hyd.; 578 v.; met., 1,942; 9,490 serv.; pipe c. & w. i.; pres., dom. & f., 39 to 46 lbs.; cons. per day, 10,000,000 gals.; wks. owned by priv. Co.

TAFT, p. 3,317. F. dept.—Not reported.

Water Supply—Src., tk. cars from Bakersfield 48 m. bus. cent.; sys., railroad to Taft; res. cap., 84,000 gals.; 1 pump. eng., cap. day 156,000 gals.; mains, 2 m., 3 to 4 in. dia., mat. stl.; 13 hyd.; 10 v.; met., 60; 110 serv.; pipe, stl.; pres., dom. 32 lbs., f. 150 lbs.; cons. day 81,000 gals.; cost, $10,000; cost mtce., $4,000; wks. owned by priv. Co.

TRACY, p. 2,450; f. area, 280 a. F. dept.—2 hose carts, 1 c. eng.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $850; val. bldgs., $250; exp. dept., $250; tot. mem., 25, pd. part time; undrs. rating, fourth class.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., dir. pres. & pump to stdp.; stdp. cap., 100,000 gals.; 1 pump. eng.; mains, 15 m., 4 to 10 in. dia.; 47 hyd.; 300 met.; pres., dom. 56 lbs., f. 80 lbs.; cons. day, 150,000 gals.; cost, $25,000; wks. owned by city.

TULARE, p. 3,539; f. area, 14 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd. 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 h. & l. trk., 3 hose car., 2 c. hand ex., 1 hose reel; hose cot., rub. lined, gd., 1,400 ft.; f. al., Gamewell, 7 bx.; val. equip., $9,000; val. bldgs., $5,000; exp. dept., $1,800; tot. mem., 40 vol.; 3 pd. full time; undrs. rating, fourth class.

Water Supply—Scr., 5 wells, ½ m. bus. cent.; sys., grav.; pump to stdp. & dir.; stdp. cap., 150,000 gals.; 3 pump. eng., cap. day 3,000,000 gals.; mains. stl., 22 m., 2 to 10 in. dia.; 157 hyd.; 150 v.; 50 met.; 970 serv.; pres., dom. 50 lbs., f. 125 lbs.; cons. day, 1,000,000 gals.; cost, $130,000, cost mtce., $7,500; wks. owned by city.

TURLOCK, p. 3,394. F. dept.—1 str., 1 c. eng., 1 h. & l. trk., 2 hose carts, 2,000 ft. hose; 32 vol.

UKIAH, p. 2,305; f. area, 1,280 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. F. dept.—1 auto comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; total hose, 2,000 ft.; f. al., bell & wh.; val. equip., $5,000; val. bldgs., $1,000; exp. dept., $1,160; tot. mem., 60 vol.

Water Supply—Src., 2 wells, 1 m. bus. cent.; sys., grav. & pump to res.; res. cap., 200,000 gals.; 1 pump. eng., class centrif., cap. day 1,200,000 gals.; mains, 8 m., 2 to 10 in. dia.; 50 hyd.; 580 met.; 800 serv.; pres., dom. & f., 40 to 85 lbs.; cons. day, 750,000 gals.; cost, $53,000; cost mtce., $10,000; wks. owned by city.

UPLAND, p. 2,912; f. area, 5,000 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., elec.; val. equip., $10,000; val. bldgs., $4,000; exp. dept., $2,000; tot. mem. 22, pd. full time 2, vol. 19.

Water Supply—Src., wells, 6 m. bus. cent.; sys., grav.; 2 res. conc. cap., 950,000 gals.; 2 pump, class elec.; mains stl.; 6 m., 2 to 10 in. dia.; 70 hyd.; 50 v., 800 met.; 800 serv.; pipe stl.; pres., dom., 80 to 120 lbs.; cons. per day, 500,000 gals.; cost, $120,000; wks. owned by city.

VALLEJO, p. 21,107; f. area, 700 a.; merc. bldgs., bk., conc. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 stm. eng., 1 c. wag., 2 comb. c. & h. wag., 6 c. hand ex., 2 h. & l. trks., 4 hose carts. 2 hrs.; hose, cot., rub. lined, gd., 3,700 ft.; fair, 500 ft.; inf., 500 ft.; tot. hose, 4,700 ft.; f. al., Gamewell, 40 bx.; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $9,800; tot. mem., 89, pd. full time 4, pd. part time 10, vol. 75.

Water Supply—Src., falls, 18 m. bus. cent.; sys., grav.; 2 storage res., combined cap. 1,001,195,800 gals., loc. 18 m. north of city; 2 distributing res., cap. 15,000,000 gals.; mains, c. 1., dia. 14 to 4 in.; 200 hyd.; met., 2,650; 4,233 serv.; pipe, galv. i.; pres., dom. & f., 75 lbs.; cost, $850,000; cost mtce., $15,000; wks. owned by city.

VENICE, p. 10,385; f. area, 3½ sq. m.; merc. bldg., bk., 3 stor.; priv., wd. 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. auto., 1 auto. h. & l. trk., 2 chief's car., 2 auto. pumpers; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 22 bx.; val. equip., $32,300; val. bldgs., $15,000; exp. dept., $38,000; total mem. 17; pd. full time.

Water Supply—Scr., canal, 2 pump. cap. min., 1,500 gal.; hyd. 171; pres. dom. 125 lbs., cost $5,611; wks. owned by Co.

VENTURA, p. 4,342; f. area, 5 sq. m. F. dept.—1 auto. comb. pump. chem. and hose wag., 1 hose reel, 1 h. & l. trk., 4 hand ex.; 2,000 ft. hose, f. al., bell; val. equip., $15,000; val. bldgs., $7,000; exp. dept., $1,200; tot. mem. 20 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav.; water, gd.; 3 res., combined cap. 3,165,000 gals.; 2 pump. eng., combined cap. hour 47,500 gals.; mains, 3 to 8 in. dia.; 47 hyd.; pres., dom. 55 to 68 lbs., f. 90 lbs.

VISALIA, p. 5,753; f. area, 112 a.; merc. bldgs., bk. & conc., 1 to 6 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. pump & hose trk., 1 c. trk., 1 l. trk. trailer, 1 hose trk.; hose, cot., rub. lined, gd., 5,300 ft.; f. al., bell, wh. & Gamewell, 26 bx.; val. equip., $50,000; val. bldgs., $30,000; exp. dept., $21,300; tot. mem., 35, pd. full time 7, vol. 28; undrs. rating 6th class.

Water Supply—Src., wells, in bus. cent.; sys., dir. pres.; (2 stdp., cap., 125,000,000 gals. in reserve); pump. eng., cap. day 4,320,000 gals.; mains, 40 m., 2 to 10 in. dia.; 72 hyd.; 35 met.; 1,200 serv.; pipe i.; pres., dom. 40 lbs., f. 50 lbs.; cost, $200,000; cost mtce., $25,000; wks. owned by priv. Co.

WATSONVILLE, p. 5,013; f. area, 640 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 3 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,800 ft.; f. al. elec., 20 bx.; val. equip., $25,000; val. bldgs., $5,000; exp. dept., $6,000; tot. mem., 54, pd. full time 4, vol. 50.

Water Supply—Src., mountain strm., 9 m. bus. cent.; sys., gray.; res. cap., 8,000,000 gals., loc. 1½ m. city; 2 pump, eng. cap., 1,500,000 gals. day; mains, sheet & c. i., 40 m., 4 to 18 in. dia.; 100 hyd.; 266 met.; 1,979 serv.; pipe, iron; pres., dom. 40 lbs., f. 80 lbs.; cons. day, 1,500,000 gals.; wks. owned by private Co.

WEST WOOD, p. 4,356; f. area, 600 a.; merc. bldg., wd., 2 stor.; priv. 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm eng., 2 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 3 hose wag.; hose, cot., rub. lined, gd., 18,000 ft.; f. al., Gamewell, 60 bx.; val. equip., $20,000; val. bldg., $5,000; vol., 125; pd, full time 2.

WHITTIER, p. 7,997; f. area, 1,500 a.; merc. bldg., bk. & conc., 1 to 3 stor.; priv., wd. 1 & 2 stor.; wd. rfs. perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 6 c. hand ex., 1 hose car.; hose, cot., rub. lined, gd., 2,600 ft.; inf., 500 ft.; tot. hose, 3,100 ft.; f. al., bell & telp.; val. equip., $7,000; val. bldgs., $8,000; exp. dept., $4,000; tot. mem. 15, pd. full time 2, pd. part time 13.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to res.; 2 res. cap., 12,000,000 gals.; 2 pump. eng., cap. day, 7,500,000 gals.; mains, c. i. & stl.; 30 m., 4 to 24 in. dia.; 350 hyd.; 2,350 serv.; met., 2,275; pres., dom. & f., 30 to 100 lbs.; cons. day, 3,500,000 gals.; cost, $585,000; cost mtce., $6,000; wks. owned by city.

WILLOWS, p. 2,190; f. area, 12 a. F. dept.—1 auto comb. c & h. wag.; hose, cot., rub. lined, gd., 1,950 ft.; f. al., Gamewell, 25 bx.; val. equip., $13,000; val. bldgs., $25,000; exp. dept., $2,800; tot. mem. 6, pd. full time 2, vol. 4.

Water Supply—Src., wells; sys., riv. to stdp.; stdp. cap., 90,000 gals.; 2 pump. eng., combined cap. hour, 69,000 gals.; mains, 6 to 8 in. dia.; 69 hyd.; pres., 60 lbs.

WOODLAND, p. 4,147; f. area, 640 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 h. & l. trk., 1 hose wag., 2 hose car., 5 hrs.; hose, cot., rub. lined, gd., 2,480 ft.; inf., 1,870 ft.; tot. hose, 4,350 ft.; f. al., Gamewell, 10 bx.; val. equip., $4,000; val. bldgs., $25,000; exp. dept., $5,000; tot. mem., 60, pd. full time 4, vol. 56; undrs. rating, second class.

Water Supply—Src., wells; sys., pump to tk. & dir.; cap., 170,000 gals.; 2 pump. eng., class comp. dup., cap. day 2,500,000 gals.; 1 centrif. pump, cap. 1,475 gals. min.; mains, c. & wrt. i., 22 m., 2 to 12 in. dia.; 56 hyd.; pres., dom. 25 lbs., f. 90 lbs.; cost, $62,000; cost mtce., $3,500.

Places with a population of 2,000 or more not reported—Albany, Artesia, Broderick, Burbank, Burlingame, Calexico, Colma, Cucamonga, Downey, Glendora, Hermosa Beach, Lankershim, Scotia, Watts, Wilmington.

COLORADO

ALAMOSA, p. 3,171; f. area, 2 a.; merc. bldgs., stn. & bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 comb. wag., 2 hose c., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell, wh. & telp.; val. bldgs., $3,800; exp. dept., $1,500; tot. mem., 40, pd. part time 7, 33 vol.

Water Supply—Src., 2 artesian wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 200,000 gals.; res. cap., 100,000 gals.; 2 pump. eng., class trip., cap. 1,728,000 gals. day.; mains, c. i. & stl., 12 m., 5 to 16 in. dia.; 98 hyd.; 63 v.; 300 met.; 310 serv.; pres., dom. & f. 62 to 72 lbs.; cons. day, 255,000 gals.; cost, $79,000; cost mtce., $1,000; wks. owned by city.

BOULDER, p. 11,006; f. area, 3 sq. m.; merc. bldgs., stn. & bk., 1 to 5 stor.; priv., stn. & bk., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c & h. wag.; 1 c. eng.; 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose cart, 7 hrs.; hose, cot., rub. lined, gd., 6,500 ft.; inf., 450 ft.; tot. hose, 6,950 ft.; f. al., Gamewell, 21 bx.; val. equip., $14,579; val. bldgs., $18,000; exp. dept., $21,000; tot. mem., 11, pd. full time.

Water Supply—Src., Mt. Lake, 22 m. bus. cent.; sys., grav.; 4 res.; cap. 1,000,000,000 gals.; mains, c. i., 80 m., 4 to 12 in. dia.; 190 hyd.; 450 v. met. 500; 2,500 serv.; pipe, lead & galv. i.; pres., dom. & f., 125 to 160 lbs.; cons. per day, 4,500,000 gals.; cost $1,000,000; cost, mtce., $20,000; wks. owned by city.

BRUSH, p. 2,500; f. area, 279 a. F. dept.—1 comb. c. & h. trk., 1 h. & l. wag., 1 hose reel; val. equip., $3,500; tot. mem., 25 vol.; undrs. rating 3rd class.

Water Supply—Src., wells, ⅛ m. bus. cent.; stdp. cap., 100,000 gals.; mat. stl.; 4 pump. eng. class duplex.; cap. per day, 2,952,000 gal.; mains c. i., 8 m., 4 to 10 in. dia.; 52 hyd.; 560 serv.; pres., dom., 40 lbs., f. 40 lbs.; cost, $145,000; wks. owned by city.

CANON CITY, p. 4,551; f. area, 2,110 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & comb. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 comb. c. & h. wag., trailer attachment; hose, cot., rub. lined, gd., 2,300 ft.; rub. goods, 200 ft.; tot. 2,500 ft.; f. al., Gamewell, 13 bx.; val. equip., $7,000; val. bldgs., $2,000; exp. dept., $4,260; tot. mem. 16; pd. full time 14, pd. part time 2; vol. 10.

Water Supply—Src., riv., 8 m. bus. cent.; sys., grav., 3 pump. eng. inc. filter res.; cap. day 6,000,000 gals.; mains, c. i., 19 m., 4 to 20 in. dia.; 77 hyd.; 97 v.; 30 met., 1,000 serv.; pipe, galv. i.; pres., dom. 60 to 100 lbs., f. 100 lbs.; cons. day 2,000,000 gals.; cost, $600,000; wks. owned by city.

COLORADO SPRINGS, p. 30,105; f. area, 9 sq. m.; merc. bldgs., bk., 1 to 7 stor.; priv., wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str. 5 comb, c. & h. wag., 4 auto. comb. c. & h. wag., 2 chief's auto., 1 asst. chief's auto., 1 auto. comb. pump & hose wag., 14 c. hand ex., 1 h. & l. trk., 2 nozzles, 1 aer. trk., 2 hose wag.; hose, cot., rub. lined, gd., 12,000 ft.; f. al., Gamewell, elec., 89 bx.; val. equip., $56,700; val. bldgs., $25,000; exp. dept., $71,000; tot. mem., 42; pd. full time.

Water Supply—Src., rain, snow, spr., 13 m. bus. cent.; sys., grav.; res. (6) cap., 1,800,000,000 gals.; loc. near Pike's Peak; mains, c. i. & stl., 153 m., 1½ to 24 in. dia.; 601 hyd.; 2,046 v.; met., 267; 12,686 serv.; pipe, galv. i.; pres., dom. 40 to 125 lbs.; cons. day, 6,162,000 gals.; cost, $3,499,296; cost mtce., $52,772; wks. owned by city.

CRIPPLE CREEK, p. 2,325; f. area, 500 a.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h trk., 1 comb. c. & h. wag., 4 c. hand ex., 1 hose wag., 2 hose car., 6 hrs.; hose, cot., rub. lined, gd., 3,200 ft.; rub., gd., 250 ft.; tot. hose, 3,450 ft.; f. al., Gamewell, 27 bx.; val. equip., $9,000; val. bldgs., $12,000; exp. dept., $11,000; tot. mem. 6, pd. full time.

Water Supply—Src., creek, 9 m. bus. cent.; sys., grav.; res. cap., 100,000,000 gals.; mains, 24 m., 12 to 4 in. dia.; 151 hyd.; 109 v.; met., 124; 1,762 serv.; pres., dom. 150 lbs.; cons. day, 750,000 gals.; cost, $225,000; wks. owned by Cripple Creek Water Co.

DELTA, p. 2,623; f. area, 40 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord; causes of f. inv. F. dept.—1 comb. c. & hose. trk., 12 c. hand ex., 2 hose wag., 1 stm. eng., 1 c. eng; hose, cot., rub. lined, gd., 2,000 ft.; f. al., elec. siren; val. equip., $4,000; exp. dept., $75; tot. mem., 12 pd. part time & vol.

Water Supply—Src., mountain stream, 19 m. bus. cent.; sys., grav.; 2 res. cap., 1,600,000 gals. each day; mains, 45 m., 4 to 12 in. dia.; 65 hyd.; 90 v.; 15 met.; 800 serv.; pres., dom. 75 lbs.; f. 90 lbs.; cons. day, 800,000 gals, 2,100,000 gal. delivered through sys.; surplus used for irrigation; cost $325,000; cost mtce., $4,000; wks. owned by city.

DENVER, p. 256,491; f. area, 59¼ sq. m.; merc. bldgs., iron, stn. & bk., 1 to 12 stor.; priv., stn. & bk., 1 to 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 10 comb. c. & h. wag., 1 c. eng., 2 h. & l. trk., 4 aer. trk., 3 hose wag., 48 c. hand ex.; 8 hrs.; hose, cot., rub. lined, gd., 48,400 ft.; f. al., Gamewell, 278 bx.; val. equip., $388,000; val. bldgs., $292,000; exp. dept., $725,000; tot. mem., 320, pd. full time.

Water Supply—Src., riv. & creeks, 5 to 23 m. bus. cent.; sys., grav. & pump dir.; stdp. cap., 1,500,000 gals.; dim. 50 x 50 ft.; mat. stl.; res. cap., 33,000,000,000 gals.; 15 pump. eng., cap. day, 65,000,000 gals.; mains, c. i., 510 m., 2 to 30 in. dia.; met., 1,103; 3,513 hyd.; 6,416 v.; 49,734 serv.; cons. day, 58,800,000 gals.; pipe, lead; pres., f. 95 lbs.; cost, $15,000,000; cost mtce, $658,000; wks. owned by city.

DURANGO, p. 4,116; f. area, 24½ blocks; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels, (3 hrs. in reserve); hose, cot., rub. lined, gd., 2,800 ft.; inf., 1,000 ft.; tot. hose, 3,800 ft.; f. al., Gamewell, elec., 13 bx.; val. equip., $10,500; val. bldgs., $8,000; exp. dept., $5,000; tot. mem., 4, pd. full time.

Water Supply—Src., Fla. riv., 11½ m. east bus. cent.; sys., grav., pump to res.; res. cap., 55,000,000 gals.; loc. ½ m. east city; mains, c. & wrt. i., 12½ m., 4 to 10 in. dia.; 70 hyd.; met., 4; 925 serv.; 90 v.; pipe, galv. i.; pres., dom. & f. 130 to 160 lbs.; cons. day, 800,000 gals.; cost, $270,000; cost mtce., $4,500; wks. owned by city.

FLORENCE, p. 2,629; f. area, 4 sq. m.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., h. & l. trk., aer. trk., 1 hose wag., 2 hose carts, 4 hose reels; hose, gd., 2,500 ft.; f. al., elec siren; val. equip., $4,000; exp. dept., $1,200; tot. mem., 15 vol.; undrs. rating, second class.

Water Supply—Src., creek, from mountains, 12 m. bus. cent.; sys., grav.; stdp. pipe cap., 500,000 gals., dim. 58 x 30 ins., mat., stl.; mains, stl., 4 to 12 in. dia.; 39 hyd.; 58 v.; met., 800; pipe, galv. iron; pres., dom. 70 lbs., f. 160 lbs.; cons. day, 150,000 gals.; cost, $135,000; cost mtce., $2,000; wks. owned by city.

FT. COLLINS, p. 8,755; f. area, 450 a.; merc. bldgs., stn. & bk., 1 to 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 c. hand ex., 1 comb. c. & h. wag., 1 auto comb. c. & h. wag., 2 hrs., 2 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; f. al., bell & Gamewell, 22 bx.; val. equip., $12,000; val. bldgs., $5,000; exp. dept., $6,500; tot. mem., 5, pd. full time.

Water Supply—Src., river, 16½ m. bus. cent.; sys., grav.; stdp. cap., 160,000 gals.; dim., 20 x 70; mat., stl.; res. cap., 5,000,000 gals.; mains, wd. & c. i., 50 m., 3 to 30 in. dia.; 150 hyd.; 100 v.; met., 450; 2,900 serv.; pipe, galv. i.; pres., dom. & f., 90 lbs.; cons. day, 2,500,000 gals.; cost, $600,000; cost mtce., $20,000; wks. owned by city.

FT. MORGAN, p. 3,818. F. dept.—1 h. & l. trk., 2 hose reels; hose, 2,000 ft.; f. al., bell & wh.; tot. mem., 40 vol.

Water Supply—Src., deep wells in bus. cent.; sys., grav.; stdp. cap 240,000 gals.; 3 pump. motors, class centrif., cap. min. 2,100 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 72 hyd.; met. 21; serv 1,150; pipe c. i., pres., dom. 40 lbs., f. 100 lbs.; cons. day, 400 gals.; wks. owned by city.

GLENWOOD SPRINGS, p. 2,073; f. area, 640 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 auto comb. c. & h. wag., 2 hose car., 3 hand c. ex.; hose, cot., rub. lined, gd., 2,000 ft. rub. gd., 200 ft.; tot. hose, 2,200 ft.; f. al., bell, 19 bx.; val. equip., $8,600; val. bldgs., $7,000; exp. dept., $250; tot. mem., 20 vol.

Water Supply—Src., creek, 3 m. bus. cent.; sys., grav.; 3 tanks, 300,000 gals. cap.; mains, 5½ m., 4, 6 & 8 in. dia.; 25 hyd.; 400 serv.; pres., dom. 80 lbs., f. 190 lbs.; cons. capita, 100 gals.; cost, $165,000; wks. owned by city.

GOLDEN, p. 2,484; f. area, 4,000 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. trk., 1 str., 2 c. hand ex., 1 h. & l. trk., 2 hose reels & carts; hose, cot., rub. lined, gd., 1,000 ft.; inf., 400 ft.; tot. hose, 1,400 ft.; f. al., bells & wh.; val. equip., $25,000; val. bldgs., $12,000; exp. dept., $600; tot. mem., 92, pd. full time 2, vol. 90.

Water Supply—Src., creek; sys., grav., Beaver Brook; res. 1st, 13 m. city; cap., 10,000,000 gals.; res. 2d, 11 m.; cap., 40,000,000 gals.; 2 district res., combined cap., 3,596,782 gals., ½ m. city; mains, 7 m., 2 to 16 in. dia.; 40 hyd.; 30 v.; 41 met; 715 serv.; pres., dom. & f., 40 lbs.; cost, $200,000; cost mtce., $2,000; wks. owned by city.

GRAND JUNCTION, p, 8,665; f. area, 1,000 a.; merc. bldgs., mostly bk., 2 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. trk. & c. eng., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 3,400 ft.; inf., 900 ft.; tot. hose, 4,300 ft.; f. al., wh.; val. equip., $12,000; val. bldgs., $13,000; exp. dept., $5,500; tot. mem. 12, pd. full time 4, pd. part time 8.

Water Supply—Src., Kannah Creek, 20 m. bus. cent.; sys., grav. & res.; res. cap., 1,500,000 gals., loc. on hill south city; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; met., 33; 2,280 serv.; pipe, galv. i.; pres., dom. 90 lbs., f. 90 lbs.; cons. day, 800,000 gals.; cost, $600,000; cost mtce., $6,000; wks. owned by city.

GREELEY, p. 10,958; f. area, 1,800 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. h. & c. trk. equip. with 90-ft. ladders, 2,000 ft. hose, 200 ft. c. hose; 4 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 400 ft.; tot. hose, 3,400 ft.; f. al., Gamewell, 18 bx.; val. equip., $20,000; val. bldgs., $6,000; exp. dept., $5,000; tot. mem., 20, pd. full time 5, pd. part time 4, 11 pd. when called.

Water Supply—Src., riv. & wells, 38 m. bus. cent.; snow water in river to sedimentation basin, cap. 31,000,000 gals.; thence to 3 filter beds, cap. 7,500,000 gals. each; thence by 20-in. wood, steel and c. i. pipe, to 2 conc. Receiving basins, cap. 7,500,000 gals. each; res. loc. on hill 175 ft. above bus. cent.; sys., grav.; mains, c. i., 28 m., 4 to 12 in. dia.; 138 hyd.; v., 140; met., 297; 2,459 serv.; pipe, lead; pres., dom. & f. 75 lbs.; cons. day, 3,500,000 gals.; cost, $500,000; cost mtce., $35,000; wks. owned by city.

LA JUNTA, p. 4,964; f. area, 400 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. trk., 12 c. hand ex., 1 hose wag., 4 hose car., reels, &c., 4 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 400 ft.; inf., 500 ft.; tot. hose, 3,400 ft.; f. al., bell, wh. & elec.; val. equip., $8,000; val. bldgs., $5,000; exp. dept., $3,000; tot. mem. 18, pd. full time 3, vol. 16.

Water Supply—Src., 7 wells, 1 m. bus. cent.; sys. pump to res.; 2 res. cap., 1,900,000 gals.; 4 pump. eng., 2 stm. & 2 elec.; cap. day 6,000,000 gals.; mains, c. i., 12 m., 4 to 16 in. dia.; 83 hyd.; 12 v., 15 met., 1,155 serv.; pres., dom., 60 lbs., f. 75 lbs.; cons. day, 1,178,333 gals.; cost, $250,000; wks. owned by city.

LAMAR, p. 2,512; f. area, 12 blocks; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 auto. str., comb. wag. with 40-gal. c., 1 h. & l. trk., 8 c. hand ex., 1 hose cart; hose, cot., rub. lined, gd., 1,200 ft.; inf., 500 ft.; tot. hose, 1,700 ft.; f. al., wh.; val. equip., $6,000; val. bldgs., $15,000; tot. mem., 31 vol.

Water Supply—Src., 3 artesian wells, 5 blocks bus. cent.; sys., grav. & pump. to res.; res. cap., 80,000 gals.; 2 pump. eng., cap. 720,000 gals. day; mains, c. i., 22 m., 4 to 12 in. dia.; 87 hyd.; 240 v.; 655 met.; 655 serv.; pipe, cast iron; pres., dom. & f. 65 lbs.; cons. day 283,920 gals.; cost, $285,000; cost mtce., $2,400; wks. owned by city.

LAS ANIMAS, p. 2,252; f. area, 200 a.; merc. bldgs., stn. & bk., 1 to 2 stor.; priv., wd., bk. & cem., 1 & 2 stor.; causes of f. inv. F. dept.—1 auto. str., 2 c. hand ex., 1 hose reel & cart; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell & wh.; val. equip., $5,500; val. bldgs., $4,000; exp. dept., $300; tot. mem., 21 vol.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump. to stdp.; stdp. cap., 253,000 gals.; 2 pump. eng., class comp., cap. day, 2,000,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 90 hyd.; 128 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 125 lbs.; cons. day, 400,000 gals.; cost, $52,000; cost mtce., $1,500; wks. owned by city.

LEADVILLE, Lake County, p. 4,959; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 4 c. hand ex., 1 hose wag., 1 hose car., 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., elec., 15 bx.; exp. dept., $6,000; tot. mem. 5, pd. full time.

Water Supply—Src., mountain strm., 3 to 10 m. bus. cent.; sys., grav. & pump; stdp cap., 70,000,000 gal.; res. cap., 2,000,000 gals.; pump. eng., cap. day, 2,000,000 gals.; mains, wd. & c. i., 30 m., 4 to 30 in. dia.; 152 hyd.; met., 10; 2,401 serv.; pipe, lead & galv. i.; pres., dom. 80 lbs., f. 150 lbs.; cost, $4,000,000; wks. owned by priv. Co.

LONGMONT, p. 5,848; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 aer. trk., 1 pump; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; tot. hose, 2,500 ft.; f. al. siren & bell; val. equip., $8,000; val. bldgs., $10,000; exp. dept., $4,200; tot. mem., 28, pd. full time 3, pd. part time 1, vol. 24.

Water Supply—Src., riv., 16 m. bus. cent.; sys., grav.; res. cap., 1,100,000 gals., loc. 1 m. city; mains, stl. & c. i., & wrt. i., 23 m., 1 to 16 in. dia.; 96 hyd.; 330 v.; met., 180, 1,750 serv.; pipe, galv. i. & lead; pres., dom. 50 lbs., cons. per day, 2,065,000 gals.; cost, $365,000; cost mtce., $10,000; wks. owned by city.

LOVELAND, Larimer County, p. 5,065; f. area, 640 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1, 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l trk., 1 comb. auto. trk. with full equip., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., siren bell; val. equip., $10,000; val. bldgs., $1,200; exp. dept., $500; tot. mem., 42 vol.; pd. full time 2; vol. 42.

Water Supply—Src. mountain riv., 8 m. bus. cent.; sys., grav.; mains, 30 m., 2 to 12 in. dia., stl. & c. i.; 60 hyd.; 110 v.; 30 met.; pres., dom. 70 lbs., f. 105 lbs.; cost, $170,000; cost mtce., $12,000; wks. owned by city.

MONTE VISTA, p. 2,484; f. area, 30 a.; merc. bldg., wd., bk. & stn., 2 stor.; priv., wd., bk. & stn., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 gas eng., 1 c. eng., 5 comb. c. & h. wag., 1 c. hand ex., 1 hose wag., 1 La France eng.; hose, cot., rub. lined, 1,500 ft.; f. al. elec.; val. equip., $10,000; val. bldg., $8,000; exp. dept., $900; 32 pd. part time.

MONTROSE, p. 3,581; f. area, 35 a.; merc. bldgs., bk., 1 to 2 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. wag., 1 h. & l. trk., 2 reels & cart; hose, cot., rub. lined, gd., 2,500 ft.; inf., 600 ft.; tot. hose, 3,100 ft.; f. al., elec.; exp. dept., $2,200; tot. mem., 25 vol., 1 pd. driver.

Water Supply—Src., riv., 14 m. bus. cent.; sys., grav.; stdp. cap., 100,000 gals; 2 res.; main res., cap., 130,000,000 gals.; dist. res. cap., 2,000,000 gals.; pump. eng., cap. day, 1,000,000 gals.; mains, stl., c. i. & wd., 22 m., 4 to 12 in. dia.; 63 hyd.; 111 v.; 119 met.; 1,000 serv.; pipe, galv. i. & lead; pres., dom. & f. 95 lbs.; cost, $225,000; cost mtce., $4,000; wks. owned by city.

PUEBLO, p. 43,050; f. area, 13.5 sq. m.; merc. bldgs., stn. & bk., 1 to 5 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. wag., 1 hose wag.; 2 chief's auto., 1 auto. pump. eng.; 4 str., 1 c. eng. on wls., 12 c. hand ex., 1 aer. trk., 4 nozzles, hose, cot., rub. lined, gd., 11,400 ft.; f. al., Gamewell, 93 bx.; val. equip., $60,000; val. bldgs., $32,000; exp. dept., $91,524; tot. mem., 53, pd. full time.

Water Supply—North side of riv.—Src., riv., 4 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 375,000 gals.; dim., 20 x 60; mat., stl.; res. cap., 60,000,000 gals.; 3 pump. eng., cap., 21,000,000 gals.; mains, wd. & c. i., 65 m., 2 to 36 in. dia.; 405 hyd.; 464 v.; 150 met.; 5,200 serv.; pres., dom. & f., 100 lbs.; cons. day, 10,000,000 gals.; cost, $836,000; cost mtce., $184,000; wks. owned by city.

ROCKY FORD, Otero County; p. 3,746; f. area, 10 blocks long by 2 wide; merc., bldgs., bk., 1 & 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. h. & c. wag., 1 aer. trk., 2 c. hand ex., 1 h. & l. trk. with pump.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp.; val. equip., $10,500; val. bldgs., $2,500; exp. dept. $3,000; tot. mem. 12, pd. full time 1, pd. part time 6; vol 5; undrs. rating 4½ class.

Water Supply—Src., 5 deep wells, in bus. cent.; sys., grav. & pump., dim. 65 x 165 ft.; mat. conc.; res. cap., 625,000 gals.; 2 pump. eng., elec., cap. 1,000,000 gals. day; mains, c. i. & stl., 14 m.; 2 to 8 in. dia.; 37 hyd.; 49 v.; 850 met.; 860 serv.; pipe, stl.; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 250,000 gals.; cost, $12,000; cost mtce., $14,000; wks. owned by city.

SALIDA, p. 4,689; f. area, 1,000 a.; merc. bldgs., bk., 1 & 2 stor.; priv., bk., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—3 auto comb. c. & h. wag.;1 h & l trk., hose, cot., rub. lined, gd., 1,800 ft.; inf., 400 ft.; tot. hose, 2,200 ft.; f. al., Gamewell, 13 bx.; val. equip., $7,800; val. bldgs., $2,500; exp. dept., $6,500; tot. mem., 4 pd., full time; undrs., rating 2nd class.

Water Supply—Src., spr., 2 m. bus. cent.; sys., grav.; 2 res., cap. 2,500,000 gals., loc. south of Arkansas riv.; mains, kal. & c. i., 19 m., 4 to 16 in. dia.; 67 hyd.; 86 v.; 1,006 serv.; pipe, galv. i.; pres., dom. 55 to 65 lbs., f. 75 to 90 lbs.; cons. day, 1,500,000 gals.; cost, $190,000; cost mtce., $1,500; wks. owned by city.

STERLING, p. 6,415; f. area, 600 a. F. dept.—2 auto. comb. c. & h. trk., 2,000 ft. cot., rub. lined hose, 200 ft c. hose; val. equip., $7,000; val. bldgs., $20,000; tot. mem. 22, pd. full time 2, vol. 20.

Water Supply—Wells & spr., 7 m. bus. cent.; sys., grav.; cap. spr., 300,000 gals. day; 2 pump. eng., class centrif., combined cap. day 21,600,000 gals.; mains, c. i., 11 m., 2 to 10 in. dia.; 44 hyd.; pres., dom. 40 lbs., f. 120 lbs.; cost, $165,000; wks. owned by city.

TRINIDAD, p. 10,906; f. area, 1,600 a.; merc. bldgs., bk. & stn., 2 to 5 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt ord.; causes of f. inv. F. dept.—1 comb. auto. trk. 2 c. eng., 4 c. hand ex., 1 h. & l. trk., 2 aer. trks., 1 hose wag., 1 c. wag., 3 hose car., 3 hrs.; hose, cot., rub. lined, gd., 4,200 ft., f. al., Gamewell & telp., 20 bx.; val. equip., $40,000; val. bldgs., $12,000; exp. dept., $12,500; tot. mem., 9, pd. full time 1, pd. part time 8; undrs. rating, 3½ class.

Water Supply — Src., melting snow Sangre de Cristo range of Rocky mts., 40 m. west city; sys., grav.; res. cap., 400,000,000 gals.; mains, c. i., stl. & wd., 67 m., 2 to 36 in. dia.; 176 hyd.; 150 v.; met., 294; serv., 3,215; pipe, galv. stl.; pres., dom. 60 to 100 lbs., f. 80 to 125 lbs.; cons. day, 1,700,000 gals.; cost, $1,171,115; cost mtce., $21,303; wks. owned by city.

WALSENBURG, p. 3,565; f. area, 600 a.; merc. bldgs., stn., bk. & wd., 1 to 2 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord; causes of f. inv. F dept.—1 comb. c. & h. wag., 4 c. hand ex., 2 hose reels; hose, cot., rub. lined, 2,000 ft.; f. al., siren, & telp.; val. equip., $2,000; val. bldgs., $250; tot. mem., 8, pd. $5 per call; undrs. rating, third class.

Water Supply—Src., riv., 10 m. bus. cent.; sys., grav.; res. cap., 100,000,000 gals.; mains, c. i., 25 m., 4 to 14 in. dia.; 61 hyd.; 100 v.; 12 met.; 600 serv.; pipe, c. i. & lead; pres., dom., 90 lbs., f. 140 lbs.; cons. day, 1,000,000 gals.; cost, $500,000; cost mtce., $4,000; wks. owned by city.

Places of 2,000 or more population not reported—Brighton, Englewood.

CONNECTICUT

ANSONIA, p. 17,643; merc. bldgs., stn., bk. & wd., 3 stor.; priv., wd., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 3 h. & l. trk., 2 hose wag., 4 comb. c. & h. wag., 2 hose car., reels.; hose, cot., rub. lined, gd., 29,000 ft.; f. al., Gamewell, 64 bx.; val. equip., $60,000; val. bldgs., $3,000; exp. dept., $800; tot. mem., 280 vol.; undrs. rating, second class.

Water Supply—Scr., spr. & brooks; 2 m. bus. cent.; sys., grav.; res. cap., 450,000,000 gals.; mains, i., 185 m., 4 to 24 in. dia.; 109 hyd.; 210 v.; met., 774; 1,248 serv.; pipe c. i.; pres., dom. 20 to 100 lbs., f. 20 to 100 lbs.; cons. day, 1,600,000 gals.; cost, $520,000; cost mtce., $28,000; wks. owned by priv. Co.

BETHEL, p. 3,201; merc. bldgs., wd., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 4 hand ex., 2 hose wag.; hose, cot., rub. lined, gd., 1,350 ft.; rub., gd., 1,200 ft.; inf., 650 ft.; total hose, 3,200 ft.; f. al., siren; val. equip., $6,900; val. bldgs., $7,500; exp. dept., $1,400; vol. 112.

Water Supply—Src., res., 1¼ m. bus. cent.; sys., grav.; res. cap., No. 1 110,000,000 gals.; No. 2 55,000,000 gals.; new res., loc. 1⅛ m. south town, cap. 110,000,000 gals.; res. just installed, cap. 75,000,000 gals.; mains, iron, 17¼ m., 16 & 12 in. dia.; 98 hyd.; 44 v.; 556 serv.; pipe, iron; pres., dom. 70 lbs., f. 114 lbs.; cost, $100,000 (exclusive of new res.); cost, mtce, $4,000; wks. owned by town.

BLOOMFIELD, p. 2,394. No org. f. dept.

Water Supply—Res. No. 6 of Hartford Water Co. is loc. in Bloomfield; no water supplied town from this src.

BRANFORD, New Haven Co., p. 6,627. F. dept.—1 c. hand ex., 1 c. eng. 3 triple comb. c. & h. wag., 2 hose reels; hose, cot., rub. lined, gd., 3,300 ft.; rub., gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 6,300 ft.; f. al., siren; val. equip., $25,000.

Water Supply—Src., lakes; sys., grav. to storage res., pump to distributing res.; res. cap. 2,300,000 gals., loc. on Maple hill; res. no. 2, cap. 70,000,000 gals.; 1 pump. eng., class dup., cap. day 1,000,000 gals.; mains, c. i. & galv. wrt. i., 32 m., ½ to 12 in. dia.; 124 hyd.; met., 1,000; 2,000 serv.; pipe, galv. wrt. i.; pres., dom. 47 lbs., f. 62 lbs.; cons. day 500,000 gals.; wks. owned by priv. Co.

BRIDGEPORT, p. 143,555; f. area, 14.6 sq. m.; merc. bldgs., bk., cem. & wd., 2 to 10 stor.; priv., wd. bk. & cem., 2 & 3 & 4 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 11 comb. pump & hose wag.; 3 auto. c. eng., 50 gal. tk., 4 chief's auto., 2 chief's wag., 1 auto. wag., 10 deluge sets, 10 comb. c. & h. wag., 50 c. hand ex., 1 triple comb. auto. trk., 3 aer. trk., 2 c. eng., 3 supply wag., 4 fuel & exercise wag., 12 hose wag., 2 comb. l. trk., f. al. auto.; 18 nozzles, 5 h. & l. trks.; hose, cot., rub. lined, gd., 26,750 ft., inf. 2,550 ft.; tot. 29,300 ft.; f. al. Gamewell, 336 bx.; val. equip., $361,490; val. bldgs., $502,800; exp. dept., $669,123; tot. mem., 266 pd. full time.

Water Supply—Src., strms. & res., 8 m. bus. cent.; sys., grav.; 14 res.; cap., 7,500,000,000 gals., loc. at North Bridgeport & Fairfield; 2 pump. eng., cross comp., cap. day, 10,000 gal. each; mains, c. i., 311.8 m., 4 to 48 in. dia.; 1,861 hyd.; 1,900 v.; met., 5,442; 24,314 serv.; pipe, c. i.; pres., dom. & f., 55 lbs.; cons., day, 25,000,000 gals.; wks. owned by priv. Co.

BRISTOL, Hartford Co., p. 20,620; merc. bldgs., bk., 3 & 4 stor.; priv., bk. & wd., 2 & 3 stor., wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. pump. eng., c. & h. wag., 3 auto. comb. c. & h. wag., 2 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 7,850 ft.; inf., 1,250 ft.; tot. hose, 9,100 ft.; f. al., gongs & bell; val. equip., $20,000; val. bldgs., $22,400; exp. dept., $9,000; tot. mem. 136, pd. full time 5, pd. part time 131.

Water Supply—Src., brooks & riv., 3 to 8 m. bus. cent.; sys., grav.; stdp. cap., 185,000 gals., dim. 30 x 35, mat. stl.; res. cap., 535,000,000 gals.; mains, c. & wrt. i., 52 m., 2 to 36 in. dia.; 197 hyd.; 405 v.; 3,283 met.; 3,016 serv.; pipe, galv. i.; pres., dom. & f., 60 to 140 lbs.; cons. day, 1,630,000 gals.; wks. owned by city.

COLCHESTER, p, 2,050. F. dept.—1 hand eng., 1 hose wag., 1 hose reel; 500 ft. cot., rub. lined hose; f. al., bell; val. equip., $1,200; val. bldgs., $1,000; tot. mem., 40 vol.

Water Supply—Src., wells & cisterns; sys., grav.

COLLINSVILLE, p. 3,009; f. area, 2 sq. m.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 2 stor.; no fwks. & combt. ord. F. dept.—1 hand eng., 2 c. hand ex., 1 h. & l. trk., 4 hose wag.; hose, cot., rub. lined, gd., 1,600 ft.; rub., gd., 800 ft.; tot. hose, 2,400 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $5,000; exp. dept., $250; tot. mem., 26 vol.

Water Supply—Src., spr., 2½ m. bus. cent.; sys., grav.; res. cap., 2,500,000 gals.; mains, c. i., 13 m., 4 & 10 in. dia.; 15 hyd.; 40 v.; 51 met.; 643 serv.; pres., dom. & f. 20 to 80 lbs.; cons. day, 50,000 gals.; cost, $50,000; cost mtce., $1,650; wks. owned by Co.

CROMWELL, p. 2,454; merc. bldgs., stn., bk. & wd.; wd. rfs. perm. F. dept. not reported.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 146,000 gals., dim. 25 x 40, mat. stl.; 2 pump. eng., class trip., cap. day 138,000 gals.; mains, iron, 9 m., 1 to 8 in. dia.; 53 hyd.; 17 v.; met., 15; 200 serv.; pipe, galv. i.; pres., f. 75 lbs.; cost, $80,000; cost mtce., $1,200; wks. owned by Co.

DANBURY, p. 22,325; f. area, 7 sq. m.; merc. bldgs., conc., bk., stn. & wd. & i., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—10 auto. comb. c. & h. wag. with 40-gal. c. tk. & 1,200 ft. 2½-in. hose, 1 auto. h. & l. trk., 2 comb. c. & hose wag. (in reserve), 1 str., 22 c. hand ex., 1 auto. aer. trk., 1 hose wag., 4 hose carts, 2 hrs.; 1 trip. comb. La France, 1 steam La France pump; hose, cot., rub. lined, gd., 10,000 ft.; inf., 2,000 ft.; tot. hose, 12,000 ft.; f. al., Gamewell, 54 bx.; val. equip., $65,000, val. bldgs., $75,000; exp. dept., $40,000; tot. mem., 232; pd. full time 22; vol. 210.

Water Supply—Src., surface water, 3 m. bus. cent.; sys., grav.; res. cap., 2,160,427,375 gals.; mains, cem. & c. i., 62 m., 6 to 24 in. dia.; 425 hyd.; 610 v.; mains, 3¼ m., 20 to 30 in. dia.; pres., dom. & f. 80 to 90 lbs.; cost, $225,000; cost mtce., $4,500; wks. owned by city.

DANIELSON, p. 3,130; f. area, 500 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd. & bk., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 6 c. hand extrs.; 1 hose wag., 4 c. ex., 3 hand hose reels; 5 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 21 bx.; val. equip., $15,000; val. bldgs., $10,000; exp. dept., $800; tot. mem., 37 pd. part time; undrs. rating, second class.

Water Supply—Src., spr. & brooks; sys., grav.; mains, 15 m., 4 to 12 in. dia.; 78 hyd.; met., 38; pres., dom. 56 lbs., f. 75 to 100 lbs.; wks. owned by Crystal Water Co.

DARIEN, p. 4,184; merc. bldgs., wd., 2 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto c. eng., 2 c. eng., 1 hand c. eng., 2 hose car., 10 c. hand ex., 2 h. & l. trks., 2 hrs.; 2,550 ft. hose; f. al., bell; val. equip., $6,000; val. bldgs., $6,000; tot. mem., 160 vol.

Water Supply—Wells.

DERBY, p. 11,238; f. area, 175 a.; merc. bldgs., bk., 2 to 6 stor.; priv., wd., 2 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—14 c. hand ex., 1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 500 ft.; tot. hose, 6,500 ft.; f. al., Gamewell, 43 bx.; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $3,500; tot. mem., 200 vol.

Water Supply—Src., spr. & surface water; sys., grav.; 1 pump. eng., class duplex, cap. day, 3,000,000 gals.; mains, c. i., 21 m., 4 to 20 in. dia.; 139 hyd.; pres., f. 60 to 112 lbs.; wks. owned by Co.

EAST HAMPTON, p. 2,394; f. area, 2,000 a. F. dept.—1 c. eng., 1 hose wag.; 1,500 ft. cot., rub. lined hose; f. al., wh.; val. equip., $1,500; val. bldgs., $300; tot. mem., 40 vol.

Water Supply—Src., Pocotopang Lake, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap. 40,000 gals.; 2 pump. eng., cap. day 3,024,000 gals.; 12 hyd.; pres., dom. 90 lbs.; wks. owned by priv. Co.

EAST HARTFORD, p. 11,648; f. area, 2½ m.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm.; causes of f. inv. F. dept.—3 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; equip., val. $2,400 val. bldgs., $4,500; exp. dept., $450; tot. mem., 100 vol.

Water Supply—Src., brook, 9 m. bus. cent.; sys., grav.; 5 res. cap., 6,000,000 gals.; loc. at East Glastonbury; mains, c. i., 76 m., 3 to 16 in. dia.; 175 hyd.; 350 v.; 52 met.; 2,600 serv.; pipe, c. i. & wrt. i.; pres., dom. 70 lbs., f. 75 lbs.; cons. day, 1,100,000 gals.; cost, $850,000; cost mtce., $12,000; wks. owned by city.

EAST HAVEN, p. 3,520; f. area, 75 a.; merc. bldgs., wd., 2½ stor.; priv., wd. 2½ stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 c. eng., 10 c. hand ex., 1 h. & l. trk., 1 hose cart; hose, cot., rub. lined, gd., 1,800 ft.; f. al., Loper; 32 bx.; tot. mem., 150 vol.

EAST NORWALK, p. 3,525; consolidated with city of Norwalk.

ELLINGTON, p. 2,127. No f. dept.

Water Supply—Src., spr.; sys., grav.; mains, iron & wd., 2 m., 2 to 3 in. dia.; 55 serv.; pres., dom. 60 lbs., f. 80 lbs.; cost, $2,500; cost mtce., $75; wks. owned by priv. Co.

ENFIELD, p. 11,719; height of bldgs., 1 to 3 stor.; dwellings, 2½ & 3 stor.; wd. rfs. perm.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 600 ft.; tot. hose, 1,800 ft.; val. equip., $2,500; val. bldgs., $1,000; exp. dept., $500; tot. mem. 24, pd. part time.

Water Supply—See Thompsonville.

ESSEX, p. 2,815; f. area, 10,840 a.; merc. bldgs., wd. & bk., 1 to 5 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—1 hand eng., 2 c. hand ex., 1 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell & wh.; tot. mem., 60 vol.

Water Supply—Chester Water Co.

FAIRFIELD, p. 11,475. F. dept.—1 comb. c. & h. car., 2 c. ex., 2 c. eng., 1 aer. trk., 1 h. & l. trk., 1 hose cart; hose, cot., rub. lined, 1,500 ft.; inf., 500 ft.; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $3,000; tot. mem., 100.

Water Supply—From Bridgeport Hydraulic Co.; 28 hyd.; pres., 80 lbs.

FARMINGTON, p. 3,844; f. area, 75 a.; merc. bldgs., wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose wag., 1 c. eng., 4 comb. c. & h. wag., auto. trk., 2 c., 1 hose reel; hose, cot., rub. lined, gd., 1,500 ft.; f. al. siren; val. equip., $3,000; val. bldgs., $1,000; exp. dept., $800; tot. mem., 30 vol.; pd. at f.; undrs. rating, first class.

Water Supply—Src., springs, ¾ m. bus. cent.; sys. grav.; res. cap., 100,000,000 gals.; loc. in town; mains, c. i., 5 m., 6 to 10 in. dia.; 40 hyd.; 12 v.; met., 1; 192 serv.; pres., dom. 70 lbs., f. 65 lbs., cons. day, 150,000 gals.; cost, $55,000; wks. owned by Co.

FORESTVILLE, p. 4,542. F. dept.—1 str., 1 hose cart, 1 supply wag.; hose, 1,000 ft.; tot. mem., 40.

Water Supply—Src., res., 5 to 8 m. bus. cent.; sys., grav.; stdp. cap., 185,000 gals.; res. cap., 422,000 gals.

GREENWICH, p. 22,123; f. area, 1,920 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & comb. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 1 auto. c. & h. comb. wag., 1 auto. hose wag., 1 str., 20 c. hand ex., 1 auto. h. & l. trk., 1 hose wag., 1 hose reel, 1 patrol wag.; hose, cot., rub. lined, gd., 9,000 ft.; rub., gd., 300 ft.; tot. hose, 9,300 ft.; f. al., Gamewell, 37 bx.; val. equip., $56,000; val. bldgs., $15,000; exp. dept., $9,000; tot. mem., 190, pd. full time 2, pd. part time 5, vol. 183.

Water Supply—Src., lakes; sys., grav.; stdp. cap., 1,250,000 gals., 80 x 35, 2 m. res., mat. iron; cap. plant, 5,000,000 gals.; res. cap., 1,000,000,000 gals.; mains, 81 m., 4 to 30 in. dia.; 201 hyd., 48 priv., wd.; 2,796 serv.; pipe, galv. i. & lead; pres., dom. & f., 40 lbs.; cons., day 4,000,000 bals.; wks. owned by Co.

GROTON, p. 9,227; f. area, 3 m. long, ½ mile wide; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—2 h. & l. trk., 1 comb. c. & h. wag., 3 c. hand extrs., 2 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh.; val. equip., $12,000; val. bldgs., $5,000; exp. dept., $2,500; tot. mem., 200 vol.

Water Supply—Src., well & lake, 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 344,000 gals., dim. 30 x 65, loc. in Groton, mat. iron; 4 pump. eng., class centrif.; cap. day, 2,000,000 gals.; mains, c. i., 15 m., 4 to 16 in. dia.; 65 hyd.; 21 v.; met., 900, 1,100 serv.; pipe, galv. i.; pres., dom. 60 to 70 lbs; cons. per day, 1,250,000 gals; cost, $200,000; wks. owned by town.

GUILFORD, p. 2,803; f. area, 2 sq. m.; merc. bldgs. wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; no fwks. and combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 11 c. hand ex., 1 hose wag., 1-500 gal. pump., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 200 ft.; tot. hose, 2,000 ft.; f. al. Loper; exp. dept., $800; tot. mem., 80 vol.; undrs. rating, d. class.

HARTFORD, p. 138,036; f. area, 18 sq. m.; merc. bldgs., bk. & stn., 2 to 28 stor.; priv., stn., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. str., 2 tractor str., 2 str., 6 auto. comb. c. & h. wag., 7 triple comb. pump., h & c. wag., 1 comb. c. & h. wag., 40 c. hand ex., 2 auto. h. & l. trk., 3 aer. trk. tractor drawn, 1 squad auto., 5 chief's autos., 2 f. al. autos., 1 instruction auto., 8 hrs.; (in reserve, 5 str., 4 comb. c. & h. wag., 1 hose wag., 2 h. & l. trk., 1 c. eng., 1 water tower, 10 fuel & exercise wag., 1 f. al. wag., 10 hrs.; 11,300 ft. cot., rub. lined hose; 1,950 ft. c. hose; 12 c. hand ex.); hose, cot., rub. lined, gd., 26,500 ft.; c. hose, 3,450 ft.; f. al., Gamewell, 260 bx.; val. equip., $278,950; val. bldgs., $204,700; exp. dept., $578,000; tot. mem. 258, pd. full time.

Water Supply—Src., 7 mountain res., 5,816 m. bus. cent.; sys., grav.; mains, c. i.; res. cap. 11,680,000,000; 204 m., 1½ to 30 in. dia.; 1,819 hyd.; 4,277 v.; met., 15,364; 15,550 serv.; pipe, galv. i.; pres., dom. & f. 70 to 100 lbs.; cons. day, 11,700,000 gals.; cost, $5,758,352; cost mtce., $207,603; wks. owned by city.

JEWETT CITY, p. 3,196; f. area, 640 a.; merc. bldgs., stn., bk. & wd., 2 to 5 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 10 c. hand ex., 1 comb. c. & h wag., 3 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot. hose, 1,800 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $2,500; exp. dept., $1,203; tot. mem., 55 vol.

Water Supply—Src., brooks & spr., 5 m. bus. cent.; sys., grav.; res. cap., 95,000,000 gals.; loc on Stone hill; mains, iron, 10 m., 6 to 12 in. dia.; 58 hyd.; 33 v.; met., 9; 254 serv.; pipe, galv. i.; pres., dom. 120 lbs., f. 120 lbs.; cost, $150,290; cost mtce., $450; wks. owned by private Co.

LITCHFIELD, p. 3,180. F. dept.—1 auto. comb. c. & h. wag. & ladder trk., 2 hose car.; hose, cot., rub. lined, gd., 1,900 ft.; inf., 600 ft.; tot. hose, 2,500 ft; tot. mem., 75 vol.

Water Supply—Src., riv., 5 m. bus. cent.; sys., grav.; stdp. dim., 35 x 30, mat. iron; res. loc. 1 m. north of town; 2 pump. eng., cap. day, 250,000 gals.; mains, iron, 10½ m., 4 to 8 in. dia.; 49 hyd.; pres., dom. 80 lbs., f. 80 lbs.; cost, $100,000; cost mtce., $1,500; wks. owned by Co.

MANCHESTER, p. 18,370; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk.; 3 hose car.; 1 comb. auto. hose & c. trk.; hose, cot., rub. lined, gd., 2,100 ft.; inf., 400 ft.; tot. hose, 2,500 ft.; val. equip., $10,000; val. bldgs., $20,000; exp. dept., $1,500; tot. mem., 60 vol.

Water Supply—Src., ponds, 3 m. bus. cent.; sys., grav.; mains, cem., 10 m., 4 to 16 in. dia.; 62 hyd.; pres., dom. 75 lbs., f. 75 lbs.; cost, $45,000; wks. owned by Co.

MERIDEN, p. 34,764, f. area, 4½ a.; merc. bldgs., bk. & wd. 1 to 5 stor.; priv. wd., 2, 3 & 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 3 auto. comb. c. & h. wag., 10 c. hand extrs.; 1 auto. comb. eng. & hose wag., 1 chief's auto., 1 750 gal. triple comb. pumper in reserve, 1 h. & l. trk., 1 supply wag.; hose, cot., rub. lined, gd. 7,650 ft.; inf., 1,500 ft.; tot. hose, 9,150 ft.; f. al., Gamewell, 69 bx.; val. equip., $63,362; val. bldgs, $71,200; exp. dept., $89,594; tot. mem., 51; pd. full time 32, pd. part time 19; undrs. rating, first class.

Water Supply— Src., surface water, 4 rivers, 2 to 4½ m. bus. cent.; sys., grav., pump to res.; res. cap., 1,630,000 gals.; 2 safety boilers, 171 hp. each, 2 pump. eng., class comp. dup., cap. day, 10,000,000 gals.; 2 elec. pump. eng., cap. 5,000,000 gals.; mains, iron, 65 m., 4 to 30 in. dia.; 400 hyd.; met., 1,375; 4,000 serv.; pipe, galv. i.; pres., dom. 55 to 115 lbs., f. 40 to 115 lbs.; cons., day 3,500,000 gals.; cost, $1,275,000; cost mtce., $60,000; wks. owned by city.

MIDDLETOWN, p. 22,129, merc. bldgs., bk. & wd., 2 to 5 stor.; priv., bk & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks & comb. ord.; causes of f. inv. F. dept.—9 c. hand ex., 3 auto. comb. c. & h. wag., 1 h. & l. trk., tractor drawn, 1 hose wag., 1 aer. trk.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell, 29 bx.; val. equip., $20,000; val. bldgs., $30,000; exp. dept., $21,916; tot. mem., 160, pd. full time 9, vol. 151.

Water Supply—Src., from 2 res., 4 m. city; sys., grav.; 2 res. cap., 525,000,000 gals., loc. south & west from city; mains, cast & wrt. i., 39 m., 3 to 20 in. dia.; 222 hyd.; met, 2,432; 2,480 serv.; cons. per day, 1,250,000 gals.; pipe, wrt. iron; pres., dom. 60 lbs., f. 125 lbs.; wks. owned by municipality.

MILFORD, p. 10,193; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 stm. eng.; 32 c. hand ex.; 2 hose reels; 1 c. eng., 1 h. & l. trk., 5 auto. comb. c. & h. wag., 3 hrs.; hose, cot., rub. lined, gd., 7,000 ft.; rub. gd. 500 ft.; tot. 7,500 ft.; f. al., elec., 15 bx.; val. equip., $36,312; val. bldgs., $38,500 exp. dept., $25,000; tot. mem., 200, pd. full time 6, pd. part time 6, vol. 191.

Water Supply—Src., brook. 2 m. bus. cent.; sys., pump to stdp.; stdp. cap. 1,000,000 gals.; 2 pump. eng., class centrif. & triple expan. cap., 7,000,000 gals.; mains, c. i., 26 m., 4 to 14 in. dia.; 100 hyd.; pipe, lead; pres., dom. 47 lbs.; wks. owned by private Co.

MYSTIC, p. 4,100; f. area, 990 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 1 auto. comb. c. & h. wag., 1 auto. comb. c. & h. pump. eng., auto., 1 h. & l. trk., 4 hose carts; hose, cot., rub. lined, gd., 3,500 ft.; rub. gd., 2,000 ft.; priv. hose, 3,500 ft.; tot. hose, 9,000 ft.; f. al., Loper & elec. comp. air, bx., 1; val. equip., $22,000; val. bldgs., $2,500; tot. mem. 110, pd. part time 1, 110 vol.

Water Supply—Src., 2 res., 2 m. bus. cent.; sys., pump to 2,000,000 gals. distributing res., 2 res., cap., 60,000,000 gals.; 3 pump. eng., cap. 4,000,000 gals.; mains, c. i. & stl., 25 in., 4 to 12 in. dia.; 146 hyd.; 44 met.; 1,448 serv.; cons. day, 800,000 gals.; cost, $393,795; wks. owned by Co.

NAUGATUCK, p. 15,051; f. area, 1,500 a.; merc. bldgs., bk. & wd., 1 to 6 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 4 hand hose reels; hose, cot., rub. lined, gd., 4,700 ft.; f. al., Gamewell, 34 bx.; exp. dept., $4,000; tot. mem., 91 vol.

Water Supply—Src., spr. & brook, 1 to 4 m. bus. cent.; sys., grav. to res.; res. cap., 635,000,000 gals.; mains, c. i., 43 m., 4 to 20 in. dia.; 308 v.; 150 hyd.; 1,530 serv.; pres., dom. 45 to 110 lbs.; cost, $375,000; cost mtce., $4,000; wks. owned by priv. Co.

NEW BRITAIN, p, 59,316; f. area, 13.2 sq. m.; merc. bldgs., bk., no limit; height 3; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of. f. inv. F. dept.—4 triple comb., 2 comb. c. & hose wag.; 2 h. & l. trk., 1 aer. trk., 1 chief's car.; hose, cot., rub. lined, gd., 12,000 ft.; inf., 500 ft.; tot. 12,500 ft.; f. al., Gamewell, 109 bx.; val. equip., $100,000; val. bldgs., $96,000; exp. dept., $130,000; tot. mem. 70, pd. full time 52; pd. part time 18; undrs. rating, first class.

Water Supply—Src., canals & brooks, 8 m. bus. cent.; sys., grav.; res. cap., 1,480,000,000 gals., loc. at Southington; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 100 m., 4 to 24 in. dia, 800 hyd.; met., 5,847; 1,300 v.; 5,847 serv.; pipe, wrt. iron; pres., dom. & f., 35 to 120 lbs.; cons. day, 5,523,000 gals.; cost, $3,000,000; cost mtce., $50,000; wks. owned by city.

NEW CANAAN, p. 3,895, f. area, 150 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd. 1 to 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 gas pump., 300 gals. per min., 1 Eastman deluge set, cap. 300 gals. per min., 1 750 gal. comb. pumper, 6 c. hand ex., 1 h. & l. trk., 1 hose reel; hose, cot., rub. lined, gd., 3,000 ft.; rub. gd., 400 ft.; tot. hose, 3,400 ft.; f. al., bell, siren; val. equip., $25,000; val. bldgs., $8,000; exp. dept., $2,500; tot. mem., 175; pd. full time 1, vol. 174.

Water Supply—Src., riv., 3 m. bus. cent.; sys., grav.; res. cap., 80,000,000 gals., loc. at riv.; mains, cem. & stl.; 46 hyd.; pres., dom. 60 lbs.; wks. owned by Co.

NEW HAVEN, p. 162,537; f. area, 6,291 a.; merc. bldgs., bk. & wd., 1 to 8 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 chief's auto., 1 auto. trk., f. al., 5 auto. comb. c. eng. & hose wag., 6 auto. comb. pump & hose wag., 9 auto. str., 1 squad auto., 3 str., 2 h. & l. trk. (also 1 h. & l. trk. in reserve), 42 c. hand ex., 3 auto. aer trk., 1 comb. aer. & ladder trk. tractor drawn, 2 comb. c. & h. wag., 1 comb. c. eng. & h. & l. trk., 2 hose wag. (also 2 hose wag. in reserve), 5 fuel wag., 3 exercise wag., 2 f. al. auto., 1 c. eng. in reserve, 19 hrs.; hose, cot., rub. lined, gd., 28,850 ft.; inf., 950 ft.; tot. hose, 29,800 ft.; f. al., Gamewell, 273 bx.; val. equip., $335,535; val. bldgs., $297,255; exp. dept., $272,950; tot. mem., 225, pd. full time.

Water Supply—Src., riv. & lakes, 2 to 6 m. bus. cent.; sys., grav., pump to res.; res. cap., 3,624,000,000 gals.; 7 pump. eng., cap. day 52,720,000 gals.; mains, iron, 325 m., 4 to 36 in. dia.; 1,097 hyd.; met., 5,335; serv., 24,500; hyd., 1,206; pres., dom., 45 lbs.; cons. day, 28,100,000 gals.; wks. owned by private Co.

NEWINGTON—p. 2,381; merc. bldg., wd. & bk., 1 & 2 stor., wd. & bk., 1 & 3 stor.; wd. rfs. perm.; 1 comb. c. & h. wag., 4 c. hand ex., rub., gd., 250 ft.; tot., 250 ft.; f. al., tel., bx. 29; val. equip., $2,800; val. bldgs., $1,000; exp. dept., $400; tot. mem. 25, vol.

Water Supply—Src., mountain strm.; sys., grav.; res. cap., 1,000 gals.; mains, 3 m., ½ to 2 in. dia.; 100 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 100 lbs.; cost, $5,000; cost mtce., $100; wks. owned by Co.

NEW LONDON, p. 25,688; f. area, 5¼ sq. m.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 20 c. hand ex., 1 h. & l. trk., 5 hose wag., 3 auto. comb. c. & h. wag., 1 auto. comb. c. & h. wag. with pump. attachment (1 40-gal. hand c. in reserve), 1 h. & l. trk., 4 c. eng. with pump, 2 hand reels with 1,000 ft. hose; hose, cot. rub. lined, gd., 12,800 ft.; f. al., Gamewell, 53 bx.; val. equip., $76,000; val. bldgs., $85,000; exp. dept., $32,000; tot. mem., 525, pd. full time 11, pd. part time 8, vol. 506.

Water Supply—Src., Lake Konomoc, cap. 600,000,000 gals.; Barnes' res., cap. 170,000,000 gals.; Bogue Brook, cap. 212,000,000 gals.; 6 & 11 & 9 m. bus. cent.; sys., grav. & pump & res.; high serv. res. cap. 500,000 gals.; 3 pump. eng., cap. day 800,000 gals.; mains, c. i. & wd., 73.5 m., 3 to 24 in. dia.; 430 hyd.; 726 v.; met., 4,714; 4,819 serv.; pipe, galv. i. & lead; pres., dom. 20 to 100 lbs.; cons. day, 2,654,884 gals.; cost, $1,701,395; cost mtce., $41,465; wks. owned by city.

NEW MILFORD, p. 4,781; f. area divided into 11 districts; merc. bldgs., bk., 2 to 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 2,500 ft.; inf. 500 ft.; tot., 3,000 ft.; f. al., bell, operated from telp. office by Gamewell system; val. equip., $4,000; val. bldgs., $5,000; exp. dept., $500; tot. mem., 100 vol.

Water Supply—Src., mountain strm., 1¼ m. bus. cent.; sys., grav.; res. cap. (3), 60,000,000 gals.; mains, 7 m., 1 to 12 in. dia.; 40 hyd.; met., 2; pipe, galv. i.; pres., f. 150 lbs.; cost, $115,000; cost mtce., $2,000; wks. owned by Co.

NORWALK, p. 27,743; f. area, 2½ sq. m.; merc. bldgs., bk., stn., conc. & wd. 2 to 5 stor.; priv., wd., bk., conc. & stn., 2½ stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 h. & c. auto. fully equipped, 1 Amer. LaFrance 750 gal. pumper, 1 Seagrave triple comb. pumper, 1 chief's car & 1 work car, 2 h. & l. trk., fabric gd., 8,000 ft. hose; f. al., Gamewell, 70 bx.; val. equip., $36,945; val. bldgs., $125,000; exp. dept., $59,885; tot. mem., 617, pd. full time 15, pd. part time 2; vol. 600.

Water Supply—Src., riv., 7 m. bus. cent.; sys., grav.; res. cap., 400,000,000 gals., located at New Canaan, Ct., and Lewisboro, N. Y.; mains, cem. & i., 55 m., 4 to 16 in. dia.; 350 hyd.; met., 1,600; 2,200 serv.; pipe, lead; pres., dom. 75 lbs., f. 75 lbs.; cons., day 1,800,000 gals.; cost $596,000; cost mtce., $7,000; wks. owned by city.

NORWICH, p. 29,685; f. area, 26 3-10 sq. m.; merc. bldgs., bk. & wd., 2 to 6 stor.; priv., bk. & wd., 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 4 Seagrave triple comb., 1 squad car, 2 chief's cars, 1 h. & l. trk. (in reserve 2 stm. eng., 1 Seagrave trk); hose, cot., rub. lined, gd., 11,750 ft.; f. al., Gamewell, 62 bx; exp. dept., $69,885; tot. mem., 45; pd. full time & vol.; undrs. rating, first class.

Water Supply—Src., spr., 5 m. bus. cent.; sys., grav.; 3 res. cap., 888,000,000 gals.; mains, c. i., 65.33 m., 4 to 24 in. dia.; 565 hyd.; met., 1,490; 5,000 serv.; 450 v.; pipe, lead; pres. dom. & f. 80 lbs.; cons. day, 3,500,000 gals.; cost, $1,200,000; cost mtce., $25,000; wks. owned by city.

PLAINFIELD, p. 7,926. F. dept.—1 c. eng., 8 hose reel, 500 ft. hose, 3 axes, 2 bars, buckets, etc.; f. al., bell; val. equip., $2,000 37 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., dir. pres.; 2 pump. eng.; 10 hyd.; wks. owned by coron.

PLAINVILLE, p. 4,114; f. area, 1,200 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—6 c. hand ex., 1 auto. comb. c. & h. wag., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 2,200 ft.; f. al., wh.; val. equip., $2,300; exp. debt., $600; 40 vol.

Water Supply—Src., wells & res., 1 & 2¼ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 325,000 gals.; res. cap., 160,000,000 gals.; loc. on East mountains, in town of Southington; pump eng., cap. 300,000 gals. per 10 hrs.; mains, c. i. & cem., 13 m., 4 to 12 in. dia.; 62 v.; 52 hyd.; 219 met.; 526 serv.; pres., dom. & f. 95 to 110 lbs.; wks. owned by Plainville Water Co.

PLYMOUTH, p. 5,942; f. area, 13,348 a.; merc. bldg., 2½ stor.; priv., 2½ to 3; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 comb. c. & hose wag.; 6 c. hand ex., 1 h. & l. trk., 1 hose wag., hose, cot. rub. lined, 1,500 ft.; rub. gd., 200 ft.; tot. 1,700 ft.; f. al., wh.; 18 bx.; val. equip., $4,000; val. bldgs., $5,000; exp. dept., $1,500; tot. mem., 40; pd. part time, 15.

Water Supply—Src., wells; sys., grav.; mains, ½ m., 1½ in. dia.; 1 serv.; pres., dom. 100 lbs., f. 100 lbs.; cost, $1,000; cost mtce., $10; wks. owned by W. N. Austin.

PORTLAND, p. 3,644; f. area, 8 sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 2 motor hose wag., 2 hose carts; hose, cot., rub. lined, gd., 2,500 ft.; inf., 700 ft.; tot. hose, 3,200 ft.; f. al., bell; equip. val., $5,000; val. bldgs., $4,000; exp. dept., $3,195; tot. mem., 75 vol.

Water Supply—Src., res., 5 m. bus. cent.; sys., grav.; res. cap., 60,000,000 gals., loc. ft. of mountain; mains, c. i., 17 m., 4 to 12 in. dia.; 87 hyd.; 52 v.; met., 10; 695 serv.; pipe, c. i.; pres., dom. & f. 85 lbs.; cons. day, 100,000 gals.; wks. owned by priv. Co.

PUTNAM, p. 8,397; merc. bldgs., bk. & wd., 5 stor.; priv., wd., 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 c. eng.; 1 comb. c. & hose wag.; 7 hrs.; hose, cot., rub. lined, gd., 1,550 ft.; rub. gd., 2,500 ft.; tot., 3,050 ft.; f. al., Gamewell, 22 bx.; val. equip., $11,800; val. bldgs., $5,000; exp. dept., $4,966; tot. mem., 55 pd. part time.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 240,000 gals.; dim. 30 & 45 ft.; 3 pump. eng., cap. day., 2,000,000 gals.; mains, c. i., 26 m., 4 to 16 in. dia.; 110 hyd.; 98 v.; met., 75; 1,170 serv.; pipe, gal. i.; pres. dom. & f. 40-100 lbs.; cons. day, 900,000 gals.; cost, $355,000; cost mtce., $23,000; wks. owned by city.

RIDGEFIELD, p. 2,707; f. area, 3,000 a.; merc. bldgs., wd., 2 to 3 stor.; priv., wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 6 c. hand ex., 1 hose wag., 1 h. & l. trk., 1 hose heel, 1 comb. trk.; hose, cot., rub. lined, gd., 2,800 ft.; f. al., Federal, 2 bx.; val. equip., $12,000; val. bldg., $15,000; exp. dept., $1,000; tot. mem., 100 vol.

Water Supply—Src., spr. & lakes, 3½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 190,000 gals., dim. 80 x 20, mat. stl.; 2 pump. eng., class trip., cap. day 600,000 gals.; mains, c. i., 9 m., 6, 8 & 10 in. dia.; 90 hyd.; 130 serv.; pipe, galv. i.; pres., dom., 75 lbs., f. 90 lbs.; cons., day 77,500 gals.; cost, $135,000; cost mtce., $8,500; wks. owned by Co.

ROCKVILLE, p. 7,726; f. area, 11,000 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 750 gal. triple comb. pumper & l. trk.; 5 hose car., reels, &c.; hose, cot., rub. lined, gd., 4,075 ft.; inf., 400 ft.; tot. hose, 4,475 ft.; f. al., Gavnor elec., 24 bx.; val. equip., $13,000; val. bldgs., $12,000; exp. dept., $5,885; tot. mem., 56, pd. part time.

Water Supply—Src., lake, 1 m. bus. cent.; sys., gray.; stdp. cap., 317,000 gals., dim. 30 ft. by 60 ft.; 6 pump. eng., class trip., cap. day 800,000 gals.; mains, c. i., 24 m., 4 to 20 in. dia.; 116 hyd.; met., 500; serv., 1,200; pres., dom. & f., 35 to 100 lbs.; wks. owned by priv. Co.

SALISBURY, p. 2,497; merc. bldgs., wd.

Water Supply—Src., mountain strm., supplied by Lakeville Water Co.; sys., grav.; res. cap., 16,000,000 gals.; mains, 4 to 10 in. dia.; 35 hyd.; pres., 90 to 150 lbs.

SAYBROOK, p. 2,325; f. area, 1,440 a.; merc. bldgs., brk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag.,

6 c. hand ex., 1 auto. trk., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,150 ft.; rub. gd., 200 ft.; inf., 300 ft.; tot. hose, 1,650 ft.; f. al., Gamewell Diaphone, 10 bx.; val. equip., $8,000; val. bldgs., $3,500; exp. dept., $750; tot. mem., 60 vol.

Water Supply—Not reported.

SEYMOUR, p, 6,781; merc. bldgs., wd., bk. & stn. F. dept.—1 auto. chem. eng., 1 auto. comb. c. & h. wag., 1 auto hose wag., 1 str., 12 c. hand ex., 1 h. & l. trk., 6 hose carts; hose, cot., rub. lined, gd, 5,400 ft.; f. al., Gamewell, 29 bx.; val. equip., $19,500; val. bldgs., $20,000; exp. dept., $3,325; tot. mem., 79, pd. part time 4, vol. 75.

Water Supply—Src., strm., about 3 m. town; sys., grav.; 50 hyd.; pres., dom. 110 lbs., f. 110 lbs.; cost, $60,000; cost mtce., $15,000 to $20,000; wks. owned by Co.

SHELTON, p. 9,475; merc. bldgs., bk. 5 stor.; priv. wd. 2½-3 stor.; wd. rfs. perm. in f. area; f. wks. & combt. ord.; causes of f. inv.; F. dept.—1 auto. triple comb. c. & pump. eng.; 1 comb. c. & hose; 8 c. hand ex., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; rub. gd., 200 ft.; inf. 600 ft.; tot. 3,800 ft.; f. al., Gamewell, 17 bx.; val. equip., $25,000; val. bldgs., $5,000; exp. dept., $3,000; 1,000 vol.

Water Supply—Src., spr. & brook, 2 m. bus. cent.; sys., grav,; res. cap., 135,000,000 gals.; mains, c. i., 17 m., 4 to 16 in. dia.; 116 hyd.; 275 v.; 107 met.; 993 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 60 lbs.; cons., day 1,000,000 gals.; wks. owned by priv. Co.

SIMBURY, p. 2,958. No org. f. dept.

Water Supply—Src., brooks. 4 m. bus. cent.; sys., grav.; res. cap., 4,000,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 69 hyd.; pipe, gal. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 75,000 gals.; cost, $45,000; wks. owned by priv. party.

SOUTHINGTON, p. 8,440; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trks., 4 c. hand ex., 1 hose wag., 2 hose carts, 1 hrs.; hose, cot., rub. lined, gd., 3,200 ft.; f. al., Gamewell, 17 bx.; val. equip., $4,790; val. bldgs., $7,000; exp. dept., $1,133; tot. mem., 106, pd. part time.

Water Supply—Src., brooks. 4½ m. bus. cent.; sys., grav.; 3 res. cap., 110,000,000 gals., loc. on Wolcott mountain; mains, c. & wrt. i., 35 m., 1¼ to 12 in. dia.; 131 hyd.; 371 v.; met., 157; 1,381 serv.; pipe, galv. & wrt. i.; pres., dom. 90 lbs., f. 90 lbs., cons. day 586,585 gals.; cost, $321,070; cost, mtce., $12,972; wks. owned by city.

SOUTH MANCHESTER, p. 8,036; merc. bldgs., wd. & bk., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. h. & c. wag., 1 auto. hose wag., 1 auto. h. & l. trk., 3 h. & l. trk., 4 hose wag., 1 comb. c & h. wag., 2 hose car., 10 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 41 bx.; val. equip.; $58,000; val. bldgs., $30,000; exp. dept., $2,000; tot. mem., 150 vol.

Water Supply—Src., spr. & brooks. 2½ m. bus. cent.; sys., grav.; res. cap., 175,000,000 gals., loc. about 2½ m. town; mains, c. i., 32 m., 4 to 12 in. dia.; pressure reinforced by 2-1,000 gals. stationary pumps; 243 hyd.; 250 v.; met., 2,000; 2,000 serv.; pipe, tin lined & galv; pres., dom. 50 to 110 lbs., f. 50 to 110 lbs.; cons., day 800,000 gals.; wks. owned by priv. Co.

SOUTH NORWALK, p. 8,988; consolidated with city of Norwalk.

SOUTH WINDSOR, p. 2,142; merc. bldgs., wd. F. dist.—Hand ex.

Water Supply—Src., wells.

STAFFORD, p. 5,407; f. area, 1,225 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., 2 stor.; wd. rfs. not perm. causes of f. inv.; F. dept.—4 c. hand ex.; 1 triple comb. motor trk., 750 gal. pump; 1 str., 1 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., bell; val. equip., $14,000; val. bldgs., $4,500; exp. dept., $1,000; tot. mem., 20 pd. part time.

Water Supply—Src., brook, 6 m. bus. cent.; sys., grav.; res. cap., 5,000,000 gals.; mains, c. i., 7 m., 6 to 10 in. dia.; 36 hyd.; met., 525, 500 serv.; pres., dom. 80 lbs., f. 80 lbs.; cons. day, 150,000 gals.; cost mtce., $500; wks. owned by Co.

STAFFORD SPRINGS, p. 3,383; f. area, 1,225 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; causes of f. inv. F. dept.—1 gas eng., 1 c. eng., 1 c. hand ex., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell, val. equip., $13,000; val. bldgs., $3,000; exp. dept., $2,951; tot. mem., 21.

Water Supply—Src., roaring brook; sys., grav.; res. cap., 35,000,000 gals.; mains, 11 m., 4 to 10 in. dia.; 52 hyd.; 386 serv.; pres., dom. 120 lbs., f. 125 lbs.; cost, $125,230; cost mtce., $14,073; wks. owned by Co.

STAMFORD, p. 40,067; f. area, 4,800 a.; merc. bldgs., conc., bk., stn. & wd., 1 to 6 stor.; priv., bk., stn., wd., & conc., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto str., 12 hand ex., 3 nozzles; 2 auto. pump. eng. & hose wag., 1 auto. comb. c. & hose wag., 1 auto. h. & l. trk., 1 auto aer. trk., 1 chief's auto., 1 supply car; 1 f. al. auto.; hose, cot., rub. lined, gd., 8,050 ft.; f. al., Gamewell, 61 bx.; val. equip., $93,000; val. bldgs., $86,200; exp. dept., $118,641; tot. mem., 62, pd. full time 60, vol., 2.

Water Supply—Src., 3 res., 15 m. bus. cent.; sys., grav.; res. cap., 1,057,000,000 gals.; mains, c. i., 70 m., 60 to 24 in. dia.; 452 hyd.; 499 v.; met., 3,768; 5,083 serv.; pipe, c. i.; pres., dom., 63 lbs., f. 63 lbs.; cons. day, 4,026,583 gals.; wks. owned by priv. Co.

STONINGTON, pop. 10,236; f. area, 180 a.; merc. bldgs., wd. & br., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 8 c. hand ex., 1 h. & l. trk., 1 aer. trk., 5 hose car., reels, &c.; hose, cot., rub. lined, gd., 2,100 ft.; inf., 450 ft.; tot. hose, 2,550 ft.; f. al., bell & wh., 7 bx.; val. equip., $9,180; val. bldgs., $7,900; exp. dept., $710; tot. mem. 171, pd. part time 2, vol. 169.

Water Supply—Src., brook; 2½ m.; sys., pump to res., dim. 200 ft. by 16 ft.; 2 res., cap. 60,000,000 gals., & 1 distributing res., cap. 2,000,000 gals.; 3 pump. eng., cap. day 4,250,000 gals.; mains, c. i. 25¾ m., 12 to 4 in. dia.; 123 hyd.; met., 38; 1,347 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 70 lbs.; cons. day, 594,876 gals.; cost, $320,866; wks. owned by priv. Co.

STRATFORD, p. 12,347; f. area, 3 m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 auto eng., 1 auto c. eng., 6 c. hand ex., 1 h. & l. trk.; 3 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; f. al., telp.; val. equip., $25,000; val. bldgs., $6,000; exp. dept., $30,000; tot. mem. 62, pd. full time 2; pd. part time 10; vol. 50.

Water Supply—Src., riv., 4 m. bus. cent., supplied Bridgeport; sys., grav. & dir.; res. cap., 4,500,000,000 gals.; mains, c. i., 4 m., 3 ft. dia.; 40 hyd.; 50 serv.; pres., dom. 52 lbs., f. 52 lbs.; wks. owned by Co.

SUFFIELD, p. 4,070; f. area, 2,560; merc. bldgs., bk., stn. & wd., 2 stor.; priv., bk., stn. & wd., 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 22 c. hand ex., 1 hand drawn h. & l. trk., 1 hose car.; hose. cot., rub. lined, gd., 2,000 ft.; inf., 300 ft.; tot. hose, 2,300 ft.; f. al., elec. siren; val. equip., $5,500; val. bldgs., $2,500; exp. dept., $1,000; tot. mem., 20; pd. part time 1, vol. 19.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 300,000 gals.; pump. eng.; mains, c. i., 16 m., 2 to 8 in. dia.; 45 hyd.; 300 serv.; pres., f. 50 to 80 lbs.; cost, $33,000; cost mtce., $2,500.

TERRYVILLE, p. 3,010; f. area, 13,348 a.; merc. bldgs., bk. & wd., 1½ to 3 stor.; priv., wd., 1½ to 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. & h. wag. pump, 8 c. hand ex., 1 h. & l. trk. with c. trk.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 600 ft.; tot. hose, 2,100 ft.; f. al., wh., bx., 25; val. dept. equip., $13,000; val bldgs., $6,000; exp. dept., $1,500; tot. mem., 75, pd. part 15, vol.

Water Supply—Src., spr. & brook, 1½ m. bus. cent.; sys., grav.; res. No. 1, cap. 950,000 gals.; res. No. 2, cap. 150,000 gals.; res. No. 3, cap. 16,000,000 gals.; 1 elec. pump. eng., cap. day

250,000 gals.; mains, c. & w. & galv. i., cem. & stl.; 10.92 m., 1 to 8 in. dia.; 35 hyd.; 157 v.; met., 26; serv., 419; pipe galv. & w. i.; pres., dom. & f. 75 lbs.; cons. day, 130,000 gals.; cost. $98,768; cost mtce., $5,150; wks. owned by Co.

THOMASTON, p. 3,993; f. area, 1,000 a.; merc. bldgs., bk. & wd., 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f inv. F. dept.—6 c. hand ex., 1 c. eng., 1 auto. comb. c. & pump. eng., 1 h. & l. trk., 2 hose car., reels, etc.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot., 3,500 ft.; f. al., wh.; val. equip., $12,000; val. bldgs., $9,000; exp. dept., $900; tot. mem., 60 vol.

Water Supply—Src., Plymouth, 2 m. bus. cent.; sys., grav.; 37 hyd.; met., 8; pres., f. 130 lbs.: cost, $40,000; wks. owned by Co.

THOMPSON, p. 5,055. F. dept.—4 c. hand ex., 1 h. & l. trk., 4 hose car. (2 priv.); f. al., wh.; 100 vol.

Water Supply—Src. & sys., not reported; 40 hyd.; pres., 100 lbs.

THOMPSONVILLE, p. 5,915; f. area, 5,000 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. wag., 1 str., 10 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 500 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 25 bx.; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $2,500; tot. mem., 75 vol.

Water Supply—Src., spr., 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 500,000 gals.; res. loc. at Thompsonville st., cap. 1,500,000 gals.; 2 electric pump. eng., cap. day 3,500,000 gals.; mains, cem., c. i. & wrt. i., 31 m.; 163 hyd.; met., 1,763; 1,365 serv.; pipe, galv. i.; pres., dom. & f. 50 to 110 lbs.; cons. day, 600,000 gals.; wks. owned by priv. Co.

TORRINGTON, p. 22,055; f. area 2¾ a.; merc. bldgs., b. & conc., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 14 c. hand ex., 1 h. & l. trk., 2 comb. c. & hose wag., 2 hose wag., 2 hose reels, 6 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 57 bx.; val. equip., $38,050; val. bldgs., $30,500; exp. dept., $6,000; tot. mem. 47; pd. full time 10; vol. 37.

Water Supply—Src., spr. & brooks, 2 to 10 m. bus. cent.; sys., grav.; res. cap., 867,000,000 gals., loc. at West Torrington; mains, c. i., 47 m., 4 to 16 in. dia.; 243 hyd.; met., 247; 3,051 serv.; pipe, galv. i.; pres., dom. & f., 90 lbs.; cost, $550,000, wks. owned by priv. Co.

UNIONVILLE, p. 2,090; f. area, 320 a.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 c. hand ex., 1 hose wag., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh., 5 bx.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $1,000; 30 vol.

Water Supply—Src., spring & brook, 2 m. bus. cent.; sys., grav.; res. cap., 2,500,000 gals.; mains, cement, 5 m., 6 to 12 in. dia.; 35 hyd.; pipe, iron; pres., f. 85 lbs.; cost, $45,000; cost mtce., $1,000; wks. owned by Co.

WALLINGFORD, p. 12,010; f. area, 2,047 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. F. dept.—1 c. eng., 2 c. hand ex., 1 h. & l. trk., 3 hose car., 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 300 ft.; tot. hose, 4,300 ft.; f. al., Gamewell; val. equip., $10,350; val. bldgs., $16,000; exp. dept., $5,200; tot. mem. 78, pd. part time 6, vol. 72; undrs. rating, first class.

Water Supply—Src., Pistapaugh Pond, 1,158,000,000 gals., 4½ m. bus. cent., & Lanes Pond diverting res., 6 m. town; sys., grav.; cap., Pistapaugh Pond 1,158,000,000 gals., Lanes Pond, 40,000,000 gals., loc. 4½ m. southeast of borough; mains, c. i., 36.35 m., 4 to 16 in. dia.; 144 hyd.; 372 v.; met., 385; 1,683 serv.; pipe, wrt. & galv. i.; pres., dom. & f., 90 to 140 lbs.; cons. day, 1.25 to 1.5 m. gals.; cost, $390,047; cost mtce., $7,000 to $8,000; wks. owned by city.

WATERBURY, p. 91,715; f. area, 5½ a.; merc. bldgs., bk., 2 to 8 stor.; priv., wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 10 auto. pump. eng., 1 auto. c. eng., 1 auto. comb. c. & h. wag., 43 c. hand ex., 4 city h. & l. trk., 1 serv. trk., 1 auto. aer. trk., 1 auto. hose wag., 5 chief's autos., 1 f. al. trk.; hose, cot., rub. lined, gd., 21,600 ft.; inf., 500 ft.; f. al., Gamewell, 248 bx.; val. equip., $225,000; val. bldgs., $387,000; exp. dept., $470,-442; tot. mem., 212, pd. full time.

Water Supply—Src., spr. & brooks, 13 m. bus. cent.; sys., grav.; 4 res. cap. 3,000,000,000 gals.; 2 pump. eng., elec., cap. per min. 2,000 gal.; mains, c. i., 145 m., 4 to 36 in. dia.; 1,400 hyd.; 1,100 v.; met., 10,000; 10,700 serv.; pipe galv. i. & brass; pres., dom. & f. 120 lbs.; cons., day 12,000,000 gals.; cost, $4,500,000; cost mtce., $75,000; wks. owned by city.

WATERTOWN, p. 6,050; f. area, 1,000 a.; merc. bldgs., wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 auto. c. eng., 1 h. & l. trk., 2 hose carts, 1 c. cart; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $1,000; val. bldgs., $3,500; exp. dept., $200; 60 vol.

Water Supply—Src., watershed, 6 m. bus. cent. sys., grav.; distributing res. cap., 600,000 gals. dim. 12 x 60, mat. cem. & conc.; distributing res cap., 13,000,000 gals., loc. at Bethlehem; 1 pump eng. class. trip; cap. day, 360,000 gals.; main, c. i., 12 m., 6 to 10 in. dia.; 55 hyd.; 50 v.; met., 5; 325 serv.; pipe, iron & lead; pres., dom. & f., 65 to 137 lbs.; cons. day, 215,000 gals.; cost, $66,500; cost; cost mtce., $1,000; wks. owned by city.

WEST HARTFORD, p. 8,854. F. dept.—2 hose carts; hose, cot., rub. lined, gd., 600 ft.; 15 vol.

Water Supply—Src., supplied by Hartford.

WEST HAVEN, p. 12,400; f. area, 12,369 a.; merc. bldgs., wd. & bk., 2½ stor.; priv., wd. 2½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 trip. comb. auto str., 1 auto comb. c. & h. wag., 1 hand eng., 14 c. hand ex., 1 h. & l. trk. drawn by tractor, 3 hose car., reels, 3 hose wag., &c., 2 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 40 bx.; val. equip., $45,000; val. bldgs., $10,000; exp. dept., $12,000; tot. mem., 200, 2 pd. full time., 300 vol.

Water Supply—Src., strm., 2½ m. bus. cent.; sys., grav.; res. cap., 265,000,000 gals., loc. at Orange; mains, cem. & i., 26 m., 4 to 16 in. dia.; 71 hyd.; 325 v.; met., 1,500; 1,500 serv.; pipe, galv. i. & lead; pres., f. 45 to 60 lbs.; cons. day, 650,000 gals.; wks. owned by Co.

WESTPORT, p. 5,114; f. area, 2½ m.; merc. bldgs., wd., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 8 hand ex., 1 h. & l. trk., 3 hose car., reels, &c.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 400 ft.; tot. hose, 3,900 ft.; f. al., bell; val. equip., $3,800; val. bldgs., $2,100; exp. dept., $300; tot. mem., 169 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 240,000 gals., loc. at Westport; 3 pump. eng., class trip., cap. day, 2,000,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 90 hyd.; 165 v.; met., 633; 750 serv.; pres., dom. 65 lbs., f. 90 lbs.; cons. day, 300,000 gals.; cost, $175,000; cost mtce., $1,000; wks. owned by Co.

WETHERSFIELD, p. 4,342; f. area, 3,000 a.; merc. bldgs., wd. & bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. wag.; 2 c. hand ex.; hose, cot., rub. lined, 850 ft.; rub. gd., 250 ft.; inf. 300 ft.; tot., 1,400 ft.; f. al., phone; val. equip., $2,000; val. bldgs., $100; exp. dept., $1,000; tot. mem., 19 vol.

Water Supply—Src., Hartford, 25 m. bus. cent.; mains i., 8 m., 4 to 8 in. dia.; 100 hyd.; pres., dom. 90 to 110 lbs.; wks. owned by city.

WILLIMANTIC, p. 12,330; f. area, 300 a.; merc. bldgs., stn., bk. & wd., 2 to 4 stor.; priv. wd. & bk., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 1 h. & l. trk., 20 c. hand ex., 1 pump & 1 auto. chem.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 40 bx.; val. equip., $37,000; val. bldgs., $25,000; exp. dept., $21,500; tot. mem., 66, pd. full time 8; pd. part time 58; undrs. rating, first class.

Water Supply—Src., riv., 3 m. bus. cent.; sys., grav. & pump dir.; res. cap., 5,000,000 gals.; 3 pump. eng., cap., day 2,500,000 gals. each; mains, c. i., 25 m., 6 to 14 in. dia.; 261 hyd.; 170 v.; met., 1,536; 1,724 serv. pipe c. i.; pres., dom. & f., 90 to 100 lbs. cons., day 1,000,000 gals.; cost, $250,000; cost mtce., $15,000; wks. owned by city.

WINCHESTER CENTER, p. 9,019. F. dept.—val. equip., $25,000; val. bldgs., $40,000; exp. dept., $7,000; tot. mem., 125 vol.; undrs. rating, C class.

Water Supply—Src., lake, 2 m. bus. cent.; sys., grav.; 1 pump. eng. cap. per min., 750 gal.; mains, i., 6 to 24 in. dia.; pres., dom. & f. 100 lbs.; cons. per day, 2,000,000 gals.; wks. owned by city.

WINDSOR, p. 5,620; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & comb. ord.; causes of f. inv. Windsor F. district —2 auto. comb. c. & h. wag., 1 auto. c. eng.; hose, cot., rub. lined, 1,350 ft.; f. al., telp.; val. equip., $5,000; val. bldgs., $3,500; exp. dept., $1,000; tot. mem., 30 vol.; undrs. rating, D class. Wilson F. district—1 hose reel; hose, gd., 500 ft.; old hose, 500 ft.; tot. 1,000 ft.; undrs. rating, class E; remainder of town class F.

Water Supply—Src., Barber's pond, 2½ m. bus. cent.; sys., pump to stdp., raising water 164 ft.; stdp. cap., 554,000 gals.; res. cap., 15,000,000 gals.; 2 pump. eng., class trip., cap. day 1,872,000 gals.; mains, c. i., 15.7 m., 4 to 10 in. dia.; 51 hyd.; 145 v.; 51 met.; 600 serv.; pres., dom. & f. 87 lbs.; cons. day, 300,000 gals.; cost, $158,000; cost mtce., $7,408; wks. owned by Windsor Fire Dist.

WINDSOR LOCKS, p. 3,554; f. area, 960 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. perm. F. dept.—1 comb. c. & h. wag., 2 hose car., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., Gamewell, 8 bx.; val. equip., $3,750; val. bldgs., $10,000; tot. mem., 47 vol.; undrs. rating, first class.

Water Supply—Src., spr.; sys., pump to stdp. & dir.; stdp. cap., 250,000 gals.; 3 pump. eng., cap. day 900.000 gals.; mains, 8 m., 4 to 12 in. dia.; 56 hyd.; pres., dom. 60 to 90 lbs., f. 60 to 90 lbs.; cons. day, 250,000 gals.; cost, $75,000; wks. owned by Co.

WINSTED, p. 8,248; f. area, 1,200 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 1 to 4 stor.; causes of f. inv. F. dept.—1 str., 1 auto. comb. c. & h. wag., 1 auto. chem. eng., 1 h. & l. trk.; 16 c. hand ex.; 1 hose wag., 1 hose reel, 4 hrs.; hose, cot., rub. lined, 4,000 ft.; rub. gd., 1,000 ft.; inf., 1,200 ft.; tot., 6,200 ft.; f. al., Gamewell, 41 bx.; val. equip., $96,856; val. bldgs., $55,000; exp. dept., $5,200; tot. mem., 125, vol.; undrs. rating, second class.

Water Supply—Src., lake & res., 1½ m. bus. cent.; sys., grav.; res. cap., 470,717,000 gals.; mains, iron, 26 2-5 m., 4 to 24 in. dia.; 243 hyd.; 308 v.; met., 122; 1,270 serv.; pipe, lead; pres., dom. 90 to 130 lbs., f. 90 to 150 lbs.; cons. day 1,500,000 gals. cost, $250,000; cost mtce., $1,200; wks. owned by city.

Places with a population of 2,000 not reported. —Berlin, Canton, Cheshire, Cromwell, Dayville, E. Haddam, E. Port Chester, E. Windsor, Glastonbury, Griswold, Hamden, Harwinton, Killingly, Mansfield, Moosup, Newtown, N. Grosvenor Dale, Preston, Trumbull, South Windsor, Union City, Vernon, Windham.

DELAWARE

DOVER, p. 4,042; f. area, 800 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 800 gal. gas eng., 1 comb. c. & h. eng.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., elec. switch & bells; val. equip., $17,500; val. bldgs., $28,000; exp. dept., $2,500; tot. mem., 100 vol., pd. full time, 1.

Water Supply—Src., wells; ½ m. bus. cent.; sys., pump dir.; 3 pump. eng., cap. 12,000,000 gals.; mains, 10 m.; 50 hyd.; 19 v.; 600 serv.; pres., dom. 55 lbs., f. 125 lbs.; cons. day 280,000 gals.; cost, $30,000; cost mtce., $4,000; wks. owned by city.

LAUREL, p. 2,253; f. area, 85 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—3 hose reels, 1 Amer. La France triple pumper; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., siren, 1 bx.; val. equip., $10,000; val. bldgs., $1,000; tot. mem., 17 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys. gray.; stdp. cap., 100,000 gals., dim. 21 x 28 ft.; 2 pump. eng., cap. day 600,000 gals.; mains, c. iron, 12 m., 4 to 8 in. dia.; 69 hyd.; 36 v.; 11 met.; 550 serv.; pres., dom. 45 lbs., f. 60 lbs.; cons., day 500,000 gals.; cost, $31,000; cost mtce., $1,200; works owned by town.

LEWES, p. 2,074; merc. bldgs., wd., 2 stor.; priv., 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord; causes of f. inv. F. dept.—1 auto. stm. eng., 1 auto. comb. c. & hose wag., 6 c. hand ex., 1 c. eng., 1 h. & l. trk., 2 hose car., 2 hose reels.; hose, gd.,-2,500 ft.; f. al., siren; val. equip., $20,000; val. bldg., $5,000; exp. dept., $1,000; tot. mem., 50.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., grav.; stdp. cap., 100,000 gals.; 2 pump. eng., cap. day 500,000 gals.; mains, c. i., 9m., 4 to 10 in. dia.; 68 hyd.; 26 v.; 11 met.; pres., dom. 48 lbs.; cons. day, 500.000 gals.; cost $60,000; cost mtce., $10,000; wks. owned by city.

MILFORD, p. 2,703; f. area 200 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—3 c. hand ex., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val. equip., $9,000; val. bldgs., $1,000; exp. dept., $650; tot. mem., 25 vol.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap. 33,000 gals., dim. 8 x 100, mat. iron; res. loc. in cent. of town; 1 pump. eng., class comp. dup., cap. day 3,840,000 gals., mains, c. i., 4 m.; 69 hyd.; 35 v.; pres., dom. 50 lbs., f. 80 to 100 lbs.; cons. day, 100,000 gals.; cost mtce., $10,530; wks. owned by city.

NEWARK, p. 2,183; merc. bldgs., bk. & wd., 2 to 4 stor.; priv. bk. & wd., 2 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. triple comb. c. pump. eng. & hose wag., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,800 ft.; f. al., bell; val. equip., $28,000; val. bldgs., $30,000; exp. dept., $3,500; tot. mem., 130 vol.; undrs. rating, first class.

Water Supply—Src. well; 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 783,000 gals.;res. cap., 186,000 gals.; 2 pump eng., cap. day 420,000 gals.; mains, 8 m., 4 to 10 in. dia.; 50 hyd.; met., 265; pipe, i.; pres., dom. & f. 50 lbs.; cons. per day, 400,000 gals.; cost, $115,000; cost mtce., $900; wks. owned by city.

NEW CASTLE, p. 3,854; f. area, 6 square miles.; merc. bldgs., bk & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 auto. pump. eng., 1 auto comb. c. & h. wag., 1 stm. eng., 1 comb. c. eng. & hose wag., equip. with 2 35-gal tk., 2 3-gal. hand ex., 1,200 ft. c. hose, 1 h. & l. trk., 3 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; val. equip., $15,000; val. bldgs., $6,000; exp. dept., $500; 130 vol.

Water Supply—Src., creek & spr., 4 m. bus. cent.; sys., pump to res.; res. cap., 1,250,000 gals.; pump. eng., cap. day 450,000 gals.; mains, 9 m., 4 to 8 in. dia.; 41 hyd.; 600 serv.; pres., f. 30 lbs.; cost $120,-000; cost mtce., $6,000; wks. owned by Co.

SEAFORD, p. 2,141; merc. bldgs., wd., 3 stor.; priv., wd., 2 stor.; wd. rfs perm. F. dept.—1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell; tot. mem., 75 vol.

Water Supply—Src., wells & riv.; sys., pump to stdp.; stdp. cap., 90,000 gals.; 2 pump. eng., combined cap. day 500,000 gals.; mains, c. i., 4 m., 4 to 10 in. dia.; 50 hyd.; 2 met.; 293 serv.; pres., dom. 45 lbs. f. 45 lbs.; cost $29,650.

WILMINGTON, p. 110,168; f. area, 11.9 sq. m.; merc. bldgs., stn. & bk., 2 to 14 stor.; priv., bk. & stn., 2 to 6 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 tractor drawn stm. eng., 1 auto. city serv. trk., 2 auto. aer trk., 30 extra c. tks. 1 h. & l. trk., 2 aer. comb. h. & l. trk. (1 in reserve), 1 c. eng., 1 chief's auto., 2 chief's wag. (1 in reserve), 3 exercise & fuel wag., 10 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 24,000 ft.; fair, 1,000 ft.; c., 5,000 ft.; inf., 1,000 ft.; tot. 30,000 ft.; f. al., Gamewell, 120 bx.; val. equip., $206,544; val. bldgs., $356,645; exp. dept., $340,000; tot. mem., 165; pd. full time.

Water Supply—Src., Brandywine Creek, 1 m. bus. cent. sys., 1 stdp., cap., 500,000 gal., dim., 60 ft. by 40 ft.; 4 res., 88,500,000 gal.; 7 pump. eng., cap., 24,000,000 gals. daily, mains, c. i. & stl., 140 m., 4 to 48 in. dia.; hyd., 1,071; met., 20,324; serv., 23,483; v., 3,545; pipe, lead & iron; pres., dom. & f., 20 to 92 lbs.; cons. day, 13,638,492 gals.; cost, $4,071,821; mtce., $298,-151; wks. owned by city.

DISTRICT OF COLUMBIA

WASHINGTON, p. 437,571; f. area, 69¼ sq. m.; merc. bldgs., stn. & bk., 4 to 13 stor.; priv., stn., bk. & wd., 3 & 4 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—22 str., 27 auto. comb. c. & h. wag., 11 auto. aer. trk., 8 chief's auto., 1 auto. trk., 23 str., 1 f. boat, 2 c. eng., 200 c. hand ex., 1 h. & l. trk., 5 fuel wag., 2 supply wag., 1 chief's buggy, 3 hose reels; (in reserve, 11 str., 19 motor pump. eng., 1 water tower, 1 chief's auto., 4 chief's buggies, 68 hrs., hose, cot. rub. lined, 95,000 ft.; f. al., Gamewell, 759 bx.; val. equip., $805,560; val. bldgs., $740,000; exp. dept., $1,333,750; tot. mem. 650; pd. full time.

Water Supply—Src., river, 16 m. bus. cent.; sys., grav., pump to res. & dir.; res. cap., 494,900,000 gals.; 4 stdp., cap. 635,000 gals.; 17 pump. eng., class triple expansion & centrif., cap. day, 120,000,-000 gals.; mains, c. i., 659.2 m., 3 to 75 in. dia.; 3,814 hyd.; 11,362 v.; met., 86%; 75,011 serv.; pipe, lead; pres., 25 to 100 lbs.; cons. day, 63,-309,230 gals.; cost, $20,600,000; cost mtce., $420,000; wks. owned by city.

FLORIDA

APALACHICOLA, p. 3,066; combt. ord. F. dept.—1 h. & l. trk., 3 hose reels; hose, 2,000 ft.; vol. Co.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; mat., sheet i.; res. cap., 150,000 gals.; 2 pump. eng., combined cap. day 800,000 gals.; mains, 5 m., c. i., 4 to 12 in. dia.; 72 hyd.; 58 v.; met., 75; 280 serv.; pipe, gal. i.; pres., dom. 55 lbs.; f. 120 lbs.; cons. day, 90,000 gal.; cost, $30,000; cost mtce., $1,800; wks. owned by city.

ARCADIA, p. 3,479. No f. dept.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 50,000 gals.; mains, 6 to 10 in. dia.

BARTOW, p. 4,203; bldgs., wd. & bk., 2 stor.; wd. rfs. perm. F. dept.—2 str.,1 h. & l. trk., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 150 ft.; tot. hose, 2,150 ft.; f. al., bell; val. equip., $2,200; val. bldgs., $600; tot. mem., 38 vol.; undrs. rating, third class.

Water Supply—Src., well, 800 ft. bus. cent.; sys., pump to tk.; stdp. cap., 50,000 gals.; res. cap., 315,000 gals.; 3 pump. eng., class 2 cylinder comp., cap. day 2,880,000 gals.; mains, c. i., 6½ m., 4 to 10 in. dia.; 71 hyd.; 900 serv.; 900 met.; 38 v.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 200,000 gals.; cost, $35,000; cost mtce., $3,500; wks. owned by city.

BRADENTOWN, p. 3,868; f. area, 200 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & comb. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 12 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., telp.; val. equip., $8,500; val. bldgs., $7,500; exp. dept., $1,500; tot. mem., 16, pd. full time 1, pd. part time 3, vol. 12; undrs. rating, fourth class.

Water Supply—Src., artesian wells, 1¼ m. bus. cent.; sys., pump to tk. or dir.; tk. cap., 75,000 gals.; dim., 20 x 31 ft.; mat., stl.; res. cap., 325,-000 gals.; 2 pump. eng., cap. day, 2,250,000 gals.; mains, c. i., 14½ m., 4 to 12 in. dia.; 130 hyd.; 105 v.; met., 560; 560 serv.; pipe, galv. i.; pres., dom. 52 lbs., f. 100 lbs.; cons. day, 75,000 gals.; cost, $86,000; cost mtce., $3,800; city owns wks.

DAYTONA, p. 5,445; f. area, 4,200 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. trk., 10 h. & l. trk.; 1 aer. trk., pump; hose, cot., rub. lined, gd., 7,000 ft.; f. al., telp. & elec. siren; val. equip., $35,000; val. bldgs., $2,000; exp. dept., $14,500; tot. mem., 40, pd. full time 4, pd. part time 18, vol. 60; undrs. rating, second class.

Water Supply—Src., artesian wells; sys., aerating softing sys.; stdp. cap., 75,000 gals.; mat. stl.; res. cap., 756,000 gals.; 2 kerosene eng. dir. connected to 2 trip. pumps, cap. 600,000 gals. day.; mains, bk. & stn. & i., 8 1/6 m., 6 to 10 in. dia.; 91 hyd.; 1,656 met.; 7,660 serv.; pipe, galv. i. & stl.; pres., dom. 60 lbs., f. 68 lbs.; cons. day, 750,000 gals.; cost, $81,500; cost mtce., $8,600; wks. owned by city.

DE FUNIAK SPRINGS, p. 2,097. F. dept.—1 auto. triple comb. pump. eng.; 3 hose reels, 1 h. & l. trk., 3 c. hand ex.; hose, cot., rub. lined, gd., 2,500 ft.; rub. gd., 400 ft.; inf. 200 ft.; tot. hose, 3,100 ft.; f. al., bell & wh.; val. equip., $9,000; val. bldgs., $1,000; exp. dept., $1,500; tot. mem., 25, pd. full time, 1, vol. 24.

Water Supply—Src., well; sys., pump to res.; res. cap., 23,000 gals.; mains, 4 m., 4 to 10 in. dia.; 35 hyd.; 50 v.

DE LAND, p. 3,324; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. hose wag., 1 auto. h. & l. trk., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 600 ft.; tot. hose, 2,600 ft.; f. al., bell; val. equip., $7,500; val. bldgs., $2,500; tot. mem., 35, pd. full time 2, pd. part time 33; undrs. rating, third class.

Water Supply—Src., 2 wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 46,000 gals.; dim., 20 x 20, loc. 80 ft. above town; mat., stl.; 2 pump. eng., cap. 250 gals. min.; mains, 3½ m., 4 to 10 in. dia.; 29 hyd.; met., 320; 457 serv.; pres., dom. 45 lbs., f. 120 lbs.; cost, $6,000; cost mtce., $2,200; wks. owned by city.

FERNANDINA, p. 5,457; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand ex., 1 h. & l. trk.,

2 f. boats, 2 hose wag., 4 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., Gamewell, 11 bx., bell & wh.; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $2,750; tot. mem. 17, pd. full time 2, pd. part time 5, vol. 10; undrs. rating, second class.

Water Supply—Src., wells, 1-3 m. bus. cent.; sys., grav., pump to res., to stdp. & dir.; stdp. cap., 113,000 gals.; dim., 30 x 25, loc. on main st.; mat., bk. & stl.; res. cap., 200,000 gals., loc. cent. of town; 2 pump. eng., class comp. dup., cap. day 6,000,000 gals.; mains, iron, 4 to 10 in. dia.; 67 hyd., 290 met., 510 serv.; pres., dom. 40 lbs., f. 80 to 150 lbs.; cons. day, 500,000 gals.; cost, $40,000; cost mtce., $2,579,59; wks. owned by city.

FT. LAUDERDALE, p. 5,000; f. area, 5 sq. m. F. dept.—1 Amer. Lafrance triple comb. pump, h. & c. trk., 3,000 ft. hose; val. equip., $25,000; exp. dept, $5,000; tot. mem. 12; pd. full time 2; vol. 10.

Water Supply—Src., wells, in bus. cent.; sys., grav.; stdp cap., 75,000 gals.; mat., i.; res. cap., 650,000 gals.; 2 pump. eng.; mains, c. & w. i., 2 to 8 in. dia.; 100 hyd.; 660 met.; 868 serv.; pipe, i.; pres., dom. 35 lbs., f. 70 lbs.; cons. per day, 300,000 gals.; wks. owned by city.

FT. MEYERS, p. 3,678; f. area, 300 a.; merc. bldg., f. proof, 3 stor.; priv., wd. 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 Amer. La France triple comb. trk., 4 c. hand ex, 1 c. eng., 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, 3,000 ft.; rub. gd., 200 ft.; inf. 500 ft.; tot. 3,700 ft.; f. al., Gamewell, 20 bx.; val. equip., $60,000; val. bldg., $2,500; exp. dept., $8,000; tot. mem., 13, pd. full time 2, pd. part time 12; vol. 1.

Water Supply—12 artesian wells, ⅛ m. bus. cent.; sys., pump. to stdp.; stdp. cap., 50,000 gals.; res. cap., 200,000 gals.; 2 pump. eng., cap. day, 1,152,000 gals.; mains, 2 m., 4 to 8 in dia.; 20 hyd.; 18 v.; 250 met.; 225 serv.; pres., dom. & f. 65 lbs.; cons. day, 150,000 gals.; cost, $10,000; wks. owned by city.

FT. PIERCE, p. 2,115; f. area, 200 a.; merc. bldgs., bk., stn., wd. & iron, 1 & 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 comb. c. & Hood brake pump. eng., 2 hose reels; hose. gd., 800 ft.; f. al., wh. & telp.; val. equip., $1,450; val. bldgs., $500; mem., 31 vol.

Water Supply—Src., wells, 500 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; res. cap., 100,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, 6 to 10 in. dia.; 50 hyd.; 25 v.; 110 met.; 320 serv.; pres., dom. 67 lbs., f. 90 lbs.; cons. day, 110,000 gals.; city wks.

GAINESVILLE, p. 6,860; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 comb. c. & h. wag., 1 auto. triple comb., pump. c. & hose wag., 1 auto. comb. hose & ladder wag., 1 chief's auto., 3 hrs.; hose, cot., rub. lined, gd., 3,300 ft., c. 400 ft.; tot. hose, 3,700 ft.; f. al., Gamewell, 25 bx.; val. equip., $35,000; val. bldgs., $5,000; exp. dept., $6,000; tot. mem., 28; pd. full time 2, part, 26; undrs. rating second class.

Water Supply—Src., spr. to wells, 2 m. bus. cent.; sys., res. & pump.; stdp. cap., 150,000 gal.; res. cap., 1,000,000 gals.; 2 pump eng., cap. day 3,000,000 gals.; mains, c. i., 11 m., 4 to 14 in. dia.; 134 hyd., v. 102; met., 1,000; 1,300 serv.; pipe, galv. i. & lead; pres., dom., 45 lbs., f. 100 lbs.; cost mtce., $4,000; wks. owned by city.

GREEN COVE SPRINGS, p. 2,093. F. dept.—1 c. eng., 2 hose carts, 12 hand ex., 1 h. & l. trk., 1 triple comb. pumper, 1,000 ft. hose; f. al., bell; vol.

Water Supply—Src., 2 artesian wells, cap. 900 gals. min.; sys., pump to stdp.; stdp. cap., 1,500,000 gals.; 1 pump. eng., class comp. dup., cap. 2,160,000 gals.; pres., dom. 56 lbs.

JACKSONVILLE, p .91,558; f. area, 23.5 m.; merc. bldgs., bk. & stn., 1 to 17 stor.; priv., wd., 1 to 6 stor.; wd. rfs. not perm. in f. area; no fwks. & comb. ord.; causes of f. inv. F. dept.—6 auto. pump. eng., 4 chief's auto. (one in reserve), 2 comb. auto. c. & h. wag., 1 auto. aer. h. & l. trk., 3 h. & l. trk. (one in reserve), 2 high pressure hose wag., 1 f. boat; hose, cot., rub. lined, gd., 18,400 ft.; rub., gd., 5,250 ft.; tot. hose, 23,650 ft.; f. al., Gamewell; 150 bx.; val. equip., $200,000; val. bldgs., $160,000; exp. dept., $315,000; tot. mem., 140, pd. full time; undrs. rating, first class.

Water Supply—Src., 16 artesian wells, 1 m. bus. cent.; sys., dir. to mains.; 2 res. cap., 5,000,000 gals., loc. at station; 2 pump. eng., cap. day, 20,000,000 gals.; mains, c. i., 158 m., 4 to 20 in. dia.; 860 hyd.; 890 v.; met., 15,500; 16,000 serv.; pipe, galv. i. & lead; pres., dom. 65 lbs., f. 110 lbs; cons. day, 5,675,292 gals.; cost, $571,057; cost mtce., $32,963.38; wks. owned by city. An 8,000,000-gal. pump. eng. has been installed & a separate high-pres. f. main, 12 in. in dia., laid along Bay st., & a motor-driven cent. pump of about 5,000,000 gals. cap. taking suction from St. Johns riv. & discharge in main at 175 lbs. pres.; hyd. with three 2½-in. outlets placed about 200 ft. apart along the main.

KEY WEST, p. 18,749; f. area, 2,250 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 3 auto. trip. comb. pump. eng., c. & h. wag. & ladders, 1 auto. pump. eng., 1 supply wag., hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 47 bx.; val. equip., $45,500; val. bldgs., $18,500; exp. dept., $20,000; tot. mem. 200, pd. full time 16, vol. 185; undrs. rating, second class.

Water Supply—Src., well, 2,300 ft., 2 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 141,492 gals., loc. corner Southern & Thomas sts., dim. 21 ft. by 60 ft.; 2 pump. eng., cap. day 2,880,000 gals.; mains, c. i., 9¾ m., 10-12 by 14-6 in. dia.; 109 hyd.; 80 v.; 80 serv.; pres., dom. 35 lbs., f. 45 lbs.; cons. day 70,000 gals.; cost, $4,871; cost mtce., $120,000; wks. owned by city.

KISSIMMEE, p. 2,722. F. dept.—1 auto. comb. trk., 1 hose wag.; val. equip., $8,000; exp. dept., $1,000; tot. mem., 15 vol.

Water Supply—Src., wells, at plant; sys., elec. pump.; stdp. cap. 75,000 gal.; res. cap. 75,000 gal.; 2 pump eng., cap. per day 1,080,000 gal.; mains c. i., 4 m., 6 to 4 in. dia.; 65 hyd.; v. 16, met. 650; serv. 650; pipe galv. i.; pres., dom. 55 lbs., f. 125 lbs.; cons. day 300,000 gals.; cost, $50,000; cost mtce., $3,000; wks. owned by city.

LAKE CITY, p. 3,341; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 c. hand ex., 1 h. & l. trk., 1 comb. h., l. & c. wag., 1 hose wag., 7 hose reels & carts; hose, cot., rub. lined, gd., 2,900 ft.; inf., 400 ft.; tot. hose, 3,300 ft.; f. al., bell, wh. & telp.; val. equip., $3,000; val. bldgs., $300; exp. dept., $1,300; tot. mem. 20, pd. full time 4, vol. 16.

Water Supply—Src., well; ¼ m. bus. cent.; sys., pump dir. to stdp.; stdp. cap., 150,000 gals.; res. cap., 60,000 gals.; 2 air lifts, cap. day 1,000,000 gals.; 2 pumps, 750 & 500 gals. min., respectively; 1 elec. centrif. pump, cap. 500 gals. min.; mains, 22,500 ft., 6 to 10 in. dia.; 80 hyd.; met., 300; 350 serv.; pres., dom. 30 to 40 lbs., f. 80 to 110 lbs.; cost, $80,000; cost mtce., $5,000; wks. owned by city.

LAKELAND, p. 7,062; f. area, 80 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. hose c. & ladder trk., 2 c. eng., 4 c. hand ex., 1 hose wag., 1 hose car., 1 hrs.; hose, cot., rub. lined, gd., 4,500; rub. gd., 400 ft.; inf., 500 ft.; tot. hose, 5,400 ft.; f. al., Gamewell, 20 bx.; val. equip., $30,000; val. bldgs., $15,000; exp. dept., $9,500; tot. mem., 16, pd. full time 6, pd. part time 2; vol. 8; und. rating, second class.

Water Supply—Wells, ½ m. bus. cent.; stdp. & dir.; stdp cap. 50,000 gal.; mat. conc., res., cap. 300,000 gal.; pumps 2, cap. per min. 5,400 gal.; mains c. & galv. i., 10 m.; 10 to 1¼ in. dia.; 60 hyd.; 25 v.; 2,500 met.; 2,500 serv.; pres., dom. 55 lbs., f. 110 lbs.; cons. per day 100,000 gal.; cost, $300,000; cost mtce., $100,000; wks. owned by city.

LIVE OAK, p. 3,103; combt. ord.; 95 per cent. bus. section is bk.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—

c. eng., comb. c. & h. wag., c. hand ex., h. & l. trk., hose wag., hrs., 1 Amer. La France eng., 3 hose reels; hose, 3,300 ft.; f. al., telp.; val. equip., $20,000; val. bldg., $60,000; exp. dept., $2,450; tot. mem., 18, pd. full time 2, pd. part time 4; vol. 12.

Water Supply—Src., artesian wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 40,000 gals.; res. cap., 25,000 gals.; 2 pump. eng., cap. 500,000 gals. day; mains, c. & wrt. i., 3 m., 4 to 10 in. dia.; 30 hyd.; 12 v.; 510 met.; 550 serv.; cons., day 500,000 gals.; pres., dom. 40 lbs., f. 100 lbs.; cost, $50,000; cost mtce., $6,300; wks. owned by city.

MARIANNA, p. 2,499; f. area, 10 a.; merc. bldgs., bk., stn., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose cart; 2 c. hand ex.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 500 ft.; tot. hose, 1,700 ft.; f. al., bell & wh.; tot. mem., 24 vol.; undrs. rating, third class.

Water Supply—Src., well, in bus. cent.; sys., pump to stdp.; stdp. cap., 25,000 gals.; mat., stl.; res. cap., 100,000 gals.; 1 pump. eng., cap. day, 400,000 gals.; mains, c. i., 2 m., 4 to 6 in. dia.; 33 hyd.; 6 v.; 140 met.; 360 serv.; pipe, galv. i.; pres., dom. 20 lbs., f. 60 lbs.; cons. day, 40,000 gals.; wks. owned by city.

MIAMI, p. 29,571; f. area, 340 a.; bldgs., bk., conc. & stn., 2 to 10 stor.; wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; f. wks. & combt. ord.; causes of f. inv. F. dept.—4 auto. triple comb. pump., chem. & hose wag., 1 str. (in reserve), 1 comb. c. & h. wag., 2 chief's auto., 12 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 c. eng., 1 hose wag.; cot., rub. lined hose; 12,000 ft.; f. al., Gamewell, 67 bx.; val. equip., $65,000; val. bldgs., $26,500; exp. dept., $157,000; tot. mem., 68, pd. full time.

Water Supply—Src., 7 wells, 2 m. bus. cent.; sys., pump to stdp.; dir. pres.; stdp. cap., 216,000 gals.; res. cap., 230,000 gals.; 3 pump. eng., cap. day, 6,000,000 gals.; mains, c. & galv. i., 50 m., 2 to 16 in. dia.; 220 hyd.; 4,500 met.; 4,500 serv.; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 2,000,000 gals.; cost, $460,000; cost mtce., $8,000; wks. owned by private Co.

NEW SMYRNA, p. 2,007; f. area, 650 a.; merc. bldg., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 3 comb. c. & h. wag., 1 c. hand ex., 1 str., 1 h. & l. trk., 4,000 ft. hose; f. al., siren; val. equip., $8,000; val. bldg., $500; exp. dept., $250; 50 vol., 2 pd. full time; undrs. rating, fourth class.

Water Supply—Src., wells, 3½ m. bus. cent.; sys., pump.; stdp. cap., 75,000 gals.; mat., i.; res. cap., 110,000 gals.; 2 pump. eng.; mains, c. i., 6 m.; 46 hyd.; 300 met.; 600 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 50 lbs.; cost, $50,000; cost mtce., $6,500; wks. owned by city.

OCALA, p. 4,914; f. area, 1½ sq. m.; merc. bldgs., bk., 3 stor.; priv. wd., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot. hose, 4,500 ft.; f. al. telp.; val equip., $8,000; val. bldgs., $3,500; exp. dept., $4,000; tot. mem, 5, pd. full time; undrs. rating, second class.

Water Supply—Src., deep well, in cent. of town; sys., grav. & dir.; stdp. cap., 112,000 gals., loc. in city limits; pump. eng., cap. day 1,750,000 gals.; mains, c. i., 9 m., 4 to 10 in. dia.; 97 hyd.; 50 v.; met., 800; 840 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 80 lbs.; cons. day, 350,000 gals.; cost, $42,500: cost mtce., $12,000; wks. owned by city. full time.

ORLANDO, p. 9,282; f. area, 50 a.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose wag., 3 hrs.; hose, cot., rub. lined, 1,500 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $2,000; tot. mem., 17 vol.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 105,000 gals.; loc. ¼ m. station; filtration plant, cap., 3,000,000 gals. per day; 5 pump. eng., class comp. dup. & triple expansion; cap. day, 6,000,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 107 hyd.; 140 v.; met., 700; 2,500 serv.; pipe, galv. i.; pres., dom. 35 lbs., f. 100 lbs.; cons. day, 1,500,000 gals.; wks. owned by Co.

PALATKA, p. 5,102; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. auto. trk. & h. wag., 1 str., 1 hand eng., 1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., bell; tot. mem., 75 vol.; undrs. rating, second class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 500,000 gals.; dim., 24 x 75; res. cap., 700,000 gals.; 2 pump. eng., cap. day 200,000 gals.; mains, 12 m., 6 to 12 in. dia.; 108 hyd.; met., 16; 650 serv.; pres. dom. 65 lbs., f. 110 lbs.; cons. day, 455,000 gals.; cost, $110,000; cost mtce., $12,500; wks. owned by city.

PALMETTO, p. 2,046; f. area, 250 a. F. dept.—1,500 ft. hose on cart; f. l., hand c. ex., 1 c. triple comb. pumper, etc.; val. equip., $2,000; val. bldgs., $250; exp. dept., $300; tot. mem. 15, pd. $2 for each f.

Water Supply—Src. well, sys. tower & pump 2; cap. per min. 1,000 gal.; 50 hyd.; met. 340; serv. 340; mains 26,000 ft.; pres., dom. 45 lbs.; f. 100 lbs.; cost, $40,000; cost mtce., $4,000; wks. owned by city.

PENSACOLA, p. 31,035. F. dept.—1 auto. str., 1 auto. comb. c. & h. wag., 3 h. & l. trks., 1 auto. h. & l. trk., 1 chief's auto., 6 hrs.; 8,800 ft. hose, 500 ft. chem. hose, 10 ex.; f. al., Gamewell, 46 bx.; exp. dept., $60,027; tot. mem., 38; pd. full time; undrs. rating, second class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to res., stdp. & dir.; stdp. cap., 427,250 gals.; dim., 20 x 135, 39 x 22, loc. highest point in city; mat., wrt. i.; res. cap., 1,600,000 gals., loc. at station; 2 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 43 m., 4 to 16 in. dia.; 323 hyd.; 213 v.; met., 3,213, 4,970 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 2,500,000 gals.; cost, $350,000; cost mtce., $28,00; wks. owned by city.

QUINCY, p. 3,118; f. area, 1½ sq. m.; merc. bldg., hgt., 1 to 3 stor.; wd. rfs. not perm., fwks. & Combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. pump., chem. & hose wag., 1 c. eng., 1 comb. c. & h. wag., 6 c. hand ex., 6 h. & l. trk., 1 aer. trk., 1 hose reel or car.; hose, cot., rub. lined, gd., 2,750 ft.; inf. all kinds, 800 ft.; total, 3,550; f. al., Gamewell, 11 bx.; val. equip., $12,000; val. bldgs., $8,000; exp. dept., $3,500; tot. mem., 23; pd. full time 3, pd. part time 20, vol. 20.

Water Supply — Src., artesian well; 2 air-lift pumps; cost, $20,000; wks. owned by city.

ST. AUGUSTINE, p. 6,192; f. area, 800 a.; merc. bldgs., all kinds, 1 to 4 stor.; priv., all mat., 2 to 3 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; no causes of f. inv. F. dept.—1 str., 1 c. eng., 1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 8,000 ft., inf. hose, 500 ft., tot. 8,500 ft.; f. al., telp., bx., 40; val. equip., $13,000; exp. dept., $270; tot. mem. 14, pd.

Water Supply—Src., 3 wells; 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 28,720 gals.; res. cap., 28,720 gals.; dim., 20 ft. by 120 ft.; mat., steel; 2 pump. eng., class camp.; cap. day, 1,800,000 gals.; mains, c. i., 10½ m., 6 to 12 in. dia.; 144 hyd.; 88 v.; met., 325; 1,250 serv.; pres., dom. 45 lbs., f. 90 lbs.; cons. day, 900,000 gals.; cost, $65,000; cost mtce., $12,000; wks. owned by city.

ST. PETERSBURG, p. 14,237; f. area, 34 a.; merc. bldgs., bk. & conc., 2 to 11 stor.; priv., wd. & stn., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & hose wag., 1 hand drawn h. & l. trk., 2 motor stm. eng., 2 hose car., 1 75 ft. aer. trk., 1 chief's car.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 1,650 ft.; tot. hose, 7,650 ft.; f. al., Gamewell, 36 bx.; val. equip., $72,145; val. bldgs., $40,000; exp. dept., $34,582; tot. mem., 18; pd. full time, 17; pd. part time, 1.

Water Supply—Src., 5 wells, ¼ m. bus. cent.; sys. pump to stdp.; stdp. cap., 80,000 gals.; res. cap., 10,000 gals.; 3 pump. eng., cap. day 4,500,000 gals.; mains, 15 m., 4 to 10 in. dia.; 135 hyd.; met., 1,500; 30 v. 1,700 serv.; pres., dom. 37 lbs., f. 95 lbs.; cons. day, 800,000 gals.; cost, $13,000; cost mtce., $1,200; wks. owned by city.

SANFORD, p. 5,588; f. area, 320 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; cause of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 1 c. hand ex., 1 hose wag., 750 gal. pump, 1 supply cart, 5 hose reels; hose, cot., rub. lined, gd., 3,500 ft.; f. al., telp.; val. equip., $30,000; val. bldgs., $10,000; exp. dept., $5,000; tot. mem., 5 pd. full time; undrs. rating, third class.

Water Supply—Src., artesian wells, 1 m. bus. cent.; sys., pump to res. & dir.; res. no. 1, cap. 120,000 gals.; res. no. 2, cap. 350,000 gals.; stdp. cap., 60,000,000 gals.; 2 pump. eng., class dup., cap. day, 2,000,000 gals.; mains, 16,000 ft., 3 to 12 in. dia.; 45 hyd.; met., 3; pipe, galv. i.; pres., dom. 45 lbs., f. 80 to 125 lbs.; cost, $75,000; wks. owned by Co.

TALLAHASSEE, p. 5,637; f. area, 200 a.; merc. bldgs., bk., stn., iron & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—6 c. hand ex., 1 comb. c. & hose wag., 1 h. & l. trk., 1 hose wag., 1 comb. c. & l. trk., 2 25-gal. tk., 1 double & 1 single hose wag., 5 hrs., 1 hose reel; hose, 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., Gamewell; bx. 10; val. equip., $12,000; val. bldgs., $4,000; exp. dept., $5,000; tot. mem., 20; pd. full time, 3; pd. part time, 17.

Water Supply—Src., wells & spr.; sys., pump to stdp.; stdp. cap., 235,000 gals.; res. No. 1, cap. 1,011,000 gals.; res. No. 2, cap. 600,000 gals.; 5 pump. eng., cap. day 3,500,000 gals.; mains, cem. & c. i., 8 m., 4 to 12 in. dia.; 75 hyd.; met., 866; 640 serv.; pipe, iron; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 125,000 gals.; cost, $100,000; cost mtce., $2,000; wks. owned by city.

TAMPA, p. 51,608; f. area, 12 1-5 sq. m.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto., 2 str., 4 auto. comb. c. & h. wag., 1 comb. c. & h. wag. in res., 1 comb. c. & h. wag., 22 chem. hand extras; 4 hose wag., 1 hose reel, c. eng. on wls., 1 aer. h. & l. trk., 2 chief's wag., 2 fuel wag., 1 supply wag.; hose, cot., rub. lined, gd., 15 ft.; f. al., Gamewell, 60 bx.; val. equip., $95,000; val. bldgs., $100,000; exp. dept., $79,000; tot. mem. 60, pd. full time.

Water Supply—Src., wells & spr.; sys., pump to stdp. & dir. pres.; stdp. cap., 111,500 gals., loc. in town; reserve storage, stdp, cap., 3,752,000 gals.; 5 pump. eng., cap. day 17,000,000 gals.; 1 sub. station, cap., 1,500,000 gals. day.; mains, c. i., 72 m., 4 to 20 in. dia.; 755 hyd.; 550 v.; 10,504 serv.; met., 3,161; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 7,559,000 gals.; wks. owned by Co.

TARPON SPRINGS, p. 2,105. F. dept.—1 c. eng., 2 c. hand ex., 1 h. & l. trk., 1 comb. trk., 4 hose reels; hose, 2,000 ft.; f. al., wh.; exp. dept., $3,500; tot. mem., 10, pd. part time.

Water Supply—Src., well, 1 block bus. cent.; sys., pump to stdp.; stdp. cap., 125,000 gals.; 2 pump. eng., cap. day, 200,000 gals.; mains, c. i., 9 m., 4 to 8 in. dia.; 63 hyd.; 155 v.; 300 met.; 350 serv.; pres., dom. 50 lbs., f. 125 lbs.; cons. day, 200,000 gals.; cost $60,000; cost mtce., $2,500; wks. owned by city.

WEST PALM BEACH, p. 8,659. F. dept.—1 stm. eng., 2 auto. comb. c. & h. wag., 1 chief's auto., 1 aer. trk.; hose, 3,000 ft.; f. al., telp.; val. equip., $25,000; val. bldgs., $8,000; exp. dept., $10,000; tot. mem., 32; pd. full time 5, vol. 27.

Water Supply—Src., lake, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 411,267 gals.; 3 pumps, cap. day, 4,000,000 gals.; mains, c. i., 12 m., 4 to 14 in. dia.; 85 hyd.; 213 v.; 1,700 met.; 1,700 serv.; pres., dom. 60 lbs., f. 65 lbs.; cons. day 727,000 gals.; cost, $325,600; cost mtce., $3,500; wks. owned by priv. Co.

Places with a population of 2,000 or more not reported—Clearwater, Ft. Meade, Plant City, St. Cloud, Sarasota, So. Jacksonville, Wauchula, W. Tampa.

GEORGIA

ALBANY, p. 11,555; f. area, 4 sq. m.; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. h., c. & ladder wag., 1 triple comb. auto. hose, chem. & pump. eng., 1 chief's auto., 1 auto. h. & l. trk., in reserve, 1,000 ft. hose, 1 str., 1 hose wag., 14 nozzles, 1 deluge set; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 33 bx., bell, 8 priv. al. wires; val. equip., $30,000; val. bldgs., $10,000; exp. dept., $15,000; tot. mem. 11, pd. full time.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 180,000 gals.; res. cap., 650,000 gals.; 3 pump. eng., cap. 7,632,000 gals. day, in reserve; 2 pump. eng., cap. day 2,000,000 gals.; mains, 16⅔ m., 4 to 12 in. dia.; 184 hyd.; met., 100; 1,450 serv.; pres., dom. 55 to 60 lbs., f. 80 to 140 lbs.; cons. day, 1,000,000 gals.; cost, $80,000; cost mtce., $15,000; wks. owned by city.

AMERICUS, p. 9,010; f. area, 333 a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 auto. comb. c. & hose wag., 6 c. hand ex., 1 h. & l. trk., 2 hose wag., 5 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., wh.; val. bldgs., $20,000; exp. dept., $6,000; tot. mem. 6, pd. full time.

Water Supply—Src., wells, spr. & creeks, 1¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 133,000 gals.; 4 res., comb. cap., 415,000 gals.; 2 pump. eng., cap. day 4,500,000 gals.; mains, c. i., 18 m., 4 to 12 in. dia.; 123 hyd.; v., 189; met., 1,328; 1,328 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 117 lbs.; cons. day 585,526 gals.; cost $154,170; cost mtce., $13,000; wks. owned by city.

ASHBURN, p. 2,116; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose reels, 1 triple comb. pumper; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; tot. mem., 15 vol.

Water Supply—Src., wells, 400 ft. bus. cent.; sys., pump.; stdp., cap., 75,000 gals.; mat., stl.; res. cap., 100,000 gals.; 2 pump. eng., combined cap. day 500,000 gals.; mains, c. i.; m., 4; 4 to 10 in. dia.; 34 hyd.; 9 v.; pipe, galv. i; pres., dom. 42 lbs., f. 100 lbs.; cons. day, 500,000 gals.; cost, $40,000; cost mtce., $3,600; wks. owned by city.

ATHENS, p. 16,748; f. area, ½ m.; merc. bldgs., bk. & stn., 1 to 9 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 8 c. hand ex., 2 auto. comb. c. & h. wag., 1 hrs., 1 chief car.; hose, cot., rub. lined, gd., 6,700 ft.; rub. gd., 800 ft.; inf., 300 ft.; tot. hose, 7,000 ft.; f. al., Gamewell, 52 bx.; val. equip., $57,000; val. bldgs., $18,000; exp. dept., $38,000; tot. mem. 25, pd. full time.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump to res., to stdp.; stdp. cap., 176,000 gals.; dim., 20 x 75, loc. near city, on hill; mat., sheet i.; res. cap., 85,000,000 gals.; 4 pump. eng., class comp. dup., cap. day 6,400,000 gals.; mains, c. i., 20 m., 6 to 18 in. dia.; 272 hyd.; 78 v.; met., 1,755; 2,229 serv.; pipe, galv. i.; pres., dom. & f. 72 lbs.; cons. day, 1,200,000 gals.; cost, $213,649; cost mtce., $10,000; wks. owned by city.

ATLANTA, p. 200,616; f. area, 26 sq. m.; merc. bldgs., stn. & bk., 1 to 17 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 comb.

auto. pump. eng., 2 chief's auto., 1 chief's wag., 8 str., 1 in reserve, 5 h. & l. trk., 1 aer. trk., 34 c. hand ex., 1 c. eng. on wls., 1 water tower, 2 comb. c. & h. wag., 8 hose wag., 44 hrs.; hose, cot., rub. lined, gd., 36,000 ft.; in reserve, 2,300 ft.; f. al., Gamewell, 194 bx.; val. equip., $311,559; val, bldgs., $167,300; exp. dept., $278,806: tot. mem., 218, pd. full time.

Water Supply—Src., riv., 7 m. bus. cent.; sys., pump. to res. & dir.; res. cap., 400,000,000 gals.; 7 pump. eng., cap. day 55,000,000 gals.; mains, c. i., 383 m., 4 to 36 in. dia.; 3,408 hyd.; met., 39,500; 32,000 serv.; 4,907 v.; pres., dom. 50 lbs., f. 80 to 100 lbs.; cons. day, 23,000,000 gals.; cost, $4,135,213; cost mtce., $55,000; wks. owned by city.

AUGUSTA, p. 52,548; f. area, 9¾ m.; merc. bldgs., bk., 1 to 16 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 triple motor pumps, 2 auto. comb. c. & h. wag., 1 chief's auto., 1 asst. chief's buggy, 2 str. (in reserve), 1 auto. c. eng., 29 c. hand ex., 1 motor h. & l. trk., 1 aer. trk., 1 hose wag., 7 hrs.; hose, cot., rub. lined, gd., 13,000 ft., inf., 800 ft., tot. 13,800 ft.; f. al., Gamewell, 148 bx.; val. equip., $125,000; val. bldgs., $110,000; exp. dept., $107,000; tot. mem., 70, pd. full time.

Water Supply—Src., riv., 3½ m. bus. cent.; sys., pump to res.; res. cap. day, 55,000,000 gals., loc. 3½ m. west city; 3 pump. eng., cap. day 18,000,000 gals.; mains, c. i., 104.27 m., 4 to 24 in. dia.; 1,200 hyd.; 470 v.; met., 8,400; 8,400 serv.; pres., dom. 60 lbs., f. 60 lbs.; cons. day, 5,000,000 gals.; cost, $2,000,000; cost mtce., $50,000; wks. owned by city.

BAINBRIDGE, p. 4,792; f. area, 500 a.; merc. bldgs., bk., 4 stor.; fwks. & combt. ord. F. dept.—1 comb., c. & h. wag., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., Gamewell, 20 bx.; val. equip., $12,000; val. bldgs., $5,000; exp. dept., $5,000; tot. mem., 4, pd. full time.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump, res. & stdp.; stdp. cap., 94,000 gals.; dim., 12 x 110; mat., bk. & cem.; res. cap., 87,000 gals.; 2 pump. eng., size 12 x 8½ x 10; cap. min., 500 gals.; mains, c. i., 9 m., 6 to 10 in. dia.; 52 hyd.; 37 v.; 1,000 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 110 lbs.; cons. day, 200,000 gals.; cost, $40,000; cost mtce., $2,500; wks. owned by city.

BARNESVILLE, p. 3,059; f. area, 640 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 hose wag., 1 hose reel, 3 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $1,200; val. bldgs., $1,500; exp. dept., $300; tot. mem. 33, vol.; undrs. rating, second class.

Water Supply—Src., spr.; sys., grav. & pump. to res.; res. cap., 310,000 gals.; 1 pump. eng., cap. day 1,000,000 gals.; mains, 7 m., 4 to 8 in. dia.; 35 hyd.; met., 2; 110 serv.; pipe, wrt. i.; pres., f. 175 lbs., dom. 80 lbs.; cons. day, 100,000 gals.; cost, $20,000; cost mtce., $1,250; wks. owned by city.

BRUNSWICK, p. 14,413; f. area, 3,000 a.; merc. bldgs., bk., 1 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. c. & h. wag., 2 triple comb. chem. hose & pump. eng., 1 h. & l. trk., 6 c. hand ex.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 25 bx.; val. equip., $34,000; val. bldgs., $5,000; exp. dept., $15,000; tot. mem. 11, pd. full time; undrs. rating, second class.

Water Supply—Src., art. wells; sys. pump to res., to stdp. & dir.; stdp. cap., 112,000 gals.; res. cap., 212,000 gals.; 2 pump. eng., cap. day 4,000,000 gals.; mains, 20 m., 6 to 12 in. dia.; 94 hyd.; 25 v.; 2,600 serv.; pres., dom. 30 lbs., f. 70 to 80 lbs.; cost, $118,000; wks. owned by Co.

CAMILLA, p. 2,136. F. dept.—2 hose carts 1,000 ft. hose, 20 men.

Water Supply—Src., well; ¼ m. bus. cent.; sys., pump to res. & stdp cap., 200,000 gals.; dim. 28 x 44 ft.; mat., stl. & conc.; res. cap., 60,000 gals.; 5 pump. eng. cap. day, 504,000 gals.; mains, c. i., 5 m., 4 to 10 in. dia.; 34 hyd.; 400 met.; 600 serv.; pres., dom. 45 lbs., 130 lbs.; cons. day, 100,000 gals.; wks. owned by city.

CARROLLTON, p. 4,363; f. area, 1,400 a.; merc. bldgs., bk., hgt., 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. wag., 4 h. & l. trk.; hose, cot., rub. lined, gd., 4,000 ft.; rub. gd., 200 ft.; inf. all kinds, 4,200 ft.; f. al., Gamewell, 16 bx.; val. equip., $12,000; val. bldgs., $30,000; exp. dept., $4,200; tot. mem., 24; pd. full time 2, pd. part time 10, vol. 12.

Water Supply—Src., riv., 1¼ m. bus. cent.; sys., filters; stdp. cap., 145,420 gals.; res. cap., 223,700 gals.; mat., steel; 4 pump. eng., cap. day, 3,888,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 95 hyd.; 65 v.; 425 met.; 490 serv.; pres., dom. 60 lbs., f. 130 lbs.; cons. day, 250,000 gals.; cost, $80,000; cost mtce., $8,000; wks. owned by city.

CARTERSVILLE, p. 4,350; f. area, 160 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hrs., 1 hose wag., 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell, telp.; val. equip., $3,000; val. bldgs., $200; exp. dept., $25; tot. mem., 60 vol.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., pump to res.; res. cap., 1,000,100 gals.; 4 pump. eng., cap. day 7,000,000 gals.; mains, 25 m., 4 to 12 in. dia.; 98 hyd.; 38 v.; met., 60; 800 serv.; pres., dom. 90 to 110 lbs., f. 125 lbs.; cons. day, 600,000 gals.; cost, $130,000; cost mtce., $3,500; wks. owned by city.

CEDARTOWN, p. 4,053; merc. bldgs., bk., 2 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,450 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $18,000; exp. dept., $2,200; tot. mem. 15, pd. full time 3, vol. 12.

Water Supply—Src., spr., ¼ m. bus. cent.; sys., dir. to stdp. & main; dim., 25 by 50 ft.; mat., steel; stdp. cap., 183,600 gals.; 3 pump. eng., class comp. dup., cap. day, 5,000,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 64 hyd.; 60 v.; 700 met.; 955 serv.; pipe, galv. i.; pres., dom. 90 lbs., f. 125 lbs.; cons. day, 1,100,000 gals.; cost, $36,000; cost mtce., $5,000; wks. owned by city.

COCHRAN, p. 2,021; f. area, 18 a.; bldgs. bk. & frame, 1 & 2 stor., priv. 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—3 stm. eng., 1 hose car., 1 f. pump.; hose, cot., rub lined, gd., 1,800 ft.; f. al., wh.; val. equip. $3,000; val. bldg. $300; exp. dept. $300; tot. mem. 7, pd. part time & vol.; undrs. rating, third class.

Water Supply—Src., artesian wells; sys., pump to stdp.; stdp. cap., 60,000 gals.; 2 pump eng., stm. & elec.; res. cap., 90,000 gals.; mains, c. i. 7 m.; 4 to 10 in. dia.; 33 hyd.; 35 v.; met. 200; serv. 250; pres., 50 lbs.; f. 100 lbs.; cons. day 100,000 gal.; cost, $50,000; cost mtce. $7,000; wks. owned by city.

COLUMBUS, p. 31,125; f. area, 2¼ sq. m.; merc. bldg., bk., 5 to 9 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 auto. comb. c. & h. wag., 2 auto. pump. eng., 1 chief's auto., 16 c. hand ex., 1 h. & l. trk. (1 chief's auto., 1 hose wag. in reserve); hose, cot., rub. lined, gd., 14,000 ft.; f. al., Gamewell, 41 bx.; val. equip., $75,000; val. bldgs., $100,000; exp. dept., $75,000; tot. mem., 43, pd. full time.

Water Supply—Src., creeks & spr., 4 m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 588,000 gals.; dim., 130 x 20; mat., stl.; res. cap., 50,000,000 gals.; 3 pump. eng., cap. day, 4,500,000 gals.; mains, c. i., 45 m., 4 to 20 in. dia.; 261 hyd.; met., 1,600; 3,950 serv.; 398 v.; pipe, galv. i.; pres., dom. 70 lbs., f. 75 lbs.; cons. day, 1,000,000 gals.; cost, $535,000; cost mtce., $7,000; wks. owned by Co.

CORDELE, p. 6,538; merc. bldgs., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $2,500; exp. dept., $800; tot. mem. 24, pd. part time & vol.; undrs. rating, second class.

Water Supply—Src., well, 1,100 ft. bus. cent.; sys., pump to stdp.; stdp cap., 200,000 gals., dim. 28 x 50 ft.; mat. conc.; res. cap., 250,000 gals., loc. at station; 1 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 113

hyd.; 50 v.; 700 met.; 810 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 110 lbs.; cons. day, 500,000 gals.; cost, $131,000; cost mtce., $10,000; wks. owned by city.

COVINGTON, p. 3,250. F. dept.—1 triple comb. Amer. Lafrance pumper, 2 hand reels, 1 hand l. wag., 2,500 ft. hose; f. al., telp.; val. equip., $16,000; val. bldgs., $2,500; exp. dept., $1,500; tot. mem. 32; pd. full time 1; vol. 31.

Water Supply—Src., crek, 1½ m. bus. cent.; sys., pump.; stdp. cap., 125,000 gals.; dim. 14 x 110 ft.; mat., boiler i.; res. cap., 1,000,000 gals.; 4 pump. eng.; cap. per day, 1,000,000 gals.; mains, i., 10 m., 6 to 10 in. dia.; 62 hyd.; 30 v.; 425 met.; 500 serv.; pipe, galv.; pres., dom. 45 lbs, f. 125 lbs.; cons. per day, 500,000 gals.; cost, $75,000; cost mtce., $5,000; wks. owned by city.

CUTHBERT, p. 3,022; f. area, 1½ m.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 1 to 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 c. eng., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,500 ft.; tot. hose, 3,000 ft.; f. al., bell; val. equip., $4,600; val. bldgs., $3,000; exp. dept., $1,200; tot. mem., 75 vol.; undrs. rating, third class.

Water Supply—Src., well, ⅛ m. bus. cent.; sys., pump. to stdp.; stdp. cap., 120,000 gals.; res. cap., 120,000 gals.; 3 pump. eng., class dup., cap. day 1,237,000 gals.; mains, c. i., 9½ m., 4 to 10 in. dia.; 300 met.; 75 hyd.; 400 serv.; pres., dom. 60 lbs., f. 150 lbs.; cons. day 200,000 gals.; cost, $60,000; cost mtce., $850; wks. owned by city.

DALTON, p. 5,222; f. area, ½ to ¾ m.; merc. bldgs., bk., 2 to 4 stor.; priv., stn., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 4 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., tower bell; val. equip., $2,000; val. bldgs., $2,000; exp. dept., $1,500; tot. mem. 27, pd. full time 2, vol. 25.

Water Supply—Src., spr. & creek; sys., pump to stdp.; stdp. cap., 125,000 gals.; res. cap., 11,116,800 gals.; 2 pump. eng.; mains, 5 m., 4 to 10 in. dia.; 54 hyd.; met., 3; 450 serv.; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 90,000 gals.; cost, $25,000; cost mtce., $2,500; wks. owned by city.

DAWSON, p. 3,504; f. area, 37 a.; merc., bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 auto. triple comb, c. & h. wag., 1 str., 4 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell & wh., 7 bx.; val. equip., $16,250; val. bldgs., $10,000; exp. dept., $4,500; tot. mem., 12; pd. full time gals.; mains, iron, 4 m., 2 to 6 in. dia.; 20 hyd.; 4, pd. part time 8; undrs. rating, third class.

Water Supply—Src., well, ½ m., bus. cent.; sys., pump. to stdp.; stdp. cap., 75,000 gals.; res. cap., 250,000 gals.; 3 pump. eng., cap. day 1,440,000 gals.; mains, iron, 4 m., 2 to 6 in. dia.; 20 hyd.; met., 10; pres., dom. & f. 55 lbs.; cost, $35,000; wks. owned by city.

DECATUR, p. 6,150; f. area, 1 sq. m.; merc. bldg., bk.; 2 stor.; priv. wd., 1 & 2 stor. F. dept.—1,400 ft. gd. hose, 1 c. eng., 3 comb. c. & hose wag., 500 gal. pumper, 2 hose reels, nozzles, couplings, &c.; f. al. telp.; val. equip., $13,000; val. bldgs., $1,500; exp. dept., $7,000; tot. mem. 24, pd. full time 3, pd. part time 9, vol. 12.

Water Supply—Src., creek, 2½ m. bus. cent.; sys., tank, pump dir.; tank cap., 80,000 gals., 20 in. inside dia. tank; tower, 125 ft. high; mat., stl.; 2 conc.; res. cap., 340,000 gals.; 2 pump. eng.; class centrif. pumps, cap. day, 2,300,000 gals.; mains, c. i., 2 to 8 in. dia.; 130 hyd.; 28 v.; 1,850 met.; 653 serv.; pipe, c. i.; pres., dom. 50 lbs.; cons. day, 900,000 gals.; cost, $71,000; cost mtce., $6,000; wks. owned by city.

DOUGLAS, p. 3,401. F. dept.—2 hose reels; hose, 500 ft.

Water Supply—Src., well, ¼ m. bus. cent.; sys., air lift, stdp., cap. 60,000 gals.; mat., stl.; res. cap., 66,000 gals.; 1 pump. eng., class, dup., cap. day 500,000 gals.; c. & wrt. i. mains, 8 m., ¾ to 6 in. dia.; 22 hyd.; 12 v.; met., 134; 234 serv.; pres., dom. 40 lbs., f. 90 lbs.; cons. day, 200,000 gals.; cost, $33,000; wks. owned by city.

DOUGLASVILLE, p. 2,159; f. area, 5 a.; no f. dept.

Water Supply—Src., creek, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 85,000 gals.; res. cap., 100,000 gals.; 1 pump. eng.; cap. day, 250,000 gals.; mains, c. i., 7m., 1½ to 8 in. dia.; 32 hyd.; pres., dom. 50 lbs., f. 125 lbs.; cost, $43,000; wks. owned by city.

DUBLIN, p. 7,707; f. area, 1¾ sq. m.; merc. bldgs., bk., 1 to 7 stor.; priv., wd. & stn., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 2 hose wag., 1 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., telp., Gamewell, 21 bx., & bell; val. bldgs., $10,000; exp. dept., $5,000; tot. mem., 7 full pd. men.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 70,000 gals.; res. cap., 580,000 gals.; 2 pump. eng., class comp., cap. day 1,000,000 gals. each; mains, 12 m., 4 to 10 in. dia.; 83 hyd.; 68 v.; 715 met.; 735 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 75 lbs.; cons. day, 350,000 gals.; cost, $30,000; wks. owned by city.

EASTMAN, p. 2,707; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 comb. c. & hose & h. & l. trk., 2 c. hand ex., 2 reels; hose, cot., rub. lined, gd., 2,000 ft.; c., 200 ft.; f. al., siren wh.; val. equip., $4,000; tot. mem., 15 pd. part time; undrs. rating, third class.

Water Supply—Src., 2 wells, in bus. cent.; sys., pump to res. & stdp. cap., 100,000 gal.; mat., stl.; res. cap., 180,000 gals.; 4 pump. eng., cap. day, 300,000 gals.; mains, i., 2 m., 6 to 8 in. dia.; 100 hyd.; 300 met.; 400 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 60 lbs.; cons. per day, 200,000 gals.; cost, $30,000; cost mtce., $7,000; wks. owned by city.

EAST POINT, p. 5,241; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 2 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. trk. equip. with 40-gal. c., 1 h. & l. trk., 8 c. hand ex., 4 hose reels; hose, 2,100 ft.; f. al., wh. & telp.; val. equip., $7,500; tot. mem. 43, pd. full time 5, 38 vol.; undrs. rating, second class.

Water Supply—Src., wells, ¼ m. bus. cent.; stdp. cap., 225,000 gals.; res. cap., 324,000 gals.; 2 pump. eng.; combined cap. day, 750,000 gals.; c. i. mains, 8 m., 4 to 10 in. dia. 52 hyd.; 44 v.; met., 65; 44 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 150 lbs.; cons. day, 70,000 gals.; cost, $50,000; cost mtce., $2,500; wks. owned by city.

EATONTON, p. 2,519; f. area, 800 a.; merc. bldgs., bk., 1 to 2 stor.; priv., wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell; tot. mem., 40 vol.

Water Supply—Src., creek, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 120 x 10. res. cap., 500,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; 5½ m. mains; 57 hyd.; 27 v.; 182 met.; 190 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 100 to 120 lbs.; cost, $30,000; cost mtce., $3,600; wks. owned by city.

ELBERTON, p. 6,475; merc. bldgs., bk., 1, 2 & 3 stor.; wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. combt. ord.; 1 h. & l. trk., 1 hose wag, 1 hose car., 2 hrs., 2 small hand chem.; hose, cot., rub. lined, gd., 2,250 ft.; inf., 800 ft.; tot. 3,050 ft.; f. al., Gamewell, bx., 5; val. equip., $4,500; val. bldgs., $300; exp. dept., $2,000; tot. mem. 10, pd. full time 1, pd. part time 10, vol. 10.

Water Supply—Src., creek; 2 m. bus. cent.; sys., pump to res. & stdp.; res. cap., 200,000 gals.; stdp. cap., 100,000 gals.; 2 pumps, cap. day, 10,000,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 66 hyd.; 27 v.; pres., dom. 65 lbs., f. 140 lbs.; wks. owned by city.

FITZGERALD, p. 6,870. F. dept.—1 comb. wag. equip. with 100-gal. c. tank, 100 ft. c. hose, 2 c. eng., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 1,750 ft., in reserve 1,000 ft.; f. al., elec. bell; tot. mem. 9, pd. men 4, vol. 5.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 100 x 12¾; mat., stl.; res. cap., 150,000 gals.; mains, 11¾ m., 4 to 10 in. dia.; 89 hyd.; pres., f. 100 lbs.

FORSYTH, p. 2,241. F. dept.—1 h. & l. trk., 2 hose reels; hose, 500 ft.; f. al., bell, 14 vol.

Water Supply—Src., spr. branch, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 180,000 gals.; 1 pump. eng., class comp. dup., cap. day 500,000 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 25 hyd.; pres., dom. 50 lbs., f. 150 lbs.; cost, $18,000.

FORT VALLEY, p. 3,223; f. area, 10 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand ex., 1 hose wag., 1 auto. comb. c. & h. wag., 2 hose carts.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 1,000 ft.; tot. hose., 2,800 ft.; f. al., wh., 38 bx.; val. equip., $10,000; val. bldgs., $2,000; exp. dept., $2,500; tot. mem. 18, pd. full time 2, pd. part time 16.

Water Supply—Src., 4 wells, near bus. cent.; sys., pump to stdp.; stdp. cap., 50,000 gals.; res. cap., 225,000 gals.; 2 pump. eng., class comp. dup., cap. day 1,000,000 gals.; mains, c. i., 9 m., 4 to 10 in. dia.; 90 hyd.; 42 v.; met., 678; 700 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $65,000; cost mtce., $6,000; wks. owned by city.

GAINESVILLE, p. 6,272; f. area, 2,560 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 hose wag., 1 aer. trk., 4 hrs., 1-12 yppsita-frame trk.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 300 ft.; tot. hose, 4,300 ft.; f. al., bell; val. equip., $5,780; val. bldgs., $16,000; exp. dept., $2,280; tot. mem. 8, pd. full time 4, vol. 4; undrs. rating, second class.

Water Supply—Src., spr., 3 m. bus. cent.; sys., pump to stdp. or dir. to mains; stdp. cap., 200,000 gals.; res. cap., 8,000,000 gals.; 3 pump. eng., class stm. & elec., cap. day 3,000,000 gals.; mains, c. i., 23 m., 4 to 12 in. dia.; 162 hyd.; 75 v.; met., 690; 1,000 serv.; pipe, galv. i.; pres., dom. 90 lbs., f. 100 lbs.; cons. day, 600,000 gals.; cost, $240,000; cost mtce., $7,000; wks. owned by city.

GREENSBORO, p. 2,128; f. area, 10 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 aer. trk., 2 hose wag., 1 triple comb. pumper., 2 hose car.; hose, cot., rub. lined, gd., 1,750 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $1,000; exp. dept., $1,000; tot. mem., 24.

Water Supply—Src., creek & deep well, ¼ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 120,000 gals.; dim., 14 x 120; res. cap., 100,000 gals.; loc. on hill near station; 2 pump. eng., cap. day, 150,000 gals.; mains, c. i., 7 m., 4 to 12 in dia.; 34 hyd.; 18 v.; 220 met.; 280 serv.; dom. pres., 65 lbs., f. 120 lbs.; cons. day, 150,000 gals.; cost, $21,000; cost mtce., $1,200; wks. owned by city.

GRIFFIN, p. 8,240; f. area, 100 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv. 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 c. eng., 2 c. hand ex., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 2 hose wag., 1 pump eng. cap. 750 gals., 4 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 1,000 ft.; tot. 6,000 ft.; f. al., Gamewell, 15 bx.; val. equip., $22,000; val. bldgs., $30,000; exp. dept., $12,000; tot. mem. 10, pd. full time.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 300,000 gals.; res. cap., 950,000 gals.; 2 pump. eng., cap. day 1,152,000 gals.; mains, c. i., 20 m., 4 to 16 in. dia.; 140 hyd.; 100 v.; met., 910; 910 serv.; pres., dom. 50 lbs., f. 96 lbs.; cons. day 375,000 gals.; cost, $150,000; cost mtce., $12,000; wks. owned by city.

HARTWELL, p. 2,323; f. area, 8 a.; merc. bldgs., bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. and combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 10 h. & l. trk., 3 hose reels or car; 1,700 ft. hose; f. al., bell; val. equip., $2,000; exp. dept., $200; tot. mem., 15; pd. part time 15.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump dir.; stdp. cap., 75,000 gals.; mat., steel; res cap., 250,000 gals.; 4 pump. eng., cap. day, 300,000 gals.; mains, c. i., 5 m., 6 to 8 in. dia.; 46 hyd.; 50 v.; 180 met.; 185 serv.; pres., dom. 48 lbs., f. 105 lbs.; cons. day, 75,000 gals.; cost, $40,000; cost mtce., $4,000; wks. owned by city.

HAWKINSVILLE, p. 3,070; f. area, 640 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv F. dept.—1 str., 1 c. eng., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,850 ft.; rub., 400 ft.; inf., 1,650 ft.; tot., 3,900 ft.; f. al., gong & wh.; val. equip., $8,000; val. bldgs., $3,500; exp. dept., $1,500; tot. mem. 25, pd. full time 1, pd. part time 3, vol. 21; undrs. rating, third class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 85,000 gals.; res. cap., 85,000 gals.; 3 pump. eng.; cap. day, 1,110,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 83 hyd.; 39 v.; 310 met.; 400 serv.; pres., dom. 65 lbs.; f. 80 lbs.; cons. day, 145,000 gals.; cost, $30,000; cost mtce., $5,000; wks. owned by city.

JACKSON, p. 2,027; f. area, 3 blocks; merc. bldgs., bk. & wd., 1 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—10 c. hand ex., 1 h. & l. trk., 1 hrs.; f. al., bell & telp.; val. equip., $1,200; val. bldgs., $500; exp. dept., $600; tot. mem. 20, pd. full time 1, vol. 19.

Water Supply—Running strm., 100,000 gals. min. cap.; pres., f. 145 lbs.

LA FAYETTE, p. 2,104; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh.; val. equip., $1,700; tot. mem., 18 vol.

LA GRANGE, p. 17,038; f. area, 700 a.; merc. bldgs., stn. & bk., 2 to 3 stor.; priv., wd.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 2 hrs., 1 c. & h. wag., chem. hand extras, 4; hose, cot., rub. lined, 4,000 ft.; rub., gd., 200 ft.; inf., 5,500 ft., tot. 5,700 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $3,000; exp. dept., $5,600; mem. 10, pd. full time 7, pd. part time 3.

Water Supply—Src., creek, 4½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 132,000 gals.; dim. 100 x 20 ft., mat. stl.; res. cap., 6,000,000 gals.; loc. near pump. station; 3 pump. eng., class trip & centrif., cap. day 4,000,000 gals.; mains, c. i., 22 m., 6 to 14 in. dia.; 178 hyd.; 160 v.; met., 1,576; 2,422 serv.; pipe c. i.; pres., dom. 50 lbs., f. 85 lbs.; cons. day, 900,000 gals.; cost, $270,000; wks. owned by city.

LINDALE, p. 3,104; f. area, 700 a.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 stm. pumps, 4 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 8,000 ft.; inf., 8,000 ft.; tot. hose, 16,000 ft.; f. al., Crosby electric; tot. mem., 23 vol.; Lindale bx., 12; exp. dept., $500; mem. 12.

Water Supply—Src., spr., ½ m. bus. cent.; sys., pump to res. & mains; res. cap., 2,000,000 gals.; loc. on hill back of town; 2 pump. eng., class trip.; mains, c. i., 12 m., 12 x 8 in. dia.; 52 hyd.; 16 v.; pres., dom. 105 lbs., f. 105 lbs.; cost, $35,000; cost mtce., $200; wks. owned by Massachusetts Mill Co.

MACON, p. 52,995; merc. bldgs., stn. & bk., 1 to 10 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. 6 to 8 in dia.; 46 hyd.; 50 v.; 180 met.; 185 serv.; pres., dom. 48 lbs.; f., 105 lbs.; cons. day, 75,000 gals.; cost, $40,000; cost mtce., $4,000; wks. owned by city.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 1,000,000 gals.; dim. 50 x 70 ft.; loc. at Vineville & So. Macon; res. cap., 3,725,000 gals.; 4 pump. eng., comp. & trip., cap. day 23,000,000 gals.; mains, c. & galv. i., 112 m., 2 to 20 in. dia.; 575 hyd.; 772 v.; met., 5,965; 4,073 serv.; pipe, galv. i.; pres., dom. 20 to 60 lbs.; cons., per day 6,000,000 gal.; value wks., $1,447,276; wks. owned by city.

MADISON, p. 2,348; f. area, 1,000 yds.; merc. bldgs., wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—4 hand hose reels, 1 h. & l. trk., ladders, hooks, poles & buckets, 2,000 ft. cot., rub. lined hose; f. al., bell; tot. mem., 28 vol.

Water Supply—Src., creek, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 120,000 gals.; res. cap., 118,000 gals.; 2 pump. eng., cap. day 1,440,000

gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 40 hyd.; 250 met.; 270 serv.; pres., dom. 55 lbs., f. 110 lbs.; cons. day, 130,000 gals.; wks. owned by city.

MARIETTA, p. 6,190; f. area, 15 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; wd. rfs. not perm. F. dept.—1 str., 1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., hose, cot., rub. lined, gd., 2,500 ft.; inf., 300 ft.; tot. hose, 2,800 ft.; f. al., bell & telp.; val. equip., $20,000; exp. dept., $1,528.63; tot. mem. 80, pd. full time 2, vol. 78.

Water Supply—Src., well, ⅞ m. bus. cent.; sys., pump to stdp.; stdp. cap., 471,240 gals.; dim., 40 x 50; loc. ½ m. city; mat., stl.; res. cap., 240,000 gals.; 2 pump. eng., class comp. dup., cap. day 1,512,000 gals.; mains, c. i., 22 m., 2 to 14 in. dia.; 122 hyd.; 144 v.; 1,540 serv.; 1,500 met.; pres., dom. 65 lbs., f. 125 lbs.; cons. day, 270,000 gals.; cost, $125,477.68; mtce., $12,-660.69; wks. owned by city.

MILLEDGEVILLE, p. 4,619; f. area, 30 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 str., 2 c. hand ex., 1 h. & l. trk., 4 hose reels; hose, rub., gd., 1,500 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $2,000; exp. dept., $750; tot. mem. 80, pd. part time & vol.; undrs. rating, second class.

Water Supply—Src., creek, 2½ m. bus. cent.; sys., pump. to stdp.; mat., iron; 2 pump. eng.; 75 hyd.; met., 183; 345 serv.; pres., f. 70 lbs.; wks. owned by Co.

MILLEN, p. 2,405. F. dept.—1 hose reel, 2 hrs.; hose, 1,000 ft.

Water Supply—Src., well; stdp. cap., 65,000 gals.

MONROE. p. 3,211; val. equip., $3,000; val. bldgs., $5,000; tot. mem., 25.

Water Supply—Src., creek 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; dim. 15 x 110; res. cap., 1,000,000 gals.; 2 pump. eng. class, comp.; cap. day, 700,000 gals.; mains, c. i., 6 m., 6 to 10 in. dia.; 45 hyd.; 275 met.; 275 serv.; pres., dom. 60 lbs.; f. 120 lbs.; cons. day, 80,000 gals.; cost, $35,000; cost mtce., $3,000; wks. owned by city.

MOULTRIE, p. 6,789; f. area, 40 a.; merc. bldg., bk., 1 to 4 stor.; priv. wd. 1 & 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 triple comb. hose c. & pump motor car; hose, cot., rub. lined, gd., 4,000 ft.; f. al., telp.; val. equip., $36,000; val. bldg., $3,000; exp. dept. $8,000; tot. mem. 6, pd. full time.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., pump dir. to stdp.; stdp. cap., 150,000 gals.; 2 res. cap., 225,000 gals.; 2 pump. eng., class dup., cap. day, 2,000,000 gals.; mains, c. i., 9 m., 4 to 10 in. dia.; 80 hyd.; 20 v.; met., 1,045; 1,057 serv.; pipe, c. i.; pres., dom. & f. 65 lbs.; cons. day, 400,000 gals.; wks. owned by city.

NEWNAN, p. 7,037; f. area, 640 a.; merc. bldgs., bk., tile & conc., 1, 2 & 3 stor.; priv., wd. & tile, 1 & 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 4 c. hand ex.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 21 bx.; val. equip., $21,750; val. bldgs., $10,000; exp. dept., $7,500; tot. mem. 6.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pres. & grav.; stdp. cap., 300,000 gals.; dim., 20 x 120; mat., stl.; 2 res. cap., 1,200,000 gals.; loc. 1½ m. city; 2 pump. eng., class cent., cap. 1,750 gals. per min.; mains, c. i., 15 m., 4 to 10 in. dia.; 100 hyd.; 90 v.; met., 950; 950 serv.; pipe, galv. i.; pres., dom. & f., 50 to 60 lbs.; cons. day, 350,000 gals.; cost, $50,000; cost mtce., $4,500; wks. owned by city.

OCILLA, p. 2,180; f. area, 200 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 2 comb. c. & h. wag., 1 h. & l. trk., 1 aer. trk.; hose, cot., rub. lined, 1,600 ft.; inf., 400 ft.; tot., 2,000 ft.; f. al., bell & wh.; val. equip., $3,500; val. bldgs., $10,000; exp. dept., $200; tot. mem., 8 vol.

Water Supply—Src., 1 well, sys., grav.; stdp. cap., 150,000 gals.; dim., 20 by 25 ft.; res. cap., 52,500 gals.; 1 pump. eng. cap., 500,000 gals. day; mains, 3½ m., 6 to 10 in. dia.; 30 hyd.; pres., 80 lbs., f., 110 lbs.; cons. day, 45,000 gals.; wks. owned by city.

PELHAM, p. 2,640; f. area, 50 a. F. dept.—4 c. hand ex., 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot. hose, 2,500 ft.; f. al., wh.; val. equip., $750; val. bldgs., $2,000; tot. mem., 35 vol.; undrs. rating, third class.

Water Supply—Src., well; sys., air lift; 2 pumps, cap. day 1,000,000 gals.; 27 hyd.; 8 v.; 8 serv.; cost, $60,000; wks. owned by city.

QUITMAN, p. 4,393; f. area, 350 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 3 c. hand ex., 1 comb. c. & hose wag., 1 hose wag.; hose, cot., rub. lined, gd., 3,200 ft.; inf., 300 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 15 bx.; val. equip., $15,000; val. bldgs., $15,000; exp. dept., $6,000; tot. mem. 9, pd. full time 3, vol. 6; undrs. rating, second class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump dir. to mains; stdp. cap., 100,000 gals.; res. cap., 300,000 gals.; 3 pump. eng., cap. day, 2,080,000 gals.; mains, 10 m., 4 to 10 in. dia.; 55 hyd.; 42 v.; 600 met.; 600 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 110 lbs.; cons. per day 700,000 gal.; cost, $30,000; cost mtce., $500; wks. owned by city.

ROME, p. 13,252; f. area, 160 a.; merc. bldgs., bk., 1 to 6 stor.; priv. bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's car., 3 auto. comb. c. & h. wag., 1 auto. triple comb. pump. eng., 1 hose wag., 14 hand ex., 1 aer. trk.; hose, rub. lined, gd., 8,700 ft.; f. al., Gamewell, 50 bx.; val. equip., $56,000; val. bldgs., $20,000; exp. dept., $35,000; tot. mem. 22, pd. full time.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav.; stdp. cap., 180,000 gals.; dim., 80 x 20 ft.; mat. stl.; res. cap., 3,000,000 gals.; loc. 1 m. bus. cent.; 2 pump. eng., class comp., cap. day, 4,000,-000 gals.; mains, c. i., 28 m., 4 to 16 in. dia.; 262 hyd.; 217 v.; met., 2,900; 3,200 serv.; pipe, wrt. i.; pres., dom. 80 lbs.; f. 80 lbs.; cons. day 1,500,000 gals.; cost, $275,000; cost mtce., $30,-000; wks. owned by city.

SANDERSVILLE, p. 2,695. F. dept.—1 h. & l. trk., 3 hose carts, 1,500 ft. hose; al., bell & telp.; 38 men, vol.

Water Supply—Src., wells; sys., pump to res.; res. cap., 100,000 gals.; stdp. cap., 76,140 gals.; 2 pumps, 10-in. pipe; 51 hyd.

SAVANNAH, p. 83,252; f. area, 7 sq. m.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk., stn. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. supply wag., 1 auto c. eng., 4 comb. c. & h. wag., 32 c. hand ex.; 2 aer. trk., 1 comb. h. & l. trk., 7 motor pumpers, 2 stm. eng. (in reserve); 5 hrs., 1 supply trk., 3 chief's cars; hose, cot., rub. lined, gd., 21,450 ft.; f. al., Gamewell, 141 bx.; val. equip., $140,958.50; val. bldgs., $63,052; exp. dept., $179,761; tot. mem. 91, pd. full time.

Water Supply—Src., wells, 1 m. bus. cent.; sys., dir. pres.; 10 pump. eng., class stm. & elec.; cap. day 125,000,000 gals.; res. cap. 600,000 gals.; mains, c. i., 118.2 m., 4 to 42 in. dia.; 912 hyd.; 575 v.; met., 2,418; 11,000 serv.; pipe, c. i.; pres., dom. & f., 43 lbs.; cons. day, 12,231,000 gals.; cost, $2,000,000; cost mtce., $125,000; wks. owned by city.

STATESBORO, p. 3,807; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 auto. comb., c. & h. wag., 3 hose reels; hose, cot., rub. lined, gd., 1,800 ft.; f. al., wh.; val. equip., $3,000; exp. dept., $600; tot. mem., 25 vol.

Water Supply—Src., wells; sys., pump to res.; res. cap., 70,000 gals.; 1 stdp., 25 x 20; 2 pumps, cap. day 500,000 gals.; pres., dom. 45 lbs.; f. 100 lbs.; mains, 4 to 8 in. dia.; 33 hyd; cons. day 100,000 gals.; wks. owned by city.

TALLAPOOSA, p. 2,719; f. area, 320 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv.

F. dept.—2 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., elec., 24 bx.; val. equip., $2,500; val. bldgs, $500; exp. dept., $700; tot. mem., 24 vol.; undrs. rating, third class.

Water Supply—Src., brooks; sys., pump to res. & stdp.; stdp. cap., 131,000 gals.; dim., 100 x 15; res. cap., 3,000,000 gals.; 2 pump. eng., class comp., cap. day 2,000,000 gals.; mains, 5½ m., 4 to 10 in. dia.; 54 hyd.; 28 v.; met., 1; 172 serv.; pres., f. 40 lbs.; cons. day, 400,000 gals.; cost, $50,000; cost. mtce., $2,850; wks. owned by M. A. Greene.

THOMASTON, p. 2,502; f. area, 15 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $2,300; val. bldgs., $1,000; tot. mem., 18 vol.; undrs. rating, third class.

Water Supply—Src., Potato Creek, ¼ m. bus. cent.; sys., pump. to stdp.; stdp. cap., 75,000 gals.; res. cap., 2,500,000 gals.; 3 pump. eng. class, centrif. & dup.; cap. day, 1,000,000 gals.; mains, c. i.; 5 m.; 6 to 10 in. dia.; 43 hyd.; 30 v.; 100 met.; 100 serv.; pipe, galv. i.; pres., dom. 50 to 60 lbs.; f. 125 to 150 lbs.; cons. day 50,000 gals.; cost, $30,000; wks. owned by city.

THOMASVILLE, p. 8,196; f. area, 3 sq. m.; merc. bldgs., bk. & stn., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 4 ex., comb. pump c., 1 motor comb. c. & h. wag., 4,000 ft. hose, rub. gd., 900 ft.; inf. hose, 600 ft.; f. al., telp.; val. equip., $19,000; val. bldgs., $8,000; exp. dept., 11,000; tot. mem., 6, pd. full time.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 367,000 gals., dim. 25 ft. to 100 ft.; 2 res. cap., 590,000 gals.; loc. at pump. plant; 2 pump. eng. & 2 air compressors, cap. day 600,000 gals.; mains, c. i., 5 m., 4 to 12 in. dia.; 132 hyd.; 46 v.; met., 1,100; serv., 1,100; pipe, galv. i.; pres., dom. 40 lbs., f. 75 lbs.; cons. day, 400,000,000 gals.; wks. owned by city.

THOMSON, p. 2,140; f. area, 500 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 hose reels, 1 h. & l. trk., 1 triple comb. 750 gal. pumper; hose, cot., rub. lined, gd., 1,000 ft.; inf., 300 ft.; tot. hose, 1,300 ft.; f. al., bell, wh.; val. equip., $2,500; val. bldgs., $500; exp. dept., $50; tot. mem. 30, vol.; undrs. rating, second class.

Water Supply—Src., wells & cistern, ⅛ m. bus. cent.; sys., pump to stdp.; stdp. cap., 30,000 gals.; res. cap., 100,000 gals.; 1 pump. eng., cap. day 750,000 gals.; mains, 2 m., 6 to 10 in. dia.; 40 hyd.; 5 v.; 150 serv.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 30,000 gals.; cost, $13,000; cost mtce., $100; wks. owned by city.

TIFTON, p. 3,005; f. area, 18 a.; merc. bldg., bk., 1 to 4 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 2,500 ft.; f. al., elec., gong, wh.; val. equip., $6,777; val. bldg., $10,000; exp. dept., $25,000; tot. mem. 7, pd. full time 2, pd. part time 5.

Water Supply—Src., deep well, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; mat. conc.; res. cap., 200,000 gals.; 2 pump. eng., cap. day 2,500,000 gals.; mains, c. i., 11 m., 6 in. to 10 in. dia.; 62 hyd.; 44 v.; met., 502; 80 serv.; pipe, galv. i.; pres., dom. 62½ lbs., f. 140 lbs.; cons. day, 350,000 gals.; cost, $75,000; cost mtce., $8,500; wks. owned by city.

TOCCOA, p. 3,567; dept. equip., 2 hose carts, 1,200 ft. hose; f. al., bell; vol.

Water Supply—Src., lake, 3 m. bus. cent.; sys., grav.; res. cap., 35,000,000 gals.; mains, 10-in. c. i., 4 m.; 36 hyd.; pres., dom. 100 lbs.; cost mtce., nominal; wks. owned by city.

VALDOSTA, p. 10,783; f. area, 5 sq. m.; merc. bldgs., bk. & i., 1 to 5 stor.; priv., wd., 1 & 3 stor.; wd. rfs. not perm. in f. limits; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 1 comb. c. & h. wag.,1 h. & l. trk. & chem., triple comb. pump, 750 gals.; 1 hose car.; 1 hr.; hose, cot., lined, gd., 5,000 ft.; inf., 1,000 ft.; tot. hose, 6,000 ft.; f. al., Gamewell, 34 bx.; val. equip., $30,000; val. bldgs., $8,000; exp. dept., $12,000; tot. men, 9; pd. full time; undrs. rating, second class.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., pump dir.; res. loc. at pump. station; cap., 1,250,000 gals.; 4 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 22 m., 4 to 14 in. dia.; 32 hyd.; 103 v.; met., 960; 1,270 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 125 lbs.; cons. day, 500,000 gals.; cost, $130,000; cost mtce., $11,500; wks. owned by city.

VIENNA, p. 2,019; f. area, 160 a.; merc. bldgs., wd. & bk. F. dept.—1 hose car.; hose, cot., rub. lined, gd., 1,700 ft.; f. al., wh.; tot. mem., 12 vol.

Water Supply—Src., wells in bus. cent.; sys., pump to stdp.; stdp. cap., 90,000 gals.; res. cap., 90,000 gals.; pump. eng., cap. day, 1,700,000 gals.; mains, 4 m.; 4 to 10 in. dia.; 30 hyd.; 35 v.; 250 met.; 275 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 70,000 gals.; cost, $40,000; cost mtce., $3,000; wks. owned by city.

WASHINGTON, p. 4,208; f. area, 10 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 1,200 ft.; inf., 500 ft.; tot. hose, 1,700 ft.; f. al., siren; val. equip $14,450; exp. dept., $1,500; tot. mem. 14, pd. part 1, vol. 13; undrs. rating, second class.

Water Supply—Src., creek, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 750,000 gals.; res. cap., 1,000,000 gals., loc. at station; 2 pump. eng., cap. day 1,020,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 48 hyd.; 26 v.; met., 250; 275 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 65 lbs.; cons. day, 150,000 gals.; wks. owned by city.

WAYCROSS, p. 18,068; f. area, 100 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. pumpers, 1 h. & l. trk., 2 comb. c. h. & pumper, 2 hose reels, 6 c. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,000 ft.; inf., 1,500 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 45 bx.; val. equip., $23,000; val. bldgs., $22.000; exp. dept., $11,050; tot. mem. 11, pd. full time 10, vol. 1.

Water Supply—Src., wells; sys., grav.; pump to res., to stdp. or dir.; stdp. cap., 287,000 gals., dim. 120 x 20; res. cap., 50,000 gals.; 2 pump. eng.; 14 air compressors, cap. day 3,744,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 156 hyd.; met., 6; pres., dom. 60 lbs., f. 120 lbs.; cost, $50,000; cost mtce., $2,000; wks. owned by city.

WAYNESBORO, p. 3,311; f. area, 500 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. hose wag., c. & h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 1,200 ft.; f. al., telp.; val. equip., $6,500; val. bldgs., $750; tot. mem., 16 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 65,000 gals.; 3 pump. eng., cap. day 300,000 gals.; mains, 2½ m.; 34 hyd.; 16 v.; 295 met.; 410 serv.; pres., dom. 62 lbs., f. 125 lbs.; cons. day, 120,000 gals.; cost, $65,000; wks. owned by city.

WEST POINT, p. 2,138; f. area, 1,200 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 and 2 stor.; wd. rfs. not perm. in f. dist.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 hose cart. 1 hose wag., 2 hrs.; hose. rub., gd., 1,600 ft., cot., rub. lined, gd., 1,600 ft.; inf. 400 ft.; tot. hose, 3,600 ft.; f. al., wh., val. equip. $3,500; val. bldgs., $1,500; exp. dept., $1,200; tot. mem., 16, pd. full time 2, pd. part time 14.

Water Supply—Src., creek, 1 m. bus. cent.; sys. pump to stdp.; stdp. cap., 1,000,000 gals.; res. cap 5,000,000 gals., 4 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 20 m., 4 to 10 in. dia.; 48 hyd.; 38 v.; 308 serv.; pipe, galv. i., pres., dom. 80 lbs., f. 100 lbs.; cons. day, 506,000 gals.; cost, $52,000; cost mtce., $2,500; wks. owned by city.

WINDER, p. 3,335; f. area, 25 a.; merc. bldgs.. bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand h. & l. trk., 4 hand hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $3,000; exp. dept., $50; tot. mem., 24 vol.

No waterwks.

Places with a population of 2,000 or more not reported—Buford, Canton, College Park, Commerce, Kirkwood, Lawrensville, Manchester, Nashville, New Holland, Porterdale, Vidalia.

HAWAII

HONOLULU, p. 83,327. F. dept.—str., 1 c. eng., 1 h. & l. trk., 4 hose wag., 9 c. hand ex.; hose, cot., rub. lined, 9,650 ft.; inf., 2,200 ft.; tot. hose, 11,850 ft.; 20 hrs.; f. al., Gamewell, 84 bx.; tot. mem. 46, pd. full time.

Water Supply—Src., 5 res., spr. & surface water; res. cap., 670,000,000 gals.; 5 res. artesian water, cap. 6,000,000 gals.; sys., grav. & pump dir.; 8 pump. eng., class triple exp. hor. comp., combined pump. cap., 20,000,000 gals. day; mains, c. i. & stl., 95 m., 4 to 30 in. dia.; 584 hyd.; 1,800 met.; 7,800 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 45 to 125 lbs.; cons. day 250,000 gals.; cost, $2,000,000; cost mtce., $200,000; wks. owned by city.

Places of 2,000 or more population not reported—Aiea, Hakalau, Hilo, Honomy, Puunene, Schofield, Waialua, Wailuku, Waipaha.

IDAHO

BLACKFOOT, p. 3,937, f. area, 30 a.; merc. bldg., bk., 2 stor., priv., wd., 1 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 c. hand ex., 2,000 ft. hose; f. al. siren; val. equip. $10,000; val. bldg. $20,000; exp. dept. $4,000; tot mem. 10, pd. full time 1, pd. part time 9.

Water Supply—Src. wells, 1-16 m. bus. cent.; stdp., cap. 100,000 gal.; mat., stl.; 2 pump. motors; cap. per day 1,500,000 gal. each; mains, c. i., 4 to 16 in. dia.; 105 hyd.; 100 v.; 600 serv.; cost, $300,000; cost mtce., $10,000; wks. owned by city.

BOISE CITY, p. 21,393; f. area, 3,040 a.; merc. bldgs., bk. & stn., 1 to 7 stor.; priv., bk & stn., 1 & 3 stor.; wd. rfs. perm. outside f. limits; combt. ord.; causes of f. inv. F. dept.—2 str. (1 reserve) & 1 tractor drawn, 4 comb. c. & h. wag. (1 in reserve), 1 c. eng., 9 c. hand ex., 1 aer. trk., 1 chief's auto., hose, cot rub. lined, 6,850 ft.; f. al., Gamewell, 62 bx.; val. equip., $50,875; val. bldgs., $30,588; cost mtce., $44,862; full pd. dept., 33 mem.

Water Supply—Src., 9 artesian wells, 2 m., bus. cent.; sys., grav. & pump to stdp.; 4 res., comb. cap., 6,200,000 gals.; 4 pump. eng., class centrif., cap. day, 10,040,000 gals.; mains, kalomein, stl. & wd. stave; 68.99 m.; 4 to 16 in. diam.; 197 hyd., 448 v.; met., 4,504; 5,178 serv.; pipe, galv. i.; pres., dom. & f. 50 to 70 lbs.; cons. day, 3,165,000 gals.; cost, $605,000; cost mtce. & operation, $72,000; wks. owned by Co.

BUHL, p. 2,245; f. area, 640 a.; merc. bldg., masonry, 1, 2 & 3 stor., priv., wd. 1 & 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. eng, 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 3,200 ft.; c. 600 ft.; inf. 800 ft.; tot. 4,600 ft.; f. al., elec. siren & phone; val. equip. $17,150; exp. dept., $4,646; tot. mem. 16, pd. full time, 2; pd. part time 14.

Water Supply—Src., canal, 1 m. bus. cent.; sys., grav.; mains, 4 m., 4 to 6 in. dia.; 20 hyd.; pres., dom. & f., 55 lbs.; wks. owned by city.

BURLEY, p. 5,408; f. area, 680 a. F. dept.—1 f. trk., 35 hose pipe; val. equip., $4,200; val. bldgs., $35,000; exp. dept., $2,500; tot. mem., 12; pd. full time by fires; pd. part time, vol.

Water Supply—Src., wells; ¼ m. bus. cent.; sys., stdp.; stdp. cap., 100,000 gals.; 3 pumps, cap. per day, 1,300,000 gals.; mains, wd., 10 m., 12 to 4 in. dia.; hyd. 66; 90 v.; 964 met.; 975 serv.; pipe i.; pres., dom. 65 lbs., f. 65 lbs.; cons. per day 350,000 gals.; cost, $75,000; cost operation & mtce., $7,000; wks. belong to city.

CALDWELL, p. 5,106. F. dept.—1 auto. comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 1,000 ft.; rub. gd., 1,000 ft.; inf., 600 ft.; tot. hose, 2,600 ft.; f. al., bell; val. equip., $1,300; val. bldgs., $3,000; exp. dept., $2,500; tot. mem., 25, pd. full time 3, vol. 22; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; stdp.; cap., 500,000 gals.; dim. 50 x 65 ft., mat. i.; res. cap., 500,000 gals.; 3 pump., 1,750 gals. min. cap.; 7 wells; mains, 12 m., 4, 6, 8 & 10 in. dia.; 84 hyd., pipe, i.; met. 1,200; pres., 40 to 80 lbs.; wks. owned by city.

COUER d'ALENE, p. 6,447; f. area, 18 a. F. dept.—1 h. & l. trk., 4 hose carts; hose, 2,000 ft.; val. equip., $3,000; val. bldgs., $300; exp. dept., $400; tot. mem., 40 vol.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to res.; res. cap., 750,000 gals.; 3 pump. eng., cap. day, 7,344,000 gals.; mains, wd., 30 m., 4 to 20 in. dia.; 126 hyd.; 152 v.; 200 met., 2,200 serv.; pipe, wd.; pres., dom. 90 lbs., f. 90 lbs.; cons. per day, 2,000,000 gals.; val. of wks., $250,000; cost mtce., $26,500; wks. owned by priv. Co.

EMMETT, p. 2,204. F. dept.—1 c. eng., 1,000 ft. hose; f. al., bell; tot. mem., 30 vol.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump to stpd.; 1 pump. eng.; hyd.; 16 v.; pres., dom. 60 lbs., f. 90 lbs.; wks. owned by city.

IDAHO FALLS, p. 8,064; f. area, 1,280 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 1 & 1½ stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. pump & hose wag., 1 comb. c. & h. wag., 5 c. hand ex., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 500 ft.; tot. hose, 5,000 ft.; f. al., telp.; val. equip., $23,157.25; val. bldgs., $5,000; exp. dept., $11,000; tot. mem., 24; pd. full time 4, vol. 20.

Water Supply—Src., riv., ⅛ m. bus. cent.; sys., pump, dir.; pump. eng., cap. day, 7,776,000 gals.; mains, i. & wd., 32 m., 4 to 12 in dia.; 150 hyd.; 43 v.; 1,800 serv.; pipe, iron; pres., dom. 80 lbs.; f. 120 lbs.; cons. day, 4,000,000 gals.; cost, $225,000; cost mtce., $20,000; wks. owned by city.

KELLOGG, p. 3,017; f. area, 20 a.; merc. bldgs., bk., 2 stor.; wd., 2 stor.; wd. rfs. not perm. in f. area; no fwks. combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 c. hand ex., 2 hose reels; hose, 2,400 ft.; f. al., phone; val. equip., $8,800; val. bldgs., $10,000; exp. dept., $3,500; tot. mem., 10, pd. full time 1; pd. part time 9, vol. 10.

Water Supply—Src., wells; sys., grav.; stdp. cap., 195,000 gals.; mains, 4 to 8 in. dia.; 13 hyd.; pres., f. 170 lbs.

LEWISTON, p. 6,574; 10,000 a.; merc. bldgs., bk. & stn., 2 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 6 hose carts; hose, 7,500 ft.; f. al., Gamewell, 35 bx.; val. equip., $18,000; val. bldg., $12,950; exp. dept., $10,000; tot. mem., 40; pd. full time, 5; pd. part time, 35.

Water Supply—Src., Clearwater riv., 2 m. bus. cent.; sys., pump to 2 res.; res. cap., 3,000,000 gals., loc. on hills 2 m. southeast of city; 5 pump. eng., class dup. trip. elec. & centrif., cap. day 9,000,000 gals.; mains, stl. & wd., 54 m., 4 to 16 in. dia.; 109 hyd.; 249 v.; met., 312; 1,431 serv.; pipe, galv. i.; pres., dom. 95 lbs., f. 147 lbs.; cost, $225,000; cost mtce., $21,000; wks. owned by city.

MONTPELIER, p. 2,984; f. area, 2 sq. m.; merc bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 comb. c. hose & hose cart auto trk., 1 h. & l. trk., 2 hose carts; hose, rub., gd., 1,500 ft.; inf. 500 ft.; tot. 2,000 ft.; f. al., telp.; val. equip., $5,000; val. bldgs., $3,000; tot. mem. 20, pd. part time 1, vol. 19.

Water Supply—Wells; no waterwks. sys.

MOSCOW, p. 3,956; f. area, 60 a.; merc. bldgs., bk., stn. & iron, 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs., wd. bldgs., not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—5 hose car., 1 c. h. & l. trk., 1 comb. 750 gal. pump; hose, cot., rub. lined, gd., 4,500 ft.; f. al., bell & siren; val. equip., $28,000; val. bldgs., $2,000; exp., dept., $540; tot. mem., 101 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., dir. pres.; res. cap., 93,000 gals.; 3 pump. eng., cap. day 1,152,000 gals.; mains, 15 m., 4 to 12 in.

NAMPA, p. 7,621; f. area, 3 sq. m.; merc. bldgs., bk., 2 stor.; priv. wd. 1 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 1 hose reel, 1 auto. c. eng., hose, cot., rub. lined, gd., 3,050 ft.; rub. gd., 350 ft.; inf., 600 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 38 bx.; val. equip., $27,000; val. bldgs., $20,000; exp. dept., $10,000; tot. mem. 14, pd. full time 4, pd. part time 10; undrs. rating, third class.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., grav.; stdp. cap., 75,000 gals.; 2 pump. eng., cap. day, 1,440,000 gals.; mains, stl., iron; 16 m., 2 to 10 in. dia.; 56 hyd.; 65 v.; 830 met.; 830 serv.; pipe, iron; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 100,000 gals.; cost, $82,000; cost mtce., $6,500; wks. owned by city.

PAYETTE, p. 2,433. F. dept.—1 c. eng., 1 auto trk., 2 chem. hand ex., 1 h. & l. trk.; 1 hose wag.; hose, 1,500 ft.; f. al., bell; val. equip., $4,000; val. bldgs, $5,000; exp. dept., $600; tot. mem., 18 vol.

Water Supply—Src., 3 wells, ½ m. bus. cent.; sys., dir. pres., mat. cem.; res. cap., 414,000 gals.; 3 pump. eng., cap. 800,000 gals. day; mains, wd., 15 m., 4 to 8 in. dia.; 70 hyd.; 100 v.; 550 met.; pipe galv.; pres., dom. & f., 75 lbs.; cons. day, 300,000 gals.; cost, $90,000; cost mtce., $6,000; wks. owned by city.

POCATELLO, p. 15,001; f. area, 100 a.; merc. bldgs., stn. & bk., wd., 1 to 7 stor.; priv. stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 auto. chem. eng., 6 c. hand ex., 1 pump & hose car.; hose, cot., rub. lined, gd., 3,000 ft.; rub. gd., 2,250 ft.; inf., 1,000 ft.; tot., 6,250 ft.; f. al., Gamewell, 50 bx.; val. equip., $30,000; val. bldgs., $25,000; exp. dept., $34,500; tot. mem., 13; vol. 12.

Water Supply—Src., mountain strm., 15 m. bus. cent.; sys., grav.; 3 res., cap. 6,000,000 gals.; mains, c. i., 20 m., 2 to 18 in. dia.; 56 hyd.; 100 v.; 1,800 serv.; 50 met.; pipe, galv. i.; pres., dom. & f. 110 lbs.; cons. day, 4,500,000 gals.; cost, $450,000; cost mtce., $20,000; wks. owned by city.

PRESTON, p. 3,235; f. area, ¼ sq m.; merc. bldg., 1 & 2 stor.; priv., 1 & 2 stor.; wd. rfs. perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—trk. with f. equipment; f. al., siren; val. equip., $10,500; val. bldgs., $200,000; exp. dept., $1,000; 15 vol.

Water Supply—Src., spr., 17 m. bus. cent.; res. cap. 250,000 gal.; pipe, wd.; pres., dom. & f., 60 lbs.; cost, $145,000; bonded debt., $220,000; cost mtce., $4,000; wks. owned by city.

REXBURG, p. 3,569; f. area, 180 a.; merc. bldg., stn., 2 stor.; priv., stn., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 hose reel, 2 c. hand ex., 1 h. & l. trk., triple comb. pump; hose, cot., rub. lined, gd., 1,800 ft.; inf. 500 ft.; tot. 2,300 ft.; f. al., siren; val. equip., $15,000; val. bldgs., $2,000; exp. dept., $188; tot. mem. 13, pd. full time 1, pd. part time 1, vol. 11.

Water Supply—Src., well; 1 m. bus. cent.; sys., pump to res.; res. cap. 275,000 gals.; pump. eng., cap. day 275,000 gals.; mains, 7 m., ¾ to 14 in. dia.; 29 hyd., 40-v.; 600 serv.; pres., dom. 75 lbs. f. 125 lbs.; cons. day, 275,000 gals.; cost mtce., $6,000; wks. owned by city.

SAND POINT, p. 2,876. F. dept.—1 str., 1 hose wag., 1 hose cart, 1 hose sled for winter, 1 hand c. eng., 2 c. hand ex., hose, cot., rub. lined, gd., 2,250 ft.; inf., 300 ft.; tot. hose, 2,550 ft.; f. al., Gamewell, 27 bx.; tot. mem. 5, pd. full time 2, vol. 3.

Water Supply—Src., creek, 5 m. bus. cent.; sys., grav.; res. cap., 700,000 gals.; mains, wd., 28 m., 6 to 14 in. dia.; 74 hyd.; 40 met.; 920 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 80 to 100 lbs., wks. owned by city.

ST. ANTHONY, p. 2,957; f. area, 600 a.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $6,000; tot. mem. 4.

Water Supply—Src., Snake riv., ¼ m. bus. cent.; sys., pump dir. & stdp.; stdp. cap., 75,000 gals.; 2 pump. eng., cap. day 1,728,000 gals.; mains, 12 m., 4 to 10 in. dia.; 17 hyd.; 36 v.; pres., dom. 40 lbs., f. 110 lbs.; wks. owned by city.

TWIN FALLS, p. 8,324; f. area, 1,440 a.; merc. bldgs., 300; bk., 1-3 stor.; dwelling, 1,800; 1-2 stor.; wd. rfs. not perm.; fwks. combt. ord. very strict; causes f. inv.; 2 str., 2 hand extras, 1 comb. c. & h. wag.; 2 hose carts, 5 hrs.; hose, cot., 25,000 ft.; f. al., telp.; val. equip., $12,500; val. bldgs., $6,000; exp. dept., $18,000; tot. mem. 8, pd. full time.

Water Supply—Src., canal, 3 m. bus. cent.; sys., grav.; res., conc., cap., 2,000,000 gals.; 1 pump., cap. per day, 3,000 gal.; mains, w. & i., 39 m., 4 to 24 in. dia.; 108 hyd.; 216 v.; 1,500 met.; 2,400 serv.; pipe galv.; pres., dom. & f., 75 lbs.; cons. day, 2,000,000 to 6,000,000 gals.; cost, $400,000; cost mtce., $46,000; wks. owned by city.

WALLACE, p. 2,816; f. area, 2 a.; merc. bldgs., bk. & conc., 1 to 5 stor.; priv., wd. & bk., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 gas eng., cap. 1,000 gal., 2 c. eng., 1 h. & l. trk., 3 hose carts., hose, 4,500 ft.; f. al., Gamewell, 21 bx.; val. equip., $40,000; val. bldgs., $5,000; exp. dept., $8,000; tot. mem., 10, pd. full time 3, 7 pd. $20 per mo.

Water Supply—Src., mountain strm., 2 m. bus. cent.; sys., grav.; res. cap., 100,000 gals.; 42 hyd.; mains., stl. & iron, 2 to 8 in. dia.; pres., dom. 65 lbs., f. 140 lbs.; wks. owned by Co.

WEISER, p. 3,154; f. area, 10 blocks; merc. bldgs., bk. & stn., 1 to 5 stor.; priv., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 hand ex., 1 c. eng., 1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., siren; val. equip., $5,000; tot. mem., 20 vol.

Water Supply—Src., Snake riv., 4 blocks bus. cent.; sys., pump to res.; 2 res., cap. 500,000 gals. each; 2 pump. eng., cap. day, 1,800,000 gals.; mains, c. i. & stl., 14 m., 4 to 16 in. dia.; 112 hyd.; 100 v.; 700 met.; 700 serv.; pipe, galv. i.; pres., dom. 50 to 80 lbs., f. 100 lbs.; cons. day, 300,000 gals.; cost, $130,000; wks. owned by city.

Towns of 2,000 population not reported—Malad City, Rupert.

ILLINOIS

ABINGDON, p. 2,721; f. area, 320 a.; merc. bldgs., bk., 1½ & 2 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 hand eng., 1 c. eng., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, rub., gd., 900 ft.; f. al., bell & wh.; val. equip., $2,500; val. bldgs., $3,000; tot. mem., 50 vol.; undrs. rating, third class.

Water Supply—Src., wells & cisterns, in bus. cent.; sys., grav.; pump to res. & dir.; stdp. cap., 36,000 gals., dim. 11 x 48, mat. stl., bk. & stn.; res. cap., 93,000 gals., loc. near well; 2 pump. eng.; mains, c. i., 5¼ m., 4, 6 & 8 in. dia.; 53 hyd.; 25 v.; met., 400; 425 serv.; pipe, galv. & lead; pres., dom. 50 lbs., f. 150 lbs.; cost, $35,000; cost mtce. & operation, $4,800; wks. owned by city.

ALEDO, p. 2,231; f. area, 500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 c. hand ex., 1

hose wag., 2 hose carts, 1 h. & l. trk., 2 hrs.; hose, cot., rub. lined, gd., 1,700 ft.; rub. gd., 300 ft.; tot., 2,000 ft.; f. al., telp. & wh.; val. equip., $20,000; tot., mem., 16 vol.

ALTON, p. 24,682; f. area, 8 a.; merc., bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.— 2 comb. c. & h. wag., 2 auto. trks., 12 c. hand extras., 1 h. & l. trk., 2 hose wag., 2 pump. eng., 1 hrs.; hose, rub. lined, gd., 6,000 ft.; inf., 1,000 ft.; tot., 7,000 ft.; f. al., Gamewell, 62 bx.; val. equip., $3,500; val. bldgs., $40,000; exp. dept., $24,000; tot. mem. 16, pd. full time; undrs. rating, first class.

Water Supply—Src., Miss. riv., 1 m. bus. cent.; sys., grav.; stdp. cap., 350,000 gals., dim. 25 x 105 ft.; mat. stl.; 7 pump. eng., class centrif. comp. & trip. expansion cap. day 20,000,000 gals.; 2 new boilers, 350 hp. each, at pump, plant; mains, c. i., 55 m., 4 to 18 in. dia.; 400 hyd.; 310 v.; 3,200 met.; serv., 4,500; pipe, galv. i.; pres., dom. 35 to 110 lbs.; f. 60 to 145 lbs.; cons. day, 3,000,000 gals.; cost, $750,000; cost mtce., $8,000; wks. owned by priv. Co.

ANNA, p. 3,019; f. area, 600 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 gas eng., 25 c. hand ex., 1 h. & l. trk., 2 hose reels 2 hrs.; hose, cot., rub. lined, gd., 600 ft., inf., 400 ft.; tot. hose, 1,000 ft.; f. al., wh.; val. equip., $1,500; exp. dept., $200; tot. mem., 6, pd. part time.

Water Supply—No waterwks. system.

ARLINGTON HEIGHTS, p. 2,250; f. area, 700 a.; merc. bldgs., bk. & wd., 1 to 2 stor.; priv. bk. & wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 2 hose carts, 1 auto. comb. & hose wag., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $8,000; exp. dept., $100; tot. mem., 30; vol.

Water Supply—Src., lake, 1 m. bus. cent.; res. cap., 100,000 gals.; pump cap., 20,000 gals. hr.; mains, 6½ m.; 87 hyd.; 87 v.; met., 93; pres. dom. 60 lbs., f. 98 lbs.; wks. owned by village.

AUBURN, p. 2,660 . F. dept.—1 str.; hose, cot., rub. lined, gd., 500 ft.

AURORA, p. 36,397; f. area, 9.6 sq. m.; merc. bldgs., bk., 2 to 10 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 triple comb., pump eng.; 3 auto. comb. c. & h. trk., 1 auto. aer. trk., 1 chief's auto., 16 c. hand ex.; hose, cot., rub. lined, gd., 8,950 ft.; f. al., Gamewell, 59 bx.; val. equip., $60,000; val. bldgs., $50,000; exp. dept., $57,259; tot. mem. 28 pd. full time; undrs. rating, first class.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 290,000 gals., dim. 18 x 155, loc. 500 ft. station; mat. iron, 2 res. cap., 2,800,000 gals., loc. 50 ft. station; 3 pump. eng., sizes 16 x 28 x 39, 14 x 22 x 18, cap. day 5,000,000 gals.; mains, c. i., 83.86 m., 4 to 16 in. dia.; 601 hyd.; 849 v.; met., 5,402; 5,402 serv.; pipe, c. i. & stl.; pres., dom. 75 lbs.; f. 110 lbs.; cons. day 2,500,000 to 2,700,000 gals.; cost, $500,000; cost mtce., $22,000; wks. owned by city.

..BATAVIA, p. 4,395; f. area, 3,000 a.; merc. bldgs., wd. & stn., 3 stor.; priv., wd. & stn., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto, comb. c. & h. wag.; 3 c. hand ex., 3 hose car; hose, cot., rub. lined, gd., 2,950 ft.; rub., gd., 300 ft.; f. al., stm. wh.; val. equip., $6,500; val. bldgs., $5,000; tot. mem., 13, pd. full time 1, pd. part time 2, vol. 12; undrs. rating, class seven.

Water Supply—Src., 2 wells in bus. cent.; sys. dir. pres.; 2 res., cap. 100,000 gals. each; 2 pump. eng., cap. day 1,800,000 gals.; mains, 28 m., 4 to 10 in.; 161 v.; 140 hyd.; met., 1,100; 1,100 serv., pres., dom. 70 lbs., f. 130 lbs.; cons. day, 350,000 gals.; cost, $120,000; cost mtce., $9,000. City owns wks.

BEARDSTOWN, p. 7,111; f. area, 900 a.; merc. bldgs., stn., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & hose wag.; 3 hose car.; 1 h. & l. trk., 2 hose reels, 4 c. hand extras, 1 comb. auto. trk.; hose, cot., rub. lined, 2,500 ft.; f. al., bell & telp.; val. equip., $12,000; val. bldgs., $10,000; exp. dept., $2,000; tot. mem. 18, pd. full time 1, part time 1; vol. 16.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 40,000 gals.; 2 pump., eng., cap. day 1,000,000 gals.; mains, c. i., 17 m., 4 to 12 in. dia.; 90 hyd.; v. 400; 1,200 serv.; pipe, galv. i.; pres., dom. 55 to 65 lbs.; f., 100 lbs.; cost, $125,000; cost mtce., $4,000; wks. owned by city.

BELLEVILLE, p. 24,823; f. area, 6 sq. m.; merc. bldgs., bk. & stn., 2 to 5 stor.; priv., bk., 1 to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 h. & l. trk., 2 auto. hose wag.; hose, cot., rub. lined, 4,500 ft.; f. al., phone, 21 bx.; val. equip., $30,000; val. bldgs., $20,000; exp. dept., $32,000; tot. mem., 21 pd. full time & part time; undrs. rating, first class.

Water Supply—Src., Miss. riv., 1½ m. bus. cent.; sys., pump to res., to stdp. & dir.; stdp. cap., 500,000 gals., dim. 26 x 120, mat. iron; res. cap., 500,000 gals., loc. at station; 3 pump. eng., class simplex, non-con. & trip. cond., combined cap. day 7,000,000 gals.; mains, c. i., 65 m., 4 to 20 in. dia.; 336 hyd.; met., 3,760; 4,000 serv.; pipe, lead & galv. i.; pres., dom. 54 lbs., f. 80 lbs.; cons. day, 850,000 gals.; wks. owned by Co.

BELVIDERE, p. 7,804; f. area, 1,300 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. pump. eng., 5 hand ex., 1 comb. c. & hose & l. auto. trk.; hose, cot., rub. lined, gd., 3,400 ft.; rub., gd., 550 ft.; inf., 450 ft.; f. al., telp.; val. equip., $13,500; val. bldgs., $15,000; exp. dept., $12,940; tot. mem, 7; pd. full time, 7.

Water Supply—Src., wells; sys., pump to stdp. & dir.; stdp. cap., 166,000 gals.; res. cap., 500,000 gals.; 2 pump. eng., class dup., size 10 x 10½ x 10, cap. day 2,000,000 gals.; mains, c. i., 23 m., 4 to 10 in. dia.; 193 hyd.; 100 v.; met., 765; 1,350 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 100 to 125 lbs.; cons., day 750,000 gals.; cost, $125,000; cost mtce., $6,000; wks. owned by city.

BENLD, p. 3,316; f. area, 3 blocks; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., bk. & wd., 1& 2 stor.: wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv.; F. dept.—1 str., 1 c. hand ex., 1 hose reel, 1 triple comb. pumper, 2 hrs.; hose, cot., rub. lined, gd., 500 ft.; inf., 500 ft.; tot. hose, 1,000 ft.; f. al. bell; val. equip., $2,000; exp. dept., $500; tot. mem., 16 vol.

Water Supply—Src., wells & cisterns.

BLOOMINGTON, p. 28,725; f. area, 4 sq. m.; merc. bldgs., bk., 2 to 8 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 12 c. hand ex., 1 aer. trk., 4 comb. c. & h. wag., 1 hose wag., 1 chief's car.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 60 bx.; val. equip., $50,000; val. bldgs., $80,000; exp. dept., $60,000; tot. mem., 36, pd. full time.

Water Supply—Src., 20 wells, 1½ m. bus. cent.; sys., dir. pres.; res. cap., 10,500,000 gals.; 3 pump. eng., class comp., cap. day 16,000,000 gals.; mains, c. i., 67 m., 4 to 20 in. dia.; 660 hyd.; 425 v.; met., 5,000; 7,000 serv.; pipe, lead; pres., dom. 70 lbs., f. 125 lbs.; cons. day, 2,500,000 gals.; cost, $600,000; cost mtce., $50,000; wks. owned by city.

BLUE ISLAND, p. 11,424; f. area, 640 ac.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag.; 1 comb. c. hose & pump., 750 gals.; 1 auto. trk. with l. & c.; 1 c. hand ex., 1 h. & l. trk.; 2 hose wag.; 6 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 2,450 ft.; tot. hose, 3,450 ft.; f. al., telp., 25 bx.; val. equip., $16,584; val. bldgs., $7,000; exp. dept., 1,500; tot. mem., 36; pd. full time, 4; pd. part time, 32.

Water Supply—Src., City of Chicago.

BRADLEY, p. 2,128. F. dept.—2 hose carts, 1,000 ft. hose; f. al., bell; val. equip., $1,300; val. bldgs., $800; tot. mem., 15 vol.; undrs. rating, 4½ class.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 50,000 gals.; mains, 3½ m., 4 to 8 in. dia.; 36 hyd.; 15 v.; 5 met.; 200 serv.; pres., dom. 40 lbs., f. 55 lbs.; cons. day, 20,000 gals.; cost, $23,000; cost mtce., $700; wks. owned by city.

BREESE, p. 2,399; f. area, 2,000 a.; merc. bldgs., bk., wd. & conc., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 hand eng., 1 h. & l. trk., 4 hose reels; pump pres., 125 lbs.; hose, 2,000 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $1,000; tot. mem., 20 vol.; undrs. rating, second class.

Water Supply—Src., creek, 2 m. bus. cent.; sys., dir. pres. res. cap., 350,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, iron, 4 m., 8 in. dia.; 75 hyd., 250 serv. pres., dom. & f. 80 lbs.; cons., day 250,000 gals.; cost, $12,000; wks. owned by city.

BRIDGEPORT, p. 2,229; f. area, 200 a. F. dept.—1 hose trk., with l.; val. equip., $3,000; exp. dept., $200; tot. mem., 10 vol.

Water Supply—Src., riv.; sys., grav. & pump; 50 hyd.; wks. owned by city.

BROOKFIELD, p. 3,589; f. area, 1,400 a. F. dept.—4 hose carts, 1 motor trk., h. & l.; val. equip., $15,000; val. bldgs., $10,000; exp. dept., $600; tot. mem., 40; pd. part time 2; vol. 38.

Water Supply—Src., well; sys., elec. pump; 2 pump, hyd., 400; pres., dom. 70 lbs.; f. 120 lbs.; cost, $160,000; cost mtce., $16,000; wks. owned by village.

BUSHNELL, p. 2,716; f. area, 700 a.; merc. bldgs., bk., 1, 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose, rub., gd., 1,800 ft.; inf. 600 ft.; tot., 2,400 ft.; f. a., telp.; val. equip., $10,000; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 20, pd. part time; undrs. rating, third class.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., stdp. & dir.; stdp. cap., 100,000 gals.; dim. 28 x 23 ft.; mat., stl. tower., i. tk.; res. cap., 135,000 gals.; 5 pump. eng., cap. day 360,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 72 hyd.; 46 v.; met., 500; 500 serv.; pipe, lead & i.; pres., dom. 53 lbs., f. 100 lbs., cons. day, 100,000 gals.; cost, $100,000; cost mtce., $4,000; wks. owned by city.

CAIRO, p. 15,203; f. area, 1,500 a.; merc. bldgs., bk., 3 & 4 stor.; priv., wd. 4 stor.; wd. rfs. perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—5 comb. c. & h. wag.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $30,000; exp. dept., $18,000; tot. mem., 14, pd. full time and vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 225,000 gals., res. cap., 500,000 gals.; 5 pump. eng., cap., day 24,250,000 gals.; mains, 27 m., 6 to 20 in. dia.; 287 hyd.; v., 207.; met., 300; serv., 3,000; pres., f. 80 to 100 lbs.; cons. day, 3,000,000 gals.; wks. owned by priv. Co.

CANTON, p. 10,928; f. area, 1,400 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 c. hand ex., 2 h. & l. trk., 1 hose wag., 1 Amer. Lafrance 800-gal pumper, 1 hose reel, 4 hrs.; hose, cot., rub. lined, gd., 5,500 ft.; rub. gds., 350 ft.; inf., 1,200 ft.; tot. hose, 7,050 ft.; f. al., telp.; val. equip., $24,000; val. bldgs., $17,000; exp. dept., $14,000; tot. mem. 10, pd. full time 7, pd. part time 6, vol. 3; undrs. rating, third class.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., dir. pres.; res. cap., 1,200,000 gals.; 4 pump. eng., cap. day 600,000 gals.; mains, c. i., 23 m., 4 to 12 in. dia.; 189 hyd.; met., 1,900; 1,900 serv.; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 350,000 gals.; cost, $150,000; cost mtce., $8,000; wks. owned by city.

CARBONDALE, p. 6,267; f. area, 85 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk., stn. & wd., 1 to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., c. hand ex., 1 triple comb. pumper; hose, cot., rub. lined, gd., 2,300 ft.; inf., 600 ft.; tot. hose, 2,900 ft.; f. al., telp.; val. equip., $9,050; val. bldgs., $20,000; exp. dept., $2,000; tot. mem., 8; pd. full time 2, pd. part time 6, vol. 10.

Water Supply—Sec. wells;, sys., pump to stdp; stdp., cap. 100,000 gals., res. cap., 100,000 gals., 1 pump cap., 750,000 gals.; mains 5 m.; 4 to 12 in. dia.; 40 hyd.

CARLINVILLE, p. 5,212; f. area, 1,400 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 1 pumper; hose, cot., rub. lined, gd., 1,500 ft.; inf., 700 ft.; tot. hose, 2,200 ft.; f. al., telp. & bell; val. equip., $6,500; val. bldgs., $10,000; exp. dept., $600; tot. mem., 12 vol.

Water Supply—Src., creek, 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 75,000 gals., dim. 10 x 120, loc. near public square, mat. steel; cap. plant, 500,000 gals.; 2 pump. eng., size 10 x 16, cap. day, 17,500 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 89 hyd.; 50 v.; met., 235; 800 serv.; pipe, galv. ir.; pres., dom. 40 lbs., f. 45 to 50 lbs.; cost, $125,000; cost, mtce., $700,000; wks. owned by Co.

CARLYLE, p. 2,027; f. area 600 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 c. hand ex., 2 chem. eng., 1 comb. c. & h. wag., 1 Reo trk.; hose, cot., rub. lined, gd., 1,400 ft.; inf., 200 ft.; tot. hose, 1,650 ft.; f. al., bell & wh.; val. equip., $5,000; val. bldgs., $10,000; exp. dept., $300; tot. mem., 20 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; dim. 115 x 10 ft.; mat., boiler i.; 2 pump. eng., class comb. dup., cap. 1,750,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 102 hyd.; 20 v.; 3 met.; 300 serv.; pipe, galv. i.; pres. dom. & f., 45 lbs.; wks. owned by city.

CARMI, p. 2,667; f. area, 700 a.; merc. bldgs., stn., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,050 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $1,000; tot. mem., 30 vol.; undrs. rating, second class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 200,000 gals., dim. 12 x 116; 2 pump. eng., centrif., cap. day 10,800,000 gals.; mains, c., 7 m., 4 to 10 in. dia.; 65 hyd.; pres., dom. & f., 50 lbs.; cons. day 400,000 gals.; cost, $37,000; cost mtce., $6,000; wks. owned by city.

CARROLLTON, p. 2,020; f. area, 31 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 2 hose reels, 1 comb. c. & hose wag.; 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,200 ft.; rub. gd., 200 ft.; tot., 1,400 ft.; trk.; f. al., siren & bell; 3 bx.; val. equip., $5,000; val. bldgs., $2,000; tot. mem. 16 vol.; undrs. rating, second class.

Water Supply—Src., spr., 4 m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 27,000 gals.; 2 pump. eng., cap. day 324,000 gals. each; mains, c. i., 14 m., 4 to 8 in. dia.; 62 hyd.; 18 v.; met. 500; 510 serv.; pres., dom. 40 lbs., f. 85 lbs.; cons. day, 250,000 gals.; cost mtce., $6,500; wks. owned by city.

CARTERVILLE, p. 3,404; f. area, 400 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd. & bk.; 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 hose car., 1 hrs., 1 pumper; hose, cot., rub. lined, gd., 1,100 ft.; f. al., bell; val. equip., $3,600; val. bldgs., $2,000; tot. mem., 10, pd. when on duty.

Water Supply—Src., wells.

CARTHAGE, p. 2,129; f. area, 160 blocks; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 3 hose reels; hose, rub., gd., 1,000 ft.; inf., 600 ft.; tot. hose, 1,600 ft.; f. al., bell; exp. dept., $600; tot. mem., 45 vol.

Water Supply—Src., wells; sys., pump to stdp. & dir.; stdp. cap., 61,770 gals., dim. 20 x 24; res. cap., 60,000 gals.; pump. eng., dup., cap. day 500,000 gals.; mains, wd. & iron, 3½ m., 4 to 6 in. dia.; 36 hyd.; met., 65; 75 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 160 lbs.; cost, $20,000; cost mtce., $500; wks. owned by town.

CASEY, p. 2,189; f. area, 640 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 1 to 2 stor.;

wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 3 c. hand ex., 1 h. & l. trk., hose car.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 500 ft.; tot. hose, 1,500 ft.; f. al., wh.; val. equip., $1,800; tot. mem., 25 vol.

Water Supply—Src., res., ½ m. bus. cent.; sys., grav.; stdp. cap., 80,000 gals.; dim., 21 x 34 ft.; mat., stl.; mains, c. i., 1½ m., 6 to 8 in. dia.; 34 hyd.; 12 v.; 125 met.; pipe, c. i.; pres., dom. 75 lbs., f. 75 lbs.; cost, $18,000; wks. owned by priv. Co.

CENTRALIA, p. 12,491; f. area, 6 m. sq.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 comb. c. & h. trk.; hose, cot., rub. lined, gd., 2,200 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $18,000; exp. dept., $7,000; tot. mem. 7, pd. full time 4, pd. part time 3; undrs. rating, second class.

Water Supply—Src., res.; 9 m. bus. cent.; sys., dir. pres.; res. cap. day, 2,000,000,000 gals.; 2 pump eng., class triple; cap. day, 3,000,000 gals. each; mains, c. i., 20 m., 4 to 14 in. dia.; 180 hyd.; 79 v.; met., 1,812; serv., 1,816; pipe, c. i.; pres., 40 to 75 lbs.; cons. day, 1,416,000 gals.; cost, $42,000; cost mtce., $2,000; wks. owned by city.

CHAMPAIGN, p. 15,873; f. area, 300 a.; merc. bldgs., bk. & conc., 2 to 6 stor.; priv, bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. auto. pump. eng.; 2 comb. c. & hose wag., 1 auto. aer. trk., 1 c. eng., 2 gasoline eng.; 18 c. hand ex.; 1 h. & l. trk.; hose, cot., rub. lined, gd., 3,650 ft.; f. al., telp.; val. equip., $50,000; val. bldgs., $20,000; exp. dept., $30,000; tot. mem., 14, pd. full time.

Water Supply—Src., wells, 1 m. bus. cent.; sys., dir.; res. cap., 1,300,000 gals., loc. at station; 7 pump. eng., class dup. & trip., cap. day 13,000,000 gals.; mains, c. i., stl., 85 m.; 1 to 18 in. dia.; 400 hyd.; 200 v.; met., 6,000; 6,700 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 90 lbs.; cons., day 2,300,000 gals.; cost, $625,000; wks. owned by priv. Co.

CHARLESTON, p. 6,615; f. area, 40 a.; merc. bldgs., stn. & bk., 1 to 2 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.: causes of f. inv. F. dept.—2 auto comb. c. & h. trk. with 1,200 ft. hose, 1 pumper; 2 c. hand ex., 1 hose wag., 1 horse, hose, rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot., 3,000 ft.; f. al., telp.; val. equip., $12,000; val. bldgs., $1,000; exp. dept., $4,000; tot. mem., 12 pd. full time 2, pd. part time 10.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump dir.; res. cap., 4,000,000 gals.; pump. eng., cap. day 3,000,000 gals.; mains, 40 m., 4 to 12 in. dia.; 98 hyd.; 560 serv.; pres., dom. 35 lbs., f. 140 lbs.; cost, $50,000; cost mtce., $6,000; wks. owned by city.

CHESTER, p. 2,904; f. area 2 a,; merc., bldg., bk., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose carts; 1 c. hand ex., 2 hose wag., hose, cot., rub. lined, gd., 1,500 ft.; inf. 200 ft.; tot. 1,700 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $800; tot. mem., 22 pd. part time; undrs. rating, 4½ class.

Water Supply—Src., Miss. riv.; sys., dir. pres.; stdp. cap., 45,000 gals.; 2 pump. eng., cap. day, 1,036,800 gals.; 2½ m. mains, 32 hyd.; 6 v.; 88 serv.; pres., dom. 60 lbs. f. 98 lbs. cons. day, 45,000 gals.; wks. owned by priv. Co.

CHICAGO, p. 2,701,705; f. area, 199 sq. m.; merc. bldgs., bk., iron, tile, 1 to 22 stor.; priv., bk., stn. & wd., 1 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—125 str., 6 chief's auto., 2 in reserve; 14 auto. comb. c. & h. wag., 34 h. & l. trks., 9 aer., trks., 113 hose wag., 3 comb. aer. trks., 6 comb. h. & l. trks., 2 in reserve; 1 water tower, 6 f. boats, 439 hrs.; hose, cot., rub. lined, gd., 334,860 ft.; f. al., Gamewell, 2,147 bx.; val. equip., $2,059,640.44; val. bldgs., $2,480,628; exp. dept., $3,711,505.40; tot. mem., 1,974, pd. full time, vol. 61.

Water Supply—Src., Lake Michigan, 3, 4, 4, 7, 9, 9 m. bus. cent.; sys., pump dir.; 48 pump. eng., class motor, stm., turbine, centrif.; cap. day, 1,340,000,000 gals.; mains, c. i., 3,100 m., 4 to 48 in. dia.; 33,134 hyd.; 28,796 v.; met., 33,356; 345,692 serv.; pipe, lead & iron; pres., dom. & f. 15 to 60 lbs.; cons. per day, 788,460,240 gals.; cost, $85,000,000; cost operation in 1922, $4,600,000; wks. owned by city.

CHICAGO HEIGHTS, p. 19,653; f. area, 1,548 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. hose trk., 1 str., 2 comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hrs., 1 hose wag. in reserve; other apparatus, 1 comb. h. trk., 1 trip. comb. pumper auto.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 350 ft.; tot. hose, 4,850 ft.; f. al., Gamewell, 40 bx.; val. equip., $40,000; val. bldgs., $23,000; exp. dept., $30,000; tot. mem. 21, pd. full time.

Water Supply—Src., wells, 1-6 m. bus. cent.; sys., grav.; stdp. cap., 180,000 gals.; 2 pump. eng., cap. day 8,000,000 gals.; mains, c. i., 30 m., 4 to 24 in. dia.; 2,300 serv.; cons. day, 4,400,000 gals.; wks owned by city.

CHICAGO (NORTH), p. 5,839; f. area, 600 a.; merc. bldgs., bk., 1 to 2 stor.; priv., bk. & wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 hose wag., 1 comb. c. & hose wag.; 2 hrs.; hose, cot., rub. lined, 2,000 ft.; f. al., call bells & telp.; val. equip., $10,000; val. bldgs., $14,000; exp. dept., $800; tot. mem., 8 pd. full time 1, pd. part time 5, vol. 2; undrs. rating, third class.

Water Supply—Src., lake, ¾ m. bus. cent.; sys., stdp.; stdp. cap., 90,000 gals.; mat., stl.; 2 pumps, eng. class comp. dup.; mains, c. i., 10 m., 6 to 12 in. dia.; 65 hyd.; 12 met.; 150 serv.; pipe, iron; press., dom. 50 lbs., f. 140 lbs.; cons. day, 235,000 gals.; wks. owned by city.

CICERO, p. 44,995; f. area, 6 sq. m. F. dept.—4 comb. pump & hose, 1 stm. eng., 1 h. & l. trk.; val. equip., $45,000; val. bldgs., $85,000; exp. dept., $125,000; tot. mem., 48; pd. full time.

Water Supply—4 pumps, 1 in. 600 ft.; pres., dom. 17 lbs., f. 30 lbs.; wks. owned by town.

CLINTON, p. 5,898; f. area, 1,200 a.; merc. bldgs., bk. & stn., 2 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. stm. eng., 1 auto. comb. c. & h. trk., 1 hose wag.; hose, rub., gd., 1,500 ft.; inf., 1,500 ft.; f. al., wh. & telp.; val. equip., $7,000; val. bldgs., $50,000; exp. dept., $1,800; tot. mem. 15, pd. full time 1, pd. part time 14; undrs. rating 4½ class.

Water Supply—Src., 4 wells, ¼ m. bus. cent.; sys., compressed air to res. & dir.; res. cap., 1,000,000 gals.; 2 pump. eng., class dup., cap. day 1,000,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 80 hyd.; 50 v.; met., 700; 540 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., f. 100 to 110 lbs.; cons. day, 250,000 gals.; cost, $50,000; cost mtce., $3,000; wks. owned by city.

COLLINSVILLE, p. 9,753; f. area, 700 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. F. dept.—2 hand eng., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 500 ft.; tot. hose, 2,000 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $600; exp. dept., $600; tot. mem., 23 vol.; undrs. rating, second class.

Water Supply—Src., well; sys., pump to res., to stdp. & dir.; stdp. cap., 70,000 gals.; dim., 10 x 120; res. cap., 80,000 gals.; 2 pump. eng., class comp. dup., cap day 1,500,000 gals.; mains, 12½ m., 4 to 10 in. dia.; 113 hyd.; met., 360; 50 serv.; pipe, galv. i.; pres., dom. 53 lbs., f. 53 lbs.; cons. day, 500,000 gals.; cost, $40,000; cost mtce., $650; wks. owned by city.

CRYSTAL LAKE, p. 2,249; f. area, 3 m. F. dept. ex. 2 hose carts; hose cot. rub. lined gd., 2,200 ft., rub., gd., 200 ft.; inf., 300 ft.; tot. hose, 2,700 ft.; f. al., elec.; val. equip., $6,800; val. bldgs., $25,000; exp. dept., $500; tot. mem., 12 vol.

Water Supply—Src., wells; cap., 65,000 gals.; 1 pump. eng., cap. day 158,400 gals; mains, 2½ m., 4 to 8 in. dia.; 71 hyd.; pres., dom. 40 lbs., f. 50 lbs.; cons. day, 25,000 gals.; cost, $50,000; wks. owned by city.

DANVILLE, p. 33,776; f. area, 6,700 a.; merc. bldgs., bk. & stn., 2 to 12 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; cause of f. inv. F. dept.—1 aer. trk., 3 comb. hose autos., 1 triple comb. with pump.; hose, cot., rub. lined, gd., 7,850 ft. (1,000 ft. in reserve); f. al., Gamewell, 67 bx.; val. equip., $50,000; val. bldgs., $30,000; exp. dept., $55,000; tot. mem., 43, pd. full time.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., dir.; 2 res. cap., 550,000,000 gals.; 4 pump. eng. cap. day 21,000,000 gals.; main, c. i., 93 m., 4 to 16 in. dia.; 559 hyd.; met., 2,305; 7,794 serv.; 521 v.; pipe, lead; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 5,607,280 gals.; wks. owned by priv. Co.

DECATUR, p. 43,818; f. area, 500 a.; merc. bldgs., stn. & bk., 1 to 7 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. h. & c. auto., 3 auto. hose wag., 6 c. hand ex., 1 auto. aer. trk., 2 comb. c. & hose wag., 1 chief's auto. (in reserve, 1 str.); hose, cot., rub. lined, gd., 8,500 ft.; inf., 1,500 ft.; tot. 10,000 ft.; f. al., telp., box & elec., 72 bx.; val. equip., $40,000; val. bldgs., $90,000; exp. dept., $59,246; tot. mem. 31, pd. full time.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump dir.; sedimentation basin, cap. 1,500,000 gals.; well, cap. 3,000,000 gals.; 4 pump. eng., cap. day 23,000,000 gals.; mains, iron, 75½ m., 4 to 20 in. dia.; 765 hyd.; 950 v.; met., 8,411; 6,120 serv.; pipe, galv. i.; pres., dom. 80 to 120 lbs., f. 115 lbs.; cons. day, 4,800,000 gals.; cost, $1,550,000; cost mtce., $90,000; wks. owned by city.

DEKALB, p. 7,871; f. area, 1,000 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. hose & l. trk., 1 auto. comb. c. & h. trk., 4 c. hand ex., 3 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; tot. hose, 3,000 ft.; f. al., Gamewell, 39 bx.; val. equip., $8,350; val. bldgs., $11,500; exp. dept., $11,000; tot. mem. 7, pd. full time 7.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 250,000 gals.; res. cap., 500,000 gals.; 3 pump. eng.; cap. day 3,600,000 gals.; mains, 20 m., 4 to 12 in. dia.; 206 hyd.; 1,800 serv.; 1,800 met.; pipe, lead; pres., dom. 20 to 50 lbs., f. 110 to 125 lbs.; cons. day, 363,000 gals.; cost, $125,000; cost mtce., $9,000; wks. owned by city.

DEPUE, p. 2,428; f. area, 1,120 a. F. dept.—1 str., 1 hose cart, 2 chem. hand ex., 1,500 ft. hose; f. al., telp.; exp. dept., $500; tot. mem. 20 vol.

DESPLAINES, p. 3,451; f. area, 800 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. trk. with hose, c. & pump.; f. al., siren & bell; val. equip., $6,000; val. bldgs., $10,000; tot. mem., 18 vol.

Water Supply—Src., wells, ⅜ m. bus. cent.; sys., steel tank; stdp. cap., 150,000 gals.; dim., 20 x 30; mat., stl., res. cap., 150,000 gals.; loc. Desplaines & Ashland avs.; 2 pump. eng., class dup. comp., cap. day, 750,000 gals.; mains, c. i., 21¼ m., 4 to 8 in. dia.; 310 hyd.; 142 v.; met., 1,108; 1,094 serv.; pipe, lead & galv. i.; pres., dom. & f. 65 lbs.; cons. day, 350,000 gals.; cost, $300,000; cost mtce., $7,800; wks. owned by town.

DIXON, p. 8,191; merc. bldgs., bk. & stn., 2 to 5 stor.; priv., 2 to 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. trk., 2 auto. comb. c. & h. wag., 1 h. & l. trk.; 3 c. hand extr., 1 hose wag.; hose, gd., 3,400 ft.; f. al., telp. & bell; val. equip., $12,500; val. bldgs., $25,000; exp. dept., $8,400; tot. mem. 5, pd. full time.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 270,000 gals.; dim., 40 x 28; loc. 4 blocks station; mat., wrt. i.; res. cap., 500,000 gals; loc. at station; tank cap., 75,000 gals.; 3 pump. eng., cap. day, 5,000,000 gals.; mains, c. i., 23½ m., 4 to 12 in. dia.; 131 v.; met., 700; 1,750 serv.; pipe, lead & galv. i.; 205 hyd.; pres., dom. 60 lbs., f. 125 to 150 lbs.; cons. day, 900,000 gals.; cost, $210,000; wks. owned by Co.

DOWNERS GROVE, p. 3,543; f. area, 500 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose carts; hose, 1,300 ft.; f. al., bell & wh.; val. bldgs., $1,000; exp. dept., $100; tot. mem., 18 vol.

Water Supply—Src., wells; sys., pump to res., to stdp. & dir.; stdp. cap., 135,000 gals.; dim., 16 x 95; res. cap., 75,000 gals.; 2 pump. eng., cap. day 1,864,000 gals.; mains, 8 m.; 85 hyd.; met., 450; 450 serv.; pipe, lead; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 100,000 gals.; cost, $50,000; cost mtce., $1,600; wks. owned by village.

DUNDEE, p. 5,005; f. area, 150 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., Gamewell; val. equip., $2,000; val. bldgs., $2,000; tot. mem., 30 vol.

Water Supply—Src., spr., ½ m. bus. cent.; sys., grav. to res., pump to stdp.; stdp. cap., 100,000 gals.; dim., 35 x 22; loc. in park; mat., iron; res. cap., 500,000 gals.; loc. between spr. & station; 2 pump. eng., class triplex; cap. day, 1,008,000 gals.; mains, i., 6 m., 6 to 12 in. dia.; 38 hyd.; 45 v.; met., 460; 475 serv.; pipe, lead; pres., dom. 55 lbs., f. 165 lbs.; cons. per day, 450,875 to 500,000 gals.; cost, $50,000; cost mtce., $1,650; wks. owned by city.

DU QUOIN, p. 7,285; f. area, 1,600 a.; merc. bldgs., bk., stn. & wd., 3 stor.; priv., wd., 2 stor.; fwks. & combt. ord. F. dept.—2 c. eng., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,200 ft.

Water Supply — Res. cap., 100,000,000 gals.; sys., pump to stdp.; stdp. cap., 1,000,000 gals.; mains, 12 m., 4 to 10 in. dia.; 86 hyd.; pres., dom. 40 lbs.

DWIGHT, p. 2,255; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. h. & l. wag. & hose reel, 1 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 150 ft.; tot. hose, 1,350 ft.; f. al., siren; val. equip., $1,500; tot. mem., 16 vol.

Water Supply—Src., wells; sys., pump to res.; res. cap., 50,000 gals.; 3 pump. eng., cap. day 500,000 gals.; mains, 7 m., 4 to 8 in. dia.; 53 hyd.; 30 v.; met., 300; 1,200 serv.; pres., dom. 40 to 48 lbs., f. 85 lbs.; cons. day, 285,000 gals.; cost, $32,000; cost mtce., $3,800; wks. owned by city.

EAST MOLINE, p. 8,675; f. area, 2,000 a.; causes of f. inv. F. dept.—4 2½ gal. c. ex., 1 hose reel, 1 hand reel; hose, cot., rub. lined, 2,500 ft.; inf., 500 ft.; tot., 3,000 ft.; f. al., telp.; val. equip., $5,000; exp. dept., $5,000; tot. mem., 3, pd. full time.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 600,000 gals.; mat. stl.; res. cap., 92,000 gals.; 2 pump., cap. hr., 29,000 gals.; mains, c. i.; dia. 6 x 10 in.; hyd., 200; v., 75; met., 1,700; pipe, lead; pres., dom. 80 to 90 lbs.; f. 90 lbs.; cost, $10,000; cost mtce., $2,100; wks. owned by city.

EAST ST. LOUIS, p. 66,767; f. area, 12,028 sq. m.; merc. bldgs., bk., 6 stor.; priv., bk., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 2 auto. str., 10 c. hand ex., 6 comb. c. & h. wag., 2 chief's autos., 1 auto. hose wag., 4 hose wag., 1 hose reel, 1 h. & l. trk.; 1 aer. trk., 16 hrs.; hose, cot., rub. lined, gd., 14,000 ft.; f. al., Gamewell, 100 bx.; val. equip., $75,000; val. bldgs., $72,000; exp. dept., $130,000; tot. mem., 62, pd. full time.

Water Supply—Src., river, 1½ m. bus. cent.; sys., pump to res. & stdp.; res. cap., 23,000,000 gals.; 7 pumps. eng., cap. day, 74,000,000 gals.; mains, 115 m., 4 to 36 in. dia.; 613 hyd.; 7,792 met.; 12,325 serv.; 565 v.; pipe, lead; pres., dom. 60 lbs., f. 90 to 125 lbs.; wks. owned by Co.

EDWARDSVILLE, p. 5,336; f. area, 3,500 a.; merc. bldgs., bk., 1 to 5 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; combt.

ord.; causes of f. inv. F. dept.—1 comb. wag., 1 h. & l. trk., 3 hose carts, 3 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $4,000; exp. dept., $2,250; tot. mem. 32, pd. part time 3, vol. 29.

Water Supply—Src., wells, 5½ m. bus. cent.; sys., pump to res. & dir. to stdp.; stdp. cap., 100,000 gals.; loc. at Poag; 2 pump. eng., cap. 000 gals., dim. 36 x 20 ft.; mat., stl.; res. cap., day 1,000,000 gals.; mains, c. i., 22 m., 4 to 12 in. dia.; 129 hyd.; v., 88; met., 929; 929 serv.; pres., dom. 55 lbs., f. 90 lbs.; cons., 750,000 gals.; cost, $168,000; cost mtce., $4,000; wks. owned by priv. Co.

EFFINGHAM, p. 4,024; f. area, 550 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose carts; hose, rub., gd., 1,200 ft.; f. al., bell & wh.; val. equip., $4,000; val. bldgs., $300; exp. dept., $300; tot. mem., 42 vol.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 180,000 gals.; dim., 16 x 120; 5 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 102 hyd.; 47 v.; 125 met.; 400 serv.; pipe, lead and galv. i.; pres., dom. 50 lbs., f. 85 lbs.; cons. day, 800,000 gals.; cost, $80,000; cost mtce., $18,000; wks. owned by priv. Co.

ELGIN, p. 27,454; f. area, 9 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd. & bk., 1-3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 comb. c. & h. wag., 1 chief's auto., 4 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 3,600 ft.; inf., 400 ft.; tot. hose, 5,500 ft.; f. al., Gamewell, 86 bx.; val. equip., $28,000; val. bldgs., $4,400; exp. dept., $49,000; tot. mem., 31, pd. full time; undrs. rating, first class.

Water Supply—Src., 8 artesian wells, 1½ m. bus. cent.; sys., dir. pres. & pump to stdp.; stdp. cap., 500,000 gals.; res. cap., 2,000,000 gals.; 3 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 80 m., 4 to 16 in. dia.; 600 hyd.; 506 v.; met., 6,000; 6,000 serv.; pipe, lead; pres., dom. 50 to 125 lbs., f. 90 to 125 lbs.; cons. day, 2,000,000 gals.; cost, $800,000; cost mtce., $50,000; wks. owned by city.

ELMHURST, p. 4,594; f. area, 1,280 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 4 c. hand ex., 1 comb. gas pumper & hose; hose, cot., rub. lined, gd., 4,000 ft.; f. al., siren; val. equip., $30,000; tot. mem. 16, pd. part time & vol.

Water Supply—Src., deep wells, in bus. cent.; sys., stdp. & dir.; stdp. cap. 100,000 gals.; mat. stl.; res., cap. 150,000 gal.; 3 pump. eng., centrif.; cap. day, 2,750,000 gals.; mains, c. iron, 75 m., 4 to 12 in. dia.; 500 hyd.; 20 v.; met., 1,500; 1,500 serv.; pipe, lead; pres., dom. 45 lbs.; f. 90 lbs.; cons., day 750,000 gal.; cost, $80,000; cost mtce., $6,000; wks. owned by city.

EVANSTON, p. 37,234; f. area, 8 sq. m.; merc. bldgs., stn., bk. & wd., 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. & bldgs. ord.; causes of f. inv. F. dept. —2 str., 1 auto. comb. eng. & hose wag., 1 comb. h. & l. trk. & c. eng., 1 c. eng., 1 c. hand ex., 1 aer trk., 1 h. & l. trk., 1 chief's wag., 10 portable pumps, 2 hose wag. in reserve, 1 Eastman deluge set, 13 hrs.; hose, cot., rub. lined, gd., 9,083 ft.; f. al., Gamewell, 42 bx.; val. equip., $39,400; val. bldgs., $40,000; exp. dept., $32,940; 35 mem. pd. full time.

Water Supply—Src., lake; 2 m. bus. cent.; sys., pump dir.; res. cap., 2,550,000 gals.; 6 pump. eng., cap., day, 27,000,000 gals.; mains, c. i., 98 m., 4 to 36 in. dia.; 740 hyd.; 846 v.; met., 7,030; 6,400 serv.; pipe, lead; pres., dom. 50 lbs.; cons. day, 7,000,000 gals.; cost, $992,000; cost mtce., $88,000. City owns wks.

FAIRBURY, p. 2,532; f. area, 200 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand c. eng., 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 400 ft.; tot. hose, 1,900 ft.; f. al., bell; val. equip., $1,900; val. bldgs., $5,000; exp. dept., $400; tot. mem., 14 vol.; undrs. rating, third class.

Water Supply—Src., well, 2 m. bus cent.; sys., pump to res. & dir.; stdp. cap., 60,000 gals.; dim., 25½ x 20; mat., bk. & i.; res. cap., 80,000 gals.; loc. at waterwks.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 3 m., 4 to 10 in. dia.; 58 hyd.; met. 55; pipe, galv. i.; pres., dom. 45 lbs., f. 75 to 100 lbs.; cost mtce., $2,680; wks. owned by city.

FAIRFIELD, p. 2,754; f. area, 40 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—Force pump, 30 c. hand. ex., 1 h. & l. trk., 2 c. eng., 2 hose reels; hose, cot., rub. lined, gd., 1,000 ft.; f. al., telp. & wh.; val. equip., $1,750; tot. mem., 20, pd. part time; undrs. rating, fourth class.

Water Supply—Src., wells & cisterns, res.

FARMINGTON, p. 2,631; f. area, 160 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 comb. c. & hose, 1 comb. hose & ladder wag., 1 h. & l. trk, 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,200 ft.; rub., 300 ft.; tot. hose, 1,500 ft.; f. al., bell & telp.; val. equip., $3,000; val. bldgs., $6,000; exp. dept., $450; tot. mem., 21 vol.; undrs. rating, sixth class.

Water Supply—Src., well, ¾ m. bus. cent.; sys.; pump. to res. & stdp.; stdp. cap., 50,000 gals.; res. cap., 100,000 gals.; 3 pump. eng.; class dup., cap. day, 1,152,000 gals.; mains, 7 m., 4 to 8 in. dia.; 57 hyd.; met 300; 300 serv.; 20 v. pipe, galv. i. & lead.; pres., dom. 69 lbs., f. 92 lbs.; cons. day, 25,000 gals.; cost, $50,000; cost mtce., $1,200; wks. owned by city.

FLORA, p. 3,558; f. area, 500 a.; merc. bldgs., bk. & conc.; priv., 2 & 3 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 comb. c. & hose wag., 1 h. & l. trk., 2 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 1,000 ft.; rub. gd., 200 ft.; inf., 200 ft.; tot., 1,400 ft.; f. al., 1 siren; val. equip., $4,000; val. bldg., $3,000; exp. dept., $100; tot. mem., 30 vol.

Water Supply—Src. wells, 1-5 m. bus. cent.; sys., dir. pres.; stdp. cap., 1,000,000 gals.; res. cap., 500,000 gals.; mains, c. i., 6 to 8 in. dia.; pres., dom. 35 lbs., f. 60 lbs.; wks. owned by city.

FREEPORT, p. 19,669; f. area, 2,688 a.; merc. bldgs., bk. & stn., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—4 c. eng., 1 aer. trk., 11 c. hand ex., 1 h. & l. trk., 4 comb. c. & h. wag., 1 hose reel, 14 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $40,000; val. bldgs., $30,000; exp. dept., $30,000; tot. mem. 23, pd. full time.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 45,000 gals.; res. cap., 800,000 gals.; 3 pump. eng., cap. day 8,750,000 gals.; mains, c. i., 57½ m., 4 to 16 in. dia.; 406 hyd.; met., 4,571; 5,168 serv.; pipe, iron & lead; pres., dom. 40 to 90 lbs., f. 60 to 110 lbs.; cons. day, 1,500,000 gals.; cost, $578,816; cost mtce., $7,364; wks. owned by Co.

FULTON, p. 2,425; f. area, 1½ sq. m.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 1 auto. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,000 ft.; inf., 200 ft.; tot. hose, 1,200 ft.; f. al., wh.; exp. dept., $300; tot. mem., 50 vol.

Water Supply—Src., artesian well; sys., pump to res. & dir.; res. cap., 115,000 gals.; 2 pump. eng., size 16 x 10 x 15 & 14 x 9 x 10 in., cap. day 1,075,000 gals.; mains, c. i., 5½ m., 4 to 8 in. dia.; 43 hyd.; 18 v.; met., 6; pres., dom. 35 lbs., f. 140 lbs.; cost, $35,000; cost mtce., $2,200; wks. owned by city.

GALENA, p. 4,742; f. area, city limits; merc. bldgs., bk., stn. & wd., 2 to 5 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 auto. comb. c. & h. wag., 12 c. hand ex., 3 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., elec.; val. equip., $5,000; val. bldgs., $7,000; exp. dept., $1,500; tot. mem., 125 vol.; undrs. rating, fourth class.

Water Supply—Src., artesian wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 235,000 gals.; dim., 20 x 100; 2 pumps. eng., class comp., cap. day, 1,000,000 gals.; mains, i., 5½ m., 4 to 10 in. dia.; 80 hyd.; met., 50; 600 serv.; pipe, lead; pres., dom. 45 to 95 lbs., f. 80 to 120 lbs.; cons. per day, 1,000 gals.; cost, $35,000; cost mtce., $11,000; wks. owned by Co.

GALESBURG, p. 23,834; f. area, 2,000 a.; merc. bldgs., bk. & stn., 2 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto comb. c. & h. & pump. eng.; 1 aer. h. & l. trk.; 1 chief's auto; 7 chem. ex.; 6,000 ft. hose; 600 ft. chem. hose, f. al., telp.; exp. dept., $40,000, tot. mem., 25, pd. full time.

Water Supply—Src., wells, ½ m. bus. cent.; sys., dir. pres.; res. cap., 6,000,000 gals.; loc. at station; 3 pump. eng., cap. day 9,000,000 gals.; mains, c. i., 48 m., 4 to 16 in. dia.; 461 hyd.; met., 3,000; 3,000 serv.; 210-v., pres., dom. 40 to 45 lbs.; f. 90 to 125 lbs. cons. day, 1,000,000 gals.; cost, $500,000 cost mtce., $40,000; wks. owned by city.

GALVA, p. 2,974; f. area, 640 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. eng., 3 c. hand ex., 1 auto. h. & l. trk., 1 hose wag., 1 hose reel, 1 triple comb. pump., 1 double c.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh. & bell; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $400; tot. mem., 36 vol.; undrs. rating, second class.

Water Supply—Src., wells, 300 yds. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 40,000 gals.; dim., 12 x 65; mat., bk. & stl.; res. cap., 86,000 gals.; 2 pump. eng., cap. day 73,000 gals.; mains, c. i., 5½ m., 4 to 8 in. dia.; 71 hyd.; 26 v.; met., 91; 453 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 to 150 lbs.; cons. day, 125,000 gals.; cost, $45,000; cost mtce., $3,800; wks. owned by city.

GENESEO, p. 3,375; f. area, 1,020 a.; merc. bldgs., wd., stn. & bk., 1 to 3 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,550 ft.; rub., gd., 450 ft.; inf., 250 ft.; tot. hose, 2,250 ft.; f. al., bell & wh.; val. equip., $3,000; val. bldgs., $3,500; exp. dept., $300; tot. mem., 27 vol.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 125,000 gals.; res. cap., 150,000 gals.; 2 pump. eng., class centrif.; cap. min. 500 gals.; mains, 11 m., 4 to 8 in. dia.; 65 hyd.; 30 v.; 890 met.; 890 serv.; pres., dom. 55 lbs., f. 60 lbs.; cons. day, 150,000 gals.; cost, $75,000; cost mtce., $7,000; wks. owned by city.

GENEVA, p. 2,803; f. area, 320 a.; merc. bldgs., stn., 2 & 2½ stor.; priv., wd., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose car., 1 hrs.; hose, cot., rub. lined, gd., 1,400 ft.; val. equip., $1,760; val. bldgs., $7,000; tot. mem. 18, pd. full time 1, vol.

Water Supply—Src., well, 1,000 ft. bus. cent.; sys., pump to res. & dir.; res. cap., 300,000 gals.; 3 pump. eng., class centrif. cap. day, 3,000,000 gals.; mains, c. i.; 16 m., 4 to 12 in. dia.; 167 hyd.; 1,000 met.; 90 v.; 1,000 serv.; pipe, galv. i. & lead; pres., dom. 50 lbs., f. 125 lbs.; cons. day 200,000 gals.; cost, $75,000; cost mtce. $7,000; wks. owned by city.

GEORGETOWN, p. 3,061. F. dept.—1 hand c.; val. equip., $1,600; exp. dept., $100 per mo.; tot. mem. 8, pd. part time.

Water Supply—Src., wells.

GIBSON CITY, p. 2,234; merc. bldgs., bk., 1 to 2 stor.; priv., wd., 1 to 2 stor.; wd. rfs not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 400 ft.; tot. hose, 2,200 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $2,000; exp. dept., $300; 13 vol.

Water Supply—Src., wells; sys., pump to res., to stdp. & dir.; stdp. cap., 45,000 gals.; res. cap., 60,000 gals.; 3 pump. eng., class comp. dup., cap. day 1,500,000 gals.; mains, 6 m., 4 to 12 in. dia.; 32 hyd.; met., 180; 180 serv.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 60,000 gals.; cost, $30,000; cost mtce., $1,600; wks. owned by Co.

GLEN ELLYN, p. 2,851. F. dept.—1 hose wag., 1 h. & l. trk., 1 hand hose cart, 3 hrs.; hose, 1,000 ft.; f. al., bell & telp.; 26 vol.

Water Supply—Src., 2 wells; stl. stdp. cap., 70,000 gals.; conc. res. cap., 75,000 gals.; 2 pump. eng., class air compressor, cap. day, 18,000,000 gals.; mains, c. i., 50 m., 4 to 10 in. dia.; 298 hyd.; 85 v.; 1,300 met.; 1,300 serv.; pres., dom. & f., 60 to 75 lbs.; cons. per day, 240,000 gals.; cost mtce., $3,000; wks. owned by city.

GRANITE CITY, p. 14,757; f. area, 1,200 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 1 c. eng., 1 comb. c. & hose wag., 6 c. hand ex., 1 pumper, 2 hose wag.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., telp. & wh., 16 bx.; val. equip., $12,000; val. bldgs., $8,000; exp. dept., $12,505; tot. mem. 16, pd. full time 6, vol. 10.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump dir.; 6 pump. eng., cap. day 20,000,000 gals.; 2 res. cap., 5,000,000 gals.; mains, c. i., 60 m., 4 to 20 in. dia.; 206 hyd.; met., 1,800; 3,200 serv.; pres., dom. 50 lbs., f. 80 lbs.; cons. day, 4,000,000 gals.; cost, $1,000,000; cost mtce., $40,000; wks. owned by Co.

GREENVILLE, p. 3,091; f. area, 1,300 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. h. & l trk., 1 c. eng., hose, cot., rub. lined, gd.; 1,500 ft.; f. al., telp. & wh.; val. equip., $2,500; val. bldgs., $600; exp. dept., $600; tot. mem., 25 vol.; undrs. rating, third class..

Water Supply—Src., wells & cisterns.

HARRISBURG, p. 7,125; merc. bldgs., bk. & stn., 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. trk., 1 h. & l. trk.; hose, gd., 2,000 ft.; f. al., siren; val. equip., $6,000; val. bldgs., $1,500; exp. dept., $1,000; tot. mem., 2, vol. 16.

Water Supply—Src., res., 1½ m. bus. cent.; sys. dir., pres. stdp. cap., 75,000 gal.; dim., 22 x 30 ft.; mat., stl.; res. cap., 125,000,000 gals.; 4 pump. eng.; cap. day, 1,000,000 gals.; 86 hyd.; 40 v.; 850 met.; 900 serv.; pipe, w. i., mains, c. i., 12 m.; dim., 10 x 4 in.; pres., dom. 60 lbs.; f. 125 lbs.; cons. per day 250,000 gals.; wks. owned by priv. Co.

HARVARD, p. 3,294; f. area, 600 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 hose wag.; tot. mem., 16 vol.; undrs. rating, 3½ class.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., tk.; res. & stdp.; stdp. cap., 100,000 gals.; 2 res., cap., 186,000 gals.; 5 pump. eng.; class elec. & gas., cap. day, 300,000 gals.; mains, c. i.; 13 m.; 4 to 12 in. dia.; 100 hyd.; 40 v.; 750 met.; 800 serv.; pres., dom., 60 lbs.; f. 100 lbs. cons. day, 150,000 gals.; cost, $200,000; cost mtce, $3,000; wks. owned by city.

HARVEY, p. 9,216; f. area, 1,921 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 c. eng., 3 c. hand ex., 3 hose wag., 3 hose carts, 1 triple comb. pumper, 1 comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 4,300 ft.; inf., 400 ft.; tot. hose, 4,700 ft.; f. al., Gamewell, 25 bx.; val. equip., $3,200; val. bldgs., $4,200; exp. dept., $4,000; tot. mem., 38, pd. full time 4, pd. part time 1, vol. 33.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to res. & dir. to stdp.; stdp. cap., 200,000 gals., dim. 16 x 120, mat. stl.; res. cap., 210,000 gals., loc. at station; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 16 m., 6 to 12 in. dia.; 169 hyd.; 79 v.; met., 910; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 400,000 gals.; wks. owned by Co.

HAVANA, p. 3,614; f. area, 15 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of

some f. inv. F. dept.—1 comb. c. & h. wag.; 4 c. hand ex.; hose, cot., rub., gd., 950 ft.; inf., 300 ft.; tot. hose, 1,250 ft.; f. al., telp.; val. equip., $4,500; val. bldgs., $9,000; exp. dept., $300; tot. mem., 10 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 52,500 gals., dim. 16 x 36, mat. iron; 2 pump. eng., class comp. dup., cap. day 500,000 gals.; mains, c. i., 7 in., 4 to 8 in. dia.; 52 hyd.; 24 v.; 500 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 120 lbs.; cons. day, 400,000 gals.; cost, $52,000; cost mtce., $3,900; wks. owned by city.

HERRIN, p. 10,986; f. area, 1,000 a.; merc. bldg., bk., 2 stor.; priv., 1 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 hose wag., 1 pumper, 2 hrs.; 4,000 ft. hose; f. al., telp.; val. equip., $5,000; val. bldgs., $30,000; exp. dept., $7,000; tot. mem. 10, pd. full time 2, pd. part time 8.

Water Supply—Src., lake, 2½ m. bus. cent.; sys., grav.; stdp. cap., 120,000 gals.; res. cap., 50,000,000 gals.; 2 pump. eng., combined cap. day 3,000,000 gals.; mains, c. i., 16 m., 4 to 12 in. dia.; 98 hyd.; 72 v.; 1,100 met.; 1,219 serv.; pres., dom. 60 lbs., f. 100 to 125 lbs.; cons. day, 500,000 gals.; cost, $150,000; cost mtce., $10,000; wks. owned by city.

HIGHLAND, p. 2,902; f. area, 320 a.; merc. bldgs., bk., 1 to 3 stor.; priv., conc., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; causes of f. inv. F. dept.—1 str., 1 hand eng., 65 c. hand ex., 2 2 h. & l. trk., f. boats, 4 hose carts, 4 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; tot. hose, 2,070 ft.; f. al., bell & wh.; val. equip., $14,000; val. bldgs., $5,000; tot. mem., vol. 20.

Water Supply—Src., cisterns.

HIGHLAND PARK, p. 6,167; f. area, 3 m.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 1 & 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 comb. c. & h. wag., 1 c. eng.; 1 comb. aer. trk., 1 h. & l. trk., 1 hose wag., 1 hose reel, 4 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot., 1,800 ft.; f. al., telp. & bell, 4 bx.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $5,000; tot. mem., 11, pd. full time 2, pd. part time 9.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 185,000 gals., dim. 16 x 100; 2 pump. eng., class comp. dup., cap. day 3,000,000 gals.; mains, 19 m., 4 to 12 in. dia.; 207 hyd.; 112 v.; met., 570; 745 serv.; pres., dom. 60 lbs., f. 75 lbs.; cons. day, 550,000 gals.; cost, $85,000; cost mtce., $6,500; wks. owned by city.

HILLSBORO, p. 5,074; f. area, 30 a.; merc. bldgs., bk., 1, 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. eng., 2 hose carts; 1 auto. pump; hose, cot., rub. gd., 1,200 ft.; inf., 300 ft.; tot., 1,500 ft.; f. al., wh.; val. equip., $12,500; val. bldgs., $400; exp. dept., $500; tot. mem., 20 vol.

Water Supply—Src., wells; sys., pump to stdp.; sys., dir. pres.; res. cap., 130,000 gals., loc. at pump. station; 2 pump. eng., class comp., cap. day 2,000,000 gals.; mains, c. i., 30 m., 2 to 8 in. dia.; 100 hyd.; 50 v.; met., 200; 1,000 serv.; pipe, lead & galv. i.; pres., dom. 55 lbs., f. 85 lbs.; cons. day, 400,000 gals.; cost, $100,000; cost mtce., $4,500; wks. owned by city.

HINSDALE, p. 4,042; f. area, 640 a.; merc. bldgs., bk. & stn., 2 to 3 stor.; priv., bk., stn. & wd., 2 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 1 hose cart; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell & telp.; val. equip., $3,000; val. bldgs., $2,000; exp. dept., $500; tot. mem., 15 vol.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., pump to stdp.; stdp. cap., 36,000 gals., dim. 11 x 48; res. cap., 250,000 gals.; 2 pump. eng., class stm., cap. day, 2,000,000 gals.; mains, c. i., 40 m., 4 to 12 in. dia.; 300 hyd.; 400 v.; 1,700 met.; 1,600 serv.; pipe, lead; pres., dom. 35 lbs., f. 100 lbs.; cons. day, 900,000 gals.; cost, $200,000; cost mtce., $20,000; wks. owned by city.

HOOPESTON, p. 5,451; f. area, 6 blocks; merc. bldgs., bk., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 gas eng., 1 h. & l. trk., 1 water tower, 2 hose carts; hose, rub., gd., 1,800 ft.; new hose, 500 ft.; tot. hose, 2,300 ft.; f. al., bell & wh.; tot. mem., 32, pd. part time; undrs. rating, third class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., dir. pres.; 2 res. cap., 180,000 gals., loc. at pump. station; 2 pump. eng., class comp., cap. day, 1,500,000 gals.; mains, c. i., 35 m., 1 to 8 in. dia.; 160 hyd.; 55 v.; met., 700; 2,300 serv.; pipe, lead & galv. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 450,000 gals.; cost, $10,000; cost mtce., $8,000; wks. owned by city.

JACKSONVILLE, p. 15,713, f. area, 3,000 a.; merc. bldgs., bk., 2 to 7 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 3 c. hand ex., 1 comb. c. & h. wag., 1 hose wag., 1 hose car., 1 h. & l. trk., 6 hrs., 2 auto trks.; hose, cot., rub. lined, 5,500 ft.; inf., 5,500 ft.; f. al., Gamewell, elec., 30 bx.; val. equip., $25,000; val. bldgs., $40,000; exp. dept., $12,000; tot. mem. 11, pd. full time 11.

Water Supply—Src., lake, 1¾ m. bus. cent.; sys., pump to res. & stdpt. & dir.; res. cap., 2,700,000 gals.; stdp. cap., 100,000 gals.; 3 pump eng., cap. day, 5,000,000 gals.; mains, c. i., 24 m., 4 to 10 in. dia.; 214 hyd.; 150 v.; met., 1,422; pipe, lead; pres., f. 50 lbs.; cons. per day, 1,750,000 gals.; cost, $225,000; cost mtce, $7,000; wks. owned by city.

JERSEYVILLE, p. 3,839; f. area, 600 a.; merc. bldgs., bk., 2 & 3 stor.; priv., 2 & 3 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—2 hand eng., 1 c. eng., 50 c. ex., 1 h. & l. trk., 2 hose car., 1 hand hose wag.; hose, rub., gd., 850 ft.; rub., inf., 400 ft.; tot. hose, 1,250 ft.; val. equip., $3,000; val. bldgs., $8,000; tot. mem., 50 vol.; f. al., bell & wh.; undrs. rating, fourth class.

Water Supply—Src., wells; sys., grav.; stdp. cap., 33,000 gals.; res. cap., 180,000 gals.; 2 pump. eng., cap. day 877,000 gals.; mains, 4½ m., 4 to 8 in. dia.; 35 hyd.; met., 21; 102 serv.; pres., f. 50 to 125 lbs.; cons., day 50,000 gals.; cost, $40,000; cost mtce., $2,000; wks. owned by city.

JOHNSTON CITY, p. 8,000. F. dept.—1 trk., 2 hose carts, 2 c. ex., 1,000 ft. hose; val. equip., $5,000; exp. dept., $1,500; tot. mem., 8 vol.

Water Supply—Src., res., 3½ m. bus. cent.; stdp. cap., 100,000 gals.; res. cap., 318,000,000 gals.; 3 pump. eng., cap. day, 2,520,000 gals.; mains, 22 m., 4 to 10 in. dia.; 104 hyd.; 108 v.; 700 met.; 700 serv.; pipe, c. i.; pres., dom. f., 60 to 84 lbs.; cons. per day, 100,000 gals.; cost, $450,000; cost mtce., $8,000; wks. owned by city.

JOLIET, p. 38,442; f. area, 9,610 a.; merc. bldgs., stn. & bk., 1 to 7 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. pump. eng., 1 str., 2 comb. c. & h. wag., 1 triple comb. pumper, 1 c. hand ex.; hose, cot., rub. lined, gd., 8,500 ft.; rub. gd., 800 ft.; tot. hose, 9,300 ft.; f. al., Gamewell, 112 bx.; val. equip., $100,000; val. bldgs., $60,000; exp. dept., $90,000; tot. mem., 42, pd. full time.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir.; stdp. cap., 200,000 gals., dim. 7 x 145; mat., stl.; res. cap., 6,000,000 gals.; 8 pump. eng., cap. day, 15,000,000 gals.; mains, c. i., 54 1-5 m., 2 to 16 in. dia.; 453 hyd.; v., 453; met., 6,050; 6,050 serv.; pipe, lead; pres., dom. 35 lbs., f. 90 lbs.; cons., day, 6,000,000 gals.; cost, $360,000; cost mtce., $30,000; wks. owned by city.

KANKAKEE, p. 16,753; f. area, 43 sq. m.; merc. bldgs., bk. & stn., 5 stor.; priv. wd., 2 stor.; wd. rfs. not permitted; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., c. eng., 2 hose auto., reels, &c., 1 pump, 8 hrs.; hose, rub., gd., 3,500 ft.; inf., 1,000 ft.; tot. hose, 4,500 ft.; f. al., telp., 14 bx.; val. equip., $20,000; val. bldgs., $4,000; exp. dept., $20,000; tot. mem., 17, pd. full time 14, vol. 3; undrs. rating, second class.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to stdp.; stdp. dim. 20 x 120, loc. at Wildwood ave. & Chestnut st., mat. stl.; 3 pump.

eng., cap. day 9,000,000 gals.; mains, 35 m., 4 to 12 in. dia.; 240 hyd.; met., 225; 3,000 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons., day 1,900,000 gals.; wks. owned by Co.

KEWANEE, p. 16,026; f. area, 1,500 a.; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand ex., 1 comb. auto. trk., 1 hose wag., 2 hose carts, 4 hrs., 2 motor comb. trks.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; f. al., telp., 25 bx.; val. equip., $15,000; val. bldgs., $10,000; exp. dept., $12,000; tot. mem. 41, 6 pd. full time, 15 pd. part time, 20 vol.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump dir.; stdp. dim., 80 x 250; res. cap., 1,800,000 gals., loc. at pump. station; 3 pump. eng., class comp. dup., cap. day 1,500,000 gals.; mains, c. i., 20 m., 4 to 10 in. dia.; 250 hyd.; 160 v.; met., 1,040; 900 serv.; pipe, lead & galv. i.; pres., dom. 60 lbs., f. 100 lbs.; cons., day 350,000 gals.; cost, $157,000; cost mtce., $10,000; wks. owned by city.

LADD, p. 2,040; f. area, 160 a. F. dept.—1 h. & l. trk., 3 hose carts; hose, 1,500 ft.; f. al., telp.; val. equip., $3,500; exp. dept., $750; tot. mem., 20 vol.

Water Supply—Src., well; mains, 1½ m., 4 to 8 in. dia.; 15 hyd.; pres., dom. 40 lbs., f. 80 lbs.

LA GRANGE, p. 6,525; f. area, 900 a.; merc. bldgs., bk., stn & wd., 1 & 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 3 c. hand ex., 1 h. & l. trk., 2 hose reel, 4 hose car., hrs.; hose, linen, gd., 2,100 ft.; val. equip., $5,000; exp. dept., $1,800; tot. mem., 10 vol.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 180,000 gals., dim. 15 x 120; res. cap., 550,000 gals.; 6 pump. eng., class centrif., cap. day, 3,000,000 gals.; mains, 25 m., 4 to 16 in. dia.; 418 hyd.; 144 v.; met., 2,474; 2,474 serv.; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 900,000 gals.; cost, $250,000; wks. owned by Co.

LAKE FOREST, p. 3,657; f. area, 40 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. F. dept.—1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell; val. equip., $3,000; tot. mem., 12 vol.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap. 120,000 gals.; dim. 16 x 80 ft.; mat., conc.; res. cap., 400,000 gals.; 5 pump. eng., class trip. centrif.; cap. day, 6,000,000 gals.; mains, c. i., 27 m., 4 to 12 in. dia.; 130 hyd.; 81 v.; met., 900; 900 serv.; pipe, c. i.; pres., dom. 30 lbs., f. 100 lbs.; cons. day, 800,000 gals.; cost, $275,000; cost mtce., $30,000; wks. owned by city.

LA SALLE, p. 13,050; f. area, 23 a.; merc. bldgs., bk., 2 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 hose wag., 2 c. eng.; comb. c. & hose trk.; 2 hrs.; hose, cot., rub. lined, gd., 2,600 ft.; rub., gd., 2,000 ft.; tot. hose, 4,600 ft.; f. al., elec., 43 bx.; val. equip., $28,000; val. bldgs., $46,000; exp. dept., $6,000; tot. mem., 24, pd. full time 4, pd. part time 20.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir.; res. cap., 500,000 gals., loc. at pump. station; 2 pump. eng., cap. day 5,000,000 gals.; mains, cast i., 20 m., 2 to 14 in. dia.; 115 hyd.; 1,500 met., 2,100 serv.; pipe, lead; pres., dom. 100 lbs., f. 140 lbs.; cons. day, 2,500,000 gals.; cost, $200,000; cost mtce., $15,000; wks. owned by city.

LAWRENCEVILLE, p. 5,080; merc. bldgs., bk., 2 to 3 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. trk.; 1 hand hose cart; hose 1,600 ft.; f. al., elec. bell, val. equip., $8,500; expt. dept., $700; tot. mem., 9 vol., undrs. rating, third class.

Water Supply—Src., wells, Erntanass riv., 3 blocks bus. cent.; res. cap., 75,000 gals.; 2 pumps, eng.; mains, c. i., 17,300 ft., 4 to 8 in. dia.; 46 hyd.; 11 v.; 150 met.; 150 serv.; pres., dom. 50 to 70 lbs., f. 100 lbs., cons. day 250,000 gals.; wks. owned by Co.

LEMONT, p. 2,322; f. area, 60 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng. on wls., 2 c. hand ex., 1 h. & l. trk., 3 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; tot. hose, 2,500 ft.; f. al., Gamewell, 6 bx.; val. equip., $10,000; val. bldgs., $20,000; exp. dept., $300; tot. mem., 40 vol.

Water Supply—Src., wells; sys., pump dir.; res. cap., 175,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, 16 m., 3 to 10 in. dia.; 115 hyd.; met., 3; 1,000 serv.; pres., dom. 75 lbs., f. 75 to 100 lbs.; cost, $75,000; cost mtce., $5,000; wks. owned by city.

LEWISTOWN, p. 2,279; f. area, 36 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 3 c. hand ex., 2 hose carts; hose, cot., rub. lined, gd., 1,000 ft.; inf., 400 ft.; tot., 1,400 ft.; f. al., elec. siren; val. equip., $4,500; val. bldgs., $2,500; tot. mem., 13 vol.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 80,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 43 hyd; 26 v.; met. 450-500; serv.; pipe, iron & lead; pres., dom. 45 to 50 lbs., f. 70 to 80 lbs.; cons. day, 200,000 gals.; cost, $30,000; cost mtce., $3,000; wks. owned by city.

LIBERTYVILLE, p. 2,125. F. dept.—1 chem. eng., 2 c. hand ex., 1 hose wag., 1 comb. trk., 1,250 ft. hose; f. al., wh.; val. equip., $5,000; val. bldgs., $15,000; tot. mem., 11 vol.

Water Supply—Src., well; sys., pump to stdp.; stdp. cap. 60,000 gals.; res. cap., 70,000 gals.; 1 pump. eng., cap. day 50,000 gals.; mains, 8 m., 4 to 8 in. dia.; 65 hyd.; pres., dom. 50 lbs., f. 125 lbs.

LINCOLN, p. 11,882; f. area, 700 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., wd. & bk., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto trk., 1 c. eng., 1 c. hand ex., 2 hose wag., 3 hose car., 4 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub. 1,000 ft.; tot. hose, 3,000 ft.; f. al., wh.; val. equip., $5,000; exp. dept., $4,800; tot. mem. 15, pd. full time 5, vol. 10; undrs. rating, second class.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to stdp. & dir.; std. cap., 150,000 gals., dim. 16 x 100, mat. stl.; 3 pump. eng., class 2 stm., 1 motor, cap. day 4,000,000 gals.; mains, c. i., 29 m., 4 to 12 in. dia.; 219 hyd.; 162 v.; met., 2,081; 2,114 serv.; pipe, galv. i.; pres., dom. 40 to 50 lbs., f. 85 to 100 lbs.; cons. day, 1,200,000 gals.; cost, $345,000; cost mtce., $18,009; wks. owned by priv. Co.

LITCHFIELD, p. 6,215; f. area, 650 a.; merc. bldgs., bk. & iron, 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 La France pump, 1 comb. c. & h. wag., 1 c. eng., 1 h. & l. trk., 7 c. hand ex., 5 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 400 ft.; inf., 100 ft.; tot. hose, 3,500 ft.; f. al., wh.; val. equip., $25,500; val. bldgs., $10,000; exp. dept., $3,594; tot. mem., 70 pd. full time 3, pd. part time 1; vol. 67; undrs. rating, third class.

Water Supply—Src., creek, 3 m. bus. cent.; sys., pump dir.; res. cap., 100,000,000 gals., loc. 3 m. city; 3 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 63 hyd., 20 v.; met., 25; 100 serv.; pres., dom. 70 lbs., f. 80 to 100 lbs.; cons. day, 400,000 gals.; cost, $90,000; cost mtce., $6,000; wks. owned by city.

LOCKPORT, p. 2,684; f. area, 1 m.; merc. bldgs., bk. & stn., 2 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area. F. dept.—1 auto comb. c. & h. wag.; 1 auto trk.; 2 c. hand ex.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., wh.; tot. mem., 25 vol.

Water Supply—Src., wells, near bus. cent.; sys., pump to res.; res. cap., 200,000 gals.; stdp. cap., 100,000 gals.; 2 pump. eng., class comp. cap. day, 200,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 73 hyd.; 32 v.; met., 312; 312 serv.; pres., dom. 42 to 72 lbs., f. 100 lbs.; cons. day, 110,000 gals.; cost, $80,000; cost mtce., $4,800; wks. owned by city.

MACOMB, p. 6,714; f. area, 160 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1, 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—8 comb. c. & h. wag., 1 c. eng., 2 triple comb. trk.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 600 ft.; inf., 200 ft.; tot., 3,800 ft.; f. al., telp.; val. equip., $32,000; val. bldgs., $10,000; exp. dept., $5,200; tot. mem., 10, pd. full time 2, pd. part time 8; undrs. rating, fourth class.

Water Supply—Src., creek; pump to stdp. & dir.; stdp. cap., 100,000 gals., dim. 28 x 8 x 20; res. cap., 155,000 gals.; 2 pump. eng., class comp. dup., cap. day 1,000,000 gals.; mains, c. i., 11 m., 4 to 12 in. dia.; 120 hyd.; met., 584; 600 serv.; pipe, galv. i.; pres., dom. 60 to 75 lbs., f. 100 lbs.; cons., day 200,000 gals.; cost, $50,000; cost mtce., $3,000; wks. owned by city.

MADISON, p. 4,996. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 1 hose reel; hose, 1,500 ft.; f. al., bell & telp.; tot. mem., 44, pd. full time 1, vol. 43.

Water Supply—Src., Mississippi riv.; 2 pump. eng., cap. day 9,000,000 gals.; mains, 5 m., 8 to 12 in. dia.; 36 hyd.; wks. owned by priv. Co.

MARION, p. 9,582; f. area, 640 a. F. dept.—2 hose wag.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., telp.; val. equip., $2,300; val. bldgs., $1,000; tot. mem., 2, pd. part time.

Water Supply—Src., wells, ½ m. bus. cent.; sys., dir. pres.; res. cap., 1,500,000 gals.; 2 pump. eng.; cap. day 3,000,000 gals.; mains, c. i., 8⅜ m., 4 to 10 in. dia.; 74 hyd.; 700 met.; 700 serv.; pres., dom. 50 lbs., f. 75 lbs.; wks. owned by priv. Co.

MARSEILLES, p. 3,391; f. area, 100 a.; merc. bldgs., bk., stn., wd. & iron, 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 hose wag., 3 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 1,200 ft.; rub., gd., 1,500 ft.; tot. hose, 2,700 ft.; f. al., bell & telp.; val. equip., $6,000; val. bldgs., $250; tot. mem., 18, 4 pd., 14 vol.; undrs. rating, third class.

Water Supply—Src., well, in bus. cent.; sys., pump to stdp.; d m. 16 ft. x 65 ft., loc. on bluff, mat. stl; res. cap., 275,000 gals.; 2 trip. pump. eng., cap. day 1,000,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 67 hyd.; 20 v.; pipe, lead & galv. i.; pres., dom. 90 lbs., f. 100 lbs.; cost, $60,000; wks. owned by Co.

MARSHALL, p. 2,222; f. area, 30 a.; merc. bldgs., bk. & stn., 2 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 1 h. & l. trk., 2 hose wag.; hose, rub. lined, gd., 1,600 ft.; f. al., bell & wh.; val. equip., $3,800; val. bldgs., $900; exp. dept., $650; 18 vol.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 85,000 gals.; mat. stl.; 3 pump. eng., 2 trip., 1 stm.; cap. day, 350,000 gal. each.; mains, c. i., 12 m., 4 to 10 in. dia.; 57 hyd.; 26 v.; 450 met.; 500 serv.; pres., dom. 55 lbs., f. 145 lbs.; cons. day, 300,000 gals.; cost, $35,000; cost mtce., $7,000; wks. owned by city.

MASCOUTAH, p. 2,343; f. area, 1½ sq. m.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; f. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 1 c. eng., 3 c. hand ex., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 2,100 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $200; exp. dept., $250; tot. mem., 100 vol.; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., tower & mains.; stdp, cap. 50,000 gals.; res. cap., 30,000 gal.; pump. elec., cap. per min., 240 gal.; mains, c. i., 2 m.; 8 to 6 in. dia.; 33 hyd.; 85 met.; pipe lead; pres., dom. 53 lbs., f. 70 lbs.; cons. per day, 30,000 gal.; cost, $30,000; wks. owned by city.

MATTOON, p. 13,552; f. area, 2,500 a.; merc. bldgs., bk., stn. & iron; 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 comb. h. & c. wag., 1 chief's wag., 6 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp.; val. equip., $11,000; val. bldgs., $15,000; exp. dept., $14,000; tot. mem., 11, pd. full time; undrs. rating, fourth class.

Water Supply—Src., impounding surface res., 7 m. bus. cent.; sys., dir. pres.; stdp. cap., 150,000 gals., dim. 15 ft. x 120 ft., mat. c. iron; res. cap., 1,500,000 gals.; 4 pump. eng., cap. day, 4,500,000 gals.; 3 pump. eng., cap. day, 4,500,000 gals.; 103 serv.; 175 hyd.; 15 v.; met., 103; 1,060 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., f. 80 to 165; wks. owned by Co.

MAYWOOD, p. 12,072; f. area, 200 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—2 c. hand ex., 3 hose carts, 1 comb. c. & h. wag. with ladder, 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., wh.; val. equip., $4,000; val. bldgs., $5,000; exp. dept., $2,000; tot. mem., 14, pd. full time 1, pd. part time 3, vol. 10.

Water Supply—Src., wells, in bus, cent.; sys., pump to stdp. or dir.; stdp. cap., 150,000 gals., dim. 100 x 16, mat. stl.; res. cap., 28,000 gals., loc. at wks.; 2 pump. eng., class comp. dup., cap. day 1,500,000 gals.; mains, 36½ m., 4 to 12 in. dia.; 417 hyd.; 127 v.; met., 2,000; 2,000 serv.; pipe, lead; pres., dom. 35 lbs., f. 85 lbs.; cons. day, 650,000 gals.; cost, $135,000; cost mtce., $2,000; wks. owned by city.

MELROSE PARK, p. 7,147; f. area, 2 sq. m.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1½ stor.; wd. rfs. perm. in residence district; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 hose car., 1-500 gal. pumper h. & c. trk.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., wh.; tot. mem, 14 vol.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 165,876 gals., dim. 16 x 110, mat. wrt. i.; res. cap., 115,000 gals., loc. at station; 3 pump. eng., class centrif., cap. day, 1,296,000 gals.; mains, c. i., 30 m., 4 to 15 in. dia.; 245 hyd.; 150 v.; met., 1,200; 1,060 serv.; pipe, lead; pres., dom. 40 lbs., f. 90 lbs.; cons. day, 700,000 gals.; cost, $34,000; cost mtce., $100; wks. owned by city.

MENDOTA, p. 3,934; f. area, 3½ sq. m.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; causes of f inv. F. dept.—1 triple comb. pump. eng. with 1,200 ft. chem. hose, 1 h. & l. trk., 2,400 ft. hose; f. al., Gamewell, 27 bx.; val. equip., $11,000; val. bldgs., $10,000; exp. dept., $1,800; tot. mem., 21, pd full time 1, 20 vol.

Water Supply—Src., 2 wells, 1,300 ft. from bus. cent.; sys., pump to res. & dir.; stdp. cap., 30,000 gals.; res. cap., 130,000 gals.; 2 pump. eng., class comp., cap. day, 1,200,000 gals.; mains, c. i., 23 m., 4 to 8 in. dia.; 115 hyd.; 37 v.; 1,050 met.; 1,050 serv.; pres., dom. 45 lbs., f. 90 lbs.; cons. day, 650,000 gals.; cost, $125,000; cost mtce., $15,000; wks. owned by city.

METROPOLIS CITY, p. 5,055; f. area, 400 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. trks., 8 c. hand ex., 1 comb. h. trk. pump; hose, gd., 2,800 ft.; inf., 200 ft.; tot. hose, 3,000 ft.; f. al., bell; val. equip., $14,000; val. bldgs., $2,000; exp. dept., $3,300; tot. mem., 14; pd. full time 2, pd. part time & vol. 12

Water Supply—Src., well, ¼ m. bus. cent.; sys., dir. pres.; 2 pump. eng., cap. day, 5,050,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 12 v.; 4 met.; 81 hyd.; 487 serv.; pipe, galv. i. & wrt. i.; pres., dom. 45 lbs., f. 110 lbs.; cost, $55,000; cost mtce., $4,000; wks. owned by city.

MINONK, p. 2,109; f. area, 700 a.; merc. bldgs., bk., 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd rfs. not perm.; fwks. & combt. ord.; causes of f inv. F. dept.—1 hand eng., 1 c. eng., 2 c. hand ex., 1 h. & l. trk., 2 hose car., reels, 2 hrs.; hose gd., 500 ft.; tot. hose, 1,300 ft.; f. al., bell; val equip., $4,000; val. bldgs., $4,000; exp. dept., $2,000; tot. mem., 20, 1 pd., 19 vol.

Water Supply—Src., wells; sys., pump to stdp & dir.; stdp. cap., 55,000 gals.; pump. eng., cap day 2,160,000 gals.; mains, 5 m., 6 to 8 in. dia.; 30 hyd.; met., 6; 68 serv.; pres., dom. 55 lbs., f. 80 lbs.; cons., day 60,000 gals.; cost, $20,000; wks. owned by city.

MOLINE, p. 30,734; f. area, 45 a.; merc. bldgs., bk. & stn., 2 to 8 stor.; priv., wd., 2 stor.; wd rfs. not perm.; fwks. & combt. ord.; causes of f inv. F. dept.—1 comb. auto. c. & h. wag., 1 auto.

f. eng., 3 auto. hose wag. (1 in reserve), 1 aer. trk.; 1 chief's auto., 1 pump eng., 3 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 hose cart, 9 hrs.; hose, cot., rub. lined, gd., 10,500 ft.; f. al., Gamewell, 78 bx.; val. equip., $28,600; val. bldgs., $56,300; exp. dept., $11,634; tot. mem., 28, pd. full time; undrs. rating, third class.

Water Supply—Src., riv., 3 blocks bus. cent.; sys., pump dir.; elev. tk. cap., 500,000 gals.; mat., conc.; res. cap., 750,000 gals.; 3 pump. eng., cap. day 20,000,000 gals.; mains, c. i., 70.31 m., 4 to 16 in. dia.; 696 hyd.; v., 400; met., 4,525; 7,520 serv.; pipe, c. i.; pres., dom. 105 to 110 lbs.; f., 120 lbs.; cons., day, 2,987,000 gals.; cost, $1,000,000; cost mtce., $15,000; wks. owned by city.

MOMENCE, p. 2,218; f. area, 360 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 eng., 1 comb c. & 1 hose wag., 2 hose reels, 1 hose wag.; hose, cot., rub. lined, gd., 1,350 ft.; f. al., bell & wh.; val. equip., $6,500; val. bldgs., $3,000; exp. dept., $300; tot. mem., 12 vol.

Water Supply—Src., wells, ½ m. bus. cent.; gals.; 2 pump. eng., class trip., cap. day 1,500,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 68 hyd.; sys., pump to stdp. & dir.; stdp. cap., 85,000 met., 9; 406 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 60 to 75 lbs.; cons. day, 200,000 gals.; cost, $34,000; cost mtce., $3,000; wks. owned by city.

MONMOUTH, p. 8,116; f. area, 2 sq. m.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car.; 1 hand hose cart; 7 hrs.; hose, cot. rub. lined, gd., 4,900 ft.; inf., 800 ft.; tot. hose, 5,700 ft.; f. al., Gamewell, 15 bx.; val. bldgs., $10,000; exp. dept., $7,000; tot. mem. 40, pd. full time 5, pd. part time 3, vol. 32.

Water Supply—Src., 3 wells; sys., pump to res. & stdp.; stdp. cap., 115,000 gals., dim. 21 x 36, mat. iron; res. cap., 300,000 gals.; 3 pump. eng., class dup.; mains, c. i., 23 m., 4 to 8 in. dia.; 220 hyd.; met., 565; 1,800 serv.; pipe, lead; pres., dom. 50 lbs., f. 110 lbs.; cons., day 430,000 gals.; cost, $125,000; wks. owned by city.

MONTICELLO, p. 2,280; f. area, 19 blocks; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & hose wag., 2 c. hand ex., 2 hose wag., hose reels; hose, cot., rub. lined, gd., 1,500 ft.; f. al., telp., 6 bx.; val. equip., $4,550; val. bldgs., $75,000; exp. dept., $333; tot. mem., 7 vol.

Water Supply—Src., wells; sys., pump to res.; stdp. cap., 36,000 gals., dim. 12 x 48, mat. iron; 2 res. cap., 50,000 gals.; 2 pump. eng., class dup., cap. day, 200,000 gals.; mains, 6 m., 4 to 8 in. dia.; 58 hyd.; v. 18; met., 475; 100 serv.; pipe, iron; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 100,000 gals.; cost, $80,000; cost mtce., $400; wks. owned by city.

MORRIS, p. 4,505; f. area, 1,200 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 2 c. hand ex., 2 h. & l. trk., 2 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 18 bx.; val. equip., $5,000; val. bldgs., $7,000; exp. dept., $2,000; tot. mem., 25 vol.

Water Supply—Src., wells: sys., pump to stdp. & dir.; stdp. cap., 106,000 gals.; res. cap., 138,000 gals.; 3 pump. eng., class comp. dup. & centrif., cap. day 2,648,000 gals.; mains, 12¼ m., 4 to 12 in. dia.; 150 hyd.; met., 850; 1,100 serv.; pipe, lead & iron; pres., dom. 50 lbs., f. 125 lbs.; cons. day, 250,000 gals.; cost, $46,000; cost mtce., $5,500; wks. owned by city.

MORRISON, p. 3,000; f. area, 700 a.; merc. bldgs., bk., stn. & conc., 1 to 3 stor.; priv., wd., bk. & conc., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 4 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 200 ft.; tot. hose, 2,200 ft.; f. al., wh.; val. equip., $3,000; val. bldgs.. $3,500; exp. dept., $800; tot. mem., 18 pd. part time.

Water Supply—Src. spr. & wells, ¾ m. bus. cent.; sys., grav. & dir.; stdp. cap., 340,000 gals.; 2 pump. eng., trip., cap. day, 680,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 110 hyd.; 73 v.; met., 400; 890 serv.; pipe, wrt. i.; pres., dom. 38 to 60 lbs., f. 125 lbs.; cons. day 300,000 gals.; cost, $35,000; cost mtce., $5,000; wks. owned by city.

MOUNDS, p. 2,661; merc. bldg., 3 stor.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. hand ex.; inf. hose 800 ft.; val. equip., $2,500; tot. mem. 10, pd. part time.

Water Supply—Src., deep wells, 500 ft. from bus. cent.; sys., grav. pond, cap., 2,000,000 gals.; res. cap., 32,000 gals.; 4 pump. eng., cap. day, 2,088,000 gals.; mains, c. i., 5 m., 6 to 8 in. dia.; 33 hyd.; 10 v.; 200 met.; 400 serv.; pres., dom. 35 lbs., f. 100 lbs.; cons. day, 250,000 gals.; cost, $25,000; cost mtce., $400; wks. owned by city.

MOUND CITY, p. 2,756; f. area, 600 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 c. eng. on wls., 1 h. & l. trk., 3 hose car.; hose, rub., gd., 1,800 ft.; inf., 200 ft.; tot. hose, 2,000 ft.; f. al., bell & wh.; val. equip., $2,500; val. bldgs., $3,000; exp. dept., $500; tot. mem., 60, pd. part time.

Water Supply—Src., well; sys., dir.; res. cap., 250,000 gals., loc. at pump. station; 2 pump. eng., class comp. dup., cap. day 1,500,000 gals.; mains, c. i., 5 m., 4 to 10 in. dia.; 37 hyd.; 20 v.; 350 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons., day 300,000 gals.; cost, $45,000; cost mtce., $7,000; wks. owned by Ill. Traction System.

MT. CARMEL, p. 7,456; f. area, 160 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 4 c. hand ex.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell; val. equip., $6,500; val. bldgs., $4,000; exp. dept., $1,100; tot. mem., 6, pd. part time 1, vol. 6.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 150,000 gals., 4 pump. eng., cap. day 6,250,000 gals.; mains, c. i., 20 m., 4 to 14 in. dia.; 126 hyd.; met., 15; 1,300 serv.; pres., dom. 40 lbs., f. 90 lbs.; cost, $130,000; cost mtce., $6,000; wks. owned by Co.

MT. OLIVE, p. 3,503; f. area, 640 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 hose reels, 1 hand eng., 2 c. hand ex.; hose, cot., rub. lined, gd., 2,100 ft.; inf., 500 ft.; tot. hose, 2,600 ft.; f. al., bell & siren & stm. wh.; val. equip., $3,000; val. bldg., $10,000; exp. dept., $195; tot. mem., 52 vol.

Water Supply—Src., wells; waterwks. in course construction; mains, 2½ m.; 2 pumps, daily cap., 1,000,000 gals. each.

MT. VERNON, p. 9,815; f. area, 640 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 Garford trk.; hose, cot., gd., 3,000 ft.; f. al., elec., 9 bx.; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $2,000; tot. mem., 8, pd. full time 2, pd. part time 4; undrs. rating third class.

Water Supply—Src., impounding res., 4 m. bus. cent.; sys., pump dir.; res. cap., 365,000,000 gals. & 55,000,000 gals.; stdp. cap., 150,000 gals.; 4 pump. eng., class comp. dup., cap. day 4,500,000 gals.; mains, c. i., 16½ m., 4 to 14 in. dia.; 95 hyd.; 800 met.; 1,400 serv.; pipe, c. i.; pres., dom. 50 lbs., f. 125 lbs.; cons. day, 800,000 gals.; cost, $300,000: cost mtce., $2,500; wks. owned by priv. Co.

MURPHYSBORO, p. 10,703; f. area, 4 sq. m.; merc. bldgs., bk., 1 & 2 & 3 stor.; priv., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto, str., 1 motor comb. c. & h. wag., 3 c. hand ex., 1 hose wag., 1 hose reel, 1 chief's auto.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., telp.; val. equip., $5,500; val. bldgs., $16,000; exp. dept., $5,500; tot. mem. 3, pd. full time 3.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 80,000 gals.; 3 pump. eng., combined cap. day 4,500,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 130 hyd.; 125 v.; met., 20; 1,200 serv.; pres., dom. 45 to 60 lbs., f. 90 to 125 lbs.; cons. day, 1,500,000 gals.; cost, $160,000; wks. owned by priv. Co.

NAPERVILLE, p. 3,830; f. area, 40 a; merc. bldgs., stn., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 3 hose carts; 1,000 gal. pumper; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 200 ft.; tot., 3,200 ft.; f. al., bell & wh.; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $2,000; tot. mem., 35; pd. full time 3, vol. 30; undrs. rating, seventh class.

Water Supply—Src., 2 wells, in bus cent.; sys., res. to mains; stdp. cap., 100,000 gals.; dim. 22 x 40 ft.; res. cap., 110,000 gals.; 3 pump. eng., class stm., cap. per min., 1,000 gals.; 1 motor pump, cap. min., 500 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 150 hyd.; 950 met.; 950 serv.; pipe, c. i.; pres., dom. 65 lbs., f. 125 lbs.; cons. per day, 250,000 gal.; cost, $100,000; wks. owned by city.

NASHVILLE, p. 2,209; f. area, 320 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 350-gal. pumper, 1 gasoline eng., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., 2,000 ft.; f. al., bell; val. equip., $6,500; val. bldgs., $2,000; exp. dept., $400; tot. mem., 16 vol.; undrs. rating, third class.

Water Supply—Src., wells; in city; 2 pump. eng.; cost, $8,000; wks. owned by city.

NEWTON, p. 2,083; f. area, 1½ a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,700 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $3,000; exp. dept., $700; tot. mem., 8 vol.

Water Supply—Src., riv., 300 yds. bus. cent.; sys., pump dir.; pump. eng., cap. day 5,000,000 gals.; mains, iron, 5 m., 4 to 8 in. dia.; 35 hyd.; 30 serv.; pres., dom. 60 lbs., f. 200 lbs.; cost, $6,000.

NOKOMIS, p. 3,465; f. area, 100 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, rub., gd., 1,200 ft.; f. al., siren & bell; tot. mem., 18 vol.

Water Supply—Src., wells; sys., pump to stdp. & dir.; stdp. cap., 45,000 gals.; dim., 13 x 52; mat., iron; pump. eng., cap. day 240,000 gals., mains, 2½ to 4 in. dia.; 19 hyd.; 67 serv.; pipe iron; pres., dom. 30 lbs., f. 100 lbs.; cons. day, 15,000 gals.; cost, $13,000; cost mtce., $850; wks. owned by city.

NORMAL, p. 5,143; f. area, 2,560 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 comb. c. & h. wag., 1 hose car., 3 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $200; exp. dept., $1,500; tot. mem., 12; pd. full time 1, pd. part time 9, vol. 11.

Water Supply—Src., 3 wells, ¼ m., bus. cent.; sys., pump to stdp.; stdp. cap., 50,000 gals.; dim. 13 x 50; mat., conc.; res. cap., 190,000 gals.; 2 pump. eng., class centrif., cap. day, 1,500,000 gals.; mains, c. i., 30 m., 4 to 12 in. dia.; 327 hyd.; 120 v.; met., 1,300; 1,300 serv.; pipe, lead; pres., dom. 50 lbs., f. 120 lbs.; cons. day, 900,000 gals.; cost, $50,000; cost mtce., $7,500; wks. owned by city.

NORTH CHICAGO, p. 5,839; f. area, 1,200 a.; merc. bldg., bk. & cem., 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; cause of f. inv. F. dept.—1 triple comb. Reo trk.; hose, cot., rub. lined, 1,400 ft.; rub. gd., 200 ft.; tot., 1,600 ft.; f. al., bell; val. equip., $8,000; val. bldgs., $14,000; exp. dept., $3,000; tot. mem., 5; pd. full time 1, vol. 4.

Water Supply—Src., Lake Michigan; sys., grav.; 2 pump. eng., cap. day 700,000 gals.; 145 hyd.; pres., dom. 40 lbs., f. 70 lbs.; wks. owned by city.

OAK PARK, p. 39,858; f. area, 616 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 gasoline eng., 10 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 6 hrs., 1 chief's car.; hose, cot., rub. lined, gd., 5,500 ft.; f. al., Star, 23 bx.; val. equip., $25,000; val. bldgs., $50,000; exp. dept., $50,000; tot. mem., 28; pd. full time.

Water Supply—Src., Lake Michigan, 9 m., bus. cent.; sys., dir. pres.; 4 pump. eng.; combined cap. day, 8,640,000 gals.; mains, c. i., 88 m., 4 to 16 in. dia.; 628 v.; 886 hyd.; met., 7,750; 7,700 serv.; pipe, lead; pres., dom. 45 lbs., f. 70 lbs.; cons. day, 2,400,000 gals.; wks. owned by village of Oak Park.

O'FALLON, p. 2,379; f. area, 640 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 1 hose reel; hose, gd., 1,600 ft.; f. al., bell; val. equip., $8,000; exp. dept., $300; tot. mem., 25; pd. part time & vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav., pump dir.; stdp. cap., 60,000 gals.; 2 pump. eng., cap. day, 300,000 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 30 hyd.; 20 v.; met., 135; serv., 135; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 25,000 gals.; cost, $30,000; cost mtce., $3,000; wks. owned by city.

OLNEY, p. 4,491; f. area, 1,280 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 c. eng., 2 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 150 ft.; tot. hose, 1,150 ft.; f. al., bell; val. equip., $5,500; val. bldgs., $2,000; exp. dept., $1,000; tot. mem., 15 vol.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 41,000 gals.; loc. in cent. city; mat., bk. & stl.; res. cap., 120,000,000 gals., loc. 2½ m. northwest city; 2 pump. eng., class dup. comp., cap. day 2,225,000 gals.; mains, iron, 17 m., 4 to 10 in. dia.; 158 hyd.; 81 v.; 544 serv.; 526 met.; pres., dom. 40 to 45 lbs., f. 45 to 60 lbs.; cons. day, 400,000 gals.; cost mtce., $9,050; wks. owned by city.

OREGON, p. 2,227; f. area, 640 a.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 5 c. hand ex., 1 h. & l. trk., 4 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot., 2,500 ft.; f. al., wh.; val. equip., $6,000; val. bldgs., $2,000; exp. dept., $500.

Water Supply—Src., well; ⅛ m., bus. cent.; sys., pump to res.; res. cap., 1,500,000 gals.; 2 pump. eng., cap. day, 8,000,000 gals.; mains, 6 m., 4 to 8 in. dia.; 70 hyd.; 21 v.; met., 500; 500 serv.; pipe, lead; pres., dom. 70 lbs., f. 80 lbs.; cons. day, 400,000 gals.; cost, $45,000; cost mtce., $3,000; wks. owned by city.

OTTAWA, p. 10,816; f. area, 60 a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. f. eng., 1 h. & l. trk., 2 hose wag., 1 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 2,450 ft.; fair, 1,500 ft.; tot. hose, 3,950 ft.; f. al., bell, elec., 23 bx.; val. equip., $7,750; val. bldgs., $4,000; exp. dept., $7,712; tot. mem. 29, pd. full time 4, 25 vol.

Water Supply—Src., 4 wells, 1 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 250,000 gals.; res. cap., 1,000,000 gals., loc. at pump. station; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 40 m., 4 to 16 in. dia.; 181 hyd.; 85 v.; met., 2,100; 2,100 serv.; pipe, lead; pres., dom. 80 lbs., f. 100 lbs.; cons. day, 800,000 gals.; cost, $175,000; cost mtce., $19,000; city owns wks.

PANA, p. 6,122; f. area, 1,200 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 comb. hose & l. wag., 4 hose reels, 1 comb. hose, c. & pump. auto.; 2 hrs.; hose, cot., rub. lined, gd., 2,500; inf. 500 ft.; tot. 3,000 ft.; f. al., elec., Gamewell, 23 bx.; val. equip., $12,000; val. bldgs., $15,000; exp. dept., $1,000; tot. mem. 15, pd. part time.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 265,000 gals.; dim., 20 x 100; mat., iron; 2 pump. eng., cap. day 1,600,000 gals.; mains, 10 m., 10, 6 & 4 in. dia.; 87 hyd.; met., 100; 442 serv.; pres., dom. 50 lbs., f. 60 lbs.; cons. day, 200,000 gals.; cost, $53,000; cost mtce., $1,500; wks. owned by city.

PARIS, p. 7,985; f. area, 2,000 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 auto str., 1 comb. c. & h. wag., 4 hose reel, 5 hrs., 1 chem. eng.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 700 ft.; inf., 350 ft.; tot. hose, 3,200 ft.; f. al., telp. sys. & al., bell; val. equip., $10,840; val. bldgs., $2,000; exp. dept., $5,929.19; tot. mem. 10, pd. full time 5, vol. 5.

Water Supply—Src., creek, 1¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 106,000 gals.; dim., 22 x 30; mat., stl.; res. cap., 100,000,000 gals.; 3 pump. eng., cap. day, 1,800,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 210 hyd.; 107 v.; met., 14; 800 serv.; pres., dom. 50 lbs., f. 125 lbs.; cost, $80,000; cost mtce., $8,000; wks. owned by city.

PARK RIDGE, p. 6,000. F. dept.—1 pumper, 1 c. car, 2,000 ft. hose; f. al., Gamewell; val. equip., $8,000; val. bldgs., $16,000; exp. dept., $3,000; tot. mem., 15; pd. part time & vol.; undrs. rating, third class.

Water Supply—Src., Chicago.; sys., air lift on well; stdp. cap., 100,000 gals.; mat., i.; res. cap., 30,000 gals.; 2 pump. eng., cap. per day, 3,168,000 gals.; mains, c. i., 22 m., 4 to 8 in. dia.; 500 hyd.; 200 v.; 1,600 met.; 1,600 serv.; pipe, lead; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 650,000 gals.; cost, $30,000; cost mtce., $6,500; wks. owned by city.

PAXTON, p. 3,033; f. area, 860 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—auto triple comb. c. & hose wag., 1 hand eng., 4 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 1 hose reel, 4 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 500 ft.; inf., 300 ft.; tot. hose, 2,300 ft.; f. al, wh.; val. equip., $10,000; val. bldgs., $8,000; exp. dept., $800; tot. mem., 10 vol.

Water Supply—Src., wells; sys., pump to res.; res. cap., 64,000 gals.; pump. eng., cap. day 70,000 gals.; mains, 1½ m., 4 to 6 in. dia.; 25 hyd.; 5 v.; met., 10; 600 serv.; pipe, c. i.; pres., dom. 35 lbs., f. 45 lbs.; cons. day, 50,000 gals.; cost, $14,000; cost mtce., $500; wks. owned by city.

PEKIN, p. 12,086; f. area, 2,040 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. c. & h. wag., 1 str. in reserve, 4 c. hand ex., 2 hose wag., 2 hose carts, 4 hrs.; hose, cot., rub. lined, gd., 3,550 ft.; c., gd., 200 ft.; tot. hose, 3,750 ft.; f. al., Gamewell, 19 bx. & 55 telp. stations used with transmitter on f. al. circuit; val. equip., $18,565; val. bldgs., $10,000; exp. dept., $12,529; tot. mem. 10, pd. full time 5, pd. part time 5.

Water Supply—Src., wells, ¼ m. in bus. cent.; sys., pump to stdp.; stdp. cap., 180,000 gals.; dim., 20 x 75; pump. eng., cap. day 3,750,000 gals.; mains, c. & galv. i., 33 m., 4 to 14 in.; wrt. i.; 192 hyd.; 225 v.; met., 2,578; 2,592 serv.; pipe, c. & galv. i.; pres., dom. 67 lbs., f. 120 lbs.; cons. day, 8,300,000 gals.; cost, $260,000; wks. owned by Co.

PEORIA, p. 76,121; f. area, 6,000 a.; merc. bldgs., stn. bk. iron & wd., 2 to 14 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. pump & hose wag., 1 auto. comb. c. & h. wag. & trk., 1 auto. hose wag., 2 auto. chief's car., 1 asst. chief's horse & buggy, 2 gas eng., 1 c. eng., 12 c. hand ex., 2 h. & l. trk., 1 aer. trk., 3 hose wag., 1 comb. c. & h. wag., 2 serv. l. trk.; 1 double tk. c. & hose cart.; 1 hose car; 16 hrs. (in reserve, 1 str.); hose, cot., rub. lined, gd., 28,000 ft.; inf., 1,500 ft.; tot. hose, 29,500 ft.; f. al., Gamewell, 312 bx.; val. equip., $110,900; val. bldgs., $85,575; exp. dept., $114,000; tot. mem. 78, pd. full time.

Water Supply—Src., wells, 3 to 6 m. bus. cent.; sys., pump to res. & dir.; res. cap., 19,000,000 gals.; loc. 1 m. northwest station; 4 pump. eng., class ver. comp. dup. & triple expansion, cap. day 33,600,000 gals.; mains, c. i., 160 m., 4 to 30 in. dia.; 1,710 hyd.; 1,315 v.; met., 13,556; 17,060 serv.; pipe, lead; pres., dom. 35 to 125 lbs., f. 35 to 125 lbs.; cons. day, 8,756,461 gals.; cost wks., $4,609,566; cost mtce., $293,001; wks. owned by Co.

PERU, p. 8,869; f. area, 640 a.; merc. bldgs., stn., wd. & bk., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 hose wag., 3 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 700 ft.; tot. hose, 2,200 ft.; f. al., elec., 39 bx.; val. bldgs., $10,000; exp. dept., $2,500; tot. mem. 13, pd. full time 1, pd. part time 12; undrs. rating, third class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 200,000 gals.; dim., 18 x 100 ft.; mat., stl.; res. cap., 350,000 gals.; 1 pump. eng., cap. min. 800 gal.; mains, c. i., 34 m., 4 to 14 in. dia.; 130 hyd.; 48 v.; met., 1,800; 1,800 serv.; pipe, lead; pres., dom. & f. 35 to 105 lbs.; cons. day, 400,000 gals.; cost, $150,000; cost mtce., $12,500; wks. owned by city.

PETERSBURG, p. 2,432; f. area, 640 a.; merc. bldgs., bk. & stn., 2 stor.; priv., bk & stn., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag.; hose, rub., gd., 600 ft.; inf., 800 ft.; f. al., siren & telp.; val. equip., $10,000; val. bldgs., $1,000; tot. mem. 9, pd. part time.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 200,000 gals., dim., 30 x 35; 3 pump. eng., cap. day 200,000 gals.; mains, 5 m., 4 to 10 in. dia.; 45 hyd.; met., 10; 300 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 150,000 gals.; cost, $40,000; cost mtce., $2,000; wks. owned by city.

PINCKNEYVILLE, p. 2,649; f. area, 240 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 stor.; wd. rfs. perm. in f. area. F. dept.—1 h. & l. trk., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,300 ft.; f. al., bell; exp. dept., $336; tot. mem., 10 vol.

Water Supply—Src., lake & riv., 1½ m. bus. cent.; sys., pump dir.; stdp. cap., 39,750 gals.; dim., 15 x 36; mat., iron; 2 pump. eng., class dup., cap. day 2,000,000 gals.; mains, c. i., 6 m., 4 to 6 in. dia.; 63 hyd.; 21 v.; met., 15; 500 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 150 lbs.; cons. day, 500,000 gals.; cost, $25,000; cost mtce., $13,000; wks. owned by city.

PITTSFIELD, p. 2,129; f. area, 480 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 8 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $15,000; exp. dept., $400; tot. mem., 42 vol.; undrs. rating, second class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 48,000 gals.; dim., 30 x 10; mat., iron; pump. eng., cap. day 24,000 gals.; mains, 1 m., 6 in. dia.; 15 hyd.; pres., f. 55 lbs.; cost, $25,000; cost mtce., $650; wks. owned by town.

PONTIAC, p. 6,664; f. area, 1,000 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 c. hand ex., 2 comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,400 ft.; f. al., Gamewell, 33 bx.; val. equip., $25,000; val. bldgs., $20,000; exp. dept., $2,000; tot. mem. 9 full time 1, pd. part time 8.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump to stdp.; mains, c. i., 9 m., 4 to 12 in. dia.; 68 hyd.; 12 v.; met., 781; 947 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 810,000 gals.; cost, $90,000; cost mtce., $500; wks. owned by Co.

PRINCETON, p. 4,126; f. area, 400 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 auto. h. & l. trk., 2 hose wag., 2 hrs.; hose, cot., rub.

lined. gd., 2,300 ft.; rub., gd., 200 ft.; inf., 400 ft.; tot. hose, 2,900 ft.; f. al., telp.; val. equip., $4,000; val. bldgs., $2,000; exp. dept., $1,200; tot. mem. 33, pd. full time 1, vol. 32.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 55,000 gals.; dim., 14 x 50; res. cap. 160,000 gals.; 3 pump. eng., class comp. dup., cap. day 1,230,000 gals.; mains, c. i., 15 m., 4 to 8 in. dia.; 120 hyd.; 47 v.; met., 12,000; 12,000 serv.; pipe, lead; pres., dom. 45 lbs., f. 100 lbs.; cons. day 65,000 gals.; cost, $98,000; cost mtce., $5,500; wks. owned by city.

QUINCY, p. 35,978; f. area, 3,840 a.; merc. bldgs., bk. & stn., 2 to 5 stor.; priv., bk. & stn., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str. (in reserve); 2 auto., comb. c. & h. wag., 1 auto. c. eng., 18 c. hand ex., 1 aer. trk., 5 supply wag., 5 hose car., 31 hrs., 1 h. & l. auto. trk.; 1 chief's auto., 6 auto. pump. hose & c.; 1 nozzle; hose, cot., rub. lined, gd., 13,500 ft.; f. al., telp.; 90 bx.; val. equip., $85,000; val. bldgs., $49,000; exp. dept., $95,824; tot. mem. 63, pd. full time.

Water Supply—Src., riv., 1-6 m. bus. cent.; sys., pump to res.; res. cap., 20,000,000 gals.; loc. 2½ m. station; 4 pump. eng., comb. cap. day 12,000,000 gals.; mains, c. i., 81 m., 2 to 24 in. dia.; 463 hyd.; 728 v.; met., 5,427; 7,206 serv.; pipe, galv. i. & lead; pres., dom. & f. 50 to 115 lbs.; cons. day, 1,750,000 gals.; cost, $1,169,968; cost, mtce., $5,773. New pump. station, 1,900 gals. cap. per min., and tower tk., cap., 300,000 gals., to supply higher portion of city. Will give 50 to 75 lbs. pres.; wks. owned by city.

RIVERSIDE, p. 2,532; merc. bldg., bk., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 Ford trk.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., elec., siren; tot. mem., 20 vol.

Water Supply—Src., 2 wells in cent. village; sys., pump to stdp.; stdp. cap. 150,000 gals.; res. cap. 150,000 gals.; 5 pump. eng., cap. day 1,944,000 gals.; mains, c. i., 36 m., 4 to 8 in. dia.; 200 hyd.; 300 v.; 750 met.; 1,000 serv.; pipe, c. i.; pres., dom. 37 lbs., f. 100 lbs.; cons. day 600,000 gals.; cost, $206,000; cost mtce., $10,000; wks. owned by village.

RIVER FOREST, p. 4,358; f. area, 1,500 a.; merc. bldg., bk. & wd., 3 stor.; priv., wd., 3 stor.; wd. rfs. perm. in f. area.; fwks. & combt. ord.; cause of f. inv. F. dept.—1 triple comb. gas eng., 2 chem. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot., 2,000 ft.; f. al., telp., 9 bx.; val. equip., $15,000; val. bldgs., $7,000; exp. dept., $4,000; tot. mem. 15, pd. full time 1, vol. 14.

Water Supply—Src., artesian well, in bus. cent.; sys., pump to stdp.; stdp. cap., 54,000 gals.; dim., 12 x 60 ft.; mat., bk. & i.; res. cap., 225,000 gals.; 4 pump. eng., class dup., cap. day, 400,000 gals.; mains, c. i., 30 m., 12 to 4 in. dia.; 110 hyd.; 86 v.; 660 met.; 660 serv.; pres., dom. 35 lbs.; f. 90 to 105 lbs.; cons. day, 310,000 gals.; cost, $990,000; cost mtce., $9,300; wks. owned by village.

ROBINSON, p. 3,375; f. area, 640 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 700 ft.; tot. hose, 2,200 ft.; f. al., telp.; val. equip., $3,000; val. bldgs., $1,200; exp. dept., $1,800; tot. mem., 10, pd. full time 1, vol. 9.

Water Supply—Src., Wabash riv., res. & tank, 2 blocks bus. cent.; stdp. cap., 75,000 gals.; mat., stl.; res. cap., 50,000 gals.; 3 pump. eng., class comp., cap. day 2,000,000 gals.; mains, iron, 4 m.; 54 hyd.; 35 v.; met., 50 pres., dom. 50 lbs., f. 100 lbs.; wks. owned by Co.

ROCHELLE, p. 3,310; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 750 ft.; inf., 500 ft.; tot. hose, 2,250 ft.; f. al., wh.; val. equip., $7,500; val. bldgs., $3,000; exp. dept., $300; tot. mem., 19, pd. full time 2, vol 17; undrs. rating, fourth class.

Water Supply—Src., wells, ⅓ m. bus. cent.; sys., pump to stdp.; stdp. cap., 50,000 gals.; res. cap., 240,000 gals. & 83,000 gals.; 4 pump. eng., cap. day 2,000,000 gals.; mains, 16 m., 4 to 8 in. dia.; 81 hyd.; met., 700; 700 serv.; pres., dom. 50 lbs., f. 85 lbs.; cons. day, 600,000 gals.; cost, $60,000; cost mtce., $5,000; wks. owned by city.

ROCK FALLS, p. 2,927; f. area, 200 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. trk., 3 hose car., 1 c. hand ex.; hose, cot., rub., gd., 3,200 ft.; inf., 400 ft.; tot. 3,650 ft.; f. al., Gamewell, 2 bx.; val. equip., $13,000; val. bldgs., $6,000; exp. dept., $5,000; tot. mem. 14, pd. full time 1, vol. 13; undrs. rating, third class.

Water Supply—Src., supplied by Sterling.

ROCKFORD, p. 65,651; f. area, 35 a.; merc. bldgs., stn.. bk. & wd., 2 to 13 stor.; priv., bk. & wd., 2 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 2 auto. comb. c. & h. wag., 1 c. hand ex., 1 chief's auto., 1 auto. h. & l. trk., 1 auto. aer. trk., 1 auto. hose wag., 1 str., 2 comb. c. & h. wag., 1 chief's buggy, 1 fuel wag., 3 exercise wag., 2 f. al., wag., 9 motor pumps; hose, cot., rub. lined, gd., 14,000 ft.; inf. hose, 2,350 ft.; tot. hose, 16,350 ft.; f. al., Gamewell, 79 bx.; val. equip., $85,000; val. bldgs., $90,000; exp. dept., $100,000; tot. mem. 87, pd. full time; undrs. rating, first class.

Water Supply—Src., wells; sys., pump dir. to mains, 2 res., cap. 1,850,000 gals., 5 pump. eng., comb. cap. day, 25,000,000 gals.; mains, c. i., 134.05 m., 2 to 24 in. dia.; 921 hyd.; 2,087 v.; met., 10,836; 12,219 serv.; pipe, lead & c. i.; pres., dom. 62 lbs., f. 82 lbs.; cons. day, 4,000,000 gals.; cost, $1,065,949.72; cost mtce., $59,811.98; wks. owned by city.

ROCK ISLAND, p. 35,177; f. area, 8¾ sq. m.; merc. bldg., bk., 2 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 comb. c. & h. wag., 18 c. hand ex., 1 aer. trk., 2 pump. autos; hose, gd., 14,000 ft.; f. al., Gamewell, 65 bx.; val. equip., $50,000; val. bldgs., $80,000; exp. dept., $70,000; tot. mem. 33, pd. full time.

Water Supply—Src., riv., ½ m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 500,000 gals.; mat., stl.; res. cap., 10,000,000 gals.; loc. at 22d st. & 16th av.; 3 pump. eng., cap. day 8,000,000 gals.; mains, c. i., 70 m., 4 to 20 in. dia.; 700 hyd.; 500 v.; met., 3,500; 7,000 serv.; pipe, lead; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 3,500,000 gals.; cost, $2,000,000; cost mtce., $50,000; wks. owned by city.

ROODHOUSE, p. 2,928; f. area, 6 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; combt. ord. F. dept.—1 hand eng., 1 hose wag.; hose, gd., 300 ft.; f. al., bell; val. equip., $900; tot. mem., 20 vol.

Water Supply—Src., wells.

RUSHVILLE, p. 2,275; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose wag., 2 hose car., 2 hrs.; hose, gd., 2,000 ft.; f. al., bell; val. equip., $2,700; val. bldgs., $1,250; exp. dept., $1,150; tot. mem., 15, pd. part time.

Water Supply—Src., well, 300 ft. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 115,000 gals.; dim., 14 x 100; mat., boiler plate; 3 pump. eng., class dup., cap. day 250,000 gals.; mains, c. i., 11 m., 4 to 10 in. dia.; 29 hyd.; met., 20; 60 serv.; pres., dom. 43 lbs., f. 150 lbs.; cost, $300,000; cost mtce., $1,200; wks. owned by city.

ST. CHARLES, p. 4,099. F. dept.—1 comb. trk., 1 hose wag.; val. equip., $6,000; val. bldgs., $2,000; tot. mem., 11; pd. full time 2, vol. 9.

Water Supply—Src. wells in bus. cent.; sys., dir.; 2 pump. eng., motor & stm.; cap. per day 3,600,000 gals.; mains i.; hyd. 5; v. 2; 800 met.; mains 20 m., pres. dom. 70 lbs., f. 145 lbs.; cons., per day, 3,900,000 gal.; wks. owned by city.

SALEM, Marion Co., p. 3,457; f. area, 12 a.; merc. bldg., bk., 3 stor.; priv., 2 & 3 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.;

causes of f. inv. F. dept.—2 hose cart, 1 c. eng., 1 comb. c. & h. wag., c. hand ex., h. & l. trk.; 5,000 ft. hose; f. al., bell & wh., 2 bx.; val. equip., $2,200; val. bldg., $6,000; exp. dept., $300; tot. mem. 20 vol., pd. $1 when called, 50c. hr. thereafter.

Water Supply—Src., wells; 1 pump; cost mtce., $500; wks. owned by Co.

SANDWICH, p. 2,409; f. area, 15 a.; merc. bldgs., bk., 2 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area. F. dept.—2 chem. eng., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,600 ft.; f. al., wh.; val. equip., $5,000; val. bldgs., $2,500; exp. dept., $1,000; tot. mem., 47 vol.

Water Supply—Src., St. Peter Sand Stone, ⅛ m. bus. cent.; sys., well to stdp. & dir.; stdp. cap., 85,000 gals.; dim., 12 x 100; mat., i.; 3 pump. eng., class stm. & elec., cap. min., 1,850 gals.; mains, c. i., 12 m., 1½ to 8 in. dia.; 77 hyd.; 28 v.; 716 met.; 728 serv.; pres., dom. f. 40 to 100 lbs.; cons. day, 250,000 gals.; cost, $35,000; cost mtce., $2,000; wks. owned by city.

SAVANNA, p. 5,237; f. area, 3 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 4 hose carts, 1 comb. c. & hose wag., 5 c. hand ex., 3 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 1,000 ft.; inf., 250 ft.; tot. hose, 2,750 ft.; f. al., telp & wh.; val. equip., $8,000; val. bldgs.,

Water Supply—Src., wells, in bus. cent.; sys., pump to res.; res. cap., 750,000 gals.; 2 pump. eng., class comp., cap. day 2,250,000 gals.; mains, kalamein & c. i., 7 m., 4 to 10 in. dia.; 80 hyd.; 60 v.; met., 25; 1,500 serv.; pipe, galv. i.; pres., dom. & f. 85 lbs.; cons. day, 650,000 gals.; cost, $100,000; cost mtce., $5,500; wks. owned by city.

SHELBYVILLE, p. 3,568; f. area, 600 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 2 hose wag.; hose, cot., rub. lined, gd., 1,250 ft.; f. al., wh.; val. equip., $3,000 val. bldgs., $100; exp. dept., $200; tot. mem., 14 vol.

Water Supply—Src., 24 wells, ½ m. bus. cent.; sys., pump to res., dim., 124 x 120 ft.; mat. w. i.; res. cap., 1,666,667 gals.; 1 pump. eng., class comb. dup.; cap. day, 1,250,000 gals.; mains, c. i., 12.3 m., 2 to 14 in. dia.; 93 hyd.; met., 750; 979 serv.; pipe, w. i.; pres., dom. 50 lbs., f. 100 lbs.; cons., per day, 300,000 to 750,000 gal.; wks. owned by priv. Co.

SPARTA, p. 3,340; f. area, 1¼ sq. m.; bldgs., bk., 2 & 3 stor.; priv., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 comb. c. & h. wag., 1 hose car.; hose, 1,050 ft.; f. al., wh.; val. equip., $3,500; exp. dept., $175; tot. mem., 16, vol. pd. on call.

Water Supply—Src., wells & cisterns in bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 110,000,000 gals.; 2 pump. eng., cap. day, 2,500,000 gals.; mains, c. i., 9 m., 6 to 8 in. dia.; 82 hyd.; 50 v.; 300 met.; 300 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 60 to 125 lbs.; cons. day, 75,000 gals.; cost, $95,000; wks. owned by city.

SPRINGFIELD, p. 59,183; f. area, 5,529 a.; merc. bldgs., stn., bk. & wd., 2 to 11 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. str. (in reserve), 2 auto. comb. c. & h. wag., 1 chief's auto., 30 c. hand ex., 2 auto. h. & l. trk., 7 triple comb., 1 fuel supply auto., 1 auto. aer. trk., 2 auto. hose wag.; hose, cot., rub. lined, gd., 18,100 ft.; inf., 1,000 ft.; tot. hose, 21,000 ft.; f. al., Gamewell, 68 bx.; val. equip., $110,505; val. bldg., $94,000; exp. dept., $112,026; tot. mem., 77, pd. full time.

Water Supply—Src., wells & galleries, 5 m. cent. of city; sys., pump to res. & dir.; res. cap., 4,500,000 gals.; loc. 1¼ m. northeast bus. cent.; 3 pump eng., class vertical, trip & comp., cap. day 22,000,000 gals.; mains, c. i., 115.98 m., 4 to 24 in. dia.; 877 hyd.; 932 v.; met., 10,123; 14,437 serv.; pipe, c. i.; pres., dom. 45 lbs.; cons. day, 7,280,843 gals.; cost, $1,219,268.45; cost mtce., $62,327.85; wks. owned by city.

SPRING VALLEY, p. 6,493; f. area, 600 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 2 c. hand ex., 1 hose car., 2 hrs.; hose, 1,200 ft. gd., 1,000 ft. fair; tot. hose, 2,200 ft.; f. al., bell; val. equip., $6,000; tot. mem. 18, pd. full time 1, vol. 17.

Water Supply—Src., spr. & wells, ½ m. bus. cent.; sys., grav. & pump to stdp.; cap., 150,000 gals.; res. cap., 50,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, 6 m., 4 to 10 in. dia.; 53 hyd.; 7 v.; met., 850; 1,150 serv.; pipe, galv. i.; pres., dom. 40 to 80 lbs., f. 40 to 100 lbs.; cons. per day, 300,000 gals.; cost, $40,000; wks. owned by city.

ST. CHARLES, p. 4,099; f. area, 4 sq. m. F. dept.—1 comb. c. & h. wag., 4 chem. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 700 ft.; tot. hose, 2,200 ft.; f. al., telp. & wh.; val. equip., $7,000; val. bldgs., $1,500; exp. dept., $2,000; tot. mem., 14, pd. full time 2, vol. 12.

Water Supply—Src., wells, in bus cent.; sys., grav. & pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 135,000 gals.; 2 pump. eng., class dup., cap. day, 144,000 gals.; mains, c. i., 25 m., 4 to 10 in. dia.; 140 hyd.; 162 v.; 750 met.; 750 serv.; pipe, lead; pres., dom. 72 lbs., f. 150 lbs.; cons. day, 300,000 gals.; cost mtce., $2,973; wks. owned by city.

STAUNTON, p. 6,027; f. area, 960 a.; merc. bldgs., bk & iron, 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 comb. c. & h. wag., 350 gal triple comb. pump, 2 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. 2,000 ft.; f. al., elec. wh.; val. equip., $5,000; val. bldgs., $8,000; exp. dept., $200; tot. mem., 40 vol.; undrs. rating, fourth class.

Water Supply—Src., wells; sys., pump dir.; stdp. cap., 54,000 gals.; dim., 16 x 32; 2 pump. eng., class comp. dup., cap. day 1,000,000 gals.; mains, 5¼ m., 4 to 8 in. dia.; 35 hyd.; pipe, galv. i.; pres., dom. 60 lbs., f. 115 lbs.; cost, $19,500.

STERLING, p. 8,142; f. area, 7,467 a.; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 comb. auto. trk., 1 h. & l. trk., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,150 ft.; rub., gd., 1,100 ft.; tot. hose, 2,250 ft.; f. al., Gamewell, 18 bx.; val. equip., $18,000; val. bldgs., $14,000; exp. dept., $16,000; tot. mem. 15, pd. full time 5, pd. part time 10.

Water Supply—Src., wells, 1¼ m. bus. cent.; sys., dir. to stdp.; stdp. cap., 235,000 gals.; dim., 20 x 100; mat., i.; res. cap., 1,250,000 gals.; 3 pump. eng., class comp., cap. day 6,000,000 gals.; mains, c. i., 41 m., 4 to 16 in. dia.; 182 hyd.; 180 v.; met., 1,800; 2,887 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 750,000 gals.; cost, $341,037; cost mtce., $43,190; wks. owned by priv. corp.

STREATOR, p. 14,779; f. area, 1,280 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 patrol wag., 7 c. hand ex., 1 800-gal. pump; c. & hose & l. wag.; 1 comb. c. hose & l. wag.; 1 comb. c. & hose wag (in reserve), 1 h. & l. trk., 1 aer. trk., 2 hose wag., 2 hose car., reels, &c., 6 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 3,000 ft.; tot. hose, 7,000 ft.; f. al., Gamewell, 35 bx.; val. equip., $25,000; val. bldgs., $10,000; exp. dept., $15,000; tot. mem. 12, pd. full time; undrs. rating, second class.

Water Supply—Src., riv., 3½ m. bus cent.; sys., pump dir.; res. cap., 250,000,000 gals.; loc. ¼ m. station; 2 pump. eng., cap. day 9,000,000 gals.; mains, c. i., 40 m., 4 to 24 in. dia.; 288 hyd.; 402 v.; met., 2,500; 4,240 serv.; pipe, galv. & w. i.; pres., dom. 40 lbs., f. 90 lbs.; cons. day, 2,500,000 gals.; cost, $675,000; cost mtce., $4,200; wks. owned by Co.

SULLIVAN, p. 2,532; f. area, 9 blocks; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 hose car.; hose, cot., gd., 500 ft.; f. al., siren; val. equip., $2,500; val. bldgs., $6,000; exp. dept., $1,000; tot. mem., 46 vol.; undrs. rating, second class.

SYCAMORE, p. 3,062; f. area, 2,000 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd. & bk., 60 ft.; wd. rfs. not perm.; fwks. & combt. ord. causes of some f. inv. F. debt.—1 h. & l. trk., 6 c. hand ex., 1 600-gal triple comb. pumper, 1 comb. c. & h. trk., 1 hose wag.; hose, cot., rub. lined, gd., 2,300 ft.; rub., gd., 600 ft.; inf., 200 ft.; tot. hose, 3,100 ft.; f. al., telp. Gamewell, 25 bx.; val. equip., $24,500; val. bldgs., $2,500; exp. dept., $3,250; tot. mem., 16, pd. full time 4, pd. part time & vol. 12; undrs. rating, third class.

Water Supply—Src., well, in bus. cent.; sys., pump to stdp.; stdp. cap., 200,000 gals.; 3 pump. eng., cap. day, 650,000 gals.; mains, c. i., 15½ m., 4 to 10 in. dia.; 125 hyd.; 149 v.; met., 800; 900 serv.; pipe, lead; pres., dom. & f. 57 lbs.; cons. day, 256,000 gals.; cost, $60,000; cost mtce., $600; wks. owned by city.

TAYLORVILLE, p. 5,806; f. area, 1,700 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 6 c. hand extras, 2 pumpers.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp.; val. equip., $17,000; val. bldgs., $400; exp. dept., $4,000; tot. mem., 7, 3 pd. full time, 4 pd. part time; undrs. rating, fourth class.

Water Supply—Src., wells, 6 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 36,000 gals.; dim., 20 x 110; mat., bk. & sheet i.; 2 pump. eng., class horizontal; cap. day, 1,000,000 gals.; res. cap., 60,000 gals.; mains, c. i., 35 m., 2 to 8 in. dia.; hyd.; 125 v.; met., 400; 1,100 serv.; pipe, wrt. i.; pres., dom. 60 lbs., f. 80 to 90 lbs.; cons. day, 500,000 gals.; cost, $40,000; cost mtce., $6,000; wks. owned by city & Co.

TOLUCA, p. 2,503; f. area, 240 a. F. dept.—1 c. eng., 2 hose reels; hose, cot., rub. lined, gd., 1,850 ft.; inf., 300 ft.; tot. hose, 2,150 ft.; val. equip., $2,000; tot. mem., 12, pd. part time.

Water Supply—Src., well; sys., pump; 2 pump. eng., cap. day 80,000 gals.; 16 hyd.; pres., dom. 40 lbs.; cost, $15,000; cost mtce., $2,000; wks. owned by city.

TUSCOLA, p. 2,564; f. area, 95 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 c. eng., 2 c. hand ex., 1 aer. trk., 2 hose reels, 3 hrs.; hose, cot., rub. lined, gd., 900 ft.; rub., gd., 800 ft.; tot. hose, 1,700 ft.; f. al., bell & wh.; val. equip., $5,125; val. bldgs., $6,000; exp. dept., $600; 25 vol.

Water Supply—Src., 2 wells, 1 m. bus. cent.; sys., dir. pres.; res. cap., 250,000 gals.; 4 pump. eng., cap. day 452,800 gals.; mains, c. i., 5¾ m., 4 to 10 in. dia.; 53 hyd.; 23 v.; met., 155; 198 serv.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 130,000 gals.; cost, $50,000; cost mtce., $4,500; wks. owned by Co.

URBANA, Champaign Co., p. 10,244; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 c. hand ex., 6 comb. c. & h. wag., 2 hose wag.; f. al., telp.; val. equip., $8,500; val. bldgs., $5,000; exp. dept., $8,000; tot. mem., 6, pd. full time; undrs. rating, second class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir.; res. cap., 1,400,000 gals.; 4 pump. eng., cap. day, 6,000,000 gals.; mains, c. i., 35 m., 4 to 14 in. dia.; 300 hyd.; 150 v.; met., 5,000; 5,600 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 110 lbs.; cons. day, 2,000,000 gals.; wks. owned by priv. Co.

VANDALIA, p. 3,316; merc. bldgs., bk. 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 1 auto. hose wag., 3 hose reels; hose, gd., 1,200 ft.; f. al., wh.; val. equip., $3,500; val. bldgs., $1,500; tot. mem., 15 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 75,000 gals.; dim., 19 x 29; mat., stl.; 2 pump. eng., class gasoline & stm., cap. day 85,000 gals.; mains, c. i., 10 m., 6 to 12 in. dia.; 60 hyd.; met., 25; pres., dom. 55 lbs., f. 75 lbs.; cost, $50,000; cost mtce., $1,250; wks. owned by city.

VENICE, p. 3,895; f. area, 2½ m.; merc. bldgs., bk. & wd., 3 stor.; priv., wd.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 hose carts; hose, rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $500; tot. mem., 70 vol.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to res.; res. cap., 16,000,000 gals.; pump. eng., cap. day 12,000,000 gals.; mains, c. i., 5 m., 6 to 10 in. dia.; 67 hyd.; met., 10; pres., dom. 50 lbs., f. 80 to 100 lbs.; cost, $250,000; cost mtce., $3,300; wks. owned by Co.

VIRDEN, p. 4,682; f. area, 640 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 gas. eng., 2 c. eng., 1 auto comb. c. & hose wag., 2 c. hand ex.; 2 hose carts; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell & wh.; val. equip., $8,000; val. bldgs., $4,000; exp. dept., $700; tot. mem., 15 vol.; undrs. rating, fifth class.

Water Supply—Water works to be installed.

WARSAW, p. 2,031; f. area, 50 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb c. & h. wag., 7 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 1,950 ft.; rub., gd., 350 ft.; inf., 700 ft.; tot., 3,000 ft.; f. al., bell & elec. siren; val. equip., $6,500; val. bldgs., $4,500; exp. dept., $350; tot. mem. 30, pd. part time.

Water Supply—Src., Miss. riv., ⅛ m. bus. cent.; sys., pump to stdp. & dir. pres.; stdp. cap., 80,000 gals.; 2 pump. eng., cap. day 1,350,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 57 hyd.; 18 v.; pres., dom. 60 lbs., f. 150 lbs.; cons. day, 60,000 gals.; cost, $30,000; cost mtce., $1,400; wks. owned by city.

WATSEKA, p. 2,817; f. area, 200 a.; merc. bldgs., bk., 1, 2, 3 to 38 stor.; priv., wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chem. eng., 1 comb. c. & h. wag., 1 hose wag., 9 c. hand ex., h. & l. trk.; hose, gd., 1,000 ft.; inf. 800 ft.; tot., 1,800 ft.; f. al., phone; val. equip., $4,500; exp. dept., $1,000; tot. mem. 15, pd. full time 1, pd. part time 14.

Water Supply—Src., wells, 200 ft. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; dim., 10 x 12 x 110; mat., stl.; 2 pump. eng., class dup., cap. day 700,000 gals.; mains, c. i., 12 m., 8½ to 12 in. dia.; 70 hyd.; 10 v.; 300 serv.; pipe, lead & iron; pres., dom. 50 lbs., f. 50 lbs.; cons. day, 300,000 gals.; cost, $20,000; cost mtce., $1,500; wks. owned by city.

WAUKEGAN, p. 19,226; f. area, 2,560 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; no fwks. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag. (in reserve); 1 chief's auto., 1 c. & h. wag., 12 c. hand ex., 1 auto., h. & l. trk., 1 pumper, 1 hose wag., f. al. auto., 4 hrs.; hose, cot., rub. lined, gd., 4,400 ft.; f. al., Gamewell, 50 bx.; val. equip., $15,000; val. bldgs., $25,000; exp. dept., $33,317; tot. mem. 17; pd. full time 15, pd. part time 2; undrs. rating, third class.

Water Supply—Src., lake, 1¼ m. bus. cent.; sys., grav., pump dir.; 3 pump. eng., cap. day, 10,000,000 gals.; mains, c. i., 45.6 m., 4 to 16 in. dia.; 372 hyd.; 382 v.; met., 700; 3,500 serv.; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 5,067,000 gals.; cost, $500,000; cost mtce., $31,000; wks. owned by city.

WEST CHICAGO, p. 2,594; f. area, 700 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 comb. c. & h. trk., 5 c. hand ex., 1 trk. with c. tk.; hose, rub., gd., 1,500 ft.; f. al., elec. siren & wh.; val. equip., $3,000; 18 vol.

Water Supply—Src., 2 wells, in bus. cent.; sys., pump to res. & stdp.; stdp. cap., 178,000 gals.; dim. 16 x 115 ft.; res. cap., 68,000 gals.; loc. centrally; 2 pump. eng., cap. day, 900,000 gals.; mains, c. i., 17 m., 4 to 8 in. dia.; 90 hyd.; 49 v.; met., 700; 700 serv.; pipe, lead; pres., dom. & f. 56 lbs.; cons. day, 400,000 gals.; cost, $75,000; cost mtce., $10,000; wks. owned by city.

WEST FRANKFORT, p. 8,487; 640 a.; merc. bldgs., bk., wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto.

comb. trk. & eng., 1 hose wag.; hose, cot., rub. lined, gd., 800 ft.; rub., gd., 400 ft.; tot., 1,200 ft.; f. al., elec. wh.; val. equip., $5,000; exp. dept., $850; tot. mem. 10, pd. part time, vol.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump.; emergency res., cap. 150,000 gal.; 2 pumps, cap. per min., 1,750 gals.; mains, c. i., 17 m., 4 to 10 in. dia.; 72 hyd.; 43 v.; 800 serv.; pipe lead & i.; pres., dom. 30 to 45 lbs., f. 120 lbs.; cost, $100,000; cost. mtce., $10,800; wks. owned by city.

WHEATON, Dupage Co., p. 4,137; f. area, 10 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 2 c. hand ex., 2 hose wag., 2 hrs.; hose, 1,800 ft.; f. al., telp. & wh.; val. equip., $7,800; val. bldgs., $3,000; exp. dept., $600; tot. mem., 20 vol.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., grav.; stdp. cap. 200,000 gals.; dim., 20 x 49; mat., stl. & conc.; res. cap. 110,000 gals.; 2 pump. eng., cap. day, 2,000,000 gals.; mains, c. i., 16 m., 4 to 12 in. dia.; 140 hyd.; 130 v.; met., 1,100; 1,100 serv.; pipe, lead; pres., dom. 65 lbs., f. 75 lbs.; cons. day, 350,000 gals.; cost, $100,000; wks. owned by city.

WHITE HALL, p. 2,954; f. area, 80 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 hose wag., 1 motor trk.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell; val. equip., $4,500; val. bldgs., $1,400; exp. dept., $175; tot. mem., 18, pd. part time & vol.; undrs. rating, third class.

Water Supply—Src., res., 1¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 80,000 gals.; dim., 24 x 21; mat., stl.; res. cap., 160,000,000 gals.; loc. 1¼ m. city, 2 pump. eng., class elec., cap. day 360,000 gals.; mains, c. i., 5 m., 4, 6 & 8 in. dia.; 108 hyd.; met., 365; serv., 365; pipe, lead; pres., dom. 43 lbs., f. 43 to 135 lbs.; cons. day, 150,000 gals.; cost, $25,000; cost mtce., $2,500; wks. owned by city.

WILMETTE, p. 7,814; f. area, 2½ sq. m.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., 1 to 3 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. trk., 1 comb. c. & h. wag., c. hand ex., 1 c. eng., 1 750 gal. pumper; 1 hose car., 2 hrs.; hose, cot., rub. lined gd., 2,800 ft.; rub., gd., 200 ft., inf. 400 ft.; tot. hose, 3,200 ft.; f. al., telp; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $5,000; tot. mem., 15; pd. full time 2, pd. part time 13.

Water Supply—Src., Lake Michigan, 4 m. bus. cent.; water supplied by city of Evanston; mains, iron, 28 m., 6 to 8 in. dia.; hyd.; v.; met., 100; 640 serv.; pipe, lead & galv. i.; pres., dom. 40 lbs., f. 80 lbs.; cons. day, 164,383 gals.

WINNETKA, p. 6,694; f. area, 2,189; merc. bldgs., wd. & bk., 1, 2½ to 3 stor.; priv., 1 to 3 stor.; wd. rfs. perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & hose auto., 1 auto. pumper, 4 chem. hand extras, 1 h. & l. trk., 2,200 ft. hose; inf. 700 ft.; tot., 2,900 ft.; f. al., 18 bells; val. equip., $14,900; exp. dept., $8,000; tot. mem., 18, pd. full time 3, pd. part time 15.

Water Supply—Src., Lake Michigan, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 54,000 gals.; 4 pump. eng., cap. day 5,000,000 gals.; mains, c. i., 31.68 m., 3 to 12 in. dia.; 310 hyd.; met., 1,740; 1,600 serv.; pipe, lead; pres., dom. & f. 50 lbs.; cons. day, 1,400,000 gals.; cost, $359,600; cost mtce., $20,000; wks. owned by village.

WOODSTOCK, p. 5,523; f. area, 20 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—3 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 1 pumper & hose; hose, 2,000 ft.; f. al., Gamewell, 40 bx.; exp. dept., $1,500; tot. mem., 16 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 120,000 gals.; res. cap., 275,000 gals.; 6 pump. eng. cap. day, 1,579,000 gals.; mains, iron, 17½ m., 4 to 8 in. dia.; 151 hyd.; 106 v.; met., 1,000; 1,100 serv.; pres., dom. 60 lbs., f. 70 lbs; cost, $75,000; cost mtce., $14,000; wks. owned by city.

ZION CITY, p. 5,580; f. area, 8 blocks; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk., wd. & conc., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 10 c. hand ex., 1 h. & l trk., 1 str., 1 hose wag., 1 hose car, 1 hose & pumper; 2 hrs.; hose, cot., rub. lined, gd., 1,300 ft.; f. al., telp. & elec. bell; val. equip., $3,500; val. bldgs., $2,400; exp. dept., $3,500; tot. mem. 12, pd. full time 2, pd. part time, 10; undrs. rating, fourth class.

Water Supply—Src., wells, in bus. cent.; sys. pump; 1 pump. eng., class dup.; 1 cistern, cap. 500 bbls.; mains, 3 m., 3, 4, 6 & 10 in. dia.; 14 hyd.; pres., dom. 65 lbs.; wks. owned by town.

Places with a population of 2,000 or more not reported—Averyville, Benton, Berwyn, Carriers Mills, Christopher, Divernon, Dolton, E. Peoria, Eldorado, Forest Park, Gillespie, Girard, Lyons, Oglesby, Royalton, Upper Alton, Villa Grove, W. Hammond, Westville, Witt, Wood River, Zeigler.

INDIANA

ALEXANDRIA, p. 4,172; f. area, 4½ sq. m.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c., h. & l. wag.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 500 ft.; tot. hose, 1,500 ft.; f. al., Gamewell, 9 bx.; val. equip., $8,000; val. bldgs., $10,000; exp. dept., $4,000; tot. mem., 5, pd. full time 4, pd. part time 1.

Water Supply—Src., wells, 1-3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 235,000 gals., dim. 20 x 100, loc. near station, mat. stn. & stl.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 8 m., 4 to 16 in. dia.; 94 hyd.; met., 15; 500 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 110 lbs.; cost, $50,000; cost mtce., $4,000; wks. owned by city.

ANDERSON, p. 29,767; f. area, 5½ sq. m.; merc., bldgs., bk., 1 to 6 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 gasoline pumper, 1 auto. comb. hose & pump. eng., 1 comb. c. & l. trk.; 1 chief's auto. with c. tk., 1 comb. hose & c. hose wag., 3 comb. h. & c. wag., 12 c. hand ex., 1 h. & l. trk., 2 hose wag., 8 hrs. (1 horse drawn combt. hose & c. in res.); hose, cot., rub. lined, gd., 1,200 ft., rub., gd., 6,900 ft.; inf., 500 ft.; tot. hose, 8,600 ft.; f. al., Gamewell, 105 bx.; val. equip., $87,290; val. bldgs., $41,200; exp. dept., 58,905; tot. mem. 43, pd. full time.

Water Supply—Src., White River, 5 blocks, bus. cent.; sys., pump dir. to mains; res. cap., 500,000 gals.; 4 pump. eng., class comp., cap. day 19,000,000 gals.; mains, c. i., 48.69 m., 2 to 20 in. dia.; 405 hyd.; 214 v.; met., 2,100; 5,631 serv.; pipe, lead & galv. i.; pres., dom. 65 lbs., f. 115 lbs.; cons. day, 2,612,500 gals.; cost, $370,936; wks. owned by city.

ANGOLA, p. 2,650; f. area, 2,000 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 1 c. hand ex., 1 triple comb pumper, 1 hose wag.; hose, cot., rub. lined, gd., 1,700 ft.; inf., 600 ft.; tot. hose, 2,300 ft.; f. al., bell & stm. wh.; val. equip., $16,500; val. bldgs., $3,000; exp. dept., $600; tot. mem. 12, pd. part time & vol.; undrs. rating, third class.

Water Supply—Src., 6 wells, ⅓ m. bus. cent.; sys., dir. pres.; 3 pump. eng., cap. day 2,432,000 gals.; mains, c. i., 16½ m., 4 to 12 in. dia.; 62

hyd.; met., 53; 716 serv.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 450,000 gals.; cost, $60,000; wks. owned by Co. & city.

ATTICA, p. 3,392; f. area, 320 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 4 hose wag., 4 hose reels, 1 hrs.; hose, cot., rub. lined gd., 1,800 ft.; f. al., bell & wh.; val. equip., $3,500; val. bldgs., $5,000; exp. dept., $600; tot. mem., 25, pd. full time 1, vol. 24; undrs. rating, second class.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals., loc. on hill above town; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 15½ m., 4 to 14 in. dia.; 700 hyd.; 40 v.; 1,000 serv.; pres., dom. 85 lbs., f. 85 lbs.; cons. day, 400,000 gals.; cost, $50,000; wks. owned by city.

AUBURN, p. 4,650; f. area, 1,500 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 12 c. hand ex., 1 hose wag., 1 Amer. Lafrance comb. pumper; hose, cot., rub. lined, gd., 2,000 ft.; new hose, 500 ft.; c. 250 ft.; tot. hose, 2,750 ft.; f. al., telp. & wh.; val. equip., $14,000; val. bldgs., $2,500; exp. dept., $2,500; tot. mem., 13, pd. full time 2, vol. 11 pd. part time; undrs. rating, second class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; 2 pump. eng., class comp. dup., size 10 x 16 x 10 x 18, cap. day 2,000,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 120 hyd.; 71 v.; 920 serv.; pipe, lead; pres., dom. 40 lbs., f. 90 lbs.; cons. day, 900,000 gals.; cost, $70,000; cost mtce., $100; wks. owned by city.

AURORA, p. 4,299; f. area, 2,560 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 3 hrs.; hose, cot., rub. lined, gd., 1,400 ft.; rub., gd., 500 ft.; inf., 800 ft.; tot. hose, 2,700 ft.; f. al., bell; val. equip., $12,000; val. bldgs., $12,000; exp. dept., $1,000; tot. mem., 22 vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res.; 4 pump. eng., class centrif. & dir., cap. day 1,000,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 89 hyd.; 514 serv.; pipe, galv. i.; pres., dom. 130 lbs., f. 130 lbs.; cost, $95,000; wks. owned by Co.

BATESVILLE, p. 2,361; f. area, 640 a.; merc. bldgs., bk. & conc., 1 to 4 stor.; priv., bk. & wd., 1½ to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.; 1 comb. c. & h. wag., 4 c. hand ex., 1 auto. h. & l. trk., 1 triple comb. h., c. & pumper motor trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,500 ft.; rub. gd., 200 ft.; tot., 2,700 ft.; f. al., bell & wh.; val. equip., $13,500; val. bldgs., $55,000; exp. dept., $250; tot. mem., 25, pd. full time 1, pd. part time & vol. 24.

Water Supply—Src., res.; sys., pump to stdp. & dir.; stdp. cap., 50,000 gals., dim. 16 x 16, mat. stl.; 2 pump. eng.; mains, c. i., 3½ m., 2½ to 8 in. dia.; 45 hyd.; met., 17; 75 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 120 lbs.; cons. day, 40,000 gals.; cost, $23,000; cost mtce., $1,500; wks. owned by Corp.

BEDFORD, p. 9,076; f. area, 4½ sq. m.; merc. bldgs., stn. & bk., 1 to 4 stor., priv., wd., 1 to 4 stor.; wd. rf. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. pump hose & ladder wag., 7 comb. c. & h. wag., 2 chem. hand ex., 1 h. & l. trk., 1 hose wag.; hose, 3,000 ft.; f. al., telp.; val. equip., $14,000; val. bldgs., $1,000; exp. dept., $9,000; tot. mem., 7; pd. full time 6, pd. part time 1, vol. 1; undrs. rating, second class.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to mains & stdp.; stdp. cap., 36,000 gals., dim., 11 x 48 ft.; mat. conc.; res., cap. 3,000,000 gal.; 2 pump. eng., cap. day 4,032,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 191 hyd.; 150 v.; met., 1,200; 1,700 serv.; pipe, wrt. i., pres., dom. 50 lbs., f. 70 lbs.; cons. day, 1,500,000 gals.; wks. owned by city.

BICKNELL, p. 7,635; f. area, 3,000 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. are not inv. F. dept.—2 c. eng., 1 h. & l. trk.; hose, cot., rub. lined, gd., 300 ft.; f. al., bell; val. equip., $200; val. bldgs., $75; exp. dept., $35; vol.; undrs. rating, fifth class.

Water Supply—No waterwks.

BLOOMINGTON, Monroe Co., p. 11,595; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; no combt. perm. by ord., only by State law. F. dept.—1 str., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 450 ft.; rub., gd., 1,600 ft.; tot. hose, 2,050 ft.; f. al., bell; val. equip., $7,000; val. bldgs., $4,800; exp. dept., $7,000; tot. mem., 6 pd. full time.

Water Supply—Src., spr., 2½ m. bus. cent.; sys., pump dir.; res. cap., 200,000,000 gals.; 4 pump. eng., cap. day 7,800,000 gals.; mains, 21½ m., 4 to 12 in. dia.; 175 hyd.; 1,600 serv.; 45 v.; pipe, galv. i.; pres., dom. 65 lbs., f. 120 lbs.; cost, $100,000; cost mtce., $6,000; wks. owned by city.

BLUFFTON, p. 5,391; f. area, 1 sq. m.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. trk., 2 comb. c. & h. wag., 8 c. hand ex., 3 hose carts; hose, cot., rub. lined, gd., 3,000 ft.; rub., 300 ft.; inf., 1,000 ft.; tot. hose, 4,300 ft.; f. al., telp., 510 bx.; val. equip., $12,000; val. bldgs., $3,000; tot. mem., 18 vol.

Water Supply—Src., wells & riv., ½ m. bus. cent.; sys., dir. pres.; 2 res. cap., 815,000 gals., loc. at station; 2 pump. eng., class hor. dup. & centrif.; cap. day, 806,400 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 112 hyd.; 60 v.; met., 850; 850 serv.; pipe, lead; pres., dom. 60 lbs., f. 90 to 100 lbs.; daily cons., 300,000 gals.; cost, $75,000; cost mtce., $5,000; wks. owned by city.

BOONEVILLE, p. 4,451; f. area, 600 a.; merc. bldgs., bk., 2 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 250 ft.; tot. hose, 1,850 ft.; f. al., telp., 2 bx.; val. equip., $2,375; val. bldgs., $6,200; exp. dept., $877; tot. mem. 9, pd. full time 1, pd. part time 1, vol. 7; undrs. rating, third class.

Water Supply—Src., lake. 6 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 110,000 gals., 2 res. comb., cap. 62,000,000 gals.; 2 pump. eng., class dup., cap. day, 1,000,000 gals.; mains, 7½ m., 4 to 10 in. dia.; 73 hyd.; 31 v.; 9 met.; 870 serv.; pres., dom. 75 lbs., f. 100 lbs.; cons. day, 200,000 gals.; cost $75,000; cost mtce., $2,500; wks. owned by city.

BRAZIL, p. 9,293; f. area, 1,500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose car., 4 hrs.; hose, cot., rub. lined, gd., 2,100 ft.; f. al., Gamewell, 18 bx.; val. equip., $6,000; val. bldgs., $8,000; exp. dept., $5,500; tot. mem., 6, pd. full time; undrs. rating, second class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir. to mains; res. loc. near plant; cap., 500,000 gal.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 16 m., 4 to 16 in. dia.; 150 hyd.; v., 12; met., 1,000; 1,200 serv.; pipe, lead & iron; pres., dom. 80 lbs., f. 120 lbs.; cons. day, 200,000 gals.; cost, $150,000; cost mtce., $9,800; wks. owned by city.

BREMEN, p. 2,084; f. area, 600 a.; merc. bldgs., bk., cem., & wd., 1 to 3 stor.; priv., bk., cem. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 4 wag. carts; hose, 2,000 ft.; f. al., bell & wh.; 2 bx.; val. equp., $3,250; val. bldgs., $1,000; exp. dept., $1,000; 80 vol.

Water Supply—Src., artesian wells & riv.; ⅛ m., bus. cent.; sys., pump to stdp.; stdp. cap., 28,000 gals.; 2 pump. eng., class elec., cap. day, 1,000,000 gals.; mains, 6 m., 4 to 6 in. dia.; 35 hyd.; met., 450; 450 serv.; pipe, galv. i.; pres., dom 55 lbs., f. 75 lbs.; cons. day, 1,300,000 gals.; cost $15,000; cost mtce. $3,400 wks. owned by city.

BROOKVILLE, p. 2,220; f. area, 440 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l.

trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 1,400 ft.; rubber, gd., 300 ft.; tot. hose, 1,700 ft.; val. equip., $2,500; val. bldgs., $500; exp. dept., $200; tot. mem., 18, pd. part time; undrs. rating, third class.

Water Supply—Src., wells, 100 rds. bus. cent.; sys., pump to res. & dir.; res. cap., 365,000 gals., loc. ¾ m. town; 2 pump. eng., class comp. dup. & triple expan., cap. day 2,100,000 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 62 hyd.; 40 v.; met., 14; 570 serv.; pipe, lead & galv. i.; pres., dom. & f. 65 to 80 lbs.; cons. day, 312,500 gals.; cost, $60,000; cost mtce., $2,000; wks. owned by town.

CANNELTON, p. 2,008; f. area, 80 a.; merc. bldgs., stn. & bk., 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 hand eng., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 900 ft.; f. al., 3 bells & wh.; tot. mem., 30 vol.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals.; loc. on hill; 2 pump. eng., class dup., cap. day, 300,000 gals.; mains, wd. & iron, 2 m., 4 to 12 in. dia.; 45 hyd.; 400 serv.; pipe, iron; pres. dom. & f. 85 lbs.; cons. day, 300,000 gals.; cost, $35,000; cost mtce., $1,900; wks. owned by Co. & city.

CLINTON, Vermilion Co., p. 10,962. F. dept.—1 hose wag., 1 h. & l. trk., 1 hose cart; hose, 2,000 ft.; tot. mem., 17 vol., 1 pd. driver.

Water Supply—Src., driven wells; ¼ m. bus. cent.; sys., pump dir.; 2 pump. eng., comp. dup., cap. day 5,000,000 gals.; mains, c. i., 13 m., 4 to 16 in. dia.; 107 hyd.; 84 met.; 1,600 serv.; pres., dom. 40 lbs., f. 100 lbs.; cons. day 600,000 gals.; cost, $100,000; cost mtce., $9,000; wks. owned by city.

COLUMBIA CITY, p. 3,499; f. area, 850 a.; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 1 comb. c. & h. wag., 2 c. hand ex., 1 hose wag., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 3,000 ft.; f. al., bell, wh. & telp.; val. equip., $6,000; val. bldgs., $10,000; exp. dept., $1,750; tot. mem. 30, pd. full time 3, pd. part time 27.

Water Supply—Src., wells, 1-3 m. bus. cent.; sys., pump direct.; 4 pump. eng., class centrif. & dup., cap. day 1,516,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 109 hyd.; 75 v.; met., 225; 1,100 serv.; pipe, lead; pres. dom. 60 lbs., f. 80 lbs.; cons., per day 350,000 gal.; cost, $72,000; cost mtce., $450; wks. owned by city.

COLUMBUS, p. 8,990; f. area, 18,000 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. h. & l. trk., 10 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 40 bx.; val. equip., $20,000; val. bldgs., $6,000; exp. dept., $25,000; tot. mem., 11, pd. full time.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump dir. to mains; res., cap. 750,000 gals.; 2 pump. eng., cap. day 8,000,000 gals.; mains, iron, 25 m., 4 to 20 in. dia.; 171 hyd.; 180 v.; 80 met.; 2,000 serv.; pipe, iron; pres., dom. 60 lbs., f. 95 to 100 lbs.; cons. day, 2,000,000 gals.; cost, $286,000; cost mtce., $10,000; wks. owned by city.

CONNORSVILLE, p. 9,901; f. area, 22 blocks; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 2 comb. c. & h. wag., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell, 32 bx.; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $10,000; tot. mem. 10, pd. full time.

Water Supply—Src., well, ½ m. bus. cent.; sys., grav. & dir. pres.; res. cap., 1,500,000 gals.; dim. 100 ft. x 20 ft.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 26 m., 4 to 16 in. dia.; 223 hyd.; 178 v.; 1,467 serv.; met., 700; pipe, gal. i.; pres., dom. 70 lbs., f. 90 lbs.; cons. day, 1,500,000 gals.; cost, $42,000; cost mtce., $2,000; wks. owned by city.

CRAWFORDSVILLE, p. 10,139; f. area, 1,600 a.; merc. bldgs., stn., bk. & conc., 2 to 6 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 aer. trk., 7 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 4,000 ft., fair 1,000 ft.; tot. hose, 5,000 ft.; f. al., Gamewell, 17 bx.; val. equip., $10,000; val. bldgs., $12,000; exp. dept., $11,000; tot. mem. 11, pd. full time.

Water Supply—Src., well & spr. ½ m. bus. cent.; sys., pump dir.; 4 pump. eng., cap. day 3,500,000 gals.; mains, c. i., 22½ m., 6 to 16 in. dia.; 210 hyd.; met., 1,264; 2,630 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 800,000 gals.; wks. owned by priv. Co.

CROWN POINT, p. 3,232; f. area, 320 a.; merc. bldgs., bk., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 1,100 ft.; inf., 400 ft.; tot. hose, 1,500 ft.; f. al., bell & elec.; val. equip., $2,000; val. bldgs., $2,500; 45 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 85,000 gals., mat. i.; res. cap., 2,000 gals.; 2 pump. eng., elec. centrif., cap. day, 1,500,000 gals.; mains, i. & wd., 8½ m., 4 to 8 in. dia.; 85 hyd.; 36 v.; met., 20; 200 serv.; pipe, lead; pres., dom. 35 lbs., f. 60 lbs.; cons. day, 750,000 gals.; cost, $55,000; cost mtce., $2,200; wks. owned by city.

DECATUR, p. 4,762; f. area, 1,200 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 comb. c. & h. wag.; 1 hose reel; hose, cot., rub. lined, 2,000 ft.; inf. 500 ft.; tot., 2,500 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $1,800; exp. dept., $3,500; tot. mem., 10.

Water Supply—Src., wells, 5 sq. from bus. cent.; sys., pump dir. to mains; res. cap., 150,000 gals., loc. at plant; 2 pump. eng., class comp. dup., cap. day 1,500,000 gals.; mains, c. i., 15 m., 2 to 16 in. dia.; 104 hyd.; 91 v.; 607 serv.; pipe, lead; pres., dom. 35 to 40 lbs., f. 60 to 125 lbs.; cons. day, 60,000 gals.; cost, $77,000; cost mtce., $2,500; wks. owned by city.

DELPHI, p. 2,087; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 3 hose car.; hose, rub., gd., 1,300 ft.; f. al., bell & wh.; val. equip., $5,000; val. bldgs., $1,800; exp. dept., $900; tot. mem., 15, pd. part time; undrs. rating, second class.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 50,000 gals., dim., 30 x 17 ft.; mat. stl.; 2 res., cap. 950,000 gals.; loc. at foot Union st.; 3 pump. eng., elec. centrif., cap. day, 1,000,000 gals.; mains, c. i., 6½ m., 4 to 8 in. dia.; 58 hyd.; 515 met.; 650 serv.; pipe, lead & galv. i.; pres., dom. 50 lbs., f. 120 lbs.; cons. day, 100,000 gals.; cost, $60,000; cost mtce., $4,500; wks. owned by city.

DUNKIRK, p. 2,532; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 c. hand ex., 1 h. wag., 2 hrs.; hose, cot., rub. lined, gd., 1,100 ft.; inf., 400 ft.; tot. hose, 1,500 ft.; f. al., bell & wh.; val. equip., $1,800; val. bldgs.. $6,000; exp. dept., $820; 15 vol.

Water Supply—Src., wells in bus. cent.; sys., pump. dir.; stdp. cap., 100,000 gals.; 3 pump. eng., class vert., cap. day, 1,094,000 gals.; mains, iron, 10 m., 4 to 8 in. dia.; 63 hyd.; 500 met.; 500 serv.; pipe, iron; pres., dom. 40 lbs., f. 125 lbs.; cons. day, 90,000 gals.; cost, $25,000; cost mtce., $3,500; wks. owned by city.

EAST CHICAGO, p. 35,967; f. area, 3,500 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 2 hose wag., 2 f. eng., 1 hose cart, 5 hrs.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., wh.; val. equip., $4,500; val. bldgs., $40,000; tot. mem., 13 vol.

Water Supply—Src., lake, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 1,000,000 gals., dim. 42 x 100 ft., mat. stl.; 4 pump. eng., cap. day 19,000 gals.; mains, c. i., 253,336 ft., 4 to 30 in. dia.; 420 hyd.; met., 5,000; 5,000 serv.; pipe, c. i.; pres., dom. 40 lbs.; cons. day, 5,000 gals.; cost, $143,000; cost mtce., $8,400; wks. owned by priv. Co.

EDINBURG, p. 2,376; f. area, 570 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk., & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. trks., 2 c. hand ex., 3 hose carts; hose, rub. lined, 1,800 ft., inf., 150 ft.; tot. 1,950 ft.; f. al., bell & wh.; val. equip., $3,500; exp. dept., $2,500; tot. mem., 15 vol.

Water Supply—Src., well, 1,300 ft. from bus. cent.; sys., pump to stdp.; stdp. cap., 42,000 gals.; dim., 18 x 50; mat., sheet i.; loc. on hill, 70 ft. above main st.; 2 pump. eng., class comp. dup., cap. day 3,000,000 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 38 hyd.; 176 serv.; pipe, lead; pres., dom. 45 lbs., f. 90 lbs.; cost, $21,000; cost mtce., $550; wks. owned by city.

ELKHART, p. 24,277; f. area, 3,700 a.; merc. bldgs., stn. & bk., 2 to 8 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 8,500 ft.; inf., 2,000 ft.; tot. hose, 10,500 ft.; f. al., Gamewell, 66 bx.; val. equip., $34,800; val. bldgs., $26,700; exp. dept., $70,732; tot. mem. 39, pd. full time; undrs. rating, second class.

Water Supply—Src., 4 wells, 1 m. bus. cent.; sys., pump dir.; 5 pump. eng., class dup., cap. day 2,000,000 gals.; mains, c. i., 58 m., 4 to 24 in. dia.; 415 hyd.; 110 v.; met., 5,410; 5,725 serv.; pipe, lead; pres., dom. 50 to 60 lbs., f. 90 to 100 lbs.; cons. day, 3,000,000 gals.; cost, $475,000; cost mtce., $24,000; wks. owned by priv. Co.

ELWOOD, p. 10,790; f. area, 40 a.; merc. bldgs., bk., stn. & wd., 1 to 4 stor.; priv. wd., 2 stor.; wd. rfs. not perm. fwks. & combt. ord. causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., 5 hrs., auto. hose & ladder; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 20 bx.; val. equip., $7,000; val. bldgs., $40,000; exp. dept., $8,770; tot. mem. 8, pd. full time; undrs. rating, fourth class.

Water Supply—Src., wells, 2,600 ft. from bus. cent.; sys., pump dir.; res. cap., 1,500,000 gals.; 3 pump. eng., cap. day, 5,000,000 gals.; mains, c. i., 12 m., 4 to 14 in. dia.; 152 hyd.; 51 v.; met., 310; 1,148 serv.; pipe, iron; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 750,000 gals.; cost mtce., $3,000; wks. owned by Co.

EVANSVILLE, p. 85,264; f. area, 38,000 a.; merc. bldgs., stn., bk. & wd., 1 to 10 stor.; priv., stn., bk. & wd. 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str. (in reserve), 35 c. hand ex., 2 auto. h. & l. trk., 4 comb. auto. c. & h. wag., 1 aer. trk., 12 hose auto., 1 wag.; hose, cot., rub. lined, gd., 25,000 ft.; f. al., Gamewell, 186 bx.; val. equip., $120,000; val. bldgs., $80,000; exp. dept., $150,000; tot. mem. 139, pd. full time; undrs. rating, first class.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump dir.; 4 pump. eng., cap. day 50,000,000 gals.; mains, c. i., 136 m., 4 to 30 in. dia.; 1,063 hyd.; met., 7,000; 14,400 serv.; 3,217 v.; pipe, galv. i.; pres., dom. 50 lbs., f. 75 to 100 lbs.; cons. day, 8,500,000 gals.; cost, $1,892,000; cost mtce., $78,000; wks. owned by city.

FAIRMONT, p. 2,155; f. area, 680 a.; merc. bldgs., bk. & stn., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 1 hose reel, 1 hrs.; hose, cot., rub. lined, gd., 1,100 ft.; f. al., telp.; val. equip., $2,000; val. bldgs., $1,000; exp. dept., $83; tot. mem., 10 vol.; undrs. rating, first class.

Water Supply—Src., 6 wells, 1-16 m. bus. cent.; sys., dir., res., cap. 200,000 gal.; 4 pump. eng., elec. & gas, cap. day, 225,000 gals.; mains, c. i., 4 m., 4 to 10 in. dia.; 47 hyd.; 26 met.; 640 serv.; pipe, c. i.; pres., dom. 45 lbs., f. 90 lbs.; cons. day, 200,000 gals.; cost, $16,771; wks. owned by city.

FT. WAYNE, p. 86,549; f. area, 16 sq. m.; merc. bldgs., bk. & stn., 3 to 6 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 2 aer. trk., 6 comb. c. & h. car, 1 serv. trk., 2 chief's cars, 2 electrician's cars, 1 comb. c. & h. car & pumper, 8 pumpers; hose, cot., rub. lined, gd., 20,000 ft.; rub. gd., 1,200 ft.; inf. 3,000 ft.; tot., 24,200 ft.; f. al., Gamewell, 103 bx.; val. equip., $125,000; val. bldgs., $100,000; exp. dept., $85,000; tot. mem. 143, pd. full time; undrs. rating, first class.

Water Supply—Src., 46 wells, ½ to 1 m. bus. cent.; sys., pump to res. & dir.; res. cap., 3,500,000 gals.; loc. 1 m. south city; 4 pump. eng., cap. day 11,000,000 gals.; mains, c. i., 175 m., 3 to 30 in. dia.; 1,105 hyd.; 1,400 v.; met., 19,500; 19,500 serv.; pipe, lead; pres., dom. & f. 35 to 38 lbs.; cons. day, 4,500,000 gals.; cost, $1,500,000; cost mtce., $16,000; wks. owned by city.

FRANKFORT, Clinton Co., p. 11,585; merc. bldgs., bk. stn. & wd., 2 to 3 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. pumper h. & l. trk., 8 trailers; hose, cot., rub. lined, gd., 3,000 ft.; f. al., siren; val. equip., $30,000; val. bldgs., $5,500; exp. dept., $4,985; tot. mem. 11, pd. full time.

Water Supply—Src., wells; sys., pump dir.; res. cap., 1,000,000 gals.; 2 pump. eng., class comp. dup., cap. day 7,000,000 gals.; mains, wrt. & c. i., 34 m.; 305 hyd.; 233 v.; met., 1,250; 3,400 serv.; pipe, galv. & wrt. i.; pres., dom. 55 lbs., f. 65 to 100 lbs.; cons. day, 1,000,000 gals.; cost, $312,000; cost mtce., $30,000; wks. owned by Co.

FRANKLIN, Johnson Co., p. 4,909; f. area, 1,000 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. gd., 1,250 ft.; inf., 500 ft.; tot. hose, 1,750 ft.; f. al., bell; val. equip., $2,500; exp. dept., $2,400; tot. mem., 9, pd. full time 3, vol. 6; undrs rating, third class.

Water Supply—Src., wells; sys., pump to res. & stdp.; stdp. cap., 150,000 gals.; dim., 12½ x 40; mat., stl.; res. cap., 200,000 gals.; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, 24 m., 4 to 12 in. dia.; 90 hyd.; met., 25; 1,000 serv.; pres., dom. 50 lbs., f. 60 lbs.; cons. day, 300,000 gals.; cost, $200,000; cost mtce., $12,000; wks. owned by Co.

GARRETT, p. 4,796; f. area, 1,000 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 Amer Lafrance f. eng. with pump & c. tk., 1 hose cart; hose, cot., rub. lined, gd., 1,600 ft.; inf., 300 ft.; tot., 1,900 ft.; f. al., telp. & wh.; val. equip., $8,000; val. bldgs., $5,000; exp. dept., $700; tot. mem., 16 vol.

Water Supply—Src., wells, 4 blocks, bus. cent.; sys., pump. dir.; res. cap. 42,277 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 9.3 m., 2 to 12 in. dia.; 63 hyd.; 38 v.; 679 met.; 1,000 serv.; pres. dom. 50 lbs.; cons. day 400,000 gals.; cost, $58,000; cost mtce., $900; wks. owned by city.

GARY, p. 55,378; f. area, 39.32 a.; merc. bldgs., bk. stn. & wd., 2 to 5 stor.; priv., bk., stn. & wd., 1 to 3½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 comb. c. & h. wag., 2 h. & l. trk., 2 auto. hose trk., 1 auto. hose trk., 12 c. hand ex., 1 chief car; hose, cot., rub. lined, gd., 20,450 ft.; rub., gd., 1,800 ft.; tot., 22,250 ft.; f. al., signalphone & Gamewell, 64 bx.; val. equip., $90,900; val. bldgs., $80,594; exp. dept., $169,294; tot. mem., 80, pd. full time; 20 vol.; undrs. rating, third class.

Water Supply—Src., Lake Michigan, 3 m. bus. cent.; sys. dir. pres., with stdp. cap. 300,000 gals.; dim., 30 x 60 ft.; mat. stl.; 6 pump. eng., cap. day, 38,000,000 gals.; mains stl., c. & galv. i. & kalamined, 85 m., 6 to 30 in. dia.; 665 hyd.; 1,490 v.; met., 8,100; 8,100 serv.; pipe, c. & gal.v. i. & kalamined & stl.; pres., dom. 55 lbs., f. 110 lbs.; cons. per day, 6,000,000 gals.; wks. owned by priv. Co.

GAS CITY, p. 2,870; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 1 supply wag., 2 hose car., 1 hrs.; hose, cot., rub. lined, gd., 900 ft.; f. al., telp. & bell, 15 bx.; val. equip., $2,000; exp. dept., $1,000; tot. mem. 19, pd. full time 5, vol. 14; undrs. rating, second class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir.; res. cap., 250,000 gals.; 2 pump. eng., class comp., cap. day 1,600,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 60 hyd.; 90 v.; 550 serv.; pipe, galv. i.; pres., dom. 30 lbs., f. 120 lbs.; cost, $38,000; cost mtce., $3,500; wks. owned by city.

GOSHEN, p. 9,525; f. area, 20,000 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 4 hose car., 1 hose reel, 2 hrs., 1 c. eng., 1 comb. c. & h. wag., 1 hose wag., 1 white motor trk.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell, 32 bx.; val. equip., $16,766.31; val. bldgs., $6,000; exp. dept., $11,722; tot. mem. 18, pd. full time 7, pd. part time 6, vol. 6.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 266,000 gals.; dim., 18 x 140; mat., iron; res. cap., 246,000 gals.; 2 pump. eng., cap. day 8,000,000 gals.; mains, iron & wd., 26 m., 4 to 20 in. dia.; 208 hyd.; 75 v.; met., 2,300; 2,300 serv.; pipe, galv. i. & lead; pres., dom. 60 lbs., f. 60 to 100 lbs.; cons. day, 1,200,000 gals.; cost, $216,000; wks. owned by city.

GREENCASTLE, p. 3,780; f. area, 3¼ m.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 4 h. & l. trk., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 2,000 ft., inf. 1,000 ft.; tot. 3,000 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $7,000; exp. dept., $4,500; tot. mem., 4, pd. full time.

Water Supply—Src., creek, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 400,000 gals.; dim., 22 x 140; loc. in town; mat., stl.; 3 pump. eng., cap. day, 3,900,000 gals.; mains, c. i., 14 m., 6 to 16 in. dia.; 100 hyd.; 52 v.; met., 200; 700 serv.; pipe, wrt. i.; pres., dom. 80 lbs., f. 80 lbs.; cons. day, 700,000 gals.; wks. owned by Co.

GREENFIELD, p. 4,168; f. area, 800 a.; merc. bldgs., bk., 2 to 5 stor; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., wh.; val. equip., $4,000; val. bldgs., $3,000; exp. dept., $1,500; tot. mem., 12 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir. pres., stdp. cap. 1,000,000 gal; res. cap., 50,000 gals.; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 97 hyd.; met., 800; 1,200 serv.; pres., dom. 40 lbs.; f. 80 lbs. cons. day, 280,000 gals.; cost, $10,000; cost mtce., $6,000; wks. owned by city.

GREENSBURG, p. 5,345; f. area, 700 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 1 to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of some f. inv. F. dept.—9 c. hand ex., 3 comb. c. hose & h. & l. trk.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp. & siren; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $6,500; tot. mem., 9, pd. full time 4, pd. part time 5, vol. 4.

Water Supply—Src., wells, 1 to 2 m. bus. cent.; sys., pump dir.; 2 res. cap., 500,000 gals.; loc. 1½ m. court house; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 13½ m., 4 to 12 in. dia.; 165 hyd.; 85 v.; met., 1,020; 1,600 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 500,000 gals.; cost, $250,000; wks. owned by priv. Co.

HAMMOND, Lake Co., p. 36,004; f. area, 227 a.; merc. bldgs., stn. & bk., 2 to 5 stor.; priv., wd. & bk., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. & l. trk., 2 str., 3 comb. c. & h. wag., 12 c. hand ex., 2 h. & l. trk., 4 hose wag., 2 auto. pumper; 9 hrs.; hose, cot., rub. lined, gd., 9,000 ft.; f. al., Gamewell, 60 bx.; val. equip., $76,600; val. bldgs., $44,000; exp. dept., $87,570; tot. mem. 43, pd. full time; vol. 60.

Water Supply—Src., Lake Michigan, 5 m. bus. cent.; sys., dir. pres.; 4 pump. eng., cap. day 23,000,000 gals.; mains, c. i., 85 m., 4 to 36 in. dia.; 485 hyd.; 470 v.; met., 750; 5,800 serv.; pipe, c. i.; pres., dom. & f. 65 lbs.; cons. day, 9,000,000 gals.; cost, $900,000; cost mtce., $46,000; wks. owned by city.

HARTFORD CITY, p. 6,183; f. area, 1,280 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 hand eng., 2 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 1 supply wag.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., wh. & bell; val. equip., $5,000; val. bldgs., $10,000; exp. dept., $1,150; tot. mem. 18, pd. full time 1; undrs. rating, second class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 300,000 gals.; loc. near station; 2 pump. eng., size 16 x 18 x 12, cap. day 2,000,000 gals.; mains, iron, 20 m., 4 to 12 in. dia.; 85 hyd.; 26 v.; met., 1,046; 1,046 serv.; pipe, lead; pres., dom. 75 to 80 lbs., f. 100 to 150 lbs.; cons. day, 300,000 gals.; wks. owned by city.

HOBART, p. 3,450; f. area, 6 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 hand eng., 5 c. hand ex., 1 h. & l. trk., 25 rub. buckets, 2 hose car.; hose, cot., rub. lined, gd., 600 ft.; val. equip., $1,500; val. bldgs., $500; tot. mem., 30 vol.

Water Supply—Src., creek, 3 blocks bus. cent.; sys., pump to res. & stdp.; stdp. cap., 51,000 gals.; res. cap., 10,500 gals.; 2 pump. eng., cap. day, 500,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 40 hyd.; 300 serv.; 6 v.; 10 met.; pres., dom. 40 to 60 lbs.; f. 60 to 70 lbs.; cons. day, 300,000 gals.; cost, $37,000; cost mtce., $2,100; wks. owned by city.

HUNTINGBURG, p. 3,261; f. area, 1,040 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 1,000 ft.; inf., 800 ft.; tot. hose, 1,800 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $7,000; exp. dept., $205; tot. mem. 10, pd. part time.

Water Supply—Src., 2 artificial lakes, cap. 100,000,000 gals., 1¼ m. bus. cent.; sys., pump to stdp. & dir.; 2 stdp., cap., 245,000 gals.; 2 pump. eng., cap. day 720,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 50 hyd.; met., 210; 650 serv.; pres., dom. & f. 65 lbs.; cons. day, 500,000 gals.; cost, $60,000; cost mtce., $2,500; wks. owned by city.

HUNTINGDON, p. 14,000; f. area, 1,743.3 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. hose, c. & pumper, 1 str., 2 c. hand ex., 2 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 c. eng.; motor comb., 1 triple comb. & hose wag., 1 comb. hose & c., hose drawn, 2 pyrene hand ex., 2 hrs.; hose, cot., rub. lined, gd., 5,500 ft.; f. al., Gamewell, 22 bx.; val. equip., $33,289; val. bldgs., $24,000; exp. dept., $23,000; tot. mem. 14, pd. full time.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 396,500 gals.; res. cap., 375,000 gals.; 3 pump. eng., cap. day 4,500,000 gals.; mains, c. i., 32.63 m., 4 to 14 in. dia.; 300 hyd.; 252 v.; met. 2,825; 2,825 serv.; pipe, lead; pres., dom. & f. 60 lbs.; cons. day, 1,180,951 gals.; cost, $299,805; cost mtce., $11,346; wks. owned by city.

INDIAN HARBOR, p. 7,018. F. dept.—3 hose carts; hose, 3,000 ft.; f. al., wh.

Water Supply—Src., Lake Michigan; sys., pump dir.; 3 pumps, cap. day 500,000 gals.; mains, 3 m.; 30 hyd.; pres., 90 lbs.

INDIANAPOLIS, p. 314,194; f. area, 27,894 a.; merc. bldgs., bk., 1 to 12 stor.; priv., stn., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—14 str., 1 in reserve, 3 c. eng. on wls., 2 auto. comb. wag., 110 c. hand ex., 1 auto. h. & l. trk., 2 comb. c. & hose wag.; 18 h. & l. trk., 4 comb. trk., 4 aer. trk., 1 water tower, 2 auto. squad wag. with c. tk., 2 chief's auto., 9 chief's wag., 1 fuel wag., 1 supply wag., 3 hose wag., 3 in reserve, 118 hrs.; hose, 55,215 ft.; f. al., Gamewell, 347 bx.; val. equip., $600,000; val. bldg., $465,000; exp. dept., $1,187,000; tot. mem., 521: pd. full time.

Water Supply—Src., wells, 1¾ m. bus. cent.; sys., pump dir.; res. cap. 12,000,000 gals., loc. near station; 13 pump. eng. class cross comp.,

cap. day 11,000,000 gals.; mains, c. i., 430 m., 4 to 40 in. dia.; 3,876 hyd.; 3,100 v., met., 5,419; 41,900 serv.; pipe, lead; pres., dom. 30 to 40 lbs., f. 80 to 100 lbs.; cons. day, 27,000,000 gals.; cost, $9,500,000; wks. owned by Co.

JASONVILLE, p. 4,461; f. area, 960 a; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 3 c. hand ex.; 2 comb. c. & h. wag., 2 h. & l. trks., 2 hose reels; hose, cot., rub. lined, gd., 1,800 ft.; rub., gd., 250 ft.; tot. hose, 2,050 ft.; f. al., bell; val. equip., $9,000; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 5 pd. part time & vol.

Water Supply—Src., 3 deep wells, 1 m. bus. cent.; sys., dir. pres.; res. cap., 250,000 gals.; 2 pump. eng.; cap. day, 360,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 50 hyd.; 25 v.; met., 12; pipe, galv i.; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 7,000 gals.; cost, $80,000; wks. owned by Corp.

JASPER, p. 2,539; f. area, 800 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 stor.; wd. rfs. perm.; combt. ord.; causes of f. not inv. F. dept.—1 h. & l. trk., 4 hose car., 3 hose reels; hose, cot., rub. lined, gd., 2,400 ft.; f. al., bell & wh.; val. equip., $500; exp. dept., $50; tot. mem. 15, pd. part time; undrs. rating, first class.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump to res.; res. cap., 1,300,000 gals., loc. on hill near town; 2 pump. eng., cap. day 1,200,000 gals.; mains, 8½ m., 4 to 10 in. dia.; 53 hyd.; met., 125; 82 serv.; pipe, iron; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 250,000 gals.; cost, $25,000; cost mtce., $300; wks. owned by town.

JEFFERSONVILLE, p. 10,098; f. area, 600 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 hand ex., 1 comb. c. & h. wag., 1 c. eng., 2 c. hand ex., 2 hose carts, 2 hose car., 8 hrs.; hose, cot., rub. lined, gd., 3,100 ft.; f. al., telp.; val. equip., $6,500; val. bldgs., $6,650; exp. dept., $4,750; tot. mem. 15, pd. full time 11, pd. part time 4.

Water Supply—Src., wells, 1 m. bus. cent.; sys.; pump to stdp.; stdp. cap., 250,000 gals.; res. cap., 500,000 gals.; 2 pump. eng., class comp. dup., cap. day 3,500,000 gals.; mains, 15 m., 6 to 16 in. dia.; 150 hyd.; 240 met.; 1,460 serv.; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 1,000,000 gals.; cost, $200,000; cost mtce., $4,500; wks. owned by priv. Corp.

KENDALLVILLE, p. 5,273; f. area, 1,450 a.; bldgs., bk., 1, 2 & 3 stor.; wd. rfs. not perm.; fwks. & comb. ord.; causes of f. inv. F. dept.—1 str., 2 hand ex., 2 auto. comb. c. & h. trk., 2 hose wag., 2 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 2,900 ft.; tot. hose, 3,300 ft.; f. al., Gamewell, bell & siren; val. equip., $16,500; val. bldgs., $50,000; exp. dept., $4,500; tot. mem., 15, 2 pd. full time, 2 pd. part time, 12 vol.; undrs. rating, first class.

Water Supply—Src., wells & lake, 1 m. bus. cent.; sys., pump. dir.; 7 pump. eng., class comp. dup., cap. day 1,000,000 gals.; res., cap., 500,000 gal.; mains, c. i., 15 m., 4 to 12 in. dia.; 104 hyd.; 60 v.; 1,228 met.; 1,228 serv., pipe, galv. i.; pres., dom. 85 lbs., f. 85 lbs.; cons. day, 250,000,000 gals.; cost, $75,000; cost mtce., $718; wks. owned by city.

KOKOMO, p. 30,067; f. area, 2,000 a.; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 6 hand ex., 1 h. & l. trk., 2 hose wag., 5 hose car., 9 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 1,000 ft.; tot. hose, 5,500 ft.; f. al., Gamewell; val. equip., $3,550; val. bldgs., $20,000; exp. dept., $9,687.50; tot. mem. 16, pd. full time.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump dir.; res. cap., 750,000 gals.; 3 pump. eng., cap. day 8,500,000 gals.; mains, 47¼ m., 2 to 12 in. dia.; 407 hyd.; met., 561; 4,252 serv.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 1,850,000 gals.; cost, $102,000; wks. owned by Co.

LAFAYETTE, p. 22,486; f. area, 1,500 a.; merc. bldgs., stn. & bk., 1 to 10 stor.; priv., stn., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 auto. trk., 1 c. eng., 1 comb. c. & h. wag., 16 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose cart, 10 hrs.; hose, cot., rub. lined, gd., 7,500 ft.; inf., 2,000 ft.; tot. hose, 9,500 ft.; f. al., Gamewell, 47 bx.; val. equip., $60,000; val. bldgs., $70,000; exp. dept., $35,000; tot. mem. 30, pd. full time.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 4,200,000 gals.; 4 pump. eng., cap. day 16,000,000 gals.; mains, c. i., 61 m., 4 to 20 in. dia.; 371 hyd.; 522 v.; met., 1,906; 5,780 serv.; pipe, lead; pres., dom. & f., 65 to 90 lbs.; cons. day, 3,469,900 gals.; cost, $1,550,766; cost mtce., $90,276; wks. owned by city.

LA PORTE, p. 15,158; f. area, 2,000 a.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 h. & l. trk., 1 hose wag., 1 auto. comb. c. eng. & h. wag., 1 hand hose reel, 1 chief's buggy, 5 hrs.; hose, rub. lined, gd., 5,600 ft.; f. al., Gamewell, 30 bx.; val. equip., $25,045; val. bldgs., $17,000; exp. dept., $15,000; tot. mem. 15, pd. full time.

Water Supply—Src., wells, 4½ m. bus. cent.; sys., pump dir.; res. cap., 4,400,000 gals.; 3 pump. eng., class comp. cond., cap. day, 12,000,000 gals.; mains, c. i., 47.44 m., 24 to 4 in. dia.; 302 hyd.; 378 v.; met., 316; 3,241 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 2,000,000 gals.; cost, $482,158; cost mtce., $38,931; wks. owned by city.

LAWRENCEBURG, p. 3,466; f. area, 800 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 str., 1 in reserve, 6 c. hand ex., 1 h. & l. trk., 2 hose carts, 6 hrs.; hose, cot., rub lined, gd., 3,500 ft.; inf., 500 ft.; tot. hose, 4,000 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $8,000; exp. dept., $1,600; tot. mem., 70 vol.

Water Supply—Priv. water Co.

LEBANON, p. 6,257; f. area, 900 a.; merc. bldgs., bk. & stn., 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 1,750 gals. pump., 1 comb. c. & hose wag.; 4 c. hand ex.; hose, cot., rub. lined, gd., 2,500 ft.; rub. gd., 250 ft. inf., 1,000 ft.; tot., 3,750 ft.; f. al., telp.; val. equip., $12,000; val. bldgs., $25,000; exp. dept., $6,569; tot. mem. 4, pd. full time; undrs. rating, third class.

Water Supply—Src., deep wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 147,000 gals.; dim., 20 x 80 ft.; mat., iron; res. cap., 500,000 gals.; 2 pump. eng., stm. & elec., cap. day 2,000,000 gals.; mains, c. i., 20 m., 4 to 12 in. dia.; 162 hyd.; 150 v.; met., 1,750; 1,780 serv.; pipe, lead; pres., dom. & f., 50 lbs.; cons. day, 450,000 gals.; cost, $130,000; cost mtce., $8,000; wks. owned by city.

LIGONIER, p. 2,037; f. area, 150 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. not inv. F. dept.—1 c. eng., 3 c. hand ex., 1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 500 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., bell & wh. & telp.; exp. dept., $450; tot. mem., 43 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 20 x 30; mat., stl. & wd.; 2 pump. eng., class dup., size 14 x 8½ x 10, cap. day, 1,575,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 62 hyd.; 48 v.; met., 111; 450 serv.; pipe, lead & iron; pres., dom. 45 lbs., f. 110 lbs.; cons. day, 117,000 gals.; cost, $90,000; cost mtce., $2,600; wks. owned by city.

LINTON, p. 5,856; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. not perm. in f. limits; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, 2,500 ft.; f. al., bell; val. equip., $8,500; val. bldgs., $1,000; exp. dept., $3,180; tot. mem., 3 reg., pd. part time 1, 10 vol.

Water Supply—Src., wells, 3 m. bus. cent.; sys., pump dir.; 2 pump. eng., class comp. dup., cap. day 1,000,000 gals.; mains, c. i., 12.2 m., 4 to 12 in. dia.; 79 hyd.; 66 v.; met., 65; 900 serv.; pipe, galv. & wrt. i.; pres., dom. 60 lbs., f. 90 lbs.; cost, $114,000; wks. owned by Co.

LOGANSPORT, p. 21,626; f. area, 2,200 a.; merc. bldgs., bk. & stn., 3 & 4 stor.; priv., bk. &

wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. eng., 5 comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 1 chief's wag., 1 auto. comb. c. & h. wag., 4 hose wag., 9 hrs., 5 motor trks.; hose, cot., rub. lined, gd., 8,000 ft.; inf., 9,000 ft.; tot. hose, 8,000 ft.; f. al., Gamewell, 64 bx.; val. equip., $35,000; val. bldgs., $40,000; exp. dept., $30,000; tot. mem. 24, pd. full time; undrs. rating, first class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump dir.; 5 pump. eng., cap day 15,000,000 gals.; mains, c. i., 43 m., 2 to 20 in. dia.; 219 hyd.; 340 v.; met., 2; 4,000 serv.; pipe, lead; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 5,500,000 gals.; cost, $260,000; cost mtce., $19,000; wks. owned by city.

LOOGOOTEE, p. 2,335; f. area., 600 a.; merc. bldgs., bk., 1 to 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. eng., hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 500 ft.; inf., 250 ft.; tot. hose, 1,750 ft.; f. al., bell & wh.; val. equip., $1,500; exp. dept., $300; tot. mem., 17; pd. full time 2, part time 15.

Water Supply—Src., wells in bus. cent.; sys., pump to tk.; tk. cap., 100,000 gals.; res. cap., 50,000 gals.; 3 pump. eng., cap. day, 150,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 46 hyd.; 23 v.; pres., dom. & f., 62 lbs.; cost, $60,000; wks. owned by priv. Co.

MADISON, p. 6,711; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 h. & l. trk., 1 hose wag., 5 hose car., 12 hrs.; hose, rub., gd., 4,000 ft.; inf., 1,000 ft.; tot. hose, 5,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $25,000; val. bldgs., $10,000; tot. mem., 158 vol.

Water Supply—Src., wells; 1½ m. bus. cent.; sys., pump to res.; res. cap., 720,000 gals.; 3 pump. eng., class triple comp. cond., cap. day, 4,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 135 hyd.; 900 serv.; pipe, l. & iron; pres., dom. 60 lbs., f. 60 lbs.; cons. day, 1,250,000 gals.; cost, $12,500; cost mtce., $13,500; wks. owned by city.

MARION, Grant County, p. 23,747; f. area, 5½ a.; merc. bldgs., bk. & wd., 1 to 6 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. wag., 1 chief's auto., 1 auto tractor, 1 h. & l. trk., 14 c. hand ex., 1 hose reel, 1 750-gal. pump.; hose, cot., rub. lined, gd., 12,700 ft.; inf., 1,000 ft.; tot. hose, 13,700 ft.; f. al., Gamewell, 55 bx.; val. equip., $45,000; val. bldgs., $40,000; exp. dept., $41,951; tot. mem. 42, pd. full time 29, vol. 13.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir.; res. cap., 2,974,000 gals.; 3 pump. eng., class trip. & dup., cap. day 13,000,000 gals.; mains, c. i., 46.64 m., 4 to 20 in. dia.; 440 hyd.; 303 v.; met., 2,300; 5,000 serv.; pipe, lead & i.; pres., dom. 50 lbs., f. 70 to 110 lbs.; cons. day, 2,500,000 gals.; cost, $400,000; cost of operating, $4,600; wks. owned by city.

MARTINSVILLE, p. 4,895; f. area, 100 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 1 h. & l. trk., 2 hose wag., 3 hrs.; hose, cot., rub. lined, gd., 500 ft.; inf., 1,000 ft.; f. al., telp.; val. equip., $5,000; val. bldgs., $10,000; exp. dept., $3,000; tot. mem., 12; pd full time 2; vol. 10.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump dir.; 3 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, 11 m., 4 to 10 in. dia.; 100 hyd.; 1,100 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 80 to 120 lbs.; cons. day, 500,000 gals.; cost, $33,000; cost mtce., $5,000; wks. owned by city.

MICHIGAN CITY, p. 19,457; f. area, 225 a.; merc. bldgs., 52 blocks, bk., 2 to 4 stor.; priv., wd. & bk., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 auto. comb. c. & h. wag., 1 chief's auto., 6 c. hand ex., c. eng., 1 h. & l. trk., 3 hose wag., 8 hose reels, 4 hrs.; hose, cot., rub. lined, yd 5,500 ft.; inf. 600 ft. tot. hose 6,100 ft.; f. a. Gamewell, 43 box, value equip $25,000, value bldgs., $18,000; exp. dept., $23,000; tot. mem. 37, pd. full time 17, pd. part time 20.

Water Supply—Src., Lake Michigan, ¼ m. bus. cent.; sys., pump dir.; 4 pump. eng., cap. day 20,000,000 gals.; mains, c. i., 40 m., 4 to 30 in. dia.; 39 hyd.; 70 v.; met., 20; 4,000 serv.; pipe, lead, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 8,000,000 gals.; cost mtce., $6,000; wks. owned by city.

MISHAWAKA, p. 15,195; f. area, 1,700 a.; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., st., bk. & conc. 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 3 comb. hose wag., 1 auto. comb. c. trk., will purchase new comb. & chem. trk.; hose, cot., rub. lined, 7,500 ft.; f. al., Gamewell, 29 bx.; val. equip., $30,000; val. bldgs., $25,223.17; tot. mem. 17, pd. full time 17.

Water Supply—Src., well, 1½ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 8,000,000 gals.; mains, c. i. 33.9 m., 4 to 20 in. dia.; 266 hyd.; 332 v.; 3,101 met.; 3,339 serv.; pipe, lead; pres., dom. 65 lbs., f. 85 lbs.; cons. day, 1,149,515 gals.; cost, $320,509; cost mtce., $2,118; wks. owned by city.

MITCHELL, p. 3,025; f. area, 300 a.; merc. bldgs., bk., 2 stor.; priv., 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord. F. dept.—1 comb. c. & h. trk., 2 c. hand ex.; hose, cot., rub. lined, gd., 600 ft.; rub. gd., 150 ft.; inf., 200 ft., tot., 950 ft.; val. equip., $1,500; exp. dept., $500; tot. mem., 7, pd. part time & vol.

Water Supply—Src. River, sys. elec., pump 3; maker, Hill; cap. per day, 36,000 gal. each pump; hyd, 58; val. 27; serv., 90; mains, 44,880 ft.; pres., dom. 36 lbs.; f. 95 lbs.; cost, $115,000; bonded debt, $110,000; int. pd. on bonds, 6%; cost mtce. $1,840; wks. owned by city.

MONTICELLO, p. 2,536; merc. bldgs., bk., 2 & fwks. & combt. ord.; causes of f. inv. F. dept.—3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; 1 c. eng., 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,600 ft.; f. al., bell; val. equip., $8,000; exp. dept., $3,000; tot. mem., 12, pd. full time, 2, pd. part time, 10; undrs. rating, second class.

Water Supply—Src., wells, 1,000 ft. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 126,550 gals.; dim. 14 x 110, loc. centrally, mat. steel.; 2 comb. dup. pump. eng., cap. day 1,000,000 gals.; mains, c. i., 6½ m., 4 to 10 in. dia.; 55 hyd.; 15 v.; met., 15; 290 serv.; pipe, lead & iron; pres., dom. 88 lbs., f. 60 lbs.; cost, $32,000; wks. owned by city.

MONTPELIER, p. 2,297; f. area, 300 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 hand eng., 1 c. eng. on wls., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 1,800 ft.; inf., 600 ft.; tot. hose, 2,400 ft.; f. al., bell & wh.; val. equip., $1,000; val. bldgs., $8,000; exp. dept., $350; tot. mem., 40 vol.

Water Supply—Src., wells; sys., pump dir.; res. cap., 400,000 gals.; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, 6 m.; 40 hyd.; 40 serv.; pipe, lead; pres., dom. 40 lbs., f. 40 to 100 lbs.; cost, $41,500; wks. owned by Co.

MT. VERNON, Posey Co., p. 5,284; merc. bldgs., bk., 2 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 1,700 ft.; f. al., bell, wh. & telp.; val. equip., $3,500; exp. dept., $1,450; tot. mem., 11, pd. full time.

Water Supply—Src., riv., cent. of bus. cent.; sys., pump to stdp.; stdp. cap., 196,000 gals.; dim. 16 x 130, loc. 1¼ m. station, mat. stl.; 4 pump. eng., class 2 high, 2 low serv., cap. day 4,000,000 gals.; 15 m. mains, c. i., 6 to 12 in. dia.; 102 hyd.; 1,250 serv.; met., 325; pipe, lead & galv. i.; pres., dom. 75 lbs., f. 115 lbs.; wks. owned by Co.

MUNCIE, p. 36,524; f. area, 60 a.; merc. bldgs., stn. & bk., 2 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f.

inv. F. dept.—2 str., 2 comb. c. & h. wag., 1 auto. triple comb. chem. hose & pumper, 4 c. hand ex., 1 auto. aer., tractor with trk., 3 hose wag., 1 chief's auto., 7 hrs.; hose, cot., rub. lined, gd., 6,500 ft.; rub., gd., 250 ft.; inf., 700 ft.; tot. hose, 7,450 ft.; f. al., Gamewell, 50 bx.; val. equip., $25,000; val. bldgs., $16,000; exp. dept., $24,882.41; tot. mem. 22, pd. full time; undrs. rating, third class.

Water Supply—Src., wells & riv.; sys., pump dir.; 5 pump. eng., cap. day 15,000,000 gals.; mains, 39 m., 4 to 16 in. dia.; 259 hyd.; 60 v.; 2,792 serv.; pres., dom. 40 lbs., f. 125 to 150 lbs.; wks. owned by Co.

NAPANEE, p. 2,678; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 2 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. perm. in. f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 hose cart; hose, cot., rub. lined, gd., 1,000 ft.; inf., 800 ft.; tot. hose, 1,800 ft.; f. al., stm. wh.; val. equip., $5,000; exp. dept., $250; tot. mem., 12 vol.

Water Supply—Src., well, in bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; dim., 20 x 24; mat., stl.; 2 pump. eng., cap. day 740,000 gals.; mains, 7 m., 4 to 8 in. dia.; 60 hyd.; 22 v.; met., 560; 561 serv.; pipe, galv. i.; pres., dom. & f. 45 to 50 lbs.; cons. day, 42,000 gals.; cost, $22,500; cost mtce., $3,000; wks. owned by priv. Co.

NEW ALBANY, p. 22,992; f. area, 3,840 a.; merc. bldgs., bk. & wd., 2 & 5 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 1 h. & l. trk., 2 comb. hose wag. with ladders, 1 hose reel, 14 hrs., 1 chief's wag., 13 ex., 1 nozzle; hose, rub., gd., 7,950 ft.; inf., 1,400 ft.; tot. hose, 9,350 ft.; f. al., Gamewell & Gaynor, 38 bx.; val. equip., $12,000; val. bldgs., $24,500; exp. dept., $19,500; tot. mem.. 21, pd. full time; undrs, rating, second class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav. & pump to res.; res. cap., 22,000,000 gals.; loc. 300 ft. above level of riv.; 2 pump. eng. & motors, cap. day 5,000,000 gals.; mains, c. i., 49 m., 1 to 20 in. dia.; 270 hyd.; 200 v.; met., 1,076; 6,000 serv.; pipe, c. i.; pres., f. 75 lbs.; cons. 2,250,000 gal. day; wks. owned by Co.

NEW CASTLE, Henry Co., p. 14,458; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—9 chem. hand ex., 1 chief's auto., 1 motor hose trk. booster pump, all motor, 1 h. & l. trk., 1 hose wag., 500 gal. pump on wag., 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 200 ft.; tot. 5,200 ft.; f. al., battery sys.; 60 bx.; val. equip., $14,000; val. bldgs., $3,000; exp. dept., $113,000; tot. mem. 9, pd. full time.

Water Supply—Src., 13 wells, ¾ m. bus. cent.; sys., pump dir.; res. cap., 2,000,000 gals.; 2 pump. eng., class hor. dup., cap. day, 4,000,000 gals.; mains, c. i., 26 m., 4 to 12 in. dia.; 139 hyd.; met., 300; 2,800 serv.; pres., dom. 80 lbs., f. 150 lbs.; cons. day, 1,100,000 gals.; cost, $125,000; cost mtce., $18,000; wks. owned by city.

NOBLESVILLE, p. 4,758; f. area, 586 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. trk., 2 c. hand ex., 2 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., telp., 26 bx.; val. equip., $8,000; val. bldgs., $3,500; exp. dept., $2,510; tot. mem. 3, pd. full time.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., dir. pres.; res. cap., 300,000 gals.; pump. eng., cap. day 3,000,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 108 hyd.; met., 100; 800 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 20,000 bbls.; cost, $110,000; cost mtce., $5,200; wks. owned by priv. Co.

NORTH MANCHESTER, p, 2,711; f. area, 640 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 1 & 2 stor. F. dept.—1 auto. trk., 1 c. eng., 1 h. & l. trk., 1 hose reel; hose, cot., rub. lined, gd., 1,500 ft.; rub. lined., 1,250 ft.; tot. hose., 2,750 ft.; f. al., bell & wh.; val. equip., $3,500; val. bldgs., $4,000; exp. dept., $1,000; tot. mem. 11, pd. full time 1, pd. part time 10; undrs. rating, third class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 165,000 gals.; dim., 16 x 110; mat., stl.; res. cap., 59,000 gals.; 2 pump. eng., class centrif., cap. day, 1,680,400 gals.; mains, c. i., 6½ m., 4 to 10 in. dia.; 66 hyd.; 28 v.; met., 478; 512 serv.; pipe, galv. i.; pres., dom. 48 lbs., f. 120 to 175 lbs.; cons. day, 175,422 gals.; cost, $43,839; cost mtce., $4,224; wks. owned by town.

NORTH VERNON, p. 3,084; f. area, 250 a.; bldgs., frame & bk., 1, 2 & 3 stor.; wd. rfs. not perm. in f. area. F. dept.—1 str., 2 h. & l. trk., 2 hose car., 4 c. ex.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., telp.; val. equip., $7,600; val. bldgs., $300; exp. dept., $250; tot. mem. 23, pd. part time 1, vol. 22; undrs. rating, second class.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 85,000 gals.; dim., 12 x 100; mat., stl.; res. cap., 30,000,000 gals.; 5 pump. eng., class, stm. & elec.; cap. day, 5,450,000 gals.; mains, 7 m., 4 to 12 in. dia.; 83 hyd.; 21 v.; 550 serv.; 150 met.; pipe, c. i.; pres., dom. 15 to 40 lbs., f., 90 lbs.; cons. day, 1,000,000 gals.; cost, $75,000; cost mtce., $20,934; wks. owned by city.

OAKLAND CITY, p. 2,270; f. area, 1,500 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 1 hose cart, 5 hand ladders; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell & wh.; tot. mem., 12 vol.; undrs. rating, fourth class.

Water Supply—Src., lake, ¾ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 65,000 gals.; dim., 19 x 30; mat., stl.; res. cap., 75,000,000 gals.; loc. ¾ m. city; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 5½ m., 6 to 10 in. dia.; 11 met.; 40 hyd.; 14 v.; 450 serv.; pipe, galv. i., pres., dom. 60 lbs., f. 80 to 100 lbs.; cost, $40,000; cost mtce., $2,934; wks. laesed by Co. to city.

PERU, p. 12,410; f. area, 1,385.5 a.; merc. bldgs., stn., 5 stor.; priv., wd., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. auto. c. & h. wag., 1 auto. h. & l. trk., 1 c. eng., 12 c. hand ex., 2 hose wag., 2 auto. pumpers; hose, cot., rub. lined, new, 2,000 ft.; rub. gd., 400 ft., inf., 2,600 ft.; tot. hose, 5,000 ft.; f. al., Gamewell, 19 bx.; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $26,156; tot. mem. 17, pd. full time; undrs. rating, first class.

Water Supply—Src., well, 2,600 ft. from bus. cent.; sys., pump to res.; res. cap., 1,500,000 gals.; loc. south pump. station; 5 pump. eng., class comp. dup. & centrif., cap. day 6,000,000 gals.; mains, c. i., 32½ m., 3 to 16 in. dia.; 237 hyd.; 186 v.; met., 75; 3,255 serv.; pipe, lead; pres., dom. 42 lbs., f. 100 lbs.; cons. day, 1,500,000 gals.; cost, $250,000; cost mtce., $18,000; wks. owned by city.

PETERSBURG, p. 2,367; f. area, 500 a.; merc. bldgs., bk., 1 to 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; val. equip., $1,000; tot. mem., 12 vol.

Water Supply—Src., riv., 1¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 120,000 gals.; dim., 15 x 90; mat., iron; 2 pump. eng., cap. day 1,500,000 gals.; mains, 5½ m., 4 to 10 in. dia.; 52 hyd.; met., 12; 175 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 156 lbs.; cons. day, 45,617 gals.; cost, $38,000; cost mtce., $1,000; wks. owned by city.

PLYMOUTH, p. 4,338; f. area, 600 a.; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., bk., stn. & wd., 1 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—8 auto. comb. c. & h. wag., 1 c. eng., 1 Lafrance pump. trk.; tot. hose, 2,700 ft.; f. al., Gamewell, 28 bx.; val. equip., $25,000; val. bldgs., $25,000; exp. dept., $3,350; tot. mem., 22, pd. full time 2, pd. part time 20.

Water Supply—Src., 6 wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; mat. i.; res. cap., 200,000 gals.; 4 pump. eng.,

class hor. dup., cap. day 250,000 gals.; mains, c. i., 13 m., 4 to 10 in. dia.; 88 hyd.; 82 v.; 735 met.; 758 serv.; pipe, c. i., pres., dom. 60 lbs., f. 120 lbs.; cons. day, 250,000 gals.; cost, $53,000; cost mtce., $7,825; wks. owned by city.

PORTLAND, Jay Co., p. 5,958; 2,000 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. perm in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng. on wls., 1 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub. gd., 500 ft.; inf., 1,000 ft.; tot. hose, 3,500 ft.; f. al., telp.; val. equip., $5,000; val. bldgs., $150; exp. dept., $3,600; tot. mem. 13, pd. full time 3, pd. part time, 10, vol. 11.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump dir.; 2 pump. eng., class dup., cap. day 2,000,000 gals.; mains, 12 m., 4 to 12 in. dia.; 128 hyd.; 425 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 90 lbs.; cost, $56,000; cost mtce., $3,000; wks. owned by city.

PRINCETON, p. 7,132; f. area, 600 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 2 hrs., 1 chem. hose trk.; hose, cot., rub. lined, gd., 1,200 ft.; rub. gd., 500 ft.; tot. 2,000 ft.; f. al., Gamewell, 17 bx.; val. equip., $3,000; val. bldgs., $5,000; exp. dept., $5,000; tot. mem. 8, pd. full time 8, 6 vol.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 175,000 gals.; dim., 20 x 75 ft.; 2 res. cap. day 1,000,000 gals. each; 3 pump eng., class comp. dup., cap. day 2,000,000 gal. each; mains, c. i., 20 m., 4 to 12 in. dia.; 169 hyd.; 86 v., met., 900; 1,600 serv.; pipe, galv. i.; pres., dom. 40 to 60 lbs., f., 85 to 135 lbs.; cons. day, 1,500,000 gals.; cost, $200,000; cost mtce., $9,800; wks. owned by priv. Co.

RENSSELAER, p. 2,912; f. area, 660 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 comb. c. & h. wag, 1 motor c. eng., 1 c. hand ex., 1 aer. trk., 1 hose wag, 1 chief's car, 1 auto. trk.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., telp., wh. & siren, 98 bx.; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $1,200; tot. mem. 9, pd. full time, 2, pd. part time, 7; undrs. rating, second class.

Water Supply—Src., wells, 4 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 105,000 gals.; dim., 22 x 40; mat., iron; 3 pump. eng., cap. day, 2,160,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 73 hyd.; 270 serv.; 2 relief v.; pipe, galv. i. & lead; pres., dom. 60 lbs., f. 60 to 110 lbs.; cost, $48,000; cost mtce., $1,000; wks. owned by city.

RICHMOND, Wayne Co., p. 26,765; merc. bldgs., bk., 1 to 5 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. ladder & hose wag., 4 comb. ladder & hose wag., 1 c. eng., 16 c. hand ex., 1 h. & l. trk., 2 hose wag., 11 hrs.; hose, cot., rub. lined, 8,150 ft.; f. al., Gamewell, 62 bx.; val. equip., $33,555; val. bldgs., $20,000; exp. dept., $25,522; tot. mem. 26, pd. full time; undrs. rating, first class.

Water Supply—Src., wells, 3 m. bus. cent.; sys., pump to res. & dir.; res. cap., 10,000,000 gals.; loc. ¼ m. pump. station; 3 pump. eng., class hor. comp., cap. day, 16,000,000 gals.; mains, c. i., 53 m., 4 to 20 in. dia.; 372 hyd.; 400 v.; met., 4,696; 6,295 serv.; pipe, galv. i. & lead; pres., dom. 65 lbs., f. 110 lbs.; cons. day, 2,697,000 gals.; wks.

ROCHESTER, p. 3,720; f. area, 640 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., c. hand ex., 1 hose wag., 5 hose reels, 1 trk. & trailer; hose, cot., rub. lined, gd., 1,600 ft.; f. al., siren; val. equip., $7,000; val. bldgs., $3,500; exp. dept., $3,500; tot. mem., 9, pd. part time 2, vol. 7.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 106,000 gals.; 3 pump. eng., cap. day, 2,880,000 gals.; mains, c. i., 23 m., 4 to 12 in. dia.; 100 hyd.; 34 v.; met., 126; 775 serv.; pipe, lead & galv. i.; pres., dom. 60 lbs.; f. 120 lbs.; cons. day, 400,000 gals.; cost, $50,000; cost mtce., $2,800; wks. owned by city.

ROCKPORT, p. 2,581; f. area, 700 a.; merc. bldgs., bk., 2 to 4 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hrs.; hose, cot., rub. lined, gd., 700 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $5,000; exp. dept., $2,000; tot. mem., 5; pd. part time.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav. & dir.; stdp. cap., 60,000 gals., res. cap., 250,000 gals.; 2 pump. eng., class duo. cap. day, 2,500,000 gals.; mains, c. i., 6½ m., 4 to 10 in. dia.; 37 hyd.; 550 serv.; pipe, galv. i.; pres., dom. 25 to 55 lbs., f. 90 to 100 lbs.; cons. day, 250,000 gals.; cost, $85,000; cost mtce., $17,000; wks. owned by Co.

RUSHVILLE, p. 5,498; f. area, 850 a.; merc. bldgs., bk., wd., i. & conc., 2 to 3 stor.; priv., wd., 1, 1½ & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple motor c. eng., 1 str., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,700 ft.; f. al., Gamewell, 24 bx.; val. equip., $16,000; val. bldgs., $5,500; exp. dept., $7,000; tot. mem., 6, pd. full time.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 450,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 19 m., 4 to 12 in. dia.; 121 hyd.; met., 116; 1,300 serv.; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 500,000 gals.; cost, $59,000; cost mtce., $9,000; wks. owned by city.

SALEM, Washington Co., p. 2,836; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 h. & l. trk.; hose, rub., gd., 3,000 ft.; f. al., bell; tot. mem., 40 vol.; undrs. rating, third class.

Water Supply—Src., spr.; sys., pump to res. & dir.; res. cap., 250,000 gals.; 2 pump. eng., cap. day 125,000 gals.; mains, 6⅛ m., 4 to 8 in. dia.; 36 hyd.; 250 serv.; pipe, wrt. i.; pres., dom. 20 to 70 lbs., f. 30 to 90 lbs.; cons. day, 60,000 gals.; cost, $28,000; cost mtce., $9,000; wks. owned by city.

SEYMOUR, p. 7,348, f. area, 1,200 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor. F. dept.—1 str., 1 comb. c. & h. wag., 3 c. hand ex., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., Gamewell; val. equip., $9,000; val. bldgs., $15,000; exp. dept., $2,983; tot. mem. 10, pd. full time 4, vol. 6; undrs. rating, second class.

Water Supply —Src., riv., 2 m.; sys., pump to stdp. & dir.; stdp. cap., 150,400 gals.; dim. 16 ft. 100 ft.; mat., w. i.; 3 pump. eng., class como dup., cap. day 3,000,000 gals.; mains, c. i., 16 m., 6 to 12 in. dia.; 172 hyd.; 82 v.; met., 196; 1,300 serv.; pipe, galv. i.; pres., dom. 50 to 60 lbs., f. 80 to 100 lbs.; cons. day, 1,000,000 gals.; wks. owned by Co.

SHELBYVILLE, p. 9,701; f. area, 2 sq. m.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 2,000 ft.; tot., 5,000 ft.; f. al., Gamewell, 41 bx.; val. equip., $10,000; val. bldgs., $24,000; exp. dept., $15,000; tot. mem. 8, pd. full time 4, pd. part time 27, vol. 3; undrs. rating, third class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav., pump to stdp. & dir.; 7 wells, cap. 3,000,000 gals.; 2 pump. eng., class cross-comp. & comp. dup., cap. day 5,500,000 gals.; mains, c. i., 16 m., 4 to 16 in. dia.; 153 hyd.; 57 v.; met., 40; 1,699 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 110 lbs.; cons. day, 1,000,000 gals.; cost, $125,000; wks. owned by Co.

SOUTH BEND, p. 70,983; f. area, 10,540 a.; merc. bldgs., stn. & bk., 3 to 9 stor.; priv., stn., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 auto. pump. eng., 3 comb. c. & h. auto., 1 aer. trk., 36 chem. hand extras, 5 auto hose wag., 3 hose wag., 2 auto. chief's car, 1 auto. c. eng., 2 h. & l. trk.; hose, rub. lined, gd., 20,000 ft.;

inf., 3,950 ft.; tot., 23,950 ft.; f. al., Gamewell, 180 bx.; val. equip., $100,000; val. bldgs., $109,000; exp. dept., $220,000; tot. mem., 104, pd. full time.

Water Supply—Src., 100 wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 60,000 gals.; res. cap., 6,000,000 gals.; loc. cent. city; 6 pump. eng., class dup., cap. day 24,000,000 gals.; mains, c. i., 154 m., 4 to 24 in. dia.; 1,500 hyd.; 647 v.; met., 16,000; 15,487 serv.; pipe, c. i.; pres., dom. 57 lbs.; cons. day, 7,000,000 gals.; cost, $1,800,000; cost mtce., $33,967; wks. owned by city.

SPENCER, p. 2,066; f. area, 220 a.; merc. bldgs., stn., wd. & bk., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell & wh.; val. equip., $15,000; val. bldgs., $3,000; exp. dept., $300; tot. mem., 17 vol.

Water Supply—Src., cisterns & wells; sys., pump; 2 pump. eng. class dup., cap. day, 1,000,000 gals.; mains, 5 m., 4 to 8 in. dia.; 25 v.; 41 hyd.; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 90,000 gals.; wks. owned by private Co.

SULLIVAN, p. 4,489, f. area, 1,000 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., stn., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 1hose reel, 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 500 ft.; inf., 800 ft.; tot. hose, 2,300 ft.; f. al., telp.; val. equip., $3,500; val. bldgs., $15,000; exp. dept., $3,500; tot. mem. 8, pd. full time 2, pd. part time 6.

Water Supply—Src., creek, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 165,000 gals.; dim., 12 x 100; mat., stl.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 44 hyd.; 8 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 125 lbs.; cost, $33,500; wks. owned by city.

TELL CITY, p. 4,036; f. area, 1½ sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. perm. in f. area; causes of f inv. F. dept.—1 hand eng., 1 h. & l. trk., 2 reels, 5 hose carts; hose, rub., gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell & wh.; tot. mem., 28 vol.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 110,000 gals.; dim., 23 x 37; loc. 155 ft. above station; mat., stl.; 2 pump. eng., class comp., cap. day 1,500,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 80 hyd.; 26 v.; met., 382; 524 serv.; pres., dom. 80 lbs., f., 100 lbs.; cons. day, 300,000 gals.; cost, $97,972; cost mtce., $12,971; wks. owned by Co.

TERRE HAUTE, p. 66,083; f. area, 14 4-10 a.; merc. bldgs., bk., stn. & conc., 1 to 12 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 comb. pump. h. & c., 7 comb. h. & c. wag., 1 auto. aer. trk., 3 chief's car., 28 c. hand ex., 3 h. & l. trk., 1 f. al. auto., 1 supply auto., 1 mechanic auto.; hose, cot., rub. lined, 18,450 ft.; f. al., Gamewell, 129 bx.; val. equip., $141,253; val. bldgs., $135,806; exp. dept., $195,112; tot. mem., 113, pd. full time.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump dir.; dim., 23 x 64 ft.; mat., masonry; res. cap., 1,500,000 gals.; 4 pump. eng., class centrif. & plunger; cap. day, 30,000,000 gals.; mains, c. i., 109.5 m., 4 to 16 in. dia.; 1,271 hyd.; 1,054 v.; met., 10,275; 13,637 serv.; pipe, lead; pres., dom. 45 to 50 lbs., f., 90 to 105 lbs.; cons. day, 5,810,000 gals.; wks. owned by priv. Co.

TIPTON, p. 4,507; f. area, 20 m.; merc. bldgs., bk., 2 to 3 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm. in f. area. F. dept.—10 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 3 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 1,000 ft.; tot. hose, 4,000 ft.; f. al., telp.; val. equip., $3,000; exp. dept., $2,150; tot. mem. 9, pd. full time 2, 7 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump to res. & dir.; 2 res. cap., 1,500,000 gals.; loc. near station; 2 pump. eng., size 10 x 16 x 10, cap. day, 1,500,000 gals.; mains, c. & wrt. i., 12 m., 4 to 12 in. dia.; 94 hyd.; 125 v.; 600 met.; 1,250 serv.; pipe, lead & wrt. i.; pres., dom. 40 lbs., f. 120 lbs.; cons. day, 500,000 gals.; cost, $100,000; wks. owned by city.

UNION CITY, p. 3,406; f. area, 1,000 a; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & hose wag., 2 c. eng., 4 c. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell & wh.; val. equip., $16,000; val. bldgs., $3,000; exp. dept., $6,000; tot. mem., 10, pd. full time, 3, pd. part time, 1, vol., 6.

c. i. & wd., 12 m., 4 to 16 in. dia.; 80 hyd.; 1,560 met.; 1,410 serv.; pipe, lead, stl.; pres., dom. 45 lbs., f. 65 lbs.; cons. day, 560,000 gals.; cost, $120,000; cost mtce., $16,000; wks. owned by city.

Water Supply—Src., wells, ½ m. bus. cent.; sys., dir. pres.; res. cap., 360,000 gals.; 2 pump. eng., class comp. dup., cap. day, 3,000,000 gals.; mains

VALPARAISO, p. 6,518; f. area, 1,000 a.; merc. bldgs., bk. & conc., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 2 Seagrave trks.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., elec., 47 bx.; val. equip., $30,000; val. bldgs, $12,000; exp. dept., $8,000; tot. mem. 15, pd. full time 4, pd. part time 11; undrs. rating, fourth class.

Water Supply—Src., lake & wells, 2½ m. bus. cent.; sys., pump dir.; lake 4 sq. m.; 3 pump. eng., class dup. & comp.; cap. day, 4,500,000 gals.; mains, conc., wd. & stl., 30 m., 4 to 12 in. dia.; 178 hyd.; 167 v.; 1,350 met.; 1,940 serv.; pipe, lead; pres., dom. 40 to 50 lbs., f. 70 to 90 lbs.; cons. day, 850,000 gals.; wks. owned by Co.

VINCENNES, p. 17,160; f. area, 2,000 a.; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. trk., 8 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 2 hose wag., 1 hose reel (in reserve), 10 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. 4,000 ft.; f. al., Gamewell, 43 bx.; val. equip., $20,000; val. bldgs., $20,000; exp. dept., $27,000; tot. mem. 21, pd. full time; undrs. rating, third class.

Water Supply—Src., riv., 1 m. in bus. cent.; sys., pump to stdp.; stdp. cap., 675,000 gals.; dim., 22 x 120 ft.; res. cap., 1,000,000 gals.; 4 pump. eng., cap. day 11,000,000 gals.; mains, c. i., 21 m., 6 to 22 in. dia.; 289 hyd.; 90 v.; met., 800; 2,870 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 90 lbs.; cons. per day, 15,000,000 gals.; wks. owned by priv. Co.

WABASH, Wabash Co., p. 9,872; f. area, 2,900 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd., 2 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. trk., 1 c. eng., 1 c. hand ex., 1 comb. c. & h. wag.; 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 1,000 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 24 bx.; exp. dept., $23,000; tot. mem. 24, pd. full time 8, pd. part time 8. vol. 8; undrs. rating, third class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap. 360,000 gals., dim. 25 x 100, mat. iron; res. cap., 3,750,000 gals.; 2 pump. eng., class hor. dup., cap. day, 5,000,000 gals.; mains, c. i., 24 m., 6 to 12 in. dia.; 251 hyd.; 109 v.; met., 725; 1,950 serv.; pipe, lead; pres., dom. 50 lbs., f. 90 to 110 lbs.; cons. day, 700,000 gals.; cost, $200,000; cost mtce., $5,500; wks. owned by Co.

WARSAW, p. 5,478; f. area, 1,200 a.; merc. bldgs., bk., cem. & wd., 2 to 3 stor.; priv., bk., stn. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.— 3 c. hand ex., 1 h. & l. trk., 4 hose car., 1 comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 2,000 ft.; tot. hose, 3,800 ft.; f. al., wh.; val. equip., $2,500; val. bldgs., $5,000; exp. dept., $3,000; tot. mem. 100, pd. full time 2, pd. part time 1, 97 vol.

Water Supply—Src., lake & 4 wells, 1-5 m. bus. cent.; sys., pump to stdp. and dir.; stdp. cap., 18,360 gals., dim., 5 x 125; 4 pump eng., cap. day, 2,000,000 gals.; mains, 11 m., 4 to 10 in. dia.; 88 hyd.; 40 v.; met., 2; 1,000 serv.; pipe, iron; pres., dom. 40 lbs., f. 80 lbs.; cons. day, 800,000 gals.; cost, $80,000; wks. owned by Co.

WASHINGTON, p. 8,743; f. area, 900 a.; merc. bldgs., bk., 1 to 3 stor.; priv., stn., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. &

combt. ord.; causes of f. inv. F. dept.—1 str., 2 c. hand ex., 1 comb. c. & h. wag., 3 hrs.; hose, rub., gd., 1,000 ft.; inf., 1,000 ft.; tot. hose, 2,000 ft.; f. al., Gamewell, 26 bx.; val. equip., $9,000; exp. dept., $3,733; tot. mem. 9, pd. full time 4, pd. part time 3.

Water Supply—Src., riv., 3½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap. 250,000 gals., dim. 20 x 100, loc. in city, mat. iron; 3 pump. eng., cap. day, 5,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 204 hyd.; 48 v.; met., 348; 1,340 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 125 lbs.; cons. day, 1,200,000 gals.; wks. owned by Co.

WEST LAFAYETTE, p. 3,830; f. area, 1½ sq. mi. F. dept.—pump & hose trk., 50 gal. c. tank, 550 gal. pump, 1 comb. c. & hose trk.; val. equip. $12,000; val. bldg., $25,000; exp. dept., $5,330; tot. mem., 4; pd. full time 4.

Water Supply—Src. wells, 4 pump; cap. per day, 6,000,000 gal; hyd., 60; val. $187; serv., 1,200; mains, 84,700 ft.; pres. dom. 50 lbs., f. 80 lbs.; cost $120,000; bonded debt, $30,000; int. pd. on bonds, 6%; cost mtce., $1,000; wks. owned by Co.

WHITING, p. 10,145; f. area, 9,826 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., bk., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. a combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 2 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 2,700 ft.; rub., gd., 300 ft.; tot. hose, 3,000 ft.; f. al., Gamewell, 42 bx.; val. equip., $18,000; val. bldgs., $8,000; exp. dept., $7,331; tot. mem., 6, pd. full time.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump. dir.; storage res., cap. 1,000,000 gals.; 4 pump. eng., cap. day 16,000,000 gals.; mains, c. i., 13½ m., 6 to 12 in. dia.; 125 hyd.; 100 v.; serv. 1,965; pres., dom. 30 lbs. & f. 100 lbs.; cons. day, 3,400,000 gals.; cost, $200,000; mains owned by city; balance owned by Standard Oil Co.

WINCHESTER, p. 4,021; f. area, 15 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & comb. ord.; causes of f. inv. F. dept.—1 comb. c. & h. motor trk., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,200 ft.; f. al., telp.; val. equip., $5,000; exp. dept., $2,500; tot. mem., 12, pd. full time, 2, vol. 10.

Water Supply—Src., wells, ½ mile bus. cent.; sys., pump dir.; 4 pump. eng., cap. day, 1,500,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 65 hyd.; 613 met.; 868 serv.; pipe, galv. i. & lead; pres., dom. 45 lbs., f. 100 lbs.; cost, $80,000; wks. owned by private Co.

IOWA

ALBIA, p. 5,067; f. area, 10 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area, fwks. & comb. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng. on wls., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; fair 500 ft.; tot. hose, 2,000 ft.; f. al., telp. bell & wh.; val. equip., $6,000; val. bldgs., $6,000; exp. dept., $1,760; tot. mem., 30 vol.

Water Supply—Src., res. 2 m. bus. cent.; sys., pump to res.; res. cap. 125,000,000 gals.; 2 pump. eng., cap. day 480,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 80 hyd.; 45 v.; 510 met.; 520 serv.; pres., dom. 55 lbs., f. 90 lbs.; cost, $125,000; wks. owned by city.

ALGONA, p. 3,724; f. area, 1½ a.; merc. bldgs., stn., bk. & wd., 2 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 6 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot. hose, 2,500 ft.; f. al., elec. siren; val. equip., $10,000; val. bldgs., $1,000; exp. dept., $300; tot. mem., 15, pd. full time, 1, vol., 14.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 90,000 gals.; pump. eng., cap. day 150,000 gals.; mains, 8½ m., 2 to 8 in. dia.; 32 hyd.; 6 v.; met., 100; 250 serv.; pipe, lead & wrt. i.; pres., dom. 43 lbs., f. 43 lbs.; cost, $15,000; cost mtce., $750; wks. owned by city.

AMES, p. 6,270; f. area, 2,560 a.; merc. bldgs., bk. & wd., 4 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 hose car, 1 c. eng., 1 serv. trk.; hose, cot., rub. lined, gd., 2,300 ft.; inf., 600 ft.; tot. 2,900 ft.; f. al., wh.; val. equip., $18,000; val. bldgs., $12,000; exp. dept., $5,000; tot. mem. 17, pd. full time 2; vol. 15; undrs. rating, second class.

Water Supply—Src., wells; ⅛ m. bus. cent. sys., pump to stdp.; stdp. cap., 60,000 gals.; mat stl.; cap. res., 100,000 gals.; 5 pump. eng., cap. day, 3,843,500 gals.; mains, c. i., 17 m., 4 to 18 in. dia.; 115 hyd.; 200 v.; 1,400 met.; 1,400 serv.; pipe, galv. i. & lead; pres. dom. 40 lbs. f. 80 lbs.; cons. day, 180,000 gals.; cost, $95,391; cost mtce., $1,546; wks. owned by city.

ANAMOSA, p. 2,881; f. area, 500 a; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd., bk. & stn., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trailer, 1 Ahrens-Fox f. trk. equipped; hose, cot., rub. lined, gd., 1,200 ft.; f. al., elec. bell; val. equip., $8,000; val. bldgs., $6,000; exp. dept., $200; tot. mem., 16 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav. to res.; res. cap., 90,000 gals.; loc. on hill; 1 pump. eng., class comp. dup., cap. day 750,000 gals.; mains, c. i., 3 m., 4 to 6 in. dia.; 15 hyd.; 39 v.; met., 56; 225 serv.; pipe, galv. i.; pres., dom. 38 lbs., f. 120 to 140 lbs.; cons. day, 60,000 gals.; cost, $39,000; wks. owned by Co.

AUDUBON, Audubon Co., p. 2,108; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 600 ft.; tot. hose, 2,100 ft.; f. al., bell; tot. mem., 41 vol.

Water Supply—Src., wells & creek, ¼ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 200,000 gals.; res. cap., 250,000 gals.; 2 pump. eng., class dup., cap. day 480,000 gals.; mains, c. i., 8 m., 2 to 8 in dia.; 42 hyd.; 30 v.; met., 400; 400 serv.; pipe, lead & i.; pres., dom. & f. 70 lbs.; cons. day, 200,000 gals.; cost, $40,000; cost mtce., $5,000; wks. owned by town.

BEDFORD, p. 2,073; f. area, 175 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv., F. dept., 2 c. eng. on wls.; 2 comb. c. eng.,2 h. & l. trk., c. hand ex., 1 hose wag., 1 hose reel; hose, rub., gd., 1,000 ft.; inf., 500 ft.; tot. hose, 1,500 ft.; f. al., siren & bell; val. equip., $5,000; val. bldgs., $7,000; exp. dept., $500; tot. mem., 25.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 92,000 gals.; dim., 14 x 80; mat., stl.; 1 pump. eng., cap. day 576,000 gals.; mains, 2 1-5 m., 4 to 8 in. dia.; 23 hyd.; pres., dom. & f., 80 lbs.; cost, $18,000; cost mtce., $800; wks. owned by city.

BELLE PLAINE, p. 3,887; f. area, 746 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 c. hand ex., 1 h. & l. trk., 1 hose reel, 1 hand hose car., 6 hrs.; hose, rub., gd., 1,500 ft.; inf. 800; tot. 2,300 ft.; f. al., & wh.; val. equip., $8,000; val. bldgs., $4,000; exp. dept., $250; tot. mem., 50; pd. part time 2, vol. 48.

Water Supply—Src., wells, 2 m. bus. cent.; sys., motor & gas; stdp., cap. 200,000 gal.; dim. 23 x 32 ft.; mat., stl.; res., cap. 88,000 gal.; 2 pump. eng., cap. per day, 7,200,000 gal.; mains, c. i., 12 m., dia. 4 to 10 in.; 60 hyd.; 16 v.; 550 met.; 560 serv.; wks. owned by city.

BLOOMFIELD, p. 2,065; f. area, 700 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd.

rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 c. eng., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,300 ft.; inf., 200 ft.; tot. hose, 1,500 ft.; f. al., bell; val. equip., $1,000; val. bldgs., $50; tot. mem. 30, pd part time 1, vol. 29.

Water Supply—Src., well, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 58,000 gals.; dim., 16 x 24; res. cap., 55,000 gals.; 2 pump. eng., class stm. & dup., cap. per min., 300 gals.; mains, c. i., 3 m., 4 to 6 in. dia.; 50 hyd.; 15 v.; 160 met., 168 serv.; pipe, lead; pres., dom. 45 lbs., f., 65 lbs.; cons. per day, 90,000 gals.; cost, $15,000; cost mtce., $300; wks. owned by city.

BOONE, Boone Co., pop. 12,451; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; rub., gd., 700 ft.; inf., 500 ft.; tot. hose, 4,700 ft.; f. al., bell & wh.; exp. dept., $6,610; tot. mem. 75, pd. part time; undrs. rating, third class.

Water Supply—Src., wells, 4 m. bus. cent.; sys., pump to res., to stdp. & dir.; stdp. cap., 20,000 gals.; res. cap., 4,000,000 gals.; 3 pump. eng., cap. day 3,500,000 gals.; mains, c. i., 33 m., 4 to 14 in. dia.; 386 hyd.; 299 v.; met., 2,180; 2,180 serv.; pres., dom. 45 lbs.; cons. day, 1,000,000 gals.; cost, $355,000; cost mtce., $4,000; wks. owned by city.

BURLINGTON, p. 24,057; f. area, 12 sq. m.; merc. bldgs., bk., 1 to 6 stor.; priv., bk., stn. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 auto. comb. c. eng. & trk., 8 c. hand ex., 1 aer. trk., 2 hose wag., 6 hrs., 3 auto. comb. c. & h.; hose, cot., rub. lined, gd., 7,500 ft.; inf., 1,500 ft.; tot. hose, 9,000 ft.; f. al., Gamewell, telp., 43 bx.; val. equip., $38,487; val. bldgs., $63,000; exp. dept., $31,900; tot. mem. 27, pd. full time 20, pd. part time 7.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump dir.; 5 pump. eng., class cross comp. hor. quadruplex centrif., cap. day 26,500,000 gals.; mains, c. i., 57 m., 4 to 16 in. dia.; 556 hyd.; 551 v.; met., 209; 5,939 serv.; pipe, c. i.; pres., dom. 100 lbs., f. 140 lbs.; cons. day, 2,500,000 gals.; cost, $1,000,000; wks. owned by priv. Co.

CARROLL, p. 4,254; f. area, 20 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs not perm.; combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 300 ft.; tot. hose, 2,300 ft.; f. al., bell & wh.; val. equip., $4,000; val. bldgs., $8,000; tot. mem., 70 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump by elec. into res.; stdp. cap., 146,520 gals.; dim., 15 x 111; mat., stl.; res. cap., 100,000 gals.; loc. at pump. station; 4 pump. eng., cap. day 696,000 gals.; mains, c. i., 4¾ m., 4 to 8 in. dia.; 41 hyd.; 11 v.; met., 33; 360 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 75 lbs.; cons. day, 225,000 gals.; cost, $60,000; cost mtce., $6,000; wks. owned by city.

CEDAR FALLS, p. 8,486; f. area, 700 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 1 Stutz 600 gal. triple comb. pumper; hose, cot., rub. lined, gd., 4,000 ft.; f. al., bell & wh.; val. equip., $8,000; val. bldgs., $6,000; exp. dept., $1,600; tot. mem., 30, pd. full time 2, pd. part time 28; undrs. rating, second class.

Water Supply—Src., 3 wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 105,000 gals.; 2 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 24½ m., 4 to 10 in. dia.; 161 hyd.; 205 v.; met., 1,320; 1,715 serv.; pipe, galv. i.; pres., dom. 85 lbs., f. 125 lbs.; cons. day, 650,000 gals.; cost, $151,000; wks. owned by city.

CEDAR RAPIDS, p. 45,566; f. area, 13 a.; merc. bldgs., bk., 2 to 8 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. comb. pump. eng. chem. & hose wag., 6 auto. comb. c. & h. wag., 1 chief's auto., 1 aer. trk., 1 h. & l. trk., 1 c. hand ex., 4 nozzles, 7 comb. c. & h. wag., 4 hose wag., 2 auto. eng., hose, cot., gd., 8,000 ft.; inf., 1,350 ft.; tot. 9,350 ft.; f. al., Gamewell, 57 bx.; val. equip., $42,395; val. bldgs., $68,500; exp. dept., $94,000; tot. mem. 57, pd. full time.

Water Supply—Src., riv. & wells, ½ m. bus. cent.; sys., grav.; 1 storage; res. cap., 620,000 gals.; res. cap., 7,500,000 gal.; 6 pump. eng., class comp., cap. day 14,400,000 gals.; mains, c. i., 93.2 m., 4 to 30 in. dia.; 642 hyd.; 610 v.; met., 10,000; 10,002 serv.; pipe, lead, pres., dom. 75 lbs., f. 75 lbs.; cons. day, 4,034,464 gals.; cost, $1,250,000; cost mtce., $20,381; wks. owned by city.

CENTERVILLE, Appanoose Co., p. 8,486; f. area, 1,500 a.; merc. bldgs., bk., stn. & wd., 2 to 3 stor.; priv., bk., cem. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf. 1,000 ft.; tot. hose, 4,000; f. al., bell & wh.; val. equip., $5,000; val. bldgs., $1,000; exp. dept., $3,100; tot. mem. 8, pd. part time, vol.

Water Supply—Src., res., 1½ m. bus. cent.; sys., pump to stdp.; stdp cap. 156,000 gals., dim. 25 x 34; mat., iron; res. cap., 100,000,000 gals.; loc at station; 3 pump. eng., cap. day 864,000 gals.; mains, c. i., 14½ m., 4 to 12 in. dia.; 90 hyd.; 86 v.; 1,200 met.; 1,200 serv.; pipe, c. i.; pres., dom. & f. 50 lbs.; cons. day, 350,000 gals.; cost, $150,000; cost mtce., $4,000; wks. owned by Co.

CHARITON, p. 5,175; f. area, 329 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 3 hrs.; hose, cot., rub. lined, gd., 2,100 ft.; rub., gd., 200 ft.; inf., 500 ft.; tot. hose, 2,800 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $4,000; tot. mem., 110 vol.

Water Supply—Src., res. 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 300,000,000 gals.; 2 pump. eng., cap. day 720,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 76 hyd.; 30 v.; 800 met.; pres., dom. & f., 55 lbs.; cons. day, 250,000 gals.; cost, $160,000; cost mtce., $4,200; wks. owned by city.

CHARLES CITY, p. 7,350; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trks., 3 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 2,250 ft.; val. equip., $5,000; val. bldgs., $5,000; exp. dept., $3,000; tot. mem., 19, pd. full time 1, 18 vol.; undrs. rating, second class.

Water Supply—Src., artesian wells, ½ m. bus. cent.; sys., dir., pres.; stdp. cap., 188,000 gals.; dim., 20 ft. x 80 ft.; mat., conc.; res. cap., 360,000 gals.; 4 pump. eng., cap. day 365,000 gals.; mains, c. i., 21 m., 4 to 10 in. dia.; 124 hyd.; v. 83; 12,000 met.; 12,000 serv.; pipe, lead; pres., dom. 50 lbs. & f. 120 lbs.; cons. day, 365,000 gals.; cost, $150,000; cost mtce., $2,000; wks. owned by city.

CHEROKEE, p. 5,824; f. area, 1,280 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. per. in f. area except 8 blocks bus. district; causes of f. inv. F. dept.—1 comb. h. & c. with pump. eng., 1 hand eng., 4 c. hand ex., 1 comb. c. & h. wag., 1 hose reel, hose, gd., 3,600 ft.; inf., 1,000 ft.; hose, gd., 900 ft.; total, 5,500 ft.; f. al., telp. & siren; val. equip., $10,000; val. bldgs., $10,000; exp. dept., $775; tot mem., 20, pd. full time, 1.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 154,000 gals., dim. 18 x 80, mat. conc.; 2 res. cap., 275,000 gals.; 2 pump. eng., cap. day 1,877,760 gals.; mains, c. i., 14 m., 4 to 10 in. dia.; 78 hyd.; 113 v.; met., 1,100; 1,150 serv.; pipe, c. i.; pres., dom. 60 to 85 lbs., f. 125 lbs.; cons. day, 250,000 gals.; cost, $143,000, cost mtce., $8,693; wks. owned by city.

CLARION, p. 2,826. F. dept.—2 hose wag., 1 f. trk. & h. cart, 1 hose reel; hose, gd., 1,300 ft.; f. al., bell & wh.; 22 vol.

Water Supply—Src., well & cisterns, in bus. cent.; sys., grav. & pump to stdp., stdp. dim. 19 x 24, cap. 50,000 gals.; 1 pump., class comp. dup., cap. 500 gals. min.; mains, 4 blocks, 4 to 10 in dia.; 5 hyd.; pres., dom. 50 lbs., f. 100 lbs.; wks. owned by town.

CLARINDA, p. 4,511; f. area, 1,300 a.; merc. bldgs., bk., 3 stor.; priv., wd. & bk., 2 & 3 stor.; some wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 comb. c. & hose & h. & l. trk., 1 hose wag.; hose, rub. lined, gd., 1,900 ft.; inf., 250 ft.; tot. hose, 2,150 ft.; f. al., siren & stm.; val. equip., $17,000; val. bldgs., $5,000; exp. dept., $2,000; tot. mem., 10; pd. full time 1, pd. part time 1, vol. 8.

Water Supply—Src., river; 3 m., bus. cent.; sys., pump., purification plant then to stdp. & dir.; stdp. cap., 130,000 gals.; dim. 60 x 20 ft.; mat. stl.; res. cap., 70,000 gals.; 4 pump. eng., class centrif., cap. day 3,000,000 gals.; mains, c. i., 20 m., 4 to 12 in. dia.; 104 hyd.; 62 v.; 1,024 met.; 1,029 serv.; pipe, lead & i.; pres., dom. 24 to 75 lbs., f. 200 lbs.; cons. day, 300,000 gals.; cost, $250,000; cost mtce., $12,000; wks. owned by city.

CLINTON, p. 24,151; f. area, 40,000 a.; merc. bldgs., stn., bk. & wd., 2 to 6 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 1 c. eng., 12 c. hand ex., 1 h. & l. trk., 4 hose wag., 4 hose carts in reserve, 10 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 60 bx.; val. equip., $40,000; val. bldgs., $30,000; exp. dept., $11,000; tot. mem., 24, pd. full time.

Water Supply—Src., wells & riv., ¼ m. bus. cent.; sys., pump to res. & dir.; res. cap., 1,000,000 gals.; 5 pump. eng., cap. day 15,500,000 gals.; mains, c. i. & wrt. i., 52 m., 2 to 16 in. dia.; 392 hyd.; met., 2,634; 4,000 serv.; pipe, iron; pres., dom. 65 lbs., f. 110 lbs.; cons. day, 1,750,000 gals.; wks. owned by Co.

COLFAX, p. 2,504; f. area, 400 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 3 c. hand ex., 2 hose car.; hose, cot., rub. lined, gal., 2,000 ft.; rub., gd., 200 ft.; inf., 500 ft.; tot. hose, 2,700 ft.; f. al., siren; val. equip., $5,500; val. bldgs., $4,000; exp. dept., $450; tot. mem., 30 vol.

Water Supply—Src., well, 3 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 90,000 gals.; 1 pump. eng., cap. day, 500,000 gals.; mains, c. i., 3½ m., 4 to 6 in. dia.; 35 hyd.; 15 v.; met., 21; 155 serv.; pres., dom. 100 lbs., f. 100 lbs.; cons. day, 90,000 gals.; cost, $22,000; cost mtce. $1,200; city owns wks.

COUNCIL BLUFFS, p. 36,162, 16½ sq. m.; merc. bldgs., stn., bk. & wd., 1 to 8 stor.; priv. stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 c. eng., 10 c. hand ex., 1 chief's wag., 1 supply wag., 1 h. & l. trk., in reserve, 1 aer. trk., 2 hose wag., 5 comb. c. & h. wag., 4 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 42 bx.; val. equip., $36,000; val. bldgs., $100,000; exp. dept., $3,600; tot. mem. 25, pd. full time 25.

Water Supply—Src., riv., 3 m. bus. cent.; sys., res. & dir.; 10 res. cap., 37,000,000 gals.; tk. & tower cap., 127,000 gals.; 2 pump. eng., cap. day, 16,000,000 gals.; mains, c. i. & galv. i., 102.7 m., 2 to 30 in. dia.; 643 hyd.; 1,225 v.; met., 7,700; 7,700 serv.; pipe, c. iron; pres., dom. 85 to 100 lbs., f. 120-140 lbs.; cons. day, 4,000,000 gals.; cost, $1,500,000; cost mtce., $145,000; wks. owned by city.

CRESCO, Howard Co., p. 3,195; 1 sq. m.; merc. bldgs., bk., 1 & 2 & 3 stor.; priv. wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & hose wag.; 6 c. hand ex.; 1 aer. trk.; 1 hose reel; 1 comb. pumper & hose car.; 1 h. & l. trk.; 2 hose car.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 800 ft.; tot. hose, 2,400 ft.; f. al., telp.; val. equip., $12,000; val. bldgs., $1,000; exp. dept., $180; tot. mem., 35 pd. on call.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to tk. & res.; tk. cap., 10,000 gals.; stdp. cap., 113,000 gals.; dim., 12 x 100, mat., stl.; res. cap., 250,000 gals.; 3 pump. eng., cap. day, 67,000 gals.; mains, c. i., 5.1 m., 4 to 12 in. dia.; 50 hyd.; 50 v.; 480 met.; 500 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 200 lbs.; cons. day, 39,000 gals.; cost, $75,000; cost mtce., $3,300; wks. owned by city.

CRESTON, p. 8,034; f. area, 4,000 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 3 hose carts, 1 hose car., 4 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; linen, gd., 1,500 ft.; tot. hose, 3,000 ft.; f. al., bell & telp.; tot. mem. 100, pd. full time 2, pd. part time 1, vol. 97.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 140,000 gals.; res. cap., 500,000 gals.; 2 pump. eng., class comp., size 14 x 20 x 12, cap. day 3,000,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 141 hyd.; met., 100; 850 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 140 lbs.; cost, $200,000; cost mtce., $5,000; wks. owned by Co.

DAVENPORT, p. 56,727; f. area, 16½ sq. m.; merc. bldgs., bk. & stn., 2 to 11 stor.; priv., wd., 1 & 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto., 2 auto. c. eng., 24 c. hand ex., 5 auto. comb. c. & h. wag., 1 auto. pump. eng., 1 auto. h. & l. trk., 1 auto. aer. trk., 1 hose wag., 3 auto. hose wag.; hose, cot., rub. lined, gd., 19,450 ft.; inf., 1,600 ft.; tot. hose, 21,050 ft.; f. al., Gamewell, 101 bx.; val. equip., $115,461; val. bldgs., $136,500; exp. dept., $115,000; tot. mem., 62, pd. full time; undrs. rating, first class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res. & dir.; res. cap., 5,000,000 gals., loc. on elevation; 8 pump. eng., class comp. cond., cap. day 45,000,000 gals.; mains, c. i., 114 m., 6 to 24 in. dia.; 1,125 hyd.; 2,000 v.; met., 8,300; 10,500 serv.; pipe, lead & wrt. i.; pres., dom. 40 to 80 lbs.; f. 90 to 135 lbs.; cons. day, 4,600,000 gals.; wks owned by Co.

DECORAH, p. 4,039; merc. bldgs., mostly bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 c. hand ex., 3 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,800 ft.; f. al., bell & wh.; tot. mem., 66 vol.

Water Supply—Src., wells; sys., grav. & pump dir.; res. cap., 500,000 gals.; 2 pump. eng., cap. day 1,015,000 gals.; mains, 5 m., 4 to 8 in. dia.; 55 hyd.; met., 700; pres., dom. 90 lbs., f. 110 lbs.; cost, $24,000; cost mtce., $5,000; wks. owned by city.

DENISON, p. 3,581; f. area, 640 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 stor.; fwks. & combt. ord.; causes of f. inv. F. dept—2 c. eng., 2comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 200 ft.; f. al., stm.; val. equip., $15,000; val. bldgs., $5,000; exp. dept., $100; tot. mem., 100 vol.; undrs. rating, second class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav.; stdp. cap., 100,000 gals.; mat., conc.; res. cap., 200,000 gals.; 2 pump. eng., cap. day, 864,000 gals.; mains, c. i., 15 m., 4 to 8 in. dia.; 90 hyd.; 20 v.; met., 850; 850 serv.; pipe, galv. i.; pres., dom. & f., 60 to 110 lbs.; cons. day, 300,000 gals.; cost, $30,000; cost mtce., $2,000; wks. owned by city.

DES MOINES, p. 126,468; f. area, 33,000 a.; merc. bldgs., stn. & bk., 1 to 14 stor.; priv., wd. & bk., 1 to 4 stor.; wd. rfs. not perm. in f. area. F. dept.—3 auto. str., 8 auto. comb. c. & h. wag., 5 auto. aer. trk., 2 chief's auto., 2 c. eng., 36 c. hand ex., 4 comb. c. & h. wag., 1 chief's wag., 2 f. al. wag., 16 hrs.; in reserve, 1 comb. c. & h. wag., 6 hose wag., 4 aer. trk., 5 hrs.; 150 ft. chem. hose; hose, cot., rub. lined, gd., 25,900 ft.; chem. hose, 3,500 ft.; tot. hose, 29,400 ft.; f. al., Gamewell, 83 bx., aux. 33 bx.; val. equip., $200,000; val. bldgs., $203,833; exp. dept., $153,100; tot. mem. 119, pd. full time.

Water Supply—Src., infiltration galleries & riv.; 1 m. bus. cent.; sys. dir.; stdp. cap., 530,000 gals.; dim. 100 x 30 ft.; mat. stl.; 6 pump. eng., class comp. cond., cap. day 60,000,000 gals.; mains, c. i., 217 m., 4 to 30 in. dia.; 2,229 hyd.; 1,476 v.; met., 24,221; 24,372 serv.; pipe, galv. i.; pres., dom. 30 to 110 lbs., f. 60 to 140 lbs.; cons. day, 9,621,331 gals.; cost, $4,133,000; cost mtce., $240,000; wks. owned by city.

DUBUQUE, p. 39,141; f. area, 10½ sq. m.; merc. bldgs., bk. & wd., 2 to 8 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks.

& combt. ord.; causes of f. inv. F. dept.—4 str., 2 comb. c. & h. wag., 1 c. eng., 1 chief's auto., combt. c. & h. wag., 13 c. hand ex., 1 h. & l. trk., 1 triple comb. pump., 1 aer. trk., 1 hose wag., 2 hose car., 15 hrs., 3 trip. auto., 1 nozzle; hose, cot., rub. lined, gd., 5,000 ft.; rub. lined, gd., 5,000 ft.; inf., 3,100 ft.; tot. hose, 13,100 ft.; f. al., Gamewell, 59 bx.; val. equip., $92,000; val. bldgs., $150,000; exp. dept., $62,000; tot. mem. 47, pd. full time; undrs. rating, first class.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to stdp., res. & dir.; stdp. cap., 400,000 gals., 2 res. cap., 8,580,000 gals., loc., 3 m. city; 7 pump. eng., cap .day 1,968,000 gals., mains, iron, 61 2-3 m., 4 to 24 in. dia.; 507 hyd.; 948 v.; met., 5,100; 5,000 serv.; pipe, lead; pres., dom. 85 lbs., f. 165 lbs.; cons. day, 3,000,000 gals.; cost, $800,000; mtce., $6,500; wks. owned by city.

EAGLE GROVE, p. 4,433; f. area, 700 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val equip., $5,000; val. bldgs., $3,500; tot. mem., 25 vol.

Water Supply—Src., well, 300 ft. bus. cent.; sys., pump to stdp. & dir.; stdp. cap. 133,000 gals., dim. 15 x 100, loc. 16 ft. station, mat. stl.; res. cap. 90,000 gals., loc. 50 ft. station; 1 pump. eng., class dup., size 10 x 14 x 18, cap. day 750,000 gals.; mains, c. i., 1¾ m., 4 to 12 in. dia.; 20 hyd.; 12 v.; met., 3; 70 serv.; pipe, lead; pres., dom. 40 lbs., f. 100 lbs.; cost, $16,000; cost mtce., $700; wks. owned by city.

ELDON, p. 2,091; f. area, 300 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—7 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., wh.; val. equip., $1,500; val. bldgs., $1,200; tot. mem.. 30 vol.

Water Supply—Src., 3 wells, ½ block bus. cent.; sys., stdp. direct.; stdp. cap., 115,000 gals.; dim., 16 x 105 ft.; mat., i.; 1 pump. eng., class dup., cap. day, 300,000 gals.; mains, c. i., 1½ m., 8 in. dia.; 54 hyd.; 25 v.; met., 650; 675 serv.; pipe, iron; pres., dom. 40 lbs., f., 150 lbs.; cons. day, 30,000 gals.; cost, $40,000; cost mtce., $700; wks. owned by city.

ELDORA, p. 3,189; merc. bldgs., bk. 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell & wh.; val. equip., $3,000; val. bldgs., $3,500; exp. dept., $500; tot. mem., 45 vol.; undrs. rating, first class.

Water Supply—Src., wells, 1 block bus. cent.; sys., pump to stdp. & dir. to mains; stdp. cap., 100,000 gals., 4 pump. eng., class dup., cap. day, 14,400 gals.; mains, c. i., 3½ m., 4 to 6 in. dia.; 30 hyd.; 11 v.; met., 200; 351 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., f. 40 to 100 lbs.; cons. day, 68,000 gals.; cost, $36,000; cost mtce., $3,300; wks. owned by city.

EMMETSBURG, p. 2,762; f. area, 600 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; new wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 chem. hand ex., 1 h. & l. trk., 2 hose reels, 1 hose wag; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot. hose, 2,500 ft.; f. al., elec. siren, 1 bx.; val. equip., $7,000; val. bldgs., $20,000; exp. dept., $800; tot. mem., 26, pd. part time 1, vol. 27; undrs. rating, third class.

Water Supply—Src., wells, ¾ m. bus cent.; sys., grav., pump to stdp.; stdp. cap., 70,400 gals.; dim. 12 x 80; pump. eng., cap. day, 750,000 gals.; mains, c. i., 11 m., 4 to 8 in. dia.; 49 hyd.; 30 v.; met., 570; 605 serv.; pipe, galv. i.; pres., dom. 35 lbs.; f. 300 lbs.; cons. day, 100,000 gals.; cost, $200,000; cost mtce., $5,500; wks. owned by city.

ESTHERVILLE, p. 4,699; f. area, 3,000 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd. & bk., 1½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 hand eng., 50 c. hand ex., 1 h. & l. trk., 3 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 200 ft.; inf., 400 ft.; tot. hose, 2,100 ft.; f. al., elec., 10 bx.; val. equip., $3,000; val. bldgs., $6,000; exp. dept., $1,200; tot. mem., 50 vol.

Water Supply—Src., wells & riv., 6 blocks bus. cent.; sys., pump dir.; res. cap., 100,000 gals., loc. at station; 1 pump. eng., class comp. dup., cap. day, 75,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 33 hyd.; 10 v.; 200 met.; 272 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 125 lbs.; cost, $12,500; wks. owned by city.

FAIRFIELD, p. 5,948; f. area, 1,900 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 1 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., bell & telp.; val. equip., $2,000; val. bldgs., $4,000; exp. dept., $1,500; tot. mem., 17, pd. full time 1, vol. 16.

Water Supply—Src., res., 1 m. bus. cent.; sys., grav., pump from res. to stdp. & dir.; stdp. cap., 154,000 gals.; res. cap., 154,000 gals.; 5 pump. eng., cap. day, 1,225,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 86 hyd.; 60 v.; met., 1,050; 1,050 serv.; pipe, c. i.; pres., dom. 45 lbs., f. 75 lbs.; cons. day, 400,000 gals.; cost, $250,000; cost mtce., $6,000; wks. owned by city.

FOREST CITY, p. 2,145; f. area, 6 blocks; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor., wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 aer. trk., 1 hose car; hose, cot., rub. lined, gd., 1,800 ft.; f. al., siren & wh.; val. equip., $3,000; val. bldgs., $8,000; ex. dept., $300; tot. mem., 32 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals., dim. 100 x 14; res. cap., 70,000 gals.; 2 pump. eng., cap. day 300,000 gals.; mains, 6 m., 4 to 10 in. dia.; 30 hyd.; 28 v.; 375 serv.; 260 met.; pres., dom. 45 lbs., f. 55 lbs.; cons. day, 96,000 gals.; cost, $31,200; cost mtce., $2,700; wks. owned by city.

FORT DODGE, p. 19,347; f. area, 3,520 a.; merc. bldgs., bk. & conc., 1 to 8 stor.; priv., wd., bk. & cem., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 1 hose wag., 8 c. hand ex., 1 h. & l. trk., 1 aer. trk., 2 hose reels; hose, cot., rub. lined, 3,000 ft.; inf., 2,000 ft.; tot. hose, 5,000 ft.; f. al., Gamewell, 13 bx.; val. equip., $26,150; val. bldgs., $300; exp. dept., $15,000; tot. mem. 53, pd. full time 9, vol. 44; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., elev. tk.; stdp. cap. 106,000 gals.; dim. 24 x 32; mat., stl. & conc.; res. cap. 2,000,000 gals.; 4 pump. eng., 2 stm. & 2 elec.; cap. day 7,000,000 gals.; mains, c. i., 42 m., 18 x 4 in. dia.; 318 hyd.; 418 v.; met., 3,600; 3,600 serv.; pipe, lead; pres., dom. 100 lbs., f. 140 lbs.; cons. day, 1,250,000 gals.; cost, $200,000; cost mtce., $10,000; wks. owned by city.

FORT MADISON, p. 12,066; f. area, 1,150 a.; merc. bldgs., bk., stn., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord., causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 comb. c. & h. wag., 6 hose car., 6 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; rub. gd., 1,000 ft.; inf., 700 ft.; tot. hose, 6,700 ft.; f. al., bell & telp.; val. equip., $15,000; val. bldgs., $11,000; exp. dept., $10,000; tot. mem., 59, pd. full time 9, vol. 50; undrs. rating, third class.

Water Supply—Src., riv., 1-10 m. bus. cent.; sys., pump to res. & dir.; res. cap., 1,000,000 gals., loc. on bluff 170 ft. above riv.; 4 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 22 m., 4 to 16 in. dia.; 202 hyd.; met., 350; 1,720 serv.; pipe, lead & galv. i.; pres., dom. 75 lbs., f. 150 lbs.; cons. day, 700,000 gals.; cost, $500,000; wks. owned by priv. Co.

GLENWOOD, p. 3,862; f. area, 20 a.; merc. bldgs., bk., 2 stor.; priv., bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag, 2 hose reels, 1 hose wag., 1 auto. f. trk.; hose, cot., rub. lined, gd., 1,500 ft.; rub. gd., 1,500 ft.; inf. 500 ft.; tot., 3,500 ft.; f. al., siren; val. equip., $8,000; tot. mem., 19 vol.

Water Supply—Src., well, ¾ m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 90,000 gals.; res. loc. on high hill; 1 pump eng., cap. day 65,000 gals.; mains, c. i., 2½ m., 4 to 8 in. dia.;

23 hyd.; 12 v.; met., 228; 228 serv.; pipe, galv. i.; pres., dom. 95 lbs., f. 95 lbs.; cost, $30,000; cost mtce., $3,500; wks. owned by city.

GRINNELL, p. 5,362; f. area, 3 sq. m.; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 2 c. hand ex., 3 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell & wh. telp; val. equip., $10,000; val. bldgs., $8,500; exp. dept., $2,650; tot. mem. 50, pd. full time 2, pd. part time 1, 50 vol.

Water Supply—Src., wells, 1 block bus. cent.; sys., pump to res. & stdp.; stdp. cap., 35,000 gals.; dim., 11 x 48; mat., stl.; res. cap., 176,000 gals., loc. 1 block bus. cent.; 3 pump. eng., cap. day 1,125,000 gals.; mains, c. i., 21½ m., 4 to 10 in. dia.; 112 hyd.; 25 v.; met., 1,055; 1,423 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., f. 120 lbs.; cons. day, 215,000 gals.; cost, $110,000; cost mtce., $5,000; wks. owned by city.

HAMBURG, p. 2,017; f. area, 160 a.; merc. bldgs., bk. & iron., 2 & 3 stor.; priv., bk. & wd. 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose wag.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $7,000; tot. mem., 22 vol.; undrs. rating, second class.

Water Supply—Src., spr. & wells, ¼ m. bus. cent.; sys., pump to res. & dir.; res. cap. 200,000 gals., loc. on high elevation; 1 pump. eng., cap. day, 220,000 gals.; mains, c. i., 3 m., 4 to 6 in. dia.; 30 hyd.; 14 v.; met., 224; 185 serv.; pipe., galv. i.; pres., dom. & f., 80 lbs.; cons. day, 50,000 gals.; cost, $20,000; cost mtce., $1,200; wks. owned by city.

HAMPTON, p. 2,992; f. area, 320 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 aer. trk., 1 c. eng., 1 triple comb. auto trk., 1 comb. c. & h. wag., 3 c. hand ex., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 1,700 ft.; rub., gd., 300 ft.; inf., 200 ft.; tot. hose, 2,300 ft.; f. al., siren; val. equip., $10,000; val. bldgs., $500; exp. dept., $300; tot. mem., 20 vol.

Water Supply—Src., spg. & well, 1 m. bus. cent.; sys., grav., pump to stdp. dir.; stdp. cap., 100,000 gals.; res. cap., 95,000 gals., loc. at pump. station; 2 pump. eng., cap. day, 172,800 gals.; mains, c. i., 4¼ m., 4 to 8 in. dia.; 41 hyd.; 23 v.; met., 555; 560 serv.; pipe, lead; pres., dom. 45 lbs., f. 120 lbs.; cons. day, 175,000 gals.; cost, $31,000; cost mtce., $4,200; wks. owned by city.

HARLAN, p. 2,831; f. area, 25 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,550 ft.; f. al., wh.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $500; tot. mem., 60 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 45,000 gals.; dim., 10 x 75; 2 pump. eng., cap. day, 900,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 49 hyd.; 30 v.; 159 met.; 379 serv.; pres., dom. 50 lbs., f. 85 lbs.; cons. day, 250,000 gals.; cost, $33,000; cost mtce., $3,500; wks. owned by town.

HAWARDEN, p. 2,491; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 2½ stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. not officially inv. F. dept.—1 h. & l. trk., 2 hose carts, 1 supply cart; hose, cot., rub. lined, gd., 1,200 ft.; f. al., telp. sys. & wh.; val. equip., $2,000; val. bldgs., $1,000; exp. dept., $100; tot. mem., 30 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; stdp cap., 110,000 gals.; dim., 22 x 28 ft.; res. cap., 60,000 gals.; 1 pump. eng., class centrif.; cap. day, 432,000 gals.; mains, c. i., 4 m.; 35 hyd.; met., 352; 352 serv.; pres., dom. 80 lbs., f., 100 lbs.; cons. day, 100,000 gals.; cost, $42,000; cost mtce., $4,000; wks. owned by city.

HUMBOLDT, p. 2,232; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; **wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex. 1 h. & l. trk., 1 comb. c. & h. wag., 2 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., bell; val. equip., $8,500; val. bldgs., $12,000; exp. dept., $500; tot. mem. 15, pd. part time.**

Water Supply—Src., spr., ¼ m. bus. cent.; sys., pump to stdp.; cap., 120,000 gal.; dim., 20 x 50 ft.; mat., conc.; res. cap., 40,000 gals.; 3 pump. eng., class dup., centrif. & triplex; cap. day, 1,440,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 33 hyd.; 10 v.; met., 400; 125 serv.; pipe, c. i.; pres., dom. 50 lbs., f. 80 to 100 lbs.; cons. day, 100,000 gals.; cost, $30,000; cost mtce., $1,800; wks. owned by city.

IDA GROVE, p. 2,020; f. area, 200 a.; merc. bldgs., stn., bk. & wd., 1 to 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell & wh.; val. equip., $2,000; val. bldgs., $1,209; tot. mem., 28 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 125,000 gals.; dim., 20 x 90; 2 pump. eng., cap. day, 150,000 gals.; mains, 12 m., 4 to 6 in. dia.; 48 hyd.; 35 v.; met., 300; 300 serv.; pres., dom. 75 lbs., f. 80 lbs.; cons. day, 75,000 gals.; cost, $75,000; cost mtce., $2,700; wks. owned by city.

INDEPENDENCE, p. 3,672; f. area, 1,350 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 4 hose reels; hose, cot., rub. lined, gd., 2,800 ft.; inf., 200 ft.; tot. hose, 3,000 ft.; f. al., wh.; val. equip., $6,000; val. bldgs., $6,000; exp. dept., $366; tot. mem., 79 vol.; undrs. rating, third class.

Water Supply—Src., wells, in bus. cent.; sys., pump dir. to mains; 3 pump. eng., class comp. dup. & trip.; cap. day 3,000,000 gals.; mains, 10 m., 4 to 12 in. dia.; 96 hyd.; 30 v.; met., 625; 555 serv.; pipe, lead & c. i.; pres., dom. 60 lbs., f. 150 lbs.; cons. day, 1,500,000 gals.; cost, $95,000; cost mtce., $6,500; wks. owned by city.

INDIANOLA, p. 3,628; f. area, 80 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. and combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, rub., cot. lined, gd., 1,000 ft.; rub., gd., 200 ft.; tot. hose, 1,200 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $3,500; exp. dept., $200; tot. mem., 40 vol.

Water Supply—Src., riv., 1¾ m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 30,000 gals.; mat., bk. & stl.; res. cap., 800,000 gals.; 3 pump. eng., class dup., cap. day, 500,000 gals.; mains, serv.; pres., dom. 95 lbs., f. 140 lbs.; cost, $50,000; cost mtce., $3,000; wks. owned by city.

IOWA CITY, p. 11,267; f. area, 80 a.; merc. bldgs., stn. & bk., 1 to 6 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 pumper, 1 auto. comb. c. & h. wag., 1 h. & l. trk., 1 hrs.; hose, cot., rub: lined, gd., 4,500 ft.; f. al., Gamewell, 15 bx.; val. equip., $29,000; val. bldgs., $25,000; exp. dept., $12,000; tot. mem., 55, pd. full time, 6, vol. 55.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp. & dir. to mains; stdp. cap., 80,000 gals.; 3 pump. eng., cap. day, 6,500,000 gals.; mains, c. i., 20½ m., 4 to 20 in. dia.; 232 hyd.; 160 v.; met., 750; 2,000 serv.; pipe, lead & galv. i.; pres., dom. 65 lbs., f. 120 lbs.; cons. day 1,500,000 gals.; cost, $291,000; cost mtce., $17,110; wks. owned by Co.

IOWA FALLS, p. 3,954; f. area, 7 blocks; merc. bldgs., bk., 2 & 3 stor.; priv., stn., bk., 2 stor.; new. wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 1 comb. h. & l. trk. & hose wag.; hose, cot., rub. lined, gd., 1,200; inf. 500 ft.; tot., 1,700 ft.; f. al., stm. siren; val. equip., $7,500; val. bldgs., $7,000; exp. dept., $1,000 & $1,500; tot. mem., 15 vol.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 85,000 gals.; dim. 12 x 100 ft.; mat., stl.; res. cap., 90,000 gals.; 1 pump. eng., cap. day, 675,000 gals.; mains, c. i., 9 m., 4 to 8 in. dia.; 80 hyd.; 45 v.; met., 800;

813 serv.; pipe, lead; pres., dom. 45 lbs. & f. 300 lbs.; cons. day, 224,000 gals.; cost, $150,000; cost mtce., $8,000; wks. owned by city.

JEFFERSON, Greene Co., p. 3,416; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—1 hand eng., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 450 ft.; rub., gd., 550 ft.; inf., 450 ft.; tot. hose, 1,450 ft.; f. al., bell; val. equip., $3,000; tot. mem., 50 vol.

Water Supply—Src., well; sys., grav. & pump to res.; stdp. cap., 100,000 gals., 120 ft. high; mat., stl.; res. cap., 100,000 gals.; pump. eng., cap. day 60,000 gals.; mains, 4 m., 6 to 10 in. dia.; 21 hyd.; met., 155; 170 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 60 lbs.; cons. day, 30,000 gals.; cost, $21,000; cost mtce., $1,500; wks. owned by city.

KEOKUK, p. 14,423; f. area, 5 sq. m.; merc. bldgs., stn, bk. & wd., 1 to 7 stor.; priv., stn., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; cause of f. inv: F. dept.—1 str. in reserve, 1 motor pump, 1 motor comb. & hose wag., 1 auto. comb. pump. hose & c. wag., 4 hand extras, 1 c. eng. in reserve, 1 h. & l. trk., 1 hose wag., 3 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 7,000 ft.; rub. gd., 600 ft.; inf., 1,000 ft.; tot. hose, 8,600 ft.; f. al., telp., 7 bx.; val equip., $50,000; val. bldgs., $25,000; exp. dept., $20,000; tot. mem., 15, pd. full time, vol. 1.

Water Supply—Src., riv., ½ m. bus. cent.; sys., dir. pump; 3 pump. eng., cap. day 8,000,000 gals.; mains, c. i., 30 m., 4 to 14 in. dia.; 173 hyd.; met., 2,700; 3,000 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 110 lbs.; cons. day, 1,500,000 gals.; wks. owned by Co.

KNOXVILLE, p. 3,523; f. area, whole town; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 300 ft.; tot. hose, 1,300 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $1,000; exp. dept., $1,000; tot. mem., 13, pd. full time. 1, vol. 12.

Water Supply—Src., riv., 6½ m. bus. cent.; sys., grav., pump to res. & tower; tower cap., 250,000 gals.; mat., cem. & earth; 2 res. cap., 8,500,000 gals.; 4 pump. eng., class centrif.; cap. day, 500,000 gals.; mains, c. i., 18 m., 4 to 10 in. dia.; 65 hyd.; 70 v.; met., 750; 700 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 70 lbs.; cons. day, 200,000 to 225,000 gals.; cost, $140,000; cost mtce., $12,000; wks. owned by city. (Retained for fire protection; res. cap., 8,000,000 gals.; 1 pump, eng., class triplex; cap. min., 750 gals.)

LAKE CITY, p. 2,110; f. area, 600 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd. & cem., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 hose carts; hose, cot., rub. lined, gd., 1,300 ft.; f. al., wh.; val. equip., $2,500; exp. dept., $250; tot. mem., 18 vol.

Water Supply—Src., well, 1 block bus. cent. sys., grav., pump to stdp.; stdp. cap., 67,000 gals. 2 pump. eng., cap. day, 108,000 gals.; mains, 6 m., 4 to 10 in. dia.; 18 hyd.; pres., dom. 35 lbs.; cons. day, 32,000 gals.; cost, $8,000; cost mtce., $1,300; wks. owned by city.

LE MARS, p. 4,683; f. area, 600 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd.. 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 trk., 2 hose carts; hose, 2,600 ft.; f. al., Gamewell, 6 bx.; val. equip., $2,500; val. bldgs., $1,000; exp. dept., $600; tot. mem., 38 vol.

Water Supply—Src., wells, 6 blocks bus. cent.; sys., grav., pump dir.; res. cap., 500,000 gals.; 3 pump. eng., class comp. dup., cap. day 2,500,000 gals.; mains, 10 m., 4 to 10 in. dia.; 108 hyd.; 20 v.; met., 100; 1,300 serv.; pres., dom. 50 to 60 lbs., f. 90 to 100 lbs.; cons. day 500,000 gals.; cost, $140,000; cost mtce., $9,000; wks. owned by Co.

LEON, p. 2,193; f. area, 640 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 14 c. hand ex., 1 h. & l. trk., 1 aer. trk.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 500 ft.; tot., 1,500 ft.; f. al., elec.; val. equip., $2,600; exp. dept., $200; tot. mem., 12 vol.; undrs. rating, first class.

Water Supply—Src., well, in bus. cent.; sys., air pres.; stdp. cap., 70,000 gals.; dim. 20 x 26 ft.; mat., stl.; res. cap., 25,000 gals.; loc. at station; 1 pump. eng., cap. day 65,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 95 hyd.; 16 v.; 340 met.; 60 to 100 serv.; pipe, lead; pres., dom. & f., 60 to 100 lbs.; cons. day, 60,000 gals.; cost, $60,000; cost mtce., $5,500; wks. owned by city.

MANCHESTER, p. 3,111, merc. bldgs., bk., 2 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord. F. dept.—1 str., 1 c. eng., 1 comb. c. & h. car., f. trk., 2 h. & l. trk., 3 hose car., 1 reel; hose, cot., rub. lined, 2,200 ft.; rub., gd., 700 ft.; tot. hose, 2,900 ft.; f. al., bell; val. equip., $17,000; tot. mem. 60 vol.; undrs. rating, first class.

Water Supply—Src., spr. & well, 1,000 ft. bus. cent.; sys., pump to stdp.; stdp. cap. 115,000 gals.; dim., 15 x 80; loc. 5 blocks bus. cent.; mat., iron; res. cap., 70,000 gals.; loc. on riv. bank; 3 pump. eng., class dup., cap. day 2,160,000 gals.; mains, iron, 6 m., 4 to 8 in. dia.; 65 hyd.; 15 v.; met., 500; 575 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 250,000 gals.; cost, $40,000; cost mtce., $3,000; wks. owned by city.

MAQUOKETA, p. 3,626; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 aer. trk., 4 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell; val. equip., $5,000; tot. mem., 60 vol.; undrs. rating, fourth class.

Water Supply—Src., well, ½ m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 188,000 gals.; dim., 20 x 80; mat., stl.; 3 pump. eng., class comp. & centrif., cap. day 2,575,000 gals.; mains, c. i., 13 m., 4 to 10 in. dia; 112 hyd; 75 v.; 1,200 met.; 1,200 serv.; pipe, lead & i.; pres., dom. 84 lbs., f. 125 lbs.; cons. day, 250,000 gals.; cost, $160,000; cost mtce., $3,500; wks. owned by city.

MARENGO, p. 2,048; f. area, 160 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose wag., 1 c. cart; hose, cot., rub. lined, gd., 1,700 ft.; rub., gd., 500 ft.; inf., 200 ft.; tot. hose, 2,400 ft.; f. al., bell & wh.; val. equip., $3,500; val. bldgs., $4,000; tot. mem.; 21 pd. full time.

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 60,000 gals.; dim., 20 x 24; mat., stl.; 2 pump. eng., class comp. dup., cap. day 1,000,000 gals.; mains, 4 m., 4 to 8 in. dia.; 35 hyd.; 5 v.; pipe, galv. i. & lead; pres., dom. 42 lbs., f. 150 lbs.; cost mtce., $900; wks. owned by city.

MARION, p. 4,138; f. area, 1,300 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 hand ex., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., wh. & elec., 14 bx.; val. equip., $4,000; val. bldgs., $9,000; exp. dept., $800; tot. mem., 150, pd. part time 3, 147 vol.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., dir.; res. cap., 400,000 gals.; 5 elec. pump. eng., cap. day, 3,000,000 gals.; mains, c. i., 9 m., 4 to 12 in. dia.; 70 hyd.; met., 900; 1,300 serv.; v. 42; pres., dom. 70 lbs., f. 100 lbs.; cost, $185,000; cost mtce., $10,000; wks. owned by priv. Co.

MARSHALLTOWN, p. 15,731; 4,560 a.; merc. bldgs., bk. & wd., 1 to 6 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. eng., 2 auto. comb. c. & h. wag., 7 c. hand ex., 1 auto. h. & l. trk., serv. trk. with 35 gal. c. & hose, 1 chief's car., 1-750 gal. triple comb. pump; hose, cot., rub. lined, gd., 3,500 ft.; rub. gd., 1,100 ft.; inf., 500 ft.; tot. hose, 5,100 ft.; f. al., Gamewell, 3 bx.; val. equip., $33,500; val. bldgs., $19,000; exp. dept., $13,000; tot. mem. 19, pd. full time.

Water Supply—Src., 50 wells, 1½ m. bus. cent.; sys., pump dir.; res. cap., 5,000,000 gals.; 2 pump. eng., cap. day 6,000,000 gals.; mains, 39 m., 4 to 12 in. dia.; 312 hyd.; 356 v.; met., 2,300; 2,509 serv.; pipe, iron; pres., dom. 80 lbs., f. 120 to 135 lbs.; cons. day, 1,800,000 gals.; cost, $395,000; cost mtce., $16,000; wks. owned by city.

MASON CITY, p. 20,065; f. area, 2,640 a.; merc.

bldgs., stn., bk. & wd., 1 to 8 stor.; priv., 1½ to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 comb. c. & h. auto., 4 c. hand ex., 1 h. & l. trk., 2 c. eng., 1 aer. trk., 2 hose wag.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., telp.; val. equip., $25,000; val. bldgs., $50,000; exp. dept., $31,000; tot. mem., 15, pd. full time.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., dir., pres. to stm. pump; 3 res. cap., 5,500,000 gals.; 3 pump. eng., class comp., cap. day, 11,000,000 gals.; mains, c. i., 50 m., 6 to 16 in. dia.; 300 hyd.; 200 v.; 6,000 serv.; met., 4,000; pipe, c. i., pres., dom. 70 lbs., f. 70 lbs.; cons. day, 2,000,000 gals.; cost, $1,000,000; cost mtce., $10,000; wks. owned by city.

MISSOURI VALLEY, p .3,985; f. area, 10,240 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag. 2 hrs.; hose, gd., 1,350 ft.; f. al., Gamewell, 14 bx.; val. equip., $3,500; val. bldgs., $3,000; exp. dept., $500; tot. mem. 46, pd. full time 2, vol. 44.

Water Supply—Src., wells, in bus. cent.; sys., pump to res.; res. cap., 300,000 gals.; 2 motor pump. eng., cap. day, 760,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 67 hyd.; 56 v.; met., 465; 750 serv.; pipe, lead & iron; pres., dom. 100 lbs., f. 150 to 175 lbs.; cons. day, 750,000 gals.; cost, $35,000; cost mtce., $6,500; wks. owned by city.

MONTICELLO, p. 2,257; f. area, 640 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 hand eng., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 200 ft.; tot. hose, 1,200 ft.; f. al., bell; tot. mem., 38 vol.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump to res.; res. cap., 500,000 gals.; loc. ½ m. station; 1 pump. eng., cap. day 650,000 gals.; mains, c. i., 15 m., 3 to 8 in. dia.; 40 hyd.; 50 v.; 550 met.; 600 serv.; pres., dom. 57 lbs., f. 57 to 80 lbs.; cons. day, 150,000 gals.; cost, $30,000; cost mtce., $2,500; wks. owned by city.

MT. PLEASANT, p. 3,987; f. area, 20 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chem. eng., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 1,200 ft.; fair 400 ft.; tot. hose, 1,800 ft.; f. al., bell, wh. & telp.; equip val., $14,000; val. bldgs., $3,000; exp. dept., $850; tot. mem., 10, pd. part time.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap. 50,000 gals.; res. cap., 212,000 gals.; 5 pump. eng., cap. day 1,500,000 gals.; mains, 12 m., 2 to 10 in. dia.; 77 hyd.; 82 v.; met., 578; 600 serv.; pipe, wrt. i.; pres., dom. 35 lbs., f. 110 lbs.; cons. day, 100,000 gals.; cost, $52,000; cost mtce., $3,500; wks. owned by city.

MUSCATINE, p. 16,068; f. area, 12 m.; merc. bldgs., bk., 1 to 6 stor.; priv., wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—9 c. hand ex., 3 comb. c. & h. wag., 2 h. & l. trk.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $30,000; exp. dept., $19,000; tot. mem. 14, pd. full time.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to res.; res. cap., 4,000,000 gals.; stdp. cap., 200,000 gals.; 3 pump. eng., cap. day 9,000,000 gals.; mains, c. i., 43 m., 6 to 16 in. dia.; 465 hyd.; 463 v.; 2,623 met.; 3,819 serv.; pipe, c. i.; pres., dom. 45 lbs., f. 150 lbs.; cons. day, 1,500,000 gals.; cost, $500,000; cost mtce., $18,000; wks. owned by city.

MYSTIC, p. 2,796; merc. bldgs., wd., 1 & 2 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 1 hose wag.; 1 hyd.; val. equip., $900; val. bldgs., $500; vol.

Water Supply—Src., wells.

NEVADA, p. 2,668; f. area, 640 a.; merc. bldgs., bk. & stn., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in bus. center; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag, 4 hand ex., 1 c. eng., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; rub. gd., 2,000 ft.; inf. 500 ft.; tot. hose, 5,000 ft.; f. al., siren; val. equip., $30,000; val. bldgs., $5,000; exp. dept., $3,000; total mem., 44; pd. $1 at call.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to res. & dir.; stdp. cap., 100,000 gals.; 2 pump. eng., cap. day, 250,000 gals.; mains, iron, 4½ m., 4 to 10 in. dia.; 52 hyd.; 20 v.; met., 200; 205 serv.; pipe, lead & iron; pres., dom. & f. 50 lbs.; cons. day, 35,000 gals.; cost, $30,000; cost mtce., $200; wks. owned by city.

NEW HAMPTON, p. 2,539; f. area, 160 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hand c. eng., 1 hose car., 3 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 600 ft.; tot., 2,100 ft.; f. al., bell & wh.; val. equip., $7,500; val. bldgs., $75,000; exp. dept., $1,045; tot. mem., 102 vol.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 57,000 gals.; dim., 18 x 24; mat., wd.; 2 pump. eng., cap. day 300,000 gals.; mains, c. i., 3½ m., 4 to 8 in. dia.; 55 hyd.; 8 v.; met., 161; 150 serv.; pipe, iron; pres., dom. 45 lbs., f. 125 lbs.; cons. day, 110,000 gals.; cost, $10,000; cost mtce., $1,500; wks. owned by city.

NEWTON, p. 6,627; f. area, 60 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 3 comb. c. & hose wag., 2 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; rub. gd., 450 ft.; tot. 3,450 ft.; f. al., wh.; val. equip., $20,000; val. bldgs., $20,000; exp. dept., $3,200; tot. mem., 20, pd. full time 2, pd. part time 18; undrs. rating, third class.

Water Supply—Src., wells, 6 m. bus. cent.; sys. pump to stdp.; stdp. cap., 90,000 gals.; dim., 16 30; mat., conc.; res. cap., 1,350,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, c. i., 15 m., 4 to 61 in. dia.; 125 hyd.; 25 v.; met., 1,400; 1,400 serv.; pres., dom. 56 lbs. & f. 125 lbs.; cons. day 350,000 gals.; cost, $125,000; wks. owned by city.

OELWEIN, p. 7,455; f. area, 2,560 a; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. except in bus. district; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 3 c. hand ex., 1 h. & l. trk., 1 hose reel; hose, cot., rub. lined, 2,000 ft.; c. hose, 250 ft.; tot., 2,250 ft.; f. al., telp. & wh.; val. equip., $10,000; exp. dept., $2,100; tot. mem., 42, pd. full time, 2, vol. 40.

Water Supply—Src., well, 4 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 96,000 gals., 14 x 80; mat., stl.; res., cap. 40,000 gal.; 2 pump. eng., class triplex, cap. day 500,000 gals.; mains, c. i., 12 m.; dia., 4 to 10 in.; 86 hyd.; met., 1,400; 1,400 serv.; pres., dom. 72 lbs., f. 72 lbs.; cons. day, 300,000 gals.; cost, $125,000; cost mtce., $8,000; wks. owned by city.

ONAWA, p. 2,256; f. area; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 4 c. hand ex.; hose, cot., rub. lined, gd., 900 ft.; linen, gd., 300 ft.; tot. hose, 1,200 ft.; f. al., wh.; val. equip., $4,000; val. bldgs., $2,000; tot. mem., 20 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump dir.; stdp., cap. 750,000 gals.; res., cap. 50,000 gals.; 2 pump. eng., class dup., cap. 800 gals.; mains, c. i., 3 m., 4 & 6 in. dia.; 40 hyd.; pres., dom. 60 lbs. & f. 150 lbs.; cost, $25,000; wks. owned by city.

OSAGE, p. 2,878; merc. bldgs., stn. & bk., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 2 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell; val. equip., $12,000; val. bldgs., $1,000; exp. dept., $150; tot. mem., 30 vol.

Water Supply—Src., well, in bus. cent.; sys., pump to res. & stdp.; stdp. cap., 80,000 gals.; mat., iron; res. cap., 225,000 gals.; 2 pump. eng., cap. day 720,000 gals.; mains, 4 m., 4 to 8 in. dia.; 40 hyd.; met., 35; 250 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 100 lbs.; cost, $25,000; cost mtce., $1,000; wks. owned by city.

OSCEOLA, p. 2,684; f. area, 9a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—2 c. hand ex., 1 c. eng., 1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 350 ft.; inf., 200 ft.; tot. hose, 1,550 ft.; f. al., bell, wh. & elec. telp.; val equip., $2,600; val. bldgs., $5,000; exp. dept., $800; tot. mem., 60 vol.

Water Supply—Src., well, in bus. cent.; sys., pump to res. & stdp.; stdp. cap., 60,000 gals.; mat., stl.; res. cap., 5,000,000 gals., loc. 1 m. east city; 1 pump; mains, iron, 2½ m., 6 to 8 in. dia.; 30 hyd.; 225 met.; 225 serv.; pres., dom. 40 to 45 lbs., f. 95 to 100 lbs.; wks. owned by city.

OSKALOOSA, p. 9,427; f. area, 4 m.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. & l. trk., 6 c. hand ex., 1 auto. comb. c. & h. wag., 1 c. eng., 1 hose reel, 2 hrs., 1 comb, P. & H. Seagrave, 1 comb. C. H. La France; hose, cot., rub. lined, gd., 4,500 ft.; inf., 1,000 ft.; tot. hose, 5,500 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $9,375; tot. mem. 12, pd. full time 6, pd. part time 6.

Water Supply—Src., riv. & wells, 5 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 280,000 gals.; loc. in city; dim., 20 x 115 ft.; res. cap., 5,000,000 gals.; loc. at station; 3 pump. eng., cap. day 6,000-000 gals.; mains, 26 m., 4 to 16 in. dia.; 138 hyd.; 90 v.; 530 met.; 1,800 serv.; pipe, lead & wrt. i.; pres., dom. 40 lbs., f. 80 to 110 lbs.; cons. day, 130,000 gals.; cost, $135,000; mtce., $25,000; wks. owned by priv. Co.

OTTUMWA, p. 23,003; f. area, 24,700 a.; merc. bldgs., bk. & wd. & stn., 1 to 6 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 chief's car., & 35 gal. c., 1 hose wag., 1 in reserve, 1 c. eng., 1 comb. c. & h. wag., 7 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 1,500 ft.; tot. 7,500 ft.; f. al., telp.; val. equip., $35,000; val. bldgs., $60,000; exp. dept., $12,500; tot. mem. 15, pd. full time.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., res. & dir., res. cap. 1,000,000 gals.; 3 pump. eng., cap. day 13,000,000 gals.; mains, c. i., 48.5 m., 4 to 24 in. dia.; 363 hyd.; 2,600 met.; 3,200 serv.; pipe, w. i.; pres., dom. 80 lbs., f. 80 to 150 lbs.; cons. day, 2,300,000 gals.; cost, $750,000; cost mtce., $7,500; wks. owned by city.

PELLA, p. 3,338; f. area, 640 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 c. eng., 1 hand eng., 2 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, rub., gd., 1,400 ft.; f. al., bell; val equip., $3,000; val. bldgs., $2,500; exp. dept., $500; tot. mem., 100 vol.

Water Supply—Src., wells, 4 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 63,000 gals.; dim., 22 x 24; mat., stl.; 2 pump. eng., cap. day 720.-000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 96 hyd.; 100 v.; 483 met.; 523 serv.; pipe, lead & i.; pres., dom. 50 lbs., f. 86 lbs., cons. day, 250,000 gals.; cost, $300,000; cost mtce., $3,500; wks. owned by city.

PERRY, p. 5,642; f. area, 1,600 a.; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 chem. eng., 1 h. & l. trk., 7 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh.; val. equip., $14,000; val. bldgs., $10,000; exp. dept., $2,000; tot. mem., 35 vol.

Water Supply—Src., wells, 4 blocks bus. cent.; sys., grav., to pump to stdp. & dir.; stdp. cap., 60,000 gals.; dim., 10 x 100; mat., stl.; res. cap., 500,000 gals.; 2 pump. eng., class comp. & dup., cap. day, 1,728,000 gals.; mains, c. i., 12 m., 4 to 8 in. dia.; 90 hyd.; 30 v.; met., 1,300; 1,400 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 750,000 gals.; cost, $146,000; cost mtce., $18,000; wks. owned by city.

RED OAK, p. 5,578; f. area, 34 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd. & bk., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 2 c. eng., 2 comb. c. & hose wag., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 3,500 ft.; rub., gd., 1,000 ft.; tot., 4,500 ft.; f. al., telp. & wh.; val. equip., $12,000; val. bldgs., $10,-000; exp. dept., $4,000; tot. mem., 30, pd. full time 2, pd. part time 4, vol. 26.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 235,000 gals.; dim., 20 x 100; mat., stl.; 2 pump. eng., class trip., cap. day 1,008,000 gals.; mains, c. i., 13 m., 4 to 10 in. dia.; 102 hyd.; 108 v.; met., 1,410; 1,410 serv.; pipe, galv. i. & lead; pres., dom. & f. 100 lbs.; cons. day, 250,000 gals.; cost, $140,-000; cost mtce., $6,000; wks. owned by city.

ROCK RAPIDS, p. 2,172; f. area, 200 a.; merc. bldgs., stn. & bk., 2 and 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 3 comb. c. & h. wag., 1 h. & l. trk., 3 hose wag., 1 aer. trk.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., stm. wh.; val. equip., $7,060; val. bldgs., $1,700; exp. dept., $300; tot. mem., 30, pd. full time, 1, vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to elev. tk.; tk. cap., 100,000 gals., dim. 24 x 30 ft.; mat., stl.; 3 pump. eng., class trip., cap. day, 900,000 gals.; mains, 5 m., 4 to 8 in. dia.; 60 hyd.; 16 v.; met., 340; 475 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 75 lbs.; cons. day, 150,000 gals.; cost, $40,000; cost mtce., $1,200; wks. owned by city.

ROCKWELL CITY, p. 2,039; 32 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; dwelling, height 20 ft.; wd. rfs. perm. in f. area. F. dept.—1 c. eng., 1 c. hand ex., 1 auto f. trk.; hose, cot., rub. lined, gd., 1,100 ft.; inf., 1,100 ft.; f. al., elec.; val. equip., $4,000; val. bldgs., $1,000; tot. mem., 25, pd. full time, vol. 20.

Water Supply—Src., wells; sys., grav. & dir. pres.; 3 pumps, combined cap. 600,000 gals. day; stdp., 12 x 100, cap. 84,600 gals.; mains, 2 m., 4 to 8 in. dia.; 16 hyd.; pres., dom. 42 lbs., f. 90 lbs.

SAC CITY, p. 2,630; f. area, 700 a.; merc. bldgs., bk., stn. & wd., 1 to 2½ stor.; priv., wd., stn. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 c. eng., 75 c. hand ex., 2 auto. trk., 3 hose reels; hose, cot., rub. lined, gd., 2,250 ft.; f. al., elec.; val. equip., $8,000; val. bldgs., $10,000; exp. dept., $600; tot. mem., 76 vol.

Water Supply—Src., spr., 2 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 150,000 gals.; dim., 16 x 100 ft.; mt., stl.; res. cap., 48,000 gals.; 2 pump. eng., cap. hr., 15,000 gals.; mains, c. i., 5 m., 3 to 8 in. dia.; 66 hyd.; 600 serv.; 450 met.; pipe, c. & w. i.; pres., dom. 85 lbs., f. 85 lbs.; cons. day, 150,000 gals.; cost, $100,000; cost mtce., $3,500; wks. owned by city.

SHELDON, p. 3,488; f. 480 a., merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 auto. trk., 4 c. hand ex., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; c., 200 ft.; inf., 200 ft.; tot. hose, 1,900 ft.; f. al., Gamewell; val. equip., $5,000; val. bldgs., $3,500; exp. dept., $500; tot. mem., 20 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 61,000 gals.; dim., 20 x 24; mat., wd.; 2 pump. eng., class trip., cap. day 1,000,000 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 57 hyd.; 32 v.; met., 617; 617 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 40 to 100 lbs.; cons. day, 100,000 gals.; cost, $34,000; cost mtce., $2,000; wks. owned by city.

SHENANDOAH, p. 5,255; f. area, 1,200 a.; merc. bldgs., bk. & cem., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. auto. trk., 4 c. hand ex., 1 h. & l. trk., hose, cot., rub. lined, gd., 2,200 ft.; rub., gd., 200 ft.; tot. hose, 2,400 ft.; f. al., bell, wh. & telp.; val. equip., $10,000; val. bldgs., $16,000; exp. dept., $2,300; tot. mem., 15; pd. full time 2, pd. part time 13.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., tower; stdp. cap., 400,000 gals.; dim., 20 x 60; mat., stl.; 4 pump. eng., class comp. dup., cap. day, each 250,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 142 hyd.; 97 v.; met., 1,300; 1,350 serv.; pipe, galv. i. & lead; pres., dom. 80 lbs., f. 90 lbs.; cons. day, 450,000 gals.; cost, $180,000; cost mtce., $10,000; wks. owned by city.

SIGOURNEY, p. 2,210; f. area, 800 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 comb. c. & h. wag., 1 c. hand ex.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., wh.; val. equip., $2,000; tot. mem., 20 vol.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 50,000 gals.; 2 pump. eng., class trip-elec., cap. day, 1,224,000 gals.; mains, c. i., 6½ m., 4 to 8 in. dia.; 30 hyd.; met., 4; 15 serv.; pres., dom. 40 lbs., f. 140 lbs.; cons. day, 200,000 gals.; cost, $30,000; cost mtce., $4,500; wks. owned by city.

SIOUX CITY, p. 71,227; f. area, 44 a.; merc. bldgs., stn., bk., 1 to 8 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 auto. triple comb. pump. eng., c. & h. wag., 5 auto. comb. c. & h. wag., 1 auto. aer. trk., 2 auto. h. & l. trk., 2 h. & l. trk., 1 stm. eng., 15 c. hand ex.; hose, cot., rub. lined, gd., 18,000 ft.; f. al., Gamewell, 83 bx.; val. equip., $150,000; val. bldgs., $80,000; exp. dept., $165,000; tot. mem., 83, pd. full time.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 8,000,000 gals.; loc. 1½ m. bus. cent.; 9 pump. eng.; cap. day, 13,000,000 gals.; mains, c. i., 70 m., 4 to 30 in. dia.; 980 hyd.; 1,450 v.; met., 12,000; 12,200 serv.; pipe, c. i.; pres., dom. 40 lbs., f. 120 lbs.; cons. day, 6,000,000 gals.; cost, $1,650,000; cost mtce., $151,000; wks. owned by city.

SPENCER, p. 4,599; f. area, 320 a.; merc. bldgs., bk., stn. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell, 2 bx.; val. equip., $2,700; val. bldgs., $800; exp. dept., $100; tot. mem., 41 vol.

Water Supply—Src., wells, in bus. cent.; sys., grav. & dir. pres.; stdp. cap., 70,000 gals.; 3 pump. eng., cap. day, 1,528,000 gals.; mains, c. i., 14 m., 4 to 8 in. dia.; 55 hyd.; 50 v.; met., 150; 300 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day 210,000 gals.; cost, $35,000; cost mtce., $15,000; wks. owned by city.

STORM LAKE, p. 3,658; f. area, 640 a.; merc. bldgs., stn. & bk., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 1 comb. c. & h. auto., 5 c. hand ex., 1 hose auto. 750 gal. pumper; hose, cot., rub. lined, gd., 2,350 ft.; f. al., telp. & siren; val. equip., $13,600; val. bldgs., $2,000; exp. dept., $2,000; tot. mem., 25, pd. full time 1, pd. part time 1, vol. 23.

Water Supply—Src., lake, 5 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 250,000 gals.; dim., 10 x 100; 2 pump. eng., class triplex, cap. per min. each 750 gal.; mains, 2¾ m., 4 to 8 in. dia.; 26 hyd.; 11 v.; met., 50; 81 serv.; pipe, galv. i.; pres., dom., 50 lbs., f. 120 lbs.; cons. day 270,000 gal.; cost, $45,000; wks. owned by city.

TAMA, p. 2,601; f. area, 2 sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 c. auto., 4 comb. c. & hose wag., 1 c. hand ex., 2 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; tot., 2,500 ft.; f. al., wh.; val. equip., $6,000; val. bldgs., $10,000; tot. mem., 58 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump dir. & stdp.; stdp. cap., 60,000 gals.; 2 pump. eng., cap. day, 1,200,000 gals.; mains, 6 m., 4 to 8 in dia.; 39 hyd.; 21 v.; 300 serv.; 10 met.; pres., dom. 75 lbs., f. 130 lbs.; cost, $40,000; cons. day, 200,000 gals.; cost mtce., $2,500; wks. owned by city.

TIPTON, p. 2,142; f. area, 40 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. F. dept.—2 c. eng., 1 comb. c. & h. wag., 3 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot., 2,500 ft.; f. al., bell & wh.; val. equip., $7,500; val. bldgs., $3,500; exp. dept., $700; tot. mem., 40 vol.; 1 pd. part time.

Water Supply—Src., 2 wells, 1 block bus. cent.; sys.. pump to res., to stdp. & dir.; stdp. cap., 30,000 gals.; res. cap., 150,000 gals.; 2 pump. eng., cap. day, 350,000 gals.; mains, 4½ m., 4 to 8 in. dia.; 58 hyd.; 410 serv.; pipe, galv. i.; pres., dom. 35 lbs., f. 125 lbs.; cons. day, 7,971 gals.; cost, $32,000; cost mtce., $2,500; wks. owned by city.

VALLEY JUNCTION, p. 3,631; f. area, 550 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 comb. trk., 2 c. hand ex., 1 hrs.; hose, gd., 1,150 ft.; f. al., siren, 1 bx., val. equip., $1,550; val. bldgs., $6,000; exp. dept., $600; tot. mem., 9 vol.

Water Supply—Src., well, 1 m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 100,000 gals.; 2 pump. eng., cap. day 400,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 64 hyd.; 51 v.; 390 met.; 425 serv.; pres. dom. & f. 80 to 85 lbs.; cons. day, 400,000 gals.; cost, $50,000; cost mtce., $3,517; wks. owned by city.

VILLISCA, p. 2,111; f. area, 750 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell, elec.; val. equip., $1,000; val., bldgs., $3,500; exp. dept., $500; tot. mem., 45 vol.

Water Supply—Src., 3 wells & spr., ½ m. bus. cent.; sys., grav., pump to stdp., stdp. cap., 100,000 gals.; res. cap., 50,000 gals., loc. at riv.; 2 pump. eng., class dup., cap. day 150,000 gals.; mains, wrt. & c. i., 5 m., 2½ to 6 in. dia.; 42 hyd.; 23 v.; met., 327; 330 serv.; pipe, wrt. & c. i.; pres., dom. 70 lbs., f. 130 lbs.; cons. day, 60,000 gals.; cost, $25,000; cost mtce., $3,000; wks. owned by city.

VINTON, p. 3,381; f. area, 550 a.; merc. bldgs., mostly bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. & l. trk., 3 c. eng., 6 comb. c. & h. wag., 1 triple comb.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 2,000 ft.; f. al., telp., wh. & bell; val. equip., $6,000; val. bldgs., $15,000; exp. dept., $306; tot. mem., 24, pd. part time.

Water Supply—Src., wells & riv., 2 blocks bus. cent.; sys., pump to stdp., stdp. cap., 70,000 gals.; res. cap., 55,000 gals.; 3 pump. eng., cap. day 2,500,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 74 hyd.; met., 700; 720 serv.; pres., dom. 67 lbs., f. 110 lbs.; cons. day, 190,000 gals.; cost, $75,000; wks. owned by city.

WASHINGTON, p. 4,697; f. area, 1,280 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 c. eng., 8 auto. comb. c. & h. trk., 1 Amer. Lafrance 600 gal pumper; hose, cot., rub. lined, gd., 3,000 ft.; f. al., siren; val. equip., $18,000; val. bldgs., $20,000; exp. dept., $3,600; tot. mem., 33, pd. full time 3, vol. 30.

Water Supply—Src., wells, 6 blocks bus. cent.; sys., pump to res. & stdp.; stdp. cap., 130,000 gals., 14 x 110 ft.; res. No. 1, cap. 1,049,000 gals.; 4 pump. eng., class dup., cap. day 1,800,000 gals.; mains, c. i., 14 m., 4 to 10 in. dia.; 139 hyd.; 52 v.; met., 1,000; 1,033 serv.; pipe, lead; pres., dom. 45 lbs., f. 80 to 100 lbs.; cons. day, 225,000 gals.; wks. owned by city.

WATERLOO, p. 36,230; f. area, 8,640 a.; merc. bldgs., conc., 1 to 10 stor.; priv., wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; cause of f. inv. F. dept.—1 str. (in reserve), 4 c. eng., 1 chief's auto., 14 c. hand ex., 4 auto. comb. c. & h. wag., 1 auto. h. & l. trk., 1 aer. trk. in reserve, 1 comb. pump & 1 junior pump; hose, cot., rub. lined, gd., 7,500 ft.; f. al., Gamewell, 45 bx.; val. equip., $84,466; val. bldgs., $75,000; exp. dept., $75,000; tot. mem., 43, pd. full time.

Water Supply—Src., deep wells in bus. cent.; sys., pump dir.; 3 conc., res. cap., 5,000,000 gals.; loc. near plant; 3 pump. eng., class comp. cond., cap. day 11,000,000 gals.; mains, c. i., 71 m., 4 to 24 in. dia.; 730 hyd.; 878 v.; met., 6,823; 6,900 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 90 to 110 lbs.; cons. day, 1,700,000 gals.; cost, $1,000,000; cost mtce. & operation, $90,000; wks. owned by city.

WAUKON, p. 2,359; f. area, 40 a.; merc. bldgs., stn. & bk., 2 & 3 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 4 comb. c. & h. trk.; hose, cot., rub lined, gd., 1,500 ft.; inf., 200 ft.; tot. hose, 1,700 ft.; f. al., elec & telp.; val. equip., $5,000; val. bldgs., $10,000; exp. dept., $50; tot. mem., 49 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir. to mains; stdp. cap., 115,000 gals.; 3 pump. eng., cap. day 450,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 70 hyd.; met., 550; 550 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 90,000 gals.; cost $65,000; cost mtce., $4,500; wks. owned by city.

WAVERLY, p. 3,352; f. area, 600 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 1 h. & l. trk., 1 triple comb. pump. c. & hose trk., 3 hose reels; hose, cot., rub. lined, gd., 1,800 ft.; rub., gd., 300 ft.; inf., 100 ft.; tot. hose, 2,200 ft.; f. al., elec.; val. equip., $4,000; val. bldgs., $7,000; exp. dept., $350; tot. mem., 52 vol.

Water Supply—Src., well, ½ block bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 60,000 gals.; mat., wd. & stl.; res. cap., 200,000 gals.; 2 pump. eng., cap. day 6,800,000 gals.; mains, c. i., 11 m., 4 to 12 in. dia.; 75 hyd.; 30 v.; met., 525; 525 serv.; pipe, c. i.; pres., dom. 70 lbs., f. 130 lbs.; cons. day 165,000 gals.; cost, $65,000; cost mtce., $1,000; wks. owned by city.

WEBSTER CITY, p. 5,657; f. area, 2,400 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 comb. c., h. & l. trk., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & wh., 10 bx.; val. equip., $8,000; val. bldgs., $10,000; exp. dept., $1,500; tot. mem. 13, pd. part time 12, pd. full time 1; undrs. rating, second class.

Water Supply—Src., 6 wells, 1,000 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 65,000 gals., loc. at station; 2 pump. eng., class trip., cap. day 1,440,000 gals.; mains, c. i., 17 m., 4 to 12 in. dia.; 103 hyd.; 56 v.; met., 764; 900 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 105 lbs.; cons. day, 350,000 gals.; cost, $75,000; cost mtce., $2,600; wks. owned by city.

WINTERSET, p. 2,906; f. area, 22½ a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 h. & l. trk., 1 hose cart; dept.—1 str., 1 c. eng., 1 h. & l. trk., 1 hose cart, 1 comb. c. & h. trk., 1 auto. hose trk.; hose, inf., 2,000 ft.; f. al., wh. & bell; val. equip., $11,250; val. bldgs., $3,500; exp. dept., $2,000; tot. mem., 13 vol.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; 3 trip. pumps, cap., 864,000 gals.; mains, c. i., 14 m., 4 to 8 in. dia.; 48 hyd.; 34 v.; 485 met.; 485 serv.; pipe, c. i., pres., dom. & f. 50 lbs.; cons. day, 75,000 gals.; cost, $60,000; cost mtce., $75; wks. owned by city.

KANSAS

ABILENE, p. 4,895; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. ladder & hose wag.; 4 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 1,700 ft.; inf., 300 ft.; tot. hose, 2,000 ft.; f. al., telp. & wh.; val. equip., $4,375; val. bldgs., $15,000; exp. dept., $1,980; tot. mem., 14, pd. full time 2, vol. 12; undrs. rating, second class.

Water Supply—Src., spr., 4 m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; 2 pump. eng., cap. day 2,500,000 gals.; mains, 15 m.; 106 hyd.; 1,210 met.; 1,300 serv.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 750,000 gals.; wks. owned by city.

ANTHONY, p. 2,740; f. area, 1¼ sq. m.; merc. bldgs., wd., bk. & stn., 1 & 2 stor.; wd. bldgs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 3 hose car.; hose, cot., rub. lined, gd., 1,450 ft.; f. al., bell & telp.; val. equip., $2,000; exp. dept., $200; tot. mem., 30 vol.; undrs. rating, fourth class.

Water Supply—Src., wells; sys., pump dir.; stdp. cap., 150,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, 7½ m., 6 to 10 in. dia.; 69 hyd.; met., 450; pres., dom. 60 to 80 lbs.; f. 120 lbs.; cost $40,000; cost mtce., $3,000; wks. owned by city.

ARKANSAS CITY, p. 11,253; f. area, 720 a.; merc. bldgs., stn. & bk., 1 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. c. & h. pump., 1 stm. eng., 1 h. & l. trk., 1 aer. trk., 1 c. hand ex., 2 hose reels, 1 hose wag.; hose, cot., rub. lined, gd., 4,100 ft.; f. al., telp., 24 bx.; val. equip., $8,000; val. bldgs., $5,000; exp. dept., $11,690; tot. mem., 8, pd. full time 8; undrs. rating, third class.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump. dir.; res. conc., dim. 16 x 150 ft.; res. cap., 2,000,000 gals.; 2 pump. eng., centrif., cap. 4,320,000; mains, c. i., 16 m., 4 to 10 in. dia.; 204 hyd.; met., 401; 1,150 serv.; pipe, galv. i.; pres., dom. 85 lbs.; cons. day, 1,400,000 gals.; cost mtce., $5,200; wks. owned by city.

ARMA, p. 2,180; f. area, 320 a. F. dept.—1 f. wag., c. & hose wag., 1 c. wag., 2 hose carts; 1,200 ft. hose; val. equip., $5,000; tot. mem., 18 vol.

Water Supply—Src., well; pump, 1, cap. per day, 14,000 gals.; hyd., 30; v., 30; serv., 400; mains, 60,000 ft.; pres., dom. 50 lbs., f. 80 lbs.; cost, $100,000; bonded debt, $70,000; int. on bonds, 5 per cent., cost mtce., $4,000; wks. owned by city.

ATCHISON, p. 12,630; f. area, 140 a.; merc. bldgs., bk. & stn., 1 to 5 stor.; priv., bk., stn. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 auto. comb. pump. eng. & hose wag., 1 auto. comb. c. & h. wag., 2 str. in reserve, 4 c. hand ex., 1 chief's auto., 1 auto. comb. c. & h.; 1 aer. trk., 1 hose wag., 1 hose reel, 6 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., telp. & wh.; val. equip., $32,000; val. bldgs., $25,000; exp. dept., $18,000; tot. mem. 15, pd. full time; undrs. rating, second class.

Water Supply—Src., riv., 1/10 m., bus. cent.; sys., grav. & dir. pres.; res. cap., 9,000,000 gals.; loc. 6,000 ft. station; stdp. cap., 200,000 gals.; 3 pump. eng., cap. day, 5,000,000 gals.; mains, c. & wrt. i., 37 m., 3 to 14 in. dia.; 183 hyd.; 439 v.; met., 700; 2,800 serv.; pipe, stl.; pres., dom. & f., 50 to 125 lbs.; cons. day, 1,300,000 gals.; cost, $450,000; cost mtce., $10,000; wks.

AUGUSTA, p. 4,219; f. area, 320 a. F. dept.—1 auto. comb. chem. & hose trk., 2 hose carts; hose, cot., rub. lined, gd., 1,000 ft.; f. al., telp. & bell; val. equip., $6,000; val. bldgs., $750; exp. dept., $100; tot. mem. 30, pd. part time; undrs. rating, 4½ class;

Water Supply—Src., Walnut riv., 1 m. bus. cent.; sys., grav.; stdp. cap., 75,000 gals.; res. cap., 180,000 gals.; 3 pump. eng., cap. day, 1,431,280 gals.; mains, 9 m., 2 to 8 in. dia.; 50 hyd.; 38 v.; 600 met.; 620 serv.; pres., dom. 52 lbs., f. 80 lbs.; cons. day, 1,480,380 gals.; cost, $70,000; cost mtce., $1,800; wks. owned by city.

BAXTER SPRINGS, p. 3,608; f. area, 6 blocks; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. hand ex., 1 hose wag.; hose, 1,400 ft.; inf., 1,600 ft.; tot., 3,000 ft.; f. al., Sterling, 2 bx.; val. equip., $3,500; val. bldgs., $1,800; tot. mem., 22 vol.; undrs. rating, fourth class.

BELLEVILLE, p. 2,254; f. area, 960 a.; merc. bldgs., stn., bk., 2 stor.; priv., bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 2 hose car., 1 hose reel; hose, cot., rub. lined, gd., 1,150 ft.; rub. gd., 100 ft.; inf., 500 ft.; tot. 1,750 ft.; f. al., bell; val. equip., $3,736.50; val. bldgs., $350; exp. dept., $264; tot. mem., 12 vol.; undrs. rating, fourth class.

Water Supply—Src., 10 wells, ½ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 100,000 gals., dim., 12½ x 110; loc. at station; mat., stl.; res. cap., 500,000 gals.; loc. at station; 2 pump., centrif. eng., cap. day, 200,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 64 hyd.; 14 v.; 600 met.; pipe, c. i.; pres., dom. 48 lbs., f. 130 lbs.; cons. day, 150,000 gals.; cost, $100,000; cost mtce., $4,000; wks. owned by city.

BELOIT, p. 3,315; f. area, 650 a.; merc. bldgs., stn., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 1 comb. c. & h. wag.; hose, cot., rub. lined, 2,100 ft.; f. al., siren; val. equip., $2,500; val. bldgs., $10,000; exp. dept., $500; tot. mem., 26.

Water Supply—Src., riv., 1,000 ft. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; dim., 30 x 20; loc. on hill; mat., stn.; res. cap., 750,000 gals.; loc. near station; 2 pump. eng., cap. 1,250,000 gals. day; mains, 8½ m., c. i., 4 to 10 in. dia.; 75 hyd.; pres., dom. 65 lbs., f. 150 lbs.; wks. owned by Co.

BURLINGTON, p. 2,236; f. area, 40 a.; merc. bldgs., stn. & bk., 2 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 h. & l. wag.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., wh.; val. equip., $1,800; val. bldgs., $200; tot. mem., 15 vol.

Water Supply—Src., riv., 4 blocks bus. cent.; sys., pump. & dir.; tower tk.; cap., 200,000 gals.; mat., i. & stl.; res. cap., 3,000,000 gals.; 3 pump. eng., centrif., cap. day, 1,000,000 gals.; mains, c. i., 6 m., 3 to 10 in. dia.; 76 hyd.; 56 v.; 600 met.; 700 serv.; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 300,000 gals.; cost, $200,000; cost mtce., $6,000; wks. owned by city.

CALDWELL, p. 2,191; f. area, 260 a.; merc. bldgs., wd., stn. & bk., 1, 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. hose wag. with l., 1 auto. comb. c. trk.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., phone & wh.; val. equip., $3,500; val. bldgs., $3,000; exp. dept., $130; tot. mem., 11 vol. pd. for at f..

Water Supply—Src., wells, 7.3 m. bus. cent.; sys., pump. to stdp. & dir.; stdp. cap., 190,000 gals.; mat., conc.; res. cap., 130,000 gals.; 4 pump. eng., centrif., cap. day 3,384,000 gals.; mains, c. i., 8 4-5 m., 4 to 10 in. dia.; 75 hyd.; 22 v.; 489 met.; 490 serv.; pipe,, lead; pres., dom. 40 lbs.; cons. per day, 350,000 gals.; cost, $110,000; cost mtce., $1,500; wks. owned by city.

CANEY, p. 3,427; f. area, 1 sq. m.; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot., 2,500 ft.; f. al., siren; val. equip., $7,000; val. bldgs., $2,000; tot. mem., 12; pd. full time 1, pd. part time 11.

Water Supply—Src., Little Caney riv., 1 m. bus. cent.; sys., grav. & dir.; stdp. cap., 371,000 gals.; dim., 30 x 70; mat., iron; 8 pump. eng., cap. day 4,656,000 gals.; mains, 10 m., 4 to 12 in. dia.; mat., c. i.; hyd., 53; pres., dom. 65 to 75 lbs.; cons. day, 600,000 gals.; wks. owned by city.

CHANUTE, p. 10,286; f. area, 1,500 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 4 c. hand ex., 1 hose wag., 1 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 3,200 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., bell, wh. & elec.; val. equip., $9,000; val. bldgs., $7,500; exp. dept., $7,000; tot. mem. 8, pd. full time 4, pd. part time 4, vol. 4; undrs. rating, fourth class.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., dir., pump to res.; pump. eng., dup., size 17 x 15, res. cap., 2,250,000 gals.; 5 pump. eng., cap. day 3,000,000 gals.; mains, 21 m., 4 to 10 in. dia.; 56 hyd.; 1,990 met.; 2,028 serv.; pres., 20 to 50 lbs., f. 50 to 80 lbs.; cons. day, 1,000,000 gals.; cost, $160,000; cost mtce., $6,000; wks. owned by city.

CHERRYVILLE, Montgomery Co., p. 4,698; f. area, 5 a.; merc. bldgs., bk., 1 & 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 5 c. hand ex., 1 hose auto.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 600 ft.; tot., 1,800 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $7,000; tot. mem. 8, pd. full time 3, vol. 5; undrs. rating, third class.

Water Supply—Src., Verdigis riv., 8 m. bus. cent.; sys., pump to stdp.; stdp. cap., 120,000 gals., dim. 16 x 80; loc. in cent. city; mat. stl.; res. cap., 1,250,000 gals., loc. 1½ m. south city; 4 pump. eng., cap. day, 3,500,000 gals.; mains, c. i., 28 m., 4 to 12 in. dia.; 100 hyd.; 100 v.; met., 1,250; 1,400 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 120 lbs.; cons. day, 400,000 gals.; cost, $20,000; cost mtce., $1,200; wks. owned by city.

CLAY CENTER, p. 3,715; f. area, 400 a.; merc. bldgs., bk. & stn., 1 to 5 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 comb. c. & h. wag., 4 c. hand ex.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., wh. & gong; val. equip., $14,000; exp. dept., $3,600; tot. mem., 20; pd. full time 1, pd. part time 3, vol. 16.

Water Supply—Src., wells, 1 m. bus. cent.; sys., dir. pres.; 2 pump. eng., class centrif., cap. day 2,000,000 gals.; mains, c. i., 10 m., 2 to 10 in. dia.; 89 hyd.; 75 v.; 1,200 met.; 1,200 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 120 lbs.; cons., per day, 800,000 gal.; cost, $80,000; cost mtce., $1,500; wks. owned by city.

COFFEYVILLE, p. 13,452; f. area, 2,000 a.; merc. bldgs., bk. & stn., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto., 1 auto. comb. c. & h., 1 c. eng., 2 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., telp.; val. equip., $40,000; val. bldgs., $30,000; exp. dept., $20,000; tot. mem., 13, pd. full time.

Water Supply—Src., Verdigris riv., 2½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 3,000,000 gals., loc. 3 m. city; 2 pump. eng., cap. day 8,000,000 gals.; mains, c. i., 40.61 m., 4 to 16 in. dia.; 179 hyd.; 207 v.; met., 911; 1,975 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 2,313,500 gals.; cost, $266,000; cost mtce., $10,566; wks. owned by city.

COLUMBUS, p. 3,155; f. area, 2½ sq. m.; merc. bldgs., stn., conc. & bk., 1 to 3 stor.; priv., wd., bk., stn. & conc., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $2,025; val. bldgs., $5,300; exp. dept., $1,330; tot. mem. 13, pd. full time 1, pd. part time 7, vol. 5; undrs. rating, first class.

Water Supply—Src., 3 wells, ¼ m. bus. cent.; sys., grav., pump to res. & stdp.; stdp. cap., 120,000 gals.; dim., 12 x 150; mat., iron; res. cap., 300,000 gals.; 3 pump. eng., cap. day, 1,400,000 gals.; mains, 6 m., 4 to 8 in. dia.; 85 hyd.; 15 v.; met., 475; 240 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 90,000 gals.; cost, $60,000; cost mtce., $2,800; wks. owned by city.

CONCORDIA, p. 4,705; f. area, 640 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area. F. dept.—1 auto. comb. c. & h. trk., 1 c. eng. on wls., 1 h. & l. trk., 1 hose cart; hose, cot., rub. lined, gd., 1,200 ft.; f. al., telp. & wh.; val. equip., $6,000; exp. dept., $2,210; tot. mem., 10, pd. full time 2, pd. part time 1, vol. 7.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 235,000 gals.; 5 pump. eng., cap. 3,634,560 gals.; mains, 15 m., 4 to 12 in. dia.; 141 hyd.; met.; 486; 486 serv.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 500,000 gals.; wks. owned by city.

COUNCIL GROVE, p. 2,857; f. area, 1,000 a.; merc. bldgs., bk. & stn., 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 auto. comb. chem. & hose trk., 2 hose car.; hose, cot., rub. lined, new, 1,500 ft.; f. al., siren; val. equip., $5,352; 16 men. pd. part time; undrs. rating, fourth class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., stdp. & dir.; stdp. cap., 175,000 gals.; dim., 20 x 75; mat., stl.; res. cap., 300,000 gal.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 6.1 m., 4 to 12 in. dia.; 62 hyd.; 35 v.; met., 401; 560 serv.; pipe, galv. i.; pres., dom. 45 to 64 lbs., f. 80 to 100 lbs.; cons. day, 300,000 gals.; cost, $100,000; wks. owned by city.

DODGE CITY, p. 5,061; f. area, 40 a.; merc. bldgs., bk. & wd., 1 & 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose carts, 1 comb. c. & hose wag., 2 c. hand ex., 3 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot., 2,500 ft.; f. al., bell & wh.; val. equip., $5,000; val. bldgs., $20,000; exp. dept., $3,500; tot. mem., 14; pd. full time, 2; vol., 12.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., stdp. & dir.; stdp. cap., 500,000 gals.; dim. 80 x 33 ft.; mat. stl.; res. cap., 500,000 gals.; 3 pump. eng., class comp., dup., cap. day, 2,000,000 gals.; mains, c. i., 28 m., 4 to 14 in. dia.; 180 hyd.; 160 v.; met., 1,600; 1,600 serv.; pres., dom. 80 lbs., f. 130 lbs.; cons. day, 800,000 gals.; cost, $285,000; cost mtce., $4,000; wks. owned by city.

EL DORADO, p. 10,995; f. area, 20 blocks; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 hose cart; hose, cot., rub. lined, gd., 1,900 ft.; inf., 500 ft.; tot. hose, 2,400 ft.; f. al., telp. & bell; val. equip., $6,000; val. bldgs., $4,000; exp. dept., $2,000; tot. mem., 10, pd. full time 2, pd. part time 8.

Water Supply—Src., wells & riv., 4 blocks, bus. cent.; sys., pump to stdp.; stdp. cap., 125,000 gals.; dim., 30 x 30 ft.; 2 pump. eng., cap. day 1,720,000 gals.; mains, cast iron, 15 m., 2 to 12 in. dia.; 74 hyd.; 67 v.; 1,200 met.; 1,600 serv.; pres., dom. 65 lbs., f. 90 lbs.; cons. day, 600,000 gals.; cost, $200,000; cost operation, $14,366.05; wks. owned by city.

ELLSWORTH, p. 2,065; f. area, 2 sq. m.; merc. bldgs., stn. & bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand ladder trk., 2 hose car.; hose, cot., rub. lined, fair, 1,200 ft.; f. al., telp. & wh.; val. equip., $1,500; val. bldgs., $2,500; exp. dept., $250; tot. mem., 46 vol., pd. $50 per year; undrs, rating, fourth class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pres.; stdp. cap., 150,000 gals.; 2 pump. eng., cap. day, 288,000 gal. each; mains, c. i., 2 m., 4 to 8 in. dia.; 8 hyd.; 16 v.; met., 365; 375 serv.; pipe, lead & galv. i.; pres., dom. & f. 75 lbs.; cons. day, 100,000 gals.; cost, $47,500; cost mtce., $2,400; wks. owned by city.

EMPORIA, p. 11,273; f. area, 1,260 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 c. car., 1 h. & l. trk., 1 comb. c. & h. car, 207 ft. l.; hose, cot., rub. lined, gd., 3,000 ft.; val. equip., $16,236; exp. dept., $17,066; tot. mem., 12, pd. full time, 5, vol., 3; undrs. rating, third class.

Water Supply—Src., riv., 4 m. bus. cent.; sys., pump to res.; res. cap., 15,000,000 gals.; loc. 3 m. northwest city; 2 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 40 m., 3 to 16 in. dia.; 260 hyd.; 400 v.; 3,000 serv.; 3,000 met.; pipe, c. i.; pres., dom. 30 lbs., f. 80 lbs.; cons. day, 1,500,000 gals.; cost, $500,000; cost mtce., $58,000; wks. owned by city.

EUREKA, p. 2,606; f. area, 620 a.; merc. bldgs., stn. & bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 str., 1 h. & l. trk., 3 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; linen, gd., 100 ft.; inf., 250 ft.; tot. hose, 1,850 ft.; f. al., bell; equip. val., $1,500; val. bldgs., $5,000; exp. dept., $1,434; tot. mem., 54 vol.

Water Supply—Src., wells & riv.; sys., pump to stdp. & dir.; stdp. cap., 96,000 gals.; dim., 13½ x 50; mat., iron; pump. eng., cap. hour 40,000 gals.; mains, 8 m., 4 to 12 in. dia.; 39 hyd.; 26 v.; met., 75; 200 serv.; pipe, iron; pres., dom. 80 lbs., f. 100 lbs.; cons. day, 40,000 gals.; cost, $55,000; cost mtce., $850; wks. owned by city.

FT. RILEY, p. 3,521; f. area, 1,000 a.; merc. bldgs., stn., 2 stor.; priv., stn., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of some f. inv. F. dept.—2 h. & l. trk., 15 hose car., 2 hand ex., 1 hand c. eng., 2 gas eng.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., telp. & bells; 15 bx.; val. equip., $20,000; val. bldgs., $1,000; exp. dept., $3,602; tot. mem. 8, pd. full time; this is a military post & the entire garrison is a f. dept. when necessity demands.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to res.; res. cap., 500,000 gals.; 3 pump eng., class comp., cap. day, 3,000,000 gals.; mains, c. i., 8 m., 4 to 14 in. dia.; 100 hyd.; 40 v.; 220 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 130 lbs.; cons. day, 800,000 gals.; cost, $140,000 wks. owned by U. S. government.

FT. SCOTT, p. 10,693; f. area, 320 a.; merc. bldgs., bk. & stn., 3 & 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 chief's auto., 4 c. hand ex., 1 comb. c. & h. wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; old, 300 ft.; tot. hose, 2,800 ft.; f. al., Gamewell, 16 bx.; val. equip., $20,000· exp. dept., $8,000; tot. mem. 8, pd. full time; undrs. rating, third class.

Water Supply—Src., Marmaton riv.; 1 m. in bus. cent.; sys., cent.; sys., pump to res., to stdp. & dir. & grav.; stdp. cap., 110,000 gals. & 150,000 gals.; res., 5 m. bus. cent.; res. cap., 240,000,000 gals.; 2 pump. eng., class dup., cap. day 3,600,000 gals.; mains, c. i., 30 m., 4 to 16 in. dia.; 204 hyd.; 210 v.; met., 1,950; 2,000 serv.; pipe, galv. i.; pres., dom. 30 lbs., f. 100 lbs.; cons. 1,600,000 gals.; cost, $380,000; cost mtce., $18,000; wks. owned by city.

FREDONIA, p. 3,954; f. area, 380 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 chem. eng.; hose, gd., 2,350 ft.; f. al., bell; val. equip., $14,000; val. bldgs., $3,000; exp. dept., $300; tot. mem., 18 vol.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., grav., pump to res.; dim., 85 x 385 ft.; res. cap., 200,000 gals.; 3 pump. eng., class stm. & elec., cap. day, 3,400,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 76 hyd.; 40 v.; 900 met.; 1,050 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 85 lbs.; cons. day, 400,000 gals.; cost, $100,000; cost mtce., $8,500; wks. owned by city.

FRONTENAC, p. 3,225; f. area. 40 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—hose reels, 1 hand pump; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & telp.; tot. mem., 36 vol.

Water Supply—Src., well, 600 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; res. cap., 350,000 gals.; 2 pumps, cap. day, 200,000 gals.; mains, 10 m., 1¼ to 8 in. dia.; 29 hyd.; 15 met.; pres., dom. 35 lbs., f. 45 lbs.; cons. day, 70,000 gals.; cost, $35,000; cost mtce., $3,000; wks. owned by city.

GALENA, p. 4,712; f. area, 4 sq. m.; merc. bldgs., bk., iron & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 3 hose car.; hose, 2,000 ft.; f. al., bell; val. equip., $7,250; val. bldgs., $3,000; exp. dept., $150; tot. mem. 42, pd. full time 1, vol. 41; undrs. rating, third class.

Water Supply—Src., creek, 2½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 115,000 gals.; dim., 12½ x 125; mat., stl.; 2 pump. eng. class dup., cap day 1,500,000 gals.; mains, c. i., 20 m., 4 to 10 in. dia.; 99 hyd.; met., 130; 1,050 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 320,000 gals.; wks. owned by city.

GARDEN CITY, p. 3,848; f. area, 1,500 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 1 comb.

c. & h. wag., 4 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 500 ft.; tot., 2,000 ft.; f. al., siren & telp.; val. equip., $4,000; val. bldgs., $1,500; exp. dept., $9,000; tot. mem., 13, pd. part time & vol.

Water Supply—Src., wells, 5 blocks bus. cent.; sys., pump to stdp.; stdp. cap. 220,000 gals.; dim., 20 & 90 ft.; mat., stl.; 5 pump. eng. class comp. dup., cap. day 4,032,000 gals.; mains, c. i., 11¾ m., 3 to 10 in. dia.; 97 hyd.; 75 v.; 450 met.; 600 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., f. 115 lbs.; cons. day 500,000 gals.; cost, $125,000; cost mtce., $3,000; wks. owned by city.

GARNETT, p. 2,329; f. area, 20 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose wag., 3 hose carts, 1 c. outfit; hose, cot., rub lined, gd., 1,800 ft.; f. al., bell & wh.; val. equip. $3,000; tot. mem., 36 vol.

Water Supply—Src., creek, spr. & lake, 4 m. bus cent.; sys., pump to stdp. & dir.; stdp. cap., 70,000 gals.; mat., iron & bk.; 2 pump. eng., cap min. 1,000 gals.; mains, c. i., 10 m., 2, 4, 6 & 8 in. dia.; 51 hyd.; met., 90; 350 serv.; pipe, galv i.; pres., dom. 40 lbs., f. 80 lbs.; cons. day, 500,000 gals.; cost, $65,000; cost mtce., $21,000, wks. owned by city.

GIRARD, p. 3,161; f. area, 2 sq. m.; merc. bldgs., bk., 2 stor.; priv., wd., 1½ stor.; wd. rfs not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 2 hose car.; hose, cot., rub lined, gd., 1,500 ft.; f. al., wh. & telp.; val. equip., $1,200; val. bldgs., $300; exp. dept., $200; tot. mem., 10, pd. part time.

Water Supply—Src., well, ¼ m. bus. cent.; sys. pump to res. & stdp.; stdp. cap., 74,000 gals.; dim., 23 x 24; mat., bk. & stl.; res. cap., 500,000 gals.; loc. at station; 2 pump. eng., class dup. cap. day 1,877,700 gals.; mains, c. i., 12 m., 4 to 8 in. dia.; 75 hyd.; 34 v.; met., 300; 434 serv.; pres., dom. 40 to 45 lbs., f. 70 to 90 lbs.; cons. day, 120,000 gals.; cost, $40,000; cost mtce. $500; wks. owned by city.

GOODLAND, p. 2,664; f. area, 160 a.; merc. bldgs., wd. & bk., 1 & 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 chem. eng., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,900 ft.; f. al., bell & wh.; val. equip., $2,000; val. bldgs., $1,000; tot. mem., 6 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, 1 block bus. cent.; sys., pump to stdp.; stdp. cap., 225,000 gals.; pump. eng., cap. day, 700,000 gals.; mains, 15 m., 6 to 10 in. dia.; 3,000 serv.; 750 met.; 750 hyd.; 750 v.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 150,000 gals.; cost, $70,000; cost mtce., $8,000; wks. owned by city.

GREAT BEND, p. 4,460; f. area, 1 sq. m.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., comb. c. & h. wag., 2 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $3,000; 16 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir.; 5 pump. eng., centrif., cap. day 4,000,000 gals.; mains, c. i., 11 m., 4 to 12 in. dia.; 85 hyd.; 57 v.; met., 802; 850 serv.; pipe, lead & w. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day., 300,000 gals.; cost, $119,000; cost mtce., $2,100; wks. owned by priv. Co.

HAYS, Ellis Co., p. 3,165; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $2,300; tot. mem., 32 vol.

Water Supply—Src., 6 wells; ½ m. bus. cent.; sys., pump to stdp.; 2 stdps. cap., 150,000 gals.; dim., 20 x 25 ft.; mat., plate stl.; 6 pump. eng., cap. day 1,728,000 gals.; mains, c. i., 8½ m., 4 to 8 in. dia.; 85 hyd.; 24 v.; 780 met.; 780 serv.; pipe, c. i.; pres., dom. 55 lbs., f. 75 lbs.; cons. day, 300,000 gals.; cost, $94,687; cost mtce., $14,400; wks. owned by city.

HERINGTON, p. 4,065; f. area, 250 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 to 2 stor.; wd. rfs. perm. in f. area. F. dept.—2 c. hand ex., 1 comb. h. & l. trk. & hose wag., 1 hose cart; hose, cot., rub. lined, gd., 1,000 ft.; fair, 600 ft.; tot. hose, 1,600 ft.; f. al., wh. & telp.; val. equip., $2,000; val. bldgs., $400; tot. mem., 10 vol.

Water Supply—Src., spr.; sys., pump dir.; stdp. cap. 70,000 gals.; 3 pump. eng., cap. day, 650,000 gals.; mains, 18 m., 4 to 10 in dia.; 50 hyd.; 40 v.; 700 met.; 700 serv.; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 350,000 gals.; cost, $100,000; cost mtce., $4,500; wks. owned by city.

HIAWATHA, p. 3,222; f. area, 500 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 2,500 ft.; inf. 500 ft.; tot., 3,000 ft.; f. al., bell & elec.; val. equip., $7,000; val. bldgs., $10,000; tot. mem., 25 vol.

Water Supply—Src., wells & spr., 2½ & 3½ m. bus. cent.; sys., pump to stdp. & mains; stdp. cap., 110,000 gals.; res. cap., 450,000 gals.; res. loc. south side city; 3 pump. eng., class centrif., cap. day 1,000,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 64 hyd.; 73 v.; met., 730; 730 serv.; pipe, lead.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 225,000 gals.; wks. owned by city.

HOISINGTON, p. 2,395; f. area, 640 a.; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose reels; 1,200 ft. hose; f. al., wh. & telp.; val. equip., $2,500; val. bldgs., $5,000; exp. dep., $500; 15 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav. & dir.; stdp. cap. 132,000 gals., dim. 15 x 100, mat. stl.; 2 pump. eng., class centrif., cap. day, 446,400 gals.; mains, c. i., 8 m., 4 to 8 in dia.; 54 hyd.; pres., dom. 20 lbs., f. 80 lbs.; cons. day, 160,000 gals.; wks. owned by city.

HOLTON, p. 2,703; f. area, 10 a.; merc. bldgs., stn. & bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex.; hose, cot., rub. lined, gd., 1,250 ft.; f. al., bell & wh.; val. equip., $7,500; val. bldgs., $3,000; exp. dept., $1,800; tot. mem., 35, pd. full time 1, pd. part time 1, vol. 33; undrs. rating, fourth class.

Water Supply—Src., spr, 4 m. bus. cent.; sys., dir. pres. & pump to stdp.; stdp. cap., 300,000 gals.; res. cap., 400,000 gals.; 3 pump. eng., cap. day, 2,500,000 gals.; mains, c. i., 9½ m.; 4 to 10 in. dia.; 56 hyd.; 50 v.; 605 met.; 605 serv.; pres., dom. 40 to 80 lbs., f. 90 to 100 lbs.; cons. day, 150,000 gals.; cost, $105,000; wks. owned by city.

HORTON, p. 4,009; f. area, 300 a.; merc. bldgs., bk., 1 & 2 stor.; priv. wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. hose wag.; 1 auto triple comb. c. & h. pump eng., 8 c. hand ex. 1 hose reel hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot., 2,500 ft.; f. al., elec. siren, val. equip., $7,000; val bldgs., $30,000; exp. dept., $2,375; tot. mem., 12, pd. full time, 1, vol. 11.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 125,000 gals.; loc. ½ m. cent. town; 2 pump. eng., cap. day, 600,000 gals.; mains, c. i., 5 m., 4 to 10 in. dia.; 52 hyd.; 346 met.; 348 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 80 lbs.; cons. day, 75,000 gals.; cost, $110,000; cost mtce., $1,000; wks. owned by city.

HUMBOLDT, p. 2,525; f. area, 640 a.; merc. bldgs., wd., bk. & stn., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 hose wag.; hose, rub. lined, gd., 1,500 ft.; rub., gd., 200 ft.; tot. hose, 1,700 ft.; f. al., telp. & bell; val. equip., $3,000; val. bldgs., $500; exp. dept., $100; tot. mem., 23 vol.; undrs. rating, fourth class.

Water Supply— Src., riv.; ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 70,000 gals.; mat., stl.; 2 pump. eng., class stm., cap. day, 500,000 gals., mains, 5 m. c., & w. i., 2 to 10 in. dia.; 52 hyd.; 25 v.; 800 met.; 775 serv.; pres., dom. 45 lbs. f. 55 lbs.; cons. day; 500,000 gals.; cost, $42,000; cost mtce., $3,000; wks. owned by city.

HUTCHINSON, p. 23,298; f. area, 2,560 a.; merc. bldgs., stn. & bk., 1 to 8 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 comb. c. & h. wag., 1 h. & l. trk., 1 aer. trk., 5 hose wag.; hose, cot., rub. lined, gd., 8,000 ft.; inf., 400 ft.; tot., 8,400 ft.; f. al., telp.; val. equip., $26,600; val. bldgs., $75,000; exp. dept., $45,000; tot. mem., 33, pd. full time; undrs. rating, third class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., 2 pump. eng., class stm., cap. day, 500,000 gals.; mains, 5 m., c. & w. i., 2 to 10 in. dia.; 52 hyd.; 25 v.; 800 met.; 775 serv.; pres., dom. 45 lbs., f. 55 lbs.; cons. day, 500,000 gals.; cost, $42,000; cost mtce., $3,000; wks. owned by city.

INDEPENDENCE, p. 11,920; f. area, 2,080 a.; merc. bldgs., bk., 1 to 6 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 auto. c. eng., 1 auto. comb. c. & h. wag., 1 hose wag., 1 auto. h. & l. trk., 1 auto. comb. pump. eng., 1 auto. trk.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 500 ft.; tot. hose, 4,000 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $20,000; exp. dept., $12,000; tot. mem., 8; pd. full time, 8.

Water Supply—Src., riv., 1 m. bus. cent.; sys., dir. pres., 5 res. cap. 8,000,000 gals.; 5 pump. eng., class comp. dup. & turbine, cap. day, 4,000,000 gals.; mains, c. i., 25 m., 4 to 16 in. dia.; 165 hyd.; 150 v.; met., 2,800; 3,400 serv.; pipe, galv., i.; pres., dom. 65 lbs., f. 110 lbs.; cons. day, 2,000,000 gals.; cost, $220,000; wks. owned by city.

IOLA, p. 8,513; f. area, 80 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 c. eng., 4 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp.; val. equip., $8,000; val. bldgs., $4,000; exp. dept., $5,820; tot. mem. 3, pd. full time 3.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump dir.; 4 pump. eng., class dup., cap. day 6,000,000 gals.; mains, c. i., 16 m., 4 to 14 in. dia.; 100 hyd.; 35 v.; met., 1,060; serv., 2,100; pipe, galv. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. per day, 200,000 gals.; wks. owned by city.

JUNCTION CITY, p. 7,533; f. area, 1,356 a.; merc. bldgs., stn. & bk., 2 to 3 stor.; priv. stn., bk. & w., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 1 comb. l. & h. wag., 4 c. hand ex., 1 hose cart, 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & telp.; val. equip., $10,000; val. bldgs., $35,000; exp. dept., $7,000; tot. mem., 15; pd. full time, 4; pd. part time, 11; undrs., rating, third class.

Water Supply—Src., wells; 1 m. bus. cent.; sys., pump to res. & dir.; 2 res. cap., 1,400,000 gals.; 2 pump. eng., cap. day, 5,000,000 gals.; mains, 15 m., 4 to 10 in. dia.; 162 hyd.; 321 v.; met., 1,571; 1,900 serv.; pipe, c. i.; pres., dom. & f. 70 lbs.; cons. day, 900,000 gals.; cost, $250,000; cost mtce., $2,500; wks. owned by city.

KANSAS CITY, p. 101,177; f. area, 78 a.; merc. bldgs., wd., & bk., 2 to 5 stor.; priv., bk. & wd., 1 & 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—10 auto. comb. c. & h. wag., 2 extra autos, 3 auto. chief's car., 2 str., 25 c. hand ex., 3 auto. h. & l. trk., 9 hose wag., 1 hrs.; hose, cot., rub. lined, gd., 20,000 ft.; tot. hose, 20,000 ft.; f. al., telp.; val. equip., $70,000; val. bldgs., $70,000; exp. dept., $249,650; tot. mem., 125, pd. full time; undrs. rating, first class.

Water Supply—Src., Missouri riv., 2 m., bus. cent.; sys., pump dir.; res. cap., 16,000,000 gals.; 7 pump. eng., class comp., centrif. & elec., cap. day, 103,000,000 gals.; mains, c. i., 225 m., 2 to 30 in. dia.; 1,491 v.; 1,283 hyd.; met., 17,875; 22,276 serv.; pipe, lead; pres., dom. 80 to 120 lbs., f. 170 lbs.; cons. day, 18,000,000 gals.; cost, $2,800,000; cost mtce., $55,000; wks. owned by city.

KINGMAN, p. 2,407; f. area, 160 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand ex., 1 comb. c. & h. wag., 1 hand ladder trk., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh. & telp.; val. equip., $4,400; val. bldgs., $10,000; exp. dept., $200; tot. mem., 12 vol.; undrs. rating, fourth class.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav. & dir. pres.; stdp. cap., 70,000 gals.; res. cap., 542,000 gals.; 2 pump. eng., triplex, cap. day 864,000 gals.; mains, c. i., 5 m., 4 to 10 in. dia.; 53 hyd.; 31 v.; 950 met.; 950 serv.; pres., dom. 60 lbs., f. 75 lbs.; cons. day 24,000 gals.; wks. owned by city.

LARNED, p. 3,139; f. area, 640 a.; merc. bldgs., stn., bk. & wd., 2 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose car., 1 comb. h. & c. wag.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $4,000; exp. dept., $200; tot. mem., 14 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp., stdp. cap., 85,000 gals.; 4 pump. eng., cap. day 1,788,000 gals.; 2 pump. eng., cap. day 1,500,000 gals. in reserve; mains, c. i., 16 m., 4 to 12 in. dia.; 122 hyd.; 60 v.; met., 650; 555 serv.; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $65,000; cost mtce., $3,500; wks. owned by city.

LAWRENCE, p. 12,456; f. area, 640 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 c. car., 1 h. & l. trk., 1 c. hand ex., 2 hose car., 1 chief's car., 1 comb. c. & hose wag., 1 aer. trk., 1 comb. pump & hose car.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 200 ft.; tot. hose, 4,200 ft.; f. al., bell & wh., telp.; val. equip., $33,500; val. bldgs., $20,000; exp. dept., $21,000; tot. mem, 14; pd. full time, 14.

Water Supply—Src., riv.; ¾ m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 250,000 gals.; cap. plant, 4,000,000 gals.; 3 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 22 m., 4 to 14 in. dia.; 400 hyd.; 200 v.; met., 3,000; 2,800 serv.; pipe, galv. i.; pres., dom. 90 lbs.; f. 110 lbs.; cons. day, 1,250,000 gals.; cost, $250,000; cost mtce., $21,000; wks. owned by city.

LEAVENWORTH, p. 16,912; f. area, 42/100 sq. m.; merc. bldgs., bk. & wd., 1 to 6 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 auto. hose wag., 1 chief's auto., 1 auto. h. & l. trk., 10 c. hand ex.; hose, cot., rub. lined, gd., 4,450 ft.; f. al., telp.; val. equip., $23,059; val. bldgs., $30,000; exp. dept., $24,000; tot. mem., 17; pd. full time.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res.; res. cap., 25,000,000 gals.; 4 pump. eng., class comp., cap. day, 24,000,000 gals.; mains, 28 m., 4 to 20 in. dia.; 153 hyd.; 289 v.; met., 1,738; 2,466 serv.; pipe, lead & galv. i.; pres., dom. & f. 126 to 143 lbs.; cons. day, 5,300,000 gals.; wks. owned by Co.

LIBERAL, p. 3,613; f. area, 1 sq. m.; merc. bldgs., wd., stn. & bk., 1 to 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 auto. h. & l. trk., 1 hose wag.; 1,750 ft. cot., rub. lined, hose; f. al., elec.; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $900; tot. mem. 14, pd. full time 1, pd. part time 13.

Water Supply—Src., 2 wells, 2 m. bus. cent.; sys., grav.; stdp. cap., 80,000 gals.; res. cap., 250,000 gals.; 6 pump. eng., combined cap. day, 2,000,000 gals.; mains, c. i., 12 m., 4 to 8 in. dia.; 54 hyd.; v. 60; 730 met.; 730 serv.; pres., dom. 50 lbs., f. 85 lbs.; cons. day, 250,000 gals.; cost, $200,000; wks. owned by city.

LYONS, p. 2,516; f. area, 640 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 c. hand ex., 1 h. & l trk., 2 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 1,400 ft.; inf., 300 ft. tot. hose, 1,700 ft.; f. al., bell; val. equip., $3,000 val. bldgs., $5,000; exp. dept., $520; tot. mem., 12 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, 2 m. bus. cent.; sys., dir. pres.; res. cap., 100,000 gals. 3 pump. eng., class, dup. & simp.; cap. day, 864,000 gals.; mains,

c. i., 9 m., 4 to 8 in. dia.; 66 hyd.; 54 v.; 500 met.; 710 serv.; pipe, galv. i.; pres., dom. 40 lbs., f 120 lbs.; cons. day 300,000 gals.; wks. owned by city.

McPHERSON, p. 4,595; f. area, 100 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 5 c. hand ex., 1 auto. comb. c. & h. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh.; val. equip., $4,500; val. bldgs., $4,000; exp. dept., $400; tot. mem., 16 vol.

Water Supply—Src., 4 deep wells, 4 blocks bus. cent.; sys., pump to stdp.; 2 stdp. cap. 1,090,000 gals.; 1 pump. eng., dup. cap. day 3,000,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 82 hyd.; 1,236 met.; 1,236 serv.; pres., dom. 45 lbs., f. 80 lbs.; cons. day, 350,000 gals.; cost, $150,000; cost mtce., $2,500; wks. owned by city.

MANHATTAN, p. 7,989; f. area, 3 sq. m.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 2,200 ft. f. al., bell & telp.; val. equip., $17,500; val. bldgs., $9,000; exp. dept., $1,000; tot. mem. 10, pd. full time 2, vol. 8; undrs. rating, fourth class.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to res. & dir.; 2 res., cap. 750,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 17 m., 4 to 18 in. dia.; 147 hyd.; 52 v.; met., 2,000; 1,900 serv.; pipe, wrt. i.; pres., dom. & f. 76 lbs.; cons. day, 800,000 gals.; cost, $225,000; cost mtce., $12,000; wks. owned by city.

MARYSVILLE, Marshall Co., p. 3,048; f. area, 640 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag.; 4 c. hand. ex., 1 h. & l. trk., 3 hose car., triple comb. auto. trk.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & telp.; val. equip., $6,500; val. bldgs., $6,000; tot. mem., 21; pd. part 2; vol. 19.; undrs. rating, fourth class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 57,750 gals.; dim., 10 x 100; mat., stl.; 3 pump. eng., class comp., cap. day 1,750,000 gals.; mains, c. i., 5½ m., 4 to 10 in. dia.; 54 hyd.; 22 v.; met., 75; 183 serv.; pipe, c. i.; pres., dom. 85 lbs., f. 100 lbs.; cost, $50,000; cost mtce., $2,900; wks. owned by Co.

MULBERRY, p. 2,697; f. area, ⅓ sq. m.; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand hose carts; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; vol.; undrs. rating, 4½ class.

Water Supply—Src., wells, 300 ft. bus. cent.; sys., grav. & dir. pres.; res. cap., 100,000 gals.; stdp. cap., 50,000 gals.; dim., 20 x 25; mat., conc.; 2 pump. eng., class comp. centrif.; cap. day, 400,000 gals.; mains, c. i., 5½ m., 2 to 8 in. dia.; 29 hyd.; 39 v.; 478 met.; 672 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 85 lbs.; cons. day, 175,000 gals.; cost, $30,000; cost mtce., $3,200; wks. owned by city.

NEODESHA, p. 3,943; f. area, 100 a.; merc. bldgs., bk. & stn., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. auto., 1-750 gal. triple comb. c. & h. auto., 4 c., hand ex., 1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 2,300 ft.; f. al., telp.; val. equip., $17,000; val. bldgs., $3,500; tot. mem., 23, pd. full time, 4, pd. part time, 4; vol. 15; undrs. rating, third. class.

Water Supply—Src., riv., ½ m. bus. cent.; res. cap., 2,000,000 gals.; sys., pump dir., 7 pump. eng.; class comp. dup.; cap. day, 6,624,000 gals.; mains, wrt i., 116 m., 4 to 8 in. dia.; 50 hyd.; 30 v.; 80 met.; pres., dom. 50 lbs.; cost, $40,000; cost mtce., $8,000; wks. owned by city.

NEWTON, p. 9,781; f. area, 1,000 a.; merc. bldgs., stn. & bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. car., 2 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, 2,000 ft.; f. al., bell & telp.; val. equip., $12,000; val. bldgs., $900; exp. dept., $6,000; tot. mem., 5, pd. full time.

Water Supply—Src., wells, 8 m. bus. cent.; sys., dir. pres.; stdp. cap., 634,500 gals.; dim., 30 ft. x 120 ft.; mat., stl.; res. No. 1, cap. 194,000 gals.; res. No. 2, cap. 140,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 43.1 m., 1 to 14 in. dia.; 198 hyd.; 134 v.; met., 2,500; 2,500 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 60 lbs.; cons. day, 144,000 gals.; cost, $400,000; cost mtce., $16,000; wks. owned by city.

NORTON, p. 2,186; f. area, 200 a.; merc. bldgs., bk., 2 stor.; priv., bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot., 2,500 ft.; f. al., bell & elec.; val. equip., $5,000; val. bldgs., $1,000; exp. dept., $500; tot. mem., 36 vol., pd. by call.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 84,000 gals.; dim., 12 x 100 ft.; mat., conc.; res. cap., 250,000 gals.; 4 pump. eng., cap. day, 3,500,000 gals.; mains, c. i., 6 m., 3 to 12 in dia.; 43 hyd.; 450 v.; 450 serv.; 450 met.; pipe, c. i.; pres., dom. 60 to 85 lbs., f. 100 lbs.; cons. day, 250,000 gals.; cost, $72,000; cost mtce., $5,000; wks. owned by city.

OLATHE, p. 3,268; f. area, 200 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; some wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 4 c. hand ex., 1 hose wag., 1 hand hose reel; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 200 ft.; tot., 2,200 ft.; f. al., telp. & siren; val. equip., $7,500; val. bldgs., $4,000; exp. dept., $2,250; tot. mem., 12; pd. full time 1, vol. 11.

Water Supply—Src., surface water & spr., 1 m. bus. cent.; sys., filters & stdp.; stdp. cap., 100,000 gals.; res. cap., 100,000,000 gals.; 2 pump. eng., cap. day, 1,270,000 gals.; mains, c. i.; 12 m., 4 to 8 in. dia.; 90 hyd.; 20 v.; met., 800; serv., 800; pipe, c. i.; pres., dom. & f., 70 lbs.; cons. day, 175,000 gals.; cost, $100,000; cost mtce., $9,600; wks. owned by city.

OSAGE CITY, p. 2,376; f. area, 1 sq. m.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; combt. ord. F. dept.—1 auto. trk., 1 c. eng., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh. & telp.; val. equip., $8,800; val. bldgs., $5,000; exp. debt., $500; tot. mem., 13 vol.; undrs, rating, third class.

Water Supply—Src., artificial res.; sys., grav.; stdp. cap., 70,000 gals.; mat., stl.; dim., 20 x 23; 2 pump. eng., class centrif., cap. day 3,024,000 gals.; mains, 13 m., 2 to 10 in. dia.; 78 hyd.; 33 v.; 412 met.; 412 serv.; pres., dom. 38 to 47 lbs., f. 150 lbs.; cons. day 49,287 gals.; wks. owned by city.

OSAWATOMIE, p. 4,772; f. area, 300 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 1,400 ft.; rub., gd., 100 ft.; tot. hose, 1,500 ft.; f. al., bell & wh., val. equip., $2,490; val. bldgs., $6,000; exp. dept., $22.25; tot. mem., 22 vol.; undrs. rating, fourth class.

Water Supply—Src., riv., 6 blocks bus. cent.; sys., pump dir.; stdp. cap., 150,000 gals.; res. cap., 1,500,000 gals.; loc. at station; 6 pump. eng., cap. day, 1,500,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 64 hyd.; 37 v.; 500 met.; 560 serv.; pipe, galv. i. & lead; pres., dom. 70 lbs., f. 70 to 125 lbs.; cons. day, 800,000 gals.; cost, $88,000; cost mtce., $16,000; wks. owned by city.

OSWEGO, p. 2,386; merc. bldgs., bk., 1 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—13 hand ex., 2 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; f. al., elec., 2 bx.; val. equip., $4,000; val. bldgs., $5,000; exp. dept., $250; tot. mem., 15 vol.

Water Supply—Src., riv., 4,000 ft. from bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 85,000 gals.; 3 pump. eng., cap. day, 1,500,000 gals.; mains, 8 m., 4 to 10 in. dia.; 74 hyd.; 28 v.; 300 serv.; pipe, galv. i.; pres., dom. 40 to 60 lbs., f. 140 to 150 lbs.; cons. day, 300,000 gals.; cost, $70,000; cost mtce., $3,000; wks. owned by Co.

OTTAWA, p. 9,018; **f. area, 2,000 a.; merc.** bldgs., bk. & stn., 1 to 5 stor.; priv., bk., stn. & wd., 1 & 2 stor.; **wd. rfs. not perm. in f. area;** fwks. & combt. ord.; **causes of f. inv. F. dept.—1** str., 2 h. & l. trk., 2 c. eng., 1 c. hand ex., 1 hose wag., 6 hose cart, 2 auto. f. trks.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 1,000 ft.; tot. hose, 35,000 ft.; f. al., telp.; val. equip., $12,000; val. bldgs., $10,000; exp. dept., $4,000; tot. mem. 11, pd. full time 2, pd. part time 9, 14 vol.

Water Supply—Src., Marias Des Cygnes riv.; sys., dir. pres., res. cap., 5,000,000 gals.; 2 pumps, class comp. dup., cap. 2,000,000 gals.; mains, c. i., 25 m., 4 to 10 in. dia.; 142 hyd.; 780 met.; 1,400 serv.; pres., dom. 50 to 75 lbs., f. 110 lbs.; cons. day, 800,000 gals.; cost, $125,000; wks. owned by city.

PAOLA, p. 3,238; f. area, 300 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., stn., bk. & wd., 1½ stor.; **wd. rfs. not perm. in f. area. F. dept.—1** hand h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell & wh.; val. equip., $1,500; tot. mem., 14 vol.

Water Supply—Src., creek; sys., pump to res., to stdp. & dir.; stdp. cap., 96,000 gals.; res. cap., 2,000,000 gals.; 2 pump. eng., class comp., cap. day 2,000,000 gals.; mains, 7½ m., 4 to 10 in. dia.; 73 hyd.; pres., dom. 55 lbs., f. 120 lbs.; wks. owned by city.

PARSONS, p. 16,028; **f. area, 2,560 a.; merc.** bldgs., bk., 1 to 4 stor.; priv., wd., 1 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 auto. comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 auto. aer. trk., will purchase 1 comb. pump in next 60 days; hose, cot., rub. lined, gd., 4,000 ft.; inf., 4,000 ft; tot. 8,000 ft.; f. al., Gamewell sys., 23 bx.; val. equip., $17,000; val. bldgs., $8,000; exp. dept., $15,000; tot. mem. 12, pd. full time 10.

Water Supply—Src., riv., 9 m. bus. cent.; sys., grav. & dir. pres.; stdp. cap., 376,000 gals.; **res.** cap. 17,000,000 gals., 4 pump. eng. class cross-comp., comp. dup. & trip., comb. cap. day 8,233,000 gals.; mains, c. i., 28 m., 4 to 14 in. dia.; 151 hyd.; 60 v.; met., 2,200; 2,700 serv.; pipe, lead & galv. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 2,500,000 gals.; cost, $270,000; wks. owned by priv. Co.

PEABODY, p. 2,455; fr. area, ¾ sq. m.; merc. bldgs., stn., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 hose car.; hose, rub., gd., 900 ft.; 300 ft. in reserve; tot. hose, 1,200 ft.; f. al., bell; val equip., $1,700; val. bldgs., $5,000; tot. mem., 16 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav., pump to res.; res. cap., 60,000 gals.; 2 pump. eng., class, trip.; cap. day, 482,400 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 40 hyd.; met., 1; 65 serv.; pres., dom. 50 lbs., f. 50 lbs.; cons. day, 20,000 gals.; cost, $20,000; cost mtce., $500; wks. owned by city.

PITTSBURG, p. 18,052; **f. area, 4½ a.; merc.** bldgs., bk. & iron, 1 to 4 stor.; priv., wd. & bk., 1 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. cars, 1 h. & l. trk., 8 c. hand ex., 2 hose wag., 8 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 2,450 ft.; tot. hose, 4,950 ft.; f. al., Gamewell & telp., 8 bx.; val. equip., $9,155; val. bldgs., $11,000; exp. dept., $23,000; tot. mem. 16, pd. full time 16, vol. 1; undrs. rating, third class.

Water Supply—Src., well, 2 blocks bus. cent.; sys., dir.; stdp. cap., 100,000 gals.; dim., 30 x 23 ft.; res. cap., 2,000,000 gals.; loc. at station; 3 pump. eng., cap. day, 12,000,000 gals.; mains, c. i., 54½ m., 4 to 12 in. dia.; 311 hyd.; 517 v.; met., 2,131; 5,177 serv.; pipe, galv. i. & lead; pres., dom. 45 lbs., f. 110 lbs.; cons. day, 1,800,000 gals; cost, $494,964; mtce., $58,000; wks. owned by city.

PRATT, p. 5,183; f. area, 200 a.; merc. bldgs., bk. & conc., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. &l. trk., 1 Seagrave pump; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp. & siren; val. equip., $17,650; val. bldgs., $8,000; exp. dept., $2,000; tot. mem., 15, pd. full time 1, pd. part time 1, vol. 9.

Water Supply—Src., 6 wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; mat., stl.; 3 pump. eng., cap. day 1,600,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 100 hyd.; 50 v.; met., 900; 900 serv.; pres., dom. & f. 42 lbs.; cons. day 300,000 gals.; cost, $89,000; cost mtce., $15,000; wks. owned by city.

ROSEDALE, p. 7,674; f. area, 4 sq. m.; merc. bldgs., stn., bk. & wd.; wd. rfs. perm. F. dept.—1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp.; val. equip. with bldg., $27,700; exp. dept., $250; tot. mem., 2, pd. full time; undrs. rating, third class.

Water Supply—Src., creek & wells (supplied by **Kansas City, Mo., Waterwks.**); sys., pump to mains; mains, c. i., 25 m., 4 to 8 in. dia.; 137 hyd.; 275 v.; met., 1,450; 1,491 serv.; pres., dom. & f. 40 to 115 lbs.; cons. day, 400,000 gals.; cost, $95,000; cost mtce., $3,500; wks. owned by city.

SABETHA, p. 2,003; **f. area, 12 a.; merc. bldgs.,** wd., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 c. eng., 1 comb. c. & h. wag., 3 hose carts, 6 hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,500 ft.; inf. 800 ft.; tot., 2,300 ft.; f. al., stm. wh.; val. equip., $1,800; val. bldgs., $3,000; exp. dept., $650; tot. mem., 23 vol.; undrs. rating, 4½ class.

Water Supply—Src., 5 wells, ¼ m. bus. cent.; sys., grav., pump to stdp.; res. cap., 200,000 gals.; stdp. cap., 70,000 gals.; dim., 20 ft. by 30 ft.; mat., conc.; 2 pump. eng., cap. day, 400,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 74 hyd.; v., 54; met., 175; serv., 350; pres., dom. 58 lbs., f. 120 lbs.; cons. per day, 95,000 gals.; cost, $65,000; cost mtce., $2,612; wks. owned by city.

SALINA, p. 15,085; f. area, 2,500 a.; merc. bldgs., bk. & stn., 1 to 5 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. trk., 3 c. hand ex., 1 h. & l. trk., 1 hose wag.; new hose 1,000 ft.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 2,000 ft.; tot. hose, 5,000 ft.; f. al., telp.; val. equip., $9,000; val. bldgs., $2,000; exp. dept., $6,000; tot. mem. 6, pd. full time; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; res. cap., 250,000 gals.; loc. at station; 2 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 37 m., 4 to 12 in. dia.; 321 hyd.; 182 v.; met., 3,175; 3,175 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 110 lbs.; cost, $200,000; wks. owned by Co.

STERLING, p. 2,060; f. area, 600 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 c. wag., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh. & telp.; val. equip., $8,000; val. bldgs., $2,000; exp. dept., $300; tot. mem., 18 vol.

Water Supply—Src., wells; sys., pump dir.; 3 pump. eng., cap. day 2,500,000 gals.; mains, galv. i., 7 m., 2 to 10 in. dia.; 50 hyd.; 21 v.; met., 25; 325 serv.; pres., dom. 20 lbs., f. 80 to 150 lbs.; cons. day, 220,000 gals.; cost, $60,000; cost mtce., $3,500; wks. owned by city.

TOPEKA, p. 50,022; f. area, 700 a.; merc. bldgs., stn., bk. & conc., 2 to 10 stor.; priv., wd. & bk., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt ord.; causes of f. inv. F. dept.—4 str., 4 auto. comb. c. & h. wag., 2 chief's auto., 1 c. eng., 19 c. hand ex., 1 h. & l. trk. equipped with motor tractor, 1 aer. trk., 1 hose wag., 1 Amer. La France triple comb. pumper, 1 Seagrave 750 gal. triple comb. pumper; hose, cot., rub. lined, gd., 11,500 ft.; tot. 12,000 ft.; f. al., Gamewell, 68 bx.; val. equip., $85,000; val. bldgs., $60,000; exp. dept., $91,000; tot. mem., 77, pd. full time.

Water Supply—Src., wells, 3 m. bus. cent.; sys., pump dir. to mains; 3 pump. eng., class, dup.; cap. day, 20,000,000 gals.; mains, c. i., 72.83 m., 4 to 18 in. dia.; 633 hyd.; 613 v.; met., 7,475; 7,475 serv.; pipe, wrt. i. & lead; pres., dom. 90 lbs., f. 150 lbs.; cons. day, 2,805,539 gals.; cost, $926,000; cost mtce., $40,800; wks. owned by city.

WELLINGTON, p. 7,048; f. area, 18 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 2 hose reels, 1 c. cart, 2 hrs.; hose, cot., rub. lined, gd., 1,700 ft.; old, 800 ft.; tot. hose, 2,500 ft.; f. al., bell & telp.; val. equip., $3,000; exp. dept., $725; tot. mem. 5, pd. full time 2, pd. part time 3.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., grav. dir. & pump to stdp.; stdp. cap., 1,000,000 gals.; loc. centrally; res. cap., 250,000 gals.; loc. 1 m. town; 2 pump. eng., class comp. dup. & trip., cap. day 3,000,000 gals.; mains, c. i., 40 m., 4 to 18 in. dia.; 100 hyd.; 75 v.; met., 1,125; 1,250 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 125 lbs.; cons. day 1,000,000 gals.; cost, $400,000; wks. owned by city.

WICHITA, p. 72,217; f. area, 7 m.; merc. bldgs., stn., conc. & bk., 1 to 12 stor.; priv., stn., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 auto. comb. c. & pump. eng., 1 auto. hose trk., 5 comb. c. & h. auto. trk., 2 chief's autos., 1 c. eng., 30 c. hand ex., 1 auto. aer. trk. with tractor, 1 auto, h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 12,000 ft.; gd., 1,000 ft.; tot. hose, 13,000 ft.; f. al., telp., 82 bx.; val. equip., $68,000; val. bldgs., $85,000; exp. dept., $140,057; tot. mem., 70, pd. full time; undrs. rating, second class.

Water Supply—Src., wells, 8,000 ft. from bus. cent.; sys., pump dir.; res. cap., 1,000,000 gals.; 6 pump. eng., class hor., cap. day, 18,375,000 gals.; 1 new high lift pump cap. 6,000,000 gals. mains, c. i. & wrt. i., 141 m., 2 to 16 in. dia.; 711 hyd.; 11,300 serv., 485 v.; met., 7,794; pres., dom. 65 to 75 lbs., f. 80 to 110 lbs.; cons. day 3,500,000 gals.; wks. owned by Co.

WINFIELD, p, 7,933; f. area, 1,500 a.; merc. bldgs., stn., 1 to 4 stor.; priv., bk., stn. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. pumper, 1 auto. serv. trk., 1 motor eng., 1 motor c. eng., 11 c. hand ex., 1 auto. hose wag., 1 hose reel, 1 h. & l. trk., 1 motor comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 4,200 ft.; f. al., telp.; val. equip., $20,985; val. bldgs., $20,000; exp. dept., $15,785; tot. mem., 7, pd. full time 1; vol. 12.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., dir. pres.; 4 pump. eng., cap. day 8,784,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 177 hyd.; 141 v.; met., 135; 1,600 serv.; pipe, iron; pres., dom. 55 lbs., f. 120 lbs.; cons. day, 1,750,000 gals.; cost, $195,000; cost mtce., $2,500; wks. owned by city.

YATES CENTER, p. 2,306; f. area, all town; merc. bldgs., stn. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 c. eng., 1 h. & l. trk., 2 hose carts, 10 hand ex.; hose, cot., rub. lined, gd., 1,150 ft.; f. al., bell; val. equip., $2,430; tot. mem., 24 vol.

Water Supply—Src., res. 1½ m. bus cent.; sys., pump to stdp.; stdp. cap., 80,000 gals.; res. cap., 400,000,000 gals.; 2 pump. eng., class comp. dup., cap. day, 864,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 41 hyd.; 240 met.; 240 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 150 lbs.; cons. day, 400,000 gals.; wks. owned by priv. Co.

Places of 2,000 or more population not reported—Ft. Leavenworth, Nat'l. Military Home.

KENTUCKY

ASHLAND, p. 14,729; f. area, 1,612 a.; merc. bldgs., bk., wd. & stn., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 c. eng., 4 c. hand ex., 2 hose wag.; hose, cot., rub. lined, gd., 3,800 ft.; inf., 500 ft.; tot. hose, 4,300 ft.; f. al., telp.; val. equip., $21,000; val. bldgs., $8,000; exp. dept., $7,814; tot. mem. 14, pd. full time 11, vol 3.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to res.; res. cap., 1,500,000 gals., loc. on hill; 6 pump. eng., comp. dup., cap. day 2,500,000 gals.; mains, c. i., 19 m.; 2 to 16 in. dia.; 187 hyd.; met., 2,200; 3,000 serv.; pipe, galv. i.; pres., f., 85 lbs.; cons. 1,300,000 gals.; cost, $515,000; cost mtce., $45,377; wks. owned by city.

BELLEVUE, p. 7,379; f. area, 600 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—6 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hand reel, 2 hrs.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., Floyd. 15 bx.; val. equip., $4,200; val. bldgs., $1,000; exp. dept., $2,000; tot. mem., 6, pd. full time; undrs. rating, second class.

Water Supply—Src., Ohio riv., supplied by Newport Water Wks.; sys., grav.; mains, 8 m., 4 to 10 in. dia.; 69 hyd.; 300 v.; met., 400; 1,300 serv.; pipe, lead; pres., dom. 60 lbs., f. 80 lbs.; cost, $75,000; cost mtce., $4,000; wks. owned by Co.

BOWLING GREEN, p, 9,638; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 1 auto. comb. c. & h. with pump, 2 auto. comb. c. & h. wag; hose, cot., rub. lined, gd., 3,500 ft.; inf., 1,000 ft.; tot. hose, 4,500 ft.; f. al., telp.; val. equip., $22,500; val. bldgs., $10,000; exp. dept., $12,500; tot. mem. 11, pd. full time; undrs. rating, first class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav., pump to res.; res. cap., 1,500,000 gals.; 2 pump. eng., class comp., cap. day 5,000,000 gals.; mains, 25 m.; 4 to 16 in. dia.; 135 hyd.; met., 105; pres., f. 70 to 80 lbs.; cost, $90,000; cost mtce., $4,000; wks. owned by city.

CARROLLTON, p. 2,281; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp.; val. equip., $7,000; val. bldgs., $2,000; tot. mem., 7, pd. full time; undrs. rating, fourth class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump dir.; res. cap., 1,000,000 gals., loc. on hill near city; 1 pump. eng., class vertical, cap. day, 1,000,000 gals.; mains, c. i., 6 m., 4 to 12 in. dia.; 40 hyd.; 22 v.; met., 4; 600 serv.; pipe, galv. i.; pres., dom. 105 lbs., f. 140 lbs.; cons. day, 600,000 gals.; cost, $27,000; wks. owned by city.

CATLETTSBURG, p. 4,183; f. area, 1,200 a.; merc. bldgs., bk. & stn. & wd., 2 & 3 stor.; priv., bk., stn & wd., 1 & 2 stor.; wd. rfs. not perm. fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose & l. trk., 1 c. hand ex., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 3,000 ft.; f. al., bell & telp. & wh.; val. equip., $2,500; val. bldgs., $40,000; exp. dept., $1,500; tot. mem., 10, pd. full time 1, pd. part time 9; undrs. rating, seventh class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res.; res. cap., 12,000,000 gals., loc. 1 m. station; 4 pump. eng., class comp. dup., centrif. & triple expan. cond.; cap. day, 4,000,000 gals.; mains, c. i., 11 m., 4 to 12 in. dia.; 113 hyd.; met., 300; 1,600 serv.; pipe, galv. i.; pres., dom. 120 lbs.; cons. per day, 1,250,000 gals.; cost, $372,392; wks. owned by Co.

CENTRAL CITY, p. 3,108; f. area, 50 a.; merc. bldgs., bk. & wd., 1 to 2 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 c. eng., 2 comb. c. & h. wag., 3 hose wag., 1 c. hand ex.; hose, cot., rub. lined, gd., 1,400 ft.; rub., gd., 275 ft.; inf., 400 ft.; tot. hose, 2,075 ft.; f. al., siren, 4 bx.; val. equip., $3,500; exp. dept., $1,125; tot. mem. 14, pd. full time, 100 vol.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to res.; res cap., 400,000 gals.; 3 pump. eng., cap. day 200,000 gals.; mains, c. & wrt. i., 4 m., 2 to 10 in. dia.; 15 hyd.; met., 4;

533 serv.; pipe, wrt. i.; pres., dom. 75 lbs.; wks. owned by Co.

CORBIN, p. 3,406; f. area, 64 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 600 ft.; rub., gd., 200 ft.; tot. hose, 800 ft.; val. equip., $1,000; exp. dept., $180; tot. mem., 25, pd. full time 1, vol. 24.

Water Supply—Src., wells, in bus. cent.; sys., pump dir.; res. cap., 110,000 gals.; 2 pump. eng., mains, c. i., 15 m., 4 to 10 in. dia.; 40 hyd.; 30 met.; pres., dom. 65 lbs., f. 90 lbs.; cost, $45,000; cost mtce., $2,400; wks. owned by city.

COVINGTON, p. 57,121; f. area, 1,495 a.; merc. bldgs., stn., bk. & wd., 1 to 6 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str. (2 in reserve), 1 c. eng. on wls., 18 c. hand ex., 1 h. & l. trk., 4 comb. c. & h. wag., 1 hose wag., 5 hrs., 2 trip. comb. wags.; hose, cot., rub. lined, gd., 14,200 ft.; inf. hose, 500 ft.; tot. hose, 14,700 ft.; f. al., Gamewell, 141 bx.; val. equip., $137,762; val. bldgs., $41,500; exp. dept., $69,119; tot. mem., 66, pd. full time.

Water Supply—Src., riv., 5 m. bus. cent.; sys., pump to res.; res. cap., 111,000,000 gals.; 2 pump. eng., class vertical comp., cap. day 17,000,000 gals.; mains, c. i., 74 m., 4 to 30 in. dia.; 675 hyd.; 752 v.; met., 11,650; 11,650 serv.; pipe, lead; pres., dom. & f. 80 to 130 lbs.; cons. day, 3,042,007 gals.; cost, $1,115,300; cost mtce., $140,000; wks. owned by city.

CYNTHIANA, p. 3,857; f. area, 2 sq. m.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. combt. ord.; causes of f. inv. F. dept.—4 hand ex., 1 comb c. and hose wag., 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; tot., 2,500 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $5,000; tot. mem., 35; pd. full time, 2, vol. 35.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 300,000 gals., dim. 25 x 110, mat. stl.; 2 pump. eng., class dup., cap. day 672,000 gals.; mains, c. i., 8 m. 4 to 10 in. dia.; 83 hyd.; 45 v.; met., 30; 750 serv.; pres., dom. & f., 90 lbs.; cost, $90,000; cost mtce., $3,000; wks. owned by city.

DANVILLE, p. 5,099; merc. bldgs., bk. & stn. 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv F. dept.—1 c. tk., 5 c. hand ex., 1 h. & l. trk., 2 hose reel, 1 hose wag., 1 ladder wag., 2 hrs., 1 750-gal. gas eng.; hose, cot., rub. lined, gd., 2,500 ft.; rub. gd., 300 ft.; inf., 500 ft.; tot., 3,300 ft.; f. al., Gamewell; val. equip., $14,000; val. bldgs., $20,000; exp. dept., $800; tot. mem., 22; pd. full time, 2; pd. part time, 20; undrs. rating second class.

Water Supply—Src., riv., 3½ m.; sys., pump to stdp.; stdp. cap., 225,000 gals., dim. 16 x 150 ft.; 2 res. cap. 9,000,000 gals.; 3 pump. eng., cap. day 4,000,000 gals.; mains c. i., 13.8 m. 4 to 12 in. dia.; 125 hyd.; 61 v.; met., 1,301, 1,301 serv.; pipe, lead; pres., dom. 60 to 80 lbs., f. 100 lbs.; cons. day, 954,000 gals.; cost, $164,000; wks. owned by city.

DAYTON, p. 7,646; 320 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 to 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 c. eng., 1 c. hand ex., 2 comb. h. & l. trks., 1 comb. c. & h. wag., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; rub. gd., 2,500 ft.; inf., 500 ft.; tot. 6,000 ft.; f. al., Gamewell, 12 Stevenson bx.; val. equip., $3,500; val. bldgs., $3,000; exp. dept., $1,700; tot. mem., 7, pd. full time 1, part time 8, vol. 8.

Water Supply—Src., Ohio riv.; sys., pump to res.; mains, 8 m., 4 to 8 in. dia.; 104 hyd.; 300 v.; pres., f. 100 lbs.

EARLINGTON, p. 3,652; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, rub. gd., 2,000 ft.; f. al., wh.; val. equip., $1,000; val. bldgs., $3,000 tot. mem., 10 vol.

Water Supply—Src., lake, ¼ m. bus. cent.; sys., pump to res. & dir.; res. cap., 100,000 gals.; 2 pump. eng., class dup., cap. day, 2,016,000 gals.; mains, iron, 3 m., 4 to 8 in. dia.; 18 hyd.; met., 200; 375 serv.; pipe, wrt. i.; pres., dom. 20 to 45 lbs., f. 45 lbs.; wks. owned by private Co.

ELIZABETHTOWN, Hardin Co., p. 2,530; f. area, 1 m.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—40 c. hand ex., 1 h. & l. trk., 2 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 200 ft.; tot. hose, 1,400 ft.; f. al., bell & telp.; val. equip., $2,000; val. bldgs., $7,500; tot. mem., 16 vol.; undrs. rating, fourth class.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 150,000 gals., dim. 16 x 100, mat. stl.; 2 pump. eng. class dup., cap. day 500,000 gals.; mains, c. i., 4½ m., 4 to 8 in. dia.; 40 hyd.; 16 v.; 325 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 80 lbs.; cost, $26,000; cost mtce., $2,500; wks. owned by city.

FORT THOMAS, p. 5,028. F. dept.—2 hose cart, 1 c. eng., 1 trk., 2,300 ft. hose, 4 f. buckets; f. al., Gamewell; tot. mem. 6.

Water Supply—Src., riv.; pres., dom. 130 lbs.

FRANKFORT, p. 9,805; f. area, 500 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 str., 2 c. hand ex. 1 h. & l. trk., 1 auto. h. & l. trk., 2 hose wag. 4 hrs.; hose, gd., 1,900 ft.; f. al., elec., 21 bx.; val. equip., $5,000; val. bldgs., $10,000; exp. dept., $3,500; tot. mem., 6; pd. full time.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump to res.; stdp. cap. 60,000 gals.; dim. 20 ft. x 25 ft.; res. cap, 6,500,000 gals.; 2 pump eng., cap. day 500,000 gals.; mains, c. i., 6½ m., 4 to 8 in. dia.; 45 hyd.; 40 v.; met., 3; 535 serv.; pres., dom. & f. 50 to 120 lbs.; cons. day 200,000 gals.; cost, $25,000; cost mtce., $5,000; wks. owned by city.

FRANKLIN, p. 3,154; f. area, 640 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. ord. F. dept.—1 h & l. trk., 3 hose carts; hose, 1,500 ft.; f. al., bell & wh.; val. equip., $1,500; tot. mem., 15, pd. part time.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 60,000 gals.; 2 pump. eng., cap. day 192,000 gals.; mains, 6 m., 4 to 8 in. dia.; 37 hyd.; pres., dom. & f. 50 lbs.; cons. day, 210,000 gals.; cost, $24,000; cost mtce., $3,500; wks. owned by city.

FULTON, p. 3,415; f. area, 700 a.; merc. bldgs., bk., 1, 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 comb. c. & h. wag., 1 c. hand ex., 1 c. eng., 1 hose wag, 1 hose reel; hose, cot., rub. lined, gd., 1,000 ft.; inf., 800 ft.; tot. hose, 1,800 ft.; f. al., bell & wh.; val. equip., $8,000; val. bldgs., $10,000; exp. dept., $1,500; tot mem., 7, pd. full time, 1, pd. part time, 6.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 32,500 gals.; res. cap., 23,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. & wrt. i., 13 m., 2 to 8 in. dia.; 60 hyd.; 15 v.; met., 33; 873 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 100 to 135 lbs.; cons. day 470,000 gals.; cost, $30,000; cost mtce., $7,000; wks. owned by city.

GEORGETOWN, p. 3,903; f. area, 500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 comb. c. & h. & l. wag., 1 hose wag., 2 c. ex., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., Gamewell, 9 bx.; val. equip., $1,400; val. bldgs. $16,000; exp. dept., $800; tot. mem., 8; pd. full time 1, pd. part time 7; undrs. rating, second class.

Water Supply—Src., spr. & cisterns, 1,000 ft bus. cent.; sys., pump dir.; 1 pump. eng., cap day 2,800,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 82 hyd.; 38 v.; 300 serv.; pres., dom 30 to 70 lbs., f. 100 to 135 lbs.; cost, $74,000; cost mtce., $4,000; wks. owned by Co.

GLASGOW, p. 2,559; merc. bldgs., ironclad & bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F.

dept.—2 c. hand ex., 1 h. & l. trk., 1 hose cart, 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; linen, gd., 2,000 ft.; inf., 100 ft.; tot. hose, 3,600 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $200; tot. mem., 20 vol.; undrs. rating, third class.

Water Supply—Src., creeks, 5,000 ft. from bus. cent.; sys., pump to stdp.; stdp. cap., 800,000 gals.; res. cap., 1,000,000 gals.; 3 pump. eng., cap. day, 250,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 30 hyd.; 6 v.; met., 56; pipe, iron; pres., dom. 40 lbs., f. 60 lbs.; cons. day, 350,000 gals.; cost, $28,000; cost mtce., $1,200; wks. owned by priv. Co.

HARRODSBURG, p. 3,765; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv F. dept.—1 c. eng., 1 h. & l. trk., 2 hose reels 2 hrs.; hose, rub., gd., 1,600 ft.; poor, 100 ft.; tot., 1,700 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $6,000; tot. mem., 15, pd. full time; undrs. rating, second class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 297,500 gals., dim 100 x 22½, mat. stl.; 2 pump. eng., class comp dup., cap. day 3,000,000 gals.; mains, 8¼ m. 4 to 12 in. dia.; 92 hyd.; 43 v.; met., 35; 160 serv.; pipe, galv. i. & lead; pres., dom. 60 to 80 lbs., f. 75 lbs.; cons. day, 65,000 gals.; cost $80,000; cost mtce., $1,800; wks. owned by Co

HENDERSON, p. 12,169; f. area, 2,600 a.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. eng., 4 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 hose car.. 1 chief's buggy, 8 hrs.; hose, cot., rub. lined, gd.. 4.000 ft.; rub., gd., 2,000 ft.; inf., 2,000 ft.; tot. hose, 8,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $20,000; val. bldgs., $18,000; exp. dept.. $13,500; tot. mem. 13, pd. full time; undrs rating, first class.

Water Supply—Src., riv., 1 m. bus. cent.; sys. pump to res. & stdp.; stdp. cap., 368,000 gals. dim. 25 x 100, mat. stl.; res. cap., 3,000,000 gals., loc. on hill 3,000 ft. pump. station; 3 pump. eng., class vertical, comp. & dup., cap. day 6,500,000 gals.; mains, c. i., 27 m., 3 to 24 in dia.; 178 hyd.; 218 v.; met., 54; 2,350 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 85 lbs.; cons. day, 18,000,000 gals.; cost, $250,000; cost mtce., $7,500; wks. owned by city.

HICKMAN, p. 2,633; f. area, 1,000 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 hose wag.; hose, cot., rub. lined, gd., 1,600 ft.; f. al., bell & wh.; val. equip., $6,500; val. bldgs., $5,000; exp. dept., $1,000; tot. mem., 9, pd. full time 1, pd. part time 8.

Water Supply—Src., artesian well, 2 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 35,000 gals., dim. 12 x 50 ft.; 4 pump. eng., class comp. dup., cap. day, 1,052,000 gals.; mains, 4 m., 3 to 8 in. dia.; 483 hyd.; 6 v.; 249 met.; serv., 483; pres., dom. 90 lbs., f. 90 lbs.; cons. day, 221,000 gals.; cost, $35,000; cost mtce., $10,000; wks. owned by private Co.

HOPKINSVILLE, p. 9,696; f. area, 60 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 35 c. hand ex., 3 hose carts, 2 hose car., 3 hrs.; hose, cot., rub. lined, gd., 700 ft.; rub., gd., 2,000 ft.; tot. hose, 2,700 ft.; f. al., telp. & bell; val. equip., $7,500; val. bldgs., $6,500; exp. dept., $2,500; tot. mem., 10, pd. full time 3, pd. part time 7; undrs. rating, second class.

Water Supply—Src., riv. & lake, 1 m. town; sys., pump to stdp.; stdp. cap., 150,000 gals., dim. 16 x 100, mat. stl.; res. cap., 350,000,000 gals.; 3 pump. eng., class comp. dup. & cross comp., cap. day 4,000,000 gals.; mains, c. i., 19 m., 4 to 12 in. dia.; 146 hyd.; 72 v.; met., 1,641; 2,653 serv.; pipe, galv. i. & lead; pres., dom. 95 lbs., f. 120 lbs.; cons. day, 525,000 gals.; cost, $250,000; wks. owned by Co.

IRVINE, p. 5,000. F. dept.—1 Reo f. trk., 1 hose; val. equip., $4,000; exp. dept., $1,500; tot. mem., 4; pd. $100 per mo.

Water Supply—Src., priv. Water Co.

LANCASTER, p. 2,166; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1½ & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 c. eng. on wls., 1 h. & l. trk., 1 hose wag., 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 100 ft.; tot. hose, 1,100 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $2,500; tot. mem., 10, pd. full time.

Water Supply—Src., lake, 1¼ m. bus. cent.; sys., pump dir. to mains; res. cap., 26,000,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 4¼ m., 4 to 8 in. dia.; 40 hyd.; 13 v.; met., 11; 100 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 150 lbs.; cost, $30,000; cost mtce., $2,600; wks. owned by city.

LEBANON, p. 3,239; f. area, 1,920 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 hand eng., 1 h. & l. trk., 3 hose car.; nose, cot., rub. lined, gd., 2,000 ft.; f. al., telp.; val. equip., $2,500; val. bldgs., $3,000; exp. dept., $350; tot. mem., 20, pd. full time 1, vol. 19.

Water Supply—Src., riv.; sys., pump to res.; res. cap., 1,000,000 gals.; 2 pump. eng., class comp. dup., cap. day 1,000,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 51 hyd.; 45 v.; met., 100; 600 serv.; pres., dom. 120 lbs., f. 125 lbs.; cons. day, 400,000 gals.; cost, $84,000; cost mtce., $4,500; wks. owned by city.

LEXINGTON, p. 41,534; f. area, 7 sq. m.; merc. bldgs., bk. & stn., 2 to 15 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. eng., 1 auto. aer. trk., 12 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 comb. c. & h. wag., 7 hose reels; hose, cot., rub. lined, gd., 15,000 ft.; inf., 3,000 ft.; tot. hose, 18,000 ft.; f. al., Gamewell, 66 bx.; val. equip., $105,000; val. bldgs., $47,500; exp. dept., $132,000; tot. mem., 82 pd. full time; undrs. rating, fifth class.

Water Supply—Src., impounding res., 3 m. bus. cent.; sys., pump dir.; res. cap., 1,585,000,000 gals. loc. 3 m. east city; 5 pump. eng., cap. day 15,000,000 gals.; mains (triplicate mains from pump. station in city), c. i., 97.2 m., 4 to 24 in. dia.; 678 hyd.; 957 v.; met., 8,160; 8,160 serv.; pipe, lead; pres., dom. 50 lbs., f. 110 lbs.; cons. day, 3,400,000 gals.; wks. owned by priv. Co.

LOUISA, p. 2,011. F. dept.—2 hose carts; hose, 500 ft.; tot. mem., 23 vol.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump dir. & grav.; res. cap., 2,000,000 gal.; 2 pump. eng., cap. day 5,000,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 40 hyd.; 36 v.; 20 met.; 365 serv.; pres., dom. & f. 120 lbs.; cons. day 300,000 gals.; cost, $80,000; cost mtce., $750; wks. owned by priv. corpn.

LOUISVILLE, p. 234,891; f. area, 26.5 sq. m. merc. bldgs., stn. & bk., 1 to 6 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—14 str., 5 auto. comb. trks., 4 auto. comb. c. & h. wag., 4 auto. aer. trk., 5 chief's auto., 1 water tower, 40 c. hand ex., 3 h. & l. trks., 1 hose wag., 8 motor pumps, 1 aer. trk., 7 hose reels, 4 comb. c. & h. wag., 55 hrs., 7 auto. fuel wag., 3 f. al., auto.; hose, cot., lined, gd., 48,330 ft.; inf., 15,000 ft.; tot. 65,000 ft.; f. al., Gamewell; 462 bx.; val. equip., $425,000; val. bldgs., $780,000; exp. dept., $598,376; tot. mem., 343; pd. full time.

Water Supply—Src., Ohio riv., 3¾ m. bus. cent.; sys., pump to 2 sedimentation basins; cap., 50,000,000 gals each; 1 res. cap., 25,000,000 gals; 9 pump. eng., cap. day, 215,000,000 gals.; mains, c. i., 417.5 m., 4 to 48 in. dia.; 2,378 hyd.; 6,703 v.; 6,108 met., 56,863 serv.; pipe, c. i.; pres., dom. & f. 50 to 75 lbs.; cons. day, 36,227,922 gals.; cost, $11,776,590; cost mtce., $456,068; wks. owned by city.

LUDLOW, p. 4,582; bldgs., bk. & wd., 2 stor. F. dept.—1 h. & l. trk., 2 hose reels, 1 hrs.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 200 ft.; tot. hose, 1,800 ft.; f. al., elec., 15 bx.; val. equip., $2,000; exp. dept., $207; tot. mem., 40 vol.; undrs. rating, first class.

Water Supply—Src., riv., 7 m. bus. cent.; sys., pump to res.; res. cap., 85,000,000 gals., loc. at Fort Thomas; 2 pump. eng., cap. day 10,000,000

gals.; mains, c. i., 9 m., 6 to 12 in. dia.; 51 hyd.; 140 v.; met., 789; 789 serv.; pipe, lead; pres., dom. 119 lbs., f. 119 lbs.; cost, $30,000; cost mtce., $1,000; wks. owned by city.

MADISONVILLE, p. 5,030; f. area, 320 a.; merc. bldgs., bk. & stn., 3 stor.; priv., bk. & stn., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 3 c. hand ex., 1 hose car., ladders; hose, cot., rub. lined, gd., 1,900 ft.; c. hose, 150 ft.; f. al., telp. & siren, val. equip., $13,000; exp. dept., $1,200; tot. mem., 18; pd. full time 2, pd. part time & vol. 16; undrs. rating, seventh class.

Water Supply—Src., lake, ⅞ m. bus. cent.; sys., pump dir.; stdp. cap., 100,000 gals.; 2 res. comb., cap., 125,000,000 gals.; 4 pump. eng., class centrif., cap. day, 2,592,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 82 hyd.; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 200,000 gals.; cost, $95,000; wks. owned by city.

MAYFIELD, p. 6,583; f. area, 500 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 comb. c. & h. wag. & pumper; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp.; val. equip., $18,000; val. bldgs., $4,000; exp. dept., $9,000; tot. mem., 13, pd full time, 7; vol. 6.

Water Supply—Src., wells, ½ m. bus. cent.; sys., air lift, pump to stdp.; stdp. cap., 125,000 gals.; res. cap., 300,000 gals.; 2 pump. eng., cap. day 3,500,000 gals.; mains, c. i., 21 m., 4 to 10 in. dia.; 121 hyd.; 36 v.; met. 900; serv. 1,800; pres., dom. 40 lbs., f. 100 lbs.; cons. day 45,000 gals.; cost, $190,000; cost mtce., $38,000; wks. owned by vol.

MAYSVILLE, p. 6,107; f. area, 100 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 h. & l trk., 2 stm. eng., 1 c. eng., 1 hose wag.; hose, 1,050 ft.; val. equip., $5,000; val. bldgs., $1,200; exp. dept., $100; tot. mem., 28; undrs. rating, first class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., grav. & pump to res., stdp., cap. 3,000,000 gal.; dim., 110 x 150 ft.; mat., bk.; 2 res. cap., 3,000,000 gals.; loc. 1 m. pump house; pump centrif. cap. day 3,000,000 gals.; mains, c. i., 16 m., 2 to 16 in. dia.; 100 hyd.; 120 v.; met., 175; 1,500 serv.; pipe, galv. i.; pres., dom. & f., 142 lbs.; cons. day, 650,000 gals.; val. of works., $230,000; cost. mtce., $20,400; wks. owned by Co.

MIDDLESBORO, p. 8,041; f. area, 800 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 1 h. & l. trk., 1 hose cart, 3 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 200 ft.; tot. hose, 2,200 ft.; f. al., wh. & telp.; val. equip., $3,000; val. bldgs., $20,000; exp. dept., $2,400; tot. mem., 4, pd. full time 2, vol. 2.

Water Supply—Src., creek, 1¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 1,500,000 gals.; dim. 75 x 37, mat. iron; res. cap., 7,000,000,000 gals.; 3 pump. eng., class hor., cap. day 8,500,000 gals.; mains, c. & galv. i.; 17.6 m., 2 to 24 in. dia.; 60 hyd.; met., 588; 1,410 serv.; pipe, galv. i.; pres., dom. 110 lbs.; cons. day, 5,000,000 gals.; cost, $300,000; cost mtce., $6,000; wks. owned by Co.

MORGANFIELD, p. 2,651; f. area, 10 a.; merc. bldgs., bk., 1 to 2½ stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—comb. c., hose wag., 2 c. hand ex., 2 hrs.; hose, cot., rub. lined, gd., 1,400 ft.; inf., 200 ft.; tot., 1,600 ft.; f. al., telp.; val. equip., $3,000; val. bldgs., $2,000; exp. dept., $1,100; tot. mem., 8; pd. full time 1, pd. part time 7.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 60,000 gals.; res. cap., 275,000 gals.; 2 pump. eng., class triplex & centrif., cap. day, 1,500,000 gals.; mains, 10 m., 4 to 12 in. dia.; 60 hyd.; 130 met.; 300 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 110,000 gals.; cost, $30,000; cost mtce., $806; wks. owned by city.

MT. STERLING, p. 3,995; f. area, 1,000 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—2 c. eng., 1 h. & l. trk., 2 hose car., 1 hose wag.; hose, cot., rub. lined, gd., 2,250 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $8,000; exp. dept., $1,200; tot. mem., 12, pd. full time.

Water Supply—Src., creek, 6 m. bus. cent.; sys., pump to stdp.; stdp. cap., 250,000 gals., dim. 16 x 150, mat. iron; 1 pump., elec., cap. day 576,000 gals.; mains, iron, 12 m., 4 to 12 in. dia.; 110 hyd.; 60 v.; met., 875; 875 serv.; pipe, iron; pres., dom. 65 to 85 lbs., f. 65 to 85 lbs.; cons. day, 170,000 gals.; wks. owned by Co.

MURRAY, p. 2,415; f. area, 100 a. F. dept.—1 comb. c. & h. wag.; 4 chem. hand ex., 2 h. & l. trks.; 750 ft. hose; f. al., wh.; val. equip., $3,500; val. bldgs., $2,500; tot. mem., 4; pd. part time.

Water Supply—Src., well; sys., pump to stdp.; stdp. cap., 36,000 gals.

NEWPORT, p. 29,317; f. area, 900 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—7 c. hand ex., 1 auto. hose wag., 1 h. & l. trk., 4 hose wag., 6 hrs.; hose, cot., rub. lined, gd., 4,850 ft.; f. al., elec., 45 bx.; exp. dept., $12,942; tot. mem. 15, pd. full time.

Water Supply—Src., riv., 6 m. bus. cent.; sys., pump to res. dir. & grav.; res. cap., 50,000,000 gals.; loc. 3 m. city; 2 pump. eng., class vertical, triple expansion & vertical twin cross-comp., cap. day 5,000,000 gals.; mains, c. i., 45 m., 4 to 20 in. dia.; 310 hyd.; met., 3,500; 7,000 serv.; 650 v.; pipe, lead; pres., dom. & f. 75 lbs.; cons. day 3,800,000 gals.; cost, $850,000; cost mtce, $43,000; wks. owned by city.

NICHOLASVILLE, p. 2,786; f. area, 250 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 f. auto. trk. with c. & h.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 300 ft.; tot. hose, 2,300 ft.; f. al., bell & elec., 16 bx.; val. equip., $2,000; val. bldgs., $5,000; exp. dept., $750; tot. mem., 13, pd. full time, 2, pd. part time, 11.

Water Supply—Src., creek & wells, 2½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 150,000 gals.; res. cap., 5,000,000 gals.; 2 pump. eng., class dup., cap. day 1,500,000 gals.; mains, c. i., 4½ m., 4 to 10 in. dia.; 65 hyd.; met., 50.; 175 serv.; pipe, galv. i. & lead; pres., dom. 50 lbs., f. 50 to 80 lbs.; cons. day, 75,000 gals.; cost, $55,000; cost mtce., $2,800; wks. owned by Co.

OWENSBORO, p. 17,424; f. area, 960 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 4 c. hand ex., 1 h. & l. trk., 2 hose car., 1 hose wag., 10 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,000 ft.; tot. hose, 3,000 ft.; f. al., Gaynor, 28 bx.; val. equip., $12,000; val. bldgs., $16,000; exp. dept., $17,000; tot. mem. 18, pd. full time.

Water Supply—Src., wells, ½ m. bus. cent.; 3 res. cap. 3,000,000 gals.; 2 pump. eng., class cross; comp. cap. day 3,000,000 gals.; mains, c. i., 58 m., 4 to 22 in. dia.; 368 hyd.; 300 v.; met., 1,700, 6,000 serv.; pipe, wt. & c. i.; pres., dom. 50 lbs., f. 110 lbs.; cons. day, 3,000,000 gals.; cost $225,000; wks. owned by city.

PADUCAH, p. 24,735; f. area, 14 sq. m.; merc. bldgs. stn., bk. & wd., 1 to 10 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. pump. eng., 1 auto. aer. trk., 4 auto. comb. c. & h. trk., 1 chief's auto.; hose, cot., rub. lined, gd., 9,200 ft.; chem hose., gd., 1,050 ft.; tot. hose, 10,250 ft.; f. al., Gamewell, 38 bx., Dean, 50 bx.; val. equip., $45,927; val. bldgs., $55,241; exp. dept., $40,000; tot. mem., 35, pd. full time.

Water Supply—Src., riv.; sys., pump to stdp. & dir.; stdp. cap., 500,000 gals.; dim., 25 x 80; mat., stl.; res. cap., 6,000,000 gals.; 7 pump. eng., class vertical, cap. day 28,500,000 gals.; mains, c. i., 39½ m., 6 to 18 in. dia.; 451 hyd.; met., 224; 4,400 serv.; 138 v.; pipe, lead & galv. i.; pres., dom. 40 lbs., f. 140 lbs.; cons. day, 3,000,000 gals.; wks. owned by Co.

PARIS, p. 6,310; f. area, 3 sq. m.; merc. bldgs., stn. & bk., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inc. F. dept.—1 str., 2 c. eng., 2 comb. c. & h. wag., 4 c. hand ex., 1 hose wag., 2 hrs., comb. c. & h. motor, 1 h. and l. trk., 1 comb. pumper; hose, cot., rub. lined, gd., 1,800 ft.; inf., 400 ft.; tot. hose, 2,200 ft.; f. al., Gamewell, 22 bx.; val. equip., $27,500; val. bldgs., $5,000; exp. dept., $4,500; tot. mem., 10; pd. full time, 5; pd. part time, 1; vol., 5; undrs. rating, fourth class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 300,000 gals.; dim. 85 ft. x 25 ft.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 122 hyd.; met., 45; 1,480 serv.; v., 60; pipe, galv., i.; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 700,000 gals.; wks. owned by priv. Co.

PIKEVILLE, p. 2,110; f. area, 25 a.; merc. bldgs., stn., 1 stor.; priv., 1 &2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 hose carts, 1 gas eng., 1 comb. c. & h. wag., c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, rub., gd., 1,000 ft.; f. al., elec.; val. equip., $3,500; exp. dept., $1,500; tot. mem., 12 pd. part time.

Water Supply—Src., riv.; sys., grav. & pump to stdp.; res. cap., 200,000 gals.; stdp., 12 x 50, cap. 200,000 gals; 2 pumps, cap. 1,200,000 gals. day; pres., 120 lbs.; mains, 7,000 ft., 4 to 6 in. dia.; 21 hyd.

PINEVILLE, p. 2,908; merc. bldgs., stn., bk. & wd., 2 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose cart; hose, cot., rub. lined gd., 300 ft.; rub., gd., 400 ft.; tot. hose, 700 ft.; f. al., wh.; val. equip., $250; tot. mem., 25 vol.; undrs. rating, fourth class.

Water Supply—Src., well, ¼ m. bus. cent.; sys., stdp. cap., 250,000 gals., loc. on hill above city; 2 pump. eng., cap. day, 1,000,000 gals; mains, c. i., 8 m., 4 to 8 in. dia.; 46 hyd.; 50 v.; 250 met.; 250 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 100 lbs.; cons day, 250,000 gals.; cost, $75,000; cost mtce., $1,600; wks. owned by priv. Corpn.

PRINCETON, p. 3,689; f. area, 160 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 5 comb. c. & h. wag.; hose, cot., rub. lined, 1,800 ft.; inf., 400 ft.; tot., 2,200 ft.; f. al., bell; val. equip., $4,500; val. of bldgs., $4,000; exp. dept., $800; tot. mem., 12 pd. part time.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump dir.; res. cap., 250,000 gals.; 2 pumps, class comp., cap. day 100,000 gals.; mains, c. i., 8½ m., 4 to 8 in. dia.; 90 hyd.; 58 v.; met., 400; 15 serv.; pipe, lead; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 100,000 gals.; cost, $40,000; cost mtce., $3,500; wks. owned by city.

PROVIDENCE, p. 4,151; f. area, 4 sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 hand wag.; hose, cot., rub. lined, gd., 500 ft.; f. al., wh.; val. equip., 300 vol.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump. to stdp., cap. 150,000 gal.; dim., 30 x 50 ft.; mat., conc., res. cap. 225,000 gal.; 3 pumps, motor, cap. 500 gal. per min. each; main c. i.; 6 m.; 4 to 10 in. dia.; 44 hyd.; 20 met.; pipe, c. i.; pres., dom. 90 to 100 lbs.; cons. per day, 225,000 gals.; cost, $35,000; wks. owned by city.

RICHMOND, p. 5,622; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1½ & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 hose wag., 1 reel; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $1,600; val. bldgs., $5,000; exp. dept., $600; tot. mem. 15, 2 pd. full time, 13 pd. part time; undrs. rating, second class.

Water Supply—Src., spr. & creek, 2½ m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 136,000 gals.; res. cap., 100,000,000 gals.; 2 pump. eng., class comp., cap. day 3,000,000 gals.; mains, c. i., 16 m., 6 to 12 in. dia.; 111 hyd.; 65 v.; met., 70; 785 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 75 to 100 lbs.; cons. day, 600,000 gals.; cost, $190,000; cost mtce., $10,000; wks. owned by Co.

RUSSELLVILLE, p. 3,124; f. area, 258 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—1 hand eng., 1 c. eng., 4 c. hand ex., 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 800 ft.; rub., gd., 300 ft.; inf., 400 ft.; tot. hose, 1,500 ft.; val. equip., $1,800; val. bldgs., $1,000; exp. dept., $120; tot. mem. 24, pd. part time; undrs. rating, third class.

Water Supply—Src., wells, in bus. cent.; sys., pump to res. & dir.; res. cap., 56,000 gals.; 2 pump. eng., class comp. dup.; cap. day, 150,000 gals.; mains, c. i., 4 m., 6 to 8 in. dia.; 32 hyd.; 8 v.; 180 met.; pres., dom. 75 lbs., f. 150 lbs.; cons. day, 75,000 gals.; cost, $10,000; cost mtce., $5,000; wks. owned by city.

SHELBYVILLE, p. 3,760; f. area, 400 a.; merc. bldgs., bk. & stn., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 Amer. Lafrance 750 gal pumper, 1 str., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 1,100 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $2,000; exp. dept., $700; undrs. rating, fourth class.

Water Supply—Src., creek, 1 m. bus. cent.; sys. pump to stdp.; stdp. cap., 60,000 gals.; dim., 110 ft. high, loc. 600 ft. station; mat., bk. & stl.; res cap., 26,000,000 gals., loc. at station; 2 pump. eng. cap. day 1,000,000 gals.; mains, 5 m., 4 to 8 in dia.; 65 hyd.; 5 v.; met., 500; 250 serv.; pipe, iron; pres., dom. 80 lbs., f. 120 lbs.; cons. day 100,000 gals.; wks. owned by priv. Co.

SOMERSET, p. 4,672; f. area, 500 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 comb. c. & h. trk.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot. hose, 1,800 ft.; f. al., bell; val. equip., $11,000; val. bldgs., $100; exp. dept., $1,000; tot. mem. 25, pd. full time 1, vol. 24; undrs. rating, second class.

Water Supply—Src., creek, 1½ m. bus. cent.; sys., pump to res., res. cap. 1,000,000 gals. 2 pump. eng., cap. day, 2,000,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 64 hyd.; met., 942; 1,497 serv.; pipe, galv. i.; pres., dom. 135 lbs.; cons. day, 500,000 gals.; cost mtce., $8,000; wks. owned by Co.

VERSAILLES, p. 2,061; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 hose car., 2 hrs.; hose, rub. lined, gd., 1,200 ft.; 500 ft. cot. hose; tot. hose, 1,700 ft.; f. al., bell; val. bldgs., $7,000; tot. mem. 12, pd. part time.

Water Supply—Src., res. & wells; wells cap., 75 gals. min.; 6 cisterns, cap. 48,000 gals.; 4 pump. eng., class dup., cap. 1,331,200 gals. day; mains, 5 m., 10 in. dia.; 55 hyd.; pres., dom. 60 to 70 lbs., f. 80 to 150 lbs.

WINCHESTER, p. 8,333; f. area, 1,131 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 1 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 2,000 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 10 bx.; val. equip., $12,000; val. bldgs., $25,000; exp. dept., $2,500; tot. mem. 57, pd. full time 4, vol. 53.

Water Supply—Src., creeks & spr., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 275,000 gals.; dim., 25 x 75; mat., iron; 2 pump. eng., class dup., cap. day 9,000,000 gals.; mains, c. i., 10 m., 6 to 12 in. dia.; 88 hyd.; 37 v.; met., 7; 180 serv.; pipe, galv. i.; pres., dom. 90 lbs., f. 90 lbs.; cons. day, 107,426 gals.; cost, $193,594; wks. owned by Co.

Places with a population of 2,000 or more not reported—Harlan, Hazard, Jenkins, Lynch, McRoberts, Oakdale, Scottsville.

LOUISIANA

ABBEVILLE, p. 3,461. F. dept.—1 hand eng., 1 h. & l. trk., 5 hose reels; hose, cot., rub. lined, gd., 1,000 ft.; new cotton-lined standard hose, 1,750 ft.; tot. hose, 2,750 ft.; f. al., bell; tot. mem., 60 vol.; undrs. rating, third class.

Water Supply—Src., riv. & 3 artesian wells; mains, 10 in. dia.; pres., dom. 45 lbs., constant 100 lbs., f. 125 lbs.

ALEXANDRIA, p. 17,510; f. area, 1,000 a.; merc. bldgs., bk., stn. & wd., 1 to 6 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept. —2 auto. comb. c. & h. wag., 1 auto. h. & l. trk., 1 chief's auto., 6 c. hand ex., 1 hose wag., 7 hrs.; (In reserve 2 hose wag.); hose, cot., rub. lined, gd., 7,000 ft.; f. al., Gamewell & elec., 28 bx.; val. equip., $28,000; val. bldgs., $40,000; exp. dept., $26,652; tot. mem., 24; pd. full time.

Water Supply—Src., wells; sys., pump to stdp. & dir.; stdp. cap., 210,560 gals.; res. cap., 300,000 gals.; 3 pump. eng., class dup., cap. day, 2,020,000 gals.; mains, 17½ m., 3 to 10 in. dia.; 144 v.; 198 hyd.; 55 serv.; pipe, galv. i.; pres., dom. 25 lbs., f. 100 lbs.; cons. day, 1,250,000 gals.; cost, $40,000; wks. owned by city.

BATON ROUGE, p. 21,782; f. area, 1,400 a.; merc. bldgs., bk., wd. & conc., 1 to 6 stor.; priv., wd., bk. & conc., 1 & 3 stor.; wd. rfs. perm. outside bus. portion; fwks & combt. ord.; causes of f. inv. F. dept.—2 auto. pump. eng., 2 auto. comb. c. & h. wag., 1 aer. h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 5,600 ft.; f. al., Gamewell, 25 bx.; val. equip., $25,000; val. bldgs., $20,000; exp. dept., $10,000; tot. mem., 130; pd. full time 5, vol. 125; undrs. rating, second class.

Water Supply—Src., wells, close to bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 132,000 gals.; dim., 15 x 100; mat., stl.; 2 res. comb. cap., 1,300,000 gals., loc. near pump. station; 3 pump. eng., class comp. dup., cap. day, 6,500,000 gals.; mains, c. i., 27 m., 4 to 12 in. dia.; 236 hyd.; 153 v.; met., 5,000; 6,500 serv.; pipe, lead & galv. i.; pres., dom. 40 lbs., f. 110 lbs.; cons. day, 1,750,000 gals.; cost, $400,000; cost mtce., $15,000; wks. owned by Co.

BOGALUSA, p. 8,245; f. area, 120 a.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 hose reels or carts, 2 triple comb. c. pumper & hose trk., 500 gals.; 2,500 ft. high pres.; 1 chief's car.; hose, cot., rub. lined, gd., 3,700 ft.; inf., 350 ft.; tot. 4,050 ft.; f. al., Gamewell, 27 bx.; val. equip., $34,000; val. bldgs., $4,000; exp. dept., $9,120; tot. mem. 7, pd. full time; vol. 16.

Water Supply—Src., wells; sys., pump dir.; 2 pump. eng., cap. day 2,160,000 gals.; 52 hyd.; 100 v.; 500 serv.; mains, 9 m.; pres., dom. 50 lbs., f. 120 lbs.; wks. owned by priv. Co.

COVINGTON, p. 2,942; merc. bldg., bk., 1 stor.; priv., wd., 1 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; cause of f. inv. F. dept.—1 motor eng., 1 c. eng., 1 c. hand ex., 1 h. & l. trk., 2 hose reels, 1 comb. c. & hose wag., 1 hose wag.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 100 ft.; tot. hose, 1,100 ft.; f. al., telp., 32 bx.; val. equip., $10,550; val. bldgs., $500; exp. dept., $800; tot. mem., 60, pd. full time 1; vol. 20.

Water Supply—Src., wells; sys., pump to tk. dir. & grav.; tk. cap., 30,000 gals.; 2 pumps, cap. day 250,000 gals.; pres., 100 lbs.; wks. owned by Co.

CROWLEY, p. 6,108; merc. bldgs., wd. & bk., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm in f. area; fwks. & combt. ord.; causes of f. inv F. dept.—5 c. hand ex., 1 Amer. La France 750 gal. pump f. trk., 1 h. & l. trk., 3 hose carts, 6 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh., 4 bx.; val. equip., $3,500; val. bldgs., $850; exp. dept., $1,600; tot. mem., 55 vol.; undrs. rating, third class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. dim., 16 x 110; mat., stl.; 2 pump. eng., class dup.; mains, c. i., 6 to 8 in. dia.; 37 hyd.; 278 serv.; pipe, galv. i.; pres., dom. 43 lbs., f. 75 lbs.; wks. owned by city.

DE RIDDER, p. 3,535; f. area, 600 a.; merc. bldgs., 3 stor.; priv., 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp. 9 bx.; val. equip., $27,250; val. bldgs., $1,500; exp. dept., $5,000; tot. mem., 25; pd. full time 2, pd. part time 12; undrs. rating, third class.

Water Supply—Src., 3 wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; settling basin, cap. 500,000 gals.; 3 pump. eng., cap. day 2,304,000 gals.; mains, c. i., 7 m., 2 to 8 in. dia.; 54 hyd.; 37 v.; 441 serv.; 237 met.; pres., dom. 60 lbs., f. 135 lbs.; cons. day, 400,000 gals.; cost, $37,000; cost mtce., $2,400; wks. owned by city.

DONALDSONVILLE, p. 3,745; f. area, 900 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 2 c. eng. on wls., 1 h. & l. trk., 2 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 500 ft.; rub., 1,200 ft.; tot. hose, 1,750 ft.; f. al., bell & wh.; val. equip., $23,000; val. bldgs., $10,000; exp. dept., $700; tot. mem., 125 vol.

Water Supply—Src., Mississippi riv., 600 ft. bus. cent.; sys., dir. pres.; 4 pump. class centrif., cap. day, 3,000,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 68 hyd.; 36 v., 278 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 100 lbs.; cons. per day, 200,000 gals.; cost, $34,000; cost mtce., $1,065; city owns wks.

EUNICE, p. 3,272; f. area, 1½ sq. m.; merc. bldgs., wd., 1 to 2 stor.; priv., wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 4 hose reels, 1 h. & l. trk.; hose, 2,000 ft.; val. equip., $3,000; exp. dept., $120; tot. mem., 53 vol.

Water Supply—Waterwks. sys. being installed.

FRANKLIN, p. 3,504; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 1 h. & l. trk., 5 hose car.; hose, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $7,000; val. bldgs., $8,000; 71 vol.

Water Supply—Src., wells & Bayou Teche; sys., pump to stdp.; stdp. cap., 105,000 gals.; dim., 120 x 12; 2 pump. eng., class dup., cap. day 1,440,000 gals.; mains, c. i., 5 m., 4 to 10 in. dia.; 58 hyd.; pres., dom. 55 lbs., f. 100 lbs.; cost, $25,000.

GRETNA, p. 7,197; f. area, 3 m.; merc. bldgs. wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—4 str., 1 hand eng., 4 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 water tower, 2 hose wag., 2 hose reels; hose, cot., rub lined, gd., 1,000 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $6,000; exp. dept., $500; 100 vol.

Water Supply—Src., wells.

HAMMOND, p. 3,855; f. area, 125 to 150 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 c. eng. on wls., 1 str., 2 hand eng., 22 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hose car.; hose, cot., rub. lined, 1,200 ft.; f. al., bell & wh., 10 bx.; val. equip., $4,000; val. bldgs., $1,000; tot. mem., 40 vol.

Water Supply—Src., wells, cap. 700 gals. min.; sys., pump to stdp. & res.; stdp. cap., 60,000 gals.; mat., stl.; res. cap., 120,000 gals.; 2 pump. eng., cap. 720,000 gals. day; 3¼ m. mains, 4 to 10 in.; 38 hyd.

HOMER, p. 3,305; merc. bldgs., bk. & wd. F. dept.—1 h. & l. wag., 3 hose carts, 1,500 ft. new hose, bucket brigade; f. al., bell & wh.

Water Supply—Src., wells & cisterns.

HOUMA, p. 5,160; f. area, 640 a.; merc. bldgs., wd. & bk., 1 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f .area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 1 c. eng.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 3,000 ft.; f.

al., bell; val. equip., $16,000; val. bldgs., $4,000; exp. dept., $500; tot. mem., 75 vol.

Water Supply—Src., riv., at bus. cent.; sys., pump to stpd.; stpd. cap., 40,000 gals.; dim., 9½ x 48, loc. centrally; mat., stl.; 2 pump. eng.; mains, c. i., 6¼ m., 4 to 8 in. dia.; 57 hyd.; cost, $31,000; cost mtce., $1,000; wks. owned by city.

JEANERETTE, p. 2,512; f. area, 500 a.; merc. bldgs., wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. F. dept.—2 c. hand ex., 1 c. eng., 1 hose wag., 1 h. & l. trk., 1 auto. hose trk., 4 hrs.; hose, rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., wh.; val. equip., $5,000; val. bldgs., $700; exp. dept., $100; tot. mem. 24, pd. full time 1, vol. 23; undrs. rating, third class.

Water Supply—Src., well & Bayou Teche; sys., pump to stdp.; stdp. cap., 24,000 gals.; pump. eng., cap. day 18,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 30 hyd.; 142 serv.; pres., dom. 55 lbs., f. 110 lbs.; cost, $12,000; cost mtce., $600; wks. owned by city.

JENNINGS, p. 3,824; merc. bldgs., bk. & wd., 1 to 3 stor. F. dept.—1 triple comb. pump., chem. & hose wag., 1 h. & l. trk., 1 pumper; hose, 1,750 ft.; f. al., siren; val. equip., $7,000; 20 vol.

Water Supply—Src., 2 10-in. wells; sys., grav. & pump.; stdp. cap., 75,000 gals.; pres., 70 lbs.; mains, 2½ m., 6 to 8 in. dia.; 31 hyd.

KENTWOOD, p. 3,059; f. area, 40 a. F. dept.—1 h. & l. wag., 2 hose carts, 1,500 ft. hose; val. equip., $1,500; val. bldgs., $150; tot. mem., 33 vol.

Water Supply—Src., well, ¼ m. bus. cent.; sys., grav.; high tk., cap. 75,000 gal.; dim., 22 x 28 ft.; res., cap. 125,000 gals.; 2 pump, eng., cap. day 1,000,000 gals.; mains, c. i., 4 m.; ¾ to 8 in. dia.; 41 hyd.; 260 serv.; pipe, w. i.; pres., dom. 70 lbs., f. 120 lbs.; cons. per day, 170,000 gal.; cost, $50,000; wks. owned by city.

LAFAYETTE, p. 7,855. F. dept.—3 comb. c. & h. wag., 1 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell, telp. & wh.; val. equip., $3,000; exp. dept., $1,500; tot. mem., 175 vol.; undrs. rating, third class.

Water Supply—Src., 3 6-in. wells, ½ m. bus. cent.; sys., air lift, grav., pump to res., to stdp. & dir.; stdp. cap., 106,000 gals.; dim., 125 x 12, loc. at station; mat., iron; res. cap., 90,000 gals. loc. at station; 2 pump. eng., class dup., size 20 x 15 x 18, cap. day 2,500,000 gals.; mains, 6 2-5 m., 4 to 8 in. dia.; 65 hyd.; pres., dom. 80 lbs., f. 160 lbs.; wks. owned by city.

LAKE CHARLES, p. 13,088; f. area, 15 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor., wd. rfs. not perm. in f. area; fwks. & combt. ord., causes of f. inv. F. dept.—1 str., 10 c. hand ex., 1 h. & l. trk., 3 auto. pump., c. & hose, 2 comb. c. hose & l. trk., 1 hose reel, 9 hrs.; hose, cot., rub. lined, gd., 6,500 ft.; rub. gd., 600 ft.; tot. 7,100 ft.; f. al., Gamewell, 25 bx.; val. equip., $50,000; val. bldgs., $20,000; exp. dept., $25,000; tot. mem. 16, pd. full time.

Water Supply—Src., wells, ¾ m. bus. cent., sys., pump to stdp. & dir.; stdp. cap., 169,000 gals.; 3 pump. eng., class dup. & centrif., cap. day 7,500,000 gals.; mains, c. i., 10 m., 6 to 12 in. dia.; 162 hyd.; 41 v.; 350 met.; 700 serv.; pipe, c. i.; pres., dom. 52 lbs., f. 100 lbs.; cons. day, 350,000 gals.; cost, $95,000; cost mtce., $500; wks. owned by city.

LEESVILLE, p. 2,518; merc. bldgs. 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 3 hrs.; rub., gd., 2,500 ft.; inf., 500 ft.; tot., 2,500 ft.; f. al., telp. & wh.; val. equip., $4,000; val. bldgs., $3,000; exp. dept., $2,800; tot. mem., 22, pd. full time, 2, pd. part time, 20.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 65,000 gals.; res. cap., 40,000 gals.; 2 pumps, cap. day, 500,000 gals.; mains, 3 m., 2 to 6 in. dia.; 25 hyd.; pipe, c. i.; pres., dom. 60 lbs., f. 100 lbs.; owned by priv. Co.

MINDEN, p. 6,105; merc. bldgs., bk. F. dept.—4 hose car.; hose, 1,900 ft.; f. al., bell.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 162,000 gals.; 1 pump. eng., class comp., dup., cap. day 1,000,000 gals., mains, c. i., 7½ m., 4 to 10 in. dia.; 70 hyd.; 175 met.; 323 serv.; pipe, galv. i.; pres., dom. & f. 50 to 85 lbs. cons. day, 130,000 gals.; cost, $43,000; wks. owned by city.

MONROE, p. 12,675; f. area. 1,200 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 auto. h. & l. trk., 2 triple comb. pump., c. & h.; hose, cot., rub. lined, gd., 6,500 ft.; f. al., Gamewell & telp., 25 bx.; val. equip., $50,000; val. bldgs., $45,000; exp. dept., $40,000; tot. mem. 26, pd. full time.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 185,000 gals.; dim., 16 x 120; mat., stl.; res. cap., 225,000 gals., loc. at rear of plant; 2 pump. eng., class elec. trip., cap. day 500,000 gals.; mains, c. i. & stl., 8 m., 4 to 12 in. dia.; 88 hyd.; met., 10; 1,750 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., cons. day, 200,000 gals.; cost, $40,000; wks. f. 120 lbs.; cons. day, 250,000 gals.; cost, $115,000; cost mtce., $28,000; wks. owned by city.

MORGAN CITY, p. 5,429; f. area, 400 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str. (in reserve, 1 comb. c. & h. wag.), 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,400 ft.; f. al., Gamewell, 18 bx.; val. equip., $10,000; val. bldgs., $12,000; exp. dept., $2,500; tot. mem. 100, pd. full time 3, vol. 97; undrs. rating, second class.

Water Supply—Src., Atchafaloya riv.; sys., pump to stdp.; stdp. cap., 100,000 gals.; 2 pumps, class comp. dup., cap. 1,000 gals. min.; 10 m. mains, c. i., 4 to 8 in. dia.

NATCHITOCHES, p. 3,388; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 1 h. & l. trk., 4 hose car., 3 hrs.; hose, cot., rub. lined, gd., 550 ft.; rub., gd., 1,100 ft.; tot. hose, 1,650 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $2,000; exp. dept., $500; tot. mem., 100 vol.; undrs. rating, second class.

Water Supply—Src., wells & spr., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 90,000 gals., loc. on hill, cent. town; mat., stl.; res. cap., 138,000 gals.; 2 pump. eng., class comp. dup., 60,000 gals. cap. day; mains, c. i., 3½ m., 4 to 8 in. dia.; 37 hyd.; 10 v.; 83 met.; pres., dom. 50 lbs., f. 100 lbs.; cost, $40,000; cost mtce., $5,400; wks. owned by city.

NEW IBERIA, p. 6,278; f. area, 2,500 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt ord.; causes of f. inv. F. dept.—2 str., 1 hand eng., 1 Amer. Lafrance triple comb. pumper, 1 h. & l. trk., 2 hose wag., 5 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 1,000 ft.; inf., 1,000 ft.; tot. hose, 5,000 ft.; f. al., bell & wh.; val. equip., $10,000; val. bldgs., $3,500; exp. dept., $2,000; tot. mem. 250, pd. full time 3, vol. 247.

Water Supply—Src., wells, ⅓ m. bus. cent.; sys., pump dir.; res. cap., 100,000 gals. dim. 50 x 50 ft.; 3 pump. eng., cap. day 1,250,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 144 hyd.; 45 v.; 228 met.; 600 serv.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 500 gals.; cost, $150,000; cost mtce., $35,000; wks. owned by city.

NEW ORLEANS, p. 387,219; f. area, 196¼ sq. m.; merc. bldgs., stn., bk. & wd., 1 to 11 stor.; priv., stn., bk. & wd., 1, 2 & 3 stor.; wd. rfs. not perm. in f. limits; fwks. & combt. ord.; causes of f. inv. F. dept.—2 aer. trk., 12 hose wag., 4 hose reels, 1 squad auto., 7 chief's auto., 1 repair & supply auto., 2 water towers, 3 stm. eng., 3 c. eng., 2 comb. c. & hose wag., 9 h. & l. trk., 28 auto. pump., 18 hrs.; hose, cot., rub. lined, 60,218 ft.; rub., gd., 6,393; inf., 1,722 ft.; tot., 68,333 ft.; f. al., Gamewell, 340 bx.; val. equip., $460,000; val. bldgs., $400,000; exp. dept., $632,318; tot. mem., 635, pd. full time.

Water Supply—Src., Mississippi riv., 8½ m. bus. cent.; sys., dir., pres.; stdp. cap., 180,000 gals.; mat., stl.; res. cap., 15,500,000 gals.; 14 pump. eng., class vertical trip. expansion, hor. comp. dup. & turbine, cap. day, 210,000,000 gals.; mains, c.

i., 620 m., 4 to 48 in. dia.; 5,900 hyd.; 5,800 v.; 60,000 met.; 83,000 serv.; pipe, lead; pres., dom., 60 lbs., f. 72 lbs.; cons. day, 40,000,000 gals.; cost, $12,000,000; cost mtce., $722,000; wks. owned by city.

OPELOUSAS, p. 4,437. F. dept.—1 str., 1 hand eng., 1 h. & l. trk., 1 hose car., 5 hose reels; hose, cot., rub. lined, 2,200 ft.; f. al., bell; tot. mem., 100 vol.; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res.; stdp. cap., 75,000 gals.; res. cap., 80,000 gals.; 2 pump. eng., class dup., cap. day 862,000 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 65 hyd.; 325 met.; 325 serv.; pres., dom. 62 lbs., f. 75 lbs.; cons. day, 260,000 gals.; wks. owned by city.

PLAQUEMINE, p. 4,632; f. area, 1 sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 stor.; wd. rfs. not perm. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp.; val. equip., $7,000; val. bldgs., $1,800; exp. dept., $1,000; tot. mem., 40 vol.; undrs. rating, third class.

Water Supply—Src., wells, in bus. cent.; sys., grav. & pump dir.; res. cap., 30,000 gals.; loc. at station; 2 pump. eng., cap. day 180,000 gals.; mains, lead, 6 m., 2 to 6 in. dia.; 54 hyd.; met., 1; 228 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 120 lbs.; cons. day, 40,000 gals.; cost, $100,000; cost mtce., $1,200; wks. owned by city.

RAYNE, p. 2,720; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk. with side wall, rf. & aer. ladder, 3 hose car., 1 water tower; hose, cot. rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $2,000; val. bldgs., $2,500; exp. dept., $100; tot. mem., 14 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 50,000 gals.; res. cap., 150,000 gals.; 2 pump, class comp., cap. day, 576,000 gals.; mains, c. i., 2½ m., 6 to 8 in. dia.; 32 hyd.; 7 v.; 125 met.; 185 serv.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 175,000 gals.; cost, $65,000; cost mtce., $18,000; wks. owned by city.

RUSTON, p. 3,389. F. dept.—1 auto. c. eng., 1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $1,000; exp. dept., $1,500; tot. mem., 25 vol.; undrs. rating, third class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res., to stdp. & dir.; stdp. cap., 80,000 gals., loc. 500 ft. cent. town; mat., stl.; res. cap., 90,000 gals.; 2 pump. eng.; mains, c. i., 7 m., 2 to 8 in. dia.; 72 hyd.; met., 400; 500 serv.; pres., dom. 40 lbs., f. 125 lbs. cons. day, 500,000 gals.; wks. owned by city.

ST. MARTINSVILLE, p. 2,360; f. area, 300 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 1 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 2 hand eng., 1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 350 ft.; rub., gd., 2,000 ft.; inf., 150 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $8,000; val. bldgs., $400; exp. dept., $700; tot. mem., 100 vol.; undrs. rating, fourth class.

Water Supply—Src., Bayou Teche; sys., pump; 2 pump. eng.; mains, 3½ m., 4 to 10 in. dia.; 55 hyd.; 10 v.; pres., f. 100 lbs.; cost, $30,000; cost mtce., $3,636; wks. owned by city.

SHREVEPORT, p. 43,874; f. area, 9½ sq. m.; merc. bldgs., stn. & bk., 1 to 12 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 6 str., 20 c. hand ex., 1 triple comb. wag., 2 chief's auto., 1 auto. str. with tractor, 1 auto. aer. trk, 4 auto. comb. c. & h. wag., 1 auto. trip. comb. c. & h. wag., 1 auto. pumper & hose wag., 1 auto. electrician's wag., 1 auto. wag. in reserve, 5 comb. c. & h. wag., 11 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; fair, 11,000 ft.; tot. hose, 14,000 ft.; f. al., Gamewell, 80 bx.; val. equip., $75,000; val. bldgs., $85,000; exp. dept., $125,000; tot. mem. 70, pd. full time.

Water Supply—Src., riv., ¼ m.; sys., pump to stdp.; stdp. cap., 259,181 gals.; dim., 110 x 20; mat., iron; 2 res. cap. 250,000,000 gals.; 5 pump. eng., class dup., cap. day 20,000,000 gals.; mains, c. i., 62.78 m., 2 to 16 in. dia.; 568 hyd.; met., 3,800; 5,000 serv.; 565 v.; pres., dom. 60 lbs., f. 80 to 90 lbs.; cons. day, 3,800,000 gals.; cost, $1,200,000; mtce., $21,000; wks. owned by city.

THIBODAUX, p. 3,526; f. area, 670 a.; merc. bldgs., bk., 3 & 4 stor.; priv., bk. & wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & hose wag, 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., Gamewell, 17 bx.; val. equip., $14,700; val. bldgs., $4,300; exp. dept., $480; tot. mem., 150 vol.

Water Supply—Src., Bayou Lofourch, 250 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 98,000 gals.; 4 pump. eng., cap. day, 1,500,000 gals.; mains, c. i., 6¾ m., 4 to 8 in. dia.; 97 hyd.; 48 v.; 312 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 75 lbs.; cons. day, 220,000 gals.; cost, $48,000; cost mtce., $3,750; wks. owned by city.

WINNFIELD, p. 2,975; f. area, 500 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt ord.; causes of f. inv. F. dept.—1 Amer. La France triple comb. h., c. & pumper, 1 chief's car, 2 f. ex.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp.; val. equip., $15,500; tot mem., 30 vol.; undrs. rating, third class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys. pump to stdp. & dir.; stdp. cap., 65,000 gals., dim. 30 x 9; mat., stl.; res. cap., 150,000 gals.; 2 pump. eng., cap. day, 1,080,000 gals.; mains, c. i., 3 m., 6 to 8 in. dia.; 50 hyd.; pres., dom. 45 lbs., f. 110 lbs.; cons. day, 75,000 gals.; cost, $40,000; cost mtce., $3,200; wks owned by city.

Places with a population of 2,000 or more not reported—Fullerton, Glenmore, Jackson, McDonoughville, Mansfield, Merryville, Patterson, Peason, Pineville, Slidell, W. Monroe.

MAINE

ANSON, p. 2,593; f. area, 100 a.; merc. bldgs., wd., 1½ stor.; priv., wd., 1½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 hose wag., 1 h. & l. trk.; hose, cot., rub. lined, gd., 600 ft. inf., 200 ft.; tot. hose, 800 ft.; f. al., wh.; exp. dept. 500; tot. mem., 30.

Water Supply—Src., pond; sys., grav.; pump. eng., cap. day 576,000 gals.; mains, 14 m., 14 & 16 in. dia.; 46 hyd.; 6 v.; pres., f. 100 lbs.; cost, $1,602; wks. owned by village.

ASHLAND, p. 2,391; f. area, 20 a. F. dept.—1 c. eng., 1 l. trk.; val. equip., $2,000; tot. mem. 40 vol.

AUBURN, p. 16,985; f. area, 1,280 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk., wd. & stn., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 h. & l. trk., 45 c. hand ex., 1 comb. c. & h. wag., 3 hose wag., 2 hose reels, 4 hrs., 1 chief's auto., 2 court auto. trks.; hose, cot., rub. lined, gd., 11,000 ft.; inf., 1,000 ft.; tot. hose, 12,000 ft.; f. al., bell, Gamewell, 48 bx.; val. equip., $23,432; val. bldgs., $28,000; exp. dept., $16,000; tot. mem. 60, pd. full time 9, pd. part time 51, vol. 12.

Water Supply—Src., lake, 3 m. bus. cent.; sys., grav. & pres.; mat. conc.; res. cap., 6,500,000 gals.; 2 pump. eng., class comp., cap. day 2,000,000 gals.; mains, c. i., 38 m., 2 to 24 in. dia.; 184 hyd.; 562 v.; met., 78; 2,900 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 110 lbs.; cons. day, 2,500,000 gals.; cost, $520,000; cost mtce, $37,000; wks. owned by city.

AUGUSTA, p. 14,114; f. area, 1,400 a.; merc. bldgs., bk., 3 to 7 stor.; priv., wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 16 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose carts, 4 hrs., 1 white triple comb.; hose, cot., rub. lined, gd., 9,000 ft.; rub., gd., 250 ft.; tot. hose, 8,750 ft.; f. al., Gamewell, 40 bx.; val. equip., $25,000; val. bldgs., $6,000; exp. dept., $18,000; tot. mem. 70, pd. full time 4, vol. 66.

Water Supply—Src., Carlton pond, 9 m. bus. cent.; sys., pump & grav. to res.; res. cap., 6,000,000 gals.; 3 pumps, cap. day 7,000,000 gals.; mains, c. & wrt. i., 46.58 m., 2 to 24 in. dia.; 172 hyd.; 298 v.; met., 153; 2,188 serv.; pipe, lead lined; pres., dom. & f. 130 lbs.; cons. day, 1,870,411 gals.; cost, $916,709; cost mtce., $9,631; wks. owned by Augusta Water District.

BANGOR, p. 25,978; f. area, 4,000 a.; merc. bldgs., bk., 4 to 7 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 8 c. hand ex., 1 h. & l. trk., 4 comb. c. & hose wag., 5 hose wag., 1 aer. trk., 1 triple comb. h. & c. & l. trk., 5 hose carts, 15 hrs.; hose, cot., rub. lined, gd., 8,050 ft.; inf., 8,000 ft.; tot., 16,050 ft.; f. al., Gamewell, 88 bx.; val. equip., $45,000; val. bldgs., $100,000; exp. dept., $69,000; tot. mem., 87, pd. full time 80, pd. part time 57.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 1,500,000 gals., dim., 50 x 75; 3 pump. eng., 2 power, 1 stm., cap. day 15,000,000 gals.; mains, c. i., 60 m.; 2 to 24 in. dia.; 355 hyd.; 749 v.; met., 100; 5,528 serv.; pipe, galv. i. & lead.; pres., dom. & f. 35 to 120 lbs.; cons. day 4,000,000 gals.; cost, $1,609,010; cost mtce., $81,485; wks. owned by city.

BAR HARBOR, p. 3,622; f. area, 600 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; fwks. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 2 str., 1 c. hand ex., 1 h. & l. trk., 2 hose wag., 4 hrs.; hose, cot, rub. lined, gd., 6,000 ft.; inf., 1,500 ft.; tot., 7,500 ft.; f. al., Gamewell & wh., 16 box.; val. equip., $29,000; val. bldgs., $27,500; exp. dept., $9,500; tot. mem., 60; pd. full time 3, vol. 57.

Water Supply—Src., lake; 2½ m. bus. cent. sys., grav.; mains c. & galv. i.; 25 m., 2 to 24 in. dia.; 55 hyd.; 1,000 serv.; pres. dom. 75 lbs., f. 100 lbs.; cons. day, 1,750,000 gals.; cost, $300,000; cost mtce., $5,000; wks. owned by priv. Co.

BATH, p. 14,731; f. area, 3,200 a.; merc. bldgs., wd. & bk., 3 to 5 stor.; priv., wd. & bk., 2 and 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 comb. c. & h. wag., 1 c. eng., 8 c. hand ex., 2 h. & l. trk., 3 hose wag., 3 hose car., 7 hrs.; hose, cot., rub. lined, gd., 8,700 ft.; inf., 200 ft.; tot. hose, 8,900 ft.; f. al., Gamewell, 21 bx.; val. equip., $19,000; val. bldgs., $17,000; exp. dept., $6,000; tot. mem., 63, pd. full time 3, pd. part time 60.

Water Supply—Src., lake, at Woolwich; sys., pump to stdp.; stdp. cap., 500,000 gals., dim., 34 ft. x 75 ft.; mat., iron; 3 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 34½ m., 2 to 20 in. dia.; 234 hyd.; 226 v.; met., 600; 2,931 serv.; pipe, galv. i.; pres., dom. & f., 90 to 100 lbs.; cons. day, 1,600,000 gals.; cost, $560,000; cost mtce., $44,000; wks. owned by Co.

BELFAST, p. 5,083; f. area, 716 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 gasoline eng., 6 c. hand ex., 1 h. & l. trk., 2 hose carts, 2 hose reels; hose, cot., rub. lined, gd., 5,000 ft.; f. al., wh., 11 bx.; val. equip., $5,000; val. bldgs., $15,500; exp. dept., $3,900; tot. mem., 50 vol.

Water Supply—Src., riv. & spr., 2 m. bus. cent.; sys., pump to stdp.; stdp cap., 263,000 gals., dim., 45 x 35, loc. on Wilson Hill; mat., iron; 3 pump. eng., class dup., cap. day, 1,750,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 77 hyd.; 85 v.; met., 49; 820 serv.; pipe, c. & w. i.; pres., dom. 80 lbs., f. 80 to 125 lbs.; cons. day, 400,000 gals.; cost, $235,000; wks. owned by Co.

BERWICK, p. 2,057; f. area, 2 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand stm. eng., 1 comb. c. & h. wag., 7 c. hand ex., 1 h. & l. trk., 1 hose wag., 2-25 gal. c. trk., 1 hose reel; hose, cot., rub. lined, gd., 1,900 ft.; inf., 450 ft.; tot., 2,350 ft.; f. al., bell & wh.; val. equip., $2,200; val. bldgs., $1,500; exp. dept., $650; tot. mem., 23, pd. full time.

Water Supply—Berwick Water Co.; 30 hyd.

BIDDEFORD, p. 18,008; f. area, 10 m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 3 stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—3 str., 10 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 1 chief's wag., 3 hose wag., 5 hose car., 9 hrs.; hose, cot., rub. lined, gd., 8,000 ft.; inf., 1,500 ft.; tot. hose, 9,500 ft.; f. al., Gamewell, 29 bx.; val. equip., $25,000; val. bldgs., $32,500; exp. dept., $18,000; tot. mem. 53, pd. full time 8, pd. part time 45.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to res. & stdp.; res. cap., 8,000,000 gals.; 2 stdp. comb. cap., 1,671,000 gals.; 2 pump. eng., cap. day, 7,500,000 gals.; mains, c. i., 70 m., 296 hyd.; 668 v.; met., 571; 4,390 serv.; pipe, galv. & wrt. i.; pres., dom. & f. 25 to 85 lbs.; cons. day, 1,804,905 gals.; wks. owned by Co.

BOOTHBAY HARBOR, p. 2,025; f. area, 250 a.; merc. bldgs., wd. & bk., 1 to 4 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—2 c. eng., 6 c. hand ex., 1 comb. c. & h. wag., 4 hose car.; hose, rub. lined, gd., 5,500 ft.; f. al., Gamewell elec., 12 bx.; val. equip., $8,000; val. bldgs., $3,500; exp. dept., $1,400; tot. mem., 45, pd. when attending f.

Water Supply—Src., lake, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 250,000 gals., dim. 30 x 45, mat. stl.; 2 pump. eng., class comp., cap. day 1,000,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 52 hyd.; 25 v.; met., 12; 350 serv.; pipe, galv. i.; pres., dom. & f. 75 to 85 lbs.; cons. day, 100,000 gals.; cost, $85,000; cost mtce., $4,000; wks. owned by city.

BREWER, p, 6.064; merc. bldgs., wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 str., 2 h. & l. trk., 8 c. hand ex., 2 hose wag., 1 Amer. La France 750 gal. pumper, 2 hose reels, 3 hrs.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., bell, wh. & elec., 17 bx.; val. equip., $15,000; val. bldgs., $4,000; exp. dept., $35,000; tot. mem., 60, pd. part time.

Water Supply—Src., riv., 4 m. bus. cent.; sys., grav., pump to res., to stdp. & dir.; stdp. cap., 528,768 gals., dim. 30 x 100, mat. stl.; 3 pump. eng., cap. day 4,000,000 gals.; mains, iron, 20 m., 4 to 12 in. dia.; 66 hyd.; 96 v.; met., 22; 1,430 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 80 to 100 lbs.; cons. day, 1,000,000 gals.; wks. owned by priv. Co.

BRUNSWICK and **TOPSHAM**, p. 5,784; f. area, 1,280 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 2 c. hand ex., 1 h. & l. trk., 2 hose wag., 7 hose carts; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 200 ft.; inf., 650 ft.; tot. hose, 4,850 ft.; f. al., wh. with Gamewell attachment; val. equip., $3,800; val. bldgs., $2,500; exp. dept., $4,482; tot. mem., 98 vol.

Water Supply—Src., 80 driven wells, 1¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 2,500,000 gals.; 3 pump. eng., cap. day 4,500,000 gals.; mains, c. i., 17 m., 2 to 14 in. dia.; 130 hyd.; mains, c. i., serner galv. i.; pres., dom. 76 lbs., f. 65 to 80 lbs.; wks. owned by Brunswick & Topsham Water Dist.

CALAIS, p. 6,084; f. area, 300 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., 4 hose car., 4 hrs.; hose, cot., rub. lined, gd., 4,800 ft.; inf., 400 ft.; tot. hose, 5,200 ft.; f. al., Gamewell, 15 bx.; val. equip., $15,000; val. bldgs., $9,500; exp. dept., $6,500; tot. mem. 31, pd. full time 3, vol. 28.

Water Supply—Src., spr.; 4½ m. bus. cent.; sys., grav.; res. cap., 4,000,000 gals.; 2 pump. eng., class comp. dup., cap. day, 2,500,000 gals.; mains, i., 16 m., 2 to 12 in. dia.; 130 hyd.; 62 v.; met., 260; 1,600 serv.; pipe, galv. i.; pres., f. 110 lbs.; cons. day, 600,000 gals.; wks. owned by Co.

CAMDEN, p. 3,403; f. area, 300 a.; merc. bldgs., bk., 3 & 4 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 1 comb. c. & hose wag., 6 c. hand ex., 1 hand eng., 2 Bangor ex., ladders, 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell; val. equip., $13,500; val. bldgs., $3,000; exp. dept., $600; tot. mem. 40, pd. full time 1; vol. 40.

Water Supply—Src., supply from Mirrow Lake; sys., grav.; stdp. cap., 550,000 gals.; dim., 80 x 35, loc. on side of mountain; mat., stl.; 47 hyd.; pres., dom. 120 lbs., f. 120 lbs.

CARIBOU, p. 6,018; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 Lafrance 750 gal pumper, 1 hose wag., 1 c. eng., 3 c. hand ex., 2 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot., $4,500 ft.; f. al., Gamewell, 15 bx.; val. equip., $16,350; val. bldgs., $5,000; exp. dept., $5,000; tot. mem., 25; pd. full time 1, pd. part time 24; undrs. rating, I class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals., dim., 30 x 29½; mat., galv. i.; 2 pump. eng., cap. day, 2,016,000 gals.; mains, c. i. & galv. i., 8 m., 2 to 12 in. dia.; 41 hyd.; 29 v.; met., 4; 600 serv.; pipe, galv. & stl.; pres., dom. & f., 85 to 105 lbs.; cons. day, 300,000 gals.; cost, $143,000; cost mtce., $1,500; wks. owned by priv. Co.

DEXTER, p. 4,113; f. area, 100 a.; merc. bldgs., bk., & wd., 2 to 4 stor.; priv., wd., 2 to 4 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 auto. h. & l. trk., 3 c. eng., 1 comb. c. & h. wag., 1 hose trk., 6 hose wag.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 2,000 ft.; tot. hose, 6,000 ft.; f. al., Gamewell, 18 bx.; val. equip., $17,000; val. bldgs., $7,000; exp. dept., $3,000; tot. mem., 73 vol.

Water Supply—Src., lake, 1-3 m. bus. cent.; sys., pump to res.; res. cap., 500,000 gals.; pump. eng., cap. 10 hours 350,000 gals.; mains, c. i., 40,490 ft., 4 to 12 in. dia.; 85 hyd.; 42 v.; met., 618; 930 serv.; pipe, galv. i.; pres., dom. & f. 40 to 176 lbs.; cons. per day, 200,000 gals.; cost, $48,000; cost mtce., $7,000; wks. owned by town.

DOVER AND FOXCROFT, p. 2,071; merc. bldgs., bk. & wd., 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area.; fwks. & combt. ord.; causes of f inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex, 2 hose reels, 1 h & l. trk.; hose, rub. lined, gd., 3,000 ft.; inf., 1,500 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 15 bx.; val. equip., $6,500; val. bldgs., $3,000; exp. dept., $2,780; tot mem., 49, 45 pd.

Water Supply—Src., riv., 1¼ m. bus. cent.; sys., dir. pres.; res. cap., 1,350,000 gals.; 2 pump. eng., elec. & hydraulic, cap. day, 1,500,000 gals.; mains, c. i., 13½ m., 4 to 12 in. dia.; 90 hyd.; 88 v.; 708 serv.; pipe, c. i.; pres., dom. & f. 75 lbs.; cons. day, 400,000 gals.; cost, $222,000; cost mtce., $1,000; wks. owned by District.

EAST LIVERMORE p. 2,636; bldgs., wd. & bk., 2 stor.; wd. rfs. perm. F. dept.—1 str., 1 hand eng., priv. f. pumps & hose, 1 hose wag., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; linen, gd., 500 ft; inf., 300 ft.; tot. hose, 1,800 ft.; f. al., Gamewell; val. equip., $2,000; exp. dept., $1,500; tot. mem. 25 vol., 1 pd.

Water Supply—Src., Lake, 4 m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; 2 pump. eng., cap. day, 720,000 gals.; mains, c. i., 10 m., 6 to 12 in. dia; 38 hyd.; 4 v., 200 met.; pres., dom. 50 lbs., f. 75 lbs.; cost, $150,000; wks. owned by city.

EASTPORT, p. 4,494; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 auto. hose cart; hose, cot., rub. lined, gd., 2,500 ft.; inf., 1,000 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 13 bx.; val. equip., $3,000; val. bldgs., $3,500; exp. dept., $1,800; tot. mem., 24 vol.

Water Supply—Src., lake, 8 m. bus. cent.; sys., pump to stdp.; stdp. cap., 500,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, iron, 20 m., 8 to 10 in. dia.; 64 hyd.; 839 serv.; pres., dom. 80 lbs., f. 80 lbs.; cost, $125,000; cost mtce., $10,500; wks. owned by Co.

ELLSWORTH, p. 3,058; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 3 hand eng., 7 hose carts; hose, cot., rub. lined, gd., 3,800 ft.; inf., 1,100 ft.; tot. hose, 4,900 ft.; f. al., bell; val. equip., $7,000; val. bldgs., $4,000; exp. dept., $1,800; tot. mem., 49 vol.

Water Supply—Src., pond & streams, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 300,000 gals.; dim., 25 x 80; mat. i.; 2 pump. eng., 1 elec. & 1 stm., cap. day 1,500,000 gals.; mains, iron, 15 m., 2 to 16 in. dia.; 57 hyd.; 112 v.; met., 112; 640 serv.; pipe, galv. i.; pres., dom. 115 lbs., f. 115 lbs.; cons. day, 400,000 gals.; wks. owned by Co.

FAIRFIELD, p. 2,747; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 auto. comb. c. & h. trk., 1 str., 2 h. & l. trk., 5 c. hand ex., 1 hose wag., 4 hose carts; hose, cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 10 bx.; val. equip., $17,000; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 25 vol.

Water Supply—Src., riv. (see Waterville); sys., pump to res.; res. cap., 3,000,000 gals.; 2 pump. eng., cap. day 4,500,000 gals.; 82 hyd.; met., 10; pres., f. 95 lbs.; wks. owned by Co.

FORT KENT, p. 4,237; f. area, 1 m.; merc. bldgs., wd. & bk., 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. hand ex., 1 Reo speed wag. trk.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; f. al., bells; val. equip., $4,000; val. bldgs., $9,000; exp. dept., $1,500; tot. mem., 45 vol.

Water Supply—Src., strm., in bus. cent.; sys., grav.; res. cap, 50,000 gals.; 42 hyd.; 4 v.; mains, 2,200 ft.; pres., 65 to 110 lbs.; cost. $55,000; wks. owned by private Co.

GARDINER, p. 5,475; f. area, 1,280 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—3 str., 10 c. hand ex., 1 h. & l. trk., 1 hose wag., 6 hose car.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., wh. & telp., 6 bx.; val. equip., $20,000; val. bldgs., $5,000; tot. mem., 87 vol.

Water Supply—Src., Cobbossee Contee riv., 1 m. bus. cent.; sys., pump to res. & dir.; stdp. cap., 2,000,000 gals.; res. cap., 2,000,000 gals.; 3 pump. eng., class trip., cap. day, 8,000,000 gals.; mains, c. i., 28 m., 2 to 16 in. dia.; 106 hyd.; 251 v.; 47 met.; 1,681 serv.; pipe, wrt. i.; pres., dom. 40 to 98 lbs., f. 45 to 105 lbs.; cons. day, 940,000 gals.; wks. owned by Gardiner Water District.

GORHAM, p. 2,870; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., 2 stor.; causes of f. inv. F. dept.—1 chem. eng., 7 chem. hand ex., 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell & wh.; val. equip., $2,500; val. bldgs., $1,000; exp. dept., $150; tot. mem., 36 vol.

Water Supply—Src., lake, 8 m. bus. cent.; sys., pump to stdp.; stdp. cap., 340,000 gals.; dim., 35 x 50; mat., iron; 2 pump. eng., cap. day 1,500,000 gals.; 1 centrif. elec. pump., cap. per min., 500 gal.; mains, iron, 6 to 8 in. dia.; 57 hyd.; cost $50,000; wks. owned by Co.

HALLOWELL, p. 2,764; f. area, 1,280 a.; merc. bldgs., bk., stn. & wd., 3 & 4 stor.; priv., wd., 2 & 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng. on wls., 1 hand eng., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose reels, 12 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $15,000; val. bldgs., $6,000; exp. dept., $1,200; tot. mem., 40 vol.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., grav. & pump to res.; res. cap., 4,000,000 gals.; loc. back of city; 1 pump, cap. day 400,000 gals.; mains, c. i., 7 m., 6 to 12 in. dia.; 53 hyd.; 48 v.; met., 1; 600 serv.; pipe, wrt. & galv. i.; pres., dom. 40 to 110 lbs.; cons. day, 180,000 gals.; cost, $53,104; cost mtce., $2,200; wks. owned by city.

HOULTON, p. 6,191; f. district, 30 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., 4 hrs.; hose, cot. rub. lined, gd., 5,000 ft.; inf., 2,500 ft.; tot. hose, 7,500 ft.; f. al., Gamewell, 27 bx.;

val. equip., $17,000; val. bldgs., $20,000; exp. dept., $4,500; tot. mem. 28, pd. full time 2, pd. part time 26; undrs. rating, second class.

Water Supply—Src., spr. & strm., ½ m. bus. cent.; sys., pump to res., loc. on Pearce Hill, 1 m. bus. cent.; res. cap., 2,229,000 gals.; 3 pump. eng., cap. day 3,750,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 108 hyd.; 200 v.; 1,150 serv.; pipe, galv. i.; pres., 70 to 100 lbs.; cons. day, 700,000 gals.; wks. owned by town.

JAY, p. 3,152. F. dept.—1 hose cart; f. al., bell; tot. mem., 40 vol.

KENNEBUNK, p. 3,138; merc. bldgs.; bk. & wd., 1 to 4½ stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 10 c. hand ex., 1 comb. c. & hose wag., 1 h. & l. trk., 1 hose wag., 7 hose car.; hose, cot., rub. lined, gd., 8,500 ft.; f. al., Gamewell, 13 bx.; val. equip., $9,000; val. bldgs., $7,000; exp. dept., $2,200; tot. mem. 72, pd. part time.

Water Supply—Src., brooks & spr., 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 550,000 gals.; dim., 30 x 105; mat., stl.; 3 pump. eng., 2 stm. & 1 elec., cap. day 2,000,000 gals.; mains, c. i., 50 m., 2 to 12 in. dia.; 258 hyd.; met., 15; pres., dom. 55 to 70 lbs., f. 70 to 90 lbs.; cost, $875,000; wks. owned by district.

KITTERY, p. 4,763; f. area, 1,800 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. h. & l. trk. & hose wag., 2 hose reels, 1 auto. chem. eng.; hose, cot., rub. lined, 2,500 ft.; f. al., telp. & wh., 38 bx.; val. equip., $6,500; val. bldgs., $6,000; exp. dept., $1,500; tot. mem., 80, pd. for each f.

Water Supply—Src., pond, 8½ m. bus. cent.; sys., grav.; res. cap., 200,000,000 gals.; mains, c. i., 45 m., 6 to 14 in. dia.; 65 hyd.; met., 3; 1,213 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 200,000 gals.; cost, $619,835; cost mtce., $2,817; wks. owned by water district.

LEWISTON, p. 31,791; f. area, 15 m.; merc. bldgs., stn., wd. & bk., 1 to 7 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 str., 1 c. eng., 32 c. hand ex., 1 h. & l. trk., 1 aer. trk., 5 hose wag., 2 hose reels, 1 chief's wag., 15 hrs.; hose, cot., rub. lined, gd., 14,000 ft.; inf., 2,000 ft.; tot. hose, 16,000 ft.; f. al., Gamewell, 72 bx.; val. equip., $58,000; val. bldgs., $39,525; exp. dept., $26,000; tot. mem. 88, pd. full time 10, pd. part time 78; undrs. rating, first class.

Water Supply—Src., lake, 3 m. bus. cent.; sys., grav. pump stdp. cap., 14,000,000 gals.; mat., bk.; res. cap., 14,000,000 gals.; loc. 2½ m. station; 3 pump. eng., cap. day, 6,000,000 gals.; mains, c. i., 58 m., 6 to 24 in. dia.; 273 hyd.; 400 v.; met., 270; 3,415 serv.; pipe, c. i.; pres., dom. 90 lbs., f. 90 to 115 lbs.; cons. day, 140,000 gals.; cost, $1,000,000; cost mtce., $30,000; wks. owned by city.

LISBON, p. 4,091; f. area, 200 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 1½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,400 ft.; linen, gd., 400 ft.; tot. hose, 1,800 ft.; mill has 2,000 ft. hose & 1 hand eng.; val. bldgs., $1,500; tot. mem., 15.

Water Supply—Src., riv. & res., ¼ m. bus. cent.; sys., grav.; stdp. cap. 930,000 gals., 2 pump eng., cap. day 180,000 gals.; mains, c. i., 6 m., 6 to 12 in. dia.; 59 hyd.; 123 v.; 300 met.; 438 serv.; pres., dom. & f. 40 to 80 lbs.; cons. day 80,000 gals.; cost, $104,000; cost mtce., $150; wks. owned by city.

LISBON FALLS, p. 2,295; merc. bldgs., bk. 1 & 1½ stor.; priv., wd., 1½ stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 str., 1 hose wag., 12 c. hand ex., 2 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $2,000; exp. dept., $1,000; tot. mem., 19, pd. part time.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys. pump to stdp.; stdp. cap., 900,000 gals.; dim., 50 x 63; mat. conc.; 2 pump. eng.; cap. day 360,000 gals.; mains, c. i., 7 m., 6 to 12 in. dia.; 60 hyd.; 300 met.; 525 serv.; pipe, galv. & wrt. i.; pres. dom. & f. 80 lbs.; cons. day, 70,000 gals.; cost, $90,000; wks. owned by town.

LIVERMORE FALLS, p. 2,300; f. area, 1,280 a.; merc. bldgs., wd. & bk., 1 to 4 stor.; priv., wd., 1½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 motor c. eng., 1 h. & l. trk., 12 c. hand ex., 1 hose reel, 1 hose wag., 1 comb. h. & l. hose motor, 2 hrs.; hose, rub. lined, gd., 3,500 ft.; rub., gd., 250 ft.; inf., 200 ft.; tot. hose, 3,950 ft.; f. al., Gamewell, 14 bx.; val. equip., $10,000; val. bldgs., $4,000; exp. dept., $4,000; tot. mem., 30, pd. part time.

Water Supply—Src., Moose Hill Pond, 3 m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; 2 pump. eng., elec., cap., 360,000 gals.; day, mains, iron, 15 m., 6 to 12 in. dia.; 40 hyd.; 678 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 115 to 120 lbs.; cons. day, 225,000 gals.; cost, $150,000; cost mtce., $500; wks. owned by city.

LUBEC, p. 3,371; f. area, 150 a.; merc. bldgs., wd., 1½ & 2 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F dept.—1 hand eng., 24 c. hand ex., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 3,400 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $350; exp. dept., $500; tot. mem., 86, pd. part time 26, vol. 60.

Water Supply—Src., spr. & Artescan wells, 2½ m. bus. cent.; sys., pump stdp.; stdp. cap., 330,000 gals.; dim., 30 x 90 ft.; mat., iron; res. cap., 500,000 gals., loc. 2½ m. south town; 1 pump, cap. day 1,000,000 gals.; mains, c. iron, 9 m., 4 to 10 in. dia.; 30 hyd.; met., 200; serv., 400; pipe, i.; pres., dom. 75 lbs., f. 75 lbs.; cons. day, 125,000 gals.; cost, $65,000; csot mtce., $500; wks. owned by town.

MACHIAS, p. 2,152; f. area, 550 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 hand eng., 25 c. hand ex., 1 h. & l. trk., 1 hose wag., 6 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 300 ft.; inf., 750 ft.; tot. hose, 3,050 ft.; f. al., elec., 5 bx.; val. equip., $6,000; tot. mem. 32, pd. full time 12, pd. part time 20; undrs. rating, first class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 350,000 gals.; dim. 30 x 85; 2 pump. eng., class dup. & comb., cap. day, 2,000,000 gals. each; mains, c. i., 6½ m., 6 to 10 in. dia.; 33 hyd.; 340 serv.; 3 met.; pipe, c. i.; pres., dom. 60 to 90 lbs., f. 90 lbs.; cons., day, 150,000 gals.; cost, $100,000; wks. owned by priv. Co.

MADISON, p. 2,729; f. area, 275 a.; merc. bldgs., bk & wd., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 2,400 ft.; inf. 1,200 ft.; tot. hose 3,600 ft.; f. al., wh., 9 bx.; val. equip., $1,000; val. bldgs., $2,000; exp. dept., $1,000; tot. mem., 40 vol.

Water Supply—Src., riv.; sys., pump to res.; res. cap., 1,000,000 gals.; pump. eng., cap. min. 700 gals.; mains, 4 m., 6 to 10 in. dia.; 36 hyd.; 18 v.; 373 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 60 to 80 lbs.; wks. owned by Madison Water Co.

Water Supply—Src. & sys. not reported; 35 hyd.; pres., 95 lbs.

MILLINOCKETT, p. 4,528; merc. bldgs., wd., 2 stor.; priv., wd., 2½ stor. F. dept.—1 h. & l. trk., 1 hose wag., 2 c. hand ex., 4 hrs.; hose, cot., rub. lined, 5,000 ft.; inf., 300 ft.; tot., 5,300 ft.; f. al., Gamewell, 20 bx.; exp. dept., $6,000; tot. mem., 40 vol., 5 pd. full time.

Water Supply—Src. & sys. not reported; 35 hyd.; pres. 95 lbs.

MILO, p. 2,894; f. area, 500 a.; merc. bldg., wd., 2 stor.; priv., wd., 1, 1½ & 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 3 hose reels, 1 h. & l. trk., 6 hand chem. ex., 1 auto. hose trk., 3,000 ft. hose; f. al., Gamewell, 13 bx.; val. equip., $9,000; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 30 vol.

Water Supply—Src., riv.; sys., pump; stdp. cap., 455,000 gals.; dim., 15 x 105 ft.; 4 pump. eng., class triplex., cap. day, 4,368,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 56 hyd.; 75 v.; 200 met.; 560 serv.; pres., dom. f., 125 lbs.; cons. day, 400,000 gals.; cost, $120,000; cost mtce., $12,000; wks. owned by private Co.

NORWAY, p. 2,208; f. area, 250 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 c. eng., 1 h. & l. trk., 17 c. hand ex., 4 hose car.; hose, gd., 3,800 ft.; f. al., elec., 9 bx.; val. equip., $6,500; val. bldgs., $2,000; exp. dept., $1,500; tot. mem., 64; pd. part time.

Water Supply— Src., lake, 1 m. bus. cent.; sys., pump to res.; res. cap., 500,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 4 m., 4 to 10 in. dia.; 42 hyd.; 10 v.; met., 6; 400 serv.; pipe, galv. i.; pres., dom. 85 lbs., f. 90 lbs.; cons. day, 250,000 gals.; cost, $66,000; cost mtce., $3,000; wks. owned by priv. Co.

OAKLAND, p. 2,473; f. area, 640 a.; merc. bldgs., bk. & wd., 1½ to 3 stor.; priv., wd., wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 12 c. hand ex., 1 h. & l. trk., 4 hose car., 1 hrs. hose, gd., 3,000 ft.; f. al., Gamewell, 14 bx.; val equip., $3,800; val. bldgs., $3,500; exp. dept., $2,000; 65 vol.

Water Supply—Src., lake; sys., pump to res.; res. cap., 2,000,000 gals.; 2 pump. eng.; mains, 7 m.; 36 hyd.; pres., 80 to 125 lbs.; cost mtce., $3,600; wks. owned by private Co.

OLD TOWN, p. 6,956; f. area, 1,000 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 str., 1 hand eng., 6 c. hand ex., 1 comb. c. & h. wag., 1 hose wag., 4 hose car., 3 hrs.; hose, cot., rub. lined, gd., 9,000 ft.; inf., 6,000 ft.; tot. hose, 15,000 ft.; f. al., bell, 26 bx.; val. bldgs., $9,500; exp. dept., $12,000; tot. mem. 105, pd. full time 13, vol. 94.

Water Supply—Src., riv., in bus. cent.; sys., pump to stdp.; stdp. cap., 528,000 gals.; dim., 30 x 100; loc. ¼ m. city; mat., stl.; 4 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 18 m., 4 to 12 in. dia.; 98 hyd.; 116 v.; met., 74; 1,201 serv.; pres., dom. 80 lbs., f. 80 to 130 lbs.; cons. day, 800,000 gals.; wks. owned by Co.

ORONO, p. 3,133; f. area, 800 a.; merc. bldgs., wd., 2 & 2½ stor.; priv., wd., 1½ & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 1 motor comb. c. & h. trk., 10 c. hand ex., 1 h. & l. trk., 3 hose wag., 3 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; inf., 1,500 ft.; tot., 5,500 ft.; f. al., wh.; val. equip., $6,000; val. bldgs., $10,000; exp. dept., $2,000; tot. mem., 36; pd. part time.

Water Supply—Src., pond, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 401,800 gals.; 2 pumps, cap. day 1,500,000 gals.; mains, c. i., 12 m., 6 to 12 in. dia.; 68 hyd.; 50 v.; 177 met.; 400 serv.; pipe, galv. i.; pres., dom. & f., 100 lbs.; cost, $120,000; wks. owned by priv. Co.

PARIS, p. 3,656. F. dept.—10 c. hand ex., 1 h & l. trk., 5 hose carts; hose, 3,000 ft.; f. al., bell; tot. mem., 68 pd. men.

Water Supply—Src., brooks, 4 m. bus. cent.; sys., grav.; 2 res., cap. 3,000,000 gals.; 2 dams; mains, c. i., 8 m., 4 to 12 in. dia.; 37 hyd.; 7 met.; 288 serv.; pres., 90 lbs.; cost, $80,000; cost mtce., $1,500; wks. owned by corpn.

PITTSFIELD, p. 2,146; f. area, 200 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 1½ to 2½ stor.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 10 c. hand ex., 5 hose wag., 8 hrs.; hose, cot., rub. lined, gd., 6,500 ft.; f. al., elec., 12 bx.; tot. mem. 100, pd. part time.

Water Supply—Src., 4 wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 220,000 gals.; 2 pump. eng., class dup. & centrif., cap. day 1,000,000 gals.; mains, c. i., 11 m., 4 to 10 in. dia.; 84 hyd.; 58 v.; 585 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 100 lbs.; cons. day, 300,000 gals.; cost, $75,000; cost mtce., $4,000; wks. owned by city.

PORTLAND, p. 69,272; f. area, 18 sq. m.; merc. bldgs., bk. & wd., 1 to 11 stor., priv., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 f. boat, 3 comb. aer. trks, 2 ladder trk., 7 str., 2 in reserve, 2 motor tanks, 4 chiefs' wag., 9 fuel & exercise wag., 1 auto. comb. c. & h. wag., 10 exercise sleds, 10 hose sleighs, 1 c. eng. on wls., 38 c. hand ex., 2 hand drawn chem., 1 auto. aer. trk., 8 hose wag., 2 in reserve, 1 hose reel, in reserve, 36 hrs., 2 pumps, 1 auto. pump; hose, cot., rub. lined, gd., 42,700 ft.; 500 ft. inf. hose; f. al., Gamewell, 213 bx.; val. equip., $137,350; val. bldgs., $105,500; exp. dept., $171,043.81; tot. mem. 218, pd. full time 103, pd. part time 85, substitutes 20 pd., 10 pd. vol.

Water Supply—Src., lake, 17 m. bus. cent.; sys., grav.; stdp. cap., 653,000 gals.; dim., 40 x 70 ft.; loc. on hill; mat., stl.; 2 res. cap., 30,000,000 gals.; mains, cem. & c. i., 290 m., 2 to 48 in. dia.; 1,475 hyd.; 1,859 v.; met., 4,712; 16,140 serv.; pipe, galv. i. & lead; pres., dom. & f. 25 to 100 lbs.; cons. day, 13,000,000 gals.; cost, $6,177,988; cost mtce., $47,799; wks. owned by Portland Water District.

PRESQUE ISLE, p. 3,452; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 6 c. hand ex., 1 city serv. trk., 1 comb. c. & hose trk., 1 hose wag., 1 hose reel, 4 hrs.; hose, cot., rub. lined, gd., 3,800 ft.; rub. gd., 700 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 12 bx.; val. equip., $20,000; val. bldgs., $20,000; exp. dept., $8,500; tot. mem., 22; pd. full time 2, pd. part time 20.

Water Supply—Src., brook, 1 m. bus. cent.; sys., grav. & pump dir.; res. cap., 25,000,000 gals.; 1 pump. eng., cap. day 1,250,000 gals.; mains, c. i., 7 m., ¾ to 8 in. dia.; 19 hyd.; met., 2; 205 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 100 lbs.; cost, $55,000; wks. owned by Co.

ROCKLAND, p. 8,109 f. area 42½ sq. m.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 2 & 2½ stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 stm. eng.; 1 c. eng., 8 comb. c. & h. wag., 1 h. & l. trk., 10 c. hand ex., 3 hose wag., 7 hose reels, 8 hrs.; hose, cot., rub. lined, gd., 8,000 ft.; inf., 4,000 ft.; tot., 12,000 ft.; f. al., Gamewell, 18 bx.; val. equip., $18,000; val. bldgs., $20,000; exp. dept., $6,684; tot. mem., 52; pd. full time 4, pd. part time 2, 46 vol. full time 4, 48 vol.

Water Supply—Src., lake, 7 m. bus. cent.; sys., grav.; res. cap., 2,500,000 gals.; mains, 58 m., 2 to 24 in. dia.; 73 hyd.; pipe, c. & galv. i.; pres., dom. 95 lbs., f. 95 lbs.; wks. owned by Co.

RUMFORD, p. 10,000; f. area, 1,280 sq. a. F. dept.—1 c. eng., 1 h. & l. trk., 1 Lafrance comb. 1 Lafrance pumper; val. equip., $50,000; val. bldgs., $10,000; exp. dept., $15,000; tot. mem., 73; pd. full time 3, vol. 70.

Water Supply—Gravity sys., 3 m. bus. cent.; res. cap., 110,000,000 gals.; mains, c. i., 12 in. dia.; 97 hyd.; pres., dom. f. 80 lbs.; cons. per day, 500,000 gals.

SACO, p. 6,817; f. area, 700 a.; merc. bldgs., bk. & wd., 6 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 4 c. hand ex., 1 h. & l. trk., 2 supply wag., 3 hose car. & reels, 6 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 1,600 ft.; tot. hose, 5,100 ft.; f. al., Gamewell, 20 bx.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $7,000; tot. mem. 42, pd. full time 3, pd. part time 39.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to res.; res. cap., 10,000,000 gals.; pump. eng., cap. day 7,500,000 gals.; mains, galv. & c. i., 34 m., 2 to 20 in. dia.; 67 hyd.; met., 20; pipe, galv. i.; pres., dom. 25 to 85 lbs., f. 25 to 85 lbs.; wks. owned by Co.

SANFORD, p. 10,691; f. area, 200a.; merc. bldgs., wd., 1 to 3 & 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 comb. c. & h. wag.; 15 c. hand ex., 2 h. & l. trk., 3 hose wag., 1 auto. pump & hose, 1 hose reel, 1 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; rub. lined, gd., 2,500 ft.; inf., 1,000 ft.; tot. hose, 7,000 ft.; f. al., Gamewell, 52 bx.; val. equip., $12,000; val. bldgs., $18,000; exp. dept., $10,000; tot. mem., 70, pd. full time 6, pd. part time 65.

Sanford Mills, in town of Sanford, has a priv. Co., which answers all al., equipped as follows: F. dept.—1 h. & l. trk., 1 hose wag., 2 hose carts; hose, linen, rub. lined, gd., 4,000 ft.; val. equip., $5,000; val. bldgs., $1,500; exp. dept., $500; tot. mem. 60, pd. part time; undrs. rating, second class.

Water Supply—Src., spr. & wells, 1¼ m.; sys., res..; stdp., 835,000 gals.; res. cap., 1,000,000 gals.; 3 pump. eng., class trip., cap. day 432,000 gals.; mains, c. & galv. i., 16 m., 1 to 12 in. dia.; 71 hyd.; 60 v.; met., 1,175; 1,200 serv.; pres., f. 93 lbs.; cons., 255,000 gals.; cost, $130,000; cost mtce., $2,000; wks. owned by Co.

SKOWHEGAN, p. 5,981; f. area, 2½ sq. m.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 8 c. hand ex., 1 hose wag., 2 hrs., 1 hose sled; hose, cot., rub. lined, gd., 4,500 ft.; inf., 2,000 ft.; tot. hose, 6,500 ft.; f. al., Gamewell, 15 bx.; val. equip., $10,000; val. bldgs., $15,000; exp. dept., $6,000; tot. mem., 43, pd. full time 2, pd. part time 41.

Water Supply—Src., spr., ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 250,000 gals.; res. cap., 1,800,000 gals.; dim., 25 x 75; mat., iron; 3 pump. eng.; mains, c. i., 12 m., 4 to 12 in. dia.; 87 hyd.; 870 met.; 1,000 serv.; pipe, galv. i.; pres., dom. & f. 75 lbs.; cons. day, 350,000 gals.; cost, $160,902; cost mtce., $2,100; wks. owned by Co.

SOUTH BERWICK, p. 2,955; f. area, 640 a.; merc. bldgs., stn., bk. & wd., 2 to 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. not inv. F. dept.—2 hand eng., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $2,500; exp. dept., $1,619; tot. mem. 70, pd. part time; undrs. rating, third class.

Water Supply—Src., riv. & ponds, ½ m. bus. cent.; sys., pump to res.; res. cap., 3,500,000 gals.; loc. on hill ½ m. town; 2 pump. eng., cap. day 1,000,000 gals.; mains, iron, 5 m., 6 to 8 in. dia.; 27 hyd.; met., 12; 225 serv.; pipe, galv. i.; pres., dom. 80 to 90 lbs., f. 80 to 90 lbs.; cons. day, 150,000 gals.; cost, $60,000; cost mtce., $2,000; wks. owned by Co.

SOUTH PORTLAND, p. 9,254; f. area, 4,000 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—5 h. & l. trk., 50 c. hand ex., 1 auto. pump eng., 3 auto. comb. c. & h. wag., 5 hose wag., 12 hose car., 10 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $5,000; exp. dept., $800; tot. mem. 250, pd. part time.

Water Supply—Src., lake, 17 m. bus. cent.; supply received from Portland Water District, of Portland; sys., grav.; stdp. cap., 650,000 gals.; mains, c. i., 37 m., 4 to 12 in. dia.; 158 hyd.; 247 v.; met., 107; 1,432 serv.; pres., dom. 60 lbs.; wks. owned by Co.

SPRINGVALE, p. 2,530; f. area, 2,000 a.; merc. bldgs., wd. 1 to 5 stor.; priv., wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 8 c. hand ex., 1 c. eng., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 12 bx.; val. equip., $12,000; val. bldgs., $3,000; exp. dept., $5,850; tot. mem. 33, pd. full time 2, pd. part time 31.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., grav.; stdp. cap., 150,000 gals.; mat., stn. & cem.; res. cap., 1,500,000 gals., loc. 1½ m. town; 1 pump. eng., cap. day 576,000 gals.; mains, iron, 6 m., 6 to 12 in. dia.; 50 hyd.; met., 200; 700 serv.; pipe, iron; pres., dom. 75 lbs., f. 75 lbs.; cons. day, 200,000 gals.; cost, $100,000; wks. owned by Co.

THOMASTON, p .2,100. F. dept.—1 gas pumper, 4 hose cars., 1 h. & l. trk., 1 sporting eng.; exp. dept., $1,000; tot. mem., 35 vol.

Water Supply—Src., Mirrow Lake, 9 m. bus. cent.; sys., grav.; mains, 9 m.; 33 hyd.; pipe, i.; pres., dom. f. 90 lbs.; wks. owned by priv. Co.

VAN BUREN, p. 4,594; f. area, 3 m., merc. bldgs., wd. & bk., 3 to 4 stor.; priv., wd. & bk., 2 to 3 stor.; wd. rfs. perm. in f. area; causes of some f. inv. F. dept.—1 c. hand ex., 4 aer. trks., 2 hose reel; hose, rub. lined, gd., 3,500 ft.; f. al., Gamewell; val. equip., $3,500; val. bldgs., $500; exp. dept., $1,500; tot. mem., 35 pd. part time.

WALDOBORO, p. 2,426; f. area, 640 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd.; 1½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept. —1 h. & l. trk., 2 hand eng., 20 c. hand ex., 2 hose car., 2 hrs.; hose, rub. lined, gd., 3,000 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $2,000; exp. dept., $300; vol.

Water Supply—Src., wells, cisterns & res.; 12 hyd.

WATERVILLE, p. 13,351; f. area, 1,200 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 1 auto. chem., 24 c. hand ex., 1 h. & l. trk., 6 hose wag., 6 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 2,000 ft.; tot. hose, 8,000 ft.; f. al., Gamewell, 37 bx.; val. equip., $140,000; val. bldgs., $35,000; exp. dept., $14,000; tot. mem. 68, pd. full time 6, pd. part time 62.

Water Supply—Src., China lake; sys., pump to res.; res. cap., 3,000,000 gals.; 3 pump. eng., cap. day 7,500,000 gals.; mains, 27 m., 4 to 16 in. dia.; 123 hyd.; 227 v.; met., 26; 2,112 serv.; pipe, galv. i.; pres., dom. & f. 98 lbs., cons. day, 2,000,000 gals.; wks. owned by the Kennebec Water District.

WESTBROOK, p. 9,435; f. area, 11,000 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk, 2 hose wag, 3 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 500 ft.; tot. hose, 5,000 ft.; f. al., bell & wh., 10 bx.; val. equip., $9,000; val. bldgs., $7,000; exp. dept., $3,439; tot. mem. 50, pd. full time 2, pd. part time 48.

Water Supply—Src., lake, 10 m. bus. cent.; sys., grav.; mains, c. i., 16 m., 6 to 12 in. dia.; 79 hyd.; 49 v.; met., 38; 1,140 serv.; pipe, galv. i.; & l. trk., 5 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; val. equip., $4,000; val. pres., dom. 68 lbs., f. 68 lbs.; wks. owned by Co.

WILTON, p. 2,505; f. area, 320 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. No org. f. dept.— hose, cot., gd., 2,000 ft.; val. equip., $1,500.

Water Supply—Src., pond, 4½ m. bus. cent.; grav.; res. cap., 500,000 gals., loc. ¼ m. bus. cent.; 1 pump. eng.; mains, c. i. & galv. i., 12 m., 1¼ to 8 in. dia.; 53 hyd.; 35 v.; 420 serv.; pipe, galv. i.; pres., dom. & f. 85 lbs.; cost, $80,000; wks. owned by Co.

YARMOUTH, p. 2,216; merc. bldgs., bk. & wd., 1 to 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—7 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hose reel, 1 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al. Gamewell, 11 bx.; val. equip., $3,000; val. bldgs., $2,000; tot. mem., 40, pd. full time.

Water Supply—Src., spr. & riv., 4 m. bus. cent.; sys. pump to stdp; stdp. cap. 264,365 gals.; 2 pump. eng., situated on N. Elm St., near bank of Royal River, class, triplex.; cap. per day, 187,200 gals. each; mains, c. & wrt. i., 20 m., 1¼ to 10 in. dia.; 60 hyd.; 42 v.; 252 met., 619 serv.; pipe, galv. i.; pres., dom. 80 lbs.; f. 80 to 100 lbs.; cons. day, 150,000 gals.; cost, $75,758; wks. owned by district.

YORK, p. 2,727; f. area, 950 a.; no fwks. & combt. ord. F. dept.—1 stm. eng., 2 c. eng., 3 comb. c. & h. wag.; 2 h. & l. trks., supply wag., hose, 6,000 ft.; f. al., loper; val. equip., $12,000; val. bldgs., $30,000; tot. mem., 150; pd. full time 2; vol.; undrs. rating class c.

Water Supply—Src., lake, 4 m. bus. cent.; sys. grav.; res. cap., 400,000 gals.; mains, c. i., 2½ m., 6 to 16 in., dia.; 88 hyd.; 1,000 serv.; pipe, galv. i.; pres., dom. & f. 60 lbs.; cost, $245,000; cost mtce., $10,000; wks. owned by priv. Co.

Places with a population of 2,000 or more not reported—Baileyville, Chelsea, Cumberland Mills, Hampden, Jonesport, Mexico, Nat'l. Soldiers' Home, Tenants Harbor, Winslow.

MARYLAND

ANNAPOLIS, p. 11,214; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 8 c. hand ex., 1 h. & l. trk., 1 aer. trk., 2 hose wag., 2 hose car., 3 hrs.; hose. cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot. hose, 4,500 ft.; f. al., bell & telp.; val. equip., $32,000; val. bldgs., $22,000; exp. dept., $4,000; tot. mem. 160, pd. full time 3, pd. part time 2, vol. 155; apparatus of naval academy available in case of emergency.

Water Supply—Src., spr., 4¼ m. bus. cent.; sys., grav., pump to res.; res. cap., 7,500,000 gals., loc. at wks.; 2 pump. eng., class hor. cross comp., cap. day 4,500,000 gals.; mains, c. i., 6½ m., 4 to 14 in. dia.; 59 hyd.; met., 88; 2,211 serv.; pipe, galv. i.; pres., dom. 30 lbs., f. 30 to 60 lbs.; cons. day, 1,500,000 gals.; cost, $175,000; wks. owned by city.

BALTIMORE, p. 733,862; f. area, 9,693 sq. m.; merc. bldgs., stn. & bk., 2 to 23 stor.; priv., stn. & bk., 2 to 15 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 pumper, cap., 1,400 gals., 9 comb. c. hand ex., 16 stm. eng., 13 h. & l. trk., 19 aer. trk., 2 fire boats, 2 water towers, 4 hose wag., 38 comb. c. & h. wag., 80 hrs.; hose, cot., rub. lined, gd., 170,000 ft.; f. al., Gamewell, 1,200 bx.; val. equip., $1,500,000; val. bldgs., $750,000; exp. dept., $1,419,825; tot. mem., 1,118, pd. full time.

Water Supply—Src., falls & riv., 6 & 10 m. bus. cent.; sys., grav., pump to res., to stdp. & dir.; 2 stdp., one cap. 339,655 gals., dim. 25 x 92; other cap. 212,700 gals., dim. 20 x 90, loc. in city limits; mat., stl.; 4 res. comb. cap., 982,000,000 gals.; loc. at source of supply; 12 pump. eng., class vert. trip. exp., horiz. trip. exp., dup. & centrif., cap. day 138,800,000 gals.; filter plant; 7 pump. eng., class horiz. d. s., centrif. & vert. s.s. centrif. comb. cap. day 119,520,000 gals.; mains, c. i., 9,656 m., 3 to 60 in. dia.; 4,000 hyd.; met., 3,500; 143,000 serv.; 260 v.; pipe, c. i., wrt. i. & lead; pres., dom. & f. 60 lbs.; cons. day 120,000,000 gals.; cost, $15,000,000; cost mtce., $400,000; wks. owned by city.

BRUNSWICK, p. 3,905; f. area, 250 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt ord.; causes of f. inv. F. dept.— 6 c. hand ex., 1 h. & l. trk., 6 hose car.; hose, cot., rub. lined, 4,000 ft.; f. al., wh.; val. equip., $1,800; val. bldgs., $2,300; exp. dept., $100; tot. mem., 150 vol.

Water Supply—Src., wells, cisterns & riv.; sys., pump to res.; res. cap., 100,000 gals.; pump. eng., cap. day 912,000 gals.; mains, iron, 1 m., 10 in. dia.; 40 hyd.; pres., dom. 60 lbs., f. 110 lbs.; cost, $13,000; wks. owned by Co.

CAMBRIDGE, p. 7,467; merc. bldgs., bk., wd. & iron, 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 str., 1 c. serv. trk., 2 c. hand ex., 1 h. & l. trk., 1 pumper trk., cap. 600 gal., 1 supply wag., 2 hose car.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., bell; val. equip., $30,000; val. bldgs., $3,000; exp. dept., $700; tot. mem., 75 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 143,000 gals.; 4 pump. eng., class comp. dup., cap. day 3,500,000 gals.; mains, c. i., 26 m., 4 to 10 in. dia.; 50 hyd.; 64 v.; met., 100; 1,960 serv.; pipe, galv. i.; pres., dom. & f. 53 lbs.; cons. day, 750,000 gals.; cost, $94,600; wks. owned by Co.

CATONSVILLE, p. 4,560. F. dept.—1 auto. comb. hose; c. & pump. trk., 3 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 3,800 ft.; f. al., Gamewell, 100 bx.; val. equip., $15,000; tot. mem., 5, pd. full time.

Water Supply—Src., spr.; pump. eng., cap. day 20,000 gals.; mains, 4 m.; 21 hyd.; pres., dom. 80 lbs., f. 100 lbs.

CHESTERTOWN, p. 2,537; f. area, 250 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & 1 trk., 4 hose car.; hose, rub., gd., 1,200 ft.; f. al., bell & wh.; val. equip., $18,000; val. bldgs., $4,000; tot. mem., 40 vol.

Water Supply—Src., 14 artesian wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 112,000 gals.; 2 pump. eng., cap. day 500,000 gals.; mains, 10 m., 4 to 10 in. dia.; 52 hyd.; 20 v.; 20 met.; 400 serv.; pipe, galv. i.; pres., dom. & f. 70 lbs.; cons. day, 200,000 gals.; cost, $60,000; cost mtce., $6,000; wks. owned by city.

CRISFIELD, p. 4,116; merc. bldgs., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 trip. comb. c. & h. wag., 1 str., 1 h. & l. trk., 3 hose reels, 6 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 900 ft.; f. al., bell & wh.; val. equip., $10,500; val. bldgs., $750; exp. dept., $600; tot. mem., 35 vol.; undrs. rating, third class.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; 1 pump. eng., class trip., cap. day 75,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 100 hyd.; 200 met.; 400 serv.; pipe, lead & c. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 30,000 gals.; cost, $22,000; cost mtce., $2,500; wks. owned by city.

CUMBERLAND, p. 29,837; f. area, 3.63 sq. m.; merc. bldgs., bk. & stn., 1 to 6 stor.; priv., bk., 1 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 motor eng.; 8 c. hand ex., 1 aer. trk., 2 comb. c. & h. wag., 3 hose car., 4 hrs.; hose, cot., rub. lined, gd., 8,500 ft.; f. al., Gamewell, 22 bx.; val. equip., $55,000; val. bldgs., $50,000; exp. dept., $32,500; tot. mem. 20 pd. full time, vol. 100.

Water Supply—Src., Lake Gordon, 9 m. bus. cent.; sys., grav.; stdp. cap. 100,000 gals.; dim. 30 x 35 ft.; mat. stl.; res. cap., 12,000,000 gals.; 2 pump. eng., 600,000 gals.; mains, c. i., 40 m., 4 to 36 in. dia.; 250 hyd.; 275 v.; met., 1,000; 6,000 serv.; pipe, galv. i.; pres., dom. & f., 125; cons., 6,750,000 gals. day; cost, $800,000; cost mtce., $30,000; wks. owned by city.

EASTON, p. 3,442; f. area, 480 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 c. & h. car., 1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 300 ft.; rub., gd., 1,650 ft.; inf., 700 ft.; tot. hose, 2,650 ft.; f. al., bell; val. equip., $6,500; val. bldgs., $3,000; tot. mem., 44 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 86,000 gals.; dim., 12 x 100; mat., iron; res. cap., 140,000 gals., loc. ½ m. cent. of town; 2 pump. eng., cap. day 500,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 44 hyd.; 50 v.; 440 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 125 lbs.; cons. day, 200,000 gals.; cost, $55,000; cost mtce., $2,000; wks. owned by Co.

ELKTON, p. 2,660; f. area, 500 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd. & bk., 2 to 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 c. eng., 1 comb. c. & h. wag., 7 c. hand ex., 2 h. & l. trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; f. al., gong & wh.; val. equip., $30,000; val. bldgs., $5,000; exp. dept., $1,500; tot. mem., 100 vol.

Water Supply—Src., wells & creek; sys., pump to res.; res. cap., 800,000 gals.; pump. eng., class dup., cap. day 750,000 gals.; mains, 5½ m., 4 to 10 in. dia., c. i.; 50 hyd.; 25 v.; pres., dom. 65 lbs., f. 75 lbs.; cost, $30,000; wks. owned by Co.

FREDERICK, p. 11,066; merc. bldgs., bk., 2, 3 & 4 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 str., 2 auto. str., 2 comb. h. & l. trk., 8 c. hand ex., 4 hose car., 6 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 2,950 ft.; val. equip., $20,000; val. bldgs., $20,000; tot. mem., 425 vol.; undrs. rating, second class.

Water Supply—Src., mountain strm., 11 m. bus. cent.; sys., pump to res, & grav.; 2 res. cap., 12,000,000 gals.; mains, c. i., 30 m., 3 to 12 in. dia.;

146 hyd.; 200 v.; met., 80; 1,500 serv.; pipe, lead; pres., dom. & f. 40 lbs.; cons. day, 700,000 gals.; cost, $400,000; cost mtce., $4,000; wks. owned by city.

FROSTBURG, p. 6,017, f. area, 7 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 h. & l. trk., 4 hose reels, 1 c. eng., 1 auto. comb. c. & h. trk.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & wh.; val. equip., $8,000; val. bldgs., $3,800; exp. dept., $500; tot. mem., 100 vol.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav. & pump to res.; res. cap., 1,000,000 gals.; 2 pump. eng., cap. day 700,000 gals.; mains, 9 m., 2 to 8 in. dia.; 57 hyd.; 31 v.; met., 9; 900 serv.; pipe, galv. i.; pres., dom. 120 lbs., f. 180 lbs.; cons. day, 150,000 gals.; cost, $55,000; cost mtce., $1,800; wks. owned by city.

HAGERSTOWN, p. 28,064; f. area, 2 sq. m.; merc. bldgs., stn., bk. & wd., 2 stor.; priv., mostly bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 auto. comb. str., 2 comb. c. & h. wag., 1 c. eng. on wls., 16 c. hand ex., 1 h. & l. trk., 3 hose wag., 5 hose car., 6 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 42 bx.; val. equip., $45,000; val. bldgs., $150,000; exp. dept., $8,000; tot. mem., 210, pd. full time 10, vol. 200.

Water Supply—Src., mountain spr., 11 m. bus. cent.; sys., grav.; res. cap., 135,000,000 gals., loc. Smithsburg, Md.; 1 pump. eng., class comp., cap. day 5,000,000 gals.; mains, c. i., 63 m., 4 to 20 in. dia.; 236 hyd.; 368 v.; met., 5,200; 5,600 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 55 lbs.; cons. day, 4,000,000 gals.; cost, $1,150,000; wks. owned by city.

HAVRE DE GRACE, p. 4,377; f. area, 500 a.; merc. bldgs., bk., stn. & wd., 1 to 4 stor.; priv., bk., stn. & wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. wag., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 400 ft.; tot. hose, 1,900 ft.; f. al., telp.; val. equip., $3,500; val. bldgs., $8,000; exp. dept., $500; tot. mem., 52 vol.

Water Supply—Src., riv., 1,300 ft. from bus. cent.; sys., pump to res.; res. cap., 4,000,000 gals.; 1 pump. eng., cap. day, 360,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 60 hyd.; 170 v.; met., 9; 450 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 140 lbs.; cost, $100,000; cost mtce., $2,000; wks. owned by Co.

HYATTSVILLE, p. 2,675; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. wag., 7 c. hand ex., 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 1,000 ft.; f. al., wh.; val. equip., $2,500; val. bldgs., $9,000; exp. dept., $150; tot. mem., 100 vol.

Water Supply—Src., strm., 2 m. bus. cent.; sys., pump to stdp.; elev. tk. cap., 100,000 gals.; dim., 22 x 38 ft.; mat., stl.; res. cap., 100,000 gals., loc. at station; 2 pump. eng., class trip., cap. day, 1,500,000 gals.; mains, stl. & c. i., 20 m., 1½ to 12 in. dia.; 70 hyd.; 165 v.; 126 met.; 720 serv.; pres., f. 40 to 100 lbs.; cons. day, 190,000 gals.; cost, $315,000; wks. owned by Corpn.

LAUREL, p. 2,239; merc. bldgs., stn., bk. & wd., 2 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. F. dept.—1 h. & l. trk., 3 hose car., 4 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh., 16 bx.; tot. mem., 57 vol.

Water Supply—Src., lake; sys., pump to stdp.; stdp. cap., 135,000 gals.; res. cap., 12,000 gals.; mains, 4 m., 4 to 8 in. dia.; 33 hyd.; pres., dom. 60 lbs., f. 60 lbs.; cons. day, 40,000 gals.; cost, $35,000; wks. owned by town.

LONACONING, p. 2,054; f. area, 300 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 1 auto. f. eng., 1 h. & l. trk., 3 hose car., 1 hose wag.; hose, rub. lined, gd., 1,000 ft.; rub., gd., 1,000 ft.; inf., 2,000 ft.; f. al., bell; val. equip., $11,000; val. bldgs., $11,000; exp. dept., $1,000; tot. mem., 50 vol.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav.; res. cap., 5,000,000 gals.; mains, i., 5½ in., 4 to 12 in. dia.; 35 hyd.; met., 7; 600 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 120 lbs., cons. day, 50,000 gals.; cost, $35,000; cost mtce., $1,200; wks. owned by Co.

POCOMOKE, p. 2,444; merc. bldgs., bk., 2 stor.; priv., wd., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 3,000 ft.; f. al., wh.; val. equip., $8,000; val. bldgs., $6,000; exp. dept., $300; tot. mem., 25 vol.

Water Supply—Src., well; sys., pump to stdp.; stdp. cap., 86,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, c. i., 2 m., 4 to 8 in. dia.; 42 hyd.; pres., f. 48 to 50 lbs.

SALISBURY, p. 7,553; f. area, 600 a.; merc. bldgs., bk., 2 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto triple comb. c. & h. pump. eng., 12 c. hand ex.; 1 aer. trk.; 2 hose reels, 2 comb. c. & h. wag., 1 str., 2 hose wag., 6 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 600 ft.; tot. hose, 4,600 ft.; f. al., bell; val. equip., $35,000; val. bldgs., $10,000; tot. mem., 50 vol.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 86,500 gals.; dim., 12 x 100; mat., wrt. i.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 26 hyd.; 63 v.; met., 2; pipe, galv. i. & lead; pres., dom. 50 lbs., f. 135 lbs.; cons. day, 200,000 gals.; cost, $39,700; wks. owned by Co.

TOWSON, p. 3,530; f. area, 4 sq. m.; merc. bldgs., bk. & stn., 2 stor.; priv., wd., 2½ stor.; causes of f. inv. F. dept.—1 auto. str., 1 c. eng. on wls., 2 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,600 ft.; rub., gd., 300 ft.; inf., 800 ft.; tot. hose, 2,700 ft.; f. al., bell, 5 bx.; val. equip., $15,000; val. bldgs., $12,000; exp. dept., $2,500; tot. mem., 100, pd. full time 2, vol. 98.

Water Supply—Src., river, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 200,000 gals.; mat., stl.; res. cap., 2,000,000 gals.; 3 pump. eng., class trip., cap. day 5,000,000 gals.; mains, c. & wrt. i., 2 to 10 in. dia.; pres., dom. & f. 20 to 40 lbs.; wks. owned by priv. Co.

WESTERNPORT, p. 3,977. F. dept.—1 c. eng.; val. equip., $5,000; tot. mem., 30 vol.

Water Supply—Supply scr., river; sys., grav.; res., cap. 750,000 gal.; pres., dom. & f., 145 lbs.; cost, $90,000; bonded debt, $90,000; int. on bonds, 5 per cent.; wks. owned by city.

WESTMINSTER, p. 3,521; f. area, 600 a.; merc. bldgs., stn., bk. & wd., 3 & 4 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 comb. c. & hose wag., 4 hose reels; 1 auto. f. trk.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot., 3,500 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $15,000; exp. dept., $1,400; tot. mem., 50 vol.

Water Supply—Src., wells & spr., 2 m. bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals., loc. 1¼ m. town; 3 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 56 hyd.; 100 v.; met., 200; 1,021 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 100 lbs.; cost, $105,000; wks. owned by Co.

Places of a population of 2,000 or more not reported—Mt. Ranier, Relay, Sparrows, Tacoma Park.

MASSACHUSETTS

ABINGTON, p. 5,787; f. area, 3,000 a.; merc. bldgs., bk. & wd., 3 & 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 auto h. & l. trk., 20 c. hand ex., 2 hose reels, 1-750 gal. triple comb.; hose, cot., rub. lined, 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 30 bx.; val. equip., $36,000; val. bldgs., $5,000; exp. dept., $7,000; tot. mem., 58, pd. full time 2, pd. part time 46, vol. 10.

Water Supply—Src., pond, 8 m. bus. cent.; sys., pump to stdp.; 2 stdp., No. 1 cap. 367,000 gals., No. 2 cap. 1,295,000 gals., No. 1 dim. 25 x 100, No. 2 46 x 104, loc. on Beech Hill, mat. stl. & conc.; 2 pump. eng., cap. day 4,500,000 gals.; mains, c. i., 25 m., 6 to 16 in. dia.; 151 hyd.; 93 v.; met., 1,225; 1,271 serv.; pipe, cem. lined; pres., dom. 70 lbs., f. 70 lbs.; cons. day 327,207 gals.; cost, $150,000; cost mtce., $8,000; wks. owned by town.

ACTON, Middlesex Co., p. 2,162; merc. bldgs., wd., 1½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—3 hand eng., 1 c. eng., 11 c. hand ex., 4 h. & l. trk., hose carried on eng., pails & Johnson hand pump; hose, cot., rub. lined, gd., 350 ft.; rub., gd., 60 ft.; linen, gd., 550 ft.; inf., 200 ft.; tot. hose, 1,160 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $500; tot. mem., 100 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 504,000 gals.; mat., stl.; 2 pump. eng.; cap. day, 864,000 gals.; mains, c. i., 13 m., 6 to 12 in. dia.; 110 hyd.; 300 met.; 498 serv.; pipe, stl. & cem.; pres., dom. & f. 80 to 115 lbs.; cost, $100,000; wks. owned by city.

ACUSHNET, p. 3,075; **f. area, 10,000 a. F.** dept.—1 auto. trk. with ex.; val. equip., $1,000; val. bldgs., $100; exp. dept., $250; tot. mem., 7 vol.

Water works supplied by New Bedford.

ADAMS, p. 12,967; **f. area, 1,500 a.; merc.** bldgs., bk., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—8 c. hand ex., 1 comb. c. & h. wag., 2 h. & l. trk., 1 hose wag., 6 hose car., 2 hrs., 1 motor comb. c. & h.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., elec., 32 bx.; val. equip., $7,500; val. bldgs., $10,000; exp. dept., $2,000; tot. mem., 45 vol.

Water Supply—Src., wells & res. 2¾ m. bus. cent.; sys., grav., 2 res. cap., 4,200,000 gals. loc. at Cheshire, 2¾ m. distant; 2 pump. eng., cap. day 1,500,000 gals. to 2,000,000 gals.; mains, c. i., 25 m., 4 to 18 in. dia.; 328 hyd.; 200 v.; met., 86; 1,500 serv.; pipe. c. i.; pres., dom. & f. 90 lbs.; cons. day 1,500,000 gals.; cost, $500,000; cost mtce., $3,000; wks. owned by f. district.

AGAWAM, p. 5,023. **F. dept.—3 auto. comb.** trk., 2 hose carts; hose, cot., rub. lined, gd., 3,000 ft.; f. al., wh.; val. equip., $8,000; val. bldgs., $13,500; exp. dept., $1,500; tot. mem., 60; pd. part time.

Water Supply—Src., from Springfield; sys., grav.; mains., c. i., 30 m., 6 to 8 in. dia.; 260 hyd.; 300 v.; 700 met.; pipe, galv. i.; pres., dom. 70 to 120 lbs.; cons. day, 130,700 gals.; cost, $170,000; cost mtce., $11,700; wks. owned by town.

AMESBURY, p. 10,036; **f. area, 1,500 a.; merc. bldgs., stn.,** bk. & wd., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. chem., 1 str., 3 hand eng., 12 c. hand ex., 1 h. & l. trk., 4 hose wag., 3 hose car., reel, &c., 8 hrs.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., Gamewell, 25 bx.; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $7,300; tot. mem., 152, pd. part time 52, vol. 100; undrs. rating, first class.

Water Supply—Src., 45 driven wells, 2 m. bus. cent.; sys., pump to res. & dir.; res. cap., 3,800,000 gals.; 3 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 30 m., 4 to 12 in. dia.; 160 hyd.; 30 v.; met., 175; 2,000 serv.; pipe, galv. i. & lead; pres., dom. 55 lbs., f. 115 lbs.; cons. day, 500,000 gals.; cost $330,000; wks. owned by town.

AMHERST. p. 5,550; f. area, 10 sq. m.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 1 h. & l. trk., 3 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 3,000 ft.; inf., 100 ft.; tot. hose, 3,100 ft.; f. al., Gamewell, 20 bx.; val. equip., $19,000; val. bldgs., $6,000; exp. dept., $6,400; tot. mem., 40, pd. full time 2, pd. part time 38; undrs. rating, class F.

Water Supply—Src., brook, 4 m. bus. cent.; sys., grav.; res. cap. 50,000,000 gals.; mains, cem. & iron, 35 m., 2 to 16 in. dia.; 125 hyd.; 1,050 met., 1,100 serv.; pres., dom. & f. 60 to 120 lbs.; cons. day 700,000 gals.; cost, $85,000; wks. owned by priv. Co.

ANDOVER, p. 8,268; **f. area, 20,098 a.;** merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 13 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 auto, comb. pump. c. & h. wag., 4 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; c. hose, 5,000 ft.; tot. hose. 11,000 ft.; f. al., Gamewell, 41 bx.; val. equip., $25,000; val. bldgs., $26,060; exp. dept., $10,800; tot. mem. 35, pd. full time 5, pd. part time 30.

Water Supply—Src., pond, 4 m. bus. cent.; sys., grav. & pump to res.; 2 res. cap., 1,500,000 gals. & 500,000 gals.; loc. 1½ m. s. of cent. of town; 2 pump. eng., class dup., cap. day 3,600,000 gals.; mains, c. i., 50 m., 4 to 12 in. dia.; 435 hyd.; met., 1,250; 1,520 serv.; pipe, cem. & lead; pres., dom. 5 to 125 lbs.; cons. day, 600,000 gals.; cost, $355,000; cost mtce., $10,000; wks. owned by town.

ARLINGTON, Middlesex Co., p. 18,665; f. area, 1,600 a.; merc. bldgs., wd. & bk., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 1 auto. trip. pump, comb. c. & h. wag., 3 auto. hose wag.; hose, cot., rub. lined, gd., 7,000 ft.; rub. gd., 600 ft.; inf. 2,000 ft.; tot. hose, 9,600 ft.; f. al., Gamewell, 60 bx.; val. equip., $25,000; val. bldgs., $40,000; exp. dept., $27,000; tot. mem. 35, pd. full time 10, pd. part time 25.

Water Supply—Src., Metropolitan, 30 m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 562,000 gals.; 2 pump. eng.; mains, c. i. & cem. lined, 46.38 m., 4 to 12 in. dia.; 461 hyd.; 415 v.; met., 2,540; 2,522 serv.; pipe, cem. lined & wrt. i.; pres., dom. 90 lbs., f. 60 to 120 lbs.; cons. day, 860,500 gals.; cost, $576,156; cost mtce., $12,774; wks. owned by town.

ASHBURNHAM, p. 2,012; f. area, 1,280 a.; merc. bldgs., bk. & wd., 1 to 10 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—45 c. hand ex., 1 serv. trk., 1 hose wag., 4 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 900 ft.; tot., 4,400 ft.; f. al., bell & wh.; val. equip., $5,000; val. bldgs., $3,500; exp. dept., $2,400; tot. mem., 34, pd. part time.

Water Supply—Src., well, ½ m. bus. cent.; sys., grav.; res. cap., 517,600 gals.; 2 pump. eng., cap. day 216,000 gals.; mains, iron, 9 m., 6 to 10 in. dia.; 54 hyd.; 202 serv.; pipe, lead; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 90,000 gals.; cost, $12,500; cost mtce., $100; wks. owned by town.

ASHLAND, p. 2,287; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 18 c. hand ex., 1 h. & l. trk., 1 hose reel, 1 triple comb. pump.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 500 ft.; tot., 4,000 ft.; f. al., bell & air wh.; val. equip., $15,200; val. bldgs., $6,000; exp. dept., $1,800; tot. mem., 29, pd. full time.

ATHOL. p. 9,792; f. area, 2,000 a.; merc. bldgs., bk., iron & wd., 2 to 4 stor.; priv., bk., wd. 1 to 3 stor.; wd. rfs. perm. in f. area.; fwks. & combt.

ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 2 auto. comb. c. & h. wag., 24 c. hand ex., 2 h. & l. trk., 1 hose wag., 1 triple comb. pumper, cap., 7,500 gals.; hose, cot., rub. lined, gd., 8,000 ft.; inf., 200 ft.; tot. hose, 8,200 ft.; f. al., Gamewell, 48 bx.; val. equip., $43,000; val. bldgs., $35,000; exp. dept., $16,700; tot. mem., 56, pd. full time 1, pd. part time 55; undrs. rating, class C.

Water Supply—Src., brooks & spr., 4 m. bus. cent.; sys., grav. & pump to res.; 3 res. cap., 130,000,000 gals.; mains, c. i. & wd., 26 m., 16 to 4 in. dia.; 96 hyd.; met., 80; 1,500 serv.; pipe, galv. & wrt. i.; pres., dom. 100 lbs., f. 130 lbs.; cons. day, 900,000 gals.; cost, $500,000; cost mtce., $35,000; wks. owned by city.

ATTLEBORO, p. 19,731; 1,500 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 comb. c. & h. wag., 2 auto. comb. c. & h. wag., 17 c. hand ex., 3 h. & l. trk., 1 hose wag., 5 hose reels, 10 hrs.; 1 arem. box pump; hose, cot., rub. lined, gd., 10,000 ft.; inf., 850 ft.; tot. hose, 10,850 ft.; f. al., Gamewell, 83 bx.; val. equip., $43,000; val. bldgs., $65,000; exp. dept., $48,750; tot. mem. 78, pd. full time 20, pd. part time 58.

Water Supply—Src., wells & riv., 4 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 1,500,000 gals., dim. 50 x 100, loc. in town, mat. conc.; res. cap., 145,000,000 gals.; 3 pump. eng., cap. day 5,000,000 gals.; mains, c. & wrt. i., 67.49 m., 1½ to 24 in. dia.; 494 hyd.; met., 3,150; 3,022 serv.; pres., dom. 85 to 115 lbs., f. 110 lbs.; cons. day, 1,000,000 gals.; cost, $889,187; cost mtce., $75,000; wks. owned by city.

AVON, p. 2,176; f. area, 1,280 a.; merc. bldgs., rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. chem. hose trk., 6 c. hand ex., 1 stm. eng. with h. & c. cans., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 700 ft.; tot., 2,700 ft.; f. al., Gamewell, 6 bx.; val. equip., $15,000; val. bldgs., $2,000; exp. dept., $1,200; tot. mem., 20 vol.

Water Supply—Src., well & spr.; sys., pump to stdp.; stdp. cap., 212,670 gal., dim. 20 x 90, mat. wrt. i.; 1 pump. eng., class comp., cap. day 1,000,000 gals.; mains, 6¼ m., 6 to 10 in. dia.; 63 hyd.; 35 v.; met., 87; 434 serv.; pipe, iron; pres., dom. 65 lbs., f. 65 lbs.; cons. day, 61,921 gals.; cost, $73,667.20; cost mtce., $1,800; wks. owned by town.

AYER, p. 3,052; f. area, 200 a.; merc. bldgs., bk. & wd., 1½ to 3 stor.; priv., wd., 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 8 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell & Stevens, 23 bx.; val. equip., $3,500; exp. dept., $3,800; tot. mem., 41, pd. by the year.

Water Supply—Src., wells, 1 m. bus. cent.; sys., dir. pres.; stdp. cap., 600,000 gals.; res. cap., 1,250,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 12.44 m., 4 to 14 in. dia.; 98 hyd.; 100 v.; met., 410; 607 serv.; pres., dom. & f. 97 lbs.; cons. day, 173,147 gals.; cost, $143,867; cost mtce., $5,991; wks. owned by town.

BALDWINSVILLE, p. 2,360. F. dept.—2 str., 8 c. hand ex., 2 hose carts, 2 hose reels, hose, 5,000 ft.; exp. dept., $1,800; tot. mem., 104 vol.

Water Supply—Src., riv.; sys. not reported.

BARNSTABLE, p. 4,836; f. area, 640 a. F. dept.—2 c. eng., 12 c. hand ex., 1 h. & l. trk., 3 hose reel; 1 hose car., 2,000 ft. hose; val. equip., $7,000; val. bldgs., $1,000; exp. dept., $500; tot. mem., 45 vol.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump to stdp.; 1 pump. eng., cap. day 1,000,000 gals.; mains, 9 m.; 70 hyd.; 35 v.; 90 serv.; pipe, c. i.; pres., dom. 80 lbs., f. 80 lbs.; wks. owned by priv. Co.

BARRE, p. 3,357; f. area, 7 sq. m.; merc. bldgs., wd. & bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 c. eng., 42 c. hand ex., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 2,400 ft.; f. al., bell; exp. dept., $1,486.38; tot. mem., 69, pd. part time.

Water Supply—Src., res., 1 m. bus. cent.; sys., grav.; res. cap., 15,000,000 gals.; mains, c. iron, 5 m., 4 to 12 in. dia.; 44 hyd.; 22 v.; met., 18; 350 serv.; pipe, cem. lined; pres., dom. 65 lbs., f. 70 to 150 lbs.; cons. day, 100,000 gals.; cost, $50,000; cost mtce., $400; wks. owned by town.

BELCHERTOWN, p. 2,058; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 1½ stor.; causes of f. inv. F. dept.—1 hand eng., 2 chem. eng., 25 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, 200 ft.; f. al., bell; val. equip., $2,000; tot. mem., 55 vol.

BELMONT, p. 10,749; f. area, 5 sq. m.; merc. bldgs., stn. wd. & bk., 1 & 3 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—16 c. hand ex., 2 auto. comb. c. & h. wag., 2 auto. trip. comb. hose c. & pump trk.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 2,000 ft.; tot., 5,000 ft.; f. al., Gamewell, 64 bx.; val. equip., $34,000; val. bldgs., $20,000; exp. dept., $39,400; tot. mem., 41, pd. full time 16, pd. part time 25; undrs. rating, fourth class.

Water Supply—Src., Metropolitan Water wks.; sys., grav.; mains, c. i., 26 m., 6 to 12 in. dia.; 248 hyd.; 481 v.; met., 2,263; 2,263 serv.; pipe, & 7 m., 2 in. galv., c. & wrt. i. & cem. lined; pres., dom. & f. 30 to 160 lbs.; cons. day, 673,200 gals.; wks. owned by town.

BEVERLY, p. 22,561; f. area, 9,000 a.; merc. bldgs., wd. & bk., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str. in reserve, 2 str., 1 motor str., 30 c. hand ex., 6 comb. c. & h. wag., 2 h. & l. trk., 2 pumps, 750 gals. each (La France); hose, cot., rub. lined, gd., 13,750 ft.; inf. 1,000 ft.; tot. hose, 14,750 ft.; f. al., Gamewell, 95 bx., val. equip., $125,000; val. bldgs., $80,000; exp. dept., $75,035; tot. mem. 115; pd. full time 31, pd. part time 85; undrs. rating, third class.

Water Supply—Src., lake, 2 m. bus. cent.; sys., pump. dir.; res. cap. 3,200,600 gals.; loc. at North Beverly; 1 pump. eng., class hor. comb., cap. day, 5,000,000 gals.; mains, c. i. gal. i. & cem., 84.5 m., 1 to 24 in. dia.; 532 hyd.; 857 v.; met., 2,899; 4,900 serv.; pipe, galv. i.; pres., dom. & f. 60 lbs.; cons. day, $1,536,000 gals.; cost, $800,000; cost mtce., $60,000; wks. owned by city.

BILLERICA (including North Billerica), p. 3,646; f. area, 17,000 a.; merc. bldgs., wd. & bk., 4 stor.; priv., wd., 2 & 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. trk., 1 str., 1 auto. c. eng., 1 auto. comb. c. & h. wag., 24 c. hand ex., 2 h. & l. trks., 1 triple comb. motor; hose, cot., rub. lined, gd., 4,100 ft.; inf., 100 ft.; tot., 4,200 ft.; f. al., Gamewell, 14 bx.; val. equip., $28,000; val. bldgs., $10,000; exp. dept., $11,000; tot. mem., 18, pd. part time, 15, pd. full time, 3.

Water Supply—Src., driven wells; sys., pump to stdp.; stdp. cap. 433,000 gals.; 2 pump. eng., cap. day, 1,920,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 269 hyd.; 125 v.; met., 729; 729 serv., pipe w. i. & cam.; pres. dom., 54 to 125 lbs.; cons. day, 3,387,294 gals.; cost, $262,264; cost mtce., $14,500; wks. owned by town.

BLACKSTONE, p. 4,299; f. area, 4 sq. m.; merc. bldgs., bk., 3 stor.; priv., wd., 30 ft. high; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 6 c. hand ex., 2 hose wag., 6 hose car., 1 comb. c. & h. wag., 6 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh., 2 bx.; val. equip., $10,000; val. bldgs., $8,000; exp. dept., $1,800; tot. mem., 38, pd. part time.

Water Supply—Src., supplied by Millville & Woonsocket Water Wks.

BOSTON, p. 748,060; f. area, 47.81 sq. m.; merc. bldgs., stn., bk. & wd., 1 to 14 stor.; priv., stn., bk. & wd., 1 to 12 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—11 stm. eng. (also 7 in reserve), 39 auto. comb. c. & h. wag. (also 5 in reserve), 12 aer. trk (also 3 in reserve), 18 h. & l. trk. (also 3 in reserve), 1 rescue car., 3 water towers; hose, cot., rub. lined, gd., 136,146 ft.; f. al., Gamewell, 1,268 bx.; exp. dept., $3,300,000; tot. mem., 1,450, pd. full time.

Water Supply—Src., water delivered into city mains from the Metropolitan Water Wks.; 10

res., comb. cap. day 81,000,000,000 gals.; 10 pump. eng., cap. day 217,000,000 gals.; mains, c. i., 880 m., 4 to 48 in. dia.; 9,827 hyd.; 12,514 v.; met., 70,688; 106,000 serv.; pipe, c. i.; pres., dom. 30 to 90 lbs., f. 300 lbs.; cons. day 85,000,000 to 86,000,000 gals.; cost, $18,063,411; cost mtce., $17,568,900; wks. owned by city.

BRAINTREE, p. 10,580; merc. bldgs., wd., 3 to 5 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—14 c. hand ex., 3 h. & l. trk., 2 hose wag., 1 comb. c. & h. wag., 1 city serv. trk.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 37 bx.; val. equip., $6,000; val. bldgs., $5,000; exp. dept., $3,335; tot. mem. 61, pd. full time 1, vol. 60.

Water Supply—Src., spr. & pond, ⅛ m. bus. cent.; sys., pump to stdp.; stdp. cap., 520,000 gals., dim. 100 x 30, mat. stl.; 2 pump. eng., cap. day 2,000,000 gals.; mains, 29 m., 4 to 12 in. dia.; 199 hyd.; 264 v.; met., 14; 1,303 serv.; pipe, lead & iron; pres., dom. 80 lbs., f. 85 lbs.; cons. day, 538,443 gals.; wks. owned by town.

BRIDGEWATER, p. 8,438; f. area, entire town; merc. bldgs., wd. & bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., 3 hose reels, 7 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., elec., 22 bx.; val. equip., $9,000; val. bldgs., $2,500; exp. dept., $2,500; tot. mem., 54, pd. part time.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 276,000 gals.; 2 pump. eng., cap. day 600,000 gals.; mains, c. i., 18.19 m., 4 to 12 in. dia.; 78 hyd.; 99 v.; met., 467; 900 serv.; pipe, wrt. i.; pres., dom. 60 lbs., f. 60 to 90 lbs.; cons. day, 300,000 gals.; wks. owned by priv. Co., & also supply East Bridgewater.

BROCKTON, p. 66,254; f. area, 13,824 a.; merc. bldgs., stn. & bk., 4 to 8 stor.; priv., stn., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str., 4 gasoline pumps; 7 auto. comb. c. & h. wag., 27 c. hand ex., 3 city trk., 3 h. & l trk.; 3 gas eng. (in reserve), 2 aer. trk., 1 triple comb. pumper, rapid hoist (1 hose wag. in reserve), (2 hose car. in reserve), 5 hrs.; hose, cot., rub. lined, gd., 14,000 ft.; f. al., Gamewell, 148 bx.; val. equip., $175,000; val. bldgs., $75,000; exp. dept., $249,452; tot. mem., 126, pd. full time, 1.

Water Supply—Src., lake, 14 m. bus. cent.; sys., pump to res., 2 stdp. cap. 4,000,000 gal. each; 2 res., dim. 160 x 26.5, mat. conc., cap. 8,000,000 gals.; 3 pump. eng., cap. day 18,000,000 gals.; mains, c. i., 130 m., 6 to 30 in. dia.; 1,242 hyd.; 2,356 v.; met., 10,405; 10,576 serv.; pipe, c. i. & w. i.; pres., dom. 60 to 80 lbs.; & f. 60 to 80 lbs.; cons. day, 3,900,000 gals.; cost, $2,573,494; cost mtce., $132,767; wks. owned by city.

BROOKFIELD, p. 2,216; f. area, 1,000 a.; merc. bldgs., wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 hand eng., 24 c. hand ex., 2 hose car.; hose, cot., rub. lined, gd., 3,200 ft.; f. al., bells & wh.; val. equip., $8,500; val. bldgs., $2,000; exp. dept., $1,100; tot. mem., 38 vol.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., grav.; res. cap., 5,200,000 gals.; loc. northeast of town; 1 pump. eng., class comp., cap. day 180,000 gals.; mains, c. i., 20,000 ft., 6 to 12 in. dia.; 49 hyd.; 17 v.; met., 115; 220 serv.; pipe, galv. i. & lead; pres., dom. 55 to 100 lbs., f. 55 to 100 lbs.; cons. day 200,000 gals.; cost, $37,684; cost mtce., $15,000; wks. owned by town.

BROOKLINE, p. 37,748; f. area, 6.8 sq. m.; merc. bldgs., bk. & wd., 3 stor.; priv., stn., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str. (in reserve), 1 c. eng. on wls., 1 c. hand ex., 1 auto. h. & l. trk., 1 aer. tractor trk., 3 in. res. comb. c. & hose wag., 2 comb. c. & h. wag., 2 chief's auto., 7 triple combt., 1 auto. comb. c. & h. wag., 6 hrs.; hose, cot., rub. lined, gd., 13,000 ft.; rub., gd., 3,230 ft.; inf., 5,350 ft.; tot., 21,880 ft.; f. al., Gamewell, 90 bx.; val. equip., $110,000; val. bldgs., $185,000; exp. dept., $300; tot. mem., 94, pd. full time, 91, pd. part time, 3.

Water Supply—Src., filtering galleries & driven wells. 7 m. bus. cent.; sys., pump to res. & stdp.; 2 low service res., Fisher Hill, Brookline, combined cap. 7,500,000 gals.; high service res. & stdp., Singletree Hill, Brookline, cap. 4,750,000 gals.; 4 pump. eng. at low serv. pump. station, cap. day 13,500,000 gal.; 2 pump. eng. at high service pump. station, cap. day 6,500,000 gals.; mains, c. i., 101 m., 6 to 24 in. dia.; 814 hyd.; 6,455 serv.; pipe, galv. & w. iron, cem. lined; pres., dom. 40 to 100 lbs., f. 40 to 100 lbs.; cons. day, 3,805,903 gals.; cost, $2,485,838; cost mtce., $124,473 wks. owned by town.

CAMBRIDGE, p. 109,694; f. area, 4,315 ac.; merc. bldgs., stn., bk. & wd., 1 to 7 stor.; priv., bk. & wd., 7 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str. tractor drawn, 3 chief's auto., 10 auto. comb. c. & h. wag., 1 c. eng., 38 c. hand ex., 1 auto. comb. h. & l. trk., 3 auto. aer. trk. (in reserve, 2 str., 4 l. trks., 1 c. eng); hose, cot., rub. lined, gd., 20,000 ft.; inf., 2,000 ft.; tot. hose, 22,000 ft.; f. al., Gamewell, 220 bx.; val. equip., $250,000; val. bldgs., $150,000; exp. dept., $335,000; tot. mem., 167, pd. full time.

Water Supply—Src., brooks & pond, 13½ m. bus. cent.; sys., grav., pump to res.; res. cap., 2,270,000,000 gals.; 4 pump. eng., cap. day 30,000,000 gals.; mains, c. i. & stl., 135.64 m., 2 to 40 in. dia.; 1,231 hyd.; 5,801 v.; met., 6,892; 14,889 serv.; pipe, galv. i. & lead lined; pres., dom. & f. 55 to 60 lbs.; cons. day 11,079,224 gals.; cost, $6,801,495; cost mtce., $394,677; wks. owned by city.

CANTON, p. 5,945; f. area, 1,300 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 2 auto. comb. c. & h. wag., 1 auto. h. & l. trk.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., 29 Gamewell bx.; val. equip., $13,500; val. bldgs., $7,000; exp. dept., $7,000; tot. mem., 50, pd. full time 2, pd. part time, 48.

Water Supply—Src., springs, 2½ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 468,000 gals., dim. 65 x 35, loc. High st.; 2 pump. eng., class comp. con., cap. day 2,000,000 gals.; mains, c. i., 23 m., 4 to 12 in. dia.; 177 hyd., 74 v.; met., 455; 923 serv.; pipe, cem. lined; pres., dom. 80 lbs., f. 48 to 98 lbs.; cons. day, 250,000 gals.; cost, $238.369; cost mtce., $4,500; wks. owned by town.

CHELMSFORD, p. 5,682; merc. bldgs., bk., 2 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. perm in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—5 auto. c. eng., 2 auto. comb. c. & h. wag., 100 c. hand ex., 1 h. & l. trks., 1 comb. c. & l. trk., 2 hose wag., 40 gal. hand c., 4 hose reels; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 250 ft.; inf., 900 ft.; tot. hose, 3,650 ft.; f. al. bell & wh. & siren val. equip., $25,000; val. bldgs., $6,500; exp. dept., $6,500; tot. mem., 85; pd. full time 2; pd. part time 46; vol. 37.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 225,000 gals.; 2 pump. eng., cap. day 864,000 gals.; mains, c. i., 9¼ m., 4 to 10 in. dia.; 55 hyd.; 41 v.; 340 met.; 344 serv.; pres., dom. & f. 90 lbs.; cons. day, 50,000 gals.; cost mtce., $76,320; wks. owned by District.

CHELSEA, p. 43,184; f. area, 1,441 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. pump. eng., 3 comb. c. & h. wag., 2 str., 2 c. eng. on wls., 14 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 auto. comb. ladder trks., 1 squad auto., 1 chief's auto., 1 aer. trk., 8 hose cart., 2 auto. comb. c. & h. wag., 10 hrs.; hose inf. 13,300 ft.; f. al., Gamewell, 59 bx.; val. equip., $110,000; val. bldgs., $130,000; exp. dept., $140,000; tot. mem., 77; pd. full time 71, pd. part time 6.

Water Supply—Src., Metropolitan; sys., grav.; res. cap., 1,000,000 gals., loc. Powder-horn hill; mains, c. i., 44 m., 4 to 16 in. dia.; 344 hyd.; 510 v.; met., 5,200; 5,209 serv.; pipe, lead—pres., dom. 55 to 60 lbs., f. 80 to 100 lbs.; cons. day $3,501,200 gals.; cost, $571,906.36; cost mtce., $18,762.37; wks. owned by city.

CHICOPEE, p. 36,214; f. area, 12,800 a.; merc. bldgs., bk. & wd., 1 to 7 stor.; priv., wd., 2½ to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto., 1 auto. squad car., 3 auto. triple comb. pump. eng., 1 auto. comb. c., h. & l. trk., 3 auto. comb. c. & h. wag., 1 hose wag.; hose, 10,000 ft.; 2 city service h. & l.; f. al., Gamewell, 89 bx.; val. equip., $76,943; val. bldgs., $76,300; exp. dept., $115,000; tot. mem. 95, pd. full time 49, pd. part time 46.

Water Supply—Src., brooks & spr., 1½ m. bus. cent.; sys., dir. & pump. to stdp.; stdp. cap., 1,900,000 gals.; dim., 50 x 130 ft.; mat. stl.; res. cap., 4,000,000 gals.; 2 pump. eng., cap. day 3,600,000 gals.; mains, c. i., 79 m., 4 to 20 in. dia.; 445 hyd.; 3,000 v.; 3,520 met.; 4,120 serv.; pipe, lead & galv. i.; pres., dom. 65 lbs. & f. 95 lbs.; cons. day, 2,500,000 gals.; cost, $900,000; cost mtce., $950,000; wks. owned by city.

CLINTON, p. 12,979; f. area, 6,500 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str., 12 c. hand ex., 1 auto. comb. c. & h. wag., 1 Amer. La France pumper, 1 h. & l. trk., 4 hose wag., 3 hrs.; hose, cot., rub. lined, gd., 12,000 ft.; f. al., Gamewell, 27 bx.; val. equip., $35,000; val. bldgs., $60,000; exp. dept., $25,000; tot. mem. 57, pd. full time 7, pd. part time 50.

Water Supply—Src., spr., 7 m. bus. cent.; sys., grav.; stdp. cap., 200,000 gals., dim. 28 x 30, mat. iron; res. cap., 85,700,000 gals.; loc. 1 at Clinton, 5 at Sterling; pump. eng., cap. min. 4,000 gals.; mains, c. i., 34½ m., 2 to 16 in. dia.; 332 hyd.; met., 510; 2,170 serv.; pipe, wrt. i.; pres., dom. 30 to 115 lbs., f. 30 to 115 lbs.; cons. day, 1,510,063 gals.; cost, $471,485; cost mtce., $21,435; wks. owned by city.

COHASSET, p. 2,639; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 16 c. hand ex., 1 h. & l. trk., 1 c. eng. & pump., 1 Ford trk ; hose, cot., rub. lined, gd., 3,500 ft.; inf., 2,500 ft.; tot. hose, 7,000 ft.; f. al., Gamewell, 2 bx.; val. equip., $25,000; val. bldgs., $9,000; exp. dept., $9,500; tot. mem., 69, pd. full time 25, vol. 64; undrs. rating, c class.

Water Supply—Src., wells, ¼ & 2 m. bus. cent.; sys., pump to res.; res. cap., 1,500,000 gals.; 3 pump. eng., cap. day 800,000 gals.; mains, c. i., 18 m., 4 to 12 in. dia.; 102 hyd.; 129 v.; 44 met.; 762 serv.; pipe, galv. i.; pres., dom. & f. 60 to 65 lbs.; cons. day, 150,000 to 500,000 gals.; cost, $146,000; cost mtce., $2,500; wks. owned by private Co.

CONCORD, p. 6,461; f. area, 15,253 a.; bldgs., wd., 1 to 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 comb. h. & l. trk. & hose car., 30 c. hand ex., 2 h. & l. trk., 1 hose reel, 1 hose wag.; hose, cot., rub. lined, gd., 4,200 ft.; f. al., elec., 19 bx.; val. equip., $15,000; val. bldgs., $15,000; exp. dept., $4,000; tot. mem., 54, pd. part time.

Water Supply—Src., 2 ponds, 2¼ & 6 m. bus. cent.; sys., grav. & pump to res.; 2 res. cap., 2,000,000 gals. & 25,000 gals.; 1 pump. eng., class centrif., cap. day 600,000 gals.; mains, c. & wrt. i., 47.93 m., 1 to 16 in. dia.; 248 hyd.; 309 v.; met., 52; 1,347 serv.; pipe, c. i., wrt. i. & cem. lined; pres., dom. & f. 30 to 100 lbs.; cons. day, 500,000 gals.; cost, $453,197; cost mtce., $5,600; wks. owned by town.

DALTON, p. 3,752; f. area, 1,000 a.; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 1 c. eng., 1 h. & l. trk., 1 hose wag.; hose, 1,000 ft.; f. al., wh.; val. equip., $1,000; exp. dept., $150; undrs. rating, second class.

Water Supply—Src., spr., 2 m. bus. cent.; sys., grav.; res. cap., 135,000,000 gals.; mains, c. i., 25 m., 4 to 14 in. dia.; 130 hyd.; 34 v.; 498 serv.; pipe, c. i.; pres., dom. & f. 100 lbs.; cost, $87,760; cost mtce., $600; wks. owned by town.

DANVERS, p. 11,108; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 h. & l. trk., 7 hose wag., 2 auto. comb. c. & h. wag., 2 hose reels, 6 hrs.; hose, cot., rub. lined, gd., 14,000 ft.; inf., 300 ft.; tot. hose, 12,300 ft.; f. al., elec., 34 bx.; val. $3,870; tot. mem., 95; pd. full time, 2; pd. part time 93.

Water Supply—Src., pond, 5 m. bus. cent.; sys., pump to res., res. cap., 6,500,000 gals.; 2 pump. eng., class comp. dup., cap. day 4,000,000 gals.; mains, cement lined & c. i., 61½ m., 4 to 20 in. dia.; 334 hyd.; v., 663; met., 193; 2,676 serv.; pipe, i.; pres., dom. & f., 65 to 100 lbs.; cons. day, 1,519,835 gals.; cost, $632,545; cost mtce., $58,484; wks. owned by town.

DEDHAM, p. 10,792; f. area, 20 a.; merc. bldgs., bk. & wd., 2½ stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 10 c. hand ex., 2 auto. pump., 2 h. & l. trk., 4 comb. hose & c. wag., 2 hose wag., 12 hrs.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 40 bx.; val. equip., $12,000; val. bldgs., $18,000; exp. dept., $18,000; tot. mem. 59, pd. part time 38.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 805,500 gals., dim. 42 x 51, mat. iron; 2 pump. eng., class comp. dup., cap. day 2,400,000 gals.; mains, c. i., 31 m., 2 to 10 in. dia.; 171 hyd.; 176 v.; met., 1,100; 1,570 serv.; pipe, cem. lined; pres., dom. 50 lbs., f. 68 lbs.; cons. day, 1,020,853 gals.; cost, $312,580; cost mtce., $32,507; wks. owned by Co.

DEERFIELD, p. 2,803; f. area, 2 sq. m.; merc. bldgs., stn., bk. & wd., 2½ stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of some f. inv. F. dept.—1 h. & l. trk., 20 c. hand ex.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $500; val. bldgs., $500; tot. mem., 20 vol.

Water Supply—Src., wells & spr., ¾ m. bus. cent.; sys., grav.; res. cap., 110,000 gals.; 1 pump. eng.; cap. day, 72,000 gals.; mains, c. i., 5 m., 6 to 8 in. dia.; 38 hyd.; 14 v.; 80 serv.; pipe, wrt. i.; pres., dom. 95 lbs., f. 95 to 100 lbs.; cons. day, 25,000 gals.; cost, $31,000; cost mtce., $2,000; wks. owned by city.

DOUGLASS, p. 2,181; f. area, all the town; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., hand grenades, 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 1,500 ft.; tot. hose, 3,000 ft.; f. al., bell; val. equip., $800; val. bldgs., $1,350; exp. dept., $350; tot. mem., 40 vol.

Water Supply—Src., driven wells.

DRACUT, p. 5,280; merc. bldgs., bk. & stn., 2 & 6 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 comb. h. & l. trk. & c. extension, 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $500; exp. dept., $500; tot. mem., 48, pd. part time.

Water Supply—Src., wells; hyd., pres., 42 to 80 lbs.

DUDLEY, p. 3,701; merc. bldgs., wd. F. dept.—F. al., bell & wh.; vol.

Water Supply—Src., wells; sys., grav. & pump to stdp.; stdp. cap., 770,000 gals.; 2 pump. eng.; mains, c. i., 9.68 m., 6 to 12 in. dia.; 82 hyd.; 50 v.; 287 serv.; pipe, galv. i.; pres., f. 90 lbs.; wks. owned by city.

EAST BRIDGEWATER, p. 3,486; bldgs., wd., 1½ & 2½ stor.; wd. rfs. perm. F. dept.—1 auto. comb. c. & h. wag., 16 c. hand ex., 2 h. & l. trk., 2 hose wag., 4 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & wh.; val. equip., $10,000; val. bldgs., $12,000; exp. dept., $2,500; tot. mem., 35 vol.

EASTHAMPTON, p. 11,261; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hose reel, 3 hrs.; hose, cot., rub. lined, gd., 4,600 ft.; rub., gd., 400 ft., inf., 500 ft.; tot. hose, 5,000 ft.; f. al., bell, Gamewell; val. equip., $16,750; val. bldgs., $13,000; exp. dept., $7,000 to $8,000; tot. mem. 39, vol. 35, pd. full time 4.

Water Supply—Src., wells, 2½ m., bus. cent.; sys., pump to stdp., cap., 2,250,000 gals.; mat.

conc.; pump. eng., cap. day 1,000,000 gals.; mains, c. i., 23 m., 2 to 12 in. dia.; 330 hyd.; 130 v.; met., 1,795; 1,815 serv.; pipe, galv. i.; pres., dom. & f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $278,000; cost mtce., $13,500; wks. owned by town.

EAST LONG MEADOW, p. 2,352. F. dept.—2 c. tanks, 2 hose reels, 800 ft. hose (400 ft. hose in reserve); val. equip., $1,200; vol.

Water Supply—From Springfield; sys., grav.; 75 hyd.; 90 v.; 340 serv.; 300 met.; mains, c. i., 7 m., 4 to 8 in. dia.; pres., dom. & f. 35 to 100 lbs.; cons. day, 800 gals.; cost, $46,000; cost mtce., $2,600; wks. owned by town.

EASTON, p. 5,041; f. area, 500 a.; merc. bldgs., stn. & wd., 2 stor.; priv., wd. & stn. & bk., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 motor c. eng., 2 auto. comb. c. & h. wag., 14 c. hand ex., 1 motor h. & l. trk., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 2,800 ft.; rub., gd., 400 ft.; inf., 300 ft.; tot., 3,500 ft.; f. al., Gamewell, 23 bx.; val. equip., $10,000; val. bldgs., $8,000; exp. dept., $2,500; tot. mem. 23, pd. part time 23.

Water Supply—Src., wells, 1-3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 240,000 gals.; res. cap., 1,500,000 gals.; 2 pump. eng., cap. day, 1,500,000 gals.; mains, c. i., 9½ m., 4 to 10 in. dia.; 81 hyd.; 150 v.; met., 650; 650 serv.; pipe, iron; pres., dom. & f. 60 to 90 lbs.; cons. day, 150,000 gals.; cost, $100,000; cost mtce., $140; village owns wks.

EVERETT, p. 40,120; f. area, 2,300 a.; merc. bldgs., wd., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 h. & l. trk., 1 c. eng., 8 c. hand ex., 2 hose wag., 2 comb. trks., 16 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 400 ft.; tot. hose, 6,400 ft.; f. al., bells & wh., 63 bx.; val. equip., $17,000; val. bldgs., $30,800; exp. dept., $27,550; tot. mem., 46, pd. full time 17, pd. part time 29.

Water Supply—Src., Metropolitan, 4¾ m. bus. cent.; sys., grav. & pump to mains; mains, c. i., 53.78 m., 4 to 24 in. dia.; 592 hyd.; met., 4,608; 6,208 serv.; pipe, lead; pres., dom. & f., 45 to 90 lbs.; cons. day 3,530,600 gals.; cost, $930,000; cost mtce., $23,000; wks. owned by city.

FAIRHAVEN, p. 7,291; f. area, 6,000 a.; merc. bldgs., stn., bk. & wd., ½ to 3½ stor.; priv., stn., bk. & wd., 1 to 3½ stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—15 c. hand ex., 1 h. & l. trk., 2 auto. comb. c. & h. wag., 3 auto. hose wag.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 400 ft.; tot., 4,400 ft.; f. al., Gamewell, 27 bx.; val. equip., $12,000; val. bldgs., $2,000; exp. dept., $8,000; tot. mem., 50, pd. part time.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 500,000 gals.. dim. 35 x 50, mat. stl.; 4 pump. eng., class dup. & triplex, cap day, 4,600,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 132 hyd.; met., 1,700 1,700 serv.; pipe, tin & lead; pres., dom. & f. 74 lbs.; cons. day, 400,000 gals.; wks. owned by Co.

FALL RIVER, p. 120,485; f. area, 41 sq. m.; merc. bldgs., stn. & wd., 3 to 6 stor.; priv., stn., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. str., 1 auto. c. eng., 7 auto. comb. hose car, 40 pony c., 1 auto. serv. trk., 1 auto repair car, 38 c. hand ex., 5 auto. comb. c. & h. wag., 3 chief's auto., 1 triple 750 gal. comb. pumper, 2 auto. squad wag., 4 auto. aer. trk., 1 auto. h. & l. trk.; hose, cot., rub. lined, gd., 11,450 ft.; rub. gd., 16,900 ft.; chem., 2,200 ft.; tot. hose, 30,550 ft.; f. al., Gamewell, 217 bx.; val. equip., $135,000; val. bldgs., $284,000; exp. dept., $170,000; tot. mem. 182; undrs. rating first class.

Water Supply—Src., lake, 1¾ m. bus. cent.; sys., pump to stdp. & tks.; stdp. cap., 5,306,593 gals., loc. in city; mat., iron; 5 pump. eng., class comp., cap. day 33,000,000 gals.; mains, c. i., 130 m., 6 to 36 in. dia.; 1,720 hyd.; 1,896 v.; met., 11,900; 11,014 serv.; pipe, lead; pres., dom. & f. 75 lbs.; cons. day, 7,042,000 gals.; cost, $2,650,000; cost mtce., $127,000; wks. owned by city.

FALMOUTH, p. 3,500. F. dept.—1 c. eng., 75 c. hand ex., 9 hose reels, 1 auto. pump eng., 1 motor l. trk. & comb. c. & hose, 1 h. & l. trk.; hose, 10,000 ft.; f. al., Gamewell, 7 bx.; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $19,700; tot. mem., 136; pd. full time 2, part time 6, vol. 128.

Water Supply—Src., Long Pond; sys., pump to stdp.; stdp. cap., 800,000 gals.; 3 pumps, cap., 2,000,000 gals. day; 275 hyd.; 1,700 serv.; pres., 80 lbs.; cost, $421,729; wks. owned by town.

FITCHBURG, p. 41,029; f. area, 18,163 a.; merc. bldgs., bk. cem. & wd., 1 to 7 stor.; priv., bk. cem. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 chief's auto., 1 str., 30 c. hand ex., 3 h. & l. trk., 4 motor c. & h. wag., 1 hose wag.; 5 comb. c. & h. wag., 11 hose reels, 6 hrs., (1 motor, 2 horse drawn), 1 motor c. & h. pump. eng.; hose, cot., rub. lined, gd., 16,500 ft.; f. al., Gamewell elec., 100 bx.; val. equip., $84,895; val. bldgs., $90,725; exp. dept., $146,102; tot. mem. 103, pd. full time 69, pd. part time 34.

Water Supply—Src., brooks & ponds, 2 to 8 m. bus. cent.; sys., grav.; res. cap., 1,700,000,000 gals., loc. n. & w. of city; mains, c. i., 86 m., 4 to 30 in. dia.; 896 hyd.; 923 v.; met., 5,039; 5,900 serv.; pipe, wrt. i.; pres., dom. & f. 40 to 180 lbs.; cons. day, 4,500,000 gals.; cost, $2,114,000; cost mtce., $71,000; wks. owned by city.

FOXBORO, p. 4,136; f. area, 12,460 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. F. dept.—1 str., 1 auto. comb. trk., 1 comb. c & hose wag.; 1 hose wag., 25 chem. ex., 1 h. & l. trk., 1 supply wag., 4 hose car., 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $19,000; val. bldgs., $2,000; exp. dept., $4,000; tot. mem., 27; pd. part time; undrs. rating, first class.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 282,000 gals., 2 pump. eng., cap. day, 980,000 gals.; mains, iron, 18 m., 4 to 12 in. dia.; 110 hyd.; 80 v.; met., 460; 760 serv.; pres., dom. 60 lbs., f. 70 lbs.; cons. day, 300,000 gals.; cost, $110,000; cost mtce, $9,000; wks. owned by district.

FRAMINGHAM, p. 17,033; f. area, 14,936 a.; merc. bldgs., bk. & wd., 4 stor.; priv., bk. & wd., 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—(2 str. in reserve), 20 c. hand ex., 1 h. & l. trk., 7 hose wag., 3 auto. comb. c. & h. wag., 7 hrs.; hose, cot., rub. lined, gd., 10,500 ft.; f. al., Gamewell, 72 bx.; val. equip., $37,500; val. bldgs., $35,000; exp. dept., $25,000; tot. mem. 58, pd. full time 26, pd. part time 19.

Water Supply—Src., Filter Galleries & Metropolitan Condicut, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 750,000 gals.; 3 pumps, cap. day 6,000,000 gals.; mains, c. i., 53.04 m., ¾ to 16 in. dia.; 300 hyd.; 655 v.; 2,917 met.; 2,781 serv.; pipe, galv. & wrt. i.; pres., dom. & f. 60 to 106 lbs.; cons. day, 1,029,294 gals.; cost mtce., $44,559; wks. owned by town.

FRANKLIN, p. 6,497; f. area, 27 sq. m.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 50 c. hand ex., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 4 hose wag.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., Gamewell, 16 bx.; val. equip., $18,000; val. bldgs., $3,000; exp. dept., $4,000; tot. mem. 55, pd. part time.

Water Supply—Src., 20 driven 2½-in. wells, 1 m. bus. cent.; sys., grav.; stdp. cap., 440,000 gals., loc. in town; dim., 30 x 80 ft.; mat., i.; 3 pump. eng., class stm. & elec., cap. day, 1,500,000 gals. each; mains, cem. & c. i., 30 m., 4 to 12 in. dia.; 157 hyd.; met., 1,168; 1,168 serv.; pipe, wrt. i. & cem.; pres., dom. 50 to 110 lbs.; cons. day, 400,000 gals.; cost, $250,000; cost mtce., $10,000; wks. owned by town.

GARDNER, p. 16,971; f. area, 18,000 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 str., 1 auto. comb. c. & h. wag., 1 chief car., 26 c. hand ex., 2 h. & l. trk., 1 hose wag., 6 hrs.; hose, cot., rub. lined, gd., 8,500 ft.; f. al., Gamewell, 61 bx.; val. equip., $39,000; val. bldgs., $57,000; exp. dept., $34,835; tot. mem. 61, pd. part time 7, vol. 54.

Water Supply—Src., Crystal Lake, ¼ m. bus. cent.; sys., pump to res.; res. cap., 5,109,000 gals.; 2 pump. eng., class comp., cap. day 5,500,000 gals.; mains, c. i., 31.4 m., 1 to 24 in. dia.; 272 hyd.; 287 v.; met., 707; 2,117 serv.; pipe, wrt. i. & cem. lined; pres., dom. & f. 45 to 145 lbs.; cons. day, 808,413 gals.; cost, $523,886; cost mtce., $21,612; wks. owned by town.

GEORGETOWN, p. 2,004; bldgs., bk. & wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 2 auto. comb. c. & h. wag., 2 hand eng., 40 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 500 ft.; tot. hose, 3,000 ft.; val. equip., $18,000; val. bldgs., $5,500; exp. dept., $1,500; tot. mem., 75 vol.

Water Supply—Src., 14 cisterns, 15 lakes, 2 lakes of 200 a. each & 10 strm.

GLOUCESTER, p. 22,947; f. area, 24,398 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 f. boat, 5 str., 29 c. hand ex., 2 h. & l. trk., 1 aer. trk., 5 hose wag., 1 hose reel (1 in reserve), 2 auto. comb. c. & h. wag., 1 chief's auto., 3 comb. c. & h. wag., 21 hrs., Ahrens Fox comb.; hose, cot., rub. lined, gd., 18,000 ft.; f. al., Gamewell, 70 bx.; val. equip., $87,121; val. bldgs., $45,000; exp. dept., $64,000; tot. mem. 176, pd. full time 27, pd. part time 3, vol. 149.

Water Supply—Src., res., 2 to 4 m. bus. cent.; sys., pump from res.; res. cap., 3,000,000 gals.; 2 pump. eng., cap. day 7,000,000 gals.; mains, c. i. & cem. lined, 82 m., 1¼ to 20 in. dia.; 391 hyd.; 662 v.; met., 498; 5,251 serv.; pipe, galv. i. & cem. lined; pres., dom. 30 to 75 lbs.; cons. day, 1,420,780 gals.; cost, $1,630,956; cost mtce., $30,000; wks. owned by city.

GRAFTON, p. 6,887; f. area, 3,000 a.; merc. bldgs., bk., stn. & wd., 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 comb. c. & h. wag., 60 c. hand ex., 1 h. & l. trk., 3 hose car., 1 hose wag.; hose, rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot., 2,500 ft.; f. al., siren & wh.; val. equip., $8,000; val. bldgs., $4,500; exp. dept., $5,000; tot. mem., 50; pd. full time 25; undrs. rating class c.

Water Supply—Src., spr., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 110,000 gals., dim. 25 x 30, mat. wrt. i.; pump. eng., cap. day 1,000,000 gals.; mains, c. i., 4 to 10 in. dia.; 93 hyd.; 47 v.; met., 6; 383 serv.; pipe, wrt. i.; pres., dom. 80 to 125 lbs., f. 125 lbs.; cons. day, 100,000 gals.; cost, $53,000; cost mtce., $3,000; wks. owned by Co.

GREAT BARRINGTON, p. 6,315; f. area, 1,500 a.; bldgs., bk., 2 to 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 Amer. La France triple, 1 c. eng., 10 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hose car.; 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,500 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 19 bx.; val. equip., $25,000; val. bldgs., $20,000; exp. dept., $6,300; tot. mem., 19, pd. part time.

Water Supply—Src., brooks, riv. & lake, ⅛ m. bus. cent.; sys., grav. & pump to res.; res. cap., 650,000 gals.; 2 pump. eng., triplex, cap. day 28,000 gals.; mains, c. i., 21 m., 2 to 12 in. dia.; 104 hyd.; 75 v.; met., 25; serv., 1,200; pipe, galv.; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 450,000 gals.; cost, $110,000; cost mtce., $2,000; wks. owned by city.

GREENFIELD, p. 15,462; f. area, 13,500 a.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. trk., 14 c. hand ex., 1 auto. h. & l. trk., 2 hose wag., 1 hose car., 3 comb. c. & h. wag., 1 triple comb.; hose, cot., rub. lined, gd., 6,500 ft.; inf., 500 ft.; tot. hose, 7,000 ft.; f. al., Gamewell, 55 bx.; tot. mem. 60, pd. full time 4, pd. part time 52.

Water Supply—Src., brooks & riv.; 5 m. bus. cent.; sys., grav.; res. cap., 70,000,000 gals. & in town cap. 2,500,000 gals.; loc. at Leyden; 1 pump. eng., class dup., cap. day 3,000,000 gals.; mains, c. i., 54.90 m., 4 to 30 in. dia.; 415 hyd.; 605 v.; met., 507; 3,044 serv.; pipe, w. i.; pres., dom. & f. 65 to 135 lbs.; cons. day, 1,500,000 gals.; cost, $480,000; cost mtce., $24,000; wks. owned by town.

GROTON, p. 2,185; merc. bldgs., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 hand eng., 1 c. eng., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; exp. dept., $1,200; tot. mem. 75, pd. part time.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to res.; res. cap. 800,000 gals.; 2 pump. eng., cap. day 500,000 gals.; mains, 9 m., 4 to 12 in. dia.; 52 hyd.; met., 290; 210 serv.; pres., dom. & f. 70 to 90 lbs.; cons. day 60,000 gals.; cost, $89,000; wks. owned by priv. Co.

GROVELAND, Essex Co., p. 2,650. F. dept.—1 comb. c. & h. wag., 2 c. eng., 25 hand c. ex., 2,000 ft. hose; f. al., bell; val. equip., $1,000; exp. dept., $2,500; tot. mem., 45 vol.

Water Supply—Src., Johnsons Pond, 1 m. bus. cent.; sys., grav. (for res. & pumps. see Haverhill); mains, c. i., 10 m., 2 to 10 in. dia.; 67 hyd.; 52 v.; 263 met.; 485 serv.; pres., dom. 102 lbs. & f. 112 lbs.; cons. day 45,000 gals.; cost, $44,200; cost mtce., $6,862; wks. owned by town.

HADLEY, p. 2,784. F. dept.—6 hose wag., ladders; hose, cot., rub. lined, gd., 600 ft.; f. al., bell; val. equip., $1,500; val. bldgs.; $1,000; exp. dept., $250; tot. mem., 75 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav.; 70 hyd.; pres., dom. & f. 65 to 75 lbs.; wks. owned by town.

HANOVER, p. 2,575. F. dept.—6 trks. with c. tks., 2 h. & l. trk.; f. al., elec. siren; 6 vol. companies of 25 men.

HARVARD, p. 2,546; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto comb. c. & h. wag., 12 c. hand ex., 1 auto. hose wag.; hose, 1,700 ft.; val. equip., $9,000; val. bldg., $7,000; exp. dept., $2,000; tot. mem., 10, pd. part time.

Water Supply—Src., spr. & driven wells, ½ m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; pump. eng., cap. day 216,000 gals.; mains, lead; 8 serv.; pipe, lead; cost, $1,000; cost mtce., $25; wks. owned by private Co.

HATFIELD, p. 2,651; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 6 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., bell; val. equip., $3,000; exp. dept., $50; tot. mem., 70 vol.

Water Supply—Src., brook, 4 m. bus. cent.; sys., grav.; small res.; mains, c. i., 22 m., 2 to 8 in. dia.; 98 hyd.; 361 serv.; pres., dom. & f. 42 lbs.; cons. day, 120,000 gals.; cost, $61,000; cost mtce., $300; wks. owned by town.

HAVERHILL, p. 53,884; f. area, 32 sq. m.; merc. bldgs., bk., cem. & wd., 1 to 6 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str., 3 hand eng., 14 c. hand ex. (3 in reserve), 1 c. eng on wls., 1 chief's auto., 2 auto. hose wag., 4 auto. comb. c & h. wag., 1 auto. h. & l. trk., 1 aer. trk., 2 h. & l. trk., 2 comb. c. eng., 5 hose wag., 5 hose reels, 1 chief's wag., 3 triple comb. pump. c. & hose, 1 comb. c. & l. trk., 1 hose car., 1 f. al. car; 4 fuel & exercise wag., 4 hose & ladder sleighs, 2 hrs. (5 in reserve); hose, cot., rub. lined, gd., 15,850 ft.; f. al., elec., 72 bx.; val. equip., $117,962; val. bldgs., $100,000; exp. dept., $63,000; tot. mem., 140, pd. full time 38, pd. part time 102.

Water Supply—Src., ponds, 1 to 3 m. bus. cent.; sys., grav., pump to res.; 2 res., cap. 12,000,000 gals., loc. on hill; 5 pump. eng., cap. day 24,000,000 gals. (2 pump., eng., cap. 8,000,000 gals., in reserve); mains, c. i., 121.57 m., 2 to 20 in. dia.; 475 hyd.; 1,556 v.; met., 5,069; 8,696 serv.; pipe, lead & wrt. i.; pres., dom. & f. 30 to 120 lbs.; cons.

day, 5,554,647 gals.; cost, $1,931,793; cost mtce., $106,083; wks. owned by city.

HINGHAM, p. 5,604; f. area, 640 a.; merc. bldgs., wd., 2½ stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. pump. eng., 1 str., 2 comb. c. & h. wag., 27 c. hand. ex., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 6,500 ft.; cot., gd., 650 ft.; tot., 7,150 ft.; f. al., Gamewell, 43 bx.; val. equip., $29,000; val. bldgs., $26,000; exp. dept., $18,072.; tot. mem., full time 3, 102; pd. 99 vol.

Water Supply—Src., ponds, 5 m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 537,213 gals.; dim., 40 x 57, loc. on Strawberry Hill; mat., iron; 2 pump. eng., cap. day 2,500,000 gals.; mains, cem. & c. i., 57½ m., 2 to 16 in. dia.; 240 hyd.; 360 v.; met., 15; 2,392 serv.; pipe, galv. & wrt. i.; pres., dom. 52 lbs., f. 70 lbs.; cost, $250,000; cost mtce., $5,000; wks. owned by Co.

HOLBROOK, Norfolk Co., p. 3,161; f. area, 6,000 a.; merc. bldgs., wd., 2 stor.; priv., wd., 1½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose car.; 2 aer. trk.; 2 comb. auto. trk.; hose, cot., rub. lined, gd., 4,100 ft.; tot. hose, 5,700 ft.; f. al., Gamewell, 26 bx.; val. equip., $7,000; val. bldgs., $12,000; exp. dept., $5,500; tot. mem., 29; pd. full time 1, pd. part time 28.

Water Supply—Src., pond, 5 m. bus. cent.; sys., pump to stdp.; stdp. cap., 593,760 gals.; dim., 30 x 112; mat., wrt. i.; res. loc. 1 m. bus. cent.; 2 pump. eng., class dup., cap. day 4,000,000 gals.; mains, c. i., 14.3 m., 4 to 12 in. dia.; 100 hyd.; 114 v.; met., 22; 840 serv.; pipe, cem. lined; pres., dom. 70 lbs., f. 70 lbs.; cons. day, 265,470 gals.; cost, $138,000; cost, mtce., $11,491; wks. owned by town.

HOLDEN, p. 2,970; f. area, 20,000 a.; merc. bldgs., wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of some f. inv. F. dept.—2 h. & l. trk., 10 c. hand ex., 1 comb. c. & h. trk., 1 Ford trk., 2 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 200 ft.; tot. hose, 2,200 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $6,000; exp. dept., $800; 50 vol.

Water Supply—Src., lake, 4 m. bus. cent.; sys., grav.; mains, c. i., 7½ m., 6 to 20 in. dia.; 70 hyd.; 325 met.; 327 serv.; pres., dom. & f. 95 lbs.; cost, $81,229.51; cost mtce., $500; wks. owned by town; undrs. rating, third class.

HOLLISTON, p. 2,707; f. area, 12,100 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. hose wag., 1 auto. comb. c. & h. trk., 1 triple comb., 48 c. hand ex., 1 auto. h. & l. trk., 2 hose wag., 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 500 ft.; tot. hose, 5,000 ft; f. al., Gamewell, 25 bx.; val. equip., $9,400; val. bldgs., $3,000; exp. dept., $2,200; tot. mem., 42 vol.

Water Supply—Src., spr., ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 317,000 gals.; dim., 30 x 60; mat., boiler i.; 50 hyd.; 200 serv.; pipe, galv. i.; pres., f. 95 lbs.; wks. owned by Co.

HOLYOKE, p. 60,203; f. area, 900 a.; merc. bldgs., stn. & bk., 1 to 8 stor.; priv., stn., bk. & wd., 5 stor.; wd. rfs. not perm. is f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 chief's auto., 4 auto. comb. c. & h. wag., 3 triple comb. pump; 2 str., 4 c. hand ex., 2 h. & l trk., 2 aer. trk. with tractor, 1 hose wag., 1 comb. c. & h. wag., 4 hrs.; hose, cot., rub. lined, gd., 20,000 ft.; inf., 4,000 ft.; tot. hose, 24,000 ft.; f. al., Gamewell, 182 bx.; val. equip., $105,000; val. bldgs., $262,510; exp. dept., $278,000; tot. mem. 140, pd. full time 135, pd. part time 5.

Water Supply—Src., ponds, strm. & storage res., 2, 3 & 14 m. bus. cent.; sys., grav.; res. cap., 3,014,000,000 gals.; mains, c. i., 96.43 m., 4 to 36 in. dia.; 755 hyd.; 1,362 v.; met., 477; 4,782 serv.; pipe, c. i., pres., dom. & f. 75 to 100 lbs.; cons. day, 7,191,600 gals.; cost, $1,397,916.74; cost mtce., $82,283; wks. owned by city.

HOPEDALE, p. 2,777; wd. rfs. perm. in f. area, fwks. & combt. ord. F. dept.—1 auto. h. & l. trk., 1 auto. trk., 40 c. ex., 1 c. eng.; hose, cot., rub. lined, gd., 6,200 ft.; f. al., Gamewell, 22 bx.; val. equip., $25,000; val. bldgs., $50,000; exp. dept., $9,000; tot. mem., 37, pd. full time, 2, pd. part time, 35.

Water Supply—Milford Water Co.; 65 hyd.; pres., 100 lbs.

HOPKINTON, p. 2,289; merc. bldgs., wd., 1½ to 3 stor.; priv., 1½ to 2½ stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—3 hand eng., 12 c. hand ex., 1 h. & l. trk., 4 hose wag.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., 4 bx., bell; val. equip., $5,000; val. bldgs., $6,000; exp. dept., $1,500; tot. mem., 82 vol.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap. 254,000 gals.; dim., 35 x 35; mat., iron; pump. eng., cap. day 300,000 gals.; mains, c. i., 7 m., 2 to 8 in. dia.; 54 hyd.; met., 27; 700 serv.; pipe, wrt. i.; pres., dom. 77 lbs., f. 77 to 120 lbs.; cons. day 21,686 gals.; cost, $50,000; cost mtce., $1,500; wks. owned by town.

HOUSATONIC, p. 3,010; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 2 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 500 ft.; tot. hose, 1,500 ft.; f. al., bell; tot. mem., 45 vol.

Water Supply—Src., lake, 4½ m. bus. cent.; sys., grav.; mains, c. i., 16 m., 4 to 14 in. dia.; 12 hyd.; 10 v.; met., 9, 550 serv.; pipe, galv. & wrt. i.; pres., dom. & f. 65 lbs.; cost, $74,000; cost mtce., $2,650; wks. owned by priv. Co.

HUDSON, p. 7,607; 1½ a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. triple comb., 1 auto. comb. c. & h. trk., 10 c. hand ex., 1 str., 1 auto. h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 4,000 ft.; c., 800 ft.; tot., 4,800 ft.; f. al., Gamewell, 26 bx.; val. equip., $24,000; val. bldgs., $27,500; exp. dept., $10,000; tot. mem., 30, pd. full time 5, pd. part time 25.

Water Supply—Src., pond, 3 m. bus. cent.; sys., grav.; mains, c. i. & cem., 15.3½ m; 4 to 18 in. dia.; 202 hyd.; 337 v.; met., 1,328; 1,328 serv.; pipe, iron & cem. lined; pres. dom. 30 to 58 lbs., f. 30 to 55 lbs.; cons., 285,000; cost, $296,354; cost mtce., $6,000; wks. owned by town.

IPSWICH, p. 6,201; f. area, 1,280 a.; merc. bldgs., wd., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 1 hand eng., 1 c. hand ex., 1 h. & l. trk., 2 hose wag., 5 hose reels; hose, cot., rub. lined, gd., 5,300 ft.; rub., gd., 800 ft.; inf., 900 ft.; tot. hose 7,000 ft.; f. al., Gamewell, 19 bx.; val. equip., $12,000; val. bldgs., $25,000; exp. dept., $6,100; tot. mem. 40, pd. full time 4, vol. 36.

Water Supply—Src., brook, 2 m. bus. cent.; sys., pump to res.; res. cap., 3,000,000 gals., loc. on hill in town; 2 pump. eng., class comp. dup., size 18 x 10 x 12, cap. day 1,500,000 gals.; mains, c. i., 15 m., 4 to 14 in. dia.; 193 hyd.; 136 v.; met., 571; 1,054 serv.; pipe, lead; pres., dom. 20 to 70 lbs., f. 20 to 70 lbs.; cost, $237,909; cost mtce., $6,864.84; wks. owned by town.

KINGSTON, p. 2,505; f. area, 2,565 a.; merc. bldgs., wd., 1½ & 2½ stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 3 hand hose reels, 6 h. & l. trks., 1 auto. comb. c. & h. trk., 1 auto. trk.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., telp.; val. equip., $2,500; val. bldgs., $3,000; exp. dept., $800; tot. mem., 30, pd. part time, vol. 4.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to res.; res. cap., 300,000 gals.; 2 trip. pump. eng., class dup., cap. day 432,000 gals.; mains, c. i., 12 m., 4 to 8 in. dia.; 82 hyd.; 44 v.; 10 met.; 593 serv.; pipe, iron; pres., dom. 75 lbs., f. 90 lbs.; cons. day, 262,000 gals.; cost, $75,000; cost mtce., $2,500; wks. owned by town.

LANCASTER, p. 2,461; bldgs., bk. & wd., 1½ & 2 stor.; wd. rfs. perm. F. dept.—1 auto. comb. c. & h. wag., 72 c. hand ex., 2 h. & l. trk., 3 hose car., 2 hrs.; hose, gd., 4,000 ft.; f. al., bell; exp. dept., $1,800; tot. mem. 27, pd. $25 each per year.

Water Supply—Secured from town of Clinton; sys., grav.; mains, 20 m.; 62 hyd.; met., 355; 440 serv.; pres., dom. & f. 110 lbs.; cons. day, 116,228 gals.; cost, $55,000; wks. owned by town.

LAWRENCE, p. 94,270; f. area, 4,185 a.; merc. bldgs., stn. & bk., 1 to 10 stor.; priv., wd., 1 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng. (in reserve), 1 comb. c. & h. auto., 3 h. & l. auto., 1 auto. aer. trk., 2 hose wag. (in reserve), 5 750-gal. & 2 600-gal. triple comb.; hose, cot., rub. lined, gd., 15,550 ft.; rub., gd., 1,400 ft.; tot., 16,950 ft.; f. al., Gamewell, 146 bx.; val. equip., $230,829; val. bldgs., $200,000; exp. dept., $329,000; tot. mem. 140, pd. full time; undrs. rating, third class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 538,000 gals.; res. cap., 40,000,000 gals., loc. west of town; 6 pump. eng., cap. day 15,000,000 gals.; mains, c. i., 111 m., 1 to 30 in. dia.; 955 hyd.; 1,996 v.; met., 9,441; 9,736 serv.; pipe, lead, galv. i. & tin-lined lead & block tin; pres., dom. & f. 40 to 130 lbs.; cons. day, 5,200,000 gals.; cost, $2,033,596; cost mtce., $190,832; wks. owned by city.

LEE, p. 4,085; f. area, 6,000 a.; merc. bldgs., stn., bk. & wd., 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng. on wls., 1 h. & l. trk., 1 hose wag., 6 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 200 ft.; inf., 250 ft.; tot. hose, 1,950 ft.; f. al., wh.; val. bldgs., $15,000; tot. mem., 80 vol.

Water Supply—Src., res., 3 m. bus. cent.; sys., grav.; res. cap., 50,000,000 gals.; pump. eng., cap., 150 gals. min.; mains, c. i., 10 m., 2 to 12 in. dia.; 65 hyd.; met., 2; 500 serv.; pipe, galv. i.; pres., dom. 90 lbs. & f. 90 lbs.; cost, $75,000; cost mtce., $2,000; wks. owned by Co.

LEICESTER, p. 3,635; f. area, 14,650 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 stm. eng., 1 c. eng., 25 c. hand ex., 3 hose wag., 5 reel hose; hose, cot., rub. lined, gd., 5,450 ft.; inf., 400 ft.; tot. hose, 5,850 ft.; f. al., Gamewell; val. equip., $14,000; val. bldgs., $3,500; exp. dept., $2,500; tot. mem., 41, pd.

Water Supply—Src., spr., 5 m. bus. cent.; sys., grav.; stdp. cap., 175,000 gals.; dim., 30 x 40; mains, c. i., 8 m., 4 to 12 in. dia.; 29 hyd.; 54 v.; met., 100; 226 serv.; pres., dom. & f. 50 to 100 lbs.; cost, $66,868; cost mtce., $500; wks. owned by village.

LENOX, p. 2,691; f. area, 640 a.; merc. bldgs., stn., bk., conc. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 12 c. hand ex., 2 h. & l. trk., 1 auto. comb. c. hose & ladder wag., 4 hose carts; hose, cot., lined, gd., 5,000 ft.; f. al., Gamewell, 18 bx.; val. equip., $21,000; val. bldgs., $13,000; exp. dept., $2,000; tot. mem., 120, pd. full time 2, vol. 118.

Water Supply—Src., spr., 4 m. bus. cent.; sys., grav.; res. cap., 55,750,000 gals.; 1 pump. eng., cap. day 864,000 gals.; mains, c. i., 7 m., 2 to 10 in. dia.; 51 hyd.; 400 met.; 304 serv.; pipe, iron; pres., dom. & f. 80 lbs.; cons. day 250,000 gals.; cost mtce., $2,000; wks. owned by Co.

LEOMINSTER, p. 19,744; f. area, 3,200 a.; merc. bldgs., stn., bk. & wd., 3 to 5 stor.; priv., stn., bk. & wd., 2½ & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 16 c. hand ex., 1 h. & l. trk., 1 comb. wag., 2 comb. c. & h. motor trks., 1 trip. comb. h. & c. with pump, 1 auto. comb. c. & h. wag., 6 hose wag., 4 hrs., 1 chief's auto.; hose, cot., rub. lined, gd., 14,000 ft.; inf., 600 ft.; tot. hose, 14,600 ft.; f. al., bell, wh. & elec., Gamewell, 63 bx.; val. equip., $40,750; val. bldgs., $74,000; exp. dept., $56,000; tot. mem. 69, pd. full time 13, vol. 56.

Water Supply—Src., brooks, 2 m. bus. cent.; sys., grav.; res. cap., 600,000,000 gals., loc. in town; mains, c. i., 61.6 m., 4 to 20 in. dia.; 412 hyd.; 527 v.; met., 2,946; 3,542 serv.; pipe, wrt. i.; pres., dom. 80 lbs., f. 100 lbs.; cons., 2,000,000 gals.; cost, $679,000; cost mtce., $20,000; wks. owned by city.

LEXINGTON, p. 6,350; f. area, 1,160 a.; merc. bldgs., bk. cem. & wd., 2 to 5 stor.; priv., wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. c. h. & pump. eng., 24 c. hand ex., 1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 90 bx.; val. equip., $30,000; val. bldgs., $5,000; exp. dept., $11,000; tot. mem., 37; pd. full time 7; pd. part time 30.

Water Supply—Src., Metropolitan, 3 m. bus. cent.; stdp. cap. 550,000 gals.; dim. 105 x 30 ft.; mat. conc., mains, c. i., 39 m., 2 to 12 in. dia.; 236 hyd.; 175 v.; met., 1,399; 1,399 serv.; pipe, c. i.; pres., dom. & f., 85 lbs.; cons. day, 440,000 gals.; cost, $275,000; cost mtce., $13,800; wks. owned by city.

LOWELL, p. 112,759; f. area, 14.1 a.; merc. bldgs., stn., bk. & wd., 1 to 10 stor.; priv., cem., bk. & wd., 1 to 5 stor.; fwks. & combt. ord.; wd. rfs. not perm. in f. area. F. dept.—2 str., 3 chief's autos., 1 c. eng., 1 auto. protective car., 6 auto. comb. c. & h. wag., 28 c. hand ex., 2 aer. trk., 2 hose wag., 5 triple comb., 2 city serv. trk.; hose, cot., rub. lined, gd., 24,000 ft.; inf., 720 ft.; tot. hose, 24,720 ft.; f. al., Gamewell, 176 bx.; val. equip., $275,000; val. bldgs., $295,000; exp. dept., $395,785; tot. mem., 192; pd. full time.

Water Supply—Src., wells, 3 m. bus. cent.; sys., grav., pump dir.; res. cap., 37,000,000 gals.; 10 pump. eng., cap. day, 63,000,000 gals.; (2 pump. eng., cap., 6,000,000 gals., in reserve); mains, c. i., 167.26 m., 4 to 30 in. dia.; 1,532 hyd.; met., 13,618; 15,311 serv.; 2,321 v.; pipe, iron & lead; pres., dom. 72 to 82 lbs., f. 72 to 82 lbs.; cons. day, 6,756,037 gals.; cost, $4,214,338; cost mtce., $277,719; wks. owned by city.

LUDLOW, p. 7,470; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 hose wag.; hose, cot., rub. lined, gd., 7,000 ft.; gd., 250 ft.; tot., 7,250 ft.; f. al., Gamewell, 26 bx.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $7,000; tot. mem., 17, pd. full time 1, pd. part time 16.

Water Supply—See Springfield.

LYNN, p. 99,148; f. area, 11¼ sq. m.; merc. bldgs., bk. & stn., 1 to 8 stor.; priv., wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. str., 1 auto. str. with hose, 5 auto. c. eng., 44c. hand ex., 3 auto. h. & l. trk., 1 auto. aer. trk., 1 comb. aer. & h. & l. trk., 5 auto. hose wag. (3 in reserve), 4 auto. hose car., 5 auto., 2 comb. c. & h. wag., 3 chief's wag. (1 in reserve), 3 fuel & exercise wag., 2 motor pump. eng., 1 supply wag., 3 hrs.; hose, cot., rub. lined, gd., 22,000 ft.; rub., gd., 2,000 ft.; tot. 24,000 ft.; f. al., Gamewell, 187 bx.; val. equip., $202,200; val. bldgs., $212,800; exp. dept., $348,516; tot. mem. 176, pd. full time.

Water Supply—Src., 4 ponds & 2 riv., 2 to 12 m. bus. cent.; sys., grav., pump to res. & stdp.; stdp. cap. 500,000 gals., loc. on Pine Hill; res. cap., 20,000,000 gals.; 9 pump. eng., cap. day 85,000,000 gals.; mains, cem. & c. i., 175 m., 4 to 30 in. dia.; 1,210 hyd.; 1,480 v.; met., 10,400; 15,400 serv.; pipe, cem. lined; pres., dom. & f. 30 to 90 lbs.; cons. day, 8,500,000 gals.; cost, $215,000; cost mtce., $215,000; wks. owned by city.

MALDEN, p. 49,103; f. area, 4.8 sq. m.; merc. bldgs., bk., 1 to 6 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—(2 str. in reserve), 30 c. hand ex., 2 h. & l. trk., 6 auto. comb. c. & h. wag., 2 chief's auto., 1 emergency car., 6 comb. c. & hose; 1 triple comb., 9 hrs.; hose, cot., rub. lined, gd., 15,000 ft.; rub. gd., 1,000 ft.; tot. hose, 16,000 ft.; f. al., Gamewell, 123 bx.; val. equip., $53,000; val. bldgs., $170,000; exp. dept., $120,000; tot. mem. 60, pd. full time.

Water Supply—Src., Metropolitan District Commission; mains, c. i. & cem. lined, 96.26 m., 4 to 16 in. dia.; 601 hyd.; 1,650 v.; met., 8,175; 8,690 serv.; pipe, lead; pres., dom. 60 lbs., f. 105 lbs.; cons. day, 2,698,000 gals.; cost, $1,171,771; cost mtce., $45,264; wks. owned by city.

MANCHESTER, p. 2,466; f. area, 4.400 a.; merc. bldgs., wd., 2½ stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—

1 str., 1 c. eng., 1 auto. comb. c. & h. wag., 7 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 2 hrs; hose, cot., rub. lined, gd., 7,000 ft.; rub. gd., 200 ft.; inf., 1,000 ft.; tot. hose, 8,200 ft.; f. al., Gamewell, 19 bx.; val. equip., $18,000; val. bldgs., $25,000; exp. dept., $11,000; tot. mem., 40; pd. full time, 2; pd. part time, 38.

Water Supply—Src., driven wells & pond, ½ & 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 1,030,000 gals., dim. 50 x 72; 4 pump. eng., cap. day, 3,500,000 gals.; mains, c. i., 21 m., 6 to 16 in. dia.; 214 hyd.; met., 1,211; 1,024 serv.; pipe, wrt. i., & cem. lined; pres., dom. & f. 106 lbs. cons. day, 353,500 gals.; cost, $453,528; cost mtce., $22,000; wks. owned by town.

MANSFIELD, p. 6,255; f. area, 1,800 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. wag., 2 h. & l. trk., 23 c. hand ex., 2 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 500 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 35 bx.; val. equip., $30,000; val. bldgs., $4,000; exp. dept., $14,000; tot. mem. 43, pd. full time 3, pd. part time 40.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., pump to res.; res. cap., 1,500,000 gals.; 3 pump. eng., cap. day 2,600,000 gals.; mains, c. i., 34 m., 4 to 14 in. dia.; 185 hyd.; met., 700; 1,163 serv.; pipe, galv. i. & cem. lined; pres., dom. 76 lbs., f. 76 to 85 lbs.; cons. day, 800,000 gals.; cost, $250,000; cost mtce., $10,000; wks. owned by town.

MARBLEHEAD, p. 7,324; 760 a.; merc. bldgs., wd., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 str., 1 motor h. & l. trk., 12 c. hand ex., 1 hose wag., 4 hose car., 2 auto comb. c. eng. & h. wag., 1 hose & h. & l. trk.; hose, cot., rub. lined, gd., 9,000 ft.; f. al., Gamewell, 51 bx.; val. equip., $55,000; val. bldgs., $25,000; exp. dept., $21,000; tot. mem. 51, pd. full time 6, pd. part time 45.

Water Supply—Src., wells, 3 m. bus. cent.; sys., pump to stdp. & dir.; 2 stdp. cap., 2,000,000 gals.; res. cap., 2,500,000 gals.; 2 pump. eng., class comp. dup., cap. day 3,000,000 gals.; mains, iron, 38 m., 4 to 14 in. dia.; 380 hyd.; 390 v.; met., 1,150; 2,550 serv.; pipe, galv. i.; pres., dom. 65 to 70 lbs., f. 65 to 75 lbs.; cons. day, 650,000 gals.; cost, $475,000; cost mtce., $13,500; wks. owned by town.

MARLBORO, p. 15,028; f. area, 13,000 a.; merc. bldgs., bk. & wd., 1½ to 4 stor.; priv., wd., 1½ to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 auto. h. & l. trk., 2 auto. hose wag., 1 comb. l., h. & c.; 1 auto. comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; rub., gd., 200 ft.; inf., 500 ft.; tot. hose, 6,700 ft.; f. al., Gamewell, 55 bx.; val. equip., $23,000; val. bldgs., $46,000; exp. dept., $8,000; tot. mem., 62, pd. full time 9, vol. 53.

Water Supply—Src., lakes, ½ & 3 m. bus. cent.; sys., pump to res., stdp. & dir.; stdp. cap., 200,000 gals., dim. 30 x 35, mat. wrt. i.; res. cap., 5,500,000 gals., loc. ½ m. bus. cent.; 3 pump. eng., class comp., cap. day 6,500,000 gals.; mains, c. i., 40 m., 4 to 16 in. dia.; 366 hyd.; 419 v.; met., 1,400; 2,420 serv.; pipe, lead; pres., dom. 60 to 142 lbs., f. 80 to 142 lbs.; cons. day, 579,450 gals.; cost, $616,642; cost mtce., $11,000; wks. owned by city.

MAYNARD, p. 7,086; f. area, 3,000 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 auto. comb. chem. & hose wag., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., Gamewell, 19 bx.; val. equip., $12,000; val. bldgs., $8,000; exp. dept., $8,000; tot. mem. 28, pd. full time 2, pd. part time 26; undrs. rating, fourth class.

Water Supply—Src., pond, 3 m. bus. cent.; sys., grav., pump to res.; res. cap., 1,500,000 gals., loc. on Summer hill; 2 pump. eng., cap. day, 2,700,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; pipe, c. i.; 109 hyd.; 130 v.; met., 1,174; 1,178 serv.; pres., dom. 90 lbs., f. 90 lbs.; cons. day 330,000 gals.; cost $175,000; cost mtce., $9,000; wks. owned by town.

MEDFIELD, p. 3,595; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 gas eng., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $5,600; val. bldgs., $1,500; exp. dept., $1,200; tot. mem., 25, pd. part time.

Water Supply—Src., spr.; stdp. cap., 25,000 gals.

MEDFORD, p. 39,038; f. area, 11,500 a.; merc. bldgs., bk. & wd., 3 & 4 stor.; priv., wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. pump & hose wag., 2 comb. auto. h. & l. trk., 4 auto. comb. c. & h. wag., 1 chief's auto., 18 c. hand ex.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell & U. S., 81 bx.; val. equip., $50,000; val. bldgs., $100,000; exp. dept., $61,000; tot. mem., 55; pd. full time 42, pd. part time 13.

Water Supply—Src., Metropolitan Water Works; sys., dir. pres. & grav.; mains, c. i., 74 m., 4 to 20 in. dia.; 753 v.; 700 hyd.; 6,700 met.; 6,700 serv.; pres., dom. of 60 lbs., f. 100 lbs. cons. day, 475,000 gals.; cost mtce., $15,000; wks. owned by city.

MEDWAY, p. 2,956; merc. bldgs., wd., 1½ to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 hand eng., 50 c. hand ex., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 1,000 ft.; tot. hose, 3,500 ft.; f. al., bell & wh.; val. bldgs., $3,500; exp. dept., $2,400; tot. mem., 123 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 436,000 gals.; dim., 38 x 80 ft.; mat., i.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 113 hyd.; 87 v.; 173 met.; 450 serv.; pres., dom. & f., 50 to 100 lbs.; cons. day, 150,000 gals.; cost, $113,000; cost mtce., $6,000; wks. owned by town.

MELROSE, p. 18,204; f. area, 3,144 a.; merc. bldgs., bk. & wd., 1½ to 4 stor.; priv., bk. & wd., 1½ to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 2 comb. chem. & hose wag., 10 c. hand ex., 1 h. & l. trk., 1 auto. h. & l. trk., 1 hose wag. & 1 spare hose wag., 5 hose reels or carts, 10 hrs.; hose, cot., rub. lined, gd., 6,350 ft.; inf., 400 ft.; tot. hose, 6,750 ft.; f. al., Gamewell, elec., 70 bx.; val. equip., $40,695; val. bldgs., $26,625; exp. dept., $3,600; tot. mem., 39, pd. full time 16, pd. part time 23.

Water Supply—Src., riv., Metropolitan sys., 1⅛ m. bus. cent.; sys., pump to res. & dir.; mains, 52.25 m., 4 to 16 in. dia.; 334 hyd.; 555 v.; met., 3,949; 3,741 serv.; pipe, iron & lead; pres., dom. 95 lbs., f. 95 lbs.; cons. day, 1,132,100 gals., cost, $300,578; cost mtce., $6,200; wks. owned by city.

MERRIMAC, p. 2,173; f. area, 800 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. F. dept.—1 str., 7 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hose reel, 8 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., elec., 18 bx.; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $1,500; tot. mem., 30, pd. full time.

Water Supply—Src., well, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 420,000 gals., dim. 40 x 45; 2 pump. eng., cap. day 2,250,000 gals.; mains, c. i., 9½ m., 6 to 12 in. dia.; 84 hyd.; 83 v.; met., 300; 530 serv.; pipe, i.; pres., dom. & f., 84 lbs.; cons. per day, 100,000 gals.; cost, $96,000; cost mtce., $8,400; wks. owned by town.

METHUEN, p. 15,189; f. area, 500 a.; merc. bldgs., bk. & wd., 3 to 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 comb. c. & hose wag., 30 c. hand ex., 1 h. & l. trk., 750 gal. pump. eng., 2 hose reels; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 68 bx.; val. equip., $125,000; val. bldgs., $30,000; exp. dept., $45,000; tot. mem. 30, pd. full time 18, pd. part time 12, vol. 10.

Water Supply—Src., wells, 3 m. bus. cent.; sys., pump to res.; res. cap., 1,013,000 gals.; 2 pump. eng., size 12 x 24 x 18, cap. day 1,500,000 gals.; mains, c. i., 28 m., 4 to 16 in. dia.; 300 hyd.; 190 v.; met., 1,454; 1,775 serv.; pipe, cem.;

pres., dom. 95 lbs., f. 125 lbs.; cons. day, 350,500 gals.; cost, $428,476; cost mtce., $9,000; wks. owned by town.

MIDDLEBORO, p. 8,453; f. area, 2,500 a.; merc. bldgs., wd. & bk., 2 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 comb. c. & h. auto. wag., 1 h. & l. trk., 500 gal. triple comb., 1 hose wag.; hose, cot., rub. lined, gd., 5,500 ft.; f. al., Gamewell, 31 bx.; val. equip., $24,000; val. bldgs., $7,500; exp. dept., $16,000; tot. mem. 60, pd. full time 4, pd. part time 56.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 500,000 gals.; 2 pump eng., cap. day 2,304,000 gals.; mains, c. i., 21.04 m., 2 to 16 in. dia.; 148 hyd.; 233 v.; met., 1,127; 1,106 serv.; pipe, c. i. & lead; pres., dom. & f. 84 to 120 lbs.; cons. day 329,406 gals.; cost, $207,566; cost mtce., $13,818; wks. owned by town.

MILFORD, p. 13,471; f. area, 1,210 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 12 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 comb. c. & h. wag., 8 hrs.; hose, cot., rub. lined. gd., 6,800 ft.; inf., 200 ft.; tot. hose, 7,000 ft.; f. al., bell & wh., 25 bx.; val. equip., $6,900; val. bldgs., $10,000; exp. dept., $13,000; tot. mem., 72, pd. full time 1, pd. part time 71.

Water Supply—Src., Echo Lake & wells, 4 m. bus. cent.; sys., pump dir. to mains; stdp. cap., 420,000 gals.; res. cap., 400,000 gals.; 3 pump. eng., class comp. dup., cap. day 6,000,000 gals.; mains, c. i., 34 m., 4 to 14 in., dia.; 190 hyd.; 415 v.; met., 1,751; 2,415 serv.; pipe, lead, wrt. i.; pres., dom. 75 lbs., f. 110 lbs.; cons. day, 893,019 gals.; wks. owned by Co.

MILLBURY, p. 5,653; f. area, 1,000 a.; merc. bldgs., wd. stn. & bk., 4 stor.; priv., bk., stn. & wd. & cem., 3 to 5 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 auto. comb. c. & h. wag., 8 c. hand ex., 1 750-gal. triple comb., 1 h. & l. trk., 2 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot., 4,500 ft.; f. al., Gamewell, elec., 22 bx.; val. equip., $24,000; val. bldgs., $10,000; exp. dept., $4,000; tot. mem., 27 pd. part time.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump to res.; res. cap., 1,500,000 gals.; 2 pump. eng., class trip. & centrif., cap. day 17,500,000 gals.; mains, c. i., 13 m., 6 to 16 in. dia.; 76 hyd.; met., 4,011; 515 serv.; pipe, cem. lined; pres., dom. & f. 42 to 130 lbs.; cost, $220,000; wks. owned by Co.

MILLER'S FALLS, p. 2,050. F. dept.—1 h. & l. trk., 50 hand ex.; wh. al.; tot. mem., 50 vol.

MILLVILLE, p. 2,224; bldgs., bk. & wd., 2 to 4 stor. F. dept.—1 comb. hose & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; linen, gd., 2,000 ft.; tot. hose, 4,000 ft.; f. al., bell & wh.; tot. mem., 80 vol.

Water Supply—Src., riv., in bus. cent.; sys., pump dir.; mains, c. i., 5 m., 8 to 12 in. dia.; 25 hyd.; pres., f. 110 lbs.; cost, $15,000; cost mtce., $2,000; wks. owned by town.

MILTON, p. 9,382; f. area, 8,400 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 1 auto. comb. c. & h. wag., 1 chief's auto., 1 str., 16 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose pump., 2 comb. c. & h. wag., 11 hrs.; hose, cot., rub. lined, gd., 7,200 ft.; c., 900 ft.; tot., 8,100 ft.; f. al., Gamewell, 68 bx.; val. equip., $37,000; val. bldgs., $10,000; exp. dept., $43,000; tot. men., 45; pd. full time, 20; pd. part time, 25.

Water Supply—Src., Metropolitan Water Board; sys., pump dir.; mains, c. i., 54.3784 m., 2 to 16 in. dia.; 434 hyd.; 746 v.; met., 2,248; 2,248 serv; pipe, lead, galv. i. & cem. lined; pres., dom. & f. 50 to 133 lbs.; cons. day, 402,500 gals.; cost, $600,000; cost mtce., $40,000; wks. owned by town.

MONSON, p. 4,826; f. area, all the town; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 auto. comb. trk., 2 c. eng., 38 c. hand ex., 1 h. & l. trk., 3 hose reels; hose, cot.; hose, 2,500 ft.; f. al., Gamewell, 15 bx.; val. equip., $6,000; val. bldgs. $1,000; exp. dept., $1,000; tot. mem., 18 vol.

Water Supply—Src., well, 3 m. bus. cent.; sys., grav.; res. cap., 700,000 gals.; pump eng., cap. per day, 30,000 gal.; mains, c. i., 15 m., 6 to 12 in. dia.; 97 hyd.; 95 v.; met., 250; 523 serv.; pipe, wrt. iron; pres., dom. & f. 135 lbs.; cons. day 30,000 gal.; cost, $65,000; cost mtce., $3,000; wks. owned by town.

MONTAGUE, p. 7,675; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 3 hose car., 3 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; rub., gd., 1,000 ft.; tot. hose, 6,000 ft.; f. al., telg., 12 bx.; exp. dept., $4,000; tot. mem., 35.

Water Supply—Src., spr., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 25,000 gals.; 3 pump. eng., cap. day 95,000 gals.; mains, c. i., 4½ m., 2 to 4 in. dia.; 7 hyd.; pipe, galv. i.; pres., dom. & f. 30 lbs.; cost, $12,000; cost mtce., $500; wks. owned by priv. Co.

NANTUCKET, p. 2,797; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 hand eng., 1 c. eng., 2 h. & l. trk., 10 hose car., 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., bell; val. equip., $8,500; val. bldgs., $4,000; exp. dept., $6,700; tot. mem. 210, pd. part time.

Water Supply—Src., pond, 2 m. bus. cent. & wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 424,000 gals.; dim., 30 x 80; mat., stk.; 4 pump. eng., class trip., cap. day 2,000,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 93 hyd.; 125 v.; met., 1; 1,400 serv.; pipe, lead & galv. i.; pres., dom. 50 lbs., f. 75 lbs.; cons. day, 400,000 gals.; wks. owned by Co.

NATICK, p. 10,907; merc. bldgs., bk., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 str., 1 h. & l. trk., 4 hose wag., 2 hose reels, 10 hrs.; hose, cot., rub. lined, gd., 8,000 ft.; inf., 2,000 ft.; tot. hose, 10,000 ft.; f. al., Gamewell, 65 bx.; val. equip., $18,000; val. bldgs., $54,850; exp. dept., $10,000; tot. mem., 56 vol.

Water Supply—Src., wells & spr., 1½ m. bus. cent.; sys., pump to res.; res. cap., 4,000,000 gals.; 2 pump. eng., class comp. vertical, cap. day 6,000,000 gals.; mains, c. i. & cem. lined & w. i., 60.27 m., 1 to 18 in. dia.; 256 hyd.; 536 v.; met., 2,539; 2,913 serv.; pipe, galv. & w. i.; pres., dom. 15 to 90 lbs., f. 15 to 90 lbs.; cons. day, 636,186 gals.; cost, $574,035; cost mtce., $19,706; wks. owned by town.

NEEDHAM, p. 7,012; f. area, 7,500 a.; merc. bldgs., wd. & cem., 1 to 3 stor.; priv., stn., bk. & wd., 2½ stor.; wd. rfs. perm in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 1 auto. pump., 1 auto. c. eng., 1 chief's car., 20 c. hand ex.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 54 bx.; val. equip., $25,000; val. bldgs., $7,500; exp. dept., $18,000; tot. mem. 27, pd. full time 6, pd. part time 21; undrs. rating, class B.

Water Supply—Src., well; 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 1,000,000 gals.; dim., 25 x 85; mat., iron; 3 pump. eng., comp. dup., cap. day, 750,000 gals. each; mains, c. i., 41.81 m., 4 to 18 in. dia.; 371 hyd.; 357 v.; met., 1,771; 1,821 serv.; pipe, c. i. & lead; pres., dom. 63 to 120 lbs., f. 63 to 120 lbs.; cons. day, 433,095 gals.; cost, $382,037; cost mtce., $17,000; wks. owned by town.

NEW BEDFORD, p. 121,217; f. area, 12 sq. m.; merc. bldgs., bk. & wd., 1 to 9 stor.; priv., wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 str., 8 auto. str., 5 auto. comb. c. & h. wag., 40 c. hand ex., 5 chief's auto.; 2 trk., 4 aer. trk., 1 hose wag.; hose, cot., rub. lined, gd., 22,400 ft.; f. al., Gamewell, 234 bx.; val. equip., $264,425; val. bldgs., $328,548; exp. dept., $464,761; tot. mem. 220, pd. full time.

Water Supply—Src., Quittacas Ponds, 11½ m. bus. cent.; sys., grav. & pump to res. stdp. cap., 170,000 gals.; 2 res. cap., 82,000,000 gals., loc. at North Dartmouth & New Bedford; 5 pump. eng.,

class comp. comb., cap. day 36,000,000 gals.; mains, c. i. & stl., 185.72916 m., 4 to 48 in. dia.; 1,650 hyd.; 2,654 v.; met., 15,659; 16,354 serv.; pipe, lead; pres., dom. & f. 16 to 91 lbs.; cons. day, 9,463,589 gals.; cost, $4,676,911; cost mtce., $323,350; wks. owned by city.

NEWBURYPORT, p. 15,618; merc. bldgs., bk. & wd., 3 to 5 stor.; priv., wd., 2½ & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—4 str., 14 c. hand ex., 2 h. & l. trk., 6 hose wag., 1 hose reel, 13 hrs.; hose, 11,500 ft.; f. al., Gamewell, 40 bx.; val. equip., $12,000; val. bldgs., $14,000; exp. dept., $12,000; tot. mem., 80 vol.

Water Supply—Src., wells & ponds, 13,000 ft. from bus. cent.; sys., pump to stdp.; stdp. cap., 600,000 gals.; dim., 40 x 65; mat., stl.; 3 pump. eng., class comp. dup.-trip., cap. day, 6,000,000 gals.; mains, c. i. & cem. lined, 42.1 m., 2 to 16 in. dia.; 250 hyd.; 267 v.; met., 100; 3,870 serv.; pipe, cem. lined; pres., dom. 55 lbs., f. 55 lbs.; cons. day, 1,337,704 gals.; cost, $742,000; cost mtce., $39,000; wks. owned by city.

NEWTON, p. 46,054; f. area, 18 sq. m.; merc. bldgs., bk. & wd., 1 to 6 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 chief's auto. (1 in reserve), 48 c. hand ex., 3 str. (in reserve), 1 c. eng. (in reserve), 1 auto. h. & l. trk., 1 auto. aer. trk., 7 comb. c. & h. wag., 5 reserve hose wag., 2 hrs., 2 motor pumps trip. comb., 3 motor pump to hose car; hose, cot., rub. lined, gd., 21,650 ft.; f. al., Gamewell, 201 bx.; val. equip., $100,000; val. bldgs., $235,000; exp. dept., $142,852; tot. mem. 84, pd. full time 69, pd. part time 14.

Water Supply—Src., wells & covered conduit, 4 m. bus. cent.; sys., pump to res.; res. cap., 10,000,000 gals.; 2 pump. eng., class dup. & vertical, cap. day 11,000,000 gals.; mains, c. i., 166 m., 4 to 24 in. dia.; 1,100 hyd.; 1,000 v.; met., 10,000; 10,500 serv.; pipe, lead & grav. i.; pres., dom. 85 lbs., f. 85 lbs.; cons. day, 3,700,000 gals.; cost, $2,600,000; cost mtce., $90,000; wks. owned by city.

NORTH ADAMS, p. 22,282; f. area, 12,832 a.; merc. bldgs., bk., 4 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. trk., 1 city serv. trk. & aer., 1 auto. comb. c. & h. wag., 1 c. eng., 10 c. hand ex., 2 h. & l. trk., 1 hose wag., 3 hose carts, 4 hrs.; hose, cot., rub. lined, gd., 9,000 ft.; f. al., Gamewell, 46 bx.; val. equip., $35,275; val. bldgs., $4,700; exp. dept., $39,487; tot. mem. 73, pd. full time 17, pd. part time 56; undrs. rating, first class.

Water Supply—Src., brooks, 3 to 7 m. bus. cent.; sys., grav.; 3 res. cap., 296,000,000 gals.; 1 pump. eng., cap. day 800,000 gals.; mains, c. i., 48 m., 4 to 24 in. dia.; 375 hyd.; met., 700; 3,405 serv.; pres., dom. 10 to 150 lbs.; f. 10 to 162 lbs.; cons. day, 3,000,000 gals.; cost, $800,000; cost mtce., $24,000; wks. owned by city.

NORTHAMPTON, p. 21,951; f. area, 25.5 sq. m.; merc. bldgs., bk., 4 stor.; priv., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 5 auto. comb. c. & h. wag., 20 c. hand ex., 2 h. & l. trk.; hose, cot, rub. lined, gd., 13,000 ft.; f. al., Gamewell, 62 bx.; val. equip., $40,000; val. bldgs., $100,000; exp. dept., $60,000; tot. mem. 61, pd. full time 27, pd. part time 34.

Water Supply—Src., mountain strm., 7 m. bus. cent.; sys., grav.; 3 res. cap., 500,000,000 gals.; mains, c. i., 82 m., 3 to 24 in. dia.; 631 hyd.; 1,000 v.; met., 1,000; 4,000 serv.; pipe, w. i.; pres., dom. & f. 30 to 125 lbs.; cons. day, 3,000,000 gals.; cost, $1,055,000; cost mtce., $23,000; wks. owned by city.

NORTH ANDOVER, p. 6,265; f. area, 16,195 a.; merc. bldgs., bk., 3 & 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—12 c. hand ex., 2 str., 2 hose wag., 1 auto. comb. c. & h. wag., 6 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 32 bx.; val. equip., $25,000; val. bldgs., $25,000; exp. dept., $6,500; tot. mem. 33, pd. full time 3, pd. part time 30.

Water Supply—Src., pond, 2½ m. bus. cent.; sys., pump to res.; res. cap., 1,500,000 gals., loc. top of hill; 2 pump. eng., class dup. comp., cap. day, 1,500,000 gals.; mains, c. i., 48.10 m., 6 to 12 in. dia.; 282 hyd.; 368 v.; met., 1,256; 1,345 serv.; pipe, lead & cem. lined; pres., dom. 70 to 150 lbs., f. 150 lbs.; cons. day, 443,000 gals.; cost, $323,795; cost mtce., $19,052; wks. owned by town.

NORTH ATTLEBORO, p. 9,238; f. area, 12,245 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd., 1 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 30 c. hand ex., 2 h. & l. trk., 2 hose wag., 1 hose reel, 1 auto. c. & h., 1 auto. c. & l., 4 hrs.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 54 bx.; val. equip., $40,580; val. bldgs., $12,500; exp. dept., $25,000; tot. mem. 62, pd. full time 6, pd. part time 56.

Water Supply—Src., 2 wells; sys., pumping to stdp.; stdp. cap., 564,000 gals.; dim., 40 x 60; mat., iron; 3 pump. eng., class comp., cap. day, 6,500,000 gals.; mains, c. i., 28 m., 4 to 16 in. dia.; 273 hyd.; met., 1,557; 1,500 serv.; pipe, lead; pres., dom. 85 lbs., f. 110 lbs.; cons. day, 590,000 gals.; cost, $333,507; cost mtce., $28,492; wks. owned by municipality.

NORTHBRIDGE, p. 10,174; f. area, 10,174 a.; merc. bldgs., bk., 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; cause of f. inv. F. dept.—1 c. eng., 1 comb. c. & hose wag., 1 auto. h. & l. trk., 12 c. hand ex., 5 hose wag.; hose, rub. lined, 8,000 ft.; f. al., wh. & elec., 34 bx.; val. equip., $2,500; exp. dept., $1,500; tot. mem. 50, pd. part time.

Water Supply—Src., res., 3 m. bus. cent.; sys., grav.; res. cap., 80,000,000 gals.; 2 pump. eng., cap. min. 3,000 gals.; mains, iron, 13½ m., 4 to 12 in. dia.; 165 hyd.; 128 v.; pres., dom. 48 lbs., f. 100 lbs.; cost mtce., $1,000; wks. owned by Co.

NORTH BROOKFIELD, p. 2,610; f. area, 14,125 a.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 1½ to 2½ stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 triple comb., 11 c. hand ex., 1 h. & l. trk., 1 hose reel, 1 hrs.; hose, cot., rub. lined, gd., 3,600 ft.; f. al., telp. & elec., 1 bx.; val. equip., $12,000; val. bldgs., $5,000; exp. dept., $1,500; tot. mem., 30 vol.; undrs. rating, second class.

Water Supply—Src., spr. & ponds; sys., pump to res.; res. cap., 407,000,000 gals.; 1 pump. eng., class dup., cap. day 940,000 gals.; mains, c. i., 8 m., 4 to 16 in. dia.; 105 hyd.; met., 2; 524 serv.; pipe, lead & iron; pres., dom. 85 lbs., f. 120 lbs.; cons. day, 174,000 gals.; cost, $194,620; cost mtce., $3,220; wks. owned by town.

NORTH CHELMFORD, p. 2,465 merc. bldgs., wd. F. dept.—2 h. & l. trk., 20 hand ex., 1 hose cart & hose; f. al., bell.

Water Supply—Src., wells, situated ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 350,000 gals.; 2 pump. eng., cap. day 600,000 gals.; mains, c. i., 6½ m., 4 to 12 in. dia.; 56 hyd.; 34 v.; 340 met.; 455 serv.; pipe, cem. lined; pres., dom. 85 lbs., f. 120 lbs.; cons. day, 75,000 gals.; cost, $10,000; cost mtce., $7,500; wks. owned by North Chelmsford f. district.

NORTH EASTON, p. 3,250; f. area, 500 a.; merc. bldgs., stn. & wd., 1 to 4 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 20 c. hand ex., 1 auto. comb. h. & l. trk., 1 auto. comb. c. & h. trk. 1 comb. c. hose wag., 3 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 1,000 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 24 bx.; val. equip., $8,000; val. bldgs., $6,500; exp. dept., $2,000; tol. mem., 25 vol.

Water Supply—Src., spr., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 235,000 gals.; dim., 20 x 102; res. cap., 8,000,000 gals.; 2 pump. eng., class comp., cap. day 1,500,000 gals.; mains, iron, 10 m., 4 to 10 in. dia.; 95 hyd.; 125 v.; met., 650; 615 serv.; pres., dom. 60 lbs., f. 90 lbs.; cons. day 150,000 gals.; cost, $75,000; wks. owned by district.

NORTON, p. 2,374; f. area, whole town; merc. bldgs., wd., 2 stor.; priv., 2 stor.; wd. rfs. perm; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. trk., 10 c. hand ex., 3 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; val. equip., $5,000; val. bldgs., $500; 30 pd. $1 for each f.

Water Supply—Src., wells, 2 m. bus. cent.;

sys., grav., pump dir.; stdp. cap., 200,000 gals.; dim., 32 x 25; 2 pump. eng.; cap. day, 432,000 gals.; mains, 13 m., 4 to 16 in. dia.; 61 hyd.; 30 v.; 5 met.; 180 serv.; pipe, galv. i. & cem.; pres., dom. 90 lbs., f. 120 lbs.; cons. day, 180,000 gals.; cost mtce., $1,800; wks. owned by private Co.

NORWOOD, p. 12,627; f. area, 6,336 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—4 c. eng., 14 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 5,600 ft.; f. al., telg.; val. equip., $10,050; val. bldgs., $15,- time.

Water Supply—Src., 27 wells, pond & spr.; sys., pump to res.; res. cap., 2,000,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 30 m., 6 to 14 in. dia.; 290 hyd.; 120 v.; met., 1,600; 2,000 serv.; pipe, lead; pres., dom. & f. 50 to 110 lbs.; cons. day, 169,000 gals.; cost, $250,000; cost mtce., $5,500; wks. owned by town.

ORANGE, p. 5,393; f. area, 1 sq. m.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd. 1½ to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 22 hand ex., 1 h. & l. trk., 1 comb. h. & c. wag., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 7,300 ft.; inf., 1,000 ft.; tot. hose, 8,300 ft.; f. al., Gamewell, 22 bx.; val. equip., $13,000; val. bldgs., $3,000; exp. dept., $3,700; tot. mem. 43, pd. part time.

Water Supply—Src., spr. & brook, 2 m. bus. cent.; sys., pump to res. & dir.; res. cap., 2,750,000 gals., loc. 1 m. cent. town; 2 pump. eng., class comp. cond., cap. day 1,750,000 gals.; mains, c. i., 15 m., 6 to 16 in. dia.; 138 hyd.; 159 v.; met., 875; 875 serv.; pipe, galv. i.; pres., dom. 80 to 130 lbs., f. 80 to 130 lbs.; cons. day, 155,917 gals.; cost, $159,126; cost mtce., $5,000; wks. owned by city.

OXFORD, p. 3,820; f. area, 1,600 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 5 c. hand ex., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $8,000; val. bldgs., $4,500; exp. dept., $1,000; tot. mem. 4, pd. part time.

Water Supply—Src., 15 driven wells, near bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 11 m., 6 to 10 in. dia.; 60 hyd.; 35 v.; 268 met.; serv., 700; pres., dom. & f. 65 to 120 lbs.; cost, $85,000; cost mtce., $650; wks. owned by priv. Co.

PALMER, p. 9,896; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. trk., 30 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell & wh., 19 bx.; val. equip., $10,500; val. bldgs., $5,000; exp. dept., $7,000; tot. mem., 25 vol.

Water Supply—Src., res., 2 m.; sys., grav.; 3 res., cap. 19,000,000 gals.; mains, 9 m., 4 to 12 in. dia.; 78 hyd.; 25 v.; met., 229; 534 serv.; f., 75 lbs.; cons. per day, 500,000 gals.; cost mtce., $1,200; wks. owned by Co.

PEABODY, p. 19,552; f. area, 10,000 a.; merc. bldgs., bk. & wd., 1 to 9 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 3 comb. c. & h. wag., 2 c. eng., 26 c. hand ex., 1 h. & l. trk., 2 triple comb. pump, 2 hose wag., 2 hose reels., 4 hrs., 2 hand c. (wls); hose, cot., rub. lined, gd., 15,000 ft.; inf., 2,000 ft.; tot. hose, 17,000 ft.; f. al., Gamewell, 74 bx.; val. equip., $80,000; val. bldgs., $50,000; exp. dept., $70,000; tot. mem., 100, pd. full time 22; pd. part time 78; undrs. rating, second class.

Water Supply—Src., spr., pond & Sauntaug lake, 3 & 5 m. bus. cent.; sys., pump to res. & dir.; mat. conc.; res. cap., 3,086,000 gals., loc. 3 m. cent. town; 2 pump. eng., class comp. dup., cap. day 12,500,000 gals.; mains, cem. & c.; 48 m., 2 to 24 in. dia.; 437 hyd.; 450 v.; met., 2,789; 3,179 serv.; pipe, galv. i.; pres., dom. 30 to 85 lbs., f. 60 to 85 lbs.; cons. day, 3,277,822 gals.; cost, $1,051,443; cost mtce., $59,302; wks. owned by city.

PEPPERELL, p. 2,468; f. area, whole town; merc. bldgs., wd., 2 to 5 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 hose wag., 1 hose car., 2 hose reels, 2 hrs.; hose, cot. rub. lined, gd., 3,000 ft.; f. al., Gamewell, 15 bx.; val. equip., $7,000; val. bldgs., $7,000; exp. dept., $3,- 000; tot. mem., 34; pd. full time 1; pd. part time 33.

Water Supply—Src., wells, 3½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 500,000 gals.; dim., 40 x 45; mat., stl.; stdp. No. 2 cap. 30,000 gals.; 2 pump. eng., class triplex, cap. min., 250 gals. each; mains, c. i., 23 m., 4 to 12 in. dia.; 154 hyd.; 152 v.; 494 met.; 627 serv.; pipe, galv. i.; pres., dom. & f. 30 to 110 lbs.; cons. day 133,000 gals.; cost, $239,061; cost mtce., $9,797; wks. owned by town.

PITTSFIELD, p. 41,763; f. area, 4¼ m.; merc. bldgs., bk., 3 to 6 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in. f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str. (3 in reserve), 3 auto. comb. c. & h. wag., 1 chief's auto., 1 auto. aer. trk.; hose, cot., rub. lined, gd., 7,000 ft.; inf., 1,000 ft.; tot. hose, 8,000 ft.; f. al., Gamewell, 73 bx.; val. equip., $63,100; val. bldgs., $53,000; exp. dept., $54,000; tot. mem. 48, pd. full time 35, pd. part time 13; undrs. rating, second class.

Water Supply—Src., Pohley lake, 8 m. bus. cent.; sys., grav.; res. cap., 24,000,000 gals.; mains, wrt. i., 84.71 m., 3 to 20 in. dia.; 7,500 serv.; 512 hyd.; 759 v.; met., 209.; pipe, galv. i.; pres., dom. 60 lbs., f. 70 lbs.; cons. day, 6,100,000 gals.; cost, $750,000; cost mtce., $8,000; wks. owned by city.

PLYMOUTH, p. 13,045; f. area, 65,000 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 3 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 str., 2 c. eng., 16 c. hand ex., 2 comb. c. & h. wag., 1 auto. c. trk., 2 h. & l. trk., 2 hose wag., 12 hrs.; 1 auto. pump & hose wag.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 58 bx.; val. equip., $51,000; val. bldgs., $28,000; exp. dept., $16,500; tot. mem., 42, pd. full time 11, pd. part time 34, vol. 34.

Water Supply—Src., ponds, 4 m. bus. cent.; sys., grav. & pump to res.; res. cap., 3,000,000 gals.; 2 pump. eng., class dup., cap. day 3,500,000 gals.; mains, cem. lined, 57¼ m., 4 to 18 in. dia.; 236 hyd.; 681 v.; met., 763; 2,759 serv.; pipe, cem. lined; pres., dom. 35 lbs., f. 60 lbs.; cons. per day 1,280,000 gals.; cost, $328,375; cost mtce., $19,000; wks. owned by town.

PROVINCETOWN, p. 4,246; f. area, 300 a.; merc. bldgs., wd., 2 to 5 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 comb. c. & h. wag., 12 c. hand ex., 1 h. & l. trk., 1 hose wag., 6 hose car., 2 hrs.; hose, cot., rub. lined, gd., 5,300 ft.; new hose, 1,950 ft.; inf., 950 ft.; tot., 8,200 ft.; f. al., wh.; val. equip., $18,000; val. bldgs., $16,000; exp. dept., $2,000; tot. mem., 126 vol.

Water Supply—Src., wells, 4 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 460,000 gals.; dim., 100 x 28, loc. near cent. town; mat., stl., 2 pump eng., class comp. duplex, cap. day 1,000,000 gals.; mains, c. i., 12 m., 3 to 12 in. dia.; 80 hyd.; 150 v.; met., 600; 1,307 serv.; pipe, wrt. i.; pres., dom. 70 lbs., f. 75 lbs.; cons. day, 300,- 000 gals.; cost, $175,000; cost mtce., $4,000; wks. owned by town.

QUINCY, p. 47,876; f. area, 16.7 sq. m.; merc. bldgs., bk. & wd., 1½ to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 auto. comb. c. & h. wag., 1 auto. comb. ladder trk., 1 chief's auto., 1 str. with tractor, 3 auto h. & l. trk., 30 c. hand ex., 1 hrs., 1 pump; hose, cot., rub. lined, gd., 12,000 ft., chem. gd., 2,100 ft.; tot. hose, 14,100 ft.; f. al., Gamewell, 162 bx.; val. equip., $110,000; val. bldgs., $55,000; exp. dept. $90,000; tot. mem., 56; pd. full time 53.

Water Supply—Src., Metropolitan Water Sys.; 2 stdps., cap., 782,000 gals.; res. cap., 5,116,000 gals.; mains, c. i., 136 m., 4 to 20 in. dia.; 1,207 hyd.; 1,806 v.; met., 9,837; 10,821 serv.; pipe, lead; pres., dom. & f. 90 lbs.; cons. day, 5,000,000 gals.; wks. owned by city.

RANDOLPH, p. 4,756; merc. bldgs., wd., 2 to

5 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. F. dept.—1 str., 1 c. hand ex., 1 h. & l. trk., 3 hose car., reels, &c., 6 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 17 bx.; exp. dept., $2,200; tot. mem. 52, pd. part time.

Water Supply—Src., ponds, 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 750,000 gals.; 2 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 18 m.; 155 hyd.; met., 180; 875 serv.; pipe, cem lined; pres., dom. 80 lbs., f. 100 lbs.; cons. day 326,690 gals.; cost, $158,000; cost mtce., $12,752; wks. owned by town.

READING, p. 7,439; f. area, 6,080 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—(1 str. in reserve), 1 comb. c. & hose wag., 1 auto. c. eng., 25 c. hand ex., 1 auto. trip. comb. h. c. & pump. eng., 1 h. & l. trk., 1 hose wag., 1 trip. 600-gal. pump.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 300 ft.; tot. hose, 6,300 ft.; f. al., Gamewell & Stevens, 56 bx.; val. equip., $36,325; val. bldgs., $17,600; exp. dept., $15,500; tot. mem. 30, pd. full time 5, pd. part time 25.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 530,000 gals.; dim. 30 x 100 ft.; mat., iron; 2 pump. eng., cap. day 18,000 gals.; mains, c. i., 33 m., 4 to 12 in. dia.; 201 hyd.; 311 v.; met., 1,803; 1,880 serv.; pipe, i.; pres., dom. & f. 78 lbs.; cons. day, 264,322 gals.; cost, $396,000; cost mtce., $30,000; wks. owned by town.

REHOBOTH, p. 2,065. F. dept.—1 Ford trk., comb. pump & c., cap. 200 gals. per min.; hose, cot., rub. lined, 1,200 ft.; val. equip., $3,000; 1 chief & 16 vol. men.

REVERE, p. 28,823; f. area, 3,200 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 str., 6 c. hand ex., 2 h. & l. trk., 1 hose car., 2 auto. comb. c. & h. wag., 1 chief's auto., 14 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 4,000 ft.; tot. hose, 10,000 ft.; f. al., Gamewell, 53 bx.; val. bldgs., $100,000; exp. dept., $40,000; tot. mem., 47, pd. full time 18, pd. part time 29.

Water Supply—Src., Metropolitan water supply, 6 m. bus. cent.; sys., grav.; res. cap., 1,500,000 gals., loc. Prospect av.; mains, cem. lined, wrt. i., 59.62 m., 1 to 16 in. dia.; 328 hyd.; 592 v.; met., 4,369; 5,277 serv.; pipe, lead; pres., dom. & f. 70 lbs.; cons. day, 1,957,633 gals.; cost, $700,000; mtce., $71,000; wks. owned by city.

ROCKLAND, p. 7,544; f. area, 6,400 a.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 1½ & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F dept.—1 str., 1 auto. comb. c. & h. wag., 7 c. hand ex., 1 auto. h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 35 bx.; val. equip., $15,000; val. bldgs., $6,000; exp. dept., $11,000; tot. mem. 51, pd. full time 2, vol. 49; undrs. rating, second class.

Water Supply—Src., pond, 6 m. bus. cent.; sys., pump to stdp.; stdp. cap., 367,163 gals.; pump. eng., cap. day 4,500,000 gals.; mains, iron, 22¾ m., 4 to 16 in. dia.; 148 hyd.; 93 v.; met., 275; 1,175 serv.; pipe, iron; pres., dom. 75 lbs., f. 75 lbs.; cons. day, 311,827 gals.; cost, $137,000; cost mtce., $6,972.65; wks. owned by city.

ROCKPORT, p. 3,878; f. area, 4,250 a.; merc. bldgs., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 str., 8 c. hand ex., 1 h. & l. trk., 2 supply wag., 1 hose car., hose, cot., rub. lined, gd., 5,500 ft.; f. al., Gamewell, 17 bx.; val. equip., $20,000; val. bldgs., $5,000; exp. dept., $5,400; tot. mem., 54 vol.

Water Supply—Src., pond, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 317,000 gals.; dim., 30 x 60, loc. 700 ft. station; mat., stl.; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, c. i., 14¼ m., 4 to 10 in. dia.; 156 hyd.; pipe, galv. i.; pres., dom. & f. 30 to 90 lbs.; cons. day, 258,388 gals.; cost, $175,000; wks. owned by town.

SALEM, p. 42,529; f. area, 5,000 a.; merc. bldgs., bk. & wd., 2½ to 5 stor.; priv., bk. & wd., 2½ & 3 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—4 str. in reserve, 2 chief's auto., 3 auto. comb. pump. c. & h. wag., 32 c. hand ex., 1 c. eng. (in reserve), 1 h. & l. trk., 1 aer. trk., 1 emergency car; hose, cot., rub. lined, gd., 17,000 ft.; f. al., Gamewell, 125 bx.; val. equip., $50,000; val. bldg., $200,000; exp. dept., $130,000; tot. mem., 91, pd. full time 59, pd. part time 22.

Water Supply—Src., lake, 4 m. bus. cent.; sys., pump to res. & dir.; res. cap., 20,000,000 gals., loc. at Beverly, Mass.; 2 pump. eng., class hor. comp., cap. day 10,000,000 gals.; mains, c. i., cem. lined, 69 m., 4 to 36 in. dia.; 546 hyd.; 925 v.; met., 249; 7,500 serv.; pipe, galv. i. & lead; pres., dom. 18 to 62 lbs., f. 18 to 62 lbs.; cons. day, 3,889,500 gals.; cost, $1,964,388.49; cost mtce., $38,477; wks. owned by city.

SAUGUS, p. 10,874; f. area, 11¾ sq. m.; merc. bldgs., wd. & bk., 1 to 4 stor.; priv., wd., 1 to 4 stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 auto. comb. c. & l., 3 c. eng., 3 comb. c. & hose wag. trk., 1 h. & l. trk., 3 hose wag.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 40 bx.; val. equip., $20,000; val. bldgs., $8,000; exp. dept., $30,000; tot. mem. 36, pd. full time 18, pd. part time 18.

Water Supply—Src., supplied by Lynn Waterwks. Co., 3½ m. bus. cent.; sys., pump to res.; stdp. cap., 1,000,000 gals. (in reserve for fire); mains, c. i., 48 m., 4 to 16 in. dia.; 209 hyd.; 901 met.; 2,186 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cost, $245,000; wks. owned by town.

SAXONVILLE, p. 2,020. (See Framingham.)

SCITUATE, p. 2,534; f. area, 4,500 a.; merc. bldgs., wd., 1 to 2½ stor.; priv., wd.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—3 h. & l. trk., 30 c. hand ex., 2 hose wag., 5 hose car., 4 hrs.; hose, 5,500 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $10,500; exp. dept., $1,000; tot. mem., 110.

Water Supply—Src., pond & wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 275,000 gals.; dim., 25 x 75; mat., stl.; 4 pump. eng.; cap. day, 800,000 gals.; mains, c. i., 30 m., 4 to 12 in. dia.; 140 hyd.; 25 met.; 1,000 serv.; pipe, galv. i.; pres., dom. & f. 65 lbs.; cons. day, 96,000 gals.; wks. owned by private Co.

SEEKONK, p. 2,898. F. dept.—12 hand ex., 1 h. & l. trk., equipped with double hand pumps & hose; val. equip., $1,000; val. bldgs., $6,000; tot. mem., 60 vol.

Water Supply—Wells & riv.

SHARON, p. 2,468; f. area, whole town; merc. bldgs., wd. & bk., 2 & 2½ stor.; priv., wd., 2 & 2½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. pump. eng., 1 h. & l. trk., 1hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 3,000 ft.; f. al., Gamewell, 18 bx.; val. equip., $12,500; val. bldgs., $3,000; exp. dept., $1,750; tot. mem., 20, pd. part time; undrs. rating, class c.

Water Supply—Src., spr. & well, 2/3 & 1¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 188,000 cap. day, 2,560,000 gals.; mains, c. & wrt. i., 23 m., 2 to 12 in. dia.; 146 hyd.; 148 v.; met., 13; 677 serv.; pipe, lead; pres., dom. & f. 35 to 93 lbs.; cons. day, 210,314 gals.; cost, $165,563; cost mtce., $5,638; wks. owned by town.

SHIRLEY, p. 2,260; f. area, 9,328 a. F. dept.—1 hand eng., 1 c. eng., 20 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs., hired; hose, rub. lined, gd., 900 ft.; f. al., Gamewell, 6 bx.; val. equip., $1,500; val. bldgs., $1,800; exp. dept., $700; tot. mem., 13, pd. full time 10, pd. part time 3.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 200,000 gals., loc. ½ m. cent. of town; 1 pump. eng., class trip., cap. day, 120,000 gals.; mains, c. i., 9 m., 6 to 10 in. dia.; 82 hyd.; 86 v.; met., 259; 260 serv.; cons. day, 89,827 gals.; cost, $63,148; cost mtce., $2,169; wks. owned by town.

SHREWSBURY, p. 3,708; merc. bldgs., cem., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—2 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,800 ft.; rub. gd., 400 ft.; tot. hose, 2,200 ft.; f. al., elec. siren; val. equip., $15,000; val. bldgs., $6,000; exp. dept., $3,000; tot. mem., 20, pd. part time & vol.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 370,000 gals.; dim.,

30 x 70 ft.; mat., i.; 2 pump. eng., cap. day, 864,000 gals.; mains, c. i., 13 m., 4 to 10 m. dia.; 100 hyd.; 87 v.; met., 320; 638 serv.; pipe, cem. lined; pres., dom. & f. 55 to 180 lbs.; cons. day, 147,931 gals.; cost, $153,000; cost mtce., $8,667; wks. owned by town.

SOMERSET, p. 3,520; f. area, 160 a.; bldgs., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 c. eng., 1 comb. c. & h. wag, 4 c. hand ex.; 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub. gd., 200 ft.; tot. hose, 2,200 ft.; f. al., bell; val. equip., $12,000; val. bldgs., $3,000; exp. dept., $900; tot. mem., 70, pd. part time & vol.

No water supply.

SOMERVILLE, p. 93,091; f. area, 2,240 a.; merc. bldgs., bk. & wd., 1 to 10 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str., 40 c. hand ex., 3 h. & l. trk., 6 comb. c. & h. wag., 1 auto. comb. wag., 1 aer. l. trk., 1 comb. h. & l. trk., 2 hose wag., 21 hrs.; hose, rub. lined, gd., 12,000 ft.; f. al., Gamewell, 127 bx.; val equip. $100,000; val. bldgs., $200,000; exp. dept., $110,000; tot. mem. 92, pd. full time 77, pd. part time 15.

Water Supply—Src., Metropolitan Water Wks.; mains, c. i., 103 m., 4 to 20 in. dia.; 1,246 hyd.; 1,880 v.; met., 11,190; 13,631 serv.; pipe, lead & wrt. i.; pres., dom. & f. 35 to 100 lbs.; cons. day, 6,919,400 gals.; cost, $1,095,207; cost mtce., $60,987; wks. owned by city.

SOUTHBRIDGE, p. 14,245; f. area, 13,184 a.; merc. bldgs., stn., bk. & wd., 3 to 5 stor.; priv., stn., bk. & wd., 3 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 auto. h. & l. trk., 2 str., 1 hand eng., 8 c. hand ex., 2 h. & l. trk., 2 hose wag., 6 hrs.; hose, rub. lined, gd., 5,200 ft.; inf., 100 ft.; tot. hose, 5,300 ft.; f. al., Gamewell, 29 bx.; val. equip., $12,000; val. bldgs., $40,000; exp. dept., $11,487; tot. mem. 67, pd. full time 2, pd. part time 65.

Water Supply—Src., Metropolitan, 3 m. bus. cent.; sys., grav.; 4 res., cap. 355,594,000 gals., loc. 1 m. cent. of town; mains, c. i., 4 to 16 in. dia.; 106 hyd.; met., 19; 963 serv.; pipe, galv. i. & lead; pres., dom. 75 to 112 lbs., f. 78 to 112 lbs.; wks. owned by Co.

SOUTH HADLEY FALLS, p. 3,425; f. area, 2,500 a.; merc. bldgs., wd., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 c. eng., 1 auto. comb. pump. & c. eng., 1 h. & l. trk., 1 hose wag., 2 hand hose reels; hose, cot., rub. lined, gd., 3,500 ft.; inf., 500 ft.; tot. hose, 4,000 ft.; f. al., bell, 19 bx.; val. equip., $7,000; val. bldgs., $5,000; exp. dept., $3,200; tot. mem. 25, pd. full time 2, pd. part time 23.

Water Supply—Src., brook and wells; sys., grav.; 2 res.; res. cap., 39,000,000 gals.; mains, iron, 16½ m., 4 to 12 in. dia.; 121 hyd.; 62 v.; met., 37; 600 serv.; pipe, lead; pres., dom. 37 lbs., f. 70 lbs.; cost, $101,000; cost mtce., $3,000; wks. owned by f. district.

SPENCER, p. 5,930; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng., 17 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., reels, &c., 8 hrs., hired; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell & telp.; val. equip., $15,000; val. bldgs., $10,000; exp. dept., $4,000; tot. mem. 75, pd. part time; undrs. rating, second class.

Water Supply—Src., pond, 3 m. bus. cent.; sys., grav. to stdp.; stdp. cap., 360,000 gals.; mains, cem. & i., 17 m., 2 to 16 in. dia.; 103 hyd.; 839 met.; 885 serv.; pres., dom. & f. 60 to 120 lbs.; cons. day, 170,000 gals.; cost, $272,000; cost mtce., $2,300 to $2,500; wks. owned by city & Co.

SPRINGFIELD, p. 129,614; merc. bldgs., stn. & bk., 1 to 7 stor.; priv., wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 36 c. hand ex., 6 auto. aer. trk., 8 auto. h. & l. trk., 14 auto. comb. c. & h. wag., 1 auto. water tower, 3 auto. squad, wag., 5 motor pump., 8 chief's car.; 1 trk., 3 runabouts; hose, cot., rub. lined, gd., 31,750 ft.; f. al., Gamewell, 274 bx.; val. equip., $413,956; val. bldgs., $482,231; exp. dept., $700,000; tot. mem. 318, pd. full time.

Water Supply—Src., Westfield, Little riv., 14 m. bus. cent.; sys., grav.; 4 res., cap. 2,600,000,000 gals., loc. beyond Westfield; mains, wrt. i., c. i. & stl., 243.65 m., 4 to 54 in. dia.; 2,130 hyd.; 6,535 v.; met., 16,235; 16,712 serv.; pipe, galv. & w. i.; pres., dom. & f., 140 lbs.; cons. day, 12,870,000 gals.; cost $5,668,000; cost mtce., $234,000; wks. owned by city.

STONEHAM, p. 7,873; merc., bldgs., bk. & wd., 1 to 5 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 supply wag., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 1,500 ft.; tot. hose, 6,000 ft.; f. al., bell & wh., 28 bx.; val. equip., $18,000; val. bldgs., $5,000; exp. dept., $5,400; tot. mem. 45, pd. full time 1, pd. part time 44.

Water Supply—Src., Metropolitan, 1 m. bus. cent.; sys., pump to res.; res. cap., 2,500,000 gals.; 2 pump. eng., cap. day 30,000,000 gals.; mains, c. i., cem. lined, 26 m., 4 to 20 in. dia.; 110 hyd.; met., 400; 1,440 serv.; pipe, lead lined & iron; pres., dom. 70 lbs., f. 70 lbs.; cost, $125,000; cost mtce., $18,000; wks. owned by town.

STOUGHTON, p. 6,865; f. area, 1,280 a.; merc. bldgs., wd., 2 to 3 stor.; priv., wd.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 16 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 21 bx.; val. equip., $11,000; val. bldgs., $75,000; exp. dept., $5,000; tot. mem., 40, pd. part time.

Water Supply—Src., pond, 2 m. bus. cent.; sys., grav. & pump. to stdp.; stdp. cap., 318,000 gals.; dim., 30 x 60; mat., iron; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 33.34 m., 4 to 12 in. dia.; 338 hyd.; 185 v.; met., 1,349; 1,631 serv.; pipe, iron; pres., dom. 60 lbs.; cons. day, 500,000 gals.; cost, $500,000; cost mtce., $10,500; wks. owned by town.

SWAMPSCOTT, p. 8,101; f. area, 1,676 a.; merc. bldgs., wd., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto., 1 auto. comb. c. & h. wag., 1 str., 1 c. eng., (in reserve), 10 c. hand ex., 1 l. serv. car., 1 h. & l. trk., 12 hose wag., 3 hrs.; hose, cot., rub. lined, gd., 3,750 ft.; inf., 450 ft., tot. hose, 4,200 ft.; f. al., Gamewell, 43 bx.; val. equip., $29,520; val. bldgs., $21,000; exp. dept., $29,000; tot. mem. 31, pd. full time 11, pd. part time 15, vol. 5.

Water Supply—Src., Metropolitan, 40 m. bus. cent.; sys., pump dir. to mains; stdp. cap., 700,000 gals. min.; dim., 65 x 40; mat., stl.; mains, c. i., & kal., 26 m., 4 to 14 in. dia.; 222 hyd.; 500 v.; 2,096 met.; 2,096 serv.; pipe, galv. i. & cem. lined; pres., dom. 75 lbs., f. 75 lbs.; cons. per day 718,800 gal.; cost, $181,716; cost mtce., $54,000; wks. owned by town.

TAUNTON, p. 37,137; f. area, 50 sq. m.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 5 auto. comb. c. & h. wag., 45 c. hand ex., 2 h. & l. trk., 1 aer. trk., 1 hose wag., 2 hose car., 9 hrs., 2 motor pumps; hose, cot., rub. lined, gd., 12,000 ft.; inf., 500 ft.; tot. hose, 12,500 ft.; f. al., Gamewell, 142 bx.; val. equip., $95,000; val. bldgs., $110,000; exp. dept., $122,000; tot. mem. 100; pd. full time 54, pd. part time 46.

Water Supply—Src., Lakeville ponds, 10 m. bus. cent.; sys., dir. pres.; 4 pump. eng., cap. day 22,000,000 gals.; mains, c. i., 99 m., 4 to 20 in. dia.; 1,115 hyd.; 816 v.; met., 5,123; 6,197 serv.; pipe, wrt. i. cem. lined; pres., dom. 70 lbs., f. 100 to 110 lbs.; cons. day, 3,220,896 gals.; cost, $1,611,257; cost mtce., $82,002; wks. owned by city.

TEMPLETON, p. 4,019; f. area, 2,000 a.; merc. bldgs., bk. & wd., 1½ to 3 stor.; priv., bk. & wd., 1½ to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 hand eng., 6 c. hand ex., 1 h. & l. trk., 2 hose wag., 4 hose car.; hose, cot., rub. lined, gd., 5,400 ft.; inf., 1,000 ft.; tot. hose, 6,400 ft.; f. al., bell & wh., 3 bx.; val. equip., $12,500; val. bldgs.,

$6,000; exp. dept., $3,300; tot. mem. 156, pd. part time & vol.

Water Supply—Src., riv. & wells.

TEWKSBURY, p. 4,450; f. area, 1.200 a.; 2 stor. bldg., wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 c. eng., 1 hose wag.; rub., gd., 900 ft.; ladders, &c.; 30 hand ex.; val. equip., $2,750; val. dept., $1,200; exp. dept., $2,000; vol.

Water Supply—No wks.

TURNER'S FALLS, p. 5,860; f. area, 640 a.; bldgs., bk. & wd., 1, 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 4 hose carts; hose, cot., rub. lined, gd., 3,800 ft.; f. al., elec., 16 bx.; exp. dept., $1,200; tot. mem. 35, pd. part time.

Water Supply—Src., lake, 5 m. bus. cent.; sys., pump to res.; res. cap., 1,270,000 gals., loc. at Wills Hill in Montague; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 16 m., 2 to 16 in. dia.; 92 hyd.; 143 v.; met., 40; 695 serv.; pipe, galv. i.; pres., dom. 50 to 136 lbs., f. 50 to 136 lbs.; cons. day, 722,568 gals.; cost, $162,418; cost mtce., $14,811; wks. owned by f. district.

UXBRIDGE, p. 5,384; f. area, 5,384; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—20 c. hand ex., 2 h. & l. trk., 9 hose car., 1 Ford trk.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 300 ft.; tot. hose, 3,300 ft.; f. al., Le Baron; val. equip., $2,500; val. bldgs., $5,000; exp. dept., $2,700; tot. mem., 43, pd. part time.

Water Supply—Src., spr. & wells; 1½ m. bus. cent.; sys., grav. & pump to res.; res. cap., 900,000 gals.; loc. on hill; 2 pump. eng., class, dup. & centrif., cap. day 1,500,000 gals.; mains, c. i., 15 m., 6 to 12 in. dia.; 148 hyd.; 128 v.; met., 478; 505 serv.; pres., dom. & f. 60 to 115 lbs.; cons. day 382,000 gals.; cost, $130,500; cost mtce., $2,543; wks. owned by city.

WAKEFIELD, p. 13,025; f. area, 4,000 a.; merc. bldgs., wd. & bk., 1 to 5 stor.; priv., wd. & bk., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 14 c. hand ex., 1 h. & l. trk. with h. & c., 1 hose wag., 2 auto. comb. c. & h. wag., 1 auto. triple comb. c. & h. pump. eng., 1 squad car.; hose, cot., rub. lined, gd., 7,450 ft.; inf., 900 ft.; tot. hose, 8,350 ft.; f. al., Gamewell, 64 bx.; val. equip., $41,000; val. bldgs., $25,000; exp. dept., $29,000; tot. mem. 42, pd. full time 11, pd. part time 31.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 565,000 gals.; dim., 40 x 62; mat., iron; 2 pump. eng., cap. day 2,000,000 gals. each; mains, cem. lined & iron, 49 m., 2 to 20 in. dia.; 267 hyd.; v. 600; met., 2,600; 2,600 serv.; pipe, iron; pres., dom. & f. 85 lbs.; cons. day, 700,000 gals.; cost, $235,000; cost mtce., $29.000; wks. owned by town.

WALPOLE, p. 5,446; f. area, 13,000 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—60 c. hand ex., 2 h. & l. trk., 3 hose wag.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell, 58 bx.; val. equip., $12,500; val. bldgs., $11,200; exp. dept., $4,000; tot. mem., 55, pd. part time.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 1,750,000 gals.; 2 pump. eng., class, comp. dup., cap. day 2,000,000 gals.; mains, c. i., 33 m., 6 to 16 in. dia.; 249 hyd.; 250 v.; met., 900; 1152 serv.; pipe, cem. lined; pres., dom. 50 lbs., f. 80 to 105 lbs.; cons. day, 1,200,000 gals.; cost, $375,000; cost mtce., $22,000; wks. owned by town.

WALTHAM, p. 30,915; f. area, 7,664 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str. (in reserve), 1 c. eng., 25 c. hand ex., 1 h. & l. trk., 1 aer. trk., 3 comb. c. & h. wag., 2 auto. comb. pump. eng., 2 auto. comb. c. & h. wag., 1 chief's auto.; hose., cot., rub. lined, gd., 9,600 ft.; f. al., Gamewell, 120 bx.; val. equip., $65,000; val. bldgs., $65,000; exp. dept., $61,000; tot. mem. 76, pd. full time 23, pd. part time 53.

Water Supply—Src., 2 wells, 1¼ m. bus. cent.; sys., grav.; stdp. cap., 2,000,000 gals., dim. 100 x 35 ft.; mat. conc.; res. cap., 6,000,000 gals.; 4 pump. eng., cap. day 12,500,000 gals.; mains, c. i., 65.43 m., 2 to 24 in. dia.; 549 hyd.; 1,038 v.; met., 4,711; 4,574 serv.; pipe, wrt. & galv i.; pres., dom. & f. 10 to 90 lbs.; cons. day, 2,129,300 gal.; cost, $1,068,000; cost mtce., $58,000; wks. owned by city.

WARE, p. 8,525; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 1 c. eng., 2 c. hand ex., 1 h. & l. trk., 1 aer. trk., 7 hose car., 1 auto. comb. c. & h. wag., 4 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell, 19 bx.; val. equip., $1,200; val. bldgs., $800; exp. dept., $5,600; tot. mem., 120 vol.

Water Supply—Src., well; sys., pump to res.; res. cap., 1,557,663 gals.; 2 pump. eng., class comp. dup., cap. day 1,500,000 gals.; mains, 12.87 m., 4 to 12 in. dia.; 125 hyd.; 134 v.; met., 778; 903 serv.; pipe, wrt. i.; pres., dom. 40 lbs., f. 35 to 100 lbs.; cons. day, 409,514 gals.; cost, $137,843; cost mtce., $9,975; wks. owned by town.

WAREHAM, p. 4,415; 200 a. F. dept.—1 h. & l. trk., 2 hose reels, 3 hand ex.; f. al., wh., 15 bx.; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $1,000; tot. mem. 70, pd. part time.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to stdp.; stdp. dim., 20 x 100 ft.; mat., stl.; 2 pump. eng., cap. per day 75,000 gals.; c. i. mains, 5.6639 m.; 8 to 10 in. dia.; 50 hyd.; met., 153; 320 serv.; pipe, wrt. i.; pres., dom. 68 lbs., f. 68 lbs.; cost, $100,000; mtce., $3,000; wks. owned by f. district; undrs. rating, third class.

WARREN, Worcester Co., p. 3,467; merc. bldgs., bk. & wd., 3 & 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 36 c. hand ex., 2 h. & l. trk., 2 hose wag., 2 hose reels motor c.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 1,000 ft.; tot. hose, 6,000 ft.; f. al., Gamewell, 13 bx.; val. equip., $11,800; val. bldgs., $6,000; exp. dept., $3,000; tot. mem. 56, pd. part time.

No water supply.

WATERTOWN, p. 21,457; f. area, 2,051 a.; merc. bldgs., bk. & wd., 3 to 5 stor.; priv., wd. & cem., 2½ stor.; wd. rfs. perm.; causes of f. inv. cem., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. trk., 1 auto. comb. c. & hose wag., 1 str. in reserve, 1 c. eng., 12 c. hand ex., 1 h. & l. trk., 1 supply wag., 1 str., 7 hose wag., 3 hrs. 2 trip. comb.; hose, cot., rub. lined, gd., 4,500 ft.; fair 700 ft.; tot. hose, 5,200 ft.; f. al., Gamewell, 66 bx.; val. equip., $60,000; val. bldgs., $50,000; exp. dept., $62,000; tot. mem. 35, pd. full time 31, pd. part time 4.

Water Supply—Src., metropolitan; sys., dir. pres.; mains, cem. & c. i., 54.18 m., 2 to 16 in. dia.; 392 hyd.; 640 v.; 3,626 met.; 3,593 serv.; pipe, cem. lined w. & c. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 1,621,800 gals.; cost, $738,940; cost mtce., $14,909; wks. owned by city.

WEBSTER, p. 13,258; f. area, 9,512 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., wd. & cem., 3 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 str., 19 c. hand ex., 1 auto. comb. c. & h. wag., 1 auto. h. & l. trk., 2 hose wag., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 33 bx.; val. equip., $15,000; val. bldgs., $15,000; exp. dept., $6,700; tot. mem., 55, pd. part time.

Water Supply—Src., spr. & wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 500,000 gals.; dim., 30 x 100; mat., iron; 2 pump. eng., class comp. dup., cap. day 2,040,000 gals.; mains, c. i., 22 m., 4 to 16 in. dia.; 177 hyd.; 100 v.; met., 703; 1,185 serv.; pipe, galv. i.; pres., dom. 65 to 110 lbs., f. 65 to 110 lbs.; cons. day, 478,247 gals.; cost, $203,900; cost mtce., $9,625; wks. owned by town.

WELLESLEY, p. 6,224; f. area, 7,500 a.; merc. bldgs., bk., stn. & wd., 3 to 4 stor.; priv., bk., stn. & wd., 2½ to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 comb. c. & h. wag., 2 h. & l. trk., 4 c. hand ex., 1 hose wag., 1 hose reel; 1 750-gal. pumper; 6 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; inf., 500 ft.; tot. 10,500 ft.; f. al., Gamewell, 56 bx.; val. equip., $40,000; val. bldgs., $35,000; exp.

dept., $26,000; tot. mem. 27, pd. full time 11, pd. part time 16.

Water Supply—Src., wells, 2 m.; sys., pump to res.; res. cap., 1,969,000 gals.; 2 pump. eng., 3,000,000 gals.; mains, c. i. & wrt. i., 54.8 m., 14 to 1 in. dia.; 407 hyd.; 462 v.; met., 1,993; serv., 2,107; pres., dom. 35 to 125 lbs. & f., 35 to 125 lbs.; cons. per day, 637,000 gals.; cost, $601,186; mtce., $24,617; wks. owned by town.

WESTBOROUGH, p. 5,789; f. area, 12,000 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 50 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose car., 700 gals., triple comb. pumper (1); hose, cot., rub. lined, gd., 3,500 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 12 bx.; val. equip., $16,000; val. bldgs., $14,000; exp. dept., $3,625; tot. mem. 46, full time 1, vol. 45.

Water Supply—Src., res., 2¼ m. bus. cent.; sys., grav.; res. cap., 250,000,000 gals., loc. southeast town; mains, c. i., 32 m., 4 to 16 in. dia.; 120 hyd., 112 v.; met., 740; 832 serv.; pipe, iron; pres., dom. & f. 60 lbs.; cost, $168,825,000; cost mtce., $4,000; wks. owned by town.

WESTFIELD, p. 18,604; f. area, 4,000 a.; merc. bldgs., stn., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2½ & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—20 c. hand ex., 1 h. & l. trk., 1 hose reel, 3 auto. comb. c. & h. wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 4,800 ft.; rub., gd., 600 ft.; tot. hose, 5,400 ft.; f. al., Gamewell, 42 bx.; val. equip., $35,000; val. bldgs., $8,500; exp. dept., $25,148.78; tot. mem. 53, pd. full time 14, pd. part time 37.

Water Supply—Src., brooks, 7 m. bus. cent.; sys., grav.; res. cap., 184,000,000 gals., mains, c. i., 56.72 m., 4 to 24 in. dia.; 348 hyd.; 88 met.; 453 v.; 2,558 serv.; pipe w. i.; pres., f. 120 lbs.; cons. per day 2,160,000 gal.; cost, $630,382; cost mtce., $13,000; wks. owned by town.

WESTFORD, p. 3,170; f. area, 18,000 a.; merc. bldgs., bk., stn. & wd., 4 stor.; priv. bk. & wd., 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 hose wag., 3 hose reels, 100 hand ex.; hose, cot., rub. lined, gd., 3,500 ft.; rub. gd., 150 ft.; inf., 500 ft.; tot. hose, 4,150 ft.; f. al., bell & telp.; val. equip., $4,500; val. bldgs., $3,800; exp. dept., $600; tot. mem. 45, pd. part time.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump; 1 pump. eng.; 50 hyd.; pres., dom., 80 lbs., f. 90 lbs.; cost, $90,000; wks. owned by priv. Co.

WESTON, Middlesex Co., p. 2,282; f. area, 16.8 sq. m.; merc. bldgs., wd., 2 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 hose wag.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., Gamewell, 22 bx.; val. equip., $15,000; val. bldgs., $27,000; exp. dept., $5,000; tot. mem., 29 vol.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to res.; conc.; res. cap., 441,787 gals.; loc. 1½ m. from wells; 3 pump. eng., class trip., cap. day, 672,000 gals.; mains, c. i., 14½ m., 4 to 8 in. dia.; 86 hyd.; 70 v.; met., 355; 407 serv.; pipe, galv. & w. i.; pres., dom. 30 to 100 lbs.; cons. day, 210,000 gals.; cost, $110,000; cost mtce., $8,500; wks. owned by town.

WEST SPRINGFIELD, p. 13,443; f. area, 4,480 a.; merc. bldgs., wd., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 c. eng., 6 c. hand ex., 2 h. & l. trk., 1 supply wag., 1 hose wag., 4 hose car., reels, &c., 1 hrs.; hose, cot., rub. lined, gd., 5,500 ft.; rub., gd., 250 ft.; inf., 400 ft.; tot. hose, 6,150 ft.; f. al., Gamewell, 22 bx.; val. equip., $10,000; val. bldgs., $11,500; exp. dept., $4,000; tot. mem. 58, pd. part time 46, vol. 12.

Water Supply—Src., brook; sys., grav. & pumps to res.; 2 pump. eng., cap. day 2,000,000 gals.; mains, 40 m.; 221 hyd.; 1,600 serv.; pres., dom. 35 lbs., f. 95 lbs.; cost, $415,000; wks. owned by town.

WEYMOUTH, p. 15,057; f. area, 12,895 a.; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 str., 1 c. eng., 20 c. hand ex., 3 h. & l. trk., 3 hose wag., 2 triple comb. trk., 3 auto. comb. c. & h. wag., 1 hose reel; hose, cot., rub. lined, gd., 12,000 ft.; rub., gd., 400 ft.; tot. hose, 16,000 ft.; f. al., Gamewell, 75 bx.; val. equip., $27,000; val. bldgs., $10,000; exp. dept., $15,000; tot. mem. 106, pd. full time 4, pd. part time 1, vol. 102.

Water Supply—Src., pond, 4 m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 700,000 gals.; dim., 40 & 75 ft.; 4 pump. stm. & elec. eng., cap. day, 6,000,000 gals.; mains, iron, 83 m., 4 to 20 in. dia.; 463 hyd.; 660 v.; met., 2,500; 4,500 serv.; pipe, lead & cem. lined; pres., dom. 65 lbs., f. 110 lbs.; cons., per day, 1,168,000 gals.; cost, $638,000; cost mtce., $23,851; wks. owned by town.

WHITINSVILLE, p. 6,090; f. area., 650 a.; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 1½ & 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & hose trk., 2 h. & l. trk., 2 hose car.; hose, cot., lined, gd., 6,250 ft.; f. al., wh., 34 bx.; val. equip., $25,000; val. bldgs., $100,000; exp. dept., $1,560; tot. mem., 52, pd. full time 10, pd. part time 10.

Water Supply—Src., wells, 3 m. bus. cent.; sys., pump to res.; dim. 118½ x 118½ ft.; mat. conc.; res. cap., 1,500,000 gals.; 4 pump. eng., cap. day, 1,700,000 gals.; mains, c. i., 17.73 m., 4 to 24 in. dia.; 220 hyd.; 600 serv.; 156 v.; 30 met.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 800,000 gals.; cost wks., $350,000; cost mtce., $36,000; wks. owned by private Co.

WHITMAN, p. 7,147; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 1 c. eng., 3 hose wag., 10 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 500 ft.; tot. hose, 6,500 ft.; f. al., Gamewell, 33 bx.; val. equip., $8,000; val. bldgs., $28,500; exp. dept., $6,905; tot. mem., 58 vol.

Water Supply—Src., lake, 9 m. bus. cent.; sys., pump to stdp.; stdp. cap., 240,000 gals.; dim., 20 x 105; mat., iron; 2 pump. eng., cap. day 2,500,000 gals.; mains, c. i. & cem. lined, 28 m., 4 to 16 in. dia.; 192 hyd.; 150 v.; met., 1,150; 1,450 serv.; pipe, galv. i.; pres., dom. 60 to 100 lbs., f. 60 to 100 lbs.; cons. day, 175,000 gals.; cost, $203,021; cost mtce., $13,518; wks. owned by town.

WILLIAMSTOWN, p. 3,707; f. area, 670 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 2 hose wag., hose, cot., rub. lined, gd., 2,800 ft.; f. al., elec., 18 bx.; val. equip., $8,000; exp. dept., $6,000; tot. mem., 35 vol.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav.; res. cap., 14,500,000 gals., loc. foot of Mt. Williams; mains, iron, 10 m., 2 to 10 in. dia.; 65 hyd.; 50 v.; pipe, iron; pres., dom. 100 lbs., f. 165 lbs.; wks. owned by Co.

WILMINGTON, p. 2,581; f. area, 5 sq. m. F. dept.—1 chem. eng., 1 comb. c. & h. wag., 14 chem. hand ex.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 350 ft., tot. hose, 2,850 ft.; f. al., elec. bell; val. equip., $7,000; val. bldgs., $2,000; exp. dept., $6,260; tot. mem., 31 vol.

Water Supply—Src., 5 wells.

WINCHENDON, p. 5,904; f. area, 2½ sq. m.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 auto. comb. c. & h. wag., 1 auto. hose wag., 20 c. hand ex., 1 h. & l. trk., 1 hand reel, 1 hose wag., 1 motor driven pump. eng.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., bell & wh., 23 bx.; val. equip., $18,000; val. bldgs., $5,600; exp. dept., $4,800; tot. mem. 39, pd. full time 1, pd. part time 38.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to res.; res. cap., 500,000 gals., loc. Benjamin hill; 2 pump. eng., class comp. dup., cap. day 2,500,000 gals.; mains, c. i., 23.32 m., 2 to 14 in. dia.; 173 hyd.; 231 v.; met., 776; 1,129 serv.; pipe, wrt. i.; pres., dom. 40 to 163 lbs., f.

90 to 140 lbs.; cons. day, 196,978 gals.; cost, $180,906; cost mtce., $10,605; wks. owned by town.

WINCHESTER, p. 10,485; f. area, 1,500 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm; fwks. ord.; causes of f. inv. F. dept.—1 auto. eng., 1 c. eng., 1 auto. h. & l. trk., 1 auto. hose wag., 1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., Gamewell, 48 bx.; val. equip., $25,000; val. bldgs., $50,000; exp. dept., $30,315; tot. mem., 33, pd. full time 12, pd. part time 28.

Water Supply—Src., surface water; sys., grav., pump to stdp.; stdp. cap., 200,000 gals.; mat., stl.; stdp. cap., 400,000 gals.; mat., cem., loc. on west side of town; res. cap., 393,000,000 gals.; pump. eng., class dup., cap. day 2,000,000 gals.; mains, c. i., 35 m., 2 to 24 in. dia.; 300 hyd.; 406 v.; met., 830; 1,800 serv.; pipe, lead, iron & cem. lined; pres., dom. 35 to 60 lbs., f. 35 to 60 lbs.; cost, $572,871; cost mtce., $6,750; wks. owned by town.

WINTHROP, p. 15,455; f. area, 900 a.; merc. bldgs., wd. & bk., 1 to 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 12 c. hand ex., 1 hose reel, 2 auto. comb. h. & l. trk., 1 chief's auto., 1 auto. comb. c. & h. wag., 2 auto. pump. eng.; 1 str. (in reserve); hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 45 bx.; val. equip., $25,000; val. bldgs., $30,000; exp. dept., $30,000; tot. mem. 47, pd. full time 10, pd. part time 37.

Water Supply—Src., Metropolitan Water Co.; sys., grav.; stdp. cap., 1,000,000 gals.; mains, c. i., 33 m., 4 to 12 in. dia.; 330 hyd.; 787 v.; 3,043 met.; 3,119 serv.; pipe, lead; pres., dom. & f. 75 lbs.; wks. owned by town.

WOBURN, p. 16,574; f. area, 7,685 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 to 6 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—(1 str., 1 h. & l. trk. in reserve), 1 c. hand ex., 1 auto hose wag.; 1 auto h. & l. trk.; 1 hose wag.; 3 triple comb., 1 hrs.; hose, cot., rub. lined, gd., 7,000 ft.; inf., 2,000 ft.; tot. hose, 9,000 ft.; f. al., Gamewell, 67 bx.; val. equip., $55,000; val. bldgs., $25,000; exp. dept., $46,320; tot. mem. 36, pd. full time 18, pd. part time 18.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., dir. pres.; res. cap., 50,000 gals.; 3 pump. eng., cap. day 9,000,000 gals.; mains, c. i. & cem., 53.5 m., 4 to 16 in. dia.; 424 hyd.; 589 v.; met., 486; 3,314 serv.; pipe, galv. i. & lead; pres. dom. & f. 60 to 80 lbs.; cons. day, 1,883,000 gals.; cost, $665,000; cost mtce., $20,101; wks. owned by city.

WORCESTER, p. 179,754; f. area, 21,772 a.; merc. bldgs., stn. & bk., 3 to 10 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 stm. eng., 5 triple comb. pumpers, 5 c. hand ex., 3 h. & l. trk., 3 hose wag., 11 comb. c. & h. wag., 5 chief's cars, 1 comb. l. trk. & c. eng., 7 hrs.; hose, cot., rub. lined, gd., 33,000 ft.; f. al., Gamewell, 317 bx.; val. equip., $365,000; val. bldgs., $427,000, exp. dept., $603,510; tot. mem., 293, pd. full time.

Water Supply—Src., res., 9 m. bus. cent.; sys., grav.; stdp. cap., 3,500,000,000 gals.; 9 res. cap., 3,400,000,000 gals., loc. Leicester, Paxton, Holden; mains, c. i., 329,291 m., 2 to 48 in. dia.; 2,643 hyd.; 4,631 v.; met., 22,634; 23,421 serv.; pipe, stl. & cem. lined; pres., dom. 100 lbs., f. 145 lbs.; cons. day, 15,727,000 gals.; cost, $9,537,234; cost mtce., $181,861; wks. owned by city.

WRENHAM, p. 2,808; f. area, 1,150 a.; merc. bldgs., wd., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 20 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose car., 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $2,000; tot. mem., 70 vol.

Water Supply—Src., 20 driven wells, situated 1¼ m. bus cent.; sys., pump to stdp.; stdp. cap., 265,000 gals.; dim., 30 x 50 ft.; mat., stl.; 2 pumps., class triplex.; cap. day, 720,000 gals.; mains, c. i. & galv. i., 13.27 m., 2 to 10 in. dia.; 48 hyd.; 29 v.; 212 met.; 395 serv.; pipe, galv. i.; pres., dom. & f., 80 to 110 lbs.; cons. day, 90,000 gals.; cost, $73,000; cost mtce., $3,000; wks. owned by town.

Places with a population of 2,000 or more not reported—Annisquam, Arlington Heights, Attleboro Falls, Auburn, Auburndale, Bellingham, Beverly Farms, Bondsville, Bourne, Chicopee Falls, Cliftondale, Dartmouth, Dighton, E. Braintree, E. Dedham, E. Milton, E. Pepperell, E. Saugus, E. Waymouth, Florence, Gilbertville, Greenwood, Hardwick, Indian Orchard, Long Meadow, Melrose Highland, Merrick, Mittineague, Newton Center, Newton Highlands, Newton Upper Falls, Newtonville, N. Abington, N. Dartmouth, N. Weymouth, N. Worburn, Scituate, So. Braintree, So. Hadley, So. Weymouth, Sutton, Wellesley Hills, West Bridgewater, W. Medford, W. Newton, Westport, Wilbraham, Williamnsett.

Places with a population of 2,000 or more having no organized f. dept.—Swansea.

MICHIGAN

ADRIAN, p. 11,878; f. area, 3,200 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. h. & c. wag., 7 c. hand ex., 1 comb. c., h. & l. trk., 1 comb. triple pump., cap. 750 gal., 1 chief's car.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 49 bx.; val. equip., $50,000; val. bldgs., $25,000; exp. dept., $28,000; tot. mem. 15, pd. full time.

Water Supply—Src., creek, 2 m. bus. cent.; sys., dir. pump.; res. cap., 3,000,000 gals.; 3 pump. eng., class hor., cap. day, 6,000,000 gals.; mains, c. & w. i., 3.046 m., 1¼ to 18 in. dia.; 164 hyd.; 93 v.; met., 877; 2,522 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 1,500,000 gals.; cost, $250,000; wks. owned by city.

ALBION, p. 8,354; f. area, 1½ m.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. dist.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 auto. comb.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $3,500; exp. dept., $7,000; tot. mem. 14, pd. full time 4, vol. 10.

Water Supply—Src., wells, ½ m. bus. cent.; dim., 15 x 132 ft.; sys., pump to stdp.; stdp. cap., 112,000 gals.; res. cap., 250,000 gals., loc. at station; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 24 m., 4 to 12 in. dia.; 185 hyd.; 175 v.; met., 30; 2,000 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 78 lbs.; cons. day, 1,000,000 gals.; cost, $150,000; cost mtce., $12,000; wks. owned by city.

ALLEGAN, p. 3,637; f. area, 100 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. chem. & hose trk., 3 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 sleigh with hose; hose, cot., rub. lined, gd., 3,000 ft.; inf., 600 ft.; tot., 3,600 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $12,000; exp. dept., $2,000; tot mem., 19, 1 pd. full time, pd. part time & vol. 19.

Water Supply—Src., well, 1 block bus. cent.; sys., pump dir.; 5 pump. eng., centrif. & plunger, cap. day 6,000,000 gals.; mains, c. i., 16 m., 4 to 16 in. dia.; 116 hyd.; 85 v.; 12 met.; 1,200 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $118,000; cost mtce., $21,000; wks. owned by city.

ALMA, Gratiot Co., p. 7,542; f. area, 3,200 a.; merc. bldgs., bk., 1 to 3 stor.; priv., stn., bk. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 aer trk., 1 auto. comb. trk., with 4,000 ft. chem. hose, 1 hose wag., 2 hose reels; hose, val. equip., $10,000; val. bldgs., $15,000 exp.

cot., rub. lined, gd., 3,500 ft.; f. al., telp.; sys.; wd., 2 stor.; wd. rfs. not perm. in f. area. fwks. dept., $1,500; tot. mem., 14; pd. full time 1; pd. part time 13.

Water Supply—Src., wells; ⅛ m. bus. cent.; sys., elev. tk.; cap. day, 200,000 gals.; mat., conc.; res. cap., 1,020,000 gals.; 4 pump. eng., cap. day, 5,400,000 gals.; mains, c. i., 17 m., 4 to 10 in. diam.; 160 hyd.; 120 v.; met., 1,400; 1,400 serv.; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 600,000 gals.; cost, $285,000; cost mtce., $12,000; wks. owned by city.

ALPENA, p. 11,101; f. area, 1-5 sq. m.; merc. bldgs., bk., 2 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 5 c. hand ex., 1 h. & l. trk., 1 motor triple comb. hose & c., 2 comb. h. & c. wag., 1 hose wag., 1 hose car., 3 exercise wag., 2 hrs.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $30,000; exp. dept., $24,000; tot. mem. 15, pd. full time; undrs. rating, second class.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., pump, dir.; 2 pump. eng., cap. day, 8,000,000 gals.; mains, wd. & i., 37 m., 2 to 24 in. dia.; 243 hyd.; 3,310 serv.; pipe, lead; pres., dom. 25 lbs., f. 35 lbs.; cons. day, 3,000,000 gals.; cost, $250,000; wks. owned by city.

ANN ARBOR, p. 19,516; f. area, 5 sq. m.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. aer. trk., 1 comb. h. & l. trk., 2 motor pumpers; hose, cot., rub. lined, gd., 6,000 ft.; f. al., telp., 10 bx.; val. equip., $30,000; val. bldgs., $25,000; exp. dept., $29,000; tot. mem., 21, pd. full time.

Water Supply—Src., wells, 3½ m. bus. cent.; sys., dir. to res.; res. cap., 3,000,000 gals.; 5 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 59 m., 6 to 20 in. dia.; 312 hyd.; met., 5,325; 5,000 serv.; pipe, galv. i.; pres., dom. & f. 60 to 90 lbs.; cons. day, 2,000,000 gals.; cost, $450,000; wks. owned by city.

ATLANTIC MINE, p. 2,032; merc. bldgs., wd. F. dept.—1 str., 1 hose car.; hose, linen, gd., 1,200 ft.; f. al., wh.; tot. mem., 24 vol.

Water Supply—Src., dam, stm. & elec. pumps; 1,300 ft. 2-in. hose.

BAD AXE, p. 2,140; merc. and priv. bldgs., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; inf., 600 ft.; tot. hose, 2,100 ft.; f. al., wh.; val. equip., $1,500; val. bldgs., $40,000; tot. mem., 24 vol.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 12 x 100; mat., stl.; 2 pump. eng., class dup., cap. day 1,500,000 gals.; mains, wd., 5 m., 4 to 8 in. dia.; 54 hyd.; met., 250; 500 serv.; pipe, i.; pres., dom. 43 lbs., f. 90 lbs.; cons. day, 40,000 gals.; cost, $17,000; cost mtce., $1,000; wks. owned by city.

BATTLE CREEK, p. 36,164; f. area, 6 sq. m.; merc. bldgs., bk., 1 to 10 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. limits; fwks. & combt. ord.; causes of f. inv. F. dept.—15 c. hand ex., 1 h. & l. trk., 2 auto. comb. aer. trk., 1 auto. comb. c. & h. wag., 4 triple comb. c. & h. pump. eng., 1 chief's auto., 1 auto. supply wag., 1 aer. trk., 2 hrs., 1 str. (1 aer. h. & l. trk., 6 hose wag. in reserve); hose, cot., gd., 12,000 ft.; f. al., Gamewell, 96 bx.; val. equip., $75,000; val. bldgs., $65,000; exp. dept., $110,000; tot. mem. 44, pd. full time 44, pd. part time 3.

Water Supply—Src., lake, southwest bus. cent., 12 wells, 3 m., northeast bus. cent.; sys. pump to stdp. & dir. to mains; stdp. cap., 143,000 gals.; dim., 18 x 75 ft.; res. cap., 50,000 gals.; 7 pump. eng., cap. day 18,000,000 gals.; mains, c. i., 4 to 20 in. diam.; 778 hyd.; 641 v.; met., 8,577; 8,950 serv.; pipe, lead & galv. i. & c. i.; pres., dom. & f., 65 to 85 lbs.; cons. day, 3,640,000 gals.; cost, $963,000; cost mtce., $57,000; wks. owned by city.

BAY CITY, p. 47,554; f. area, 11.5 m.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. triple comb. pump., c. & h. auto., 2 double comb. h. & c. auto., 2 hose auto., 1 f. al. & telegraph auto., 2 auto. comb. c. h. & l. trk., 2 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 19,500 ft.; f. al., Gamewell, 143 bx.; val. equip., $85,000; val. bldgs., $184,000; exp. dept., $156,472; tot. mem. 82. pd. full time; rating, second class.

Water Supply—Src., bay, 41½ m. bus. cent.; sys., pump dir.; 6 pump. eng., cap. day 23,000,000 gals.; mains, wd. & c. i., 112 m., 4 to 24 in. dia.; 1,200 hyd.; 1,109 v.; met., 4,500; 10,000 serv.; pipe, lead & wrt. i.; pres., dom. 40 lbs., f. 80 lbs.; cons. day, 7,000,000 gals.; cost, $904,000; cost mtce., $60,000; wks. owned by city.

BELDING, p. 3,911; f. area, 80 a.; merc. bldgs., bk. & stn., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag, 2 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 2,300 ft.; f. al., telp.; val. equip., $6,000; val. bldgs., $7,000; exp. dept., $1,000; tot. mem., 11; pd. part time.

Water Supply—Src., riv., wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; res. cap., 107,000 gals.; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, iron, 15 m., 4 to 12 in. dia.; 55 hyd.; 72 v.; 700 met.; 700 serv.; pres., dom. 79 lbs., f. 110 lbs.; cons. day, 150,000 gals.; cost, $75,000; cost mtce., $4,223; wks. owned by city.

BENTON HARBOR, p. 12,233; f. area, 100 a.; merc. bldgs., bk. & stn., 3 stor.; priv., bk. & stn., 1½ to 4 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 6 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 2 hose reels, 3 hrs.; hose, cot., rub. lined, gd., 4,200 ft.; f. al., bell & telp.; val. equip., $60,000; val. bldgs., $12,000; exp. dept., $7,000; tot. mem. 30, pd. full time 6, vol. 24.

Water Supply—Src., wells & riv.; 8 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 107,000 gals.; dim., 12 x 100; mat., stl.; 3 pump. eng., class dup. & trip., cap. day 3,500,000 gals.; mains, c. i., 25 m., 4 to 18 in. dia.; 302 hyd.; met., 2,700; 2,700 serv.; pipe, lead; pres., dom. 50 lbs., f. 80 lbs.; cons. day, 800,000 gals.; cost, $144,543; cost mtce., $50,000; wks. owned by city.

BESSEMER, p. 5,482; f. area, 640 a.; merc. bldgs.; wd., 1 to 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 2 comb. c. & h. wag., 4 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., bell, wh. & telp.; val. equip., $9,307; val. bldgs., $8,000; exp. dept., $5,000; tot. mem. 28, pd. full time 3, vol. 25; undrs. rating, third class.

Water Supply—Src., spr., ¼ m., bus. cent.; sys., wells; stdp. cap., 133,000 gals.; dim., 25 x 30, loc. on Colby Hill; mat., stl.; res. cap., 6,012,500 gals., loc. ½ m. city; 2 pump. eng., cap. day 300,000 gals.; mains, 11 m., 4 to 8 in. dia.; 97 hyd.; 26 v.; met., 50; 325 serv.; pipe, c. i.; pres., dom. 85 lbs., f. 140 lbs.; cons. day, 300,000 gals.; cost, $200,000; cost mtce., $14,000; wks. owned by city.

BIG RAPIDS, p. 4,558; f. area, 1,350 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & hose wag., 5 c. hand ex., 5 hose car.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 32 bx.; val. equip., $15,000; val. bldgs., $7,000; exp. dept., $5,000; tot. mem., 48; pd. full time 3; pd. part time 1; vol. 44.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 30,000 gals.; 4 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 15 m., 4 to 16 in. dia.; 130 hyd.; 34 v.; met., 3; 850 serv.; pres., dom. 70 lbs., f. 110 lbs.; cost, $120,000; cost mtce, $5,000; wks. owned by city.

BIRMINGHAM, p. 3,694; f. area, 640 a.; business bldgs., bk., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—2 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell & wh.; val. equip., $2,000; val. bldgs., $1,500; exp. dept., $800; vol.

Water Supply—Src., wells; sys., pump dir.; 3 pump. eng., cap. day, 2,500,000 gals.; mains, 5½ m., 4 to 10 in. dia.; 50 hyd.; 180 serv.; pres., dom. 40 lbs., f. 60 to 80 lbs.; cost $20,000; cost mtce., $1,200; wks. owned by town.

BOYNE CITY, p. 4,284. F. dept.—2 hand hose reels, 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; tot. mem. 25, pd. part time.

Water Supply—Src., artesian well, ¾ m. bus. cent.; sys., grav.; 3 res.; cap., 1,200,000 gals.; 2 pump motors, class, rotary; cap. min., 800 gals.; mains, c. i., 15 m., 2 to 12 in. diam.; 119 hyd.; 93 v.; 156 met.; 800 serv.; pipe, w. i.; pres., dom. 40 lbs.; f. 125 lbs.; cons. per day, 500,000 gals.; cost, $100,000; cost mtce., $7,000; wks. owned by city.

BUCHANAN, p. 3,187; f. area, 15 a.; merc. bldgs., bk. & wd., 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 12 c. hand ex., 1 comb. c. & h. wag., 1 c. eng.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $4,000; val. bldgs., $1,000; exp. dept., $300; tot. mem. 20, pd. part time.

Water Supply—Src., flowing wells, ⅓ m. bus. cent.; sys., pump dir.; 3 pump. eng., cap. day 2,880,000 gals.; mains, c. i., 13¼ m., 4 to 10 in. dia.; 56 hyd.; 8 v.; 184 met.; 640 serv.; pipe, w. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. per day, 720,000 gals.; cost, $45,000; cost mtce., $2,000; wks. owned by city.

CADILLAC, p. 9,750; f. area, 340 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 aer. trk., 2 comb. c. & hose wag.; 6 c. hand ex., 1 hose wag., 3 hose carts, 4 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 1,000 ft.; tot., 6,000 ft.; f. al., Gamewell, 30 bx.; val. equip., $75,000; val. bldgs., $28,000; exp. dept., $13,000; tot. mem. 24, pd. full time 4, vol. 20.

Water Supply—Src., lake, ¼ m. bus. cent.; sys., dir. pres.; stdp. cap., 196,000 gals.; dim., 20 x 80; mat., stl.; 4 pump. eng., class comp., cap. day, 8,500,000 gals.; mains, c. i., 22 m., 4 to 18 in. dia.; 164 hyd.; 150 v.; met., 50; 2,300 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 2,500,000 gals.; wks. owned by priv. Co.

CALUMET, p. 16,000; f. area, 2,000 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. F. dept.—3 str., 30 c. hand ex., 1 h. & l. trk., 8 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 3,000 ft.; tot. hose, 7,000 ft.; f. al., wh.; val. equip., $65,000; tot. mem., 63 vol.

Water Supply—Src., dam; sys., pump to stdp. & dir., cap. day 30,000,000 gals.; mains, 4 m., 4 to 30 in. dia.; 155 hyd.; met., 2; pres., f. 45 to 100 lbs.; wks. owned by Co.

CARO, p. 2,704; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 c. hand ex., 1 auto. h. & l. trk., 1 auto. hose c. & pumps.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot., 3,000 ft; f. al., Gamewell, 18 bx.; val. equip., $20,000; val. bldgs., $8,000; exp. dept., $2,000; tot. mem., 14, pd. full time 2, pd. part 12.

Water Supply—Src., wells & spr., ¾ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 275,000 gals.; dim., 25 x 75; mat., iron; res. cap., 1,000,000 gals., loc. at pump house; 2 pump. eng., class comp. dup., daily cap., 1,440,000 gals.; mains, c. i., 8⅐ m., 4 to 8 in. dia.; 43 hyd.; 45 v.; met., 108; 527 serv.; pipe, iron; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 250,000 gals.; cost, $76,543; cost mtce., $278; wks. owned by priv. Co.

CARROLLTON, p. 2,255; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 str., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 1,750 ft.; inf., 150 ft.; tot. hose, 1,900 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $1,500; tot. mem. 12, pd. part time.

Water Supply—Src., wells & cisterns; riv. for f. use.

CHARLEVOIX, p. 2,218; f. area, 443 a.; merc. bldgs., wd. & bk., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 str., 1 hand eng, 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,900 ft.; inf., 500 ft.; tot. hose, 2,400 ft.; f. al., bell & wh., telp. bx.; val. equip., $7,000; val. bldgs., $700; exp. dept., $744; tot. mem., 32 vol.

Water Supply—Src., infiltration gallery near lake, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stl. stdp. cap., 100,000 gals.; 2 pump. eng., class centrif., cap. day, 2,000,000 gals.; mains, c. i., 10½ m., 4 to 10 in. dia.; 105 hyd.; 50 v.; met., 800; 800 serv.; pipe, galv. i.; pres., dom 80 lbs., f. 110 lbs.; cons. day, 500,000 gals.; cost, $45,000; cost mtce., $600; wks. owned by city.

CHARLOTTE, p. 5,216; f. area, 3½ sq. m.; merc. bldgs., bk., 1 to 3 stor.; priv., wd. & bk., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. eng., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 850 ft.; tot. hose, 4,350 ft.; f. al., Gamewell, 12 bx.; val. equip., $9,500; val. bldgs., $5,500; exp. dept., $3,950; tot. mem. 20, pd. full time 4, pd. part time 16.

Water Supply — Src., wells & cisterns; sys., pump dir.; 2 pump. eng., cap. day 3,000,000 gals.; mains, 13 m., 4 to 12 in. dia.; 85 hyd.; 125 v.; met., 5; 843 serv.; pipe, lead; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 306,850 gals.; cost, $45,000; cost mtce., $3,792; wks. owned by town.

CHEBOYGAN, p. 5,642; f. area, 4,850 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 2 f. tugs, 4 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell & wh.; val. equip., $9,000; val. bldgs., $65,000; exp. dept., $1,500; tot. mem. 17, pd. part time.

Water Supply—Src., wells, 5 blocks bus. cent.; sys., pump dir. to stdp.; stdp. cap., 200,000 gals.; dim. 25 x 32 ft.; 2 res. cap., 200,000 gals.; 3 pump. eng., 2 elec. & 1 stm.; cap. day, 4,000,000 gals.; mains, c. iron, 22 m., 4 to 14 in. dia.; 117 hyd.; met., 1,000; 1,000 serv.; pipe, galv. iron; pres., dom. 25 lbs., f. 100 lbs.; cons. day, 625,000 gals.; cost, $150,000; cost mtce., $25,000; wks. owned by city.

CHELSEA, p. 2,079; f. area, 700 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. auto., 2 c. hand ex., 1 h. & l. wag., 1 hose wag.; hose, cot., rub. lined, gd., 1,600 ft.; rub., gd., 200 ft.; inf., 600 ft.; tot. hose, 2,400 ft.; f. al., wh.; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $400; tot. mem., 18, pd. per run.

Water Supply—Src., wells, 1,000 ft. bus. cent.; sys., pump to res.; res. cap., 125,000 gals.; 2 pump. eng., cap. day, 500,000 gals.; mains, iron, 7 m., 4 to 8 in. dia.; 36 hyd.; 250 serv.; 20 v.; 10 met.; pipe c. i.; pres., dom. 45 to 100 lbs., f. 50 to 90 lbs.; cons. day, 250,000 gals.; cost $30,000; cost mtce.; $1,000; wks. owned by priv. Co.

COLDWATER, p. 6,114; f. area, 160 a.; merc. bldgs., bk., 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 c. eng.; 2 comb. c. & hose wag.; 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; rub. gd., 500 ft.; tot. 5,500 ft.; f. al., bell, wh. & telp.; val. equip., $24,000; val. bldgs., $10,000; exp. dept., $8,500; tot. mem., 24; pd. full time, 2; pd. part time, 13; vol. 8.

Water Supply—Src., 6 wells, 1 m. bus. cent.; sys., pump dir. to stdp.; stdp. cap., 300,000 gals.; dim., 32 x 40 ft.; mat., stl.; 4 pump. eng., class 2 centrif. & 2 D. A.; cap. day, 6,000,000 gals.; mains, c. i., 24.9 m., 4 to 16 in. dia.; 140 hyd.; 189 v.; 1,959 serv.; pipe, lead & w. i.; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 1,000,000 gals.; cost, $200,000; cost mtce., $2,480; wks. owned by city.

CRYSTAL FALLS, p. 3,394; f. area, 640 a.; bldgs., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 hose jackets & tools, 1 c. eng., 2 c. hand ex., 1 h. & l. trk., 3 hose carts, 1 hose sleigh, carrying 1,000 ft. hose; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 1,500 ft.; tot. hose, 2,500 ft.; f. al., elec., 8 bx.; val. equip., $5,000; val. bldgs., $3,500; exp. dept., $50; tot. mem., 21 vol.; undrs. rating, second class.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; dim., 60 x 15; mat., stl.; 2 pump. eng., cap. day 67,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 51 hyd.; 32 v.; 1 met.; pipe, galv. i.; pres., dom. 45 lbs., f. 120 lbs.; wks. owned by city.

DEARBORN, p. 5,000; f. area, 1 sq. m. F. dept.—auto drawn apparatus h. & c.; val. equip., $2,000; val. bldgs., $15,000; exp. dept., $14,000; tot. mem., 5 pd. full time; undrs. rating, 4th class.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., grav.; stdp. cap., 150,000 gals.; dim., 23 x 30 ft.; res. cap., 150,000 gals.; 6 pump. eng.; cap. per day, 14,000,000 gals.; mains, i., 14 m., 4 to 10 in. dia.; 117 hyd.; 762 met., pres., dom. & f. 45 to 60 lbs.; cons. per min., 764 gals.; wks. owned by Henry Ford.

DETROIT, p. 993,678; f. area, 79.62 a.; merc. bldgs., bk. & wd., stl. & conc., 1 to 24 stor.; priv., bk. & wd., 1 to 10 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—7 str. (11 in reserve), 1 c. eng. on wls., 36 auto. pump. eng. (6 in reserve), 10 auto. comb. c. & h. wag. (1 in reserve), 130 c. hand ex. (13 in reserve), 2 hose wag., 1 aer. trk., 10 comb. aer. trk., tractor drawn (4 in reserve), 7 h. & l. trk., 1 water tower, 7 auto. comb. c. & h. wag., 22 chief's auto. (7 in reserve), 2 auto. gas wag., 2 f. boats, 3 rescue auto., 7 fuel & supply auto., 16 f. al. auto., 8 water bureau trks., 1 bldg. bureau trk., 35 hrs. (in reserve 18); hose, cot., rub. lined, gd., 112,880 ft.; c., 13,400 ft.; tot. hose, 126,280 ft.; f. al., Gamewell, 1,554 bx.; val. equip., $2,875,-160.86; val. bldgs., $1,120,837.85; exp. dept., $3,419,398; tot. men, 1,358, pd. full time.

Water Supply—Src., riv., 4 m. bus. cent.; sys., pump dir.; basin cap., 30,000,000 gals.; 12 pump. eng., 10 vertical trip expan., cap. day 341,000,000 gals.; mains, c. i., stl., 1,513 m., 4 to 48 in. dia.; 10,022 hyd.; 15,338 v.; met., 150,000; 151,424 serv.; pipe, lead, c. i.; pres., dom. & f. 23 to 51 lbs.; cons. day, 145,323,258 gals.; cost, $29,229,-783; cost mtce., $1,441,855; wks. owned by city.

DOWAGIAC, p. 5,440; f. area, 1½ sq. m.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 6 c. hand ex., 1 h. & l. trk., 4 hose car., 1 auto. comb. c. & h. wag.; hose. cot., rub. lined, gd., 1,800 ft.; inf., 600 ft.; tot. hose, 2,400 ft.; f. al., Gamewell, 26 bx.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $3,000; tot. mem. 9, pd. full time 3, pd. part time 6.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump dir.; 2 pump. eng., class dup. & cross-comp., cap. day 2,500,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 110 hyd.; 200 v.; met., 1,000; 1,000 serv.; pipe, wrt. i. & lead; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 300,000 gals.; cost, $60,000; cost mtce., $5,000; wks. owned by city.

DURAND, p. 2,672; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. **F. dept.—1 comb. c. & h. wag., 2 c. hand** ex., 1 hose wag., 3 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 2,200 ft.; f. al., telp. & wh.; val. equip., $6,500; val. bldgs., $3,000; exp. dept., $1,500; tot. mem. 14, pd. part time.

Water Supply—Src., wells, 700 ft. bus. cent.; sys., pump dir.; res. cap., 200,000 gals.; 3 pump. eng., cap. day 5,000,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 50 hyd.; 100 v.; met., 26; 600 serv.; pipe, c. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 500,000 gals.; cost, $37,000; cost mtce., $6,000; wks. owned by city.

EAST JORDAN, p. 2,428; merc. bldgs., bk. F. dept.—1 gasoline eng., 1 auto. comb. c. & h. trk., 2 hose carts; hose, 2,000 ft.; f. al., wh. & telp.; val. equip., $3,500; val. bldgs., $2,000; tot. mem. 18.

Water Supply—Src., wells; sys., pump.; 2 pump. eng., cap. day 1,250,000 gals.; res. cap., 250,000 gals.; mains, 3 m.; pres., 76 lbs.; cost, $40,000; cost mtce., $3,000; wks. owned by city.

EATON RAPIDS, p. 2,379; f. area, 1,600 a.; merc. bldgs., bk., stn. & wd., 3 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm.; fwks & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 3 c. hand ex., 1 hose wag., 1 hose cart; hose, cot., rub. lined, gd., 1,600 ft.; inf., 700 ft.; tot. hose, 2,300 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $3,000; exp. dept., $2,500; tot. mem., 10, pd. full time 1, pd. part time 9; undrs. rating, second class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 1,500,000 & 120,-000 gals.; dim. 14 x 100, loc. on Plain st.; mat., stl.; 3 pump. eng., class centrif. & plunger, cap. day 1,500,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 61 hyd.; 34 v.; 750 serv.; pipe, lead; pres., dom. 40 lbs., f. 75 lbs.; cons. day, 250,000 gals.; cost, $40,000; cost mtce., $2,500; wks. owned by city.

ECORSE, p. 4,394; f. area, 2½ m. bus. cent.; merc. bldgs., bk. & wd., 2 stor.; priv., 1½ to 2 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 Amer. Lafrance 750 gal. pumper; hose, cot., rub. lined, gd., 3,000 ft.; fair, 1,200 ft.; tot. hose, 4,200 ft.; f. al., Gamewell, 20 bx.; val. equip., $25,000; val. bldgs., $30,000; exp. dept., $12,000; tot. mem., 9 pd. full time; 10 vol. pd. $1 per hr.; undrs. rating, fourth class.

Water Supply—Src., Lake St. Clair, 1 m. bus. cent.; sys., grav.; mains, 3 m., 4 to 8 in. dia.; 39 hyd.; wks. owned by city.

ESCANABA, p. 13,103; f. area, 9,033 a.; merc. bldgs., wd., bk. & cem., 2 to 5 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 2 comb. c. & h. wag., 2 hose wag., 3 hose car., 4 hrs., 1 comb. c. & h. Kessel motor trk.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 1,600 ft.; tot. hose, 5,600 ft.; f. al., Gamewell, 30 bx.; val. equip., $24,000; val. bldgs., $20,000; exp. dept., $15,000; tot. mem. 12, pd. full time 12.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump dir.; res. cap., 200,000 gals.; 2 pump. eng., class comp. & dup., cap. day 8,000,000 gals.; mains, c. i., 22 m., 4 to 16 in. dia.; 226 hyd.; 160 v.; met., 997; 2,610 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 1,660,000 gals.; cost, $300,000; cost mtce., $5,000; wks. owned by city.

FENTON, p. 2,507; f. area, 640 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 3 hose car., 1 motor pumper.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $10,000; val. bldgs., $8,000; exp. dept., $1,000; tot. mem., 10, pd. part time.

Water Supply—Src., well, in bus. cent.; sys., pump dir.; res. cap. 60,000 gals.; 2 pump. eng., cap. day 55,000 gals.; mains, 8 m., 4 to 8 in. dia.; 60 hyd.; 60 v.; 500 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day 200,000 gals.; cost, $36,000; cost mtce., $3,000; wks. owned by city.

FLINT, p. 91,599; f. area, 120 a.; merc. bldgs., bk., 2 to 9 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str. 3 auto. str., 2 auto. comb. c. & h. wag., 1 chief's auto., 2 auto. h. & l. trk., 1 auto. aer. trk., 17 c. hand ex., 2 hrs.; hose, cot., rub. lined, gd., 12,000 ft.; f. al., Gamewell, 112 bx.; val. equip., $75,000; val. bldgs., $50,000; exp. dept., $65,810; tot. mem. 49, pd. full time.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump dir.; 3 pump. eng., cap. day 52,000,000 gals.; mains, c. i., 160 m., 4 to 24 in. dia.; 1,013 hyd.; 1,581 v.; met., 16,123; 17,812 serv.; pipe, galv. i. & lead; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 9,000,000 gals.; cost, $953,142; cost mtce., $163,411; wks. owned by city.

FREMONT, p. 2,180; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 auto. c. eng., 1 c. hand ex., 2 aer. trks., 2 hose wag.; 2 hrs.; hose, cot., rub. lined, gd., 2,900 ft.; f. al., siren; val. equip., $6,500; val. bldgs., $1,200; exp. dept., $1,200; tot. mem. 16 vol.

Water Supply—Src., spr. & wells, ½ m. bus. cent.; sys., pump dir.; stdp. cap., 75,000 gals.; dim., 15 x 26 ft.; mat., stl.; res. cap., 55,000 gals.; 2 pump. eng., cap. day, 2,300,000 gals.; mains, c. i., 4 m., 4 to 10 in. dia.; 78 hyd.; 74 v.; 375 met.; 375 serv.; pres., dom. 70 lbs., f. 150 lbs.; cons. day, 100,000 gals.; cost, $10,000; cost mtce., $2,000; wks. owned by city.

GLADSTONE, p. 4,953; f. area, 1,000 a.; merc. bldgs., stn., bk. & wd., 1 & 2 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 6,500 ft.; f. al., Gamewell, 19 bx.; val. equip., $8,500; val. bldgs., $21,000; exp. dept., $6,000; tot. mem.

24, pd. full time 3, pd. part time 2, vol. 20.

Water Supply—Src., bay, ½ m. bus. cent.; sys., pump dir.; 2 pump. eng., class comp., size 12 x 18 x 11¼, cap. day 250,000 gals. each; mains, c. i., 7 m., 4 to 12 in. dia.; 43 hyd.; 30 v.; met., 3; pres., dom. 40 lbs., f. 125 lbs.; cons. day, 40,000 gals.; cost, $50,000; cost mtce., $6,500; wks. owned by city.

GRAND HAVEN, p. 7,205; f. area, 120 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; cause of. f. not inv. F. dept.—4 hand ex., 1 h. & l. trk., 1 comb. c. & hose wag., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 4,650 ft.; inf., 400 ft.; tot. 5,050 ft.; f. al., Gamewell, 21 bx.; val. equip., $11,000; val. bldgs., $7,000; exp. dept., $7,500; tot. mem., 12; pd. full time, 3; pd. part time, 9.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir., stdp. cap. 1,000,000 gals.; 4 pump. eng., class comp., cap. day 2,500,000 gals.; mains, c. i., 14 m., 4 to 16 in. dia.; 127 hyd.; met., 1,600; 1,700 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 110 lbs.; cons. day, 1,000,000 gals.; cost, $60,000; cost mtce., $9,000; wks. owned by city.

GRAND LEDGE, p. 3,043; **f. area, 160 a.;** bldgs., bk. & wd., 2 stor.; **wd. rfs. not perm.** F. dept.—1 auto. pump. eng. & trk., 1 supply wag., 1 hose car., motor trk. & pump, 2 hrs.; hose, cot., rub. lined, gd., 2,600 ft.; f. al., wh.; val. equip., $13,000; val bldgs., $8,000; exp. dept., $1,800; tot. mem., 8, pd. part time; undrs. rating, first class.

Water Supply—Src., wells, **⅛ m. bus. cent.;** sys., pump dir.; stdp. cap., 100,000 gals.; res. cap., 300,000 gals.; 3 pump. eng., cap. day 864,000 gals.; mains, c. i., 16 m., 4 to 8 in. dia.; 54 hyd.; 38 v.; 700 met.; pres., dom. 50 lbs., f. 80 lbs.; cons. day, 200,000 gals.; cost, $50,000; cost mtce., $4,000; wks. owned by city.

GRAND RAPIDS, p. 137,634; f. area, 18½ a.; merc. bldgs., stn., bk. & wd., 1 to 13 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 chief's auto., 5 stm. eng., 4 comb. pumper, 4 triple comb. h. c. pumpers, 4 comb. c. & hose wag., 3 f. al. auto., 2 auto. c. eng., 4 auto. hose wag., 2 auto. aer. trk., 3 h. & l. trk. (also in reserve, 3 hose wag., 1 auto. trk.); hose, cot., rub. lined, gd., 38,000 ft.; f. al., Gamewell, 320 bx.; val. equip., $250,000; val. bldgs., $175,000; exp. dept., $545,000; tot. mem., 275, pd. full time; undrs. rating, third class.

Water Supply—Src., Grand riv., 1 m. bus. cent.; sys., pump to res., stdp. & dir.; stdp. cap., 861,500 gals.; dim., 50 x 60; mat., stl.; res. cap., 6,000,000 gals., loc. ½ m. station; 4 pump. eng., size 8 x 12 x 15, cap. day 47,000,000 gals.; mains, c. i., 251 m., 4 to 36 in. dia.; 2,350 hyd.; 2,900 v.; met., 26,000; 30,000 serv.; pipe, lead; pres., dom. 30 to 60 lbs., f. 60 to 100 lbs.; cons. day, 14,000,000 gals.; cost, $3,730,074; cost mtce., $250,000; wks. owned by city.

GRAYLING, p. 2,450; f. area, 300 a.; merc. bldgs., wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., telp.; val. equip., $1,500; val. bldgs., $500; exp. dept., $100; tot. mem., 20 vol.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., grav.; mains, 2 5-44 m.; 30 hyd.; 56 serv.; pres., 100 lbs.; cost, $3,000; wks. owned by Co.

GREENVILLE, p. 4,304; f. area, 1 sq. m.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $15,000; exp. dept., $3,100; tot. mem., 12, pd. full time 2, pd. part time 10.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 65 hyd.; 43 v.; 900 serv.; pipe, lead & galv. i.; pres., dom. 80 lbs., f. 100 to 125 lbs.; cons. day, 300,000 gals.; cost, $80,000; cost mtce., $5,129; wks. owned by city.

HAMTRAMCK, p. 48,615; f. area, 300 a.; priv. bldg., 1 & 2 stor. F. dept.—1 str., 15 c. hand ex., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 1 supply auto., 2 pumpers, 1 chief's car; **3,600 ft. hose; f.** al., Gamewell, 81 bx.; val. equip., **$40,000; val.** bldgs., $75,000; exp. dept., **$145,000; tot. mem.,** 62; pd. full time, 55.

Water Supply—Src., Lake St. Clair; sys., dir. pres.; mains, 42¼ m., 4 to 12 in. dia.; pres., 28 to 30 lbs.; cons. day 2,636,000 gals.

HANCOCK, p. 7,527; f. area, 1,500 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 str., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose car., 6 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 500 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 22 bx.; val. equip., $15,000; val. bldgs., $25,000; exp. dept., $6,000; tot. mem. 21, pd. full time 5, pd. part time 16.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to res. & grav.; res. cap., 1,300,000 gals., loc. north city; 3 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 9 m.; 153 hyd.; 30 v.; 1,600 serv.; pres., dom. 85 lbs.; cons. day, 1,300,000 gals.; cost, $200,000; cost mtce., **$10,000;** wks. owned by city.

HASTINGS, p. 5,132; **f. area, 640 a.;** merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 1 comb. Amer. La France trk.; hose, cot., rub. lined, gd., 4,100 ft.; rub., gd., 200 ft.; inf., 300 ft.; tot., 4,600 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $8,000; exp. dept., $4,500; tot. mem., 13; pd. full time 1; pd. part time 12.

Water Supply—Src., wells, cent. of bus. cent.; sys. pump dir.; res. cap., 160,000 gals.; 3 pump. eng., cap. day, 4,500,000 gals.; mains, c. i., 11 m., 2 to 12 in. diam.; 85 hyd.; 198 v.; met., 1,250; 1,700 serv.; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 450,000 gals.; cost, $45,000; **cost mtce., $9,876;** wks. owned by city.

HIGHLAND PARK, p. 46,499; causes of f. inv.; fwks. & combt. ord.; wd. rfs. perm. **F. dept.—3** auto. str., 1 auto. comb. h. & l. trk., **1 chief's** auto., 1 aer. trk., 1 auto. c. trk., **1 f. al. auto., 9** hand ex.; cot., rub. lined hose, 8,250 ft.; **f. al.,** Gamewell, 120 bx.; exp. dept., **$185,200; tot. mem.,** 55, pd. full time.

Water Supply—Src., Lake St. Clair; 11 m.; sys., dir. pres.; stdp. cap. 250,000 gals.; res. cap. 45,000,000 gals.; 6 pump. eng., class centrif., cap. day, 20,000,000 gals.; mains, c. i., **46.48 m., 6 to** 24 in. dia.; 274 v.; 445 hyd.; 7,340 serv.; 7,195 met.; pipe, c. i.; cons. day, **5,554,251 gals.; pres.,** dom. 43 lbs., f. 43 lbs.; cons. per day, 10,457,000 gals.; cost, $1,750,000; cost mtce., $10,000; wks. owned by city.

HILLSDALE, p. 5,476; f. area, 700 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—6 hand ex., 1 h. & l. trk., 1 hose wag., 1 comb. c. & hose wag.; 1 hose c. & pumper, 2 hose car., 2 hrs.; hose, cot., rub. lined., gd., 3,500 ft.; inf., 500 ft.; tot. 4,000 ft.; f. al., telp.; val. equip., $14,000; val. bldgs., $4,000; exp. dept., $5,100; tot. mem. 18, pd. full time 2, pd. part time 4; vol. 14.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., pump dir.; 2 pump. eng., class comp. dup. & cross-comp., cap. day 10,000,000 gals.; mains, 17 m., 4 to 12 in. dia.; 118 hyd.; met., 45; 1,600 serv.; pipe, c. i. & galv. stl.; pres., dom. 40 to 60 lbs., f. 80 to 140 lbs.; cons. day, 1,000,000 gals.; wks. owned by city.

HOLLAND, p. 12,183; f. area, 1,000 a.; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 2 pumpers, 4 c. hand ex., 1 hose wag., 3 hose car., 4 hrs.; hose, cot., rub. lined, gd., 7,500 ft.; f. al., Gamewell, 40 bx.; val. equip., $34,000; val. bldgs., $25,000; exp. dept., $8,000; tot. mem. 30, pd. full time 4, pd. part time 26.

Water Supply—Src., wells, 4,900 & 9,600 ft. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 247,000 gals.; res. cap., 1,000,000 gals.; 4 pump. eng., class centrif., cap. day 4,500,000 gals.; mains, c. i., 32.7 m., 4 to 14 in. dia.; 313 hyd.; 320 v.; met., 2,547; 2,564 serv.; pipe, galv. i.; pres., dom. 45 to 55 lbs., f. 100 lbs.; cons. day, 882,738 gals.; cost, $242,629.27; cost mtce., $14,674.68; wks. owned by city.

HOUGHTON, p. 4,466; f. area, 500 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—2 hose sleigh, 1 str., 1 h. & l. trk., 8 c. hand ex., 2 hose wag., 1 hose car., 1 comb. c. & h. car., 1 reel, 6 hrs., 1 h. & l. sleigh; hose, rub., gd., 3,200 ft.; f. al., Gamewell, 26 bx.; val. equip., $12,000; val. bldgs., $12,000; exp. dept., $4,500; tot. mem. 16, pd. full time 2, pd. part time 2, vol. 12.

Water Supply—Src., spr.; sys., grav.; 4 res., cap. 1,200,000 gals.; 3 pumps, class dup. & trip.; mains, iron, 7½ m., 2 to 10 in. dia.; 75 hyd.; 97 v.; met., 1,200; pres., dom. 65 to 75 lbs., f. 140 lbs.; cost, $165,000; cost mtce., $2,300; wks. owned by city.

HOWELL, p. 2,951; f. area, 25 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 c. eng., 2 c. hand ex., 2 hose car.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., bell & wh.; val. equip., $2,500; val. bldgs., $2,000; exp. dept., $200; tot. mem., 11 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 68 hyd.; 80 v.; met., 150; 700 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 120 lbs.; cons. day, 216,666 gals.; cost, $30,227; cost mtce., $4,191; wks. owned by city.

HUDSON, p. 2,464; f. area, 800 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 4 c. hand ex., 3 hose carts; hose, cot., rub. lined, gd., 2,300 ft.; new hose, 500 ft.; inf., 150 ft.; tot. hose, 2,950 ft.; f. al., bell & wh., 2 bx.; val. equip., $2,000; val. bldgs., $5,000; exp. dept., $700; tot. mem., 21, pd. full time.

Water Supply—Src., wells; sys., pump dir.; 2 pump. eng., cap. day 2,000,000 gals.; 1 air lift, cap., 600,000 gals.; mains, 7½ m., 4 to 12 in. dia.; 66 hyd.; 40 v.; 584 serv.; pipe, iron; pres., dom. 45 to 50 lbs., f. 90 lbs.; cons. day 425,000 gals.; cost, $42,100; cost mtce., $8,000; wks. owned by city.

IONIA, p. 6,935; f. area, 1,000 a.; merc. bldgs., bk. & stn., 3, 4 & 5 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng. pumper, 2 c. hand ex.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 1,200 ft.; tot., 2,400 ft.; f. al., Gamewell, 35 bx.; val. equip., $12,000; val. bldgs., $5,000; exp. dept., $7,500; tot. mem. 4, pd. full time 4.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; mat., cem.; res. cap., 360,000 gals.; 3 pump. eng., cap. day 1,500,000 gals.; mains, wd. & iron, 18 m., 4 to 10 in. dia.; 130 hyd.; 100 v.; met., 11; 1,100 serv.; pipe, lead & iron; pres., dom. 50 lbs., f. 50 to 75 lbs.; cons. day, 1,000,000 gals.; cost, $125,000; cost mtce., $6,600; wks. owned by city.

IRON MOUNTAIN, p. 8,251; f. area, 35 a.; merc. bldgs., wd. & bk., 2 stor.; wd. rfs perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 3,300 ft.; inf., 700 ft.; tot. 4,000 ft.; f. al., Gamewell, 49 bx.; val. equip., $14,000; val. bldgs., $58,000; exp. dept., $10,700; tot. mem. 9, pd. full time 7, vol. 2.

Water Supply—Src., wells & lake, 4 m. bus. cent.; sys., pump to res., to stdp.; stdp. cap., 500,000 gals.; loc. in city; dim., 25 x 60 ft.; mat., stl.; res. cap., 685,000 gals., loc. near station; 3 pump. eng., class comp., cap. day 3,500,000 gals.; mains, c. i., 20 m., 6 to 16 in. dia.; 179 hyd.; 175 v.; met., 705; 1,785 serv.; pipe, c. i.; pres., dom. 80 lbs., f. 120 lbs.; cons. day, 600,000 gals.; cost, $320,000; cost mtce., $25,000; wks. owned by Co.

IRON RIVER, p. 4,295; f. area, 1 sq. m.; merc. bldgs., bk., cem. & wd., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 comb. c. & hose wag., 10 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 2 hrs., 1 comb. c. & hose ladder sleigh; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 1,000 ft.; inf., 1,000 ft.; tot. hose, 3,000 ft.; f. al., Gamewell. 15 bx.; val. equip., $3,000; val. bldgs., $1,000; exp. dept., $2,650; tot. mem., 28, pd. full time 1, pd. part time 1, vol. 26; undrs. rating, third class.

Water Supply—Src., spr., 75 yards bus. cent.; sys., pump dir.; pump. eng., cap. hour 1,000 gals.; mains, c. i., 1 m., 4 to 6 in. dia.; 150 serv.; pres., f. 120 to 150 lbs.; cost, $11,000.

IRONWOOD, p. 15,739; f. area, 3,720 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 auto. comb. c. & hose wag., 3 hose sleighs, 6 hose car., 7 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 200 ft.; tot. 6,200 ft.; f. al., Gamewell, 52 bx.; val. equip., $20,000; val. bldgs., $52,000; exp. dept., $42,000; tot. mem. 45, pd. full time 13; 37 vol.

Water Supply—Src., wells, 4 m. bus. cent.; sys., pump to res.; stdp. cap., 1,000,000 gals.; dim. 14 x 115 ft.; mat., conc.; res. cap. 1,000,000 gals.; 3 pump. eng., class centrif., cap. day 8,500,000 gals.; mains, c. i. & kalemein, 39 m., 4 to 18 in. dia.; 307 hyd.; 270 v.; met., 2,200; 2,475 serv.; pipe, galv.; pres., dom. & f., 50 to 130 lbs.; cons. day, 2,000,000 gals.; cost, $9,000,000; cost mtce., $70,000; wks. owned by city.

ISHPEMING, p. 10,500; f. area, 5 sq. miles; merc. bldgs., bk., stn., metal, 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 str., 4 c. hand ex., 1 h. & l. trk., 1 hand cart, 1 supply wag., 3 hose car., 4 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; rub., 1,000 ft.; tot. hose, 6,000 ft.; f. al., Gamewell, 35 bx.; val. equip., $25,886; val. bldgs., $30,000; exp. dept., $8,861; tot. mem. 63, pd. full time 3, pd. part time 60.

Water Supply—Src., lake, 2½ m. bus. cent.; sys., grav., pump dir.; 3 pump. eng., cap. day 4,500,000 gals.; mains, wd., 28 m., 2 to 14 in. dia.; 135 hyd.; met., 1,325; 1,865 serv.; pipe, galv. i.; pres., dom. 30 lbs., f. 90 lbs.; cons. day, 1,120,000 gals.; cost, $173,000; cost mtce., $5,600; wks. owned by city.

JACKSON, p. 48,374; f. area, 9 sq. m.; merc. bldgs., bk. & stn., 1 to 8 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str (in reserve), 5 c. eng., 1 aer. trk., 1 auto. h. & l. trk., 5 auto. comb. c. & h. wag., 2 hrs., 2 chief's auto., 1 fuel & exercise wag, 1 fuel & supply wag., f. al. auto.; hose, cot., rub. lined, gd., 12,000 ft.; inf., 400 ft.; tot. hose, 12,400 ft.; f. al., Gamewell, 157 bx.; val. equip., $50,000; val. bldgs., $60,000; exp. dept., $99,207; tot. mem. 50, pd. full time.

Water Supply—Src., 18 wells, 2½ m. bus. cent.; sys., grav., pump to res. & dir.; res. cap., 500,000 gals., loc. at station; 3 pump. eng., cap. day 24,000,000 gals.; mains, c. i., 116.26 m., 4 to 24 in. dia.; 904 hyd.; 1,200 v.; met., 9,959; 9,959 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 4,510,980 gals.; cost, $713,825; cost mtce., $17,230; wks. owned by city.

KALAMAZOO, p. 48,487; f. area, 9½ m; merc. bldgs., bk., 1 to 10 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—4 auto. comb. c. & h. wag., 3 str., 2 auto. comb. trk., 1 aer. trk., 1 auto. h. & l. trk., 2 pumpers, 2 chief's auto., 3 exercise, 1 serv. trk., 2 triple comb. cars., 1 fuel & supply auto., 14 c. hand ex.; hose, cot., rub. lined, gd., 15,700 ft.; c., 950 ft.; tot. hose, 16,650 ft.; f. al., automatic, 93 bx.; val. equip., $74,000; val. bldgs., $50,000; exp. dept., $122,628; tot. mem. 54, pd. full time.

Water Supply—Src., wells, ¾, 1½ & 2 m. bus. cent.; sys., dir. & pump to stdps.; 3 stdps., cap., 1,300,000 gals.; 8 pump. eng., stm. & elec., cap. day, 14,500,000 gals.; mains, c. i., 107.23 m., 4 to 20 in. dia.; 970 hyd.; 2,285 v.; met., 9,799; 9,799 serv.; pipe, lead; pres., dom. & f., 40 to 60 lbs.; cons. day, 4,500,000 gals.; cost, $618,341; wks. owned by city.

LAKE LINDEN, p. 2,182; f. area, 160 a.; merc. bldgs., stn., bk. & wd.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 aer. trk., 2 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., bell & wh.; val. equip., $4,000; exp. dept., $600; tot. mem. 25, pd. full time 12, vol. 13.

Water Supply—Src., spr. & creek; sys., grav.; res. cap., 480,000 gals., loc. ½ m. city; 2 pump. eng., cap. day 35,000 gals.; mains, 4 m., 4 to 12 in. dia.; 43 hyd.; 278 serv.; pres., dom. 40 lbs., f. 130 lbs.; cost, $75,000; cost mtce., $1,000; wks. owned by Co.

LANSING, p. 57,327; f. area, 10.3 sq. m.; merc. bldgs., stn. & bk., 1 to 10 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 auto. c. eng., 1 auto. chief's car, 1 aer. trk. tractor drawn; 30 hand ex., 6 auto. pumps; hose, cot., rub. lined, gd., 16,000 ft.; rub. gd., 700 ft.; inf., 600 ft.; tot. hose, 17,300 ft.; f. al., Gamewell 242 bx.; val. equip., $167,466; val. bldgs., $101,942; exp. dept., $175,000; tot. mem., 87, pd. full time.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap. 300,000 gals.; mat., stl; res. cap. 7,000,000 gals.; 2 pump. eng., cap. day 15,000,000 gals.; mains, c. i., 103 m., 6 to 16 in. dia.; 640 hyd.; met., 11,200; 11,700 serv.; 1,093 v.; pipe, lead; pres., dom. & f. 70 lbs.; cons. day, 6,000,000 gals.; cost, $1,232,060.71; cost mtce., $69,558.27; wks. owned by city.

LAPEER, p. 4,723; f. area, 1,600 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv.; bk. & wd., 2 stor.; wd. rfs. perm.; in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 1 auto. comb. c. & hose trk.; hose, cot., rub. lined, gd., 2,800 ft.; inf., 200 ft.; tot., 3,000 ft.; f. al., bell & wh.; val. equip., $12,000; val. bldgs., $10,000; exp. dept., $2,500; tot. mem., 8; pd. full time 2; pd. part time 6; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; 3 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 11 m., 4 to 10 in. dia.; 96 hyd.; 105 v.; met., 33; 765 serv.; pipe, galv. i.; pres., dom. 40 to 45 lbs., f. 100 lbs.; cons. day, 600,000 gals.; cost, $55,000; cost mtce., $7,500; wks. owned by city.

LAURIUM, p. 6,696; f. area, 640 a.; merc. bldgs., wd. & bk., 2 & 4 stor.; priv., stn. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 str., 1 h. & l. trk., 1 hose wag., 6 hrs.; hose, cot., rub. lined, gd., 2,600 ft.; inf., 400 ft.; tot. hose, 3,000 ft.; f. al., bell, wh. & elec., 6 bx.; val. equip., $8,000; val. bldgs., $6,000; exp. dept., $1,296; tot. mem., 18 vol.

Water Supply—Src., lake, supplied by Calumet & Hecla Mining Co.

LUDINGTON, p. 8,810; f. area, 40 a.; merc. bldgs., bk., conc. & wd., 1, 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & comb. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 2 hose wag, 1 hose reel; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 16 bx.; val. equip., $20,000; val. bldgs., $50,000; tot. mem. 27, pd. part time; undrs. rating, third class.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., pump dir.; 3 pump. eng., class comp. cond., cap. day 5,000,000 gals.; mains, c. i., 25 m., 6 to 16 in. dia.; 235 hyd.; 110 v.; met., 1,800; 2,000 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 1,500,000 gals.; cost, $165,000; cost mtce., $20,000; wks. owned by city.

MANISTEE, p. 9,694; f. area, 2,8 sq. m.; merc. bldgs., bk., stn. & wd., 2 to 4 stor.; priv., bk., stn. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. trk., 1 str., 1 h. & l. trk., 8 c. hand ex., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 1,900 ft.; tot. hose, 7,900 ft.; f. al., Gamewell, 44 bx.; val. equip., $37,000; val. bldgs., $17,390; exp. dept., $16,667; tot. mem. 10, pd. full time.

Water Supply—Src., 4 wells, ¾ m. bus. cent.; sys., pump dir.; stdp. cap., 650,000 gals.; 3 pump. eng., cap. day 7,000,000 gals.; mains, c. i., 29 m., 4 to 16 in. dia.; 212 hyd.; 391 v.; met., 1,200; 2,500 serv.; pipe, galv. i.; pres., dom. 69 lbs., f. 100 lbs.; cons. day, 986,824 gals.; cost mtce., $14,107; wks. owned by city.

MANISTIQUE, p. 6,380; f. area, 6,380 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. wag., 1 comb. c. & hose car., 10 c. hand ex., 1 hose wag., 2 hrs., 750 gal. comb. pumper; hose, cot., rub. lined, gd., 4,000 ft.; inf., 2,000 ft.; tot. hose, 6,000 ft.; f. al., bell & telp.; val. equip., $30,000; val. bldgs., $5,500; exp. dept., $10,000; tot. mem. 20, pd. full time 3, pd. part time 1; vol. 15.

Water Supply—Src., riv.; 1½ m. bus. cent.; sys., grav., pump to stdp.; stdp. cap. 50,000 gals.; mat., conc.; res. cap. 120,000 gals.; 2 pumps, class trip., cap. 1,500,000 gals. day; mains, c. i., 12 m., 4 to 12 in. dia.; hyd., 100; v., 111; met., 16; pipe, galv. i.; pres., dom. 45 lbs., f. 100 lbs.; cons. 800,000 gals.; cost, mtce., $15,000; wks. owned by city.

MARQUETTE, p. 12,718; f. area, 300 a.; merc. bldgs., stn. & bk., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto., 2 comb. c. & h. wag., 2 c. eng., 6 c. hand ex., 4 h. & l. trk., 2 hose wag., 9 hrs.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., Gamewell, 23 bx.; val. equip., $11,182; val. bldgs., $18,000; tot. mem. 30, pd. full time 6, pd. part time 4, vol. 21; undrs. rating, fourth class.

Water Supply—Src., Lake Superior, 1½ m. bus. cent.; sys., pump dir.; 5 pump. eng., cap. day 11,000,000 gals.; mains, c. i., 29.65 m., 4 to 20 in. dia.; 242 hyd.; 490 v.; 1,463 met.; 2,450 serv.; pipe, galv. i.; pres., dom. 95 lbs., f. 125 lbs.; cons. capita, 178 gals.; cost, $325,266; cost mtce., $23,000; wks. owned by city.

MARSHALL, p. 4,270; f. area, 1,000 a.; merc. bldgs., stn. & wd., 2 to 4 stor.; priv., wd., 1 & 2½ stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. auto. pumps, 1 h. & l. trk., 8 c. hand ex., 2 c. hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; rub. gd., 400 ft.; tot., 1,900 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $7,000; exp. dept., $7,000; tot. mem., 11, pd. full time 4, vol. 7.

Water Supply—Src., wells, 2,700 ft. from bus. cent.; sys., pump to stdp.; stdp. cap., 235,000 gals.; dim., 20 x 100 ft.; mat., stl.; 4 pump. eng., cap. day 5,000,000 gals.; mains, c. i., 15.5 m., 2 to 12 in. dia.; 130 hyd.; 83 v.; met., 759; 1,058 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 100 to 120 lbs.; cons. day, 385,000 gals.; cost, $75,000; cost mtce., $8,115; wks. owned by city.

MENOMINEE, p. 8,907; f. area, 800 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 f. boat, 1 chief's auto., 4 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 hose reel., 7 hrs., 1 supply wag.; hose, cot., rub. lined, gd., 5,600 ft.; inf., 600 ft.; tot. hose, 6,200 ft.; f. al., Gamewell, 68 bx.; val. equip., $16,800; val. bldgs., $18,000; exp. dept., $17,000; tot. mem. 14, pd. full time 14.

Water Supply—Src., bay, in bus. cent.; sys., pump dir.; 4 pump. eng., cap. day 8,500,000 gals.; mains, c. i., 28 m., 4 to 16 in. dia.; 303 hyd.; met., 1,300; 2,248 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 90 to 125 lbs.; cons. day 1,000,000 gals.; cost $285,000; wks. owned by city.

MIDLAND, p. 5,483; f. area, 260 a.; merc. bldgs., wd. & bk., 2 to 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 comb. c. & hose wag., 1 auto. triple comb. pump. eng., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 4,800 ft.; tot., 8,300 ft.; f. al., elec. siren; val. equip., $10,000; val. bldgs., $4,500; exp. dept., $7,000; tot. mem., 15; pd. full time 2; pd. part time 13.

Water Supply—Src., river, ⅛ m. from bus. cent.; sys., pump dir.; stdp. cap., 127,000 gals.; mat., stl.; 3 pump. eng., cap. day, 3,000,000 gals.; mains, iron & wd., 10 m., 4 to 12 in. dia.; 84 hyd.; 800 serv.; pipe, lead; pres., dom. 60 lbs., f. 90 to 125 lbs.; cons. day, 800,000 gals.; cost, $26,000; cost mtce., $4,300; wks. owned by city.

MONROE, p. 11,573; f. area, 1 m.; merc. bldgs., bk., 3 stor.; priv., bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 2 trk., 1 h. & l. trk., 1 hose wag., 1 hand ex.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $10,000; exp. dept., $11,000;

tot. mem. 19, 7 vol., pd. full time 5, part time 7.

Water Supply—Src., Lake Erie, 2½ m. bus. cent.; sys., pump dir.; res. cap., 500,000 gals.; 3 pump. eng., class comp. cond., cap. day 5,500,000 gals.; filteration cap. per day, 4,000,000 gals.; mains, c. i., 26 m., 4 to 24 in. dia.; 216 hyd.; 175 v.; met., 2,700; 3,100 serv.; pipe, galv. i. & lead; pres., dom. 45 lbs., f. 85 to 100 lbs.; cons. day, 2,000,000 gals.; cost, $190,000; cost mtce., $7,500; wks. owned by city.

MT. CLEMENS, p. 9,488; f. area, 7,800 a.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 1,000-gal. triple comb. pumper, 1 c. eng., 2 h. & l. trk., 1 comb. c. hose wag., 1 hose wag., 1 hose cart; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell, 36 bx.; val. equip., $9,500; val. bldgs., $20,000; exp. dept., $14,000; tot. mem. 26, pd. full time 6, vol. 20.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., dir.; res. cap., 400,000 gals.; 4 pump. eng., class dup. & trip., cap. day 1,000,000 gals.; mains, c. i., 28 m., 4 to 14 in. dia.; 248 hyd.; 306 v.; met., 2,000; 2,329 serv.; pipe, lead; pres., dom. 65 lbs., f. 80 to 100 lbs.; cons. day, 900,000 gals.; cost, $165,000; cost mtce., $35,000; wks. owned by city.

MT. PLEASANT, Isabella Co., p. 4,819; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. F. dept.—1 h. & l. trk., 1 c. hand ex., 1 comb. c. & h. wag., 3 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., bell & elec., 11 bx.; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $2,000; tot. mem. 10, pd. part time.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; res. cap., 2,000,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 16 m., 4 to 12 in. dia.; 110 hyd.; 83 v.; met., 1,000; 1,052 serv.; pipe, i. & lead; pres., dom. 55. lbs., f. 80 to 100 lbs.; cons. per day, 400,000 gals.; cost, $30,000; cost mtce., $3,600; wks. owned by city.

MUNISING, p. 5,037; f. area, 350 a.; merc. bldgs., stn., bk. & wd., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 hose wag., 1 comb. h. & l. trk., 2 hrs.; hose, rub., gd., 3,000 ft.; f. al., Viaduct, 25 bx.; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $1,500; tot. mem. 17, vol. 15.

Water Supply—Src., lake, 3½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 165,000 gals.; dim., 25 x 40; mat., boiler i.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 63 hyd.; 33 v.; met., 118; 562 serv.; pipe, galv. i.; pres., dom. 110 lbs., f. 112 lbs.; cons. day, 350,000 gals.; cost, $111,000; cost mtce., $16,000; wks. owned by city.

MUSKEGON, p. 36,570; f. area, 7¾ sq. m.; merc. bldgs., stn., bk. & wd., 1 to 8 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 Amer. Lafrance 1,000 gal. triple comb. pumper, 1 h. & l. trk., 1 serv. trk., 1 chief's auto., 3 trip. comb. motor-driven, 9 c. hand. ex., 1 aer. trk., 2 comb. c. & h. wag., hose wag., 1 h. & l. trk., 1 aer. trk. in reserve, 6 hrs. (1 in reserve), 1 nozzle, 1 hose cart; hose, cot., rub. lined, gd., 15,000 ft.; c., 300 ft.; tot. hose, 15,300 ft.; f. al., Gamewell, 50 bx.; val. equip., $35,000; val. bldgs., $11,500; exp. dept., $43,224.16; tot. mem., 44; pd. full time 29; pd. part time 15.

Water Supply—Src., lake, 5 m. bus. cent.; sys., dir. pres.; 3 pump. eng., class triple comp., cap. day, 4,000,000 to 8,000,000 gals.; mains, c. i., 80 m., 6 to 24 in. dia.; 699 hyd.; 718 v.; met., 5,000; 7,000 serv.; pipe, c. i.; pres., dom. 40 lbs., f. 75 lbs.; cons. day, 4,000,000 to 6,000,000 gals.; cost, $536,000; cost mtce., $13,000; wks. owned by city.

MUSKEGON HEIGHTS, p. 9,514; merc. bldgs., bk., 3 stor. F. dept.—2 hose car., 5 c. hand ex., 1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., Gamewell, 16 bx.; val. equip., $6,000; val. bldgs., $5,800; tot. mem. 10, pd. full time 1, pd. part time 9.

NEGAUNEE, p. 7,419; f. area, 80 a.; merc. bldgs., bk., stn. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 hose wag., 3 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 800 ft.; inf., 500 ft.; tot. hose, 4,300 ft.; f. al., bell; val. equip., $14,300; val. bldgs., $8,000; exp. dept., $2,700; tot. mem., 60 vol.; undrs. rating, third class.

Water Supply—Src., lake, ¾ m. bus. cent.; sys., pump dir.; 3 pump. eng., cap. day 4,600,000 gals.; mains, wd. & c. i., 18 m., 4 to 16 in. dia.; 104 hyd.; 104 v.; 1,260 met.; 1,691 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 100 lbs.; cons. day 1,391,000 gals.; cost, $65,000; cost mtce., $24,000; wks. owned by city.

NEWBERRY, p. 2,172; merc. bldgs., wd., 2½ stor.; priv., wd., 2 stor. F. dept.—1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, fair, 1,500 ft.; f. al., wh.; tot. mem. 17, pd. part time.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump dir.; 3 pump. eng., class dup.; mains, c. i., 3½ m., 4 to 8 in. dia.; 24 hyd.; 15 v.; 200 serv.; pipe, galv. i.; pres., dom. 45 to 50 lbs., f. 90 to 110 lbs.; cost, $15,500; wks. owned by city.

NILES, p. 7,311; f. area, 80 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—24 c. hand ex., 1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; linen, gd., 500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $5,000; exp. dept., $1,200; tot. mem. 75, pd. part time; undrs. rating, fourth class.

Water Supply—Src., wells, 3 m. bus. cent.; sys., pump to res.; stdp. cap. 250,000 gals.; stdp. dim., 20 x 105, loc. on highest point in city; mat., stl.; 4 pump. eng., size 12 x 18, cap. day 5,000,000 gals.; mains, c. i., 15 m., 4 to 14 in. dia.; 217 hyd.; met., 1,800; 1,375 serv.; pipe, wrt. i. & lead; pres., dom., 40 to 60 lbs., f. 40 to 60 lbs.; cons. day, 700,000 gals.; cost, $76,000; cost mtce., $10,543; wks. owned by city.

NORWAY, p. 4,533; f. area, 3 sq. m.; merc. bldgs., bk., conc. & wd., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose wag., 3 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., elec., 25 bx.; val. equip., $4,000; val. bldgs., $25,000; exp. dept., $2,640; tot. mem. 14, pd. full time 3, vol. 11.

Water Supply—Src., 2 lakes, 5 m. bus. cent.; sys., grav. & pump to res.; 2 res., comb. cap. 488,000 gals.; 3 pump. eng., class trip., cap. day 1,500,000 gals.; mains, wd. & c. i., 24 m., 1½ to 12 in. dia.; 105 hyd.; 295 v.; met., 160; 900 serv.; pipe, galv. i. & lead; pres., dom. 60 lbs., f. 110 lbs.; cost mtce., $6,500; wks. owned by city.

ONAWAY, p. 2,789. F. dept.—2 hose carts, 1 h. & l. trk.; hose, 2,500 ft.; f. al., telp. sys.; tot. mem., 20 vol.

Water Supply—Src., 5 wells, ¼ m. bus. cent.; sys., air lift; stdp. cap., 100,000 gals.; res. cap., 250,000 gals.; 2 pump. eng., cap. day 900,000 gals.; mains, c. i., 5 2/3 m., 4 to 10 in. dia.; 50 hyd.; 58 v.; 18 met.; 520 serv.; pipe iron; pres., dom. 40 lbs.; f. 100 lbs.; cons. day, 100,000 gals.; cost, $110,000; cost mtce., $45,000; wks. owned by city.

OWOSSO, p. 12,575; f. area, 2 sq. miles.; merc. bldgs., bk., 3 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 comb. wag., 1 h. & l. trk., 3 comb. c. & hose wag.; 7 c. hand ex.; 1 hose wag., 1 hose car.; 2 hrs., 2 hand-drawn reels; hose, rub. lined, gd., 6,750 ft.; tot., 8,000 ft.; f. al., Gamewell, 42 bx.; val. equip., $28,000; val. bldgs., $18,000; exp. dept., $24,000; tot. mem. 12, pd. full time; undrs. rating, first class.

Water Supply—Src., wells & spr., 1½ m. bus. cent.; sys., grav., pump dir.; res. cap., 2,300,000 gals.; dim. 174 x 174; mat., conc.; 3 pump. eng., stm. & elec., cap. day 6,000,000 gals.; mains, c. i., 40 m., 4 to 12 in. dia.; 324 hyd.; 298 v.; met., 2,800; 2,800 serv.; pipe, c. i.; pres., dom. 65 lbs., f. 110 lbs.; cons. day, 1,000,000 gals.; cost, $400,000; cost mtce., $14,650; wks. owned by city.

PETOSKEY, p. 5,064; f. area, 1,872 a.; merc. bldgs., wd., bk. & stl., 1 to 4 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. pump. eng., 1 comb. c & h. wag., 9 hand ex., 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 4,750 ft.; inf., 300 ft.; tot. hose, 5,050 ft.; f. al., Gamewell, 20 bx.; val. equip., $12,000; val. bldgs., $4,000; exp. dept., $3,000; tot. mem. 26, pd. full time 2, pd. part time 24.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump to res.; res. cap., 300,000 gals., loc. 1½ m. from station; mat. conc., 2 pump. eng., class dup., cap. day 2,000,000 gals.; mains, c. i. & wd., 17 m., 4 to 12 in. dia.; 85 hyd.; 242 v.; met., 925; 1,200 serv.; pipe, c. i. & wd.; pres., dom. 120 lbs.; cons. day, 450,000 gals.; cost, $47,000; cost mtce., $4,360; wks. owned by city.

PLAINWELL, p. 2,049; f. area, 6 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F dept.—1 h. & l. trk. 4 hose carts; hose, cot., rub lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., telp. & wh.; val. equip., $2,000; val. bldgs., $2,400; exp. dept., $400; tot mem., 32, 2 pd. full time, 30 vol.

Water Supply—Src., riv.; sys., pump dir.; pump. eng., cap. day 1,500,000 gals.; mains, 4 1-5 m., 4 to 8 in. dia.; 37 hyd.; 6 v.; 164 serv.; pres., f. 40 to 80 lbs.; cost, $29,750; cost mtce., $600; wks. owned by village.

PLYMOUTH, p. 2,857; f. area, 600 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 hand c. eng., 1 auto. comb. c. & h. trk., 1 hose car., 1 hand h. & l. trk.; hose, cot., rub. lined, gd., 1,600 ft.; f. al., elec. siren; val. equip., $6,000; val. bldgs., $500; exp. dept., $700; tot. mem., 13 vol.

Water Supply—Src., spr., 4½ m. bus. cent.; sys., grav.; stdp. cap., 154,000 gals.; mat. conc.; res. cap. 1,700,000 gals.; 1 pump. eng., cap. per min., 500 gal.; mains, c. i., 16 m., 4 to 10 in. dia.; 120 hyd.; 66 v.; 250 met.; 1,000 serv.; pipe, lead & i.; pres., dom. 37 lbs.; f. 48 lbs.; cons. day, 300,000 to 500,000 gals.; cost, $65,000; cost mtce., $2,000; wks. owned by city.

PONTIAC, p. 34,273; f. area, 4,800 a.; merc. bldgs., bk & stn., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not per.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. c. eng. & hose trk., 8 c. hand ex., 1 chief's auto., 1 comb. c. & h. wag., 1 hose wag., 1 h. & l. trk., 2 motor pumpers, 1 f. al. auto., 1 aer. trk., 2 hrs.; hose, cot. rub. lined, gd., 7,650 ft.; f. al., Gamewell, 148 bx.; val. equip., $70,000; val. bldgs., $19,000; exp. dept., $63,517; tot. mem. 43, pd. full time; undrs. rating, third class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir.; res. cap., 2,000,000 gals., in reserve; 3 pump. eng., class trip. & comp. dup. cond., cap. day 25,000,000 gals.; mains, c. i., 71.7 m., 4 to 16 in. dia.; 644 hyd.; 940 v.; met., 7,837; 8,000 serv.; pipe, galv. i. & lead; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 3,750,000 gals.; cost, $250,000; cost mtce., $7,000; wks. owned by city.

PORT HURON, p. 25,944; f. area, 4,500 a.; merc. bldgs., stn. & bk., 2 to 5 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 auto. str., 3 auto. comb. c. & h. wag., 10 c. hand ex., 1 auto h. & l. trk., 1 chief's auto, 2 supply wag.; hose, cot., rub. lined, gd.. 10,350 ft.; chem. hose, 520 ft.; tot. hose, 10,870 ft.; f. al., Gamewell, 30 bx.; val. equip., $47,000; val. bldgs., $30,000; exp. dept., $35,288; tot. mem. 25, pd. full time 25.

Water Supply—Src., St. Clair riv. & well, ¾ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day, 17,000,000 gals.; mains, iron, 82 m., 2 to 24 in. dia., 538 v.; 450 hyd.; met., 438; 7,000 serv.; pipe, lead & iron; pres., dom. 40 to 100 lbs.; cons. day, 7,500,000 gals.; cost, $520,000; cost mtce., $20,000; wks. owned by city.

RED JACKET, p. 2,390; f. area, 94 a.; merc. bldgs., stn., bk. & wd., 2 to 4 stor. F. dept.—2 c. hand ex., 1 str., 1 h. & l. trk., 1 hose wag., 2 hose reels, 8 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 9 bx.; val. equip., $12,000; tot. mem., 21, pd. full time 4, vol. 17.

Water Supply—Src., dam; sys. pump.

REPUBLIC, p. 2,345; f. area, 280 a.; merc. bldgs., wd., 2 stor.; priv., 1 & 2 stor.; no fwks. & combt. ord. F. dept.—1 c. hand ex., 1 auto. comb. c. & h. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,200 ft.; rub., gd., 600 ft.; tot. hose, 1,800 ft.; f. al., siren & wh., 13 bx.; val. equip., $3,500; val. bldgs., $2,600; exp. dept., $220; tot. mem., 43, pd. part time 1, vol. 42.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp. cap., 750,000 gals.; res. cap., 500,000 gals.; 2 pump. eng., cap. day, 240,000 gals.; mains, wd., 3 m., 4 to 8 in. dia.; 38 hyd.; 14 v.; pipe, wd.; pres., dom. 70 lbs.; cons. day, 100,000 gals.; cost, $20,000; cost mtce., $3,000; wks. owned by city.

RIVER ROGUE, p. 9,822. F. dept.—2 c. ex., 1 auto. comb. trk., 2 hose carts; hose, 4,300 ft.; f. al., Gamewell, 26 bx.; tot. mem. 20, pd. full time 8, pd. part time 6, vol. 6.

Water Supply—Sys., pumping direct; mains, 12 m.; 130 hyd.; pres., dom. 32 lbs., f. 125 lbs.; wks. owned by City of Detroit.

ROCHESTER, p. 2,549; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in. f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 motor comb. c. & h. trk., 7 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot., 1,800 ft.; f. al., wh., 3 bx.; val. equip., $4,500; val. bldgs., $4,500; exp. dept., $350; tot. mem., 33, pd. part time 1, vol. 32.

Water Supply—Src., wells & spr., 2½ miles from bus. cent.; sys., grav.; 2 res.; res. cap., 2,625,000 gals.; mains, c. i., 14½ m., 4 to 12 in. dia.; 88 hyd.; 161 v.; met., 669; 795 serv.; pipe, galv. i.; pres., dom. 50 to 75 lbs., f. 50 to 75 lbs.; cost, $100,000; cost mtce., $1,000; wks. owned by city.

ROGERS, p. 2,109. F. dept.—1 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; tot. mem., 20 vol.

Water Supply—Src., wells.

ROMEO, p. 2,102; f. area, 400 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 2 c. hand ex., 1 h. & l. trk., 1 hose reel, 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell, elec. wh.; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $400; tot. mem., 40; pd. part time; undrs. rating, first class.

Water Supply—Src., wells, 1¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 90,000 gals.; dim., 20 x 40; mat., stl.; 4 pump. eng., class dup.; 1 v. elec.; cap. day, 3,660,000 gals.; mains, iron, 8¼ m., 4 to 10 in. dia.; 75 hyd.; 32 v.; met., 80; 400 serv.; pipe, galv. i. & lead; pres., dom. 60 lbs., f. 100 lbs.; cost mtce., $6,000; wks. owned by city.

SAGINAW, p. 61,903; f. area, 12½ m.; merc. bldgs., stn. & bk., 1 to 6 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto comb. pump. eng. & hose wag., 1 comb. c. & h. wag., 6 c. hand ex., 2 h. & l. trk., 6 hose wag. (2 in reserve), 3 hose reels, 17 hrs. (3 in reserve); hose, cot., rub. lined, gd., 23,250 ft.; rub. gd., 500 ft.; inf., 1,150 ft.; tot. hose, 24,900 ft.; f. al., Gamewell, 108 bx.; val. equip., $50,000; val. bldgs., $44,000;

exp. dept., $50,000; tot. mem. 60, pd. full time 60; undrs. rating, second class.

Water Supply—Src., river, 3 m. bus. cent.; sys., pump dir.; 6 pump. eng., class hor., cap. day 28,000,000 gals.; mains, c. i., 165 m., 6 to 24 in. dia.; 1,460 hyd.; met., 1,355; 13,757 serv.; 1,400 v.; pipe, lead; pres., dom. & f. 60 lbs., cons. day, 16,000,000 gals.; cost, $1,648,300; cost mtce., $112,000; wks. owned by city.

ST. CLAIR, p. 3,204; f. area, 2-5 sq. m.; bldgs., wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 hand ex., 1 h. & l. trk.; hose, gd., 2,500 ft.; f. al., Gamewell, 14 bx.; val. equip., $5,300; exp. dept., $200; tot. mem., 26 vol.; undrs. rating, fourth class.

Water Supply—Src., riv., 800 ft. bus. cent.; sys., pump dir.; 2 pumps, cap. day 2,500,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 62 hyd.; 133 v.; met., 2; 790 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 600,000 gals.; cost, $30,000; cost mtce., $5,000; wks. owned by city.

ST. JOHNS, p. 3,925; f. area, 1,000 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 auto. comb. c. & hose trk., 1 hose wag., 1 Amer. Lafrance pump.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell; val. equip., $20,000; val. bldgs., $4,000; exp. dept., $1,000; tot. mem., 15 vol.; undrs. rating, seventh class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump dir.; res. cap., 144,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, c. i., 10 m., 2½ to 10 in. dia.; 93 hyd.; 50 v.; 350 met.; 896 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 186,000 gals.; cost, $65,000; cost mtce., $11,000; wks. owned by city.

ST. JOSEPH, p. 7,251; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 str., 1 hose wag., 4 hrs. & American La France c. pump; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & wh.; val. equip., $20,000; tot. mem., 15; pd. full time, 4; pd. part time, 11.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 133,000 gals.; dim., 15 x 100; mat., stl.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 24 m., 4 to 12 in. dia.; 130 hyd.; 180 v.; met., 1,290; 1,600 serv.; pipe, lead; pres., dom. 60 to 75 lbs., f. 120 lbs.; cons. day, 500,000 gals.; cost, $1,400,800; cost mtce., $7,829; wks. owned by city.

ST. LOUIS, p. 3,036; f. area, 1 sq. m.; merc. bldgs., bk. & stn., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 2,200 ft.; inf., 300 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $3,200; val. bldgs., $6,000; exp. dept., $940; tot. mem., 12, pd. full time 1, pd. part time 11.

Water Supply—Src., wells, in bus. cent.; sys., pump dir.; res. cap., 500,000 gals.; 3 pump. eng. centrif. cap. min. 1,800 gals.; mains, iron & wd., 6 m., 4 to 10 in. dia.; 73 hyd.; 20 v.; 380 serv.; pipe, lead; pres., dom. 45 lbs., f. 75 lbs.; cost, $26,000; cost mtce., $1,000; wks. owned by city.

SAULTE STE. MARIE, p. 12,096; f. area, 3,200 a.; merc. bldgs., bk., stn. & wd., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—4 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 1 hose reel, 5 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; rub., gd., 4,000 ft.; f. al., Gamewell, 35 bx.; val. equip., $23,000; val. bldgs., $19,000; exp. dept., $24,000; tot. mem. 24, pd. full time 4, vol. 20; undrs. rating, second class.

Water Supply—Src., riv., 3.7 m. bus. cent.; sys., dir.; pump. eng., class comp., cap. day 5,000,000 gals.; mains, c. i. & kalamein, 32 m., 4 to 24 in. dia.; 255 hyd.; 310 v.; met., 270; 2,800 serv.; pres., dom. 75 lbs. day, 65 lbs. night, f. 100 to 110 lbs.; cons. day, 3,300,000 gals.; cost, $375,000; cost mtce., $52,000; wks. owned by city.

SOUTH HAVEN, p. 3,829; f. area, 20 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp.; val. equip., $3,000; val. bldgs., $3,500; tot. mem. 27, pd. full time 2, vol. 25.

Water Supply—Src., lake, 1 m. bus. cent.; sys., grav., stdp. cap., 130,000 gals.; dim., 15 x 100; mat., iron; 3 pump. eng., cap. day, 2,000,000 gals.; mains, c. i., 13 m., 4 to 10 in. dia.; 117 hyd.; 44 v.; met., 1,008; 1,134 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 350,000 gals.; cost, $95,829; cost mtce., $1,735; wks. owned by city.

STURGIS, p. 5,995; f. area, 500 a.; merc., bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 str., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 13 c. hand ex., 3 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; exp. dept., $1,500; tot. mem. 15, pd. full time 3, vol. 12; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., dir. pres.; 5 pump. eng., class centrif., cap. day 3,880,000 gals.; mains, c. i., 20 m., 2 to 10 in. dia.; 100 hyd.; 80 v.; met., 1,650; 1,650 serv.; pipe, lead; pres., dom. 40 lbs.; f. 80 to 100 lbs.; cons. day, 600,000 gals.; cost, $150,000; cost mtce., $10,000; wks. owned by city.

TECUMSEH, p. 2,432; f. area, 20 a.; merc. bldgs., bk., 3 stor.; priv., wd., 3 stor.; wd. rfs. not perm. F. dept.—4 c. hand ex., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,200 ft.; inf., 1,100 ft.; tot. hose, 3,300 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $6,000; exp. dept., $1,200; tot. mem., 14 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 167,163 gals.; dim., 15 x 127; mat., iron; 2 pump. eng., duplex, cap. day 2,000,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 103 hyd.; met., 250; 60 serv.; pipe, galv. i. & lead; pres., dom. 55 lbs., f. 85 lbs.; cons. per day 225,000 gals.; cost, $38,000; cost mtce., $3,000; wks. owned by city.

THREE RIVERS, p. 5,209; f. area, 4½ sq. m;. merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. trk., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,400 ft.; f. al., telp. & wh.; val. equip., $10,000; val. bldgs., $4,000; exp. dept., $1,500; tot. mem. 20, pd. full time 1, pd. part time 1, vol. 18.

Water Supply—Src., wells, 1-16 m. bus. cent.; sys. pump dir.; 4 pump. eng., cap. day 216,000 gals.; mains, c. i., 15 m., 4 to 14 in. dia.; 60 v.; 102 hyd.; 1,000 met.; 1,000 serv.; pipe, galv. i. & lead; pres., dom. 75 lbs., f. 125 lbs.; cons. day, 360,000 gals.; cost, $100,000; cost mtce., $2,400; wks. owned by city.

TRAVERSE CITY, p. 10,925; f. area, 1,200 a.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 comb. c. & h. auto., 500 gal. pump., 10 c. hand ex., 1 auto. h. & l. trk., 1 hose wag., 4 hose reels, 2 hrs. (in reserve); hose, cot., rub. lined, gd., 6,400 ft.; f. al., Gamewell, 51 bx.; val. equip., $50,000; val. bldgs., $6,000; exp. dept., $25,000; tot. mem. 27, pd. full time 9, pd. part time 18; undrs. rating, third class.

Water Supply—Src., bay, 2 blks. bus. cent.; sys., stm.; 2 pump. eng., class comp. cond., cap. day 10,000,000 gals.; mains, c. iron, 28 m., 4 to 16 in. dia.; 260 hyd.; 160 v.; met., 1,500; 2,600 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 90 lbs.; cons. day, 2,000,000 gals.; cost, $239,000; cost mtce., $16,000; wks. owned by city.

WAKEFIELD, p. 4,151; f. area, 5,260 a.; merc. bldgs., bk. & wd.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. trk., 6 c. hand ex., 1 comb. c. & hose sleigh, 3 hose car.; 2 hrs.; hose, rub., gd., 3,600 ft.; inf., 500 ft.; tot., 4,100 ft.; f. al., Gamewell, 26 bx.; val. equip., $34,917; val. bldgs., $13,300; exp. dept., $6,430; tot. mem., 43, pd. full time 3, vol. 40.

Water Supply—Src., well, 1 m. bus. cent.; sys., grav.; dim., 40 x 40 x 50; mat., rocks; res. cap., 450,000 gals.; 3 pump. eng., oil, stm. & elec., cap. per min. 1,075 gals.; mains, c. i., 10 m.; dia.,

4 to 6 in.; 105 hyd.; 40 v.; serv., 550; pipe, c. i.; pres. dom. & f., 70 lbs.; cons. per day, 230,000 gals.; cost, $67,931; cost mtce., $13,412; wks. owned by city.

WYANDOTTE, p. 13,851; f. area, 1,280 a.; bldgs., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 comb. c. & h. wag., 3 hose, reels, triple comb. motor; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 20 bx.; val. equip., $16,000; val. bldgs., $5,000; exp. dept., $13,000; tot. mem. 12, pd. full time, vol. 6.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump dir.; 3 pump. eng., class comp. dup., cap day, 8,000,000 gals.; mains, c. i., 20.3 m., 4 to 20 in. dia.; 192 hyd.; 140 v.; 1,800 serv.; pipe, lead pres., dom. 45 lbs., f. 80 lbs.; cons. day, 2,250,000 gals.; cost mtce., $10,000; wks. owned by city.

YPSILANTI, p. 7,413; f. area, 640 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs not perm.; fwks. & combt. ord. F. dept.—2 str., 1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose car., 5 hrs.; hose, cot., rub lined, gd., 3,500 ft.; rub., gd., 200 ft.; inf., 1,000 ft.; tot. hose, 4,700 ft.; f. al., bell; val. equip., $9,000; val. bldgs., $17,000; exp. dept., $6,000; tot. mem. 6, pd. full time; undrs. rating, first class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 250,000 gals.; dim., 40 x 28, loc. on top of hill; mat., stn. & wd.; res. cap., 250,000 gals., loc. 6,000 ft. station; 2 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 28 m., 2 to 12 in. dia.; 184 hyd.; 312 v.; met., 1,800; 2,200 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 75 lbs.; cons. per day, 1,500,000 gals.; cost, $150,000; wks. owned by city.

ZEELAND, p. 2,275; f. area, 360 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv F. dept.—2 c. hand ex., 1 str., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh. & telp.; val. equip., $4,615; val. bldgs. $3,500; exp. dept., $400; tot. mem., 24 vol.

Water Supply—Src., wells, cent. of town; sys., grav., pump to stdp. & dir.; stdp. cap. 100,000 gals.; 2 pump. eng., cap. day, 457,920 gals.; mains, c. & wrt. i., 5 m., 3 to 12 in. dia.; 42 hyd.; 45 v.; 400 met.; 410 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 120 lbs.; cons. day, 65,000 gals.; cost, $16,000; wks. owned by city.

Places of 2,000 or more population not reported—Baltic, Champion, Ferndale, Grosse Point, Guinn, Osceola, Royal Oak, Stambaugh, Trimountain, Vulcan.

MINNESOTA

ALBERT LEA, p. 8,056; merc. bldgs., bk., 2 to 5 stor.; priv., wd., stn., bk. & cem., 1 to 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 c. eng., 2 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 2 hose wag; hose, cot., gd., 4,000 ft.; f. al., telp. & wh.; val. equip., $25,000; tot. mem. 22, pd. full time 2, pd. part time 20.

Water Supply—Src., 3 wells, 1 block bus. cent.; sys., pump to stdp.; stdp cap., 115,000 gals.; mat., conc.; res. loc. 3 blocks cent. of town; cap., 1,500,000 gals.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 22 m., 4 to 12 in. dia.; 172 hyd.; 400 v.; met., 1,800; pipe, lead & c. i.; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 650,000 gals.; cost, $260,000; cost mtce., $8,000; wks. owned by city.

ALEXANDRIA, p. 3,388; f. area, 4 blocks; bldgs., bk. & wd., 1½ & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 comb. c. & hose wag., 2 c. eng., 10 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 2,400 ft.; rub., gd., 1,000 ft.; tot., 3,400 ft.; f. al., bell & wh.; val. equip., $10,000; val. bldgs., $6,000; exp. dept., $600; tot. mem., 50 vol; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav. to pump dir.; stdp. cap., 60,000 gals.; mat. conc.; res. cap., 300,000 gals.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 4.4 m., 4 to 12 in. dia.; 64 hyd.; 24 v.; 400 met.; 400 serv.; pipe, c. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. per day, 165,000 gals.; cost, $46,000; cost mtce., $1,300; wks. owned by city.

ANOKA, p. 4,287; f. area, 2,560 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., elec., 25 bx.; val. equip., $20,000; val. bldgs., $12,000; exp. dept., $3,000; tot. mem. 25, pd. full time 3, pd. part time 22.

Water Supply—Src., riv.; sys., pump to stdp. & dir.; stdp. cap., 480,000 gals., dim. 20 x 115; pump. eng., cap. day 2,500,000 gals.; mains, 7 m., 4 to 12 in. dia.; 67 hyd.; 20 val.; 270 serv.; pres., dom. 80 lbs., f. 180 lbs.; wks. owned by city.

AURORA, p. 2,809. F. dept.—1 c. eng., 2 hose carts, 1 h. & l. trk.; hose, 2,200 ft.; tot. mem., 30 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; stdp. cap., 50,000 gals.; mat. stl.; res. cap., 100,000 gals.; 3 pump. eng., cap. day, 900,000 gals.; mains, c. i., 3 m., 4 to 6 in. dia.; 30 hyd.; 42 v.; 550 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 100 lbs.; cons. per day, 300,000 gals.; cost, $33,000; cost mtce., $7,000; wks. owned by priv. Co.

AUSTIN, p. 10,118; f. area, 15 blocks; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 1 comb. c. & hose motor trk., 1 c. hand ex., 1 hose wag., 4 hose carts, 4 hrs.; hose, rub. lined, gd., 4,400 ft.; inf., 800 ft.; tot. 5,200 ft.; f. al., Gamewell, 22 bx.; val. equip., $8,000; val. bldgs., $31,000; exp. dept., $10,754; tot. mem. 40, pd. full time 2, pd. part time 4, vol. 34.

Water Supply—Src., spring; 2½ m. bus. cent.; sys., pump dir.; res. cap., 1,500,000 gals.; 2 pump. eng., class comp. dup., cap. day, 4,000,000 gals.; mains, c. i., 18 m., 4 to 10 in. dia.; 158 hyd.; 135 v.; met., 1,740; 2,022 serv.; pipe, lead & galv. i.; pres., dom. 50 lbs., f. 110 lbs.; cons. day, 1,250,000 gals.; cost, $87,000; cost mtce., $20,800; wks. owned by city.

BEMIDJI, p. 7,086; f. area, 500 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. pumper, 1 c. eng., 1 comb. c. & h. wag., 10 c. hand ex., 1 str., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, 3,500 ft.; inf., 500 ft.; tot. hose, 4,000 ft.; f. al., telp. & elec.; val. equip., $12,000; val. bldgs., $5 000; exp. dept., $2,400; tot. mem., 42 vol.

Water Supply—Src., 3 artesian wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; 3 pump. eng., cap. day 2,160,000 gals.; mains, c. i.; 7½ m., 4 to 10 in. dia.; 87 hyd.; 62 v.; 500 met.; pres., dom. 59 lbs., f. 59 lbs.; cons., 160,000 gals.; cost, $60,000; cost mtce., $300 to $700; wks. owned by city.

BENSON, p. 2,111; f. area, 500 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 c. eng., 12 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel; 1 750 triple motor trk.; hose, cot., rub. lined, gd., 1,200 ft.; rub. lined, gd., 900 ft.; inf., 600 ft.; tot. hose, 2,700 ft.; f. al., telp. & wh.; val. equip., $17,000; val. bldgs., $2,500; exp. dept., $1,100; tot. mem., 25; pd. part time, 25, vol. 10; undrs. rating, third class.

Water Supply—Src., 2 wells, 4½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 75,000 gals.; dim. 20 x 25 ft.; mat. i.; res. cap., 17,500 gals.; 2 pump. eng., stm. & elec., cap. day 720,000 gals.; mains, c. i., 4½ m., 4 to 8 in. dia.; 49 hyd.; 26 v.; 395 met.; 400 serv.; pres., dom. & f. 50 lbs.;

cons. day, 152,000 gals.; cost, $35,000; cost mtce., $125; wks. owned by city.

BIWABIK, p. 2,024; f. area, 200 a.; **merc.** bldgs., bk. & wd., 2 stor.; priv., wd., 1 stor.; wd. rfs. perm. in dwelling district; causes of f. inv. F. dept.—1 comb. c. & h. wag., 3 c. hand ex., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,200 ft.; inf., 750 ft.; tot. hose, 2,950 ft.; f. al., A. D. T. & wh., 12 bx.; val. equip., $3,500; val. bldgs., $1,000; exp. dept., $1,100; tot. mem., 35 vol.

Water Supply—Src., well, in bus. cent.; sys., pump to res.; res. cap. 200,000 gals.; pump. eng., cap. day 288,000 gals.; mains, c. i., 2 m., 4 to 8 in. dia.; 17 hyd.; 2 met.; 325 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day 275,000 gals.; cost, $25,000; cost mtce., $600; wks. owned by village.

BLUE EARTH, p. 2,568; f. area, 20 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., auto. comb. c. & hose wag., **3 hose reels, 1 h. & l. trk., 60 c. hand ex., 1 h. & l. trk. with c. trk., 3 hose car.**; hose, cot., rub. lined, gd., 2,200 ft.; rub., gd., 200 ft.; tot. hose, 2,400 ft.; f. al., bell & wh.; val. equip., $8,000; val. bldgs., $1,000; exp. dept., $500; tot. mem., 25 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; res. cap., 60,000 gals.; 3 pump. eng., class dup., cap. day 1,000,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 61 hyd.; 30 v.; met., 143; 275 serv.; pipe, iron & lead; pres., dom. 40 lbs., f. 100 lbs.; cost, $40,000; cost mtce., $2,000; wks. owned by city.

BRAINERD, p. 9,591; f. area, 60 a.; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 3 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,700 ft.; inf., 250 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $4,000; exp. dept., $1,040; tot. mem., 95, pd. full time 2, pd. part time 1, vol. 92.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir.; res. cap. 800,000 gals.; **2 pump. eng.,** cap. 1,300 gals. per min.; mains, c. i., 22.44 m., 4 to 18 in. dia.; 115 hyd.; 61 v.; 1,810 met.; 1,810 serv.; pipe, wrt. i.; pres., dom. 52 lbs., f. 100 lbs.; cons. day, 900,000 gals.; cost, $350,000; cost mtce., $40,000; wks. owned by city.

BRECKENRIDGE, p. 2,401; f. area, 70 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., elec. siren; val. equip., $3,500; val. bldgs., $4,000; tot. mem., 50 vol.

Water Supply—Src., riv., 1,360 ft. bus. cent.; sys., pump dir. to mains; res. cap., 90,000 gals.; pump. eng., cap. day 450,000 gals.; mains, c. i., 3½ m., 4 to 8 in. dia.; 45 hyd.; 17 v.; 300 serv.; pipe, c. & galv. i.; pres., dom. 25 to 35 lbs., f. 90 lbs.; cost, $35,000; cost mtce., $5,000; wks. owned by city.

BUHL, p. 2,007; f. area, 20 a. F. dept.—3 hose carts, 1 h. & l. trk., 3,600 ft. hose; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $1,500; tot. mem., 32, pd. $1.00 per fire.

Water Supply—Src., well, ½ m.; sys., pump to stdp., stdp. cap. 150,000 gals.; res. cap., 300,000 gals.; 2 pump. eng., cap. day 100,000 gals.; 27 hyd.; mains, 4 to 8 in. dia.; pres., dom. 60 lbs., f. 175 lbs.; cons. per day, 150,000 gals.; cost, $85,000; wks. owned by village.

CASS LAKE, p. 2,109; f. area, 200 a. F. dept.—1 auto. c. eng., 4 hose carts, 2 c. hand ex., 1 h. & l. trk.; hose, 3,000 ft.; f. al., wh.; val. equip., $5,000; val. bldgs., $8,000; exp. dept., $400; tot. mem., 25 vol.

Water Supply—Src., tk., in bus. cent.; stdp. cap., 50,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 27 hyd.; 250 serv.; dom., pres. 45 lbs., f. pres., 110 lbs.; wks. owned by priv. Co.

CHISHOLM, p. 9,039; f. area, 2,080 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. eng., 2 stm. eng., 2 comb. c. & h. auto., 8 c. hand ex., 1 h. & l. trk., 4 hose reels or carts; hose, 8,000 ft.; f. al., Gamewell, 54 bx.; val. equip., $42,000; val. bldgs., $30,000; exp. dept., $60,000; tot. mem., 26 men, pd. full time.

Water Supply—Src., Monroe Mine, 1½ m.; sys., grav.; stdp. cap., 300,000 gals.; dim., 40 x 33 ft.; res. cap., 300,000 gals.; 3 pump. eng., class centrif., cap. day 2,600,000 gals.; mains, c. i., 19 m., 6 to 14 in. dia.; 112 hyd.; 338 v.; met., 350; 1,400 serv.; pipe, c. i.; pres., f. 95 lbs.; cons., 1,000,000 gals.; wks. owned by city.

CLOQUET, p. 5,127; f. area, 3,500 a.; merc. bldgs., bk., 2 to 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng. 3 c. eng., 1 h. & l. trk., 1 comb. c. & hose wag., 4 c hand ex., 1 hose wag.; hose, cot., gd., 4,500 ft.; f. al., Gamewell, 28 bx.; val. equip., $24,000; val. bldgs., $17,000; exp. dept., $20,000; tot. mem. 11, pd. full time.

Water Supply—Src., springs, 1¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 125,000 gals., dim. 24 x 28; mat. stl.; res. cap., 800,000 gals.; 4 pump. eng., class centrif., cap. day, 3,000,000 gals.; mains, c. i., 14½ m., 4 to 12 in. dia.; 126 v.; 1,050 met.; 1,050 serv.; 124 hyd.; pipe, galv. i.; pres., dom. & f. 70 to 105 lbs.; cons. day, 200,000 gals.; cost, $190,000; cost mtce., $9,000; wks. owned by city.

COLUMBIA HEIGHTS, p. 2,968; f. area, 1,690 a.; merc. bldgs., bk.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. c. & h. wag., 2 c. hand ex.; hose, cot., rub. lined, gd., 2,600 ft.; f. al., siren, 2 bx.; val. equip., $15,000; val. bldgs., $6,000; exp. dept., $150; tot. mem. 16, pd. $2.00 per fire.

Water Supply—Src., riv., 2 m. bus. cent.; sys., grav.; stdp. cap., 100,000 gals.; dim., 22 x 28 ft.; mat., stl.; 1 pump. eng.; cap. per min., 400 gals.; mains, c. i., 4½ m., 4 to 16 in. dia.; 46 hyd.; 950 met., pres., dom. & f., 40 lbs.; wks. owned by city.

CROOKSTON, p. 6,825; f. area, 2 m. long, 1½ m. wide; merc. bldgs., bk., 3 & 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 Stutz triple car.; 1 hose wag., 1 comb. c. & h. wag., 6 c. ex., 4 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell, 5 bx.; val. equip., $17,000; val. bldgs., $16,000; exp. dept., $7,000; tot. mem., 24, pd. full time 4, pd. part time 20; undrs. rating, fourth class.

Water Supply—Src., riv.; sys., pump to stdp.; stdp. cap., 50,000 gals.; pump. eng., cap. day 3,000,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 70 hyd.; 49 met.; pres., dom. 60 lbs., f. 90 to 110 lbs.; cons. day, 300,000 gals.; cost, $150,000; wks. owned by Co.

CROSBY, p. 3,500. F. dept. not reported.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals., mat., stl.; 2 pump. eng., class centrif., cap. min. 600 gals.; mains, 3 m., 4 to 10 in. dia.; 24 hyd.; 63 v.; pres., dom. 45 lbs., f. 80 lbs.; wks. owned by priv. Co.

DETROIT, p. 3,426; f. area, 320 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. eng., 1 c. hand ex., 1 h. & l. trk., 8 auto. comb. c. & h. wag., 1 hose wag.; hose, cot., rub. gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., wh.; val. equip., $10,000; val. bldgs., $15,000; exp. dept., $50; tot. mem., 21 vol.; undrs. rating, third class.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals., 90 ft. high, mat. stl.; 2 pump eng., duplex, cap. day 725,000 gals.; mains, 5 m., 4 to 10 in. dia.; 71 hyd.; 13 v.; met., 375; 10 serv.; pipe, c. i.; pres., dom. 45 lbs.; cons. per day, 250,000 gals.; cost, $70,000; cost mtce., $200; wks. owned by city.

DULUTH, p. 98,917; f. area, 14 sq. m.; merc. bldgs., bk., 1 to 15 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 3 chief's auto., 1 c. eng., 2 auto. h. & l. trk., 1 auto. aer. trk., 29 c. hand ex., 2 hose wag., 2 comb. c. & h. wag., 2 auto. comb. c. & h. wag., 5 auto. triple

comb. hose, c. & pump. eng., 1 hose reel, 22 hrs.; hose, cot., rub. lined, gd., 22,700 ft.; f. al., Gamewell, 159 bx.; val. equip., $118,365; val. bldgs., $190,898; exp. dept., $312,000; tot. mem., 138, pd. full time, pd. part time 2.

Water Supply—Src., lake, 9 m. bus. cent.; sys., pump to stdp.; 5 res., cap. 33,000,000 gals., loc. at East Fourth st. & Thirty-fourth ave.; 14 pump. eng., class trip. & centrif., cap. day 26,000,000 gals.; mains, c. i. & stl., 190.4 m., 3 to 42 in. dia.; 1,138 hyd.; 1,282 v.; met., 13,641; 14,781 serv.; pipe, c. i.; pres., dom. & f. 10 to 140 lbs.; cons. day, 8,522,200 gals.; cost, $3,848,765; cost mtce., $25,290; wks. owned by city.

EAST GRAND FORKS, p. 2,490; f. area, 1,000 a.; merc. bldgs., stn., bk. & wd., 1 & 2 stor.; priv., wd., 1½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 5 c. hand ex., 2 hose wag., 1 hose reel, 4 hrs.; hose, cot., rub. lined, gd., 3,200 ft.; f. al., telp.; val. equip., $11,000; val. bldgs., $12,000; exp. dept., $3,500; tot. mem. 8, pd. full time 2, vol. 6.

Water Supply—Src., riv.; sys., pump to stdp.; stdp. cap., 100,000 gals.; 1 pump, cap. 1,000 gals.; mains, 8 m., 6 to 10 in. dia.; 69 hyd.

ELY, p. 4,902; f. area, 400 a.; merc. bldgs., bk., & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 c. hand ex., 3 hose car., 1 c. eng.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., wh. & elec., 14 bx.; val. equip., $3,500; exp. dept., $1,500; tot. mem., 30 vol.

Water Supply—Src., lake, 3,000 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 300,000 gals.; dim., 32 x 55½ ft.; res. cap., 100,000 gals.; 4 pump. eng.; cap. per min., 1,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 84 hyd.; 50 v.; 900 met.; 950 serv.; pipe, cast i.; pres., dom. 40 to 50 lbs., f. 100 lbs.; cons. day, 555,000 gals.; cost, $35,000; wks. owned by city.

EVELETH, p. 7,205; f. area, 5 blocks each way; height of merc. bldgs., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. eng., 4 c. hand ex., 1 auto. serv. h. & l. trk., 2 h. & l. trk., 4 hose car., 2 hrs.; hose, rub. lined, gd., 4,000 ft.; inf., 2,000 ft.; tot. hose, 6,000 ft.; f. al., Gamewell, 13 bx.; val. equip., $4,000; val. bldgs., $20,000; exp. dept., $5,000; tot. mem., 50, pd. part time 25, vol. 25.

FAIRMONT, p. 4,630; f. area, 640 a.; merc. bldgs., stn. & bk., 2 & 3 stor.; priv., stn., bk. & wd., 1, 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of some f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 2 c. hand ex., 1 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 1,700 ft.; rub., gd., 250 ft.; tot. hose, 1,950 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $6,500; tot. mem. 38; pd. part time 1, vol. 37; undrs. rating, 4½ class.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump. dir. & grav.; stdp. cap., 100,000 gals.; mat. stl.; res. cap., 40,000 gals.; 3 pump. eng., centrif., cap. day 2,300,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 96 hyd.; 70 v.; met., 800; 695 serv.; pipe, galv. i. & lead; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 800,000 gals.; cost, $98,000; cost mtce., $9,000; wks. owned by city.

FARIBAULT, p. 11,089; f. area, 5,760 a.; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose car., 5 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., telp.; val. equip., $25,000; val. bldgs., $10,000; exp. dept., $4,000; tot. mem. 54, pd. full time 2, pd. part time 12, vol. 40.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res.; res. cap., 976,000 gals.; 2 pump. eng., cap. day 2,318,000 gals.; mains, c. i., 21.17 m., 4 to 14 in. dia.; 124 hyd.; 303 v.; met., 890; 845 serv.; pipe, lead; pres., dom. & f. 95 lbs.; cons. day, 450,000 gals.; cost, $150,571; cost mtce., $11,543; wks. owned by city.

FERGUS FALLS, p. 7,581; f. area, 35 blocks; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 h. & l. trk., 1 triple comb. auto. trk., pumper, 2 hose reels, 1 hose wag., 1 comb. c. & h. wag. horse drawn; hose, cot., rub. lined, gd., 2,000 ft.; inf., 800 ft.; tot. hose, 2,800 ft.; f. al., wh. & elec.; val. bldgs., $5,000; exp. dept., $780; tot. mem., 27 vol.; undrs. rating, third class.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump dir.; stdp. cap., 750,000 gals.; dim. 75 x 22; mat. conc.; 4 pump. eng., cap. day, 6,250,000 gals.; mains, c. i., 12 m., 4 to 16 in. dia.; 80 hyd.; 60 v.; 900 serv.; pipe, galv. i.; pres., dom. 60 lbs.; f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $147,000; wks. owned by city.

GILBERT, p. 3,510; f. area, 30 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 c. eng., 6 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $15,000; val. bldgs., $5,500; exp. dept., $150; tot. mem., 29 vol.

Water Supply—Src., Ely Lake, 2 m. bus. cent.; sys., pump dir. to mains; stdp. cap. 100,000 gals.; 2 pump. eng., cap. 500,000 gals. day; mains, c. i., 5 m., 4 to 10 in. dia.; 53 hyd.; 250 v.; 4 met.; 300 serv.; pres., dom. 70 lbs., f. 125 lbs.; cons. day 200,000 gals.; cost, $150,000; cost mtce., $8,000; wks. owned by city.

GLENWOOD, p. 2,187; f. area, 1 sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., stn. & wd., 1½ to 2 stor.; wd. rfs. perm. in f. area; fwks. & comb. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 2 c. hand ex.; 1 h. & l. trk., 1 hose reel, 1 hose wag.; hose, cot., rub. lined, gd., 950 ft.; rub. gd., 300 ft.; tot., 1,250 ft.; f. al., elec., 2 bx.; val. equip., $2,500; val. bldgs., $10,000; exp. dept., $300; tot. mem., 30 vol.

Water Supply—Src., spr., 1 m. bus. cent.; sys., grav.; res. cap., 112,000 gals.; mains, c. i.; pipe, 7 m., 6 to 8 in. dia.; 40 hyd.; 296 serv.; pres., dom. 70 lbs.; cost, $31,000; cost mtce., $1,400; wks. owned by city.

GRAND RAPIDS, p. 2,914; f. area, 8 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose wag.; 1 f. trk.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 1,000 ft.; tot. hose, 3,500 ft.; f. al., telp.; val. equip., $9,000; val. bldgs., $4,000; exp. dept., $1,500; tot. mem., 35 vol.

Water Supply—Src., spr. & lake, 1-3 m. bus. cent.; sys., pump to stdp. & mains; stdp. cap., 100,000 gals.; mat., stl.; res. cap., 100,000 gals.; 2 pump. eng., cap. day 500,000 gals.; mains, c. i., 4 m., 6 to 8 in. dia.; 26 hyd.; 215 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 100 lbs.; cost, $65,000; cost mtce., $10,000; wks. owned by city.

HASTINGS, p. 4,571; f. area, 300 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 8 c. hand ex., 1 h. & l. trk., 3 hose car., 1 auto. comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $500; exp. dept., $1,000; tot. mem., 20, pd. part time.

Water Supply—Src., well, 2 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 164,500 gals.; 1 pump. eng.; cap. day, 550,000 gals.; mains, c. i., 4½ m., 6 to 12 in. dia.; 54 hyd.; 27 v.; 200 met.; 229 serv.; pipe, galv. i.; pres., dom. & f. 35 to 75 lbs.; cons. day, 100,000 gals.; wks. owned by city.

HIBBING, p. 15,089; f. area, 480 a.; merc. bldgs., bk., conc. & wd., 1 to 5 stor.; priv., bk., conc. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 stm. eng., 6 c. eng., 4 comb. c. & hose wag., 1 gas eng.; 1 auto pump. eng.; 3 auto comb. h. & c. wag., 1 hand ex., 1 h. & l. trk., 1 aer. trk., 1-60 gal. hand c., 1 hose wag.; hose, cot., rub. lined, gd., 6,000 ft.; rub., gd., 500 ft.; inf., 650 ft.; tot. hose, 7,150 ft.; f. al., Gamewell, 95 bx.; val. equip., $84,100; val. bldgs., $65,698; exp. dept., $142,000; tot. mem. 63, pd. full time.

Water Supply—Src., 2 underground res., comb. cap. 3,480,000 gals.; 7 m. mains, 4 to 10 in. dia.; 77 hyd.; 2 stdp., comb. cap. 100,000 gals.

HOPKINS, p. 3,027; merc. bldgs., bk. & wd. **F. dept.—2 c. eng., 1 h. & l. trk., 2 hose car.; hose, 1,500 ft.; f. al., bell; tot. mem., 30 vol.**

Water Supply—Src., well, in bus. cent.; sys., pump to stdp.; stdp. cap., 80,000 gals.; 21¾ x 29 ft.; res. cap., 50,000 gals.; 2 pump. eng., class elec.; cap. per day, 240,400 gals.; mains, c. i., 2¾ m., 4 to 8 in. dia.; 46 hyd.; 18 v.; 258 met., 258 serv.; pipe, i.; pres., dom. & f., 60 lbs.; cons. day, 46,500 gals.; cost, $34,271; cost mtce., $3,691; wks. owned by city.

HUTCHINSON, p. 3,379; **f. area, 320 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F.** dept.—1 h. & l. trk., 2 auto. comb. c. & h. wag., 2 hose wag., 2 sleighs, hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell; wh. & telp.; val. equip., $8,000; val. bldgs., $800; exp. dept., $200; tot. mem. 44 vol.

Water Supply—Src., well, 1-6 m. bus. cent.; sys., tk.; dim. 20 x 20 ft.; mat., wd.; res. cap., 45,000 gals.; pump. eng., cap. min., 200 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 72 hyd.; 32 v.; met., 360; 360 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 100,000 gals.; cost, $30,000; cost mtce., $1,000; wks. owned by city.

INTERNATIONAL FALLS, p. 3,448. **F. dept.—1 str., 2,000 ft. hose; 20 vol.**

JACKSON, p. 2,144; **f. area, 100 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F.** dept.—1 h. & l. trk., 3 hose car., 1 triple comb. c. & h. trk.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $10,000; val. bldgs., $3,000; exp. dept., $500; tot. mem., 50.

Water Supply—Src., well & riv., one-fifth m. from bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 100,000 gals.; 2 pump. eng., cap. day, 250,000 gals.; mains, c. i., 2½ m., 4 to 8 in. dia.; 38 hyd.; 23 v.; met., 3; 250 serv.; pipe, galv. iron & lead; pres., dom. 60 to 75 lbs., f. 140 lbs.; cons. day, 50,000 gals.; cost, $35,000; cost mtce., $800; wks. owned by village.

LAKE CITY, p. 2,846; f. area, 2,846 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. hand ex., 2 hose car; hose, rub., gd., 2,600 ft.; inf., 800 ft.; tot. hose, 3,400 ft.; f. al., bell. & telp.; val. equip., $3,500; val. bldgs., $15,000; exp. dept., $500; tot. mem., 25; pd. part time 2; vol. 25.

Water Supply—Src., well, 2 blocks bus. cent.; sys., res.; dim. 23 ft. by 60 ft.; mat. conc., res. cap., 500,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 26 m., 4 to 12 in. dia.; 85 hyd.; 142 v.; met., 500; 560 serv.; pipe, c. i.; pres., dom. 85 lbs., f. 130 lbs.; cons. day, 200,000 gals.; cost, $150,000; cost mtce., $1,800; wks. owned by city.

LITCHFIELD, p. 2,790; f. area, 1 sq. m.; business **bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not** perm.; fwks. & combt. ord. F. dept.—1 c. eng., 2 **hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,800 ft.; rub., gd., 750 ft.;** inf., 500 ft.; tot. hose, 4,050 ft.; f. al., bell & wh.; val. equip., **$10,000; val. bldgs., $4,000; exp. dept., $235; tot. mem., 50 vol.; undrs. rating, third class.**

Water Supply—Src., 6 wells, 400 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 80,000 gals.; 2 pump. eng., class dup., cap. day, 223,200 gals.; mains, c. i., 3½ m., 4 to 8 in. dia.; 39 hyd.; 20 v.; met., 400; 300 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 125 lbs.; cons. day, 150,000 gals.; cost, $46,000; cost mtce., $4,000; wks. owned by city.

LITTLE FALLS, p. 5,500; f. area, 640 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 comb. c. & hose wag., 1 c. hand ex.; hose, cot., rub. lined, gd., 2,500 ft.; rub. gd., 2,000 ft.; inf. hose, 800 ft.; tot. hose, 5,300 ft.; f. al., gong; val. equip., $8,000; val. bldgs., $12,000; tot. mem., 58, pd. full time 2, vol.

Water Supply—Src., riv., in bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 2,250,000 gals.; mains, c. i., 10 m., 6 to 12 in. dia.; 86 hyd.; 30 v.; 400 met.; 400 serv.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; wks. owned by Co.

LUVERNE, p. 2,782; f. area, 800 a.; merc. bldgs., bk. & stn., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 2 c. eng., 1 hand c., 1 auto. comb. hose & pumper trk., 6 c. hand ex., 1 h. & l. trk., 3 hose car., 1 auto. comb. c. & hose & l. trk.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; tot. hose, 2,500 ft.; f. al., bell & wh.; val. equip., $12,000; val. bldgs., $9,000; exp. dept., $800; tot. mem., 30 vol.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 128,000 gals.; dim., 15 x 95 ft.; mat., stl.; 3 pump. eng., cap. day, 150,000 gals.; mains, c. i., 8½ m., 4 to 10 in. dia.; 55 hyd.; 25 v.; met., 500; 500 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 60 lbs.; cost, $50,000; cost mtce., $3,500; wks. owned by city.

MANKATO, p. 12,469; f. area, 35 a.; merc. **bldgs., bk., 1 to 7 stor.; priv., bk. & wd., 1 to 3** stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 1 comb. c. & hose wag., 1 aer. trk., 14 c. hand ex., 2 h. & l. trk., 3 hose wag., 1 hose reel, 1 auto. comb. pump. eng., 4 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 1,500 ft.; tot. hose, 6,000 ft.; f. al., Gamewell, 20 bx.; val. equip., $50,000; val. bldgs., $30,000; exp. dept., $24,000; tot. mem. 72, pd. full time 9, pd. part time 2, 61 vol.

Water Supply—Src., 3 artesian wells, ½ m. bus. cent.; sys., grav., pump to res. & dir.; stdp. cap., 50,000 gals.; 2 res. cap., 2,300,000 gals.; loc. on hill; 3 pump. eng., cap. day 4,750,000 gals.; mains, c. i., 21.54 m., 4 to 16 in. dia.; 212 hyd.; 149 v.; met., 1,997; 2,000 serv.; pipe, lead; pres., dom. & f. 50 to 100 lbs.; cons. day, 1,000,000 gals.; cost, $236,150; cost mtce., $3,632; wks. owned by city.

MARSHALL, p. 3,092; f. area, 26 a.; merc. **bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F.** dept.—1 stm. eng., 1 c. eng., 1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 1 aer. trk., 2 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,250 ft.; inf. hose, 150 ft.; tot., 2,375 ft.; f. al., telp.; val. equip., $9,500; val. bldgs., $700; exp. dept., $640; tot. mem., 49, pd. part time 1, 48 vol.; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir. to mains; stdp. cap., 100,000 gals.; res. cap., 90,000 gals.; 2 pump. eng.; cap. day, 200,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 62 hyd.; 25 v.; met., 200; 200 serv.; pipe, lead; pres., dom. 50 lbs., f. 80 lbs.; cons. day, 95,000 gals.; cost, $75,000; cost mtce., $200; wks. owned by city.

MELROSE, p. 2,529; f. area, 5a.; merc. bldgs., **bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.** —1 c. eng., 1 aer. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 250 ft.; tot. hose, 1,750 ft.; f. al., bell; val. equip., $3,000; exp. dept., $650; tot. mem. 31, pd. part time.

Water Supply—Src., mill pond; 300 ft., bus. cent.; sys., grav. & dir.; stdp. cap., 75,000 gals.; dim., 20 x 25; mat. stl.; 2 pump. eng.; cap. day, 1,000,000 gals.; mains, c. i., 2½ m.; 4 to 10 in. dia.; 32 hyd.; 8 v.; 40 met.; pipe, galv. i.; pres., dom. 60 lbs.; f. 150 lbs.; cons. day, 250,000 gals.; cost, $51,000; cost mtce., $125; wks. owned by city.

MINNEAPOLIS, p. 380,582; f. area, 53.29 sq. m.; merc. bldgs., conc., stn., bk. & wd., 1 to 20 stor.; priv., conc., stn., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—21 str., 6 gasoline tri-comb. pump, h. & c., 3 auto. squad wag., 5 auto. comb. c. & h. wag., 13 comb. c. & h. wag., 18 hose wag., 2 auto. hose wag., 5 chief's auto., 10 fuel & exercise auto., 2 f. al. auto., 5 aer. h. & l. trk., 6 h. & l. trk., 1 water tower, 52 c. hand ex., 199 hrs. (9 in reserve); hose, cot., rub. lined, 87,-809 ft.; f. al., Gamewell, 452 bx.; val. equip., $650,-000; val. bldgs. & grounds, $630,000; exp. dept., $986,182; tot. mem. 553, pd. full time.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to res. & grav.; 2 stdp.; stdp. No 1., cap. 250,000 gals.; stdp., No 2., cap. 150,000 gals.; No 3., cap. 150,000 gals.; dim. 26, 22.7 x 22 ft.; mat., bk., conc. & iron; res. cap., 120,000,000 day, 121,040,000 gals.; mains, c. i., 647.41 m., gals.; 9 pump. eng., class centrif. & steam, cap.

6 to 48 in. dia.; 6,042 hyd.; 6,753 v.; met., 65,731; 71,006 serv.; pipe, lead & wrt. i.; pres., dom. & f. 56 lbs.; cons. day, 36,122,300 gals.; cost, $11,000,000; cost mtce., $300,000; wks. owned by city.

MONTEVIDEO, p. 4,419; f. area, 15 a.; business bldgs., wd. & bk., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. not inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, rub., gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell & wh.; val. equip., $3,000; val. bldgs., $17,000; tot. mem., 44 vol.; undrs. rating, second class.

Water Supply—Src., spr., 2 m. bus. cent.; sys., grav., to res. & stdp.; res. cap., 300,000 gals.; mat., cem.; stdp. cap., 100,000 gals.; mat., stl.; 2 pump. eng.; class trip. & centrif., cap. min., 1,100 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 132 hyd.; 67 v.; met., 700; 750 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 200,000 gals.; cost, $300,000; cost mtce., $7,000; wks. owned by city.

MOORHEAD, p. 5,720; f. area, 1,500 a.; merc. bldgs., bk. & wd., 1, 2 & 3 stor.; priv., wd. & bk., 1, 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—7 c. hand ex., 1 auto. h. & l. trk., 2 auto. comb. c. & h. trk.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 300 ft.; tot., 3,800 ft.; f. al., Gamewell, 25 bx.; val. equip., $35,000; val. bldgs., $80,000; exp. dept., $7,000; tot. mem., 23, pd. full time 3, pd. part time 1, vol. 19; undrs. rating, third class.

Water Supply—Src., 3 wells, ¾ m. bus. cent.; sys., stdp. & dir.; tower tk. cap., 200,000 gals.; dim., 40 x 40 ft.; mat., stl.; res. cap., 300,000 gals.; 3 pump. eng., cap. day, 975,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 166 hyd.; 105 v.; met., 965; 939 serv.; pres., dom. 42 to 53 lbs., f. 100 lbs.; cons. day, 302,000 gals.; cost, $155,000; cost mtce., $13,934; wks. owned by city.

MORRIS, p. 2,320; f. area, 800 a.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 c. eng., 1 comb. c. & h. trk., 1 str., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 2,200 ft.; inf., 250 ft.; tot. hose, 2,450 ft.; f. al., bell, telp. & elec. siren; val. equip., $5,000; val. bldgs., $10,000; exp. dept., $600; tot. mem., 25 vol.; undrs. rating, third class.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to res.; res. cap., 80,000 gals.; 3 pump. eng., cap. day 860,000 gals.; mains, c. i., 7½ m., 3 to 10 in. dia.; 63 hyd.; 47 v.; met., 507; 507 serv.; pipe, lead; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 350,000 gals.; cost, $75,000; cost mtce., $5,500; wks. owned by city.

NASHWAUK, p. 2,414; f. area, 120 a. F. dept.—1 triple comb. pump, 1 c. hand ex., 1 c. eng., 2 aer. trk.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 700 ft.; tot. hose, 2,200 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $4,000; tot. mem., 25 vol.

Water Supply—Src., 2 wells, 1 block bus. cent.; sys., grav.; stdp. cap., 60,000 gals.; res. cap., 150,000 gals.; 3 pump. eng., cap. day 1,656,000 gals.; mains, c. i., 2½ m., 4 to 8 in. dia.; 27 hyd.; 32 v.; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 100,000 gals.; wks. owned by city.

NEW ULM, p. 6,745; f. area, 4,500 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 1½ & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 2 aer. trk., 2 hose wag., 1 hose reel, 10 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 23 bx.; val. equip., $13,000; val. bldgs., $3,000; exp. dept., $5,000; tot. mem., 48 vol.

Water Supply—Src., wells, 1/6 to ¼ m. bus. cent.; sys., pump. into mains & res.; mat., conc.; 2 res. cap., 1,090,000 gals.; 6 pump. eng., cap., 1,000,000 gals. day; mains, iron, 18 m., 6 to 14 in. dia.; 157 hyd.; 165 v.; met., 923; 923 serv.; pipe, lead; pres., dom., 45 to 75 lbs., f. 120 lbs.; cons. day, 300,000 gals.; cost, $250,000; cost mtce., $2,000; wks. owned by city.

NORTHFIELD, p. 4,023; f. area, 600 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 8 c. hand ex., 2 hose wag., 2 comb. c. & h. wag.; hose, cot., rub lined, gd., 1,500 ft.; rub., gd., 500 ft.; tot. hose, 2,000 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $10,000; exp. dept., $1,500; tot. mem. 16, pd. part time 1, vol. 15.

Water Supply—Src., well, 1-16 m bus. cent.; sys., pump to stdp.; stdp. cap. 20,000 gals.; dim. 35 x 35 ft.; mat., stl.; res. cap., 240,000 gals.; 2 pump. eng., class trip; 2 units, cap. per 10 hrs., 240,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 115 hyd.; 87 v.; met., 720; 720 serv.; pipe, lead; pres. dom. 75 to 90 lbs., f. 90 lbs.; cons. day, 220,000 gals.; cost, $73,000; cost mtce., $3,500; wks. owned by city.

OWATONNA, p. 7,252; f. area, 140 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt.; causes of f. inv. F. dept.—1 c. eng., 6 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 1 motor trk., 3 hose car., 2 hrs.; tot. hose, 3,000 ft.; f. al., Gamewell, 18 bx.; val. equip., $10,000; val. bldgs., $30,000; exp. dept., $3,500; tot. mem., 30; pd. full time, 2; pd. part time, 6; 22 vol.

Water Supply—Src., well, ½ m. bus. cent.; sys., grav.; stdp. cap., 132,000 gals.; dim., 15 x 100; mat., boiler i.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 16 m., 4 to 10 in. dia.; 128 hyd.; 325 v.; met., 750; 1,400 serv.; pipe, galv. i.; pres., dom., 65 lbs., f. 75 lbs.; cons. day, 450,000 gals.; cost, $110,000; cost mtce., $6,000; wks. owned by city.

PIPESTONE, p. 3,325; f. area, 70 a.; merc. bldgs., stn., bk., cem. & wd., 2 to 5 stor.; priv., stn., bk., cem. & wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 6 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., lined, gd., 1,800 ft.; inf., 1,000 ft.; tot. hose, 2,800 ft.; f. al., telp. & wh.; val. equip., $3,500; val. bldgs., $5,000; exp. dept., $500; tot. mem. 60, pd. part time 5, vol. 55; undrs. rating, second class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav. & pres.; stdp. cap., 150,000 gals.; mat., reinforced conc.; res. cap., 500,000 gals.; 2 pump. eng., stm., cap. min., 1,750 gals.; mains, c. i., 18 m., 4 to 12 in. dia.; 105 hyd.; 120 v.; met., 9,290; 725 serv.; pipe, lead; pres., dom. 50 to 60 lbs., f. 120 lbs.; cons. day 130,000 gals.; cost, $140,000; cost mtce., $4,000; wks. owned by city.

RED WING, p. 8,637; f. area, 4,480 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 gas. pump. eng., 1 auto. comb., hose & ladder trk., 1 auto. comb. c. & h. wag., 1 chief's auto., 6 c. hand ex., 1 h. & l. trk., 3 hose wag., 2 hose reels, 6 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; inf. hose, 200 ft.; tot. 5,200 ft.; f. al., Gamewell, 33 bx.; val. equip., $30,000; val. bldgs., $40,500; exp. dept., $22,000; tot. mem., 39; pd. full time, 9; vol., 30; undrs. rating, third class.

Water Supply—Src., artesian well, 1-3 m. bus. cent.; sys., grav. & pump to res.; 2 res., cap. 1,750,000 gals.; 2 pump. eng., class vert. comp., cap. day 3,000,000 gals.; mains, c. i., 16 1/6 m., 4 to 14 in. dia.; 170 hyd.; 235 v.; met., 258; 1,460 serv.; pipe, c. i.; pres., dom. & f. 60 to 115 lbs.; wks. owned by city.

REDWOOD FALLS, p. 2,421; f. area, 18 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd., rfs., not perm.; no f. wks., & combt., ord.; causes of f. inv. F. dept.—6 c. hand ex., 2 comb. c. & hose trk., 1 h. & l. trk., 1 c. eng., 1 pumper, 2 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., elec. siren; 3 bx.; val. equip., $9,000; val. bldgs., $10,000; exp. dept., $200; tot. mem., 18 vol.

Water Supply—Src., spr., 1 m. bus cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 30 x 30 ft.; mat., bk. & cem.; 2 pump. eng., class centrif.; cap. day, 1,578,000; res. cap., 50,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 90 hyd.; 35 v.; met., 650; 650 serv.; pipe, lead, iron; pres., dom. 50 lbs.; cons. day, 260,000 gals.; cost, $40,000; cost mtce., $2,000; wks. owned by city.

ROCHESTER, p. 13,722; f. area, 1,200 a.; merc. bldgs., bk., 1 to 6 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 comb. c. & hose wag., 24 c. hand ex., 1 auto triple comb. pump & c. eng., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 5 hrs., 1 chief's auto.; hose, cot., rub. lined,

gd., 5,000 ft.; f. al., Gamewell, 20 bx.; val. equip., $40,000; val. bldgs., $20,000; exp. dept., $30,000; tot. mem. 12, pd. full time 12, vol. 12.

Water Supply—Src., 8 wells, ¼ m. in bus. cent.; sys., dir.; grav. & pump to stdp.; stdp. cap., 240,000 gals.; dim., 25 x 60 ft.; mat. conc.; res. cap., 500,000 gals.; 4 pump. eng., centrif., cap. day 3,000,000 gals.; mains, c. i., 26 m., 4 to 14 in. dia.; 290 hyd.; 80 v.; met., 2,500; 2,600 serv.; pipe, galv. i. & lead.; pres., dom. 70 lbs., f. 110 lbs.; cons. day, 1,500,000 gals.; cost, $300,000; cost mtce., $18,000; wks. owned by city.

ST. CLOUD, p. 15,873; f. area, 3,840 a.; priv., wd., stn. & bk., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 supply wag., 1 hose cart., 2 hrs.; hose, cot., rub. lined, 500 ft.; rub., gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 18 bx.; val. equip., $5,000; val. bldgs., $5,000; exp. dept., $3,000; tot. mem. 21, pd. full time 4, pd. part time 18; undrs. rating, first class.

Water Supply—Src., riv.; sys., pump to stdp. & dir.; stdp. cap., 367,000 gals.; dim., 25 x 100 ft.; mat., stl.; 5 pump. eng., cap. day 4,000,000 gals.; mains, 30 m., 4 to 14 in. dia.; 229 hyd.; 80 v.; met., 1,300; 1,500 serv.; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 800,000 gals.; cost, $160,000; cost mtce., $10,000; wks. owned by city.

ST. JAMES, p. 2,673; f. area, 1 sq. m.; business bldgs., wd. & bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose carts, 1 waterous pumper; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., bell & wh.; val. equip., $2,500; val. bldgs., $500; exp. dept., $500; tot. mem., 40 vol.

Water Supply—Src., wells; sys., pump to stdp. & dir.; stdp. cap., 200,000 gals.; 2 pump. eng.; mains, c. i., 2¾ m., 4 to 12 in. dia.; 42 hyd.; 6 v.; met., 10; 100 serv.; pres., dom. 40 lbs., f. 120 lbs.; cost, $25,000; wks. owned by city.

ST. PAUL, p. 234,698; f. area, 54.44 sq. m.; merc. bldgs., bk. & stn., 2 to 18 stor.; priv., stn., bk. & wd. & cem., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—5 auto. stm. eng., 1 stm. eng., 3 auto. comb. c. & h. wag., 1 auto. c. eng., 5 h. & l. trk., 5 auto. aer. trk., 1 auto. water tower, 2 auto. hose wag., 10 hose wag., 5 auto. hose carts, 1 hose cart., 2 auto squad wag., 10 chief's auto., 8 auto. comb. & h. cart pumpers, 5 hose & c. pumpers, 5 hrs.; hose., cot., rub. lined, gd., 18,600 ft.; rub., gd., 30,900 ft.; inf., 5,500 ft.; tot. hose, 55,000 ft.; f. al., Gamewell, 328 bx.; val. equip., $650,000; val. bldgs., $600,000; exp. dept., $830; tot. mem. 474, pd. full time; undrs. rating first class.

Water Supply—Src., wells & lakes, 8½ & 20 m. bus. cent.; sys., grav. & pump to stdp. & res.; stdp. cap., 500,000 gals.; mat. reinforced conc.; 4 res., 63,500,000 gals.; 3 pump. eng., class comp. horiz., cap. day, 104,000,000 gals.; mains, c. i., 475 m., 4 to 36 in. dia.; 4,195 hyd.; 4,320 v.; met., 43,600; 49,000 serv.; pipe, lead & c. i.; pres., dom. 15 to 95 lbs.; cons. day, 20,000,000 gals.; cost, $9,000,000; cost mtce., $250,000; wks. owned by municipality.

ST. PETER, p. 4,335; merc. bldgs., wd., stn. & bk., 2 & 3 stor.; priv., wd., bk. & stn., 1½ & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—12 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; inf., 200 ft.; tot. hose, 2,700 ft.; f. al. bell; val. equip., $3.600; val. bldgs., $5,000; exp. dept., $700; tot. mem., 36 vol.; undrs. rating, third class.

Water Supply—Src., well, 1 block bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; mat., stl.; 2 pump. eng., cap. day 850,000 gals.; mains, c. i., 6½ m., 4 to 12 in. dia.; 48 hyd.; 25 v.; met., 354; 354 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 100 to 125 lbs.; cons. day 102,000 gals.; cost, $48,000; cost mtce., $2,100; wks. owned by city.

SAUK CENTRE, p. 2,699; f. area, 320 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell & telp., val. equip., $3,000; val. bldgs., $2,000; exp. dept., $500; tot. mem., 58 vol.

Water Supply—Src., wells, 4 blocks bus. cent.; sys., tk. to res. & pump.; tk. cap., 150,000 gals.; mat., conc.; res. cap., 300,000 gals.; 3 pump. eng., cap. min., 1,900 gals.; mains, c. i., 5.5 m., 4 to 12 in. dia.; 62 hyd.; 54 v.; met., 465; 465 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 150 lbs.; cons. per day, 375,000 gals.; cost, $122,000; wks. owned by city.

SAUK RAPIDS, p. 2,349; f. area, 500 a.; bldgs., bk. & wd.; wd. rfs. perm. F. dept.—1 gasoline eng., 1 h. & l. trk., 2 hose carts, 3 c. ex.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; exp. dept., $25; tot. mem., 20 vol.; undrs. rating, third class.

Water Supply—Src., wells & cisterns.

SLEEPY EYE, p. 2,449; f. area, 1,320 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., telp.; val. equip., $4,200; val. bldgs., $5,000; exp. dept., $400; tot. mem., 30 vol.

Water Supply—Src., well, 300 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 35,000 gals.; mat., wd.; res. cap., 700,000 gals.; 2 pump. eng.; met., 63; 21 serv.; 18 hyd.; pres., dom. 45 lbs., f. 160 lbs.; cons. day, 150,000 gals.; cost, $5,000; cost mtce., $500; wks. owned by city.

SOUTH ST. PAUL, p. 6,860; f. area, 5½ sq. m.; merc. bldgs., bk. & wd., 2, 4 & 6 stor.; priv., wd. & bk., 1-3 stor.; wd. rfs. perm., no fwks. & combt. ord.; causes of f. inv. F. dept.—1 aer. trk., 12 c. hand ex., 2 auto. comb. c. & h. wag., 1 hose wag., 1 h. & l. trk., 3 hose car., 1 sleigh, 2 hrs.; hose, cot., rub. lined, gd., 4,700 ft., f. al., elec. & A. D. T., 39 bx.; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $12,580; tot. mem. 12; pd. full time, 4; pd. part time. 8.

Water Supply—Src., 2 wells, 800 ft. & 6,800 ft. bus. cent.; sys., pump to stdp.; stdp. cap. 150,000 gals.; dim., 16 x 100, mat., stl.; res. cap., 162,000 & 135,000 gals.; 2 pump. eng., 800 & 1,500 gals. per min.; mains, c. i., 19.5 m., 6 to 10 in. dia.; 215 hyd.; 71 v.; 1,100 met., 1,100 serv.; pipe, lead; pres., dom. 25 to 90 lbs., f. 90 lbs.; cons. day, 400,000 gals.; cost, $300,000; cost mtce., $5,500; wks. owned by city.

STAPLES, p. 2,570; f. area, 1,000 a.; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. F. dept.—2 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, 1,000 ft.; f. al., bell & wh.; 28 vol.

Water Supply—Src., well; in bus. cent.; sys., grav.; stdp. cap., 75,000 gals.; res. cap., 200,000 gals.; 1 pump. eng.; class centrif.; cap. day, 1,584,000 gals.; mains, c. i.; 5 m.; 4 to 10 in. dia.; 32 hyd.; 11 v.; 160 met.; 160 serv.; pres., dom. 53 lbs.; f. 85 lbs.; cons. day, 25,000 gals.; cost, $30,000; wks. owned by city.

STILLWATER, p. 7,735; f. area, 2,370 a.; merc. bldgs., bk. & stn., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 gas eng., 1 comb. c. & hose wag., 8 c. hand ex., 1 h. & l. trk., 1 hose reel, 2 hrs., 1 comb. pumper & hose wag. motor driven; hose, cot., rub. gd., 2,850 ft.; rub. gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 5,850 ft.; f. al., elec., 32 bx.; val. equip., $25,000; val. bldgs., $1,400; exp. dept., $10,000; tot. mem., 8; pd. full time, 6; pd. part time, 2; undrs. rating, second class.

Water Supply—Src., lake for lower sys. & spr. for dom. sys., 1 m. bus. cent.; sys., pump to stdp.; 3 stdp. comb., cap. 484,904 gals., loc. on top of hills; pump for upper sys.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 17¼ m., 4 to 16 in. dia.; 183 hyd.; 120 v.; 1,300 serv.; pipe, galv. wrt. i. & lead; pres., dom. 20 to 100 lbs., f. 60 to 130 lbs.; cons. day, 1,410,000 gals.; cost, $180,000; cost mtce., $5,500; wks. owned by city.

THIEF RIVER FALLS, p. 4,685; f. area, 160 a.; merc. bldgs., bk., stn. & wd., 1 to 2 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 1 hose car., 2 hrs.; hose, rub. lined, gd., 2,500 ft.; f. al., bell & siren; val. equip., $3,000; val. bldgs., $5,000; exp. dept., $2,500; tot. mem., 12 vol.

Water Supply—Src., deep wells & riv., situated 1 block bus. cent.; sys., pump to stdp.; stdp. cap.,

75,000 gals.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 60 hyd.; 26 v.; 500 met.; 500 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 200,000 gals.; cost, $92,000; wks. owned by city.

TRACY, p. 2,463; f. area, 4 blocks; merc. bldgs., stn. & bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 c. hand ex., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 200 ft.; tot. hose, 2,000 ft.; f. al., automatic elec.; val. equip., $6,000; val. bldgs., $3,500; exp. dept., $500; tot. mem. 24, pd. part time.

Water Supply—Src., well, 3 blks. bus. cent.; sys., grav.; stdp. cap., 100,000 gals.; mat., stl.; res. cap., 100,000 gals.; 1 pump. eng.; cap. day, 432,000 gals.; mains, c. i., 4 m., 4 to 10 in. dia.; 38 hyd.; met., 300; 575 serv.; pres., dom. 60 lbs., f. 60 lbs.; cons. day, 14,000 gals.; cost, $55,000; cost mtce., $3,000; wks. owned by priv. Co.

TWO HARBORS, p. 4,546; f. area, 300 a.; merc. bldgs., bk. & wd., 1 to 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose trk., 1 triple comb. pump, 1 c. eng., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,500 ft.; tot. hose, 3,500 ft.; f. al., bell & wh., 7 bx.; val. equip., $2,500; val. bldgs., $1,000; exp. dept., $500; tot. mem., 20 vol.

Water Supply—Src., lake, ½ m. bus. cent.; sys., pump dir.; stdp. cap., 4,000,000 gals.; mat., bk. & conc.; 1 pump. eng., cap. min., 350 gals.; mains, c. i., 6 m., 4 to 12 in. dia.; 31 hyd.; 500 serv.; pipe, iron; pres., dom. 80 lbs., f. 150 lbs.; cons. day, 1,300,000 gals.; cost, $80,000; cost mtce., $22,000; wks. owned by village.

VIRGINIA, p. 14,022; f. area, 1,040 a.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto str., 1 auto. comb. h. & c. wag., 2 comb. c. & h. wag., 1 hand ex., 1 h. & l. trk., 1 motor aer. trk., 1 hose wag., 1 hose reel, 1 chief's auto., 1 triple comb. motor; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 44 bx.; val. equip., $60,000; val. bldgs., $31,000; exp. dept., $75,000; tot, mem, 33; pd. full time, 33.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to stdp. & dir. pres.; stdp. cap., 100,000 gals.; res. cap., 1,225,000 gals.; 5 pump. eng., cap. day 8,500,000 gals.; mains, c. & wrt. i., 2 to 16 in. dia.; 120 hyd.; 1,500 met.; 1,800 serv.; pres., dom. 43 lbs., f. 110 lbs.; cons. day, 900,000 gals.; wks. owned by municipality.

WABASHA, p. 2,249; f. area, 10 a.; merc. bldgs., bk., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 str., 1 c. eng., 2 c. hand ex., 1 h. & l. trk., 4 hose car., 1 hose wag.; hose, cot., rub. ft.; f. al., bell & wh.; val. equip., $9,000; val. bldgs., $6,000; exp. dept., $75; tot. mem., 40 vol.

Water Supply—Src., well in bus. cent.; sys. pump. dir. & to stdp.; stdp. cap., 500,000 gals.; res. cap., 500,000 gals.; 1 pump. eng.; cap. day, 576,000 gals.; mains, c. i.; 3 m., 6 to 12 in. dia.; 40 hyd.; 18 v.; 140 met.; pipe, c. i.; pres., dom. & f., 80 lbs.; cons. day, 100,000 gals.; cost, $40,000; cost mtce., $900; wks. owned by city.

WADENA, p. 2,186; f. area, 5 blocks; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. F. dept.—17 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 2 hose car.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 500 ft.; tot., 2,100 ft.; f. al., siren, bell & wh., 2 bx.; val. equip., $8,000; val. bldgs., $7,000; exp. dept., $300; tot. mem., 26 vol.; undrs. rating, third class.

Water Supply—Src., wells, 2 m. bus. cent.; sys. pump. to stdp. & dir. to mains; stdp. cap., 100,000 gals.; res. cap., 100,000 gals.; 2 pump. eng., cap. day, 288,000 gals.; mains, c. i., 12 m., 6 to 12 in. dia.; 50 hyd.; 42 v.; met., 225; 225 serv.; pipe, lead & iron; pres., dom. 46 lbs., f. 125 lbs.; cons. day, 100,000 gals.; cost, $50,000; cost mtce., $1,800; wks. owned by city.

WASECA, p. 3,908; f. area, 900 a.; merc. bldgs., bk. & stn., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 hose wag.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 800 ft.; tot., 1,800 ft.; f. al., bell & telp.; val. equip., $4,000; val. bldgs., $12,000; exp. dept., $800; tot. mem., 16, pd. full time, 1.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 110,000 gals.; 3 pump. motor, class dup., cap. day, 500,000 gals.; mains, c. i., 5½ m., 4 to 12 in. dia.; 106 hyd.; 50 v.; 1,200 met.; 1,850 serv.; pipe, c. i.; pres., dom. 45 lbs., f. 75 lbs.; cons. per day, 100,000 gals.; cost, $120,000; wks. owned by city.

W. MINNEAPOLIS, p. 3,055; f. area, 3 section. F. dept.—1 triple comb. trk., 1 h. & l. trk., 2 hose carts; val. equip., $8,000; val. bldgs. $17,000; tot. mem., 23 vol.

Water Supply—Src. well; 2 pump.; makers, Downie; cap. per day, 432,000 gal.; hyd., 34; serv. 267; main, 3 m.; pres., dom. 60 lbs.; cost $15,000; cost mtce, $1,200; wks. owned by city.

W. ST. PAUL, p. 2,962; f. area, 1,600 sq. a. F. dept.—St. Paul.

Water Supply—Src., St. Paul, sys.; Lakes; hyd., 45; v., 45; mains, 29.095 ft.; cost $39,500; bonded debt, $1,000; int. pd. on bonds 5 per cent.; wks. owned by city.

WHITE BEAR, p. 2,022; f. area, 500 a.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 chem. eng., 4 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., hand bell & elec. bell; val. equip., $7,000; val. bldgs., $3,000; exp. dept., $500; tot. mem., 35 vol.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; pump. eng. cap., 650,000 gals.; mains, c. i., 5 m., 4 to 6 in. dia.; 63 hyd.; 10 v.; 350 met.; 350 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 50 to 60 lbs.; cons. day, 50,000 gals.; cost, $40,000; cost mtce., $2,600; wks. owned by town.

WILLMAR, p. 5,892; f. area, 1,500 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 3 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp. & wh.; val. equip., $13,000; val. bldgs., $10,000; exp. dept., $350; tot. mem., 28 vol.

Water Supply—Src., wells; in bus. cent.; sys., pump to stdp.; stdp. cap., 48,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 10 m., 2 to 8 in. dia.; 83 hyd.; 45 v.; met., 863; serv. 866; pipe, iron; pres., dom. 40 lbs., f. 75 lbs.; cons. day, 100,000 gals.; cost, $49,000; wks. owned by city.

WINDOM, Cottonwood Co., p. 2,123; f. area, 27 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 c. hand ex., 2 aer. trks.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $18,000; exp. dept., $500; tot. mem. 40, pd. part time & vol.; undrs. rating, third class.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 130,000 gals.; dim., 25 x 35; mat., stl.; 2 pump. eng., class trip., cap. day 500,000 gals.; mains, 6 m., 4 to 10 in. dia.; 30 hyd.; 17 v.; met., 180; 180 serv.; pipe, c. i.; pres., dom. & f., 60 lbs.; cons. day, 25,000 gals.; cost, $25,000; cost mtce., $4,000; wks. owned by city.

WINONA, p. 19,143; f. area, 26,000 a.; merc. bldgs., bk., & stn., 1 to 10 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 3 comb. c. & h. auto. trks., 16 c. hand ex., 2 h. & l. trk., 1 aer. auto. trk., 4 hose wag., 1 squad car; hose, cot., rub. lined, gd., 8,000 ft.; f. al., elec., 60 bx.; val. equip., $90,000; val. bldgs., $30,000; exp. dept., $55,000; tot. mem. 35, pd. full time.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 20,000 gals.; dim., 4 x 210 ft.; mat., stl.; 3 pump. eng., cap. day, 11,000,000 gals.; mains, c. i., 39.6 m., 6 to 30 in. dia.; 429 hyd.; 285 v.; met., 3,440; 4,110

serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 1,221,368 gals.; cost, $538,061; cost mtce., $18,882; wks. owned by city.

WORTHINGTON, p. 3,481; f. area, 320 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 h. & l. trk., 1 auto. comb. c. & h. trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; f. al., siren & bell; val. equip., $5,000; val. bldgs., $1,000; tot. mem., 48 vol.; undrs. rating, third class.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., pump dir.; 3 pump. eng., cap. day 975,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 42 hyd.; 20 v.; met., 56; 600 serv.; pipe, c. i.; pres., dom. 65 lbs., f. 100 lbs.; cons. per day, 360,000 gals.; cost, $120,000; cost mtce., $13,000; wks. owned by city.

Places of 2,000 or more population having no f. dept.—Richfield.

MISSISSIPPI

ABERDEEN, p. 4,071; f. area, 200 a; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., c. hand ex., 1 h. & l. trk., 1 hose wag., 5 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., wh.; val. equip., $7,500; exp. dept., $150; tot. mem., 60 vol.; undrs. rating, third class.

Water Supply—Src., 5 wells, ⅛ m. bus. cent.; sys., grav.; stdp. cap., 100,000 gals.; res. cap., 250,000 gals.; 2 pump. eng., class dup., cap. day, 3,000,000 gals.; mains, c. i., 11 m., 4 to 12 in. dia.; 85 hyd.; 535 met.; 535 serv.; pipe, c. i.; pres., dom. 65 lbs., f. 125 lbs.; cons. day, 100,000 gals.; cost, $90,000; wks. owned by city.

AMORY, p. 2,861; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. No org. f. dept.

Water Supply—Src., 3 wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 24 x 35; mat., stl.; res. cap., 200,000 gals.; 2 pump. eng., class, centrif.; cap. min., 500 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 88 hyd.; 88 v.; 480 met.; 480 serv.; pipe, c. i.; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 125,000 gals.; cost, $68,000; wks. owned by city.

BAY ST. LOUIS, p. 3,033; bldgs., wd., 1 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 hand eng., 6 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 350 ft.; f. al., bell; val. equip., $1,000; exp. dept., $100; tot. mem., 75 vol.

Water Supply—Src., wells, in bus. cent.; sys., grav.; mains, iron, 12 m., 2 to 4 in. dia.; 46 hyd.; 3 v.; 20 met.; 400 serv.; pipe, iron; pres., dom. & f. 25 lbs.; cost, $32,000; cost mtce., $500; wks. owned by priv. Co.; wks. sold to city new system to be installed at cost, f. $50,000.

BELZONI, p. 2,277; f. area, 300 a. F. dept.—1 hand h. & l. trk., 3 hand hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val. equip., $4,500; val. bldgs., $300; vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; res. cap., 110,000 gals.; 1 pump. eng., class dup., cap. day 720,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 30 hyd.; 15 v.; 20 met.; 115 serv.; pres., dom. 65 lbs., f. 125 lbs.; cost, $30,000; cost mtce., $18,000; wks. owned by city.

BILOXI, p. 10,937; f. area, 2,560 a.; merc. and priv. bldgs., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 str., 2 c. eng., 1 hand eng., 4 c. hand ex., 1 h. & l. trk., 4 hose wag. & buckets; hose, cot., rub. lined, gd., 2,800 ft.; inf., 1,000 ft.; tot. hose, 3,800 ft.; f. al., elec.; val. equip., $15,000; val. bldgs., $6,000; exp. dept., $6,500; tot. mem., 150, pd. full time 7, vol. 143; undrs. rating, second class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 240,000 gals.; mat., stl.; 3 pump. eng., cap. day 3,600,000 gals.; mains, c. i., 27 m., 4 to 10 in. dia.; 300 hyd.; 250 v.; 20 met.; 1,400 serv.; pipe, galv. i.; pres., dom. 35 lbs., f. 125 lbs.; cons. day, 5,000 gals.; cost, $138,000; cost mtce., $2,400; wks. owned by city.

BROOKHAVEN, p. 4,706; f. area, 2,500 a.; merc. bldgs., bk. & iron, 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 comb. ladder & hose wag., 4 hose carts; hose, cot., rub. lined, gd., 4,000 ft.; f. al., bell & wh.; val. equip., $8,000; exp. dept., $1,500; tot. mem., 30 vol.

Water Supply—Src., 4 wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 90,000 gals., loc. 150 ft. station; dim., 30 x 50 ft.; mat., stl.; res. cap., 1,000,000 gals.; 3 pump eng., class duplex; cap. day, 3,000,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia; 113 hyd; 60 v., 700 met; pres. dom. 50 lbs., f. 125 lbs.; cons. per day 400,000 gals.: cost, $75,000 wks. owned by city.

CANTON, p. 3,252; f. area, 640 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 str., 1 h. & l. trk., 3 hose car., 2 hrs.; hose, rub., gd., 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., elec.; val. equip., $3,250; exp. dept., $450; tot. mem., 75 vol.; undrs. rating, third class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 211,000 gals.; dim., 16 x 140; mat., iron; res. cap., 365,000 gals.; 3 pump. eng., class dup., cap. day, 2,500,000 gals.; mains, c. i., 14 m., 4 to 10 in. dia.; 97 hyd.; 50 v.; met., 675; 675 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 200,000 gals.; cost, $41,000; cost mtce., $10,000; wks. owned by city.

CLARKSDALE, p. 7,552; bldgs., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 c. eng., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; tot. mem., 50; undrs. rating, third class.

Water Supply—Src., well, ¼ & ¾ m. bus. cent.; sys., dir.; stdp. cap., 60,000 gals.; mat., stl.; res. cap., 325,000 & 1,350,000 gals.; 6 pump. eng., class stm. & motor, cap. day, 9,000,000 gals.; mains, c. i., 227 m., 4 to 12 in. dia.; 240 hyd.; 168 v.; 1,400 met.; 1,400 serv.; pipe, c. i.; pres., dom, 45 lbs., f. 90 lbs.; cons. day, 750,000 gals.; wks. owned by city.

COLUMBIA, p. 2,826. F. dept.—Not reported.

Water Supply—Src., artesian well in city; sys., pump to stdp.; stdp. cap., 75,000 gals.; mat., stl.; res. cap., 107,000 gals.; 2 pump. eng., class comp., cap. day, 1,080,000 gals.; mains, 6 m., 4 to 10 in. dia.; mat., c. i.; 52 hyd.; 38 v.; 25 met.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 250,000 gals.; cost, $56,000; cost mtce., $2,000; wks. owned by city.

COLUMBUS, p. 10,501; f. area, 1,000 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 hand eng., 1 h. & l. trk., 1 hose wag., 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $4,000; exp. dept., $4,097.25; tot. mem. 61, pd. full time 6, vol. 55; undrs. rating, second class.

Water Supply—Src., creek, 2 m. bus. cent.; sys., grav., pump dir.; res. cap., 180,000 gals., loc. at station; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 10 m., 6 to 8 in. dia.; 116 hyd.; 90 v.; met., 25; 1,200 serv.; pres., dom. 25 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $70,000; cost mtce., $6,000; wks. owned by city.

CORINTH, p. 5,498; f. area, 600 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., wh.; tot. mem., 16 vol.

Water Supply—Src., wells, 2,700 ft. from bus.

cent.; sys., pump. to stdp.; stdp cap., 50,000 gals.; mat., stl.; res. cap., 200,000 gals.; 3 pump. eng., class air comp., cap. day, 2,275,000 gals.; mains, c. i., 7 2-3 m., 4 to 12 in. dia.; 145 hyd.; met., 27; 450 serv.; pipe, galv. i.; pres., dom. 43 lbs., f. 43 to 100 lbs.; cost, $57,700; cost mtce., $6,000; wks. owned by city.

GREENVILLE, p. 11,560; f. area, 250 a.; merc. bldgs., bk., 1 to 5 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 auto. comb. c. & h. wag., 1 chief's auto., 10 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 ass't. chief's car with c.; hose, cot., rub. lined, gd., 9,750 ft.; rub., gd., 1,850 ft.; inf., 750 ft.; tot. hose, 12,350 ft.; f. al., Gamewell, 54 bx.; val. equip., $65,500; val. bldgs., $50,000; exp. dept., $45,000; tot. mem. 18, pd. full time.

Water Supply—Src., wells, 4,000 ft. from bus. cent.; sys., pump to res.; res. cap., 280,000 gals.; loc. near station; dim. 12 x 50 ft.; 6 pump. eng., elec. & stm., cap. day, 6,000,000 gals.; mains, c. i., 25 m.; 180 hyd.; 75 v.; 500 met.; 3,000 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 1,300,000 gals.; cost, $70,000; cost mtce., $4,000; wks. owned by city.

GREENWOOD, Leflore Co., 7,793; merc. bldgs. bk. & wd.; wd. rfs. perm. F. dept.—1 comb. c & h. wag., 1 auto. comb. c. & h. wag. 2 hrs., 4 hose reels; hose, cot., rub. lined, gd., 3,500 ft.; inf., 500 ft.; tot. hose, 4,000 ft.; f. al., wh. & telp., tot. mem. 32, pd. full time 5, vol. 27.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; mat., bk.; res. cap., 130,000 gals., loc. at pump. station; 5 pump. eng., class dup. comp. & triple expansion, cap. day, 8,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 125 hyd.; 80 v.; 1,800 serv.; 50 met.; pipe, c. i.; pres., dom. 50 lbs., f. 135 lbs.; cons. day, 1,750,000 gals.; cost, $200,000; cost mtce., $25,000; wks. owned by city.

GRENADA, p. 3,402; f. area, 1 sq. m.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 3 hose carts; hose, 1,500 ft.; f. al. bell & wh.; tot. mem., 55 vol.; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent., sys., pump to stdp. & dir.; stdp. cap., 175,000 gals., loc. on hill, 120 ft. high; res. cap., 77,000 gals., loc. at station; 2 pump. eng., class comp. dup. & trip., cap. day 1,000,000 gals.; mains, c. i., 7 m., 6 to 10 in. dia.; 70 hyd.; 42 v.; 480 met.; 870 serv.; pipe, galv. i.; pres., dom. & f. 70 lbs.; cons. day, 200,000 gals.; cost, $60,000; cost mtce., $1,800; wks. owned by city.

GULFPORT, p. 8,157; f. area, 9 sq. m.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 1 c. hand ex., 1 chief's car., 1 pump. eng., 1 comb. c. & h. wag., 3 hose carts; hose, 3,500 ft.; f. al., Gamewell, 15 bx.; val. equip., $50,750; val. bldgs., $6,500; exp. dept., $646,800; tot. mem., 6, pd. full time 5, pd. part time 1, vol. 25.

Water Supply—Src., not reported; sys., pump to res. & dir.; res. cap., 1,200,000 gals.; 1 pump, cap. min. 1,100 gals.; mains, 4 m., 6 to 10 in. dia.; 60 hyd.; wks. owned by city.

HATTIESBURG, p. 13,270; merc. bldgs., bk. & wd., 1 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. triple comb. pump. eng. c. & h. wag., 1 h. & l. trk., 1 c. eng. on wls., 75 c. hand ex., 1 comb. c. & h. wag., 2 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd. 400 ft.; tot. hose, 4,400 ft.; f. al., Gamewell, 20 bx.; val. equip., $12,000; val. bldgs., $29,500; exp. dept., $3,000; tot. mem. 44, pd. full time 12, vol. 32.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 90,000 gals., dim. 14 x 80; res. cap., 150,000 gals., loc. 50 ft. plant; 3 pump. eng., class comp. dup., cap. day 1,000,000 gals.; mains, c. i., 18 m., 4 to 12 in. dia.; 186 hyd.; 116 v.; met., 6; 1,250 serv.; pipe, galv. i.; pres., dom. 35 lbs., f. 100 to 120 lbs.; cost, $51,000; cost mtce., $4,500; wks. owned by city.

HOLLY SPRINGS, p. 2,113; merc. bldgs., bk. & wd., 1 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. F. dept.—4 hose carts; hose, cot., rub. lined, gd., 1,200 ft.; inf., 600 ft.; tot. hose, 1,800 ft.; f. al., wh.; val. equip., $1,500; val. bldgs., $300; tot. mem., 11, pd. part time 1, vol. 10.

Water Supply—Src., wells, 600 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 108,000 gals., dim. 20 x 50, mat. stl.; res. cap., 270,000 gals., loc. 200 ft. from tower; 2 pump. eng., cap. day 850,000 gals.; mains, c. i., 7 m., 6 to 10 in. dia.; 67 hyd.; 47 v.; met., 14; 300 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 60,000 gals.; cost, $65,000; cost mtce., $6,500; wks. owned by city.

JACKSON, p. 22,817; f. area, 300 a.; merc. bldgs., bk., 1 to 6 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 comb. c. & hose wag., 1 chief's auto., 3 c. eng., 1 auto. triple comb. pump. eng. c. & h. wag., 1 auto. aer. trk., 1 h. & l. trk., 1 supply wag. 14 c. hand ex., 11 hrs; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 42 bx.; val. equip., $54,500; val. bldgs., $36,000; tot. mem. 37, pd. full time.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump dir.; res. cap. 7,000,000 gals.; stdp. cap. 365,000 gals.; 2 pump. eng., class comp., cap. day 10,000,000 gals.; mains, c. i., 65 m., 4 to 24 in. dia.; 560 hyd.; 2,300 met.; 520 v.; 4,500 serv.; pres., dom. 75 lbs., f. 90 lbs.; cons. day 3,250,000 gals.; cost, $575,000; cost mtce., $44,000; wks. owned by city.

KOSCIUSKO, p. 2,258; bldgs., bk. & wd., 1, 2 & 3 stor.; wd. rfs. not perm. in. f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose carts, 2 hose wag., 1 Ford trk., 1 c. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; rub. gd., 500 ft.; tot., 2,500 ft.; f. al., bell & wh.; val. equip., $3,000; val. bldgs., $4,000; tot. mem., 20 vol.; undrs. rating, fourth class.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 30,000 gals.; dim., 18 x 18 ft.; mat. stl.; res. cap. 110,000 gals.; 3 pump. eng., cap. 290,000 gal.; mains, c. i. & stl., 25 m., 2½ to 6 in. dia.; 20 hyd.; 10 v.; pres., dom. 50 lbs., f. 150 lbs.; cons. per day, 150,000 gals.; cost, $30,000; wks. owned by city.

LAUREL, p. 13,037; f. area, about 25 a.; merc. bldgs., bk., 1 to 5 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 comb. c. & h. wag., 6 c. hand ex., 1 serv. h. & l. trk.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 1,500 ft.; tot., 7,500 ft.; f. al., telp.; val. equip., $35,000; val. bldgs., $30,000; exp. dept., $18,000; tot. mem., 12, pd. full time 10, pd. part time 2.

Water Supply—Src., pond & well; sys., pump to res.; res. cap., 625,000 gals.; 2 pump. eng., class comp.; mains, 371 ft., 6 to 12 in. dia.; 106 hyd.; pres., dom. 50 lbs., f. 125 lbs.

LUMBERTON, p. 2,192; f. area, 300 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area. F. dept.—3 hose car.; hose, rub. lined, gd., 1,500 ft.; f. al., elec. & telp., 3 bx.; tot. mem., 35.

Water Supply—Not reported.

McCOMB, p. 7,775; f. area, 640 a.; merc. bldgs., bk. & conc., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng. on wls., 1 comb. c. & h. wag., 3 c. hand ex., 2 hose wag., 3 hose car., 3 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 200 ft.; tot. hose, 4,200 ft.; f. al., telp.; val. equip., $12,500; val. bldgs., $750; exp. dept., $2,280; tot. mem. 19, pd. full time 4, vol. 15.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 100,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 8½ m., 4 to 10 in. dia.; 81 hyd.; pres., dom. 65 lbs., f. 120 lbs.

MACON, p. 2,051; f. area, 20 a.; merc. bldgs., bldgs., bk., 1 to 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose carts, 2 chem. hand ex., 1 hose wag., 1 motor trk.; hose, 2,500 ft.; f. al., telp.; val. equip., $3,000; val. bldgs., $2,000; exp. dept., $800; tot. mem., 8, pd. full time; undrs. rating, fourth class.

Water Supply—Src., riv., 1 m. bus. cent.; sys. pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 100,000 gals.; 2 pump. eng., cap. day 288,000 gals.; mains, c. i., 3½ m., 6 to 8 in. dia.; 70 hyd.; 15 v.; 125 met.; 200 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 70 to 125 lbs.; cons. day, 200,000 gals.; cost, $70,000; cost mtce., $7,200; wks. owned by city.

MAGNOLIA, p. 2,012; bldgs., bk., 2 & 3 stor.; priv., wd. & bk.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 comb. c. & h. wag.; hose, gd., 1,500 ft.; f. al., wh.; val. equip., $2,500; val. bldgs., $1,500; tot. mem., 9, pd. part time & vol.

Water Supply—Creek & well; sys., grav. & pump to stdp.; stdp. cap., 100,000 gals.; 2 pumps, cap. day 1,628,000 gals.; cap. res., 80,000 gals.; mains, 6 m.; 30 hyd.; wks. owned by city.

MERIDIAN, p. 23,399; f. area, 4 sq. m.; merc. bldgs., bk., 1 to 6 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 5 auto. comb. c. & hose wag., 1 chief's auto., 1 auto. aer. trk., 12 c. hand ex., 1 comb. c. & h. pump; hose, cot., rub. lined, gd., 12,000 ft.; inf., 1,250 ft.; tot., 13,250 ft.; f. al., Gamewell, 53 bx.; val. equip., $50,000; val. bldgs., $25,000; exp. dept., $70,000; tot. mem., 33, pd. full time; undrs. rating, first class.

Water Supply—Src., spr. & watershed, 2 to ? m., pump. station; pump. station loc within 5 blocks bus. cent.; sys., pump dir.; res. cap., at station 340,000,000 gals.; 3 pump. eng., cap. 10,500,000 gals. day; mains, c. i. & wrt. i., 48 m., 4 to 16 in. dia.; 412 v.; 492 hyd.; met., 3,900 serv., 4,300; pipe, lead & galv. wrt. i.; pres., dom. 75 lbs., f. 135 lbs.; cons. day 3,200,000 gals.; cost, $950,000; cost mtce., $36,000; wks. owned by city.

MOSS POINT, p. 3,340; f. area, 1,920 a.; bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 6 c. hand ex., 1 Amer. Lafrance triple comb. & c., 2 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,250 ft.; inf., 250 ft.; tot., 2,500 ft.; f. al., telp., bell & wh.; val. equip., $11,320; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 40 vol.; undrs. rating, fourth class.

Water Supply—Src., riv., lake, wells, cap. 17f gals. min.; 1 pump. eng.

NATCHEZ, p. 12,608; f. area, 21 blocks; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 serv. trk. & hose wag., 4 c. hand ex., 1 c. eng., 2 comb. c. & hose wag., 1 h. & l. trk., 2 hose wag., 9 hose carts, 10 hrs.; hose, 3,000 ft.; inf., 4,000 ft.; tot., 7,000 ft.; f. al., telp., 3 bx.; val. equip., $50,000; val. bldgs., $30,000; exp. dept., $7,600; tot. mem., 300; pd. full time 5; vol. 400; und. rating, second class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; stdp. cap., 126,000 gals., loc. corner Monroe & Union sts.; dim., 12 x 150 ft.; mat., stl.; res. cap., 630,000 gals., loc. at station; 2 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 26 m., 4 to 14 in. dia.; 210 hyd.; 140 v.; met., 1,500; 1,600 serv.; pipe, wrt. i. & lead; pres., dom. 50 lbs., f. 75 lbs.; cons. day, 900,000 gals.; cost, $254,691; cost mtce., $39,000; wks. owned by city.

NEW ALBANY, p. 2,531; f. area, 10 a. F. dept.—3 hose carts; hose, 2,000 ft.; f. al., wh.; vol.

Water Supply—Src., 4 wells in bus. cent.; sys., pump to stdp.; stdp. cap., 103,000 gals.; res. cap., 50,000 gals.; 2 pump. eng., class dup., cap. day 250,000 gals.; mains, 2½ m., 6 to 8 in. dia.; 27 hyd.; 450 met.; 550 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. per day, 275,000 gals.; wks. owned by city.

OKALONA, p. 3,852; merc. bldgs., bk., 2 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose cart; hose, rub., gd., 800 ft.; tot. mem., 25 vol.; undrs. rating, second class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; res. cap., 100,000 gals.; 2 pump. eng.; mains, 5 m., 6 to 8 in. dia.; 55 hyd.; met., 3; pres., f. 80 to 100 lbs.

OXFORD, p. 2,150; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. F. dept.—3 hose carts, 3 hose car.; hose, cot., rub. lined, gd., 2,300 ft.; inf., 100 ft.; tot. hose, 2,400 ft.; f. al., telp.; val. equip., $2,500; val. bldgs., $2,500; tot. mem., 23 vol.; undrs. rating, fourth class.

Water Supply—Src., wells; sys., pump to res. & dir.; stdp. cap., 65,000 gals.; res. cap., 75,000 gals.; 2 pump. eng., cap. day 700,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 90 hyd.; 330 serv.; pres., dom. 40 lbs., f. 55 to 90 lbs.; cost, $30,000; cost mtce., $3,500; wks. owned by town.

PASCAGOULA, p. 6,082; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 2 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 2 c. hand ex., 6 hose wag., 2 hose carts; hose, 6,000 ft.; f. al., wh.; val. equip., $20,000; val. bldgs., $3,000; exp. dept., $300; tot. mem. 150 vol.

Water Supply—Src., artesian wells; sys., pump to stdp. & dir.; stdp. cap., 75,000 gals., 120 ft. high; mains, 10 m., 2 to 8 in. dia.; 43 hyd.; wks. owned by Pascagoula St. Ry. & Power Co.

PASS CHRISTIAN, p. 2,357; merc. bldgs., wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto triple comb. pump. chem. & hose wag., 1 chem. eng., 2 h. & l. trk., 1 hose wag., 2,000 ft. cot., rub. lined, hose; val. equip., $12,000; val. bldgs., $400; exp. dept., $900; vol.

STARKVILLE, p. 2,596; f. area, 1,200 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh.; val. equip., $1,500; val. bldgs., $800; tot. mem., 14 vol.; undrs. rating, third class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., grav., pump to res., to stdp. & dir.; stdp. cap., 50,000 gals.; dim., 30 x 28, loc. cent. town; mat., stl.; res. cap., 100,000 gals., loc. at station; 1 pump. eng., class comp. dup., cap. day 750,000 gals.; mains, c. i., 6 m., 1 to 8 in. dia.; 33 hyd.; 8 v.; met., 1; 156 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 90 to 125 lbs.; cons. day, 40,000 gals.; cost, $31,000; cost mtce., $2,000; wks. owned by city.

TUPELO, p. 5,055; f. area, 200 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in. f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 2 c. hand ex.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 500 ft.; tot. hose, 1,500 ft.; val. equip., $5,000; val. bldgs., $2,500; exp. dept., $1,800; tot. mem., 2, pd. full time; vol. 12; undrs. rating, third class.

Water Supply—Src., wells, 1,000 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 55,000 gals.; 2 pump. eng., class dup., cap. day 2,000,000 gals.; mains, c. i., 7½ m., 4 to 10 in. dia.; 75 hyd.; 45 v.; 550 met.; 610 serv.; pres., dom. & f. 70 lbs.; cons. day, 500,000 gals.; cost, $125,000; cost mtce., $12,000; wks. owned by city.

VICKSBURG, p. 18,072; f. area, 400 a.; merc. bldgs., bk., 2 to 8 stor.; priv., wd., bk & stn., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 8 c. hand ex., 1 aer. trk., 1 auto. comb. c. & h. wag., 3 comb. c. & h. wag., 1 hose wag., 6 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 1,000 ft.; tot. hose, 7,000 ft.; f. al., Gamewell, 30 bx.; val. equip., $50,000; val. bldgs., $60,000; exp. dept., $40,000; tot. mem., 35, pd. full time.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., res., to stdp. & dir.; stdp. cap., 330,000 gals.; dim., 140 x 22; mat., iron; res. cap., 2,500,000 gals.; 3 pump. eng., class dup., cap. day 9,000,000 gals.; mains, c. i., 47 m., 6 to 16 in. dia.; 512 hyd.; 276 v.; met., 1,000; pipe, lead & i.; pres., dom. 35 to 135 lbs.; cons. day, 3,000,000 gals.; cost, $660,000; cost mtce., $36,000; wks. owned by Co.

WATER VALLEY, p. 4,315; f. area, 480 a.; business bldgs., bk., 1 & 2 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 3 hose car., 2 hrs., 2 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh.; val. equip., $600; val. bldgs., $5,000; exp. dept., $1,000; tot. mem.,

14 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 125,000 gals.; dim., 16 x 80; mat., stl. & conc.; 2 pump. eng., class comp. & centrif., cap. day, 3,500,000 gals.; mains, c. i., 20 m., 4 to 8 in. dia.; 55 hyd.; met., 800; 550 serv.; pipe, lead & wrt. i.; pres., dom. 80 lbs., f. 80 to 90 lbs.; cost, $85,000; cost mtce., $7,500; wks. owned by city.

WEST POINT, p. 4,400; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 wag. & ladders, 2 hose carts, 2 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., telp.; tot. mem., 15.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res.; res. cap., 450,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 5½ m., 6 to 10 in. dia.; 54 hyd.; met., 7; 150 serv.; pres., dom. 60 lbs., f. 150 lbs.; cost, $45,000; cost mtce., $6,000; wks. owned by town.

WINONA, p. 2,572; merc. bldgs., bk. & stn. F. dept.—2 c. eng., 3 hose car.; hose, rub., gd., 1,500 ft.; f. al., wh.; tot. mem., 40 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., dir. pres.; res. cap. 150,000 gals.; 2 pump. eng. cap. day 1,500,000 gals.; mains, 8 m., 4 to 12 in. dia.; 69 hyd.; 40 v.; 405 met.; 380 serv.; pipe, c. i.; pres., dom. 80 lbs., f. 115 lbs.; cons. day, 150,000 gals.; cost, $60,000; cost mtce., $31,734; wks. owned by city.

YAZOO CITY, p. 5,244; f. area, 1,800 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 4 c. hand ex., 1 h. & l. trk., 2 Amer. Lafrance trks.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 21 bx.; val. equip., $35,000; val. bldgs., $14,000; exp. dept., $12,000; tot. mem. 8, pd. full time; undrs. rating, second class.

Water Supply—Src., wells, 1,000 ft. bus. cent.; sys., pump to res.; res. cap., 2,200,000 gals., loc. ½ m. bus. cent.; 2 pump. eng., class horizontal dup., cap. day 3,000,000 gals.; mains, c. i., 15 m., 6 to 12 in. dia.; 172 hyd.; 104 v.; met., 1,250; **1,250 serv.; pipe, galv. i.; pres., dom. 100 to 120 lbs., f. 100 to 120 lbs.; cons. day, 500,000 gals.; cost, $225,000; cost mtce., $18,000; wks. owned by city.**

Places of 2,000 or more not reported—Charleston, Indianola, Picayune, Richton.

MISSOURI

ALBANY, p. 2,016; merc. bldgs., bk., 2 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 hose trk.; hose, rub. lined, gd., 1,000 ft.; rub. gd., 300 ft.; tot., 1,300 ft.; f. al., wh. & bell; val. equip., $3,000; exp. dept., $500; tot mem., 13, pd. part time & vol.

Water Supply—Src., res.; sys., pump.

AURORA, p. 3,575; f. area, 40 a.; merc. bldgs., **bk., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. not** perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 c. hand ex., 3 hose car.; hose, cot., rub. lined, gd., 1,300 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $400; exp. dept., $700; tot. mem. 27, pd. full time 1, pd. part time 16, vol. 10.

Water Supply—Src., spr., 5 m. bus. cent.; sys., grav. to res.; stdp. cap., 500,000 gals.; dim., 15 x 100; mat., stl.; res. cap., 1,000,000 gals., loc. at riv.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 14 m., 6 to 10 in. dia.; 83 hyd.; 22 v.; met., 250; 1,400 serv.; pipe, galv. i.; pres., dom. 60 lbs., **f. 150 lbs.; cons. day, 350,000 gals.; cost, $150,000;** cost mtce., $3,500; wks. owned by priv. Co.

BETHANY, p. 2,080; f. area, 30 a.; business bldgs., bk., 2 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 2 hose car., 25 c. hand ex.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., bell & wh.; val. equip., $700; val. bldgs., $2,600; exp. dept., $100; tot. mem., 15 vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 84,600 gals.; dim., 12 x 100; mat., stl.; res. cap., 165,000 gals.; 2 pump. eng., class centrif., cap. day, 720,000 gals.; mains, c. i., 7 m., 3 to 8 in. dia.; 39 hyd.; 12 v.; met., 228; 228 serv.; pipe, galv. i.; pres., dom. 50 to 105 lbs., f. 125 lbs.; cost, $35,000; wks. owned by city.

BONNETERRE, p. 3,815; merc. bldgs., bk. & wd., **1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.;** causes of f. inv. F. dept.—6 hose reels; hose, cot., rub. lined, gd., 1,800 ft.; f. al., elec.; vol.; undrs. rating, fourth class.

Water Supply—Src., riv.; sys., pump dir.; pump. eng., cap. day, 1,500,000 gals.; mains, 10 m., 4 to 10 in. dia.; 57 v.; 360 serv.; 84 hyd.; 113 met.

BOONVILLE, p. 4,665; f. area, 900 a.; bldgs., bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 auto. h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 500 ft.; tot., 2,100 ft.; f. al., bell & wh., 2 bx.; val. equip., $2,000; val. bldgs., $1,200; exp. dept., $625; tot mem., 14; pd. full time 1, pd. part time 13; undrs. rating, fourth class.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump to res.; stdp. cap., 70,000 gals.; dim., 16 x 24, loc. at station; mat., conc. & stl.; 3 res., cap., 4,500,000 gals.; loc. ¾ m. town; 2 pump. eng., class double acting, cap. day, 3,000,000 gals.; mains, c. i., 68,000 ft., 4 to 10 in. dia.; 114 hyd.; 60 v.; met., 880; pipe, galv. i.; pres., dom. & f., 110 to 120 lbs.; cost, $121,149; wks. owned by city.

BROOKFIELD, p. 6,304; f. area, 1,920 a.; merc. **bldgs., bk., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 hose wag., 2 hose** carts, 1 f. trk., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., telp. & elec.; val. equip., $2,500; val. bldgs., $1,500; exp. dept., $1,000; tot. mem. 14, pd. full time 2, vol. 12; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 96,000 gals.; 3 pump. eng., class elec. & dup., cap. day 609,120 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 67 hyd.; 37 v.; met., 557; 612 serv.; pipe, lead; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 108,306 gals.; cost, $92,000; cost mtce., $4,831; wks. owned by city.

BUTLER, p. 2,702; f. area, 900 a.; business bldgs., stn. & bk., 1 to 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; **causes of f. inv. F. dept.—1 h. & l. trk., 5 c. hand** ex., 2 hose car., 2 hrs., hose, cot., rub. lined, gd., 1,700 ft.; f. al., bell & telp., val. equip., $5,000; val. bldgs., $3,000; exp. dept., $2,500; tot. mem., 12, pd. full time 1, pd. part time 11.

Water Supply—Src., riv., 4 m. bus. cent.; sys., grav. to res., to stdp.; stdp. cap., 115,000 gals.; res. cap., 80,000 gals.; loc. at city; 5 pump. eng., cap. day, 2,664,000 gals.; mains, c. i., 4 to 12 in. dia.; 84 hyd.; met., 500; 500 serv.; pipe, iron; pres., dom. 50 lbs., f. 70 lbs.; cons. day, 250 000 gals.; cost, $75,000; wks. owned by Co.

CALIFORNIA, p. 2,218; f. area, 200 a.; merc. **bldgs., bk., 2 stor.; priv., wd., 2 stor.;** wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv.—F. dept.—1 h. & l. trk., 1 c. hand ex., 2 hose reels, 3 hose wag.; hose, cot., rub. lined, gd., 1,600 ft.; f. al., wh.; val. equip., $1,000; val. bldgs., $2,000; tot. mem., 20 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 72,000 gals.; 2 pump. eng., cap. day 72,000 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 125 met.; 125 serv.; pipe, c. i., pres., dom. & f. 45 lbs.; cons. day, 30,000 gals.; cost, $15,000; wks. owned by city.

CAMERON, p. 3,248; f. area, 700 a.; bldgs., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 1 hose wag., 4 c. hand ex.; hose, cot., rub. lined,

gd., 1,600 ft.; val. equip., $4,500; val. bldgs., $500; exp. dept., $400; tot. mem., 25 vol.

Water Supply—Src., res., 1½ m. bus. cent.; sys., pump to tk.; stdp. cap., 70,000 gals.; res. cap., 135,000,000 gals., loc. northwest city; 2 pump. eng.; mains, c. i., 5½ m., 6 to 12 in. dia.; 48 hyd.; 13 v.; 200 met.; 200 serv.; pres., dom. 50 lbs., f. 125 lbs.; cost, $59,000; cost mtce., $800; wks. owned by city.

CAMPBELL, p. 2,025; f. area, 1 a.; merc. bldgs., bk. & wd.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—2 hose carts, 1,000 ft. hose; f. al., wh.; vol.

CAPE GIRARDEAU, p. 10,252; f. area, 20 merc. bldgs., bk., 1 to 3 stor.; priv., stn., bk. & wd., 1 to 3 stor. F. dept.—6 c. hand ex., 4 c. eng., 1 comb. c. & h. wag., 1 auto. h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,500 ft.; inf., 700 ft.; tot. hose, 3,200 ft.; f. al., Gamewell, 6 bx.; val. equip., $15,000; val. bldgs., $3,000; exp. dept., $1,500; tot. mem. 11, pd. full time 5, vol. 6.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals.; 3 pump. eng., class dup. & trip., cap. day 6,750,000 gals.; mains, c. i., 24 m., 6 to 12 in. dia.; 193 hyd.; 65 v.; met., 1,498; 1,200 serv.; pipe, lead & galv. i.; pres., dom. 60 lbs., f. 65 to 125 lbs.; cons. day, 600,000 gals.; cost, $185,000; cost mtce., $8,800; wks. owned by Co.

CARROLLTON, p. 3,218; f. area, 600 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 c. eng., 1 comb. c. & h. trk., 2 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., wh. & bell.; val. equip., $8,000; exp. dept., $800; tot. mem., 8, pd. full time 1, pd. part time 7.

Water Supply—Src., wells; sys., pump to stdp. & dir.; stdp. cap., 101,500 gals.; dim., 12 x 110; 2 pump. eng., class hor. dup., cap. day 2,000,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 76 hyd.; 44 v.; met., 180; 560 serv.; pipe, galv. i.; pres., dom. 86 lbs., f. 140 lbs.; cost, $60,000; wks. owned by Co.

CARTERVILLE, p. 2,434; f. area, 700 a.; merc. bldgs., iron, bk. & wd., 2 & 3 stor.; priv., wd., bk. & stn., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—4 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 800 ft.; tot. hose, 2,800 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $5,000; exp. dept., $500; tot. mem. 43, pd. full time 2, vol. 41; undrs. rating, fourth class.

Water Supply—Src., spr. & creek, 2½ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 125,000 gals.; mat., stl.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 4½ m., 4 to 10 in. dia.; 54 hyd.; 9 v.; 316 serv.; pres., dom. 40 lbs., f. 70 lbs.; wks. owned by Co.

CARTHAGE, p 10,068; f. area, 1,400 sq. ft.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf. hose, 600 ft.; tot. 3,600 ft.; f. al., telp.; val. equip., $15,100; val. bldgs., $8,500; exp. dept., $7,000; tot. mem. 7, pd. full time.

Water Supply—Src., wells, ½ m. bus. cent.; sys., dir. pres.; res. cap., 1,500,000 gals.; 2 pump. eng., cap. day, 6,000,000 gals.; mains, c. i., 34 m., 4 to 16 in. dia.; 242 hyd.; 2,200 met.; 2,200 serv.; 169 v.; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 650,000 gals.; cost, $220,000; cost mtce., $3,150; wks. owned by city.

CARUTHERSVILLE, p. 4,750; f. area, 50 a. F. dept.—1 auto comb. c. & h. trk.; 1,600 ft. cot., rub. lined hose; f. al., telp., bell & wh.; val. equip., $4,500; val. bldgs., $3,800; exp. dept., $2,000; tot. mem., 11, pd. full time 1, vol. 10.

Water Supply—Src., wells; 2 pumps, class dup., cap. day 500,000 gals.; hyd., 36; v., 17; serv., 150; mains, 3¾ m.; pres., dom. 50 lbs., f. 120 lbs.; cost, $26,000; cost mtce., $1,600; wks. owned by city.

CENTRALIA, p. 2,071; f. area, 9 blocks; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh.; val. equip., $50; exp. dept., $150; tot. mem., 6 vol.

Water Supply—Src., deep wells, 2 blocks bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 70,000 gals.; dim., 25 x 30 x 125 ft.; mat., stl.; res. cap., 70,000 gals.; 2 pump. eng., class dup. & trip., cap. day 1,152,000 gals.; mains, 7 m., 4 to 10 in. dia.; mat., c. i.; 52 hyd.; pres., dom. 55 to 60 lbs., f. 125 lbs.; cost, $48,000; wks. owned by city.

CHAFFEE, p. 3,035. F. dept.—300 ft.; hand hose reel; hose cot., rub. lined, 1,000 ft.; 1 vol.

Water Supply—Src., well; sys., grav. & dir., pres. cons. per day, 30,000 gals.; pump. cap. per day, 430,000 gals.; stdp. cap., 70,000 gals.; pres., dom. 55 lbs. & f. 100 lbs.; wks. owned by city.

CHARLESTON, p. 3,410; f. area, 700 a.; bldgs., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 1 hose cart, leather buckets; hose, cot., rub. lined, gd., 350 ft.; inf., 150 ft.; tot. hose, 500 ft.; f. al., bell; val. equip., $1,000; val. bldgs., $2,000; tot. mem., 33 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump dir. to stdp., cap., 35,000 gals.; 2 pump. eng., cap. day, 1,220,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 36 v.; 80 hyd.; 325 serv.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 100,000 gals.; cost, $49,500; cost mtce., $3,600; wks. owned by city.

CHILLICOTHE, p. 6,772; f. area, 1½ m.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 c. hand ex., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp.; val. equip., $5,000; val. bldgs., $15,000; exp. dept., $2,500; tot. mem. 11, pd. full time 2, vol. 9.

Water Supply—Src., riv., 3 m. bus. cent.; sys., dir. pres.; res. cap., 2,400,000 gals., loc. at station; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 181 hyd.; met., 1,291; 1,448 serv.; pipe, lead & iron; pres., dom. 50 to 70 lbs., f. 110 lbs.; cons. day, 550,000 gals.; cost, $168,000; cost mtce., $300; wks. owned by city.

CLAYTON, p. 3,028; f. area, 20 a.; merc. bldgs., bk., 3 stor.; priv., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & hose trk., 4 hand c.; hose, cot., rub. lined, gd., 2,000 ft.; rub. gd., 300 ft.; inf., 500 ft.; tot., 2,800 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $5,000; exp. dept., $5,500; tot mem., 7, 1 pd. part time, 3 pd. full time, 3 vol.

Water Supply—Src., pump; pres., dom. 75 lbs.; wks. owned by Co.

CLINTON, p. 5,098; f. area, 1,200 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 c. eng., 1 comb. c. & h. wag., 1 hose reel, 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $6,000; exp. dept., $2,850; tot. mem. 12, pd. full time 3, vol. 9; undrs. rating, second class.

Water Supply—Src., wells, 1 m. bus. cent.; sys.,

grav. to res., pump to stdp. & dir.; stdp. cap., 66,000 gals.; res. cap., 2,000,000 gals.; 2 pump. eng., cap. day 2,300,000 gals.; mains, c. i., 9 m., 4 to 12 in. dia.; 80 hyd.; met., 164; 801 serv.; pipe, galv. i. & lead; pres., dom. 35 to 45 lbs., f. 100 to 120 lbs.; cons. day, 350,000 gals.; cost, $100,000; wks. owned by priv. Co.

COLUMBIA, p. 10,392; f. area, 300 a.; merc. bldgs., bk. & stn., 1 to 5 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. limits; fwks. ord.; causes of f. inv. F. dept.—3 c. ex., 1 c. eng., 1 comb. c. & h. wag., 1 hose wag., 2 hrs. (University has 2 hose car.); hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 200 ft.; tot. hose, 2,200 ft.; f. al., telp.; val. equip., $12,000; val. bldgs., $10,000; exp. dept., $3,500; tot. mem. 12, pd. full time 4, pd. part time 8; undrs. rating 4½ class.

Water Supply—Src., wells; sys., pump dir.; 3 pump. eng., cap. 2,000,000 gals.; 130 hyd.; mains, 25 m., 3 to 12 in. dia.; 1,000 met.; pres., f. 125 lbs.; cost, $300,000; cost mtce., $25,000.

CRYSTAL CITY, p. 2,243; f. area, 250 a.; merc. bldgs., bk., 2 stor.; priv., bk., wd. & conc., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 c. eng., 1 h. & l. trk., 1 comb. c. & h. wag., 1 hose wag., 15 hose reels; hose, cot., rub. lined, gd., 4,200 ft.; f. al., elec., 7 bx.; val. equip., $8,000; val. bldgs., $1,000; tot. mem., 36, pd. full time 2, pd. part time 34, vol. 34.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 500,000 gals.; mat., stl; res. cap., 2,038,000 gals.; 2 pump. eng., class trip.; cap. day, 2,000,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 33 hyd.; 33 v.; 30 met.; pipe, c. i.; pres., dom. 40 lbs., f. 120 lbs.; cons. day, 1,000,000 gals.; wks. owned by Pittsburgh Plate Glass Co.

DE SOTO, p. 5,003; f. area, 960 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose car., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val. equip., $1,500; exp. dept., $300; tot. mem. 25 pd. part time.

Water Supply—Src., creek & artesian wells; sys., pump to res. & dir.; 2 pumps, cap. day 2,000,000 gals.; 75 hyd.; 36 v.; 150 serv.; mains, 10 m.; grav. pres., 100 lbs.; cost, $70,000; wks. owned by city.

DEXTER, p. 2,635; f. area, 700 a.; merc. bldgs., bk., 2 stor.; priv., wd. & conc., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose reels; 900 ft. cot., rub. lined hose; f. al., phone; val. equip., $4,000; val. bldgs., $1,000; exp. dept., $600; tot. mem., 6 vol.

Water Supply—Src., 3 wells, ½ m.; grav. or eng. pres., cap. 70,000 gals.; dim. 20 x 30 ft.; mat., stl.; res. cap., 70,000 gals.; 1 oil pump. eng., class trip.; cap. day, 120,000 gals., 10 hr.; mains, mat., iron pipe, 3 m., 8 to 2 in dia.; 35 hyd.; 18 v.; met., 200; 250 serv.; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 75,000 gals.; cost, $35,000; mtce., $18,000; wks. owned by city.

DUENWEG, p. 2,535. F. dept. not reported.

Water Supply—Src., wells, near bus. cent.; sys., priv.; res. cap., 100 bbls.; 1 pump. eng., class gasoline, cap. day 200 bbls.; mains, c. i., ½ m., 2 to 6 in. dia.; 10 hyd.; pres., dom. 50 lbs.; cons. day, 1,000 gals.; cost, $1,500.

ELDORADO SPRINGS, p. 2,212; f. area, 25 a.; merc. bldgs., bk. & stn., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand hose cart, 1 hand eng., 1 c. eng., 1 h. & l. trk.; hose, cot., rub. lined, gd., 800 ft.; inf., 50 ft.; tot. hose, 850 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $75; tot. mem. 11, pd. full time; undrs. rating, fourth class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 70,000 gals.; dim., 22 x 30; mat., stl.; 1 pump. eng., cap. hour 7,500 gals.; mains, c. i., 5½ m., 4 to 10 in. dia.; 42 hyd.; 6 v.; met., 280; 280 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 180 lbs.; cons. day 172,000 gals.; cost, $34,800; cost mtce., $1,200; wks. owned by city.

EXCELSIOR SPRINGS, p. 4,165; f. area, 640 a.; merc. bldgs., wd. & bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 12 c. hand ex., 1 h. & l. trk., 1 comb. c. eng. & hose wag., 1 supply wag., 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $800; val. bldgs., $200; tot. mem., 16 vol.

Water Supply—Src., Mo. Riv. Sands, 7 m. bus. cent.; sys., pump to stdp.; stdp. cap., 60,000 gals.; res. cap., 2,000,000 gals.; loc. on hill; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 5½ m., 4 to 10 in. dia.; 65 hyd.; 7 v.; met., 662; 133 serv.; pipe, galv. i.; pres., dom. & f. 60 lbs.; cons. day, 400,000 gals.; cost, $220,000; cost mtce., $20,000; wks. owned by Co.

FARMINGTON, p. 2,685; f. area, 200 a.; merc. bldgs., bk., 1 & 2 stor.; wd. rfs. not perm. in f. area. F. dept.—2 hand eng., 1 hose wag.; hose, cot., rub. lined, gd., 1,400 ft.; inf., 400 ft.; tot. hose, 1,800 ft.; f. al., bell & wh.; val. equip., $2,500; exp. dept., $150; tot. mem. 12, pd. part time.

Water Supply—Src., 3 wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 68,000 gals.; 1 pump. eng., cap. day 206,360 gals.; mains, c. i., 4 m., 4 to 6 in. dia.; 35 hyd.; pres., dom. 40 to 60 lbs., f. 150 lbs.; cons. day, 60,000 gals.; cost, $28,000; wks. owned by city.

FAYETTE, p. 2,881. F. dept.—1 h. & l. trk., 5 hose reels, 3,000 ft. hose; val. equip., $1,500; exp. dept., $200; tot. mem. 30, pd. part time.

Water Supply—Src., artificial lake 3 m. bus. cent.; sys., grav., stdp. cap., 75,000 gals.; 2 pump. eng., cap. day, 576,000 gals.; mains, 5 m., 60 hyd.; 200 met.; pres., dom. 75 lbs., f. 125 lbs.; cons. day, 75,000 gals.; cost, $60,000; cost mtce., $1,200; wks. owned by city.

FESTUS, p. 3,348; f. area, 100 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 c. eng., 1 hand eng., 2 hose car.; hose, cot., rub. lined, gd., 500 ft.; f. al., bell; tot. mem. 50, vol. 25.

Water Supply—Src., wells & cisterns.

FLAT RIVER, p. 5,200. F. dept.—1 hand hose cart with 500 ft. hose; hose, cot., rub. lined, 500 ft.

Water Supply—Src., 3 wells; sys., dir.; pres., pump. cap. per min., 2,500 gals.; pres., dom. 70 to 80 lbs.

FULTON, p. 5,595; f. area, 640 a.; merc. bldgs., bk., stn. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 5 c. hand ex., 1 h. & l. trk., 49 f. plugs, 3 hose car.; hose, cot., rub. lined, gd., 1,450 ft.; rub., gd., 450 ft.; inf., 550 ft.; tot. hose, 2,450 ft.; f. al., wh. & bell; val. equip., $3,000; val. bldgs., $5,000; exp. dept., $400; tot. mem. 14, pd. part time.

Water Supply—Src., 3 wells, northeast bus. cent.; sys., pump to res. & stdp.; stdp. cap., 100,000 gals.; res. cap., 132,000 gals.; 2 pump. eng., cap. day 650,000 gals.; mains, c. i., 8 m., 4 to 8 in dia.; 95 hyd.; met., 450; 750 serv.; pipe, wrt. i. & lead; pres., dom. 60 lbs., f. 150 lbs.; cons. day, 250,000 gals.; cost, $36,000; cost mtce., $3,000; wks. owned by city.

HANNIBAL, p. 19,306; f. area, 195 a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 1 h. & l. trk., 2 comb. c. hose wag., 1 hose reel, 9 hrs., 1 motor triple comb.; hose, cot., rub. lined, gd., 5,500 ft.; f. al., telp. & bell; val. equip., $20,000; val. bldgs., $19,000; exp. dept., $12,000; tot. mem. 12, pd. full time.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res.; res. cap., 16,000,000 gals.; 2 pump. eng., cap. day 13,000,000 gals.; mains, c. i., 35 m., 4 to 20 in. dia.; 173 hyd.; 250 v.; met., 400; 3,637 serv.; pipe, c. i.; pres., dom. & f. 10 to 100 lbs.; cost, $400,000; cost mtce., $20,000; wks. owned by city.

HARRISONVILLE, p. 2,073; f. area, 640 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept—1 c. eng., 1 comb. c. & h. wag., 2 c. hand ex., 1 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 300 ft.; tot. hose, 1,500 ft.; f. al., bell; val. equip., $2,500; exp. dept., $500; tot. mem., 15 pd. part time & vol.; undrs. rating, fifth class.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 60,000 gals.; dim., 17 x 36; mat., conc.; 2 pump. eng., cap. day 240,000 gals.; mains, c. i., 5 m., 2 to 10 in. dia.; 38 hyd.; 20 v.; 150 met., 235 serv.; pipe, c. i.; pres., dom. 30 lbs.; cons day, 40,000 gals.; cost, $40,000; cost mtce., $3,600; wks. owned by priv. Corp.

HIGGINSVILLE, P. 2,724; f. area, 350 a. merc. bldgs., wd. & bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose reel; 1 hose trk.; hose, cot., rub. lined, gd., 1,400 ft.; inf., 400 ft.; tot. hose, 1,800 ft.; f. al., wh.; tot. mem., 14 vol.

Water Supply—Src., deep wells, ¼ m. bus. cent.; sys., dir. pres.; res. cap., 150,000 gals.; 3 pump. eng., class comp. dup., cap. day, 750,000 gals.; mains, c. i., 5 m., 4 to 10 in. dia.; 40 hyd.; 10 v.; met., 228; 420 serv.; pipe, c. i.; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 50,000 gals.; cost, $18,000; cost mtce., $1,000; wks. owned by city.

HOLDEN, p. 2,011; f. area, 1 sq. m.; merc. bldgs., stn., bk. & wd., 1 & 2 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk. with 1,000 ft. chem. hose, 1 h. & l. trk., 2 c. hand ex., 1 hose car.; hose, 1,500 ft.; f. al., elec.; val. equip., $3,000; val, bldgs., $3,000; exp. dept., $100; tot. mem., 30 vol.

Water Supply—Src., lake, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 10 x 127; res. cap., 300,000 gals.; 3 pump. eng., class, dup. & trip.; cap. day, 1,080,000 gals.; mains, 7 m., 4 to 6 in. dia.; 55 hyd.; 24 v.; met., 12; 175 serv.; pipe, iron; pres., dom. & f. 50 to 65 lbs.; cons. day, 75,000 gals.; cost, $30,000; cost mtce., $2,000; wks. owned by city.

HUNTSVILLE, p. 2,126; f. area, 640 a.; merc. bldgs., bk. & iron, 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 500 ft.; tot., 1,500 ft.; f. al., elec. siren; val. equip., $2,000; exp. dept., $750; tot. mem. 20, pd. full time 1, vol. 18; undrs. rating, fourth class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 75,000 gals.; dim., 20 x 33; mat., stl.; res. cap., 240,000 gal.; 2 pump. eng.; cap. day, 90,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 30 hyd.; 60 met.; 110 serv.; pres., dom. 75 lbs., f. 75 lbs.; cons. day, 15,000 gals.; cost, $40,000; cost mtce., $1,200; wks. owned by city.

INDEPENDENCE, p. 11,686; f. area, 640 a.; merc. bldgs., bk., 2 & 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 2 comb. c. & h. wag., 2 hose wag., 2 autos.; hose, cot., rub. lined,, gd., 2,000 ft.; f. al., telp.; val. equip., $11,000; val. bldgs., $3,500; exp. dept., $7,852; tot. mem., 7, pd. part time 7; undrs. rating, third class.

Water Supply—Src., riv., 3 m. bus. cent.; sys., res. stdp. & dir.; stdp. cap., 250,000 gals., dim. 18 x 120, mat., masonry; res. cap., 5,000,000 gals.; 4 pump. eng.; cap. day, 7,000,000 gals.; mains, c. i., 32 m., 4 to 16 in. dia.; 150 hyd.; 100 v.; met., 3,074; 3,600 serv.; pipe, w. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 1,250,000 gals.; cost, $375,000; wks. owned by Co.

JACKSON, p. 2,114; f. area, 25 a. F. dept.—1 h. & l. trk., 2 hose car.; hose, 1,500 ft.; f. al., wh.; val. equip., $1,500; exp. dept., $96; tot. mem., 18 vol.

Water Supply—Src., deep wells; sys., 2 pumps, cap. day 75,000 gals.; res. cap., 75,000 gals.; mains, c. i., 4 m., 4 to 10 in. dia.; 40 hyd.; cost, $50,000; cost mtce., $6,000; wks. owned by city.

JEFFERSON CITY, p. 14,490; f. area, 2,200 a.; merc. bldgs., bk., 2 & 7 stor.; priv., bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 1 750 gal. triple comb. pump.; hose, rub. gd., 2,200 ft.; rub. gd., 500 ft.; tot. hose, 2,700 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $12,000; exp. dept., $12,000; tot. mem., 5, pd. full time 7, vol. 5.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump to res., stdp. & dir.; stdp. cap., 300,000 gals.; res. cap., 3,000,000 gals.; 6 pump. eng., class comp. dup., cap. day 6,000,000 gals.; mains, c. i., 20 m., 4 to 14 in. dia.; 225 hyd.; 84 v.; met., 1,000; 1,500 serv.; pipe, lead; pres., dom. 65 to 75 lbs., f. 105 to 150 lbs.; cons. day, 1,250,000 gals.; cost, $290,000; wks. owned by Co.

JOPLIN, p. 29,902; f. area, 19 sq. m.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. str., 1 auto. comb. c. & h. wag., 1 auto. hose wag., 1 chief's auto., 1 auto. aer. trk., tractor drawn; hose, cot., rub. lined, gd., 10,000 ft.; f. al., elec., 45 bx.; val. equip., $75,000; val. bldgs., $50,000; exp. dept., $45,000; tot. mem. 34, pd. full time 34.

Water Supply—Src., creek, 3½ m. bus. cent.; sys., pump to stdp. & res.; stdp. cap., 112,000 gals.; res. cap., 5,000,000 gals.; 10 pump. eng., class comp. dup., cap. day 28,500,000 gals.; mains, c. i., 54.58 m., 4 to 16 in. dia.; 393 hyd.; 388 v.; met., 2,024; 6,633 serv.; pipe, lead & galv. i.; pres., dom. 30 to 60 lbs., f. 90 to 100 lbs.; cons. day, 4,766,035 gals.; cost, $1,000,000; cost mtce., $12,000; wks. owned by priv. Co.

KANSAS CITY, p. 324,410; f. area, 60 a.; merc. bldgs., bk. & stn., 2 to 18 stor.; priv., bk., stn. & wd., 1 to 12 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 str., 6 h. & l. trk., 96 c. hand ex., 1 water tower, 4 aer. trk., 1 hose wag., 1 turret & hose wag., 14 auto. comb. c. & h. wag., 1 auto. comb. pump. & hose wag., 2 auto. comb. turret & hose wag., 5 auto. district chief's cars. with c tk., 2 chief's auto., 1 supt. f. al. auto., 14 pumpers; 1 auto. runabout for use of auto. mechanic, 1 auto. shop trk. (4 chief's buggies in reserve), 2 hrs.; hose, cot., rub. lined, gd., 45,000 ft.; inf., 4,000 ft.; tot. hose, 49,000 ft.; f. al., telp.; val. equip., $360,000; val. bldgs., $550,000; exp. dept., $750,000; tot. mem. 405; pd. full time.

Water Supply—Src., Missouri riv., 5 m. bus. cent.; sys., pump dir.; res. cap., 16,000,000 gals.; 11 pump. eng., cap. day, 100,000,000 gals.; class centrif. & trip. expansion; mains, c. i., 600 m., 4 to 48 in. dia.; 7,372 hyd.; 8,000 v.; met., 22,346; 47,975 serv.; pipe, galv. i.; pres., dom. & f. 150 to 160 lbs.; cons. day, 95,000,000 gals.; cost, $11,000,000; cost mtce., $850,000; wks. owned by city.

KIRKSVILLE, p. 7,213; f. area, 1 m.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes

of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 1 750-gal. triple comb. pumper, 1 c. hand ex., 3 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 200 ft.; tot. hose, 1,700 ft.; f. al., bell & siren; val. equip., $4,500; exp. dept., $1,200; tot. mem., 8; pd. full time 1; pd. part time 1; vol. 6.

Water Supply—Src., riv., 7 m. bus. cent.; sys., pump dir.; res. cap., 11,000,000 gals.; 3 pump. eng., class dup., cap. day 1,750,000 gals.; mains, stl., 16 m., 4 to 7 in. dia.; 72 hyd.; 100 v.; met., 750; 750 serv.; pipe, galv. stl.; pres., dom. 40 lbs., f. 120 lbs.; cons. day, 350,000 gals.; cost, $60,000; cost mtce., $16,000; wks. owned by city.

KIRKWOOD, p. 4,422; f. area, 2,560 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd. & bk., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 triple auto. trk.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $10,000; exp. dept., $7,820; tot. mem., 5, pd. full time.

Water Supply—Src., wells at riv., 3.2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 500,000 gals.; dim., 30 x 100 ft.; 2 pump. eng., class centrif.; cap. per day, 612,000 gals.; mains, c. i., 10 m. 4 to 12 in. dia.; 105 hyd.; 1,000 met.; 1,000 serv.; pipe, lead pres., dom. 60 lbs., f. 100 lbs.; cons. day, 260,000 gals.; wks. owned by city.

LAMAR, p. 2,255; f. area, 300 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.— 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; rub., gd., 400 ft.; inf., 500 ft.; tot. hose, 2,100 ft.; f. al., bell & telp.; val. equip., $3,000; val. bldgs., $300; tot. mem., 15 vol.

Water Supply—Src., spring & riv., 2 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap. 150,000 gals.; dim., 14 x 125; res. cap., 450,000 gals.; 2 pump. eng., centrif., cap. day, 4,000,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 65 hyd.; 34 v.; met., 210; 260 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 85,000 gals.; cost, $70,000; wks. owned by city.

LEBANON, p. 2,848; f. area, 12 a.; merc. bldgs., stn., bk. & wd., 4 stor.; priv., stn., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.— 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., bell & wh.; val. equip., $10,000; val. bldgs., $2,500; exp. dept., $200; tot. mem., 18 vol.

Water Supply—Src., wells; sys., pump to stdp. & dir.; stdp. cap., 85,000 gals., dim. 12 x 110; pump. eng., cap. day 200,000 gals.; mains, ¾ m., 8 in. dia.; 19 hyd.; 4 v.; met., 25; pres., dom. 40 to 45 lbs., f. 45 lbs.; cons. day 95,000 gals.; cost, $25,000; wks. owned by city.

LEXINGTON, p. 4,695; f. area, 8 m.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 500 ft.; rub., gd., 1,800 ft.; inf., 300 ft.; tot. hose, 2,600 ft.; f. al., bell & telp.; val. equip., $3,000; val. bldgs., $1,500; exp. dept., $5,000; tot. mem., 10, pd. full time 2, pd. part time 8.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 350,000 gals.; mat., iron; res. cap., 5,000,000 gals., loc. ½ m. town; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 25 m., 4 to 14 in. dia.; 79 hyd.; 98 v.; met., 32; 1,050 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 900,000 gals.; cost, $200,000; cost mtce., $17,500; wks. owned by Co.

LIBERTY, p. 3,097; f. area, 810 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag. & ladders, 1 hand reel, 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 250 ft.; tot. hose, 1,250 ft.; f. al., telp. & wh.; val. equip., $1,500; exp. dept., $331; tot. mem., 16 vol.

Water Supply—Src., wells, 3½ m. bus. cent.; sys., pump dir. to stdp.; 2 stdp. cap., 310,000 gals.; 4 pump. eng., class elec.; cap. day, 500,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 86 hyd.; 750 met.; 850 serv.; pipe, i.; pres., dom. 95 lbs., f. 95 lbs.; cons. day, 300,000 gals.; cost, $12,000; wks. owned by city.

LOUISIANA, p. 4,060; f. area, 22 a.; merc. bldgs., bk. & stn., 2 & 4 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose car., 3 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 400 ft.; tot. hose, 1,400 ft.; f. al., elec., 2 bx.; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $255; tot. mem., 9, pd. full time 2, vol. 7. undrs. rating, third class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump dir.; 3 pump. eng., cap. day 2,250,000 gals.; mains, c. i., 6 m., 4 to 12 in. dia.; 66 hyd.; met., 50; 675 serv.; pres., dom. 120 lbs., f. 120 lbs.; wks. owned by Co.

MACON, p. 3,549; f. area, 17 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; combt. ord. F. dept.— 1 comb. c. & h. wag., 3 c. hand ex., 1 h. & l., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 250 ft.; tot. hose, 1,250 ft.; f. al., bell & wh.; val. equip., $1,000; val. bldgs., $2,125; exp. dept., $3,000; tot. mem., 7, pd. full time 2, vol. 5.

Water Supply—Src., East Fork, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 60,000 gals.; mat., 000 gals.; res. cap., 150,000 gals.; 2 pump. eng., class dup., cap. day 1,500,000 gals.; mains, c. i., 7 m., 2 to 10 in. dia.; 45 hyd.; 16 v.; met., 200; 462 serv.; pipe, c. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day 350,000 gals.; cost, $50,000; cost mtce., $600; wks. owned by city.

MALDEN, p. 2,098; f. area, 100 a. F. dept.— 1 auto. comb. trk., 1 hose wag., 1 hrs.; hose, cot., rub. lined, gd.; 800 ft.; f. al., bell & wh.; val. equip., $2,000; exp. dept. $400; tot. mem., 14 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump; 2 pump. eng., cap. hour 30,000 gals.; mains, 5 m.; 54 hyd.; pres., f. 70 lbs.; cost, $25,000; wks. owned by city.

MARCELINE, p. 3,760; f. area, 350 a.; bldgs., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 hand eng., 1 c. eng., 1 hose reel; hose, cot., rub. lined, gd., 1,000 ft.; f. al., telp. & wh.; val. equip., $2,000; val. bldgs., $500; exp. dept., $400; tot. mem., 26vol.

Water Supply—Src., large res., 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 60,000 gals.; 2 pump. eng., 720,000 gals. cap. per day, mains, c. i., 8 m., 4 to 12 in. dia.; 68 hyd.; 28 v.; 20 met.; 321 serv.; pres., dom. 55 lbs.; cons. per day, 400,000 gals.; cost, $80,000; cost mtce., $7,800; wks. owned by city.

MARSHALL, p. 5,200; f. area, 1,120 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 200 ft.; tot. hose, 1,700 ft.; f. al., elec., bell; val. equip., $6,000; val. bldgs., $4,000; exp. dept., $1,000; tot. mem., 5, pd. part time.

Water Supply—Src., 5 deep wells, ¾ m. bus. cent.; sys., pump to res. & pressure pump to mains; 2 res. cap., 700,000 gals.; 2 pump. eng., class comp., cap. day, 2,000,000 gals.; mains, c. i., 16 m., 4 to 12 in. dia.; 158 hyd.; 75 v.; met., 1,381; 1,352 serv.; pipe, lead & galv. i.; pres., dom. 43 lbs., f. 90 to 100 lbs.; cons. day, 250,000 gals.; cost, $192,412; cost mtce. & operation, $18,694; wks. owned by city.

MARYVILLE, p. 4,711; f. area, 2,700 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1½ & 2 stor.;

wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 2 comb. c. & h. wag., 1 hose reel; hose, cot., rub. lined, gd., 1,500 ft.; inf., 600 ft.; tot. hose, 2,100 ft.; f. al., telp., 15 bx.; val. equip., $6,500; val. bldgs., $4,000; exp. dept., $3,500; tot. mem. 7, pd. full time 1, pd. part time 6; undrs. rating, fourth class.

Water Supply—Src., riv., 2¼ m. bus. cent.; sys., grav. & pump to stdp. dir.; stdp. cap., 120,960 gals., dim. 18½ x 60, mat. stl.; res. cap., 20,000,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 9¾ m., 4 to 10 in. dia.; 66 hyd.; met., 622; 700 serv.; pipe, lead & galv. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 287,671 gals.; cost, $140,000; cost mtce., $3,000; wks. owned by Co.

MEXICO, p. 6,013; f. area, 1,250 a.; bldgs., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 4 c. hand ex.; hose, cot., rub. lined, gd., 1,700 ft.; inf., 500 ft.; tot. hose, 2,200 ft.; f. al., bell & wh.; val. equip., $3,500; val. bldgs., $7,000; exp. dept., $1,500; tot. mem., 8, pd. part time 1, 7 vol.

Water Supply—Src., res. & wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 110,000 gals.; dim., 22 x 30 ft.; mat., stl.; res. cap., 100,000,000 gals.; loc. 1 m. south; 4 pump. eng., class centrif.; cap. day, 3,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 100 hyd.; 130 v.; met., 900; 900 serv.; pipe, lead & iron; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 600,000 gals.; cost, $250,000; cost mtce., $1,911; wks. owned by Co.

MILAN, p. 2,395; f. area, 640 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose car.; hose, cot., rub. lined, gd., 500 ft.; inf., 250 ft.; tot. hose, 750 ft.; f. al., bell; val. equip., $600; exp. dept., $200; tot. mem., 12 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to res.; res. cap., 200,000 gals.; 1 pump. eng.; cap. day, 200,000 gals.; mains, iron, 3½ m., 4 to 8 in. dia.; 27 hyd.; 100 met.; pres., dom. 45 to 95 lbs., f. 95 lbs.; cons. day, 90,000 gals.; cost, $25,000; wks. owned by city.

MOBERLY, p. 12,808; f. area, 640 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. ex., 1 c. eng., 1 comb. c. & h. wag., 1 hose wag., ladders, &c., 2 hrs.; hose, cot., rub. lined, gd., 3,100 ft.; rub. gd., 400 ft.; tot. hose, 3,500 ft.; f. al., telp.; val. equip., $2,000; val. bldgs., $5,000; exp. dept., $1,000; tot. mem., 5 vol.; undrs. rating, third class.

Water Supply—Src., res., 1¼ & 4 m. bus. cent.; sys., pump dir.; stdp. cap., 150,000 gals.; 2 res. cap., 500,000,000 gals., loc. 1¼ m. city; 3 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 13 1-3 m., 4 to 14 in. dia.; 122 hyd.; 107 v.; met., 1,821; 2,037 serv.; pipe, lead & galv. i.; pres., dom. 50 lbs.; f. 110 lbs.; cons. day, 600,000 gals.; cost, $512,000; wks. owned by city.

MONETT, p. 4,206; f. area, 800 a.; merc. bldgs., bk.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 c. hand ex.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 200 ft.; tot. hose, 1,400 ft.; f. al., telp.; val. equip., $5,000; val. bldgs., $6,000; exp. dept., $1,500; tot. mem., 5 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 63,000 gals., dim. 20 x 50, mat. masonry & stl.; res. cap., 63,000 gals.; 3 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 5 3-5 m., 2 to 10 in. dia.; 40 hyd.; met., 310; 750 serv.; pres., dom. 65 lbs., f. 65 lbs.; cost, $22,250; cost mtce., $4,000; wks. owned by city.

MOUNTAIN GROVE, p. 2,212; f. area, 640 a. F. dept.—3 hose carts, 1,000 ft. hose; val. equip., $800; val. bldgs., $50; tot. mem. 15, pd. $1.00 per fire.

Water Supply—Src., well in city, sys., pump to stdp.; stp. cap., per day, 75,000 gal.; 1 pump. eng.; mains, c. i.; 3 m.; dia. 2 x 8 in.; 27 hyd.; pres. dom. 57 lbs.; cons. day, 60,000 gal.; cost, $20,000; cost mtce., $1,200; wks. owned by city.

NEOSHO, p. 3,968; f. area, 1,800 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 c. hand ex., 2 hose reels, 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 400 ft.; tot. hose, 2,000 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $400; exp. dept., $600; tot. mem., 20, pd. full time 1, vol. 19.

Water Supply—Src., spr., 7 m. bus. cent.; sys., grav.; res. cap., 2,000,000 gals.; 1 pump. eng., cap. day 5,760,000 gals.; mains, 8 m., 4 to 10 in. dia.; 85 hyd.; 40 v.; met., 15; 400 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 90 to 100 lbs.; cost, $50,000; cost mtce., $500; wks. owned by city.

NEVADA, p. 7,139; f. area, 1,200 a.; merc. bldgs., bk., stn., iron & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 hand ex., 1 h. & l. trk., 1 hose cart, 3 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $4,000; exp. dept., $5,000; tot. mem., 6, pd. full time 4, pd. part time 2; undrs. rating, third class.

Water Supply—Src., wells, ¾ m.; sys., pump & dir.; res. cap., 2,200,000 gals.; 4 pump. eng., cap. day 4,500,000 gals.; mains, 30 m., 4 to 10 in. dia.; 115 hyd.; met., 850; 1,200 serv.; pipe, lead; pres., dom. 35 lbs., f. 130 lbs.; cons. day, 500,000 gals.; cost, $300,000; wks. owned by priv. Co.

POPLAR BLUFF, p. 8,042; f. area, 750 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 f. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 1,600 ft.; tot. hose, 4,100 ft.; f. al., telp.; val. equip., $3,000; val. bldgs., $1,500; exp. dept., $2,000; tot. mem., 10 vol.; undrs. rating, third class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 160,000 gals., dim. 15 x 120, mat., iron; 3 pump. eng., class comp., cap. day 2,000,000 gals.; mains, iron, 30 m., 2 to 16 in. dia.; 106 hyd.; 100 v.; met., 90; 1,800 serv.; pres., dom. 65 lbs., f. 115 lbs.; cost, $35,650; cost mtce., $5,500; wks. owned by city.

RICH HILL, p. 2,261; f. area, 6 blocks; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c., ladder & hose wag.; hose, cot., rub. lined, gd., 1,400 ft.; inf., 100 ft.; tot. hose, 1,500 ft.; f. al., bell, wh., telp. & elec.; val. equip., $2,700; val. bldgs., $3,000; exp. dept., $800; tot. mem., 10, pd. part time 9, pd. full time 1.

Water Supply—Src., wells; sys., air compressor; stdp. cap., 75,000 gals.; loc. at park, mat., stl.; res. cap., 200,000 gals.; 2 pump. eng., class stm.; cap. day, 1,000,000 gals.; mains, c. i., 11 m., 4 to 10 in. dia.; 50 hyd.; 25 v.; met., 250; 250 serv.; cons. day, 125,000 gals.; cost, $90,000; cost mtce., $1,500; wks. owned by city.

RICHMOND, p. 4,409; f. area, 640 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 2 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp.; tot. mem., 12 vol.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 118,000 gals., dim. 15 x 90, mat. stl.; res. cap., 80,000 gals.; 3 pump. eng., cap. day 1,000,000 gals.; mains, iron, 10 m., 4 to 10 in. dia.; 80 hyd.; met., 4; 225 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 60 lbs.; cost, $45,000; cost mtce., $1,200; wks. owned by city.

ROLLA, p. 2,077; f. area, 400 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 gasoline str., 1 hand eng., 1 c. eng., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 900 ft.; inf., 500 ft.; tot. hose, 1,400 ft.; f. al., bell & wh.; val. equip., $2,500; val. bldgs., $600; tot. mem., 25 vol.

Water Supply—Src., wells & cisterns, 1 m. bus. cent.; sys., dir. pres., res. cap., 60,000 gals.; 2 pump. eng., cap. day, 150,000 gals.; mains, c. i.; 34 hyd.; 9 met.; 275 serv.; pres., dom. 45 to 50 lbs., f. 60 to 160 lbs.; wks. owned by city.

ST. CHARLES, p. 8,503; f. area, 2,000 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv. bk. & wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 2 hose wag., 1 triple comb. pumper, 4 hrs.; hose, cot., rub. lined, gd., 3,200 ft.; f. al., Gamewell, 19 bx.; val. equip., $21,364; val. bldgs., $4,000; exp. dept., $5,600; tot. mem. 16, pd. full time 4, vol. 12.

Water Supply—Src., riv., 2 m. bus. cent.; sys., grav., pump to res.; stdp. cap., 500,000 gals.; 4 res. cap., 4,000,000 gals.; 4 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 15 m., 2 to 12 in. dia.; 160 hyd.; 110 v.; 550 serv.; pipe, lead; pres., dom. 90 lbs., f. 130 lbs.; cons. day, 2,500,000 gals.; cost, $200,000; cost mtce., $20,000; wks. owned by city.

STE. GENEVIEVE, p. 2,046. F. dept.—comb. c. eng., 1 h. & l. trk., 2 hand hose carts; hose, 1,200 ft.; tot. mem., 26 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 55,000 gals.; 2 pump. eng., class dup. & trip.; mains, 3 m., 4 to 8 in. dia; 41 hyd.; pres., dom. 40 lbs., f. 65 lbs.; wks. owned by priv. Co.

ST. JOSEPH, p. 77,939; f. area, 8,480 a.; merc. bldgs., bk. & stn., 1 to 12 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 chief's auto., 2 str., 7 auto. comb. c. & h. wag., 1 c. eng., 42 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 supply wag., 1 water tower, 8 hose wag., 5 hose reels, 2 nozzles, 25 hrs.; hose, cot., rub. lined, gd., 7,250 ft.; rub. gd., 3,900 ft.; inf., 11,150 ft.; tot. 23,350 ft.; f. al., telp. & signalphone, 63 bx.; val. equip., $92,320; val. bldgs., $106,500; exp. dept., $215,000; tot. mem., 136, pd. full time.

Water Supply—Src., Missouri riv., 3 m. bus. cent.; sys., grav., pump to res., to stdp. & dir.; stdp. cap., 736,000 gals., dim. 50 x 60, loc. 310 ft. above city, mat. iron; res. cap., 22,000,000 gals., loc. 310 ft. above city; 11 pump. eng., cap. day, 60,500,000 gals.; mains, c. i., 124½ m., 4 to 24 in. dia.; 1,186 hyd.; 996 v.; met., 3,117; 15,209 serv.; pipe, lead; pres., dom. 125 lbs., f. 125 lbs.; cons. day, 6,590,000 gals.; wks. owned by Co.

ST. LOUIS, p. 772,897; f. area, 39,276.25 a.; merc. bldgs., stn., bk., conc. & i. clad., 1 to 22 stor.; priv., stucco, conc., bk. & wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept—6 stm. eng. tractors, 17 stm eng., 7 auto aer. trks., 3 aer trks., 10 auto. h. & l. trks., 1 h. & l. trk., 3 supply motor trks., 17 chief's auto., 33 auto. pumpers., 5 auto. gas. tk. wag., 2 water towers, 3 auto. hose wag., 20 hose wag., 6 auto. fuel wag., 45 pieces extra apparatus, 90 hrs.; hose, cot., rub. lined, gd., 125,000 ft.; f. al., Gamewell, 1,676 bx.; val. equip., $975,000; val. bldgs., $1,125,000; exp. dept., $1,839,000; tot. mem. 941, pd. full time.

Water Supply—Src., Mississippi riv., 10 m. above bus. cent.; sys., pump to settling res.; after purification, pumped to res. & distribution mains; 3 stdp., sheet stl.; purification, sedimentation aided by chemical precipitation followed by filtration rapid sand fillers, cap. 200,000,000 gals. per day; cap. settling res., 200,000,000 gals.; clear water storage, 75,000,000 gals.; distributing res. 86,000,000 gals.; 18 pump. eng., cap. 500,000,000 gals. day; mains, c. i., 1,018 m., 6 to 48 in. dia.; 12,157 hyd.; 13,091 v.; met., 9,356; 119,496 serv.; lead pipe; pres., dom. & f. 48-54 lbs.; cons. day, 104,000,000 gals.; cost, $33,000,000; cost mtce., $2,300,000 year; wks. owned by city.

SEDALIA, p. 21,144; f. area, 40 a.; merc. bldgs., bk., 2 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. hand ex., 2 auto. comb. c. & h. wag., 2 hose wag., 1 hose reel, 3 hrs.; hose, cot., rub. lined, gd., 4,400 ft.; inf., 450 ft.; tot. hose, 4,850 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $15,000; exp. dept., $8,299; tot. mem. 13, pd. full time.

Water Supply—Src., creek, 3¼ m. bus. cent.; sys., pump. dir.; 2 res. cap., 350,000,000 gals.; 1 pump. eng., cap. day 17,500,000 gals.; mains, c. i., 31.6 m., 3 to 16 in. dia.; 252 hyd.; 205 v.; met., 2,463; 3,468 serv.; pipe, c. i.; pres., dom. 100 lbs., f. 150 lbs.; cons. day, 2,250,000 gals.; cost, $700,000; cost mtce., $5,000; wks. owned by priv. Co.

SIKESTON, p. 3,613; f. area, 640 a. F. dept.—1 auto. hose trk., 2 ladders, 1,900 ft. hose; f. al., wh. & telp.; val. equip., $900; exp. dept., $500; tot. mem., 12 vol.

Water Supply—Src., wells, 700 ft. from bus. cent.; sys., dir. & pump to stdp.; stdp cap.; 60,000 gals.; dim., 100 ft. to balcony; mat., stl. & conc.; 2 pump. eng., class trip., cap. day, 1,648,000 gals.; mains, c. i., 8 1-3 m., 4 to 8 in. dia.; 65 hyd.; 50 v.; 157 met., 170 serv.; pipe, c. i.; pres., dom. 40 lbs.; f. 100 lbs.; cons. day, 90,000 gals.; cost, $45,000; wks. owned by city.

SLATER CITY, p. 3,797; f. area, 80 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., wh.; tot. mem., 15 vol.; undrs. rating, fourth class.

Water Supply—Src., Mo. riv., 8 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 225,000 gals.; res. cap., 80,000 gals.; 3 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 18 m., 4 to 8 in. dia.; 63 hyd.; 50 v.; met., 225; 250 serv.; pres., dom. 40 lbs., f. 160 lbs.; cons. day, 55,000 gals.; cost, $44,000; wks. owned by city.

SPRINGFIELD, p. 39,631; f. area, 2 m.; merc. bldgs., bk. & conc., 1 to 10 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—2 str., 1 auto. c. eng., 1 auto. pumper, 1 auto. comb. c. & h. wag., 2 auto. hose wag., 1 chief's auto., 2 hose wag., 14 c. hand ex., 1 auto. tractor drawn, 1 h. & l. trk., 1 aer. trk., 2 hrs.; hose, cot., rub. lined, gd., 10,500 ft.; f. al., Star Electric, 73 bx., val. equip, $50,000; val. bldgs., $39,000; exp. dept., $33,000; tot. mem. 43, pd. full time; undrs. rating, second class.

Water Supply—Src., wells & spr., 5 m. bus. cent.; sys., pump to stdp.; stdp. cap., 755,000 gals.; dim., 35 x 105; mat., stl.; res. cap., 125,000,000 gals.; 8 pump. eng., cap. day 33,500,000 gals.; mains, c. i., 121 m., 4 to 24 in. dia.; 408 hyd.; 718 v.; met., 5,060; 9,553 serv.; pipe, wrt. i.; pres., dom. & f. 45 to 65 lbs.; cons. day, 4,000,000 gals.; wks. owned by priv. Co.

TRENTON, p. 6,951; f. area, 1,000 a.; business bldgs., stn. & bk., 1 to 3 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 c. hand ex., 1 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 700 ft.; tot. hose, 2,700 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $10,000; exp. dept., $1,200; tot. mem. 15, pd. full time 1, vol. 14.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 175,000 gals.; res. cap., 65,000,000 gals.; 3 pump. eng., cap. day 4,500,000 gals.; mains, c. i., 20 m., 4 to 12 in. dia.; 104 hyd.; 90 v.; met., 1,000; 1,000 serv.; pipe, lead; pres., dom. 50 to 60 lbs., f. 125 to 150 lbs.; cons. day, 750,000 gals.; cost, $158,000; cost mtce., $12,000; wks. owned by city.

VANDALIA, p. 2,158; f. area, 10 a.; merc. bldgs., stn. & bk., 1 & 2 stor.; priv., wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $150; exp. dept., $300; tot. mem., 50 vol.

Water Supply—Src., deep well, 1 m. bus. cent.; sys., grav.; stdp. cap., 40,000 gals.; res. cap., 40,000 gals.; 1 pump. eng.; cap. day, 3,000 gals.; mains, c. i., 4 to 8 in. dia.; 25 hyd.; 115 met., 115 serv.; pipe, c. i.; pres., dom. & f. 48 lbs.; cons. day, 2,000 gals.; cost, $16,000; wks. owned by city.

WARRENSBURG, p. 4,811; f. area, 1,200 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., stn. & bk., 1 & 2 stor.; wd., rfs. not perm.; no fwks. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 c. & hose wag., 1 comb. c. hose & l. trk.; 2 hrs.; hose, cot., rub. lined, gd., 2,250 ft.; inf. 550 ft.; tot. 2,800 ft.; f. al., stm, siren; val. equip., $5,000; val. bldgs.,

$4,000; exp. dept., $1,700; tot. mem., 6, pd. full time 2; pd. part time 4; undrs. rating, third class.

Water Supply—Src., spr. & lakes, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 127,000 gals.; 4 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 7½ m., 4 to 10 in. dia.; 87 hyd.; pres., dom. 45 lbs., f. 200 lbs.; cons. day, 800,000 gals.; wks. owned by priv. Co.

WASHINGTON, p. 3,132; f. area, 3,132 a.; merc. bldgs., bk., 4 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 7 c. hand ex., 1 h. & l. trk., 1 hose wag., 5 hose reels, 1 c. & h. auto. pumper; hose, cot., rub. lined, gd., 900 ft.; rub. gd., 600 ft.; inf., 300 ft.; tot. hose, 1,800 ft.; f. al., telp.; val. equip., $7,500; val. bldgs., $6,000; exp. dept., $100; tot mem., 130 vol.; undrs. rating, third class.

Water Supply—Src., wells & river, in bus. cent.; sys., pump to res. & stdp.; stdp. cap., 110,000 gals.; dim. 12 x 125, mat. stl.; res. cap., 1,000,000 gals.; 4 pump. eng.; class, comp. & centrif.; cap. day, 3,000,000 gals.; mains, c. i., 5½ m., 4 to 10 in. dia.; 64 hyd.; 55 v.; met., 265; 450 serv.; pipe, galv. i. & lead; pres., dom. 80 lbs., f. 125 lbs.; cons. day 350,000 gals.; cost, $52,000; cost mtce., $4,000; wks. owned by city.

WEBB CITY, p. 7,807; f. area, 12,000 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. trk., 4 c. hand ex., 1 hose cart, 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., telp.; val. equip., $9.000; val. bldgs., $4,500; exp. dept., $3.600; tot. mem., 25, pd. full time 5, vol. 20; undrs. rating, third class.

Water Supply—Src., 7 wells, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; res. cap., 1,440,000 gals.; 3 pump. eng., class comp. dup., cap. day 2,500,000 gals.; mains, c. i., 22 m., 4 to 10 in. dia.; 249 hyd.; 47 v.; met., 2,129; 2,586 serv.; pipe, lead & wrt. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 700,000 gals.; wks. owned by priv. Co.

WEBSTER GROVES, p. 9,474; f. area, 3½ sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. pump. c. & trk.; 4 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 3,500 ft.; rub., gd., 150 ft.; inf., 400 ft.; tot. hose, 4,500 ft.; f. al., telp. & gong; tot. mem. 12, pd. full time 7, vol. 5.

Water Supply—Src., Missouri riv., through St. Louis Co.; sys., pump to res.; mains, c. i., 35 m., 2 to 12 in. dia.; 330 hyd.; 2,500 serv.; pres., f. 60 to 70 lbs.; cons. day, 500,000 gals.; wks. owned by city.

WELLSTON, p. 7,400; f. area, 80 a.; merc. bldgs., 3 stor.; priv., 2 stor.; wd., rfs. perm. in f. area; causes of f. inv. F. dept.—2 c. hand, ex.; 1 hose wag.; 1 auto trk. for hose; 2 hose reels, 1,300 ft.; hose; f. al., bell; val. equip., $2,500; val. bldg., $250; exp. dept., $250; tot. mem., 20 vol.

Water Supply—Src., wells; sys., pump dir.; pres., dom. & f. 70 to 100 lbs.; wks. owned by West St. Louis Water & Light Co.

WEST PLAINS, p. 3,178; f. area, 1,280 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 c. eng., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 600 ft.; rub., gd., 400 ft.; inf., 200 ft.; tot. hose, 1,200 ft.; val. equip., $400; val. bldgs., $200; exp. dept., $300; tot. mem., 16 vol.; undrs. rating, fourth class.

Water Supply—Src., 2 wells, ¼ m. bus. cent.; sys., grav.; stdp. cap., 60,000 gals.; dim., 15 x 50, mat., stl.; res. cap., 85,000 gals.; 3 pump. eng., cap. day 576,000 gals.; mains, c. i., 5¼ m., 4 to 8 in. dia.; 30 hyd.; 13 v.; met., 525; 531 serv.; pipe, galv. i.; pres., dom. 65 to 85 lbs., f. 100 lbs.; cons. day, 140,000 gals.; cost, $18,800; cost mtce., $800; wks. owned by city.

WINDSOR, p. 2,034; f. area, 10,800 sq. ft.; merc. bldgs., bk., 1. & 2 stor.; priv. wd. 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 comb. c. & h. trk., 1 hose; 1 hose trk., cart. hose; hose, cot., rub. lined gd., 1,500 ft.; inf., 500 ft.; tot. 2,000 ft.; f. al., telp. & siren; val. equip., $3,000; val. bldgs., $3,000; exp. dept., $600; tot. mem., 6, pd. part time & vol.; undrs. rating 4½ class.

Water Supply—Src., large cisterns.

Places with a population of 2,000 or more not reported—Desloge, Eldon, Fredericktown, Kennett, University.

MONTANA

ANACONDA, p. 11,668; f. area, 145 sq. blocks; merc. bldgs., bk., stn. & wd., 2 to 5 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 auto. comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 38 bx.; val. equip., $20,000; val. bldgs., $30,000; exp. dept., $16,000; tot. mem. 11, pd. full time.

Water Supply—Src., strm. & lake, 4 to 7 m. bus. cent.; sys., grav.; res., cap. 200,000,000 gals.; mains, kal., 28 m., 4 to 14 in. dia.; 68 hyd.; 300 v.; 2,730 serv.; pipe, iron; pres., dom. 75 lbs., f. 75 to 85 lbs.; cons. day, 4,000,000 gals.; wks. owned by priv. Co.

BILLINGS, p. 15,100; f. area, 3 sq. m.; merc. bldgs., stn. & bk., 1 to 7 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 c. eng., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 5,200 ft.; rub. gd., c. 200 ft.; inf., 300 ft.; tot. hose, 5,500 ft.; f. al., Gamewell, 33 bx.; val. equip., $50,000; val. bldgs., $40,000; exp. dept., $40,000; tot. mem., 22, pd. full time 15, vol. 7.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump dir.; dim. 100 x 140 ft., mat. conc.; res. cap., 1,500,000 gals.; 4 pump, eng., cap. day 7,000,000 gals.; mains, c. i., stl. & wd., 45.68 m., 4 to 20 in. dia.; 227 hyd.; 294 v.; met., 3,500; 3,500 serv.; pipe, galv. i., & lead; pres., dom. 60 to 65 lbs., f. 90 lbs.; cons. day, 2,410,000 gals.; cost, $608,000; cost mtce., $8,000; wks. owned by city.

BOZEMAN, p. 6,183; f. area, 7 sq. m.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk., wd. & cem., 1 to 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 chief's auto. (1 str. in reserve), (1 h. & l. trk. in reserve), 2 hose carts; hose wag. trailer, cap. 500 ft.; hose, cot., rub. lined, gd., 2,300 ft.; inf., 500 ft.; tot., 2,800 ft.; f. al., Gamewell, 20 bx.; val. equip., $19,000; val. bldgs., $40,000; exp. dept., $7,117; tot. mem., 22; pd. full time 4, vol. 18.

Water Supply—Src., mountain strm., 3½ m. bus. cent.; sys., grav.; res. cap. 8,000,000 gals.; mains, c. i., 35½ m., 4 to 18 in. dia.; 167 hyd.; 160 v.; met., 150; 1,600 serv.; pipe, lead & galv. i.; pres., dom. & f. 90 lbs.; cons. day, 1,200,000 gals.; cost, $450,000; cost mtce., $4,000; wks. owned by city.

BUTTE, p. 41,611; f. area, 6½ sq. m.; merc. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag. (in reserve), 1 c. eng., 8 c. hand ex., 2 c. pumpers, 2 h. & l. trk., 1 aer. trk., 2 comb. c. & h. wag., 5 hose wag., 1 hose car., 1 auto. squad wag., 1 auto. aer. trk., 4 hrs.; hose, cot., rub. lined, gd., 10,850 ft.; f. al., Gamewell, 77 bx.; val. equip., $60,858; val. bldgs., $61,500; exp. dept., $136,874; tot. mem. 48; pd. full time.

Water Supply—Src., creek., 8 to 80 m. bus. cent.; sys., grav. & pump to res.; storage res. cap.;

686,000,000 gals.; 6 pump. eng., class elec. & stm., cap. day 22,000,000 gals.; mains, redwood, kalamein, 14,730 ft.; 4 to 20 in. dia.; 615 hyd.; met., 830; 11,012 serv.; 668 v.; pipe, lead & iron; pres., dom. & f. 60 to 115 lbs.; cons. day, 9,049,700 gals.; wks. owned by Co.

DEER LODGE, p. 3,780; f. area, 320 a.; merc. bldgs., stn., bk. & wd., 2 to 4 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,300 ft.; rub., gd., 300 ft.; tot. hose, 1,600 ft.; f. al., bell; val. equip., $1,600; val. bldgs., $700; exp. dept., $200; tot. mem. 21, pd. part time 1, vol. 20.

Water Supply—Src., spr., 4 m. bus. cent.; sys., grav.; res. cap., 500,000 gals.; loc. 1¾ m. city; mains, kalamein & kd., 12½ m., 3 to 12 in. dia.; 32 hyd.; 642 serv.; pres., dom. & f. 75 to 90 lbs.; cost mtce., $8,500; wks. owned by priv. Co.

DILLON, p. 2,701; f. area, 400 a.; merc. bldgs., stn. & wd., 1 & 2 stor.; priv., stn. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of some f. inv. F. dept.—2 c. eng., 2 comb. c. & h. wag., 1 c. hand ex., 1 hose wag.; hose, cot., rub lined, gd., 2,000 ft.; inf., 700 ft.; tot., 2,700 ft.; f. al., elec. siren; val. equip., $5,000; exp. dept., $500; tot. mem., 35 vol.; undrs. rating, first class.

Water Supply—Src., strm., 8 m. bus. cent.; sys., grav.; res. cap., 500,000 gals., loc. 3 m. town; mains, wd., 16 m., 5 to 10 in dia.; 45 hyd.; 26 v.; met., 12; 365 serv.; pipe, wd. & iron; pres., dom. 105 lbs., f. 105 lbs.; cons. day, 125,000 gals.; cost, $100,000; cost mtce., $1,750; wks. owned by city.

GLASGOW, p. 2,059; f. area, 300 a. F. dept.—2 hand hose carts; hose, cot., rub. lined gd., 2,000 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $250; vol.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., pump to res.; res. cap., 200,000 gals.; 3 pump. eng.; cap. day 1,080,000 gals.; mains, 6 m., 6 to 10 in. dia.; 67 hyd.; 48 v.; 400 met.; 450 serv.; pres., dom. & f. 80 lbs.; cons. day, 200,000 gals.; wks. owned by city.

GLENDIVE, p. 3,816; f. area, 3,800 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk.; 3 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., wh.; val. equip., $4,125; val. bldgs., $500; exp. dept., $300; tot. mem., 25, pd. part time 20, vol. 5.

Water Supply—Src. riv., situated 1-5 m. bus. cent.; sys., dir.; dim. 18 x 55; conc. mat.; res. cap., 300,000 gals.; 3 pump. eng., cap. day, 3,600,000 gals.; mains, c. i., 11 m., 2 to 10 in. dia.; c. i. pipe; hyd., 80; 80 v.; met., 804; serv., 850; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 350,000 gals.; cost, $200,000; cost mtce., $2,000; wks. owned by city.

GREAT FALLS, p. 24,121; f. area, 1,800 a.; of f. inv. F. dept.—3 comb. c. & h. car; 3 c. hand ex., 1 hose wag., 1 motor h. & l. trk.; 1 eng. pumper; 1 chief's car; 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 7,000 ft.; inf. 1,000 ft.; tot. 8,000 ft.; f. al., Gamewell, 21 bx.; val. equip., $50,000; val. bldgs., $55,000; exp. dept., $64,000; tot. mem. 30; pd. full time; undrs. rating, third class.

Water Supply—Src., riv., 1.5 m. bus. cent.; sys., pump dir.; stdp. cap., 1,500,000 gals.; dim., 40 to 60 ft.; 5 pump. eng., class centrif., cap. day, 13,000,000 gals.; mains, c. i. & stl., 55.18 m., 4 to 24 in. dia.; 468 hyd.; 468 v.; met., 300; 4,500 serv.; pipe, galv. i. & lead; pres., dom. 50 to 90 lbs., f. 120 lbs.; cons. day, 4,441,275 gals.; cost, $875,000, cost mtce., $45,686.07; wks. owned by city.

HAVRE, p. 5,429. F. dept.—1 auto. triple comb. pump., hose & chem. wag., 2 hose carts, 1 h. & l. trk., 1 chem. eng., c. hand ex.; hose, cot., rub. lined, gd., 2,500 ft., f. al. telp.; val. equip., $14,000; exp. dept., $400; tot. mem., 25 vol.

Water Supply—Src., driven wells, ½ to 1 m. bus. cent.; sys., pump dir. into mains; stdp. cap., 500,000 gals.; dim., 36 x 68 ft.; mat., conc.; cap., 500,000 gals.; 3 pump. eng., class trip., cap. day, 2,000,000 gals.; mains, c. i., 11 m., 4 to 10 in. dia.; 114 hyd.; 108 v.; met., 700; 1,000 serv.; pipe, lead; pres., dom. 65 lbs., f. 80 lbs.; cons. day, 800,000 gals.; cost, $250,000; cost mtce., $10,000; wks. owned by city.

HELENA, p. 2,037; f. area, 400 a.; merc. bldgs., stn. & bk., 1 to 6 stor.; priv., wd., stn. & bk., 1 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 1 comb. h. & pumper, cap., 750 gals.; hose, cot., rub. lined, gd., 3,700 ft.; f. al., Gamewell, 36 bx.; val. equip., $27,000; val. bldgs., $25,000; exp. dept., $25,000; tot. mem., 14, pd. full time; undrs. rating, first class.

Water Supply—Src., riv. & wells, 4 to 20 m. bus. cent.; sys., grav., pump to res. & stdp.; res. cap., 8,250,000 gals.; 2 pump. eng., class comp., cap. day 3,000,000 gals.; mains, kalamein & c. i., 65 m., 4 to 16 in. dia.; 283 hyd.; 302 v.; met., 216; 3,076 serv.; 339 v.; pipe, galv. i. & lead; pres., dom. 80 lbs., f. 140 lbs.; cons. day, 4,500,000 gals.; cost, $1,600,000; wks. owned by city.

KALISPELL, p. 5,147; f. area, 400 a.; merc. bldgs., stn., bk. & wd., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,750 ft., 2 hrs.; f. al., bell; val. equip., $7,500; val. bldgs., $1,400; exp. dept., $7,500; tot. mem. 41, pd. full time 3, 38 vol.

Water Supply—Src., spr., 1¼ m. bus. cent.; sys., grav., pump to res.; dim., 24 x 150 in. dia.; mat., conc.; res. cap., 2,000,000 gals.; 2 pump. eng., cap. day, 8,000,000 gals.; mains, c. i., wd. & stl., 21 m., 6 to 18 in. dia., 231 hyd.; 167 v.; 1,097 met.; 1,350 serv.; pipe, galv. i. & lead; pres., dom. 50 to 65 lbs., f. 250 lbs.; cons. day, 1,236,286 gals.; cost, $216,000; cost mtce., $27,000; wks. owned by city.

LEWISTOWN, p. 6,120; f. area, 1¼ sq. m.; merc. bldgs., stn., bk., 1 to 6 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag.; 1 chief's auto., 1 h. & l. trk. & trailer, 2 hose wag.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 10 bx.; val. equip., $25,000; val. bldgs., $8,000; exp. dept., $11,000; tot. mem., 40; 5 pd. full time, 35 vol.

Water Supply—Src. spring, 7 m. bus. cent.; sys., grav.; stdp. cap., 360,000 gals.; 1 pump, cap. day, 936,000 gals.; mains, c. i., 20 m., 4 to 14 in. dia.; 157 hyd.; 210 v.; 300 met.; 1,800 serv.; pipe, galv. i.; pres., dom. & f., 80 lbs.; cons. day, 1,000,000 gals.; cost, $380,000; wks. owned by city.

LIVINGSTON, p. 6,311; f. area, 7 sq. blocks; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., stn., bk. & wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 h. & l. trk., 4 c. hand ex., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,650 ft.; inf., 450 ft.; tot. hose, 4,100 ft.; f. al., telp., bell; val. equip., $9,500; val. bldgs., $25,000; exp. dept., $528; to. mem. 28, 3 pd. full time, 25 vol.

Water Supply—Src., riv., 3 blocks bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals.; 4 pump. eng., cap. day, 3,000,000 gals.; mains, c. i., 17 m., 4 to 14 in. dia.; 141 hyd.; 66 v.; met., 30; 1,465 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 115 lbs.; cons. day, 1,500,000 gals.; cost $274,000; cost mtce., $20,000; wks. owned by city of Livingston.

MILES CITY, p. 7,937; f. area, 20 a.; merc. bldgs., bk. & conc., 2 to 3 stor.; priv., wd., 1, 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 6 comb. c. & h. wag., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 4,000 ft.; inf., 1,000 ft.; tot., 5,000 ft.; f. al., Gamewell, 26 bx.; val. equip., $22,000; val. bldgs., $12,000; exp. dept., $10,000; tot. mem. 28, pd. full time 7, vol. 21; undrs. rating, third class.

Water Supply—Src., riv.; 1 m. bus. cent.; sys., pump dir.; stdp. cap., 200,000 gals.; 4 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 20.5 m., 4 to 14 in. dia.; 113 hyd.; 120 v.; 1,250 met.; 1,300 serv.; pres., dom. 52 lbs., f. 130 lbs.; cons.

day, 500,000 gals.; cost, $225,000; cost mtce., $17,500; wks. owned by city.

MISSOULA, p. 12,668; f. area, 2,080 a.; merc. bldgs., bk. & stn., 1 to 6 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; no combt. ord.; causes of f. inv. F. dept.—1 triple comb., 1 str. trailer, 1 h. & l. trailer trk., 6 c. hand ex., 1 comb. c. & h. wag., 1 hose reel; hose, cot., rub. lined, gd., 4,800 ft.; inf., 500 ft.; tot. hose, 5,300 ft.; f. al., Gamewell, 23 bx.; val. equip., $35,000; val. bldgs., $12,000; exp. dept., $26,000; tot. mem., 14, pd. full time 11, pd. part time 3.

Water Supply—Src., creek; sys., grav.; res. cap., 3,000,000 gals.; mains, c. i., 2 m., 12 in. dia.; 25 hyd.; 5 v.; 100 serv.; pipe, galv. i.; pres., f. 100 to 146 lbs.; cost, $45,000; cost mtce., $1,000; wks. owned by Co.

RED LODGE, p. 4,515; merc. bdgs., bk. & stn.; priv., wd. F. dept.—1 c. eng., 1 h. & l. trk., 2 comb. c. hose wag.; hose, rub., gd., 2,800 ft.; f. al., bell; vol.

Water Supply—Src., mountain strm., 3 m. bus. cent.; sys., grav.; mains, i., 8 m.; 4 to 24 in. dia.; 230 hyd.; pipe, i.; pres., dom. 120 lbs., f. 160 lbs.; cost, $75,000; cost mtce., $2,500; wks. owned by city.

ROUNDUP, p. 2,434; f. area, 640 a.; mer. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 6 c. hand ex., 1 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 1,200 ft,; inf., 1,000 ft.; tot., 2,200 ft.; f. al., siren; val. equip., $9,000; exp. dept., $900; tot. mem., 21 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav. & dir. pres.; res. cap., 1,110,000 gals.; mat. conc., 2 pump. eng., cap. day 2,000,000 gals.; mains, 8 in. dia.; 64 hyd.; 100 v.; 700 serv.; pipe, c. i.; pres., dom. 75 lbs., f. 85 lbs.; cons. per day, 500,000 gals.; cost, $150,000; cost mtce., $500; wks. owned by city.

WALKERVILLE, p. 2,391; f. area, 640 a.; business bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 stor.; wd. rfs. perm.; combt. ord. F. dept.—2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $2,000; val. bldgs., $1,000; tot. mem., 100 vol.

Water Supply—Src., spr., 9 m. bus. cent.; sys., grav.; res. cap., 15,000,000 gals.; mains, 4 to 6 in. dia.; 11 hyd.; 1,000 serv.; pres., dom. 45 lbs., f. 190 lbs.; wks. owned by Co.

WHITEFISH, p. 2,867; farea 640 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 1 & 1½ stor.; wd. rfs. not perm in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 1 c. eng., 1 comb. c. & h. & l. trk., 3 hose reels, 3,100 ft. cot., rub. lined hose; f. al., siren, 2 bx.; val. equip., $5,000; val. bldgs., $7,000; exp. dept., $1,000; tot. mem., 25 vol.

Water Supply—Src., lake, 4½ m. bus. cent.; sys., grav.; res. cap., 600,000 gals.; 2 pump. eng., elec., cap. day, 1,400,000 gals.; mains, c. i. & wd., 3,392 ft.; 4 to 12 in. dia.; 48 hyd.; 84 v.; 90 met.; 784 serv.; pipe, lead & i.; pres., dom. 45 lbs., f. 80 lbs.; cons. day 945,000 gals.; cost, $108,000; cost mtce., $16,000; wks. owned by city.

WOLF POINT, p. 2,098; f. area, 400 a. F. dept.—comb. trk., 2 hose carts, 1 hand c.; 2,200 ft., hose; val. equip., $7,200; val. bldg. $2,500; tot. 15, pd. by fire.

Water Supply—Src., 2 wells, 1 block bus. cent.; sys., elec. pump to stdp.; stdp. cap., 60,000 gals.; mat., stl.; 2 pump; cap. per day, 300,000 gals.; hyd., 36; v., 50; 135 met., serv., 265; pipe, galv. i.; mains, c. i., 5 m., 4 to 8 in. dia.; pres., dom. 52 lbs., f. 52 lbs.; cons. per day, 60,000 gals.; cost, $71,000; cost mtce, $500; wks. owned by city.

NEBRASKA

ALLIANCE, p. 4,591; f. area, 1 sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 2½ stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 2 hose reels; hose, rub. lined, gd., 1,500 ft.; f. al., wh. & bell; val equip., $5,500; val. bldgs., $11,000; exp. dept., $1,500; tot. mem., 75 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 93,200 gals.; res. cap., 500,000 gals.; 5 pump. eng., cap. day, 1,440,000 gals.; mains, c. i., 11 m., 4 to 10 in. dia.; 110 hyd.; 1,000 met., 1,000 serv.; pipe, lead; pres., dom. 42 lbs.; cons. day, 100,000 gals.; cost, $30,000; cost mtce., $1,500; wks. owned by city.

AUBURN, p. 2,863; f. area, 7 blocks; merc. bldgs., bk., stn. & wd., 2 stor.; wd. rfs. not perm. in f area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose carts, ladders, etc.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 100 ft.; tot. hose, 1,600 ft.; val. bldgs., $500; tot. mem., 50 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; dim. 16 x 100 ft., mat. stl.; res. cap., 140,000 gals.; 3 pump. eng., stm. & elec., cap. min., 550 gals.; mains, 11½ m., 4 to 10 in. dia.; 87 hyd.; 81 v.; 600 met.; pipe, c. i.; pres., dom. 100 lbs., f. 100 lbs.; cons. per day, 125,000 gals.; cost, $75,000; wks. owned by city.

AURORA, p. 2,962; f. area, 600 a.; merc. bldgs., wd. & bk., 2 & 3 stor; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 3 c. hand ex., 1 h. & l. trk , hose, cot., rub. lined, 1,200 ft.; inf., 200 ft.; tot. hose, 1,400 ft.; f. al., wh.; val. equip., $2,400; val. bldgs., $5,000; exp. dept., $1,000; tot. mem., 20 vol.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 60,000 gals., dim. 10 x 105 ft., mat. stl.; res. cap., 90,000 gals., loc. 30 ft. station; 4 pump eng., class comp. & dup., cap. day, 790,000 gals., mains, c. & wrt. i., 6 m., 4 to 10 in. dia.; 41 hyd.; 25 v.; met., 700; 800 serv.; pipe, wrt. i.; pres., dom. 28 to 45 lbs., f. 80 to 100 lbs.; cons. day, 180,000 gals.; cost, $70,000; wks. owned by city.

BEATRICE, p. 9,664; f. area, 3,500 a.; merc. bldgs., bk., 3 & 4 stor.; priv., bk. & stn., 1 & 3 stor; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng.; 1 c. hand ex., 4 hose carts, 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 5,000 ft., rub., gd., 1,500 ft.; tot., 6,500 ft.; f. al., wh. & telp.; val. equip., $14,000; val. bldgs., $18,000; exp. dept., $7,620; tot. mem., 85, pd. full time 5, vol. 80.

Water Supply—Src., well, 2 m. bus. cent.; sys., pump dir.; res. cap., 1,000,000 gals.; 3 pump. eng., cap. day 2,750,000 gals.; mains, c. i., 21 m., 2 to 16 in. dia.; 140 hyd.; 100 v.; 1,780 met.; 1,786 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 120 lbs.; cons. day, 1,000,000 gals.; cost, $150,000; cost mtce., $30,000; wks. owned by city

BLAIR, p. 2,702; f. area, 240 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 c. eng., 4 hose car.; hose, cot.; rub. lined, gd., 2,500 ft.; f. al., telp.; val. equip., $4,500; val. bldgs., $20,000; exp. dept.; $1,000, tot. mem., 40 vol.; undrs. rating, first class.

Water Supply—Src., wells; sys., pump to res.; res. cap., 4,000,000 gals.; 2 pump. eng., cap. day 2,300,000 gals.; mains, c. i., 1½ m., 6 to 8 in. dia.; 46 hyd.; 12 v.; met., 385; 421 serv.; pipe, wrt. i.; pres., dom. 100 lbs., f. 100 lbs.; cost, $20.000; cost mtce., $2,500; wks. owned by city.

BROKEN BOW, p. 2,567; f. area, 744 a.; merc. bldgs., bk., cem. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks.& combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. trk., 1 c. eng., 1 h. & l. wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot., 2,500 ft.; f. al., bell, wh. & telp.; val. equip., $9,500; val. bldgs., $15,000; exp. dept., $200; tot. mem., 25 vol.; undrs. rating, 4½ class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res. dir.; res. cap., 250,000 gals.; 1 pump. eng., cap. day 250,000 gals.; mains, c. i.,

4 m., 2 to 10 in. dia.; 62 hyd.; met., 200; 442 serv.; pipe, galv. i.; pres., 60 lbs.; cons. day, 75,000 gals.; cost, $30,000; cost mtce., $4,500; wks. owned by city.

CENTRAL CITY, p. 2,410; f. area, 600 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand ex., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot. hose, 1,800 ft.; f. al., bell & wh.; val. equip., $2,000; val. bldgs., $1,500; tot. mem., 45 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 90,000 gals., dim. 12 x 110, mat. stl.; 4 pump, eng., class triplex., cap. day 1,584,000 gals.; mains, c. i., 8 m., 4, 6 & 8 in. dia.; 48 hyd.; 20 v.; met., 400; 425 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 90 lbs.; cons. day, 44,500 gals.; cost, $40,000; cost mtce., $2,000; wks. owned by city.

CHADRON, p. 4,412; f. area, 800 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose carts, 1 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $5,000; exp. dept., $300; tot. mem., 30 vol.

Water Supply—Src., springs, 8 m. bus. cent.; sys., grav.; mat., conc.; res. cap., 1,000,000 gals., loc. 1 m. south bus. cent.; mains, c. i., 27 m., 8 to 14 in. dia.; 83 hyd.; 75 v.; 775 met.; 1.120 serv.; pipe, galv. i. & lead; pres., dom. & f. 60 lbs.; cons. day, 800,000 gals.; cost mtce., $3,500; wks. owned by city.

COLLEGE VIEW, p. 2,349., F. dept.—1 c. & h. trk., 1 comb. motor trk.; val. equip., $4,000; exp. dept., $300 to $1,000; tot. mem., 25 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., stdp. tk.; stdp. cap., 60,000 gals.; mat., stl.; res. cap., 180,000 gals.; 1 pump. eng., cap. per min., 400 gals.; mains, c. i., 2 to 8 in. dia.; 65 hyd.; 600 met., 600 serv.; pipe, c. & galv. i.; pres., dom. 50 lbs., f. 50 to 65 lbs.; cons per day, 60,000 to 300,000 gals.; cost, $35,000; wks. owned by city.

COLUMBUS, p. 5,410; f. area, 720 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 2 auto. c. eng., 6 c. ex., 1 h. & l. trk., 1 750-gal. triple comb. pumper; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell, wh. & telp.; val. equip., $20,000; val. bldgs., $750; exp. dept., $3,000; tot. mem., 65, pd. full time 2, 63 vol.

Water Supply—Src., 12 wells, 3 blks. bus. cent.; sys., pump to stdp. & dir.; stdp. 100 ft. high, cap., 330,000 gals.; dim., 40 x 150 ft.; loc. at station; mat., stl.; 4 pump. eng., class trip., cap., 500,000 gals.; min.; mains, c. i., 20 m., 4 to 18 in. dia.; 100 hyd.; 108 v.; met., 100%; 100% serv.; pipe, galv. i.; pres., dom. 65 lbs.; cons. day, 1,000,000 gals.; val. equip., $50,000; cost mtce., $8,000; wks. owned by city.

CRETE, p. 2,245; f. area, 640 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk; hose, rub., gd., 1,500 ft.; f. al., wh.; val. equip., $4,000; val. bldgs., $3,000; exp. dept., $400; tot. mem., 40 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, 7½ m., 4 to 10 in. dia.; 55 hyd.; 30 v.; 450 met.; 450 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 60 to 125 lbs.; cons. day, 200,000 gals.; cost, $35,000; cost mtce., $1,500; wks. owned by city.

DAVID CITY, p. 2,216; f. area, 640 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1½ stor.; wd rfs. not perm.; combt. ord.; causes of f. inv. F dept.—1 auto comb. c. & h. wag., 1 h. & l. trk., 2 hose car.; 1 auto hose wag.; hose, cot., rub. lined, gd., 1,300 ft.; f. al., bell & wh.; val. equip., $8,750; val. bldgs., $1,000; exp. dept., $350; tot. mem., 50 vol.

Water Supply—Src., well; sys., pump to stdp. & dir.; stdp. cap., 85,000 gals., dim. 12 x 100, mat. iron; 1 pump. eng., cap. day 45,000 gals.; mains, c. i., 4 m., 4 to 10 in. dia.; 35 hyd.; 25 v.; met., 50; 160 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 lbs.; cost, $25,000; cost mtce., $2.000; wks. owned by city.

FAIRBURY, p. 5,454; f. area, 800 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 triple comb. pumper & c. & h. car., 1 l. & c. trk., 1 h. & l. trk., 1 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,400 ft.; f. al., wh.; val. equip., $15,000; val. bldgs., $6,000; exp. dept., $7,000; tot. mem., 17, pd. full time 2, pd. part time 15.

Water Supply—Src., spr., 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 84,500 gals.; dim., 12 x 110 ft.; 2 pump. eng., cap. day, 200,000 gals.; mains, c. i., 1¼ m., 6 to 12 in. dia.; 160 hyd.; 125 v.; 1,800 met.; 1,300 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 180 lbs.; cons. day, 760,000 gals.; cost, $100,000; cost mtce., $5,904; wks. owned by city.

FALLS CITY, p. 4,930; f. area, 8 a.; merc. 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 supply cart, 2 hose car.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., bell, wh. & telp.; val. equip., $2,100; val. bldgs., $700; tot. mem., 30 vol.; undrs. rating, first class.

Water Supply—Src., wells; sys., pump to res., to stdp. & dir.; stdp. cap., 850,000 gals.; res. cap., 287,000 gals.; pump. eng., cap. day 590,000 gals.; mains, c. i., 6 m., 4 to 12 in. dia.; 41 hyd.; 11 v.; met., 22; 179 serv.; pipe, c. i. & lead; pres., dom. 35 lbs., f. 100 lbs.; cost, $32,000; cost mtce., $6,500; wks. owned by city.

FREMONT, p. 9,605; f. area, 1,200 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 to 6 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—6 c. hand ex., 4 c. eng., 1 h. & l. trk., 2 hose wag., 1 600-gal. pumper, 2 hose car., hrs. hired; hose, rub., gd., 4,700 ft.; f. al., telp.; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $8,000; tot. mem., 156 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 29,000 gals., dim. 14 x 104, mat. w. i.; 4 pump. eng., class centrif., cap. day 8,000,000 gals.; mains, c. i., 30 m., 4 to 12 m. dia.; 174 hyd.; 120 v.; met., 1,980; 2,000 serv.; pipe, galv. i. & lead; pres., dom. 43 lbs., f. 120 to 140 lbs.; cons. day, 40,322 gals.; cost, $176,000; cost mtce., $25,000; wks. owned by city.

GRAND ISLAND, p. 13,947; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. F. dept.—2 auto. comb. c. & hose trk., 2 h. & l. trks., 4 hose car., 2 hrs.; hose, rub., gd., 3,000 ft.; f. al., telp., 20 bx.; val. equip., $40,000; val. bldgs., $1,000; exp. dept., $4,400; tot. mem. 80, pd. full time 11, vol. 75.

Water Supply—Src., wells, in bus. cent.; sys., dir. pres.; res. cap., 250,000 gals.; 3 pump. eng., cap. day, 7,000,000 gals.; mains, c. i., 34 m., 4 to 24 in. dia.; 176 hyd.; 90 v.; met., 2,950; serv., 2,950; pipe, lead & galv. i.; pres., dom. 45 lbs., f. 120 lbs.; cons. per day, 2,000,000 gals.; cost, $115,000; cost mtce., $11,000; wks. owned by city.

HASTINGS, p. 11,647; f. area, 120 a.; merc. bldgs., bk. & stn., 1 to 6 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk.; 2 comb. c. trks.; 6 c. hand ex., 1 hose wag., 2 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; rub., gd., 500 ft.; inf., 400 ft.; tot. hose, 4,400 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $12,000; tot. mem., 25; pd. full time 5; vol. 20.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., air lift to stdp.; stdp. cap., 250,000 gals.; dim. 20 x 125 ft., mat. cons.; res. cap., 300,000 gals.; 3 pump. eng., class. stm., & elec.; cap. day 5,000,000 gals.; mains, c. i., 41 m., 4 to 16 in. dia.; 245 hyd.; 165 v.; met., 2,760; 2,760 serv.; pipe, lead.; pres., dom. 50 lbs., f. 90 lbs.; cons. day 1,250,000 gals.; cost, $300,000; cost mtce., $11,750; wks. owned by city.

HAVELOCK, p. 3,602; f. area, 800 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; causes of

f. inv. F. dept.—1 h. & l. trk., 2 c. eng., 3 hose carts; hose, cot., rub. lined, gd., 2,400 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $1,300; exp. dept., $100; tot. mem., 40 vol.

Water Supply—Src., C. B. & Q. R. R. Co., mains, 1 m.

HOLDREDGE, p. 3,108; f. area, 160 a.; business bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.: causes of f. inv. F. dept.—1 h. & l. trk., 1 aer. trk., 3 hose car., 6 hand c. ex.; hose, cot., rub. lined, gd., 1,400 ft.; rub., gd., 500 ft.; inf., 300 ft.; tot. hose, 2,200 ft.; f. al., bell & wh.; val. equip., $4,500; val. bldgs., $4,000; exp. dept., $250; tot. mem., 25 vol.

Water Supply—Src., wells, 600 ft. bus. cent.; sys., pump to res., stdp. & dir.; stdp. cap., 148,000 gals., dim. 15 x 110; pump. eng., cap. day 600,000 gals.; mains, c. i., 5 m., 4 to 12 in. dia.; 64 hyd.; met., 280; 500 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cost, $75,000; cost mtce., $5,000; wks. owned by city.

KEARNEY, p. 7,702; f. area, 3,250 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. & h. wag., 2 h. & l. trk., 2 c. hand ex., 4 hose carts; hose, rub., gd., 3,600 ft.; f. al., stm. wh. & bell; val. equip., $12,000; val. bldgs., $25,000; exp. dept., $500; tot. mem. 50, 125 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; res. cap., 150,000 gals.; 3 pump. eng., class dup., cap. day 6,000,000 gals.; mains, 18 m., 4 to 14 in. dia.; 165 hyd.; 300 v.; met., 1,200; pres., dom. 40 lbs., f. 80 to 100 lbs.; cons. day, 700,000 gals.; cost, $125,000; cost mtce., $10,000; wks. owned by city.

LEXINGTON, Dawson Co., p. 2,327; f. area, 980 a.; merc. bldgs., wd., stn & bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand ex., 1 h. & l. trk., 2 hose reels; hose, rub. lined, gd., 1,875 ft.; inf., 400 ft.; tot. hose, 2,275 ft.; f. al., bell, wh. & telp.; tot. mem., 56 vol.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; dim., 110 x 12; mat., stl.; res. cap., 100,000 gals.; 3 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 5 m., 2½ to 10 in. dia.; 65 hyd.; 25 v.; met., 500; pipe, galv. & lead; pres., dom. 48 lbs., f. 100 lbs.; cons. day, 100,000 gals.; cost, $40,000; cost mtce., $6,000; wks. owned by city.

LINCOLN, Lancaster Co., p. 54,948; 12 sq. m.; merc. bldgs., stn. & bk., 2 to 12 stor.; priv., bk. & wd., 1 to 9 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 auto. pumper & hose wag., 1 aer. trk., 1 h. & l. trk., 3 p. c. & h.; hose, cot., rub. lined, 10,900 ft.; inf. hose, 850 ft.; tot., 11,750 ft.; f. al., Gaynor, 36 bx.; val. equip., $85,000; val. bldgs., $35,000; exp. dept., $130,000; tot. mem. 78, pd. full time 78.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to res. & dir.; 4 res. cap., 5,300,000 gals.; 10 pump. eng., cap. day 23,000,000 gals.; mains, c. i., 141.64 m., 4 to 20 in. dia.; 1,044 hyd.; 1,675 v.; met., 12,453; 13,483 serv.; pipe, c. i.; pres., dom. 55 to 60 lbs., f. 90 to 110 lbs.; cons. day, 4,763,597 gals.; cost, $1,735,784; cost mtce., $118,000; wks. owned by city.

McCOOK, p. 4,303; f. area, 375 a.; merc. bldgs., stn. & bk., 2 & 3 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 350 ft.; tot. hose, 1,350 ft.; f. al., elec.; val. equip., $1,800; exp. dept., $450; tot. mem., 26 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 235,000 gals.; dim., 20 ft. x 100 ft.; mat. i.; 2 pump. eng., class dup., cap. day, 1,250,000 gals.; mains, 15 m., 3 to 12 in. dia.; 70 hyd.; 49 v.; 890 met.; 890 serv.; pres., dom. 45 lbs., f. 80 lbs.; cons. day, 400,000 gals; cost, $95,000; cost mtce., $8,500; wks. owned by city.

NEBRASKA CITY, p. 6,279; f. area, 2,000 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 to 5 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hose car.; 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 1,500 ft.; tot. hose, 3,000 ft.; f. al., bell; val. equip., $15,000; val. bldgs., $3,500; exp. dept., $2,500; tot. mem., 61, pd. full time 3, vol. 58; undrs. rating, fourth class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals., mat. stl.; res. cap., 2,000,000 gals.; 5 pump. eng., class comp., cap. day 2,800,000 gals.; mains, c. i., 11 m., 4 to 12 in. dia.; 100 hyd.; 65 v.; met., 350; 400 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 85 to 100 lbs.; cons. day, 750,000 gals.; cost, $215,000; cost, $3,500; wks. owned by Co.

NORFOLK, p. 8,634; f. area, 3,000 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 auto. h. & l. trk., 8 c. hand ex., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 3,800 ft.; inf., 200 ft.; tot., 4,000 ft.; f. al., bell & wh.; val. equip., $18,000; val. bldgs., $10,000; exp. dept., $6,000; tot. mem. 100, pd. full time 4, pd. part time 5, vol. 100.

Water Supply—Src., 6 wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals., dim. 110 x 12 ft.; 3 pump. eng., class triplex cap. day, 2,016,000 gals.; mains, c. i., 27 m., 4 to 10 in. dia.; 254 hyd.; 160 v.; met., 1,600; 1,650 serv.; pipe, c. i.; pres., dom. 65 lbs., f. 65 lbs.; cons. day, 750,000 gals.; cost, $175,000; mtce., $11,900; wks. owned by city.

NO. PLATTE, p. 10,466; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,500 ft.; tot. hose, 4,500 ft.; f. al., bell & wh.; tot. mem., 48 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; 3 pump. eng., cap. day, 5,500,000 gals.; mains, cast iron, 16½ m., 4 to 12 in. dia.; 65 v.; 1,300 met.; 76 hyd.; 1,300 serv.; pres., dom. 60 lbs., f. 90 lbs.; cost, $139,000; cost mtce., $12,000; wks. owned by city.

OMAHA, p. 191,601; f. area, 38 a.; merc. bldgs., stn., bk. & wd., 1 to 18 stor.; priv., stn., bk. & wd., 1 to 8 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 auto. h. & l. trk., 1 auto. aer. trk., 22 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 24,000 ft.; inf., 5,000 ft.; tot. hose, 29,000 ft.; f. al., Gamewell, 123 bx.; val. equip., $161,000; val. bldgs., $365,000; exp. dept., $667,000; tot. mem. 331, pd. full time.

Water Supply—Src., riv., 6 m. bus. cent.; sys., pump to res.; res. cap., 22,000,000 gals., loc. at Walnut Hill; 10 pump. eng., cap. day low serv., 70,000,000 gals., high serv., 52,000,000 gals., direct serv., 28,000,000 gals.; mains, c. i., 360 m., 4 to 48 in. dia.; 3,174 hyd.; 2,981 v.; met., 27,287; serv., 31,151; pipe, c. i.; pres., dom. & f. 60 to 125 lbs.; cons. day, 25,000,000 gals.; wks. owned by city.

O'NEIL, p. 2,107; f. area, 820 a.; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,100 ft.; inf., 200 ft.; tot. hose, 1,300 ft.; f. al., bell & wh.; val. equip., $2,000; val. bldgs., $1,500; exp. dept., $150; tot. mem., 21 vol.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 59,000 gals.; dim. 10 ft. x 100 ft.; mat. stl.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, steel, 8 m., 4 to 8 in. dia.; 35 hyd.; 18 v.; 150 met.; 300 serv.; pipe, iron; pres., dom. 55 lbs., f. 140 lbs.; cons. day, 300,000 gals.; cost, $25,000; cost mtce., $1,500; wks. owned by city.

ORD, p. 2,143; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell & wh.; val. equip., $3,000; val. bldgs., $500; tot. mem., 67 vol., undrs. rating first class.

Water Supply—Src., wells, in city; sys., pump to res.; res. cap., 3,500 bbls., loc. 7,764 ft. from station; 1 pump. eng., class comp., cap. day, 135,000

gals.; mains, c. i., 4¼ m., 4 to 8 in. dia.; 30 hyd.; 17 v.; met., 105; 250 serv.; pipe, wrt. i.; pres., dom. 60 lbs., f. 65 lbs.; cons. day, 30,000 gals.; cost, $26,500; cost mtce., $1,600; wks. owned by city.

PLATTSMOUTH, p. 4,190; f. area, 40 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 5 hose carts; hose, cot., rub. lined, gd., 2,300 ft.; f. al., wh.; val. equip., $4,000; val. bldgs., $2,500; exp. dept., $450; tot. mem. 47, pd. full time 7, vol 40.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; cap., 295,000 gals.; dim., 25 x 80; mat., stl.; res. cap., 1,000,000 gals.; loc. at station; 2 pump. eng., class comp.; cap. day, 2,000,000 gals.; mains, c. i., 7 m., 4 to 12 in. dia.; hyd. 93; 60 v.; met., 403; 797 serv.; pipe, galv. i.; pres., dom. & f., 70 to 100 lbs.; cons. day, 304,000 gals.; wks. owned by priv. Co.

SCHUYLER, p. 2,636; f. area, 640 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose carts.; hose, cot., rub. lined, gd., 1,400 ft.; rub., gd., 250 ft.; tot. hose, 1650 ft.; f. al., bell & wh.; val. equip., $3,000; exp. dept., $150; tot. mem., 65 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 84,600 gals.; dim. 12 x 100 ft.; mat., stl.; 2 pump. eng., stm. & motor, cap. day 1,300,000 gals.; mains, wd. & c. i., 7 m., 4 to 12 in. dia.; 76 hyd.; 59 v.; met., 420; 420 serv.; pipe, galv. i. & lead; pres., dom. 43 lbs., f. 80 lbs.; cons. day, 200,000 gals.; cost, $75,000; cost mtce., $5,000; wks. owned by city.

SEWARD, p. 2,368; f. area, 800 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; fwks. ord. F. dept.—1 c. eng., 6 c. hand ex., 2 hose car., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,100 ft.; f. al., bell & wh.; val. equip., $3,500; val. bldgs., $18,000; tot. mem., 60 vol.; undrs. rating, third class.

Water Supply—Src., well, 3½ in. bus. cent.; sys., pump to stdp.; stdp. cap., 93,000 gals.; dim. 12 ft. x 100 ft., mat. conc.; res. cap., 500,000 gals.; 2 pump. eng., class dup., cap. day, 1,000,000 gals.; mains, c. i.; 11 m., 4 to 8 in. dia.; 70 hyd.; 30 v.; met., 350; 520 serv.; pres., dom 45 lbs., f. 85 lbs.; cons. day, 100,000 gals.; cost, $119,000; cost mtce., $1,500; wks. owned by city.

SIDNEY, p. 2,852; f. area, 80 a.; merc. bldgs., stn. & wd., 1 & 2 stor.; priv., stn. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,700 ft.; f. al., wh.; val. bldgs., $500; tot. mem., 30 vol.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to stdp.; stdp. cap. 600,000 gals.; dim. 40 x 48 ft.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 15 m., 4 to 16 in. dia.; 70 hyd.; 750 met.; 750 serv.; pres., dom. & f. 70 lbs.; cons. day 500,000 gals.; cost, $175,000; cost mtce., $3,000; wks. owned by city.

SOUTH OMAHA, p. 26,259; f. area, 11 blocks; merc. bldgs., bk. & wd., 1 to 11 stor.; priv., wd., & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 9 c. hand ex., 1 chief's auto., 1 chief's buggy, 5 hose wag., 1 h. & l. trk., 14 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp. & Gamewell, 13 bx.; val. equip., $30,000; val. bldgs., $29,000; exp. dept., $55,000; tot. mem., 38, pd. full time. Priv. f. sys. maintained by Packers & W. S. Yard Co., in care of A. D. T.; 389 bx.

Water Supply—Src., Consolidated with Omaha.

SOUTH SIOUX CITY, p. 2,402; f. area, 600 a.; merc. bldgs., bk., stn. & wd., 1 & 2 stor.; priv., bk., stn. & wd., 1 to 3 stor.; no fwks. or combt. ord.; causes of f. inv. F. dept.—c. hand ex., 1 hose wag.; hose, rub., 500 ft.; f. al., bell; val. equip., $800; tot. mem., 36 vol.

Water Supply—Src., wells.

SUPERIOR, p. 2,719; f. area, 640 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. wag., 2 chem. eng., 3 c. hand ex., 2 hose car.; hose, rub., gd., 1,500 ft.; inf., 500 ft.; tot., 2,000 ft.; f. al., siren & wh.; val. equip., $10,000; val. bldgs., $1,000; exp. dept., $300; tot. mem., 60 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., dir. pres.; 2 res. cap., 1,500,000 gals.; 2 pump eng., cap. day, 1,500,000 gals.; mains, c. i., 14 m., 4 to 10 in. dia.; 52 hyd.; 84 v.; 600 met.; 600 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 110 lbs.; cons. day, 250,000 gals.; cost, $100,000; cost mtce., $8,000; wks. owned by city.

UNIVERSITY PLACE, p. 4,112; f. area, 400 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 800 ft.; tot. hose, 1,900 ft.; f. al., bell, wh. & telp.; val. equip., $2,900; val. bldgs., $3,000; exp. dept., $200; tot. mem., 50 vol.

Water Supply—Src., well, 8 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 84,000 gals.; dim., 12 x 100; mat., stl.; res. cap., 80,000 gals.; 4 pump. eng.; cap. day, 180,000 gals.; mains, c. i., 8 m., 4 to 6 in. dia.; 53 hyd.; 50 v.; met., 800; 800 serv.; pres., dom. 50 to 65 lbs., f. 75 to 80 lbs.; cons. day, 180,000 gals.; cost, $75,000; cost mtce., $4,500; wks. owned by city.

WAHOO, p. 2,338; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & hose wag., 12 c. hand ex., 1 h. & l. trk., 2 hose reels, 3 auto. trks.; hose, cot., rub. lined, gd., 2,600 ft.; f. al., bell & wh.; val. equip., $10,000; val. bldgs., $10,000; exp. dept., $400; tot. mem., 75 vol., 2 pd. full time.

Water Supply—Src., wells, 8 blocks bus. cent.; sys., dir. & pump to stdp.; stdp. cap., 100,000 gals.; 2 pump. eng.; cap. day, 500,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 77 hyd.; 42 v.; 520 met.; 652 serv.; pres., dom. 75 lbs., f. 125 lbs.; cons. day 250,000 gals.; cost, $52,000; cost mtce., $5,000; wks. owned by city.

WAYNE, p. 2,115; f. area, 8 blocks; merc. bldgs., bk. & wd., 1, 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 8 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot. hose, 2,500 ft.; f. al., bell & wh.; val. equip., $5,000; val. bldgs., $10,500; tot. mem., 45 vol.; undrs. rating, third class.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 65,000 gals., dim. 12 x 75; 2 pump. eng., class triplex, daily cap., 50,000 gals.; mains, cast iron, 6 m., 4 to 8 in. dia.; 60 hyd.; 25 v.; met., 275; 350 serv.; pipe, iron; pres., dom. 55 lbs., f. 80 lbs.; cons. day, 10,000 gals.; cost, $22,400; cost mtce., $1,000; wks. owned by city.

WEST POINT, p. 2,002; f. area, 350 a.; merc. bldgs., stn., bk. & wd., 1, 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 2,400 ft.; f. al., bell; val. equip., $7,000; cost mtce., $500; tot. mem., 100 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump to res.; res. cap., 17,000 gals.; stdp. cap., 150,000 gals.; 2 pump. eng., cap. day 120,000 gals. each; mains, 5 m., 4 to 8 in. dia.; 403 hyd.; 10 v.; met., 350; 350 serv.; pipe, galv. i.; pres., dom. & f., 85 lbs.; cons. day, 8,000 gals.; cost, $16,000; cost mtce., $2,500; wks. owned by city.

WYMORE, p. 2,592; f. area, 640 a.; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 8 c. hand ex., 2 trks., 1 comb c. & hose trk., 2 hose wag.; hose, cot., rub. lined, gd., 2,400 ft.; inf., 1,000 ft.; tot., 3,400 ft.; f. al., telp. & wh.; val. equip., $3,250; val. bldgs., $2,500; exp. dept., $225; tot. mem., 56 vol.

Water Supply—Src., 6 wells, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 93,000 gals.; dim., 12 ft. x 110 ft.; 3 pump. eng., cap. day, 1,944,000 gals; mains, c. i., 6 m., 4 to 12 in. dia.; 97 hyd.; 35 v.; 525 met.; 525 serv.; pipe, galv. i.; pres., dom. & f. 60 lbs.; cons. days, 240,000 gals.; cost, $40,000; cost mtce., $2,679; wks. owned by city.

YORK, York Co., p. 5,388; f. area, 20.3 a.; merc. bldgs., bk. & frame, 1 to 6 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 5 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 auto. trk. with pumper; hose, rub., gd., 2,200 ft.; inf., 700 ft.; tot. hose, 2,900 ft.; f. al., wh.; val. equip., $37,400; exp. dept., $1,200; tot. mem., 33, pd. full time 3, vol. 30.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res., stdp. & tower; stdp. cap. 85,-

000 gals., tower cap. 150,000 gals.; dim., 12 x 100 ft.; mat., bk. & i.; res. cap. day, 200,000 gals., loc. near plant; 3 pump. eng. class trip; cap. day, 2,000,000 gals.; mains, c. i., 15½ m., 2 to 10 in. dia.; 113 hyd.; 45 v.; met., 1,160; 1,300 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 110 lbs.; cons. day, 317,000 gals.; cost, $121,000; cost mtce., $26,000; wks. owned by York Water Co.

Places with a population of 2,000 or more not reported—Bayard, Gering, Scotts Bluff.

NEVADA

ELKO, p. 2,173; f. area, 640 a.; merc. bldgs., bk., 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in. f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—9 c. hand ex., 1 triple comb. 750 gal., 1 c. eng.; hose, rub. lined, gd., 2,500 ft.; inf., 700 ft.; tot., 3,200 ft.; f. al., Gamewell, 12 bx.; val. equip., $15,000; val. bldgs., $3,500; exp. dept., $6,000; tot. mem., 8 pd. $15 per mo.

Water Supply—Src., springs & wells, 7 m. bus. cent.; sys., grav.; stdp., cap., 1,000,000 gals.; res. cap., 1,000,000 gals.; 2 pump. eng., cap. day, 540,000 gals.; mains, 2 m., 4 to 8 in. dia.; 71 hyd.; 300 met., 667 serv.; pres., dom. 35 to 80 lbs.; f. 80 lbs.; cons. day, 690,000 gals.; cost, $150,000; cost mtce., $15,000; wks. owned by city.

ELY, p. 2,090. F. dept.—20 c. hand ex., 1 h. & l. trk., 1 c. cart., 5 hose reels, 1 auto. hose trk.; hose, cot., rub. lined, gd., 2,400 ft.; inf., 1,000 ft.; tot. hose, 3,400 ft.; f. al., telp.; tot. mem. 62, pd. part time 2, vol. 60.

Water Supply—Src., spr., 1 m. bus. cent.; sys., dir. pres.; res. cap., 75,000 gals.; mains, 4 to 16 in. dia.; 24 hyd.; 4 met.; pres., dom. & f. 73 lbs.

LAS VEGAS, p. 2,304; f. area, 160 a.; merc. bldg., wd., 1 stor.; wd. rfs. not perm. in f. area; f. wks. & combt. ord. F. dept.—2 comb. c. & hose wag.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 500 ft.; tot. 1,500 ft.; f. al., siren & bell; val. equip., $4,000; val. bldgs., $2,500; exp. dept., $500; tot. mem., 25 vol.

Water Supply—Src. spr., 1 m. bus. cent.; sys., grav.; 40 hyd.; pres., dom. 35 lbs.; cost mtce., $1,500; wks. owned by Co.

McGILL, p. 2,240; f. area, 100 a. F. dept.—c. hand ex., 1 aer. trk., 1 hose wag., hose, ladders, hrs., etc., 2 hose reels or carts; hose, 8,300 ft.; f. al., bell, claxon, 50 bx.; val. equip., $4,000; exp. dept., $5,000; pd. full time 2, vol.

Water Supply—Src., creek, 1 m. bus. cent.; sys., grav.; stdp. cap. per day, 2,000,000 gals.; mains, i.; dia. 4 in. to 26 in. 80 hyd.; pres., f. 110 to 180 lbs.; cons. per day, 2,000,000; cost $20,000; cost mtce., $2,000; wks. owned by Co.

RENO, p. 12,016; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area, including central part of city; fwks. & combt. ord.; causes of f. inv. F. dept—3 auto. comb. c. & h. wag., 10 c. hand ex., 1 auto. aer. trk., 1 auto. pump. eng., 2 str. with auto. tractor; hose, cot., rub. lined, gd., 5,750 ft.; f. al., Gamewell, elec., 52 bx.; val. equip., $82,000; val. bldgs., $33,000; exp. dept., $56,000; tot. mem., 23, pd. full time.

Water Supply—Src., riv. & crk., 14 m. bus. cent.; sys., grav.; 3 res., cap., 67,710,000 gals.; 2 pump. eng.; class centrif.; cap. per day, 9,000,000 gals.; mains, c. i., wd. & stl., 68 m., 1 to 22 in. dia.; 129 hyd.; 4,450 serv.; pres.:, dom. & f., 40 to 70 lbs.; cons. day, 8,000,000 gals.; cost, $1,045,000; cost mtce., $27,748; wks. owned by priv. Co.

SPARKS, p. 3,238; f. area, 1,200 a.; merc. bldgs., 3 stor.; priv., 2 stor.; wd. rfs. perm in f. area; fwks. & combt. ord.; causes of some f. inv. F. dept.—1 auto. comb. chem. hose & pump. eng.; hose, cot., rub. lined, gd., 2,100 ft.; f. al., telp.; val. equip., $9,000; val. bldgs., $3,000; exp. dept., $2,680; tot. mem., 13, pd. full time 2, pd. part time 11.

Water Supply—Src., res.; mains, 2 to 8 in. dia.; 31 hyd.; pres., dom. 60 lbs., f. 116 lbs.

TONOPAH, p. 4,144; f. area, 1½ m.; merc. bldgs., bk., 2 to 5 stor.; priv., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—200 c. hand ex., 1 comb. c. eng. & hose wag., 1 h. & l. trk., 2 c. eng., 2 motor trk., 5 hose carts, 15 hose reels, 2 hrs.; hose 5,000 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $3,000; exp. dept., $20,000; tot. mem., 40; pd. full time 4, pd. part time 2; vol. 34.

Water Supply—Src., wells, 15 m. from bus. cent.; sys., grav. & dir. pres.; stdp. cap., 500,000 gals.; res. cap., 335,000 gals.; 3 pump. eng., class trip., cap. day, 650,000 gals.; mains, 13½ m., 50 hyd.; pres., dom. 65 lbs., f. 125 to 170 lbs.; cons. day, 350,000 gals.; wks. owned by priv. Co.

WINNEMUCCA, p. 2,011; f. area, 640 a.; merc. bldgs., bk. & wd., 1, 2 & 5 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 auto. c. eng., 2 comb. c. & hose wag., 3 hose car., 6 c. hand ex.; hose, gd., 3,000 ft.; f. al., Gamewell, 22 bx.; val. equip., $13,000; val. bldgs., $3,000; exp. dept., $2,500; tot. mem., 16 vol.

Water Supply—Src., spr.; sys., grav.; res. cap., 6,200,000 gals.; pump. eng., cap. day 375,000 gals.; mains, 17¼ m., 4 to 10 in. dia.; 19 hyd.; 150 serv.; pres., f. 65 to 95 lbs.; cons. day, 700,000 gals.; cost, $30,000; cost mtce., $2,500; wks. owned by Co.

NEW HAMPSHIRE

BERLIN, p. 16,104; f. area, 50 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 1 & 2 & 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—5 chem. hand ex., 1 str., 2 comb. c. & h. wag., 1 h. & l. trk., 5 hose car., 2 hose wag.; 1 motor tk., c. & hose; 7 hrs.; hose, rub., gd., 6,000 ft.; f. al., Gamewell, 44 bx.; val. equip., $28,200; val. bldgs., $50,000; exp. dept., $30,000; tot. mem. 41, pd. full time 10, pd. part time 31; undrs. rating, first class.

Water Supply—Src., brooks, 2½ m. bus. cent.; sys., grav.; stdp. cap., 20,000 gals.; res. cap., 20,000,000 gals.; 1 pump. eng., cap. day, 2,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 107 hyd.; 302 v.; met., 490; 1,950 serv.; pipe, galv. pres., dom. & f., 40 to 145 lbs.; wks. owned by Co.

CLAREMONT, p. 9,524; f. area, 100 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. c. & h. wag., 1 auto. c. eng., 1 h. & l. trk., 11 c. hand ex., 1 hose wag., 4 hose car., 4 hrs., 1 Ford trk.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 1,000 ft.; tot., 6,000 ft.; f. al., Gamewell, 41 bx.; val. equip., $27,000; val. bldgs., $35,000; exp. dept., $15,000; tot mem., 48, pd. full time 4, pd. part time & vol. 44.

Water Supply—Src., brooks, 1½ m. bus. cent.; sys., grav. & pump dir.; 4 res. cap., 70,000,000 gals.; loc. Green Mt.; 1 pump. eng., cap. day 1,000,000 gals.; mains, c. i. & cem., 32 m., 2 to 20 in. dia.; 144 hyd.; 369 v.; met., 1,085; 1,494 serv.; pipe, cem. & galv. i., & lead; pres., dom. & f. 50 to 120 lbs.; cons. day, 700,000 gals.; cost,

$447,323; cost mtce., $10,251; wks. owned by city.

CONCORD, p. 22,167; f. area, 3½ sq. m.; merc. bldgs., bk., 2 to 5 stor.; priv., wd., 2½ stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—7 auto. comb. c. & h. wag., 1 city serv. trk., 1 h. & l. trk., 4 str., 3 hose wag., 4 hose reels; hose, cot., rub. lined, gd., 16,000 ft.; f. al., Gamewell, 57 bx.; val. equip., $57,000; val. bldgs., $64,000; exp. dept., $54,000; tot. mem., 204, pd. full time 15, pd. part time 190.

Water Supply—Src., lake, 3½ m. bus. cent.; sys., grav. & pump to res.; res. cap., 2,000,000 gals.; 3 pump. eng., class, stm. & centrif., cap. day 7,800,000 gals.; mains, c. i. & cem., 71.39 m., 2 to 24 in. dia.; 562 hyd.; 1,056 v.; met., 2,647; 3,894 serv.; pipe, wrt. i.; pres., dom. 48 lbs., f. 88 lbs.; cons. day, 2,400,000 gals.; cost, $1,108,653; wks. owned by city.

CONWAY, p. 3,102; f. area, 1,200 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 to 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. trk., 6 ladders, 2 hose wag.; hose, cot., rub. lined, new, 300 ft.; rub. gd., 700 ft.; tot., 1,000 ft.; f. al., wh.; val. equip., $2,700; val. bldgs., $3,000; exp. dept., $500; tot. mem., 26 vol., pd. at f.

Water Supply—Src., brooks, 3 m. bus. cent.; sys., grav.; res. cap., 100,000 gals., & new res. cap. 200,000 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 28 hyd.; 9 v.; 130 serv.; pipe, galv. i.; pres., dom. & f., 60 to 75 lbs.; cost, $15,000; cost mtce., $200; wks. owned by Co.

DERRY, p. 5,382; bldgs., wd.; wd. rfs. perm. F. dept.—2 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,000 ft.; tot. hose, 3,000 ft.; f. al., bell, 16 bx.; val. equip., $3,500; tot. mem., 30, pd. full time 1, vol. 29.

Water Supply—Src., wells, ½ m. bus. cent.; sys. pump to stdp.; 2 stdp., cap., 1,185,000 gals., dim. 30 x 35, mat. stl.; 3 pump eng., class dup. comp., cap. day 1,850,000 gals.; mains, c. i., 10 m., 2 to 12 in. dia.; 70 hyd.; 68 v.; 618 met.; 877 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 65 lbs.; cons. day 190,000 gals.; wks. owned by town.

DOVER, p. 13,029; area, f. 2,000 a.; merc. bldgs., stn., bk. & wd., 2 to 6 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 comb. c. & h. wag., 1 c. eng., 12 c. hand ex., 1 h. & l. trk., 4 hose wag., 8 hrs.; 1 pumper; hose, rub. lined, gd., 8,000 ft.; f. al., Gamewell, 40 bx.; exp. dept., $14,000; tot. mem. 73, pd. full time 5, pd. part time 68; undrs. rating, third class.

Water Supply—Src., wells, spr. & ponds. 2 m. bus. cent.; sys., pump to res.; res. cap., 3,000,000 gals.; loc. top Garrison hill; 3 pump. eng., class dup. comp. & centrif., cap. day, 5,360,000 gals.; mains, c. i., 25 m., 4 to 16 in. dia.; 236 hyd.; 293 v.; met., 1,819; 2,102 serv.; pipe, cem. lined; pres., dom. & f. 54 to 114 lbs.; cons. day, 702,885 gals.; cost, $583,040; cost mtce., $33,245; wks. owned by city.

EAST JAFFREY, p. 2,500; f. area, 62 sq. m. F. dept.—1 h. & l. trk., 2 hose reels; val. equip., $3,000; val. bldgs., $2,500; exp. dept., $1,200; tot. mem. 28 vol.

Water Supply—Src., pond, 4 m. bus. cent.; sys., grav.; 1 res.; mains, i., 10 m., 4 to 12 in. dia.; 68 hyd.; 460 serv.; pipe, i.; pres., dom. & f., 50 to 85 lbs.; cost, $100,000; cost mtce., $2,000; wks. owned by city.

EXETER, p. 4,604; f. area, 640 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 auto. c. eng., 8 c. hand ex., 1 h. & l. trk., 2 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub. gd., 1,000 ft.; inf., 500 ft.; tot. hose, 5,500 ft.; f. al., elec., 25 bx.; val. equip., $14,000; val. bldgs., $17,000; exp. dept., $10,000; tot. mem., 64, pd. full time 1, pd. part time 63.

Water Supply—Src., riv. & wells; sys., pump to stdp.; stdp. cap., 211,000 gals., dim. 25 x 60; 2 pumping eng., cap. day 2,000,000 gals.; mains, c. i., 14 m., 4 to 10 in. dia.; 60 hyd.; met., 49 1,006 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 60 lbs.; cons. day 335,000 gals.; cost, $150,000; wks. owned by Co.

FARMINGTON, p. 2,461; merc. bldgs., bk., 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—12 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Loper, 10 bx.; val. equip., $4,000; val. bldgs., $9,000; exp. dept., $800; tot. mem., 41 vol.

Water Supply—Src., spr.; ¾ m. bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals.; 2 pump. eng., class elec. & gas.; cap. day, 150,000 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 72 hyd.; 45 v.; 185 met., pipe, c. i.; pres., dom. & f. 68 lbs.; cons. day, 126,000 gals.; wks. owned by city.

FRANKLIN, p. 6,318; f. area, 2,560 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd, rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 22 c. hand ex., 1 str., 1 h. & l. trk., 1 hose wag., 4 hand hose reels; hose, cot., rub. lined, 5,000 ft.; f. al., Gamewell, 21 bx.; exp. dept., $4,500; tot. mem. 44, pd. full time 1, vol. 43.

Water Supply—Src., riv. & spr.; sys., pump to res.; res. cap., 500,000 gals.; 2 pump. eng., cap. day, 250,000 gals.; mains, c. i., 6,700 ft., 4 to 12 in. dia.; 125 hyd. 150 v.; met., 1,000; 900 serv.; pipe, cem. lined; pres., dom. 50 to 100 lbs.; f. 100 lbs.; cons. day, 225,000 gals.; cost, $198,000; cost mtce., $11,000; wks. owned by city.

GOFFSTOWN, p. 2,391; f. area, 1,280 a.; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,350 ft.; inf., 500 ft.; tot. hose, 2,850 ft.; f. al., Gamewell; val. equip., $1,740; val. bldgs., $1,000; exp. dept., $1,132.31; tot. mem., 40 vol.

Water Supply—Src., brook, 1½ m. bus. cent.; sys., grav.; res. cap., 2,250,000 gals.; mains, c. i., 5 m., 4 to 12 in. dia.; 44 hyd.; 23 v.; met., 38; 260 serv.; pipe, galv. i.; pres., f. 102 lbs.; cost, $50,100; cost mtce., $300; wks. owned by village.

GORHAM, p. 2,734; f. area, 50 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2½ stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 2 h. & l. trk., 2 hose wag., 1 comb. c. & h. trk., 2 hose car.; 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., wh.; val. equip., $9,000; exp. dept., $2,000; tot. mem., 160 vol.

Water Supply—Src., brook, 4 m. bus. cent.; sys., grav.; res. cap., 1,250,000 gals.; mains, c. i.; 13 m., 4 to 12 in. dia.; 57 hyd.; 59 v.; 2 met.; 500 serv.; pipe, galv. i.; pres., dom. & f. 85 to 130 lbs.; cons. per day 500,000 gals.; cost, $60,000; cost mtce., $6,000; wks. owned by town.

GROVETON, p. 2,500; merc. bldgs., wd., 3 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; no fwks. ord.; f. inv. F. dept.—1 h. & l. trk., 1 hose car.; hose, cot., gd., 1,500 ft.; tot. mem., 20 vol.

Water Supply—Src., spr. & brooks, 2 m. bus. cent.; sys., grav.; res. cap., 500,000 gals., loc. 170 ft. above village; mains, c. i., 9 m., 4 to 10 in. dia.; 50 hyd.; 250 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 75 lbs.; cost, $45,000; cost mtce., $1,000; wks. owned by city.

HAVERHILL, p. 3,406; f. area, 250 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 1½ to 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, 3,500 ft.; f. al., wh.; val. equip., $2,000; exp. dept., $500; tot. mem., 31, pd. part time; undrs. rating, second class.

Water Supply—Src., riv., situated in town; sys., pump; 1 pump, cap. day 1,500,000 gals.; mains, iron, 5 m., 4 to 8 in. dia.; 34 hyd.; 60 serv.; pres., dom. 80 lbs., f. 125 lbs.; cons. day, 600,000 gals.; wks. owned by Precinct.

HILLSBORO BRIDGE, p. 2,229; f. area, 640 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,600 ft.; inf., 350 ft.; tot. hose,

2,950 ft.; f. al., Gamewell, 10 bx.; val. equip., $2,000; val. bldgs., $5,000; exp. dept., $582; tot. mem., 33 vol.

Water Supply—Src., pond, 4 m. bus. cent.; sys; grav.; res. cap., 500,000 gals.; mains, c. i., 8 m., 4 to 16 in. dia.; 45 hyd.; 435 serv.; pipe, c. i. & cem. lined; pres., dom. & f. 70 lbs.; cost, $83,801; cost mtce., $900; wks. owned by precinct.

JAFFREY, p. 2,303; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 2 c. eng., 6 c. hand ex., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $1,000; exp. dept., $500; tot. mem., 35, pd. part time.

Water Supply—Src., pond; sys., grav.; mains, 9½ m., 12 in. dia.; 62 hyd.; 213 serv.; pres., dom. 75 lbs., f. 75 lbs.; cost, $60,000; wks. owned by town.

KEENE, p. 11,210; f. area, 20 a.; merc. bldgs., bk., 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; in f. area; fwks, & combt. ord. causes of f. inv. F. dept.—2 str., 14 c. hand ex., 1 comb. c. & h. trk., 1 hose car., 1 h. & l. trk., 4 hrs.; hose, cot., rub. lined, gd., 9,500 ft.; linen, gd., 1,500 ft.; tot. hose, 11,000 ft.; f. al., elec., 46 bx.; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $17,000; tot. mem., 69, pd. full time 4, pd. part time 65; undrs. rating, first class.

Water Supply—Src., lakes, 3 to 7 m. bus. cent.; sys., grav.; res. cap., 2,000,000 gals.; mains, c. i., 48¾ m., 4 to 24 in. dia.; 336 hyd.; 535 v.; 2,381 met.; 2,443 serv.; pipe, galv. i.; pres., dom. & f. 50 to 80 lbs.; cons. day, 1,000,000 gals.; cost, $415,000; cost mtce., $4,000; wks. owned by city.

LACONIA, p. 10,897; f. area, 2,000 a.; merc. bldgs., bk. & wd., 4 & 5 stor.; priv., wd., 1½ to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 str., 2 comb. c. & h. wag., 36 hand ex., 2 h. & l. trk., 2 hose wag., 9 hrs.; hose, cot., rub. lined, gd., 14,000 ft.; rub., gd., 12,000 ft.; inf., 16,000 ft.; tot. hose, 16,000 ft.; f. al., Gamewell, 76 bx.; val. equip., $47,000; val. bldgs., $40,000; exp. dept., $15,000; tot. mem. 68, pd. full time 4, pd. part time 64, vol. 36; undrs. rating, first class.

Water Supply—Src., lake, ½ m. bus. cent.; sys., pump to res.; res. cap., 2,750,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i. & cem., 25 m., 4 to 12 in. dia.; 100 hyd.; met., 1,446; 1,696 serv.; pipe, wrt. i.; pres., dom. 85 lbs., f. 85 lbs.; cons. day, 600,000 gals.; cost, $180,000; cost mtce., $7,244; wks. owned by Co.

LANCASTER, p. 2,819; f. area, 1,200 a.; merc bldgs., wd. & bk., 2 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 h. & l. trk., 2 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 19 bx.; val. equip., $2,000; exp. dept., $3,000; tot. mem., 33, pd. part time; undrs. rating, second class.

Water Supply—Src., brook, 6 m. bus. cent.; sys., grav.; res. cap., 2,000,000 gals.; mains, c. i., 12 m., 6 to 12 in. dia.; 70 hyd.; 56 v.; met., 1; 600 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 75 to 85 lbs.; cost, $81,000; cost mtce., $4,310; wks. owned by city.

LEBANON, p. 6,162; f. area, 2,000 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 c. eng., 17 c. hand ex., 1 h. & l. trk., 2 auto. comb. c. & h. trk.; 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 22 bx.; val. equip., $6,000; val. bldgs., $3,500; exp. dept., $8,000; tot. mem. 33; pd. full time 1; pd. part time 32.

Water Supply—Src., riv., 1 m. east bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals.; 3 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 15.15 m., 4 to 10 in. dia.; 81 hyd.; 146 v.; met., 350; 805 serv.; pipe, galv. i.; pres., dom. & f. 90 to 147 lbs.; cost, $100,000; wks. owned by city.

LISBON, p. 2,288; f. area, 640 a.; merc. bldgs., bk., 1 to 3 stor.; wd. rfs. perm. F. dept.—18 c. hand ex., 1 hand wag.; 1 h. & l. trk., 2 hose car.; hose cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., wh.; val. equip., $5,000; exp. dept., $2,000; vol.

Water Supply—Src., lake, 1 m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; mains, wrt. i. & cem., 7 m.; 42 hyd.; 100 serv.; pipe, iron; pres., dom. 110 lbs., f. 110 lbs.; cons. day, 400,000 gals.; cost, $40,000; cost mtce., $500; wks. owned by Co.

LITTLETON, p. 4,239; f. area, 1,600 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 16 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf. 500 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 20 bx.; val. equip., $12,000; exp. dept., $3,700; tot. mem., 23 vol.; undrs. rating, first class.

Water Supply—Src., spr., 10 m. bus. cent.; sys., grav.; res. cap., 1,550,000 gals.; mains, c. i., 18 m., 4 to 12 in. dia.; 70 hyd.; met., 10; 380 serv.; pipe, wrt. i. & lead; pres., dom. 110 lbs., f. 126 lbs.; cons. day, 350,000 gals.; cost, $200,000; cost mtce., $2,000; wks. owned by city.

MANCHESTER, p. 78,384; f. area, 27.7 a.; merc. bldgs., bk., 4 to 12 stor.; priv., wd., 1½ to 4 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—4 chief's auto., 8 auto. pump. eng., 4 auto. city serv. trk., 2 auto. aer. trk., 7 auto hose wag., 1 f. al. auto.; hose, cot., rub. lined, gd., 33,000 ft.; f. al., Gamewell, 131 bx.; val. equip., $308,500; val. bldgs. $90,000; tot. mem., 149; pd. full time 117; pd. part time 32.

Water Supply—Src., Massabesic Lake, 4 m. bus. cent.; sys., pump to res.; 2 res. cap., 4,000,000 & 18,000,000 gals.; 5 pump eng., cap. day 28,000,000 gals; mains, c. i. & cem., 153.39 m., 4 to 30 in. dia.; 1,044 hyd.; 1,612 v.; met., 7,660; 9,121 serv.; pipe, lead lined iron; pres., dom. & f. 9 to 130 lbs.; cons. day, 6,240,470 gals.; cost, $3,074,073; cost mtce., $45, 905; wks. owned by city.

MILFORD, p. 3,783; f. area, 2,560 a.; bldgs., wd., 2 & 3 stor.; wd. rfs. perm.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose wag., 1 hose reel, 1 motor pump. eng.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., elec. air wh.; 28 bx.; val. equip., $21,000; exp. dept., $3,200; tot. mem. 40, pd. full time.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 275,000 gals., dim. 25 x 70, mat. boiler i.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 86 hyd.; 9 v.; met., 365; 657 serv.; pipe, cem. lined; pres., dom. & f., 85 to 95 lbs.; cons. day, 157,000 gals.; cost, $62,562; cost mtce., $10,500; wks. owned by city.

NASHUA, p. 28,379; f. area, 4 sq. m.; merc. bldgs., bk., 3 to 5 stor.; priv., wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str., 2 auto. comb. c. & h. wag., 1 c. eng., 1 auto. squad wag., 44 c. hand ex., 2 h. & l. trk., 4 hose wag., 18 hrs.; hose, cot., rub. lined, gd., 14,000 ft.; inf. 3,000 ft.; tot. hose, 17,000 ft.; f. al., Gamewell, 68 bx.; val. equip., $80,000; val. bldgs., $150,000; exp. dept., $85,500; tot. mem. 103, pd. full time 33, pd. part time 52; vol. 18.

Water Supply—Src., wells & spr., 2 m. bus. cent.; sys., pump to res. & dir.; res. cap., 4,000,000 gals.; 5 pump. eng., cap. day, 22,000,000

gals.; mains, c. i., 65 m., 4 to 24 in. dia.; 438 hyd.; 700 v.; met., 1,700; 4,200 serv.; pipe, c. i.; pres., dom. 40 to 65 lbs., f. 65 to 95 lbs.; cons. day, 3,000,000 gals.; wks. owned by Co.

NEWMARKET, p. 3,181; f. area, 8 a.; merc. bldgs., stn., bk., wd., 1 to 3½ stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. a.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 22 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 2,500; rub. gd., 200 ft.; inf., 1,000 ft.; tot. hose, 3,500 ft.; f. al., elec., 13 bx.; val. equip., $900,350; val. bldgs., $2,500; exp. dept., $2,650; tot. mem., 63; pd. part time 48, 15 substitutes; undrs. rating, second class.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump. to stdp.; stdp. cap., 212,000 gals., dim. 38 x 25, loc. on hill, mat. iron; 1 pump. eng., cap. day 2,300,000 gals.; mains, c. i., 7 m., 4 to 12 in. dia.; 64 hyd.; met., 58; pipe, galv. i.; pres., dom. 70 to 95 lbs., f. 70 to 95 lbs.; cons. day, 163,000 gals.; wks. owned by town.

NEWPORT, p. 4,109, merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. F. dept.—1 str., 1 h. & l. trk., 3 hose car., 6 hired hrs.; hose, rub., gd., 3,000 ft.; f. al., elec., 15 bx.; val. equip., $7,000; val. bldgs., $15,000; exp. dept., $2,475, tot. mem., 35 vol.

Water Supply—Src., pond, 5½ m. bus. cent.; sys., grav.; res. cap., 700,000 gals., loc. 1 m. bus. cent.; mains, c. i., 20½ m., 4 to 12 in. dia.; 95 hyd.; 134 v.; 9 met.; 740 serv.; pipe, cem. lined; pres., dom. & f. 80 to 130 lbs.; cost, $124,300; cost mtce., $1,775; wks. owned by town.

NORTHUMBERLAND, p. 2,567. F. dept.—1 hand hose reel, 1 wag.; hose, 1,500 ft.; f. al., elec.; vol. Co.

Water Supply—Src., brooks, 3 m. bus. cent.; res., cap., 600,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 35 hyd.; 300 serv.; pipe, galv. i.; pres., dom. 78 lbs., f. 80 lbs.; cost, $40,000; cost mtce., $750; wks. owned by town.

PEMBROKE, p. 2,563; merc. bldgs., bk. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose car.; hose, 1,500 ft.; f. al., bell; vol.

Water Supply—Src., pond, 6 m. bus. cent.; sys., grav.; mains, c. i., 2½ m., 6 to 12 in. dia.; 51 hyd.; 400 serv.; pipe, galv. i.; pres., 60 lbs.; cost, $70,000; wks. owned by Co.

PENACOOK, p. 2,120; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 str., 2 auto. comb. c. & h. trks., 5 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell; 17 bx.; val. equip., $12,700; val. bldgs., $8,000; exp. dept., $3,200; tot. mem., 38, pd. full time 1.

Water Supply—Src., pond, 7 m. bus. cent.; sys., grav.; mains, wd., 13 m., 4 to 12 in. dia.; 52 hyd.; 225 serv.; pipe, galv. i.; pres., dom. 60 to 95 lbs.; f. 60 to 95 lbs.; cost, $74,000; cost mtce., $200; wks. owned by town.

PETERBORO, p. 2,615; f. area, 23,040 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 10 c. hand ex., 2 hose car.; linen hose, 3,500 ft.; f. al., bell & wh.; val. equip., $4,000; val. bldgs., $800; exp. dept., $879; tot. mem., 53 vol.

Water Supply—Src., brook & pond, 3 m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals., loc. ½ m. east of village; mains, iron, 7¾ m., 4 to 12 in. dia.; 72 hyd.; 69 v.; met., 80; 350 serv.; pipe, wrt. i., cem. lined; pres., dom. 60 to 125 lbs.; cost, $64,000; cost mtce., $600; wks. owned by city.

PLYMOUTH, p. 2,353; f. area, 640 a.; bldgs., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. wag., 12 c. hand ex., 1 h. & l. trk., 1 hose car. & 2 hose reels; hose, cot., rub. lined, gd., 1,600 ft.; inf., 500 ft.; tot. hose, 2,100 ft.; f. al., Gamewell, 14 bx.; val. equip., $7,800; val. bldgs., $1,200; exp. dept., $2,100; tot. mem., 28 vol.; undrs. rating, second class.

Water Supply—Src., spr.; sys., grav. & pump to res.; res. cap., 3,500,000 gals.; 1 pump. eng.; mains, c. i., 8 m., 4 to 8 in. dia.; 45 hyd.; met., 285; 300 serv.; pres., dom. 70 lbs., f. 70 lbs.; cons. day, 60,000 gals.; cost, $43,000; cost mtce., $5,000; wks. owned by town.

PORTSMOUTH, p. 13,569; f. area, 3 sq. m.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str., 1 comb. c. & h. wag., 12 c. hand ex., 1 h. & l. trk., 4 hose wag., 5 hrs.; hose, cot., rub., lined, gd., 16,000 ft.; inf., 2,000 ft.; tot. hose, 18,000 ft.; f. al., bell, wh. & Gamewell, 40 bx.; val. equip., $48,000; exp. dept., $18,000; tot. mem. 83, pd. full time 7, pd. part time 76.

Water Supply—Src., wells & res., 2 & 3 m. bus. cent.; sys., dir., pump to res. & stdp.; stdp. cap., 5,000,000 gals., dim. 30 x 100; mat., iron; res. cap., 25,000 gals.; 7 pump. eng., class comp., cap. day 7,000,000 gals.; mains, c. i., 41 m., 4 to 16 in. dia.; 214 hyd.; 361 v.; met., 3,352; 3,352 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 70 lbs.; cons. day, 1,350,600 gals.; cost, $450,000; cost mtce., $85,000; wks. owned by city.

ROCHESTER, p. 9,673; merc. bldgs., bk. & wd., 3 & 4 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 comb. c. & h. wag., 12 c. hand ex., 1 hand eng., 1 h. & l. trk., 3 hose wag., 3 hose car., 4 hrs.; hose, cot., rub. lined, gd., 9,000 ft.; inf., 500 ft.; tot. hose, 9,500 ft.; f. al., Gamewell, 18 bx.; val. equip., $9,000; val. bldgs., $32,000; exp. dept., $5,000; tot. mem., 76, pd. part time.

Water Supply—Src., pond & res., 4 & 5 m. bus. cent.; sys., grav.; mat., stl.; res. cap., 294,000,000 gals.; stdp. cap., 275,000 gals.; mains, c. i., 34½ m., 4 to 16 in. dia.; 187 hyd.; 1,360 met.; 1,737 serv.; pipe, w. i.; pres., dom. & f. 60 to 90 lbs.; cons. per day 600,000 gals.; cost, $275,000; cost mtce., $6,000; wks. owned by city.

SALEM, p. 2,318. F. dept.—2 hose car., 2 5-gal. chemicals; hose, 2,000 ft.; f. al., bell; tot. mem., 20 vol.

Water Supply—Src., lake, 2 m. bus. cent.; sys., grav.; mains, c. i., 9 m., 2 to 12 in. dia.; 57 hyd.; 14 v.; 310 serv.; pres., dom. & f. 45 lbs.; cost, $50,000; wks. owned by town.

SOMERSWORTH, p. 6,688; merc. bldgs., wd. & bk., 1 to 4 stor.; priv. wd. 1½ to 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose wag., 2 hose reels, 10 c. hand ex., 1 triple comb. pumper; hose, cot., rub. lined, gd., 4,000 ft.; inf. 300 ft.; tot. hose, 4,300 ft.; f. al., Gamewell, 17 bx.; val. equip., $17,000; val. bldgs., $24,000; exp. dept., $5000; tot. mem. 83, pd. full time.

Water Supply—Src., riv., 1 1-10 m. bus. cent.; sys., pump to stdp.; stdp. cap., 902,147 gals.; dim. 45 x 95; mat., stl.; 2 pump eng., cap. day, 2,000,000 gals.; mains, c. iron, 15 m., 4 to 16 in. dia.; 105 hyd.; 153 v.; met., 675; 1,061 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 90 lbs.; cons. day, 700,000 gals.; cost mtce., $19,500; wks. owned by city.

TILTON, p. 2,014; f. area, 600 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 18 c. hand ex., 1 comb. trk., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,100 ft.; f. al., Gamewell, 18 bx.; val. equip., $2,300; val. bldgs., $1,000; exp. dept., $1,000; tot. mem. 20, pd.

Water Supply—Src., pond, 3 m. bus. cent.; sys., grav.; res. cap., 3,000,000 gals.; mains, 6 m., 6 to 12 in. dia.; 37 hyd.; 600 serv.; pipe, iron; pres., dom. & f. 100 to 115 lbs.; cost, $87,400; cost mtce., $3,000; wks. owned by priv. Co.

WALPOLE, p. 2,553; bldgs., wd. F. dept.—1

hand eng., 1 h. & l. trk., 2 hose car., 1,300 ft. hose; f. al., bell; vol.

Water Supply—Src., brook, 2 m. bus. cent.; sys., dir. pres.; 1 pump. eng., cap. day 3,000 gals.; mains, 2 m., 4 to 10 in. dia.; 21 hyd.; 150 met.; cost mtce., $1,000; wks. owned by Co.

WINCHESTER, p. 2,267; merc. bldgs., wd., 2 & 2½ stor.; priv., bk. & wd., 1½ and 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng.; 4 hand eng., 100 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 3,600 ft.; f. al., telp. & wh.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $1,200; tot. mem., 110; pd. part time.

Water Supply—Src., riv. & cisterns; hyd.; 2 stm. pumps; 1 pump operated by water power.

WOLFBORO, p. 2,178; f. area, 1,900 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—5 c. hand ex., 1 h. & l. trk., 4 hose wag., 1 hose reel, 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 300 ft.; tot., 3,300 ft.; f. al., loper, 16 bx.; val. equip., $7,750; val. bldgs., $3,000; exp. dept., $1,800; tot. mem., 80, pd. full time 68.

Water Supply—Src., pond, 4½ m. bus. cent.; sys., grav.; stdp., cap. 50,000 gals.; dim., 10 x 10 ft.; res. cap., 300,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 70 hyd.; 49 v.; met., 5; 650 serv.; pipe, c. i.; pres., dom. & f. 115 lbs.; cost, $85,000; cost mtce., $3,000; wks. owned by town.

Places of 2,000 or more population not reported Lakeport.

NEW JERSEY

ASBURY PARK, p. 12,400; f. area, 3 sq. m.; merc. bldgs., bk. & wd., 1 to 7 stor.; priv., wd., 1 to 5; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 aer. trk., 16 c. hand ex., 2 h. & l. trk., 1 c. eng. in reserve, 1 auto. hose wag., 7 hose wag., 24 hrs.; hose, cot., rub. lined, gd., 13,000 ft.; fair, 1,000 ft.; tot. hose, 14,000 ft.; f. al., elec., bell & wh., 32 bx.; val. equip., $24,000; val. bldgs., $60,000; exp. dept., $24,000; tot. mem., 234.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals., dim. 12 x 125, mat. wrt. i.; res. cap., 204,500 gals., loc. at pump. station; 2 pump. eng., class comp. dup. & trip. expansion, cap. day 4,000,000 gals.; mains, c. i., 16 m., 4 to 12 in. dia.; 138 hyd.; 147 v.; met., 1,650; 1,650 serv.; pipe, galv. i.; pres., dom. 53 lbs.; cons. day, 648,000 gals.; cost, $255,000; cost mtce., $27,000; wks. owned by city.

ATLANTIC CITY, p. 50,707; f. area, 4¼ sq. m.; merc. bldgs., bk. & wd., 1 to 17 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—3 chief's auto., 7 str., 4 gas. pump, 1 h. & l. trk., 26 c. hand ex., 4 aer. trk., 12 comb. c. & h. wag., 11 hrs.; hose, cot., rub. lined, gd., 23,000 ft.; f. al., Gamewell, 130 bx.; val. equip., $200,000; val. bldgs., $235,000; exp. dept., $275,000; tot. mem., 174, pd. full time.

Water Supply—Src., creeks & 32 wells, 7 m. bus. cent.; sys., pump to stdp.; stdp. cap., 625,000 gals.; dim. 15 x 140 & 25 x 132, mat. iron; res. cap. 300,000,000 gals.; 5 pump. eng., cap. day, 43,000,000 gals.; mains, c. i. & stl., 110 m.; 4 to 48 in. dia.; 1,011 hyd.; met., 7,325; 7,375 serv.; pipe, tin lined galv. & c. i.; pres., dom. & f. 40 lbs.; cons. day, 7,634,000 gals.; cost, $3,237,379; cost mtce., $104,752; wks. owned by city.

ATLANTIC HIGHLANDS, p. 2,015; f. area, 1,000 a.; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., bk., conc. & wd., 1 to 3½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 1 auto. hose trk., 1 auto. hose trk. with pump, 3 hose carts; hose, cot., rub. lined, gd., 4,000 ft.; f. al., bell & wh.; tot. mem., 60 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 300,000 gals., dim. 35 x 45, mat. iron; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 76 hyd.; 100 v.; met., 930; 350 serv.; pipe, galv. i.; pres., dom. 120 lbs., f. 140 lbs.; cons. day, 300,000 gals.; cost, $75,000; cost mtce., $8,000; wks. owned by city.

BAYONNE, p. 76,754; f. area, 4¼ sq. m.; merc. bldgs., bk., 2 to 5 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str. with hose, 7 str., 1 str. with tractor, 30 c. hand ex., 1 auto. comb. c. & hose wag., 2 comb. c. & h. wag., 1 h. & l. trk. (1 in reserve), 1 auto. h. & l. trk., 1 auto. aer. trk., 1 supply wag., 2 chief's auto., 3 hose wag., 15 hrs., 5 auto. comb. eng. & hose., 3 auto. pump. eng.; hose, cot., rub. lined, gd., 12,500 ft.; f. al., Gamewell, 82 bx.; val. equip., $100,000; val. bldgs., $750,000; exp. dept., $296,570; tot. mem., 128, pd. full time; undrs. rating, first class.

Water Supply—Src., riv., 9 m. bus. cent.; sys., grav.; stdp. cap., 75,000 gals.; mains, c. i., 61½ m. 6 to 24 in. dia.; 636 hyd.; 822 v.; met., 7,765; 8,794 serv.; pipe, c. i.; pres., dom. 35 lbs., f. 50 lbs.; cons. day, 12,000,000 gals.; cost, $625,600; cost mtce., $10,000; wks. owned by city.

BELLEVILLE, p. 15,660; f. area, 3,000 a.; merc. bldgs. bk. & wd., 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 auto. comb. pump. & c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 1 c. eng., 5 hose wag., 2 hose car.; hose, rub. lined, gd., 4,500 ft.; inf., 300 ft.; tot. hose, 4,800 ft.; f. al., Gamewell, 23 bx.; val. equip., $11,000; val. bldgs., $5,000; exp. dept., $6,000; tot. mem., 68, pd. full time 3, pd. part time 1, vol. 64.

BEVERLY CITY, p. 2,562; f. area, 2 m.; merc. bldgs., bk., wd. & terra cotta, 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand ex., 1 h. & l. trk., 1 salv. corp. f. patrol amb., 1 triple comb., 2 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,000 ft.; rub. gd., 700 ft.; tot. hose, 2,700 ft.; f. al., bell; val. equip., $13,000; val. bldgs., $3,500; exp. dept., $450; tot. mem., 360 vol.

Water Supply—Src., artesian wells; sys., pump to stdp.; stdp. cap., 150,000 gals., dim. 12 x 120, loc. in town, mat. iron; 2 pump. eng., class comp. cond., cap. day 1,500,000 gals.; mains, c. i., 30 m., 4 to 12 in. dia.; 125 hyd.; 72 v.; met., 10; 1,400 serv.; pipe, lead & i.; pres., dom. 35 to 50 lbs., f. 80 to 120 lbs.; cons. day, 500,000 gals.; wks. owned by priv. Co.

BLOOMFIELD, p. 22,019; f. area, 5½ a.; merc. bldgs., stn. & bk., 3 stor.; priv., stn. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—14 c. hand ex., 1 h. & l. trk., 2 c. eng., 2 comb. c. & hose wag., 2 hose wag., 1 hose reel, 1 hrs.; hose, cot., rub. lined, 5,950 ft.; f. al., Gamewell, 68 bx.; val. equip., $30,050; val. bldgs., $40,171; exp. dept., $27,484; tot. mem. 116, pd. full time 13, vol. 103.

Water Supply—Town has bought the East Jersey Water Co.'s plant.

BLOOMINGDALE, p. 2,193. F. dept.—1 auto. h. & l. & hose trk., 1 c. trk.; f. al., siren; val. equip., $7,500; val. bldg., $15,000; exp. dept., $700; tot. mem., 50 vol.

Water Supply—Src., res.; sys., grav.; pres., dom. & f. 125 lbs.; wks. owned by Co.

BOGOTA, p. 3,906; f. area, 600 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., wd., 2 to 3 stor.; wd. rfs. perm.; no fwks. or combt. ord.; causes of

f. inv. F. dept.—3 c. eng., 2 auto. comb. c. & h. wag., 1 h. & l. trk.; hose, cot., rub. lined, 3,200 ft.; inf., 600 ft.; tot. hose, 3,800 ft.; f. al., Gamewell, 17 bx.; val. equip., $22,000; val. bldgs., $7,500; exp. dept., $6,000; tot. mem., 90 vol.; undrs. rating, fifth class.

Water Supply—Not reported.

BOONTON, p. 5,372; f. area, 500 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—3 hand eng., 5 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 1,000 ft.; inf., 1,000 ft.; tot. hose, 4,500 ft.; f. al., bell; tot. mem., 152 vol.

Water Supply—Src., mountain strm., 4 m. bus. cent.; sys., grav. & stdp. cap., 1,000,000 gals.; dim., 30 x 78 ft.; mat., stl.; res. cap., 80,000,000 gals.; 2 pump. eng., cap. per day, 600,000 & 300,000 gals.; mains, c. i., 15 m., 4 to 14 in. dia.; 130 hyd.; 140 v.; met., 30; 1,200 serv.; pipe, galv. i.; pres., dom. 40 to 100 lbs.; f. 70 to 140 lbs.; cons. per day, 700,000 gals.; cost, $410,000; cost mtce., $6,500; wks. owned by town.

BORDENTOWN, p. 4,371; f. area, 600 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 h. & l. trk., 1 c. eng., 12 c. hand ex., 2 hose car., 2 comb. c. & hose wag.; hose, cot., rub. lined, gd., 2,200 ft.; inf., 300 ft.; tot., 2,500 ft.; f. al., bell & siren; val. equip., $15,000; val. bldgs., $15,000; exp. dept., $1,000; tot. mem., 225 vol.

Water Supply—Src., creek, 3 m. bus. cent.; sys., pump to elevated tk. through 10-in. pipe & dir.; res. cap., 1,000,000 gals.; loc. 2½ m. station; 3 pump. eng., class dup. comp. turbine, cap. day 1,500,000 gals.; mains, c. i., 7 m., 6 to 10 in. dia.; 64 hyd.; 50 v.; met., 200; 1,000 serv.; pipe, lead; pres., dom. 65 to 70 lbs.; cons. day, 500,000 gals.; cost, $113,000; wks. owned by city.

BOUND BROOK, p. 5,906; f. area, 75 a.; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., wd. & bk., 2 stor., wd., rfs. not perm. in f. a.; fwks & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 3 auto comb. c. & h. wag., 1 auto. h. & l. trk.; hose, cot., rub. lined, 3,000 ft.; rub. gd., 300 ft.; inf., 4,000 ft.; tot., 7,300 ft.; f. al., Gamewell, 19 bx.; val. equip., $20,000; val. bldgs., $20,000; exp. dept., $4,000; tot. mem., 125 vol.

Water Supply—Src., mountain spr., 3 m. bus. cent.; sys., grav., pump to res., to stdp. or dir.; stdp. cap., 117,000 gals., res. cap., 15,000,000 gals.; 2 pump. eng., class dup. comp., cap. day 1,000,000 gals.; mains, c. i., 20 m.; 4 to 14 in. dia.; 120 hyd.; 137 v.; 300 met.; 1,200 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 50 lbs.; cost, $200,000; cost mtce., $1,100; wks. owned by Co.

BRADLEY BEACH, p. 2,307; f. area, 361.5 a.; bldgs., 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 3 c. eng., 2 comb. c. & h. wag., 1 auto. comb. h. & l. trk., 14 c. hand ex., 1 auto. comb. hose & pump eng., 1 auto. hose wag., 2 hose wag., 2 hrs.; hose, gd., 4,500 ft.; rub. gd., 500 ft.; inf., 500 ft.; tot., 5,500 ft.; f. al., Gamewell, 16 bx.; val. equip., $48,319; val. bldgs., $23,050; exp. dept., $12,500; tot. mem., 180, pd. part time 8, vol. 180.

Water Supply—Src., Monmouth County Water Co.

BRIDGETON, p. 14,323, merc. bldgs., bk. & wd., 3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 str., 1 c. eng., 4 c. hand ex., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 25 bx.; exp. dept., $5,000; tot. mem., 25, pd. full time 2, pd. part time 23; undrs. rating, second class.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to res.; stdp. cap., 2,300,000 gals.; dim. 100 x 44 mat., conc.; res. cap., 2,000,000 gals.; 3 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 34.58 m., 4 to 16 in. dia., 296 hyd.; 493 v.; 3,521 serv.; pipe, w. i.; pres., dom. & f. 30 to 60 lbs.; cons. day, 1,900,000 gals.; cost, $250,000; cost mtce., $7,500; wks. owned by city.

BURLINGTON, p. 9,049; f. area, 400 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng., 1 h. & l. trk., 3 c. hand ex., 1 aer. trk., 6 hose car., 8 hrs.; hose, cot., rub. lined, gd., 3,050 ft.; rub., gd., 250 ft.; inf., 2,900 ft.; tot. hose, 5,950 ft.; f. al., Gamewell, 13 bx.; val. equip., $22,000; val. bldgs., $20,000; exp. dept., $2,910; tot. mem., 392 vol.

Water Supply—Src., riv.; ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 282,000 gals., dim. 20 x 120, mat. iron; 4 pump. eng., centrif., cap. day 9,500,000 gals.; mains, cast iron, 18½ m., 4 to 16 in. dia.; 152 hyd.; 2,100 serv.; pipe, lead & iron; pres., dom. & f. 52 lbs.; cons. day 1,250,000 gals.; cost, $250,000; cost mtce., $14,000; wks. owned by city.

BUTLER, p. 2,886; f. area, 200 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv.. F. dept.—1 auto. h. & l. trk., 2 c. eng., 2 c. hand ex., 1 hose trk.; hose, 4,000 ft.; f. al., Gamewell, 15 bx.; val. equip., $25,000; val. bldgs., $12,000; exp. dept., $1,500; tot. mem., 130 vol.

Water Supply—Src., mountain strm., 1½ m. bus. cent.; sys., grav.; res. cap., 8,000,000 gals.; mains, c. i., 7½ m., 4 to 10 in. dia.; 60 hyd.; 32 v.; 400 serv.; pipe, galv. i.; pres., dom. 90 to 140 lbs., f. 90 to 140 lbs.; cost, $80,000; wks. owned by private Co.

CALDWELL, p. 3,993; f. area, 360 a.; bldgs., stn., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 c. eng., 5 c. hand ex., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & Gamewell; tot. mem., 30 vol.

Water Supply—Src., Borough of Essex Falls; sys., pump to res.; res. cap., 1,200,000 gals.; 3 pump. eng.; mains, 8 m.; 100 hyd.; met., 335; 335 serv.; pres., dom. 50 lbs., f. 25 to 30 lbs.; cons. day, 55,000 gals.; cost, $21,000; wks. owned by town.

CAMDEN, p. 116,309; f. area, 9¾ m.; merc. bldgs., bk., 1 to 7 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str. with hose & c. tk., 6 str. (1 in reserve), 1 c. eng., 35 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 auto. aer. trk., 2 auto. comb. c. & h. wag., 7 comb. wag., 2 fuel & supply wag., 4 chief's auto., 28 hrs. (1 in reserve); hose, cot., rub. lined, gd., 20,650 ft.; f. al., Gamewell, 167 bx.; val. bldgs., $85,000; exp. dept., $140,310; tot. mem., 114, pd. full time.

Water Supply—Src., wells, 7 m. bus. cent.; sys., dir., pump; stdp. cap., 550,000 gals., dim. 30 x 110, loc. south end town, mat., stl.; 9 pump. eng., class recip. & centrif., cap. day, 45,000,000 gals.; mains, c. i., 28 m., 4 to 36 in. dia.; 1,486 hyd.; 1,450 v.; 1,460 met.; 24,500 serv.; pipe, c. i.; pres., dom. 40 lbs., f. 45 lbs.; cons. day, 15,000,000 gals.; cost, $1,500,000; cost mtce., $200,000; wks. owned by city.

CAPE MAY, p. 2,999; f. area, 8,000 a.; merc. bldgs., wd., 3 & 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—3 str., 1 c. eng., 1 comb. c. & h. wag., 8 c. hand ex., 1 aer. trk., 2 hose reels & car., 9 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 13 bx.; val. equip., $25,550; val. bldgs., $8,000; exp. dept., $6,120; tot. mem., 40, pd. full time 7, vol. 33.

Water Supply—Src., artesian wells, 1 m. bus. cent.; sys., pump. to stdp., stdp. cap., 500,000 gals.; mat., i.; 3 pump. eng., cap. day, 4,500,000 gals.; mains, c. i., 25¼ m., 4 to 16 in. dia.; 150 hyd.; 75 v.; 10 met.; 1,500 serv.; pipe, c. i.; pres., dom. & f. 58 lbs.; cons. day, 1,425,000 gals.; cost, $50,000; cost mtce., $26,750; wks. owned by city.

CARLSTADT, p. 4,472; f. area, 1,400 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 hand eng., 8 c. hand ex., 1 h. & l. trk., 2 hose reels, 2 hose wag.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot. hose, 4,500 ft.; f. al., bell; val. equip., $4,300; val. bldgs., $14,000; exp. dept., $2,300; tot. mem., 120 vol.

Water Supply—Src., supplied from Hackensack; mains, 8½ m., 4 to 12 in. dia.; 20 hyd.; 44 v.; pres., dom. 20 lbs., f. 50 lbs.; wks. owned by Co.

CARTERET, p. 5,025; merc. bldgs., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. pumper, 1 comb. c. & h. wag., 1 auto.

h. & l. trk.; hose, rub., gd., 3,000 ft.; f. al., wh. & telp.; val. equip., $30,000; val. bldgs., $30,000; exp. dept., $13,000; tot. mem., 4; vol. 50; undrs. rating, third class.

CHATHAM, p. 2,421; f. area, 4 m.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 1 to 3 stor. F. dept.—6 c. hand ex., 1 auto. hose trk., hose, cot., rub. lined, gd., 2,250 ft.; rub., gd., 250 ft.; tot. hose, 2,500 ft.; f. al., wh.; val. equip., $12,200; val. bldgs., $15,000; tot. mem., 40 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav.; stdp. cap. 175,000 gals.; 2 pump. eng., cap. day 750,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 111 hyd.; 310 v.; 500 met.; 502 serv.; pres., dom. 25 to 140 lbs., f. 80 to 150 lbs.; cons. day 300,000 gals.; cost, $55,000; cost mtce., $12,000; wks. owned by city.

CLIFFSIDE, p. 5,709; f. area, 250 a.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 ladder trk., 2 auto. comb. pump c. & hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., siren; val. equip., $23,000; val. bldgs., $11,000; exp. dept., $5,000; tot. mem., 75 vol.

Water Supply—Pres., 90 lbs.

CLIFTON, p. 26,470; f. area, 11½ sq. m.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk., stn. & wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 c. eng., 3 comb. c. & h. wag., 26 c. hand ex., 2 h. & l. trk., 1 hose wag., 4 hose reels; hose, cot., rub. lined, gd., 2,900 ft.; inf., 6,000 ft.; tot. hose, 8,900 ft.; f. al., telp.; val. equip., $25,000; val. bldgs., $30,000; exp. dept., $21,000; tot. mem., 191, pd. full time 11, 180 vol., pd. part time.

Water Supply—Src., Pequannock riv., 15 m. bus. cent.; sys., pump. & grav.; 1 pump. eng.; mains, 25 m., 6 to 30 in. dia., mat. c. i. & wrt. stl.; 200 hyd.; pipe, c. i.; pres., dom. 70 lbs., f. 70 lbs.; wks. owned by priv. Co.

COLLINGSWOOD, p. 8,714; f. area, 3 m.; bldgs., bk. & wd., 2½ stor.; wd. rfs. perm.; no fwks. ord. F. dept.—6 c. ex., 1 hand wag., 1 c. wag., 1 h. & l. trk., 1 hose reel; hose, cot., gd., 1,500 ft.; bell al.; tot. mem., 125 vol.

Water Supply—Src., artesian wells; sys., grav.; stdp. cap., 500,000 gals.; pipe, 8 m., 4 to 12 in. dia.; 75 hyd.; 2,000 met.; 2,200 serv.; cost, $50,000; wks. owned by private Co.

CRANFORD, p. 6,001; f. area, 4 sq. m.; merc. bldgs., bk., 4 stor.; priv., 2½ stor.; wd. rfs. not (new) perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag.; hose, cot., rub., gd., 4,500 ft.; f. al., Gamewell, 18 bx.; val. equip., $3,600; val. bldgs., $20,000; exp. dept., $15,000; tot. mem., 28, pd. full time 5, vol. 23; undrs. rating, class E.

Water Supply—Src., Plainfield Union Water Co. For description of wks. see Plainfield; 46 hyd.; pres., 85 lbs.

DOVER, p. 9,803; f. area, 2,450 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2½ & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 18 c. hand ex., 1 auto. h. & l. trk., 1 auto. comb. c. & h. wag., 1 hose wag., 8 hose reels; hose, cot., rub. lined, gd., 5,600 ft.; f. al., Gamewell, 23 bx.; val. equip., $26,000; val. bldgs., $40,500; exp. dept., $5,000; tot. mem., 126 vol.

Water Supply—Src., wells & spr., 1 m. bus. cent.; sys., grav. & pump to res.; res. cap., 7,000,000 gals., loc. in mountains; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 28 m., 4 to 10 in. dia.; 176 hyd.; met., 2,000; 2,000 serv.; pipe, galv. i. & lead; pres., f. 70 to 140 lbs.; cons. per day, 650,000 gals.; cost, $200,000; cost mtce., $2,169; wks. owned by town.

DUMONT, p. 2,537; priv. bldgs., 2 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 4 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; f. al., siren; val. equip., $10,000; val. bldgs., $20,000; exp. dept., $3,500; tot. mem., 15 vol.; undrs rating, EE class.

Water Supply—Src., well; sys., dir. pres.; pres., 60 lbs.

DUNELLEN, p. 2,890; f. area, 640 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 12 comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,300 ft.; inf., 100 ft.; tot. hose, 2,400 ft.; f. al., bell; val. equip., $12,000; val. bldgs., $20,000; tot. mem., 40 vol.; undrs. rating EE class.

Water Supply—Src., wells; sys., pump to res.; 2 pump. eng., cap. day 1,000,000 gals.; 110 hyd.; pres., dom. & f. 75 lbs.; wks. owned by Watchung Water Co.

EAST NEWARK, p. 3,057; f. area, 75 a. F. dept.—1 h. & l. trk., 1 hose wag., 1 hose co.; f. al., elec.; val. equip., $4,500; val. bldgs., $4,000; exp. dept., $1,000; tot. mem., 40, pd. part time.

Water Supply—Src., Rockaway riv.; sys., grav. & pump; mains, 2 m., 6 to 10 in. dia.; 29 hyd.; 22 v.; pres., 85 lbs.; cost, $15,000; cost mtce., $300; wks. owned by city.

EAST ORANGE, p. 50,710; f. area, 4 sq. m.; merc. bldgs., bk., 3 to 4 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 comb. c. & hose wag., 1 h. & l. trk., 1 aer. trk., 18 hand ex., 1 ex. comb. & hose, 2 pumpers; hose, cot., rub. lined, gd., 11,450 ft.; f. al., Gamewell, 98 bx.; val. equip., $212,037; val. bldgs., $212,037; exp. dept., $150,000; tot. mem., 65, pd. full time.

Water Supply—Src., wells, 9 m. bus. cent., sys., grav., pump to res.; res. cap., 5,000,000 gals., 2 pump. eng., class cross comp., cap. day 4,000,000 gals. each; mains, c. i., 99.7 m., 4 to 24 in. dia.; 885 hyd.; 1,912 v.; met., 6,619; 8,209 serv.; pipe, wrt. i. & lead; pres., dom. & f. 55 to 107 lbs.; cons. day, 2,720,000 gals.; cost, $1,650,000; wks. owned by city.

EAST RUTHERFORD, p. 5,463; f. area, 3,128 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 h. & l. trk., 1 hose wag., 8 c. hand ex., 1 auto. comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 19 bx.; val. equip., $9,750; val. bldgs., $15,000; exp. dept., $2,500; tot. mem., 60 vol.

Water Supply—Src., supplied by Hackensack Water Co.; mains, 5½ m.; 43 hyd.; 91 v.

EDGEWATER, p. 3,530. F. dept.—3 pump. eng., 1 trk., 8 hand c.; f. al., Gamewell, 17 bx.; tot. mem. 136; pd. full time, 14; pd. part time, 2; vol. 120.

EGG HARBOR CITY, p. 2,622; f. area, 1,280 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 100 c. hand ex., 5 hose wag., water tower, 2 gasoline eng.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $5,000; exp. dept., $2,000; tot. mem., 42 vol.

Water Supply—Src., artesian wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 60,000 gals.; dim, 10 x 100; mat., wrt. iron; 2 pump. eng.; cap. day, 1,750,000 gals.; mains, c. i., 7½ m., 4 to 12 in. dia.; 41 hyd.; pres., dom. 40 lbs., f. 90 lbs.; cost, $44,900; wks. owned by Co.

ELIZABETH, p. 95,783; f. area, 9 1-10 sq. m.; merc. bldgs., bk. & wd., 1 to 7 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 stm. eng., 5 auto. pump. eng., 42 c. hand ex., 2 aer. trk., 1 serv. trk., 4 auto. comb. c. & h. wag., 1 auto. aer. comb. h. & l. trk., 2 f. boats, 1 hose reel, 1 auto. f. al. wag., 3 chief's autos., 2 supply wag., 22 hrs.; hose, cot., rub. lined, gd., 16,350 ft.; inf., 5,581 ft.; tot., 21,931 ft.; f. al., Gamewell, 133 bx.; val. equip., $282,482; val. bldg., $162,000; exp. dept., $295,991; tot. mem. 133; pd. full time.

Water Supply—Src., wells, 6 m. bus. cent.; sys., pump to res. & stdp.; res. cap., 200,000,000 gals.; 5 pump. eng., cap. day 29,000,000 gals.; mains, c. i. & cem., 102.59 m., 4 to 24 in. dia.; 544 hyd.; 795 v.; met., 300; 1,800 serv.; pipe, galv. i.; pres., dom. 35 lbs., f. 80 lbs.; cons. day, 1,000,000 gals.; wks. owned by Co.

ENGLEWOOD, p. 11,627; f. area, 2,560 a.; bldgs., bk., stn. & wd., 3 stor.; wd. rfs. not perm.; no fwks. perm. F. dept.—1 auto. comb. eng. & hose wag., 1 c. eng., 8 c. hand ex., 2 h. & l. trk., 1 sinic trk., 3 hose wag., 2 hose reels, 6 hrs.; hose, cot., rub. lined, 7,000 ft.; f. al., Gamewell, 20 bx.; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $24,000; tot. mem. 57, pd. full time 12, pd. part time 45.

Water Supply—Src., from the Hackensack riv. at New Milford; 4 pump. eng., class comp. dup. verti-

cal trip. expansion, cap. day 60,000,000 gals.; mains, c. i., 32.37 m., 4 to 24 in. dia.; 160 hyd.; 411 v.; met., 400; pres., dom. 30 to 70 lbs.; f. 60 to 130 lbs.; wks. owned by Hackensack Water Co.

FAIRVIEW, p. 4,882; f. area, 1 sq. m.; merc. bldgs., bk. & wd., 3 stor.; priv., 2 stor.; wd. rfs. perm.; no fwks & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 motor hose trks., 3 hose carts; hose, cot., rub. lined, gd., 2,800 ft.; inf., 500 ft.; tot., 3,300 ft.; f. al., bell, stm. siren; val. equip., $10,000; tot. mem., 100 vol.

No water supply.

FLEMINGTON, p. 2,590; f. area, 150 a.; merc. bldgs., bk. & wd., 3 stor.; priv., bk. & wd., 3 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 str. with tractor, 1 auto. h. & l. trk., 6 c. hand ex., 1 hose wag., 2 hose car.; hose, cot. rub. lined, gd., 2,600 ft.; f. al., elec., bell & wh. & siren, 30 bx., val. equip., $5,000; val. bldgs., $3,000; exp. dept., $800; tot. mem., 94 vol.

Water Supply—Src., riv. & spr.; sys., grav. & pump to res.; res. cap., 650,000 gals.; pump. eng., cap. day 750,000 gals.; mains, iron, 13¼ m., 4 to 8 in. dia.; 26 hyd.; 200 serv.; pipe, galv. i.; pres., dom. 35 lbs., f. 35 lbs.; cost, $57,000; wks. owned by Co.

FORT LEE, p. 5,751; f. area, 2,500 a.; merc. bldgs., wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 3 hose car., 2 Waterous triple comb. eng., 1 Lafrance triple comb. eng.; hose, cot., rub. lined, gd., 6,500 ft.; f. al., siren, 3 bx.; val. equip., $33,200; val. bldgs., $25,000; exp. dept., $4,000; tot. mem., 140 vol.

Water Supply—Src., supplied by Hackensack Water Co.

FRANKLIN, p. 4,075; fwks. & combt. ord.; causes of f. inv. F. dept.—1 Amer. La France comb. pump & c.; hose, cot., rub. lined, gd., 1,000 ft; f. al., wh.; val. equip., $12,000; val. bldgs., $6,000; exp. dept., $1,120; tot. mem., 45 vol.

Water Supply—Src., pond, 1 m. bus. cent.; sys., pump & grav.; stdp. cap., 152,000 gals.; dim. 20 x 66 ft.; res. cap., 100,000,000 gals.; 2 pump. owned by priv. Co.
eng. centrif., cap. each, 360,000 gals.; mains, c. i., 10 m., 4 to 6 in. dia.; 32 hyd.; pres., dom. & f. 50 to 70 lbs.; cons. per day, 180,000 gals.; wks.

FREEHOLD, p. 4,768; f. area, 700 a.; merc. bldgs., bk. & wd., 3 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 auto. pump. eng., 1 auto. hose wag., 1 c. eng., 2 str., 1 h. & l. trk., 2 hose car.; hose, rub. lined, gd., 2,500 ft.; f. al., Loper; val. equip., $18,000; val. bldgs., $36,000; exp. dept., $1,000; tot. mem., 135 vol.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to stdp. & grav.; stdp. cap., 235,000 gals., dim. 20 x 100; mat. stl.; res. cap., 200,000 gals.; 3 pump. eng., class comp., cap. day 1,800,000 gals.; mains, c. iron, 15 m., 4 to 12 in. dia.; 150 hyd.; 150 v.; met., 500; 1,400 serv.; pipe, w. i.; pres., dom. 40 to 50 lbs., f. 40 to 50 lbs.; cons. day, 600,000 gals.; cost $140,000; cost mtce., $40,000; wks. owned by Borough.

GARFIELD, p. 19,381; f. area, 4 sq. m.; merc. bldgs., bk., 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—3 stm. eng., 1 auto. h. & l. trk., 10 c. hand ex., 1 aer. trk., 1 hose wag.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., telp., 16 bx.; val. equip., $55,000; val. bldgs., $70,000; exp. dept., $10,000; tot. mem., 150 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; 2 stdp., cap. 400,000 gals.; 2 pump. eng., class dup. & comp., cap. day 1,500,000 gals; mains, 16 m., 2 to 12 in. dia.; 160 hyd.; met., 326; 1,368 serv.; pipe, galv. i.; pres., dom., 82 lbs., f. 100 lbs.; wks. owned by borough.

GLASSBORO, p. 2,725; f. area, 3,000 a.; merc. bldgs., wd. & stn., 2½ stor.; priv., wd. & stn., 2½ stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—14 c. ex., 1 auto. comb. c. & h. wag., 1 750-gal. auto. pumper, 1 auto. h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp.; val. equip., $13,000; val. bldgs., $6,000; exp. dept., $1,800; tot. mem., 31; pd. full time, 1; vol. 30.

Water Supply—Src., from Clayton Water Co.; stdp. cap., 156,000 gals.; 70 hyd.; pipe, 15 m.; pres., dom. 60 lbs.. f. 100 lbs.

GLEN RIDGE, p. 4,620; merc. bldgs., wd. & bk., 2½ stor.; priv., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 c. eng., 8 c. hand ex., 1 auto. h. & l. trk.; hose, cot., rub. lined, gd., 2,100 ft.; f. al., Gamewell, 22 bx.; val. equip., $19,192; val. bldgs., $10,000; exp. dept., $12,750; tot. mem. 33, pd. full time 4, pd. part time 1, vol. 28.

Water Supply—Src., Newark.

GLEN ROCK, p. 2,181; merc. bldgs., frame, 2 & 3 stor.; priv., frame, 2 stor.; causes of f. inv. F. dept.—2 motor comb. c. & h. wag.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot. 4,500 ft.; f. al., siren; val. equip., $8,400; val. bldgs., $1,500; exp. dept., $2,000; tot. mem., 18 vol.; undrs. rating, E class.

Water Supply—Src., Ridgewood Water Co.

GLOUSTER, p. 12,162; f. area, 640 a.; merc. bldgs., wd. & bk., 4 stor.; priv., wd., 30 ft. high; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 2 c. eng., 2 comb. c. & h. wag., 1 h. & l. trk.; hose, 2,500 ft.; f. al., bell, 13 bx.; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $4,000; tot. mem., 27, pd. full time 2, vol. 25.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; stdp. cap., 800,000 gals.; dim., 25 x 125 ft.; mat., sheet i.; res. cap., 2,000,000 gals.; 4 pump. eng., cap day 4,000,000 gals.; mains, c. i., 20 m.; dia. 4 to 20 in., 60 lbs.; 200 hyd.; 5 met.; 2,800 serv.; pres., dom. 60 lbs., f. 125 lbs.; cons. per day 1,800,000 gals.; cost, $200,000; cost mtce., $30,000; wks. owned by city.

GUTTENBERG, p. 6,726; f. area, 117 a.; merc. bldgs., wd. & bk., 4 stor.; priv., bk., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 auto. comb. c. & h. wag., 12 c. hand ex., 1 auto. h. & l. trk., 2 auto. hose wag.; hose, cot., rub. lined, gd., 2,200 ft.; f. al., bell; val. equip., $40,000; val. bldgs., $30,000; exp. dept., $800; tot. mem., 150 vol.

Water Supply—Src., Hackensack Riv.; mains, c. i., 5 m., 4 to 36 in. dia.; 50 hyd.; 78 v.; pres., 45 to 70 lbs.; wks. owned by Hackensack Water Co.

HACKENSACK, p. 17,667; f. area, 2,580 a.; merc. bldgs., wd., 3 & 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 3 comb. c. & h. wag., 1 c. eng., 14 c. hand ex., 1 h. & l. trk., 1 aer. trk., 2 hrs., 1 auto. pump. eng.; hose, cot., rub. lined, gd., 7,200 ft.; inf. hose, 200 ft.; tot. 7,400 ft.; f. al., Gamewell, 49 bx.; val. equip., $32,000; val. bldgs., $12,000; exp. dept., $42,500; tot. mem. 44, pd. full time 14, pd. part time 30.

Water Supply—Src., Hackensack Riv., 5 m.; sys., pump to res.; res. cap., 250,000 gals.; 4 pump. eng., cap. day 50,000,000 gals.; mains, c. i., 39 m., 6 to 30 in. dia.; 255 hyd.; 560 v.; met., 2,988; 2,988 serv.; pres., 60 to 110 & f. 60 to 110 lbs.; wks. owned by Hackensack Water Co.

HACKETTSTOWN, p. 2,936; f. area, 2 m.; merc. bldgs., bk & wd., 3 & 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 triple comb. pumper, 1 c. eng., 1 auto. comb. c. & h. wag., 1 auto. h. & l. trk., 1 h. & l. trk., 1 auto. c. hose wag., 2 auto supply wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot., 3,500 ft.; f. al., Gamewell, 18 bx.; val. equip., $25,000; val. bldgs., $10,000; exp. dept., $1,000; tot. mem., 65 vol.

Water Supply—Src., spr. & strm., 1½ m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; cap. main res., 7,000,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 70 hyd.; met., 14; pres., dom. 100 to 110 lbs., f. 100 to 110 lbs.; cost, $80,000; cost mtce., $1,000; wks. owned by town.

HADDONFIELD, p. 5,646; f. area, 800 a.; merc. bldgs., bk., 3 stor.; priv., wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. & h. wag.,4 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 3 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; c., 400 ft.; f. al., bell, 16 bx.; val. equip., $9,500; val. bldgs., $3,000; exp. dept., $600; 50 vol.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; res. cap., 2,000,000 gals.; pump. eng., cap. day 1,500,000 gals.; mains, kalamein & c. i., 4 m., 4 to 10 in. dia.; 41 hyd.; 75 v.; met., 300; 875 serv.; pres., f. 85 lbs.; cost, $110,000; cost mtce., $3,000; wks. owned by Co.

HAMMONTON, p. 6,417; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 hand eng., 2 c. eng., 4 c. hand ex., 2 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 1,100 ft.; rub., gd., 650 ft.; tot. hose, 1,750 ft.; f. al., bell, elec. & telp.; val. equip., $1,850; val. bldgs., $1,800; exp. dept., $300; tot. mem., 42 vol.

Water Supply—Src., 5 deep wells, 2 blocks bus. cent.; sys., dir. pres.; stdp. cap. 115,000 gals.; 2 pump. eng., cap. day 150,000 gals.; mains, c. i., 11 m., 4 to 10 in. dia.; 115 hyd.; 160 met.; 800 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 110 lbs.; wks. owned by city.

HARRISON, p. 15,721; f. area, 1,280 a.; merc. bldgs., stn. & bk., 2 to 6 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 12 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 6,100 ft.; f. al., Gamewell, 23 bx.; val. equip., $13,800; val. bldgs., $4,600; exp. dept., $6,977; tot. mem., 118 vol.

Water Supply—Src., New Jersey Suburban Water Co.; mains, 11 m., 6 to 20 in. dia.; 111 hyd.; met., 1,500; 1,000 serv.; pres., f. 80 lbs.; cost, $42,500; cost mtce., $3,500; wks. owned by Co.

HASBROUCK HEIGHTS, p. 2,895; f. area, 1,280 a.; merc. bldgs., bk. & wd., 2½ stor.; priv., wd., 2½ stor.; wd. rfs. not perm.; fwks. ord.; f. inv. F. dept.—12 c. ex., 1 auto. comb. c. & h. pumper, 1 auto. hose trk., 1 auto. h. & l. with c. tks.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot., 3,500 ft.; f. al., Gamewell, 11 bx.; val. equip., $20,000; exp. dept., $1,500; tot. mem., 60 vol.

Water Supply—Furnished by Hackensack Water Co.

HAWTHORNE, p. 5,135; f. area, 13.5 sq. m.; merc. bldgs., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—4 auto. trks., 1 c. eng., 1 comb. c. & h. wag., 4 c. hand ex., 4 hose wag.; hose, cot., rub. lined, gd., 2,600 ft.; rub. gd., 200 ft.; inf., 150 ft.; tot., 2,950 ft.; f. al., Loc rings., 18 bx.; val. equip., $14,000; val. bldgs., $40,000; exp. dept., $3,000; tot. mem., 150 vol.

Water Supply—Src., wells; 3 pump. eng., cap. per day, 22,000 gals.; 195 hyd.; 172 v.; cost of wks. $125,000; wks. owned by city; undrs. rating, class E.

HIGHTSTOWN, p. 2,674; f. area, 750 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 Amer. La France 750 gal., 1 hose wag., 1 hose reel, 6 c. ex.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., bell & wh.; val. equip., $9,500; val. bldgs., $3,500; exp. dept., $1,000; tot. mem., 30 vol.,

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir.; tower tk., 150,000 gals.; dim. 16 x 25; mat. iron; 2 pump. eng., centrif., cap. day, 750,000 gals. each; mains, iron, 8 m., 4 to 10 in. dia.; 52 hyd.; 100 v.; met., 550; 625 serv.; pipe, i.; pres., dom. 40 to 66 lbs., f. 66 lbs.; cons. day 275,000 gals.; cost, $70,000; cost mtce., $10,000; wks. owned by city.

HOBOKEN, p. 68,166; f. area, 2,715 a.; merc. bldgs., stn. & bk., 1 to 12 stor.; priv., stn. & bk., 1 to 6 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str. with auto. tractor, 5 auto. comb. pump. eng. & hose wag., 6 auto. hose wag. with c. tk., 4 c. eng.; 4 comb. c. & hose wag.; 2 auto. hose wag. with Booster pump, 2 auto. h. & l. trk., 2 c. hand ex., 1 auto. aer. trk., 1 auto. tractor, 2 water towers, 2 chief's autos., 10 pyrene ex.; hose, rub., gd., 16,100 ft.; f. al., Gamewell, 76 bx.; val. equip., $225,000; val. bldgs., $390,375; exp. dept., $404,246; tot. mem. 152; pd. full time.

Water Supply—Src., Hackensack Riv.; sys., pump to res.; 2 res., cap. 80,000,000 gals.; 10 pump. eng., cap. day 172,000,000 gals.; mains, 32.77 m., 4 to 16 in. dia.; 365 hyd.; 526 v.; met., 13,619; 5,500 serv.; pres., 35 to 50 lbs.; cons. day, 6,600,000 gals.; wks. owned by Hackensack Water Co.

IRVINGTON, p. 25,480; bldgs., bk. & wd. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 1 hose wag.; hose, 3,700 ft.; tot. mem., 33, 8 pd. full time, 25 vol.

Water Supply—Src., Commonwealth Water & Light Co., of Summit, N. J.

JAMESBURG, p. 2,052; f. area, 1 m.; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 30 ft. high; wd. rfs. perm. in f. area; fwks. combt. ord.; causes of f. inv. F. dept.—2 hose carts, 1 h. & l. trk., 1 auto. triple comb. pump., chem. & hose wag., 1 comb. c. & h. wag., 4 c. hand ex.; hose, cot., rub. lined, god., 1,500 ft., inf., 500 ft.; tot., 2,000 ft.; f. al., bell, 7 bx.; val. equip, $6,800; val. bldgs., $1,000; exp. dept., $600; tot. mem., 45 vol.

Water Supply—Src., 4 wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap. 90,000 gals.; dim. 65 x 15 ft.; mat., stl.; 1 pump. eng., cap. min., 240 gals.; mains, cem. & c. iron, 5¾ m., 4 to 8 in. dia.; 42 hyd.; 36 v.; 88 met., 318 serv.; pres., dom. & f. 55 lbs.; cons. day, 85,000 gals.; cost, $36,000; wks. owned by Co.

JERSEY CITY, p. 298,103; f. area, 19 sq. m.; merc. bldgs., bk. & wd., 4 to 10 stor.; priv., bk. & wd., 4 & 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 auto. str., 10 h. & l. trks., 10 auto. aer. trk., 6 chief's auto., 8 auto. comb. chem. & hose wag., 14 auto. pump. eng., 33 hose reels; hose, cot., rub. lined, gd., 44,000 ft.; f. al., Gamewell, 366 bx.; exp. dept., $1,198,000; tot. mem 586, pd. full time.

Water Supply—Src., riv., 25 m. bus. cent.; sys., grav.; res. cap., 7,179,000,000 gals.; mains, c. i. & cem., 245 m., 4 to 60 in. dia.; 2,853 hyd.; 4,673 v.; met., 8,474; 37,595 serv.; pipe, lead; pres., dom. & f. 45 to 60 lbs.; cons. day 163 gals. per capita; cost, $7,500,000; cost mtce., $483,000; wks. owned by city.

KEARNY, p. 26,724; f. area, 1,150 a.; merc. bldgs., wd., bk. & conc., 3 to 5 stor.; priv., wd., bk. & conc., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 chief's auto., c. car., 1 auto. trip. comb. pump. eng., 16 c. hand ex., 1 c. eng., 2 h. & l. trk., 2 hose wag., 12 hrs.; hose, cot., rub. lined, gd., 9,300 ft.; inf., 200 ft.; tot. hose, 9,500 ft.; f. al., Gamewell, 36 bx.; val. equip., $27,000; val. bldgs., $59,000; exp. dept., $9,500; tot. mem. 147, pd. full time 2, vol. 145.

Water Supply—Src., Jersey City Water Wks., 18 m. bus. cent.; sys., pump., grav. from Great Notch res. dir.; mains, 32 m., 6 to 30 in. dia.; 325 hyd.; 560 v.; met., 1,900; 2,290 serv.; pipe, lead; pres., dom. 65 to 190 lbs., f. 65 to 190 lbs.; cons. day, 817,200 gals.; wks. owned by town.

KEYPORT, p. 4,415; f. area, 1,280 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 h. & l. trk., 4 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,050 ft.; rub., gd., 400 ft.; inf., 500 ft.; tot. hose, 2,950 ft.; f. al., bell, 8 bx.; val. equip., $8,000; val. bldgs., $16,500, exp. dept., $2,500; tot. mem., 140 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap. 292,760 gals., dim. 90 x 125, mat. iron; 2 pump. eng., class dup. comp., cap. day 750,000 gals.; mains, c. i., 8¾ m., 4 to 12 in. dia.; 102 hyd.; 130 v.; met., 240; 750 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 60 lbs.; cons. day, 175,000 gals.; cost, $62,000; cost mtce., $2,600; wks. owned by city.

LAKEWOOD, p. 3,020; f. area, 2,500 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 c. hand ex., 2 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 1,000 ft.; tot. hose, 2,000 ft.; f. al., wh. & elec., 11 bx.; val. equip., $3,500; val. bldgs., $3,000; exp. dept., $3,000; tot. mem., 65 vol.

Water Supply—Src., 3 artesian wells, spr.; 2.5 m. bus. cent.; sys., pump dir. to main; stdp. cap., 142,000 gals.; 5 pump. eng., stm. & elec., cap. day 5,596,000 gals.; mains, c. i., 43 m., 4 to 12 in. dia.; 145 hyd.; met., 1,065; 999 serv.; pipe,

w. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 850,000 gals.; wks. owned by priv. Co.

LAMBERTVILLE, p. 4,660; f. area, 300 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. trip. comb. wag., 1 comb. ladder trk. & c. auto., 1 motor c. eng., 24 c. hand ex., 1 motor h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 3,500 ft.; in., 150 ft.; tot. hose, 3,650 ft.; f. al., bell & wh.; val. equip., $50,000; val. bldgs., $40,000; exp. dept., $5,000; tot. mem., 180 vol.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., grav.; res. cap., 38,000,000 gals.; 1 pump. eng., cap. 720,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 50 hyd.; 28 v.; met., 12; 250 serv.; pipe, galv. i.; pres., dom. & f. 70 lbs.; cons. day, 300,000 gals.; cost, $72,000; cost mtce., $1,500; wks. owned by Co.

LEONIA, p. 2,979; f. area, 3 sq. m.; merc. bldgs., frame, 2 to 5 stor.; dwellings, 500, 2 stor.; wd. rfs. perm. in f. area (350). F. dept—1 c. eng., 1 c. hand ex., 13 aer. trk., 2 hose wag., 1 hose reel or cart; 2,000 ft. hose; f. al., bell; val. equip., $2,800; tot. mem. 20.

Water Supply—Src., Hackensack Water Co.

LITTLE FALLS, p. 4,025; bldgs., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord., causes of f. inv. F. dept.—3 hose wag., 3 auto., 2 hose reels, 3 chem. eng., 15 hand ex.; 3,000 ft. hose; tot. mem., 75 vol.

Water Supply—Src., well; sys., grav.; 65 hyd.; pres., 126 lbs.

LITTLE FERRY, p. 2,571; f. area, 800 a. F. dept.—1 comb. c. & h. wag.; val. equip., $1,500; val. bldgs., $5,000; exp. dept., $400; tot. mem., 25 vol.

Water Supply—Src., wells; sys., dir. pres., 35 hyd.; mains, 4,000 ft.; pres, dom. 90 lbs., f. 100 lbs.; wks. owned by city.

LODI, p. 8,175. F. dept.—1 La France comb. hose c., 1 h. & l. trk., 1 hose wag.; val. equip., $9,000; exp. dept., $2,700; tot. mem., 90 vol.

Water Supply—Src., wells; sys., grav., cap. per day 45,000 gals.; 126 hyd.; cost of wks., $90,000; wks. owned by Borough.
$2,000; exp. dept., $425; tot. mem., 60 vol.

LONG BRANCH, p. 13,521; f. area, 3,600 a.; merc. bldgs., stn., bk. & wd., 2½ to 5 stor.; priv., stn., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. pump. eng., 2 auto. comb. c. & h. wag., 3 str., 1 h. & l. trk., 14 c. hand ex., 5 hose wag., 20 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 5,000 ft.; inf., 300 ft.; tot. hose, 9,300 ft.; f. al., Gamewell, 48 bx.; val. equip., $40,000; val. bldgs., $32,000; exp. dept., $17,000; tot. mem. 550, pd. full time 19, vol. 531.

Water Supply—Src., spr., 7 m. bus. cent.; sys., pump dir.; 5 pump. eng., cap. day 21,000,000 gals.; mains, c. i., 107 m., 4 to 36 in. dia.; 450 hyd.; 250 v.; met., 600; pres., dom. 60 lbs., f. 70 lbs.; wks. owned by Co.

MADISON, p. 5,523; f. area, 2,060 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. pump. eng., 1 c. hand ex., 1 h. & l. trk., 2 gas pump. eng.; 1 aer. trk.; 1 hose wag., 1 hose reel, 7 hrs.; hose, cot., rub., lined, 2,750 ft.; f. al., elec., bell. & wh.; val. equip., $25,000; val. bldgs., $10,000; exp. dept., $6,000; tot. mem., 100 vol.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 292,525 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, 21 m., 4 to 10 in. dia.; 152 hyd.; 44 v.; met., 550; 775 serv.; pres., f. 95 lbs.; cons. day, 350,000 gals.; cost, $100,000; cost mtce., $8,000; wks. owned by town.

MERCHANTVILLE, p. 2,749; f. area, 12 sq. m.; bldgs., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 2 comb. c. & h. auto., 1 comb. c. & h. pump, 1 hose wag.; 1 hose reel; hose, cot., rub. lined, gd., 2,400 ft.; f. al., bell & siren, 4 bx.; val. equip., $20,000; val. bldgs., $3,500; exp. dept., $1,800; tot. mem., 35 vol.; undrs. rating, third class.

Water Supply—Src., artesian wells, 2 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 445,469 gals.; dim., 25 x 110 ft.; mat., i.; res. cap., 103,640 gals.; 2 stm., 3 elec. pump. eng., cap. day, 3,000,000 gals.; mains, c. iron, 50.57 m., 4 to 12 in. dia.; 207 hyd.; met., 2,096; 2,849 serv.; pipe, galv. iron; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 1,661,403 gals.; cost, $300,000; cost mtce., $20,000; wks. owned by priv. Co.

METUCHEN, p. 3,334; f. area, 1,500 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 6 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,200 ft.; inf., 150 ft.; tot. hose, 3,350 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $15,000; exp. dept., $200; tot. mem., 140 vol.

Water Supply—Src., wells, 7 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 1,500,000 gals.; mat., iron; 2 pump. eng., cap. day 3,000,000 gals.; mains, iron, 44 m., 4 to 12 in. dia.; 95 hyd.; 1,035 serv.; pipe, iron; pres., dom. 70 lbs., f. 70 lbs.; cons. day, 950,000 gals.; wks. owned by Co.

MIDLAND PARK, p. 2,243; f. area, 400 a.; merc. bldgs., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 auto. comb. & hose & ladder trk., 1 h. & l. trk.; 2,000 ft. hose; f. al., wh., 9 bx.; val. equip., $6,000; val. bldgs., $12,000; exp dept., $250; tot. mem., 52 vol.

Water Supply—Src., artesian wells, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 390,000 gals.; dim., 30 x 32; mat., iron; 2 pump. eng.; cap. day, 4,000,000 gals.; mains, c. i., 8 m., 6 to 12 in. dia.; 31 hyd.; 4 met.; 177 serv.; pres., dom. & f. 35 to 100 lbs.; wks. owned by Bergen Water Co.

MILLBURN, p. 4,380; f. area, 4 sq. m.; merc. bldgs., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—2 comb. c. & hose wag., 1 auto. h. & l. trk., 14 hand ex., 2 hose wag.; 3,000 ft. hose; f. al., Gamewell, 8 bx.; val. equip., $25,000; val. bldg., $20,000; exp. dept., $6,000; tot. mem., 36, pd. full time, 2 pd. part time, 1 vol., 33.

Water Supply—Src., stdp., 1 m. bus. cent.; sys., grav.; 80 hyd.; pres., dom. 60 to 172 lbs., f. 60 to 172 lbs.; wks. owned by priv. Co.

MILLTOWN, p. 2,573. F. dept.—1 comb. c. hose and l. motor trk.; 1 hose car, 1 auto.; 4 hand c.; f. al., wh.; vol. 58.

Water Supply—Src., wells; sys., grav. & dir. pres., 1 stdp. cap. 90,000 gals.; pump cap. per day 500,000 gals.; pres., dom. 40 to 65 lbs.

MILLVILLE, p. 14,691; f. area, 1,280 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 hand eng., 12 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hose car., 2 hrs.; hose, cot., rub., gd., 4,500 ft.; inf., 500 ft.; tot. hose, 5,000 ft.; f. al., bell & telp.; val. equip., $10,000; exp. dept., $3,000; tot. mem., 41.

Water Supply—Src., Union Lake & wells, 1 m. bus. cent.; sys., pump to stdp., loc. near station; 3 pump. eng., cap. day 8,500,000 gals.; mains, c. i., 21 m., 3 to 12 in. dia.; 68 hyd.; pipe, galv. i.; pres., dom. 40 lbs., f. 60 lbs.; cons. day, 2,500,000 gals.; wks. owned by priv. Co.

MONTCLAIR, p. 28,810; f. area, 10 sq. m.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 1 to 8 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—18 c. hand ex., 1 auto. h. & l. trk., 1 h. & l. trk., 2 comb. c. & h. wag., 1 auto. trip. comb. c. & h. wag., 14 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., bells & wh., 86 bx.; val. equip., $50,000; val. bldgs., $80,000; exp. dept., $35,000; tot. mem., 58, pd. full time 20, pd. part time 2, vol. 36.

Water Supply—Src., Passaic riv. at Little Falls, 7 m. bus. cent.; sys., dir. & to res., repumped to stdp. & dir.; stdp. cap., 215,000 gals., loc. on First Mountain; res. cap., 150,000,000 gals.; 5 pump. eng., cap. day 9,000,000 gals.; mains, stl. & c. i., 88.62 m., 4 to 24 in. dia.; 647 hyd.; 794 v.; 5,261 met.; 5,261 serv.; pipe, lead & galv. i.; pres., dom. 90 lbs., f. 125 lbs.; cons. day, 1,460,000 gals.; wks. owned by Co.

MOORESTOWN, p. 2,826; f. area, 4 sq. m.;

merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2½ & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; cause of f. inv. F. dept.—40 c. hand ex., 2 h. & l. trk., 1 auto. comb. c. & h. wag., 1 hose wag., 4 hose car.; hose, cot., rub. lined, gd., 2,450 ft.; rub., gd., 200 ft.; tot. hose, 2,650 ft.; f. al., Gamewell, 25 bx.; val. equip., $7,000; val. bldgs., $8,000; exp. dept., $2,500; tot. mem., 150 vol.

Water Supply—Src., artesian wells, 1½ m. bus. cent.; sys., pump to storage tk.; tk. cap., 170,000 gals.; dim., 30 x 35 ft.; mat., stl.; res. cap., 600,000 gals.; 2 pump. eng., elec. & stm.; cap. day, 2,000,000 gals.; mains, cem. & c. iron, 20.76 m., 4 to 10 in. dia.; 101 hyd.; 150 v.; 97 met.; 1,052 serv.; pipe, lead & i.; pres., dom. 45 lbs., f. 45 lbs.; cons. per day, 700,000 gals.; wks. owned by township.

MORRISTOWN, p. 12,548; f. area, 2,560 a.; merc. bldgs., bk. & wd., 2½ to 5 stor.; priv., stn., bk. & wd., 2½ to 3 stor.; frame bldgs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str. in reserve, 1 auto. c. eng., 1 auto. h. & l. trk., 1 auto. hose wag., 2 motor pump. eng.; hose, cot., rub. lined, 7,000 ft.; inf., 1,040 ft.; tot., 8,040 ft.; f. al., bell, wh. & Gamewell, 30 bx.; val. equip., $47,000; val. bldgs., $45,000; exp. dept., $15,000; tot. mem., 250 vol., pd. full time 4, pd. part time 6.

Water Supply—Src., spr., 1 to 3 m. bus. cent.; sys., grav. & pump to res.; res. cap., 40,000,000 gals.; 1 pump. eng., class comp., cap. day 1,500,000 gals.; mains, c. i., 60 m., 4 to 12 in. dia.; 150 hyd.; 650 v.; met., 1,400; 1,600 serv.; pipe, lead & galv. i.; pres., dom. 30 lbs., f. 60 lbs.; cost, $450,000; cost mtce., $600; wks. owned by city.

MT. HOLLY, p. 5,762; f. area, 1,500 a.; merc. bldgs., bk., 2½ & 3 stor.; priv., wd., 2½ & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 8 c. hand ex., 1 h. & l. trk., 2 c. eng., 3 hose car.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 1,500 ft.; tot. hose, 6,000 ft.; f. al., bell & wh.; val. equip., $30,000; val. bldgs., $20,000; tot. mem., 375 vol.; undrs. rating, second class.

Water Supply—Src., creek, ¾ m. bus. cent.; sys., pump to res.; res. cap., 1,250,000 gals.; pump. eng., cap. hour 60,000 gals.; mains, c. i., 14 m., 3 to 12 in. dia.; 70 hyd.; 160 v.; 65 met.; 1,110 serv.; pipe, lead; pres., dom. 40 lbs., f. 43 lbs.; cost, $150,000; cost mtce., $13,350; wks. owned by Co.

NEWARK, p. 414,524; f. area, 23 7-10 sq. m.; merc. bldgs., stn., bk. & wd., 2 to 16 stor.; priv., stn., bk. & wd., 2 to 5 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—5 stm. eng. with tractor, 16 str., 1 auto. gas elec. aer. trk., 6 hose wag., 18 auto. pump., 4 auto c. hose car, 3 comb. wag. with tractor, 4 city trks. with tractors, 1 f. boat with pumps., 17 comb. wag.; c. & h. wag., 80 c. hand ex., 7 h. & l. trk., 3 aer. trk., 1 water tower with tractor; 14 chief's auto., 1 auto. hauling & wrecking trk., 2 horse drawn city trk., 1 thawing apparatus, 1 repair dept. auto., 1 telg. dept. auto., 1 supply wag., 1 auto. res. & supply wag., 1 searchlight car., 18 exercise wag., 7 chief's buggies, 160 hrs.; hose, cot., rub. lined, 57,000 ft.; f. al., Gamewell, 363 bx.; val. equip., $791,567; val. bldgs., $656,255; exp. dept., $659,366; tot. mem., 785; pd. full time.

Water Supply—Src., riv., 25 m. bus. cent.; sys., grav.; 5 res. cap. 10,551,000,000 gals.; mains, c. i. & stl., 472.4 m., 4 to 60 in. dia.; 3,759 hyd.; 6,591 v.; met., 46,543; 63,080 serv.; pipe, lead; pres., dom. 25 to 75 lbs., f. 100 to 160 lbs.; cons. day 44,000,000 gals.; cost, $24,135,397; cost mtce., $866,151; wks. owned by city.

NEW BRUNSWICK, p. 32,779; f. area, 5¼ sq. m.; merc. bldgs., bk., stn. & wd., 2 & 3 stor.; priv., bk., stn. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 str., 4 auto. trip. comb. c. & h wag., 16 c. hand ex., 2 h. & l. trk., 1 auto. h. & l. trk., 1 supply wag., 3 comb. c. wag., 21 hrs., 3 chief's car.; hose, cot., rub. lined, 6,300 ft.; rub., gd., 2,200 ft.; inf. hose, 400 ft.; f. al., Gamewell, 59 bx.; val. equip., $60,000; val. bldgs., $50,000; exp. dept., $70,000; tot. mem, 42, pd. full time 42.

Water Supply—Src., brooks, 2 m. bus. cent.; sys., pump to res.; res. cap., 15,000,000 gals.; 3 pump. eng., cap. day 13,000,000 gals.; mains, iron, 50 m., 4 to 20 in. dia.; 281 hyd.; 739 v.; met., 538; 3,523 serv.; pipe, galv. i.; pres., dom. 12 to 54 lbs., f. 12 to 54 lbs.; cons. day, 2,386,400 gals.; cost, $606,875; cost mtce., $14,556.40; wks. owned by city.

NEWTON, Sussex Co., p. 4,125; merc. bldgs., bk., 2 to 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. pumper., 1 str., 8 c. hand ex., 1 h. & l. trk., 2 auto. comb. c. & h. wag., 4 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; inf., 500 ft.; tot., 3,000 ft.; f. al., Gamewell, 22 bx.; val. equip., $10,000; val. bldgs., $15,000; exp. dept., $1,200; tot. mem., 144 vol.

Water Supply—Src., lake, 9.8 m. bus. cent.; sys., grav.; res. cap., 6,000 gals.; mains, c. i., 50 m., 2 to 12 in. dia.; 116 hyd.; 573 met.; 1,089 serv.; pipe, galv. i.; pres., dom. & f. 126 lbs.; cons. day, 681,000 gals.; cost, $210,000; cost mtce., $8,000; wks. owned by town.

NORTH BERGEN (includes New Durham), p. 23,344; f. area., 8,960 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; shingle & tin rfs. perm. in f. limits; dwellings, bk. & wd., 2 stor.; no fwks. ord. F. dept.—1 hand eng., 2 h. & l. trk., 8 c. ex., 6 hose car., 1 hose wag.; hose, cot., gd., 5,800 ft.; bell al.; val. equip., $6,600; val. bldgs., $7,000; exp., $2,435; tot. mem., 250 vol.

Water Supply—Src., Hackensack Riv.; sys., dir. pres.; mains, c. i., 34 m., 3 to 36 in. dia.; 182 hyd.; 479 v.; pres., 40 to 70 lbs.; wks. owned by Hackensack Water Co.

NORTH PLAINFIELD, p. 6,916; merc. bldgs., bk. & wd. F. dept.—1 str., 4 c. hand eng., 1 h. & l. trk., 2 hose car., 2 hrs.; hose, 2,400 ft.; f. al., elec., bell; tot. mem., 15, pd. full time 2, vol. 13.

Water Supply—Src., wells; sys., pump; mains, c. i., 16 m., 4 to 12 in. dia.; 102 hyd.; 800 met.; 1,600 serv.; pipe, lead & galv. i.; pres., dom. & f. 70 lbs.; wks. owned by priv. Co.

NUTLEY, p. 9,421; f. area, 640 a.; merc. bldgs., wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept. 2 comb. c. & h. wag., 6 c. hand ex., 2 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 26 bx.; val. equip., $15,000; val. bldgs., $10,000; exp. dept., $4,500; tot. mem., 52 vol.

Water Supply—Src., East Jersey Water Co., 6.5 m. bus. cent.; sys., grav., res. cap. 151,000,000 gals.; 7 pump. eng., cap. 82,000,000 gals. day; mains; c. i., 31.1 m., 4 to 8 in. dia.; 236 hyd.; 228 v.; met., 2,040; 2,040 serv.; pipe, galv. i.; pres., dom. & f. 90 lbs.; cons. day, 305,000 gals.; cost, $160,000; mtce., $16,000; wks. owned by town.

OCEAN CITY, p. 2,512 f. area, 550 a.; merc. bldgs., bk. stn. & wd., 1 to 5 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept. —1 str. with auto. tractors, 2 auto. comb. c. & h. wag, 1 chief's auto., 2 hand c. eng., 12 c. hand ex., 1 auto. aer. trk., 3 hose car., 1 hose wag., 2 triple comb.; hose, cot., rub. lined, gd., 4,750 ft.; inf., 2,000 ft.; tot. hose, 6,750 ft.; f. al., Gamewell, elec., 22 bx.; val. equip., $60,000; val. bldgs., $10,000; exp. dept., $22,000; tot. mem., 151, pd. full time 11, vol. 140.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 188,000 gals.; dim., 16 ft. x 130 ft.; mat., stl.; res. cap., 55,000 gals.; 3 pump. eng., cap. day, 5,600,000 gals.; mains, writ. & c. i., 35 m., 1 to 24 in. dia.; 118 hyd.; met., 2,700; 3,350 serv.; pipe, galv. & wrt. i.; pres., dom. & f., 47 lbs.; cons. per day, 300,000 to 1,600,000 gals.; wks. owned by priv. Co.

OCEAN GROVE, p. 3,050; f. area, 1,940 a.; merc. bldgs., stn., bk. & wd., 5 stor.; priv., stn., bk. & wd., 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. c. & h. wag., 12 c. hand ex., 1 auto. aer. h. & l. trk., 2 triple comb.; hose, cot., rub. lined, gd., 5,000 ft.; rub., gd., 800 ft.; tot. hose, 5,800 ft.; f. al., Gamewell, 16 bx.; val. equip., $35,000; val. bldgs., $30,000; exp. dept., $7,000; tot mem., 110 vol.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 430,000 gals.; pump. eng., cap. day 1,500,000 gals.; mains, 13½ m., 4 to 12 in. dia.; 60 hyd.; 15 v.; 1,500 serv.; met., 1,400; pres., dom. 25 lbs.; cons. day, 200,000 gals. in winter.

1,000,000 gals. in summer; cost, $95,000; cost mtce., $4,500; wks. owned by Co.

ORANGE, p. 33,268; f. area, 2¼ a.; merc., bldgs., bk., 2½ to 5 stor.; priv., wd., 2 & 4 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. eng., 3 auto. comb. c. & h. wag., 2 auto. h. & l. trk. with 40 gal. tk.; 1 hose wag., 2 chief's auto., 16 c. hand ex.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 51 bx.; val. equip., $56,940; val. bldgs., $90,000; exp. dept., $83,353; tot. mem. 41, pd. full time 41.

Water Supply—Src., riv., 7 m. bus. cent.; sys., grav., pump dir. & grav.; res. No. 1 cap., 280,000,000 gals., No. 2 cap. 6,000,000 gals., loc. near Northfield Ave., W. O.; 2 pump. eng. class comp. dup., cap. day 6,000,000 gals.; mains, c. i., 52 m., 4 to 24 in. dia.; 380 hyd.; 450 v.; met., 4,800; 4,500 serv.; pipe, galv. i. & lead; pres., dom. & f. 76 to 130 lbs.; cons. day, 6,000,000 gals.; cost, $900,000; cost mtce., $10,000; wks. owned by city.

PALISADES PARK, p. 2,633; f. area, 1 sq. m. merc. bldg. bk. 2 & 3 stor.; priv., wd. & cem., 2 stor.; wd. rfs. not perm. in area; fwks. & combt. ord. F. dept.—2 c. eng., 4 c. hand ex.; 1 h. & l. trk.; 3 hose car.; 3,000 ft. hose; f. al., horns & rings; exp. dept., $1,000; tot. mem., 55 vol.

Water Supply—Src., well; sys., dir. pres.; pres., 70 lbs.

PALMYRA, p. 2,845; f. area, 640 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,000 ft; f. al., telp.; val. equip., $4,500; val. bldgs., $2,500; exp. dept., $300; tot. mem., 50 vol.

Water Supply—Src., spr. & wells; sys., pump to stdp.; stdp. cap., 75,000 gals.; pump. eng., cap. day 2,000,000 gals.; mains, 10 m., 4 to 8 in. dia.; 60 hyd.; 51 v.; 430 serv.; pres., f. 50 lbs.

PASSAIC, Passaic Co., p. 63,841; f. area, 3½ m.; merc. bldgs., bk., wd. & stn., 1 to 6 stor.; priv., wd., bk & stn., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 auto. str., 6 auto. comb. c. & h. wag., 1 auto. comb. pump. eng. & hose wag., 1 triple comb. pumper, 3 auto. h. & l. trk., 1 auto. aer. trk., 3 auto. supply wag., 3 chief's autos.; hose, cot., rub. lined, gd., 13,000 ft.; f. al., Gamewell, 111 bx.; val. equip., $75,000; val. bldgs., $130,000; exp. dept., $192,000; tot. mem., 92, pd. full time.

Water Supply—Src., Paterson sys., 8 m. bus. cent.; sys., pump dir.; res. cap., 153,000,000 gals.; 4 pump. eng., cap. day 50,000,000 gals.; mains, iron & cem., 84.95 m., 6 to 20 in. dia.; 736 hyd.; met., 6,767; 9,270 serv.; 984 v.; pipe, lead & iron; pres., dom. 25 to 95 lbs., f. 120 lbs.; cons. day, 7,000,000 gals.; cost, $750,000; cost mtce., $10,000; wks. owned by priv. Co.

PATERSON, p. 135,875; f. area, 5,600 a.; merc. bldgs., stn., bk. & wd., 2 to 8 stor.; priv., stn., bk. & wd., 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—10 str., 2 auto. eng., 1 c. eng., 1 auto. c. eng., 3 auto. comb. c. & h. wag., 2 comb. c. & h. wag., 1 auto. aer. trk., 1 comb. h. & l. trk., 30 c. hand ex., 1 aer. trk., 6 hose wag., 3 chief's auto., 2 chief's wag., 1 fuel wag., 1 auto. supply wag., 1 supply wag., 7 exercise wag., 42 hrs.; hose, cot., rub. lined, gd., 22,500 ft.; inf., 700 ft.; tot. hose, 23,200 ft.; f. al., Gamewell, 185 bx.; val. equip., $165,000; val. bldgs., $151,000; exp. dept., $183,000; tot. mem., 145, pd. full time.

Water Supply—Src., riv., 5 m. bus. cent.; sys., pump to res. & dir.; res. cap., 150,000,000 gals.; 6 pump. eng., cap. day 62,000,000 gals.; mains, c. i. & stl., 158 m., 6 to 42 in. dia.; 1,544 hyd.; 3,440 v.; met., 14,053; 17,826 serv.; pres., dom. 40 to 70 lbs., f. 95 lbs.; cons. day, 63,000,000 gals.; wks. owned by Co.

PAULSBORO, p. 4,352; f. area, 720 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 8 c. hand ex., 2 auto. comb. c. & h. trk., 1 hose wag., 2 hose reels, 1 pump 500 gals., 2 hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & siren; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $250; tot. mem., 87 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir. to mains; stdp. cap., 87,000 gals., dim. 12 x 100, mat. stl.; 2 pump. eng., class trip., daily cap., 900,000 gals.; mains, cast iron, 9.16 m., 4 to 8 in. dia.; 69 hyd.; 31 v.; 5 met.; 771 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 40 to 140 lbs.; cons. day, 166,000 gals.; cost, $56,200; cost mtce., $966; wks. owned by Co.

PENNS GROVE, p. 6,060; f. area, 640 a.; merc. bldgs., bk. & wd., 4 stor.; priv. wd.; wd. rfs. perm.; causes of f. inv. F. dept.—1 auto. pump. eng., 2 comb. c. & hose wag., 1 c. eng., 5 c. hand ex., 1 hose car.; hose, cot., rub. lined, 1,400 ft.; inf., 650 ft.; tot. 2,150 ft.; f. al., siren; val. equip., $15,500; exp. dept., $1,500; tot. mem. 50; pd. full time 2, vol. 51.

Water Supply—Wells & lake, 4 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals., dim. 12 x 110, mat. stl.; 3 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 11 m., 4 to 8 in. dia.; 83 hyd.; 40 v.; met., 450; 240 serv.; pipe, galv. i.; pres., dom. 55 lbs., f. 130 lbs.; cons. day, 100,000 gals.; cost, $135,000; wks. owned by priv. Co.

PERTH AMBOY, p. 41,707; f. area, ½ m.; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., stn. & bk., 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—3 str., 3 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 1 hose reel, 3 comb. c. & h. wag., 1 chief's wag., 19 hrs.; hose, cot., rub. lined, gd., 7,300 ft.; f. al., Gamewell, 37 bx.; val. equip., $70,000; val. bldgs., $22,500; exp. dept., $2,500; tot. mem. 239, pd. full time 13, vol. 226.

Water Supply—Src., wells, 10 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 750,000 gals., loc. on high elevation; 1 stdp. loc. on Ernston Hill, cap. 135,000 gals.; 6 pump. eng., class centrif. comp. triple, expansion & cross comp.; cap. day, 53,000,000 gals.; mains, c. i., 65.52 m., 2 to 30 in. dia.; 362 hyd.; 530 v.; 5,377 serv.; met., 4,454; pipe, galv. i.; pres., dom. 40 lbs., f. 70 lbs.; cons. day, per capita, 120 gals.; cost, $1,618,179; wks. owned by city.

PHILLIPSBURG, p. 16,923; f. area, 1,600 a.; merc. bldgs., bk. & wd., 3 to 4 stor.; priv., wd., 3 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 1 c. eng., 1 comb. c. & h. wag., 12 c. hand ex., 1 h. & l. trk., 5 hose car.,5 hrs.; hose, cot., rub. lined, gd., 4,700 ft.; f. al., Gamewell, 25 bx.; val. equip., $7,900; val. bldgs., $3,000; exp. dept., $3,300; tot. mem., 180 vol.

Water Supply—Src., wells; 1½ m. bus. cent.; sys., pump to res.; conc. res. cap., 8,000,000 gals.; 2 pump. eng., cap. day, 12,000,000 gals. each; mains, c. i., 24 m., 4 to 24 in. dia.; 125 hyd.; 165 v.; met., 213; 3,100 serv.; pipe, c. i.; pres., dom. & f., 25 to 110 lbs.; cons. per day, 2,200,000 gals.; wks. owned by Co.

PITMAN, p. 3,385. F. dept.—1 c. eng., 18 hand c.

Water Supply—Dir. pres.; 2 stdp., cap. per day 125,000 gals.; supply pump cap. day 410,000 gals..

PLAINFIELD, p. 27,700; f. area, 3,840 a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. pump. eng., (1 str., 1 aer. trk. in reserve), 2 hose wag., 2 auto. comb. c. & h. wag., 12 c. hand ex., 2 chief's auto., 10 hrs., 1 city service trk., 1 tractor comb. chem. & hose, 1 triple comb. pump. chem. & hose; hose, cot., rub. lined, gd., 9,600 ft.; f. al., Gamewell, 62 bx.; val. equip., $65,000; val. bldgs., $44,000; exp. dept., $70,763.41; tot. mem. 26, pd. full time; undrs. rating, second class.

Water Supply—Src., wells, 1¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 1,250,000 gals.; res. cap., 9,000,000 gals.; 3 pump. eng., class vertical comp. dup., cap. day 18,000,000 gals.; mains, c. i., 64.31 m., 4 to 24 in. dia.; 410 hyd.; met., 843; 6,000 serv.; pipe, lead & galv. i.; pres., dom. & f. 75 lbs.; cons. day, 6,000,000 gals.; wks. owned by priv. Co.

PLEASANTVILLE, p. 5,887; f. area, 2,500 a.;

merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 & 2½ stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & hose wag., 8 c. hand ex., 1 h. & l. trk., 1 hose car.; hose, cot., rub lined, gd., 2,000 ft.; inf., 500 ft.; tot., 2,500 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $15,000; exp. dept., $4,000; tot. mem. 56, pd. full time 3, vol. 53; unders. rating, fourth class.

POMPTON LAKES, p. 2,008; f. area, 400 a.; merc. bldgs., wd. & stn., 2 stor.; priv., stn. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. eng., 1 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 3,300 ft.; f. al., Loper, 16 bx.; val. equip., $6,000; val. bldgs., $18,000; exp. dept., $3,000; tot. mem. 50; pd. part time 5, vol. 50; undrs. rating, E class.

Water Supply—Src., 2 wells, 2 m. bus. cent.; sys., pump dir.; res. cap., 5,000,000 gals.; 2 pump. eng., cap. day 900,000 gals.; mains, c. i., 9 m., 6 to 12 in. dia.; 90 hyd.; 160 v.; 200 met.; 200 serv.; pipe, c. i.; pres., dom. 30 lbs., f. 90 lbs.; cons. day, 100,000 gals.; cost, $85,000; cost mtce., $5,000; wks. owned by city.

PRINCETON, p. 5,917; merc. bldgs., wd. & bk., 2 to 5 stor.; priv., stn., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; combt. ord. F. dept.—1 str., 1 c. eng., 1 auto. h. & l. trk., 1 h. & l. trk., 12 c. hand ex., 1 aer. trk., 6 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 22 bx.; val. bldgs., $13,000; exp. dept., $12,000; tot. mem., 150 vol.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to res.; stdp. cap., 535,000 gals., loc. within borough limits; res. cap., 250,000 gals.; 2 pump. eng., class dup., cap. day 2,000,000 gals.; mains, c. i., 18½ m., 4 to 16 in. dia.; 105 hyd.; 75 v.; met., 1,605; 1,330 serv.; pipe, galv. i.; pres., dom. 45 to 70 lbs., f. 35 to 70 lbs.; cons. day, 475,526 gals.; wks. owned by priv. Co.

PROSPECT PARK, p. 4,292; f. area, 100 a. F. dept.—Motorized trk.; val. equip., $10,000; val. bldgs., $7,000; tot. mem., 60 vol.

Water Supply—Src., Passaic Water Co.; wks. owned by Co.

RAHWAY, p. 11,042; f. area, 50 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. str., 1 comb. c. & h. wag., 1 tractor drawn h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 6,250 ft.; f. al., Gamewell, 18 bx.; val. equip., $25,000; val. bldgs., $20,000; exp. dept., $20,000; tot. mem., 100 vol.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump dir. to stdp. or mains; stdp. cap., 460,000 gals.; 4 pump. eng., cap. day 9,000,000 gals.; mains, cem. & iron, 19.2 m., 4 to 12 in. dia.; 190 hyd.; 222 v.; met., 180; 1,789 serv.; pipe, lead; pres., dom. 45 lbs., f. 60 lbs.; cons. day 2,000,000 gals.; cost, $250,000; cost mtce., $23,000; wks. owned by city.

RAMSEY, p. 2,090. F. dept.—2 c. eng., 1 h. & l. trk.; tot. mem., 45 vol.

Water Supply—Src., artesian wells, 2 m. bus. cent.; res. cap., 1,250,000 gals.; 2 pump. eng., class triplex; cap. per day, 120,000 gals.; mains, c. i., 11¼ m., 4 to 10 in. dia.; 111 hyd.; 457 met., pres., dom. 80 lbs.; cons. per day, 100,000 gals.; cost, $122,232; cost mtce., $4,100; wks. owned by borough.

RARITAN, p. 4,457; f. area, 1½ sq. m.; merc. bldgs., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. hose, c. h. & l. wag., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,000 ft.; f. al., Gamewell, 6 bx.; val. equip., $4,500; val. bldgs., $8,000; tot. mem., 50 vol.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 520,000 gals.; dim., 25 ft. x 155 ft.; mat., iron; 3 pump. eng., cap. day, 8,000,000 gals.; mains, iron, 25 m., 2 to 36 in. dia.; 139 hyd.; met., 40; 2,000 serv.; pipe, iron; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 2,500,000 gals.; cost, $360,237; wks. owned by Co.

RED BANK, p. 9,251; f. area, 1,000 a.; merc. bldgs., stn. & bk., 2 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 3 c. eng., 1 combt. c. & hose wag., 1 h. & l. trk., 4 hose wag., 8 hose carts & car., 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 500 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 26 bx.; val. equip., $46,000; val. bldgs., $36,000; exp. dept., $9,000; tot. mem., 250 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res.; res. cap., 820,000 gals.; pump. eng., cap. day 1,200,000 gals.; mains, c. i., 13 m., 4 to 10 in. dia.; 163 hyd.; 46 v.; met., 1,340; 843 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 45 lbs.; cost, $140,000; cost mtce., $4,125; wks. owned by city.

RIDGEFIELD PARK, p. 8,575; f. area, 600 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. wag., 3 c. hand ex., 2 h. & l. trk., 1 La France pump. eng.; hose, cot., rub. lined, gd., 6,000 ft.; rub., gd., 2,000 ft.; inf., 2,000 ft.; tot., 10,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $45,000; val. bldgs., $25,000; exp. dept., $10,000; tot. mem., 120 vol.

Water Supply—Src., Hackensack Riv.; sys., dir. pres.; mains, c. i., 18 m., 6 to 36 in. dia.; 102 hyd.; 262 v.; 1,600 met.; 1,600 serv.; pres., dom. 50 lbs., f. 65 lbs.; wks. owned by Hackensack Water Co.

RIDGEWOOD, p. 7,580; f. area, 4,800 a.; merc. bldgs., wd. & bk., 2½ & 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 c. eng., 12 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., elec. 31 bx.; val. equip., $17,000; val. bldgs., $20,000; tot. mem., 35 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 440,000 & 635,000 gals., dim. 50 x 30; mat., iron, & 1 stdp., dim. 60 x 30; 4 pump. eng., class comp., cap. day 4,500,000 gals.; mains, c. i., 34.9 m., 4 to 12 in. dia.; 160 hyd.; 212 v.; met., 50; 2,600 serv.; pipe, iron; pres., dom. 75 to 90 lbs., f. 75 to 90 lbs.; cost, $125,000; wks. owned by city.

RIVERSIDE, p. 4,010; f. area, 600 a.; merc. bldgs., stn., bk. & wd., 2 to 5 stor.; priv., stn., bk. & wd., 2 to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. hose wag., 1 trip. chem. motor; 4 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,700 ft.; rub., gd., 2,700 ft.; tot. hose, 2,700 ft.; f. al., Gamewell; 7 bx.; val. equip., $18,000; val. bldgs., $15,000; exp. dept., $900; tot. mem., 46 vol.

Water Supply—Src., wells; stdp.

RIVERTON, p. 2,341; f. area, 1 m. sq.; merc. bldgs., bk. & wd., 2 stor.; priv., wd. & bk., 2 stor.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h trk., 1 c. eng., 5 c. hand ex., 1 h. & l. trk., 750 gal. pumper; hose, cot., rub. lined, gd., 2,100 ft.; rub., gd., 500 ft.; tot., 2,600 ft.; f. al., telp. & elec., 9 bx.; val. equip., $21,000; val. bldgs., $10,000; tot. mem., 50 vol.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp., 2 stdp. cap., 574,323 gals.; 3 pump. eng., cap. day 5,000,000 gals.; mains, cem. & iron, 28.73 m., 4 to 16 in. dia.; 139 hyd.; 9 met.; 1,050 serv.; pipe, iron & cem.; pres., dom. 55 lbs., f. 57 lbs.; cons. day, 400,000 gals.; wks. owned by priv. Co.

ROCKAWAY, p. 2,655; merc. bldgs., bk. & wd. F. dept.—1 comb. auto. c. & h. trk. combined, 2 hose car., 6 c. hand ex., 1 auto. comb. h. & l. trk. & hose wag.; hose, cot., rub. lined, gd., 1,700 ft.; f. al., telp. & wh.; tot. mem., 42 vol.

Water Supply—Src., 2 wells & brook, ¼ m. bus. cent.; sys., grav. & pump.; res. cap., 610,000 gals.; 1 pump. eng., cap. day 259,200 gals.; mains, c. i., 5 m., 4 to 10 in. dia.; 61 hyd.; 30 v.; 290 met.; 340 serv.; pipe, galv. & lead; pres., dom. 100 lbs., f. 115 lbs.; cons. day, 50,000 gals.; cost, $80,000; cost mtce., $2,500; wks. owned by city.

ROOSEVELT, p. 5,025. F. dept.—See Carteret.

Water Supply—30 hyd.; pres., dom. 85 lbs., f. 85 lbs.

ROSELLE, p. 5,737; f. area, 1 sq. m.; merc.

bldgs., bk., stn. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 2 hose car., 2 hrs., 1 auto. comb. pump. eng.; hose, cot., rub. lined, gd., 2,400 ft.; rub., gd., 800 ft.; inf., 150 ft.; tot. hose, 3,350 ft.; f. al., telp. & bell, 16 bx.; val. equip., $13,500; val. bldgs., $2,000; exp. dept., $2,000; tot. mem. 35, pd. full time 2, pd. part time 13, vol. 20.

Water Supply—Src., Plainfield Water Co.; sys., grav.; 42 hyd.; pres., dom. 70 to 90 lbs., f. 70 to 90 lbs.; wks. owned by Co.

RUTHERFORD, p. 9,497; f. area, 580 a.; merc. bldgs., bk. & wd., 4 stor.; priv., wd., bk. & stn., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—2 comb. c. & h wag., 8 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 hose car., 6 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; rub. gd., 600 ft.; f. al., Gamewell, 29 bx. (2 in reserve); val. equip., $25,000; val. bldgs., $18,000; exp. dept., $6,500; tot. mem. 65, pd. full time 2, vol. 66.

Water Supply—Src., Hackensack Riv.; sys., pump to res.; res. cap., 250,000 gals.; pump. eng., cap. day 500,000 gals.; mains, c. i., 22 m., 2 to 12 in. dia.; 83 hyd.; 283 v.; pres., 35 to 55 lbs.; wks. owned by Hackensack Water Co.

SALEM, p. 7,435; f. area, 800 a.; merc. bldgs., wd. & bk., 2 to 4 stor.; priv., wd., 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 c. eng., 6 c. hand ex., 1 h. & l. trk., 4 hose carts, 3 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., bell, wh. & telp.; val. equip., $13,000; val. bldgs., $20,000; exp. dept., $437; tot. mem., 200 vol.; undrs. rating, first class.

Water Supply—Src., wells, pond, 3 m. bus. cent.; sys., pump to stdp.; stdp. cap. 500,000 gals.; dim. 130 ft. x 25 ft.; mat., stl.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. iron, 12½ m., 4 to 12 in. dia.; 101 hyd.; 48 v.; 8 met.; 800 serv.; pipe, w. i.; pres., dom. 30 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $150,000; cost mtce., $10,500; wks. owned by city.

SAYREVILLE, p. 8,000; f. area, 23,040 a. F. dept.—1 Amer. Lafrance comb. pump & c., 1 c. & h.; val. equip., $10,000; tot. mem., 70, pd. part time & vol.

Water Supply—Src., Perth Rmboy, 5 m. bus. cent.; stdp. cap., 100,000 gals.; mains, c. i., 11 m., 4 to 10 in. dia.; 50 hyd.; pres., dom. 80 lbs., f. 120 lbs.; cost, $70,000; wks. owned by city of Perth Amboy.

SECAUCUS, p. 5,423; bldgs., wd. F. dept.—1 h. & l. trk., 2 hose car.; hose, 2,000 ft.; f. al., bell; tot. mem., 50.

Water Supply—From Hackensack Water Co.

SOMERVILLE, Somerset Co., p. 6,718; f. area, 2,560 a.; merc. bldgs., bk. & wd., 4 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 auto. comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 hrs, 1-750 gal. eng.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 21 bx.; val. equip., $22,000; val. bldgs., $25,000; exp. dept., $8,000; tot. mem., 180, pd. full time 1, pd. part time 2, vol. 177.

Water Supply—Src., riv.; 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 850,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 25 m., 3 to 36 in. dia.; 140 hyd.; met., 50; 1,870 serv.; pipe, lead & iron; pres., dom. 80 lbs., f. 100 lbs.; cons. day, 1,500,000 gals.; cost, $377,063; cost mtce., $33,702; wks. owned by Co.

SOUTH AMBOY, p. 7,897; f. area, 1,280 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. pump. eng., 3 c. eng., 12 c. hand ex., 1 h. & l. trk., 2 f. boats, 2 hose car., 1 hose wag., 2 hrs.; hose, cot., rub. lined. gd., 2,000 ft.; rub. gd., 400 ft.; inf., 200 ft.; tot. hose, 2,600 ft.; f. al., Gamewell, 16 bx.; val. equip., $15,000; val. bldgs., $18,000; tot. mem., 180 vol.

Water Supply—Src., from Perth Amboy, 4 m. bus. cent.; sys., pump to stdp.; stdp. cap., 180,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, c. i., 9 m., 4 to 12 in. dia.; 94 hyd.; met., 35; 600 serv.; pres., dom. 10 lbs., f. 60 lbs.; cost, $40,000; wks. owned by borough.

SOUTH ORANGE, p. 7,274; f. area, 2,560 a.; merc. bldgs., wd., bk. & stn., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 1 Stutz 750 gal. triple comb. pumper; hose, linen, rub. lined, gd., 2,600 ft.; inf., 200 ft.; tot. hose, 2,800 ft.; f. al., bell; val. equip., $4,500; val. bldgs., $2,000; tot. mem., 36 vol.

Water Supply—Src., wells, 7 m. bus. cent.; sys., pump to stdp.; water purchased from Essex Union Water & Light Co.; mains, iron, 20 m., 4 to 10 in. dia.; 118 hyd.; 160 v.; met., 692; 754 serv.; pipe, lead; pres., dom. 120 lbs., f. 120 lbs.; cons. day, 233,512 gals.; cost, $61,800; cost mtce., $2,962; wks. owned by village.

SOUTH RIVER, p. 6,596; f. area, 2 sq. m.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 10 c. hand ex., 2 hose reels, 1 f. eng. with 250 gal. pumper, 1 comb. c. & h. wag., 1 h. & l. trk.; hose, cot., rub., gd., 1,500 ft.; rub., gd., 100 ft.; tot., 1,600 ft.; f. al., bell & Gamewell, 19 bx.; (2 ordered); val. equip., $15,000; val. bldgs., $2,500; exp. dept., $1,440; tot. mem., 35 vol.

Water Supply—Src., riv., wells, cisterns in bus. cent.; sys., pump to stdp.; stdp. cap. 225,000 gals.; 2 pump. eng., class centrif., cap. day 1,785,600 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 68 hyd.; 850 met.; 725 serv.; pres., dom. 70 lbs., f. 90 lbs.; cons. day 122,000 gals.; wks. owned by borough.

SUMMIT, p. 10,174; f. area, 1,300 a.; merc. bldgs., stn. & bk., 2 & 3 stor.; priv., stn. & wd., 2 & 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 auto. comb. c. hose wag. & pump, 1 auto. h. & l. trk., 1 hose reel, 3 sleighs; hose, cot., rub. lined, gd., 6,500 ft.; rub., gd., 500 ft.; tot. hose, 7,000 ft.; f. al., Gamewell, 30 bx., 12 auxiliary bx.; val. equip., $25,000; val. bldgs., $45,000; exp. dept., $7,500; tot. mem., 125 vol.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to res. & stdp.; 2 stdp.; stdp. No. 1, cap. 234,000 gals.; stdp. No. 2, cap. 65,000 gals.; 2 res.; res. No. 1, cap. 1,000,000 gals. loc. near stdp.; res. No. 2, cap. 250,000 gals.; 8 pump. eng., class trip. expan. & comp., cap. day, 9,875,000 gals.; mains, c. i., 167 m., 4 to 24 in. dia.; 1,073 hyd.; 1,100 v.; 11,000 met.; 11,700 serv.; pipe, lead & galv. i.; pres., dom. & f. 20 to 200 lbs.; cons. day, 3,500,000 gals.; wks. owned by Commonwealth Water Co.

TEANECK, p. 3,260; f. area, 7 sq. m. F. dept.—1 American-La France triple comb. c. & hose auto. trk. with pump; 3 auto. comb. c. & hose wags.; val. equip., $25,000; exp. dept., $8,000; tot. mem., 100; pd. full time, 1; pd. part time, 3; vol. 96.

Water Supply—Src., Hackensack Water Co.; hyd., 80; v., 141; mains, 77,360 ft.; pres., f. 50 lbs.

TENAFLY, p. 5,650; f. area, 3,000 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 1 auto. comb. pump eng., 1 hose wag.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., elec. siren & bell; val. equip., $10,000; val. bldgs., $11,000; exp. dept., $400; tot. mem., 32 vol.

Water Supply—Src., Hackensack Water Co.; mains, 6½ m.; 82 hyd.; 44 v.; pres., 25 to 100 lbs.; wks. owned by Co.

TRENTON, p. 119,289; f. area, 10 sq. m.; merc. bldgs., bk. & conc., 2 to 14 stor.; priv., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 stm. eng., (also 2 stm. eng. in reserve. To receive 3 new triple comb. Lafrance pumpers and when received will put 3 more stm. eng in reserve), 1 auto. c. eng., 66 c. hand ex., 4 chief's auto., 2 aer. trk., 3 h. & l. trk., 1 water tower (in reserve), 10 auto. comb. c. & hose wag., 1 comb. c. & h. wag., 2 machine shop car., 1 supply & fuel wag. in reserve; hose, cot., rub. lined, gd., 33,650 ft.; f. al., Gamewell, 250 bx.; val. equip., $202,008; val. bldgs., $306,450; exp. dept., $462,926; tot. mem., 212, pd. full time.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to res.; res. cap., 120,000,000 gals.; stdp. cap., 300,000 gals.; dim. 80 x 30 ft.; mat., stl.; 6 pump. eng., cap. day 47,000,000 gals.; mains, c. i., 173 m., 4 to 48 in. dia.; 1,248 hyd.; 2,000 v.; 6,184 met.; 26,716 serv.; pipe, galv. i.;

pres., dom. 35 lbs., f. 60 lbs.; cons. day, 18,000,000 gals.; cost, $2,957,591; cost mtce., $350,000; wks. owned by city.

UNION, p. 20,651; **f. area, 480 a.; merc. bldgs.**, wd., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex. (6 in reserve), 1 str., 1 h. & l. trk., 1 aer. trk., 1 auto. aer. trk., 1 comb. c. & hose wag., 2 hose wag., 1 hose reel, 1 exercise wag., 9 hrs.; hose, cot., rub. lined, gd., 6,300 ft.; f. al., Gamewell, 20 bx.; val. equip., $15,000; val. bldgs., $40,000; exp. dept., $1,600; tot. mem., 150 vol.

Water Supply—Src., Hackensack Water Co.; mains, 16 m.; 125 hyd.; 176 v.

VENTNOR CITY, p. 2,193; f. area, 500 a.; merc. bldgs., bk & wd., 1 to 4 stor.; priv., bk., stn. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 12 c. hand ex., 1 auto. aer. trk., 3 auto. f. eng.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 26 bx.; val. equip., $55,000; val. bldgs., $15,000; exp. dept., $12,000; tot. mem., 125, pd. full time 8, vol. 117.

VINELAND, p. 6,799; **f. area, 1,000 a.; merc.** bldgs., bk., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 1 c. eng., 2 hose wag., 2 pump. eng.; hose, cot., rub. lined, gd., 5,000 ft.; rub., gd., 500 ft.; inf.; 500 ft.; tot. hose, 6,000 ft.; f. al., elec., 30 bx.; val. equip., $40,000; val. bldgs., $75,000; exp. dept., $12,000; tot. mem., 80; pd. full time 3.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; **stdp. cap., 180,000 gals.;** mat., iron; **2 pump. eng., class comp. dup., cap.** day, 2,000,000 gals.; mains, c. i., 134 m., 4 to 12 in. dia.; 153 hyd.; 50 v.; **met., 1,931; 2,500 serv.;** pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $225,000; cost mtce., $14,000; wks. owned by city.

WALLINGTON, p. 5,715; f. area, 533 a.; **merc. bldgs., bk. & wd., 2 & 3 stor., priv., 1 & 2 stor., wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose wag., 1 c. hand ex., 1 h. & l. trk., 1 auto. comb. c. & h. wag.; hose, 1,700 ft.; f. al., wh; 19 bx; val. equip., $5,000; val. bldgs., $12,000; exp. dept., $1,000; 60 vol.**

Water Supply—Src., 4 wells, 1 m. bus. cent.; sys., grav.; 2 stdp. cap., 342,000 gals.; dim., 22 x 50 ft.; res. cap., 250,000 gals.; 2 pump. eng., cap. day, 1,300,000 gals.; mains, c. i., 9¼ m., 4 to 10 in. dia.; 58 hyd.; 110 v.; 391 met.; 897 serv.; pres., dom. & f. 70 lbs.; cons. day, 265,000 gals.; cost $90,000; cost mtce., $4,500; wks. owned by Borough.

WASHINGTON, Warren Co., p. 3,341; f. area, 6 sq. m.; merc. bldgs., bk. & wd., 4 stor.; priv., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 str., 1 c. hand ex., 1 h. & l. trk., 2 hose car., 1 Seagrave 750 gal. pump & c.; hose, cot., rub. lined, gd., 3,000 ft.; tot. hose, 3,000 ft.; f. al., siren; val. equip., $15,000; exp. dept., $600; tot. mem., 40 vol.

Water Supply—Src., mountain strm., 2¾ m. bus. cent.; sys., grav.; res. cap., 6,000,000 gals.; mains, **iron, 11 m., 4 to 10 in. dia.; 42 hyd.; 112 v.; met.,** 13; 1,060 serv.; pipe, iron; pres., dom. 80 lbs.; cost, $100,000; wks. owned by priv. Co.

WESTFIELD, p. 9,063; f. area, 4,150 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. & h. wag., 1 aer. trk., 2 auto. pump. & hose wag., 1 f. al. emergency car., 1 ambulance, 1 chief's motor car.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 25 bx.; val. equip., $36,000; val. bldgs., $40,000; exp. dept., $18,239; tot. mem., 47, pd. full time 7, vol. 40.

Water Supply—Src., wells; 5 m. bus. cent.; sys., grav.; stdp. cap., 800,000 gals.; res. cap., 900,000 gals.; 3 pump. eng., cap. day, 17,000,000 gals.; mains, iron, 34 m., 4 to 24 in. dia.; 311 hyd.; 370 v.; met., 918; 1,843 serv.; pipe, iron; pres., dom. & f. 55 lbs.; wks. owned by Co.

WEST HOBOKEN, p. 40,074; **f. area, 1 sq. m.;** merc. bldgs., stn., bk. & wd., 1 to 6 stor.; priv., wd. & bk., 2 to 5 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 8 c. hand ex., 1 comb. c. & h. wag. (1 h. & l. trk. in reserve), 2 aer. trk., 3 jumpers, 1 hose wag., 16 f. ex., 7 hrs., 2 gasoline pumpers, hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 57 bx.; val. equip., $58,000; val. bldgs., $100,000; exp. dept., $132,000; tot. mem., 63, pd. full time.

Water Supply—Src., Hackensack Riv.; sys., dir. pres.; mains, c. i., 25 m., 4 to 24 in. dia.; 210 hyd.; 407 v.; pres., 35 to 65 lbs.; wks. owned by Hackensack Water Co.

WEST NEW YORK, p. 29,926; 1 m.; merc. bldgs., bk., 3 to 5 stor.; priv., bk. & wd., 1 to 5 stor.; wd. rfs. not perm. in f. area.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. triple pump. eng., 1 c. eng., 1 comb. c. & h. wag., 1 auto. aer. trk., 1 h. & l. trk., 1 str., 12 pyr. & 12 c. hand ex., 1 aer. trk., 4 hose wag. (1 hose carriage in reserve), 1 chief's car.; hose, cot., rub. lined, gd., 5,000 ft.; inf. hose, 500 ft., tot. 5,500 ft.; f. al., Gamewell, 47 bx.; val. equip., $60,000; val. bldgs., $75,000; exp. dept., $112,000; tot. mem. 57, pd. full time.

WEST ORANGE, p. 15,573; **f. area, 1 sq. m.; merc. bldgs., stn., bk & wd., 2½ to 3 stor.; priv.,** wd., 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 1 c. eng., 2 comb. c. & h. wag., 6 hrs.; hose, cot., rub. lined, gd., 5,300 ft.; rub., gd., 300 ft.; tot. hose, 5,600 ft.; f. al., Gamewell, 47 bx.; val. equip., $17,600; val. bldgs., $40,000; exp. dept., $16,000; tot. mem., 20, pd. full time 10, pd. part time 10.

Water Supply—Src., East Jersey Water Co., 10 m. bus. cent.; sys., pump dir. to stdp. & mains; stdp. cap., 246,000 gals.; mains, c. i., 31 m., 4 to 8 in. dia.; 260 hyd.; 246 v.; met., 1,670; 1,800 serv.; pipe, lead & galv. i.; pres., dom. 60 to 185 lbs.; cons. year, 300,000,000 gals.; wks. owned by Commonwealth Water & Light Co.

WESTVILLE, p. 2,380; f. area, 640 a.; merc. bldgs., wd., 3 stor.; priv., wd.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of some f. inv. F. dept.—4 comb. c. & h. wag., 15 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., siren; val. equip., $11,110; exp. dept., $1,000; tot. mem., 70 vol.; undrs. rating, EE class.

Water Supply—Src., wells; 35 hyd.; wks. owned by priv. Co.

WESTWOOD, p. 2,597; merc. bldgs., wd., 2 stor.; priv., wd.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 2 auto. hose wag., auto. trk. patrol; hose, cot., rub. lined, gd., 2,200 ft.; f. al., wh. & bell; val. equip., $9,000; val. bldgs., $10,000; exp. dept., $2,000; tot. mem., 55 vol.

Water Supply—Src., Hackensack Riv.; sys., dir. pres.; mains, c. i., 9 m., 4 to 12 in. dia.; 54 hyd.; 142 v.; pres., 75 lbs.; wks. owned by Hackensack Water Co.

WHARTON, p. 2,877; f. area, 100 a.; merc. bldgs., wd., 2 to 3 stor.; priv., wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 3 hose reels, 2 foamite ex.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 300 ft.; tot., 1,500 ft.; f. al., wh.; val. equip., $7,000; val. bldgs., $1,100; tot. mem., 100 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav.; cap. res., 500,000 gals.; dim., 23 x 60 ft.; mat. conc.; 2 elec. pump. eng., cap. per day 500,000 gals.; mains, c. i., 7¾ m.; dia., 4 to 12 in.; 52 hyd.; 50 v.; 200 met.; 215 serv.; pipe, galv. i.; pres., dom. & f. 63 to 110 lbs.; cons. per day 50,000 gals.; cost, $200,000; cost mtce., $3,000; wks. owned by city.

WILDWOOD, p. 2,790. **F. dept.—2 hose & 1 aer. & c. trk., 1 comb. hose & c., 11 hand-drawn c., f. al., Gamewell; 17 bx.; tot. mem., 76; pd. part time, 4; pd. full time, 2; vol., 70.**

Water Supply—Src., wells; sys., dir. pres., **3 stdp. cap. day, 300,000 gals.;** cap. day supply pumps, 2,000,000 gal.; pres., dom. 45 to 150 f.

WOODBRIDGE, p. 13,423; bldgs., wd., 2 to 3 stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—4 hand c. ex., 1 hand h. & l. trk., 1 hose wag., 1 hose car.; hose, rub., gd., 2,600 ft.; fair, 300 ft.; tot. hose, 2,900 ft.; val. equip., $3,500; tot. mem., 65.

Water Supply—Src., wells, in bus. cent.; sys.,

pump to stdp.; stdp. cap., 55,000 gals.; res. cap., 100,000 gals.; 2 pumps, class trip., cap. day 300,000 gals.; mains, wd. & c. i., 5 m., 3 to 6 in. dia.; 50 hyd.; 300 serv.; pres., dom. & f., 35 lbs.; cons. day, 120,000 gals.; wks. owned by Co.

WOODBURY, p. 5,801; **f. area, 1,500 a.; merc. bldgs., wd. & bk., 1 to 4 stor.; priv., wd. & bk., 2½ & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 5 hrs.; hose, cot., rub. lined, gd., 3,200 ft.; f. al., Gamewell, 30 bx.; val. equip., $32,000; val. bldgs., $18,000; exp. dept., $3,500; tot. mem. 75, pd. full time 2, vol. 73.**

Water Supply—Src., artesian wells, 5 m. bus. cent.; sys., pump to res.; 2 res., cap., 3,750,000 gals.; 2 pump. eng.; cap. day, 3,000,000 gals.; mains, c. i., 24 m., 4 to 12 in. dia.; 167 hyd.; 141 v.; met., 147; 1,874 serv.; pipe, wrt. i.; pres., dom. 36 lbs., f. 175 lbs.; cons. day, 855,000 gals.; cost, $92,000; cost mtce., $18,000; wks. owned by city.

Places with a population of 2,000 or more not reported—Alpha, Audubon, Bergenfield, Carneys Point, Cedargrove, Chester, Ewing, Garwood, Haddon Heights, Haledon, Highland Park, Lyndhurst, Maurice River, New Durham, Oxford, Piscataway, Readington, Roselle Park, Verona, Wanaque, Weehawken, W. Collingswood.

NEW MEXICO

ALAMOGORDO, p. 2,363; f. area, 600 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 auto. comb. c. & h. wag., 1 comb. c. & h. wag., 1 hose car., 1 h. & l. trk.; hose, rub. lined, gd., 3,800 ft.; f. al., bell & wh.; val. equip., $4,000; val. bldgs., $1,000; exp. dept., $300; tot. mem., 24 vol.

Water Supply—Src., spr., 12 m. bus. cent.; sys., grav., res. cap., 1,000,000 gals.; mains, c. i., 35 m.; 36 hyd.; met., 575; 500 serv.; pres., dom. 100 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $180,000; cost mtce., $6,000; wks. owned by Co.

ALBUQUERQUE, p. 15,157; f. area, 1,514 a.; merc. bldgs., bk. & conc., 1 to 4 stor.; priv., stn., bk. & wd. & adobe, 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 trip. comb. auto. pump. eng.; 3 comb. c. & hose wag.; 1 aer. trk.; hose, cot., rub. lined, gd., 4,800 ft.; rub. gd., 450 ft.; tot., 5,250 ft.; f. al., Gamewell, 44 bx.; val. equip., $50,000; val. bldgs., $35,000; exp. dept., $27,000; tot. mem. 19, pd. full time.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to rest.; mat., cem.; res. cap., 3,000,000 gals., loc. 210 ft. above plant; 3 pump. eng., cap. day, 6,000,000 gals.; mains, kal., 35 m., 4 to 14 in. dia.; 238 hyd.; 111 v.; met., 3,000; 3,300 serv.; pipe, galv. i.; pres., dom. & f. 85 lbs.; cons. day, 1,000,000 gals.; cost, $400,000; cost mtce., $1,200; wks. owned by city.

CARLSBAD, p. 2,205; f. area, 100 a.; merc. bldgs., bk. & stn., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 c. hand ex., 2 hose car., 1 comb. c. & hose trk.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 500 ft.; inf., 200 ft.; tot. hose, 1,700 ft.; f. al., siren; val. equip., $8,000; val. bldgs., $28,000; exp. dept., $600; tot. mem., 23; pd. full time 2, pd. part time 21, vol. 24.

Water Supply—Src., 2 wells, 1 m. bus. cent.; sys., pump to stdp.; **stdp. cap., 105,000 gals.; dim., 16 ft. x 70 ft.; mat., stl.; res. cap., 250,000 gals.;** 2 pump. eng., class horizontal centrif., cap. per day, 720,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 27 hyd.; **24 v.; 498 met.; 520 serv.; pres.,** dom. 35 to 45 lbs., f. 60 to 75 lbs.; cons. day, 220,000 gals.; cost, $60,000; wks. owned by Co.

CLAYTON, p. 2,157; bldgs., stn. & wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. ord. No org. f. dept.

Water Supply—Src., creek., 3 m. bus. cent.; sys., surface supply to res.; stdp. cap., 75,000 gals.; mat. conc.; 2 centrif. pump. eng., cap day 275,000 gals.; mains,, wd.; 10 m., 4 to 10 in. dia.; 51 hyd.; 25 v.; 525 met.; 525 serv.; pipe, iron; pres., dom. 55 lbs., f. 60 lbs.; cons. per day 200,000 gals.; cost $128,000; cost mtce., $9,000; wks. owned by Clayton Light & water Dept.

CLOVIS, p. 4,904; f. area, 640 a. F. dept.—**1 comb. trk., 40-gal. c. tk., 1,150 ft. hose;** val. equip., $6,000; exp. dept., $3,600; tot. mem, 12; pd. full time, 2; pd. part, 10.

Water Supply—Src., wells; 3 pumps; cap. per day, 1,000,000 gals.; 52 hyd.; 1,100 serv., mains **25,000 ft.; pres., dom. 50 lbs.; f. 100 lbs.;** cost, $150,000; wks. owned by city.

COLUMBUS, p. 2,110; f. area, 20 a. F. dept.—2 c. eng., 2 hose carts; hose, cot., rub. lined, gd., 1,000 ft.; val. equip., $2,000; val. bldgs., $1,000; exp. dept., $500; tot mem., 16 vol.

Water Supply—Src., well; sys., pump; 1 pump, cap. per min., 700 gals.; 26 hyd.; 40 v.; 350 serv.; pres. ,dom. 36 lbs., f. 50 lbs.; cost, $85,000; wks. owned by city.

DEMING, p. 3,212; f. area, 640 a.; merc. bldgs., bk. & adobe, 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in bus. part of town; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 h. & l. trk., 4 c. hand ex., 2 auto. comb. pump. eng. & hose wag., 1 hose reel; hose, cot., rub. lined, 3,000 ft.; f. al., Gamewell, elec., & telp., 10 telp. bx., 12 Gamewell bx.; val. equip., $33,250; val. bldgs., $5,000; exp. dept., $2,680; tot. mem., 26; pd. full time 1, pd. part time 15; vol. 16.

Water Supply—Src., underground riv., ½ m. bus. cent.; sys., dir. & pump to stdp.; stdp. cap., 174,000 gals.; 2 pump. eng., cap. day, 2,880,000 gals.; mains, 5 in., 3 to 8 in. dia.; 75 v.; 250 met.; 500 serv.; 30 hyd.; pres., dom. 30 lbs., f. 55 lbs.; cons. day, 169,000 gals, cost $50,000; wks. owned by Corpn.

EAST LAS VEGAS, p. 3,902; f. area, 800 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv. wd. & bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 comb. c. & h. wag., 1 hose wag., 1 h. & l. trk., 4 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; rub., gd., 200 ft.; inf., 200 ft.; tot., 2,000 ft.; f. al., Gamewell, 52 bx.; val. equip., $15,000; val. bldgs., $45,000; exp. dept., $600; tot. mem., 25 vol.; unders. rating, third class.

Water Supply—Src., Las Vegas.

GALLUP, p. 3,920; f. area, 1,000 a.; merc. bldgs., bk. & stn., 2 stor.; priv. stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 1 aer. trk., 1 c. eng., 1 h. & l. trk., 3 hose car.; hose, cot., rub lined, gd., 2,000 ft.; f. al., wh.; val. equip., $5,000; val. bldgs., $500; exp. dept., $1,000; tot. mem., 30 vol.

Water Supply—Src., well; sys., pump to stdp.; stdp. cap., 50,000 gals.; res. cap., 162,000 gals.; pump. eng., cap. day, 100,000 gals.; mains, 2½ m., 6 in. dia.; 26 hyd.; 250 serv.; 150 met.; pres., dom., 70 lbs., f. 70 lbs.; cost, $16,000; cost mtce., $1,600; wks. owned by city.

LAS CRUCES, p. 3,969; f. area, 2,560 a.; merc. bldgs., bk., 2 stor.; priv., stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 2 c. hand ex., 1 auto. comb. h. & l. trk., 1 motor hose trk., 1 hose reel; hose, cot., rub. lined, gd., 1,000 ft.; f. al., siren; val. equip., $4,000; exp. dept., $700; tot. mem., 25 vol.

Water Supply—Src., wells; 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 80,000 gals.; res. cap., 250,000 gals.; 2 pump. eng., cap. day 360,000 gals.; mains, c. i., 8½ m., 2 to 8 in. dia.; 52 hyd.; 25 v.; 108 met.; 325 serv.; pipe, galv. i.; pres., dom. 40 lbs.; f. 62 lbs.; cons. day, 180,000 gals.; cost, $50,000; cost mtce., $5,000; wks. owned by city.

LAS VEGAS, p. 4,304. F. dept.—1 comb. c. & h. wag., 1 auto. comb. c. & h. trk., 1 hose wag., 2 c. ex., 4 hrs.; hose, 2,550 ft.; tot. mem. 50, pd. full time 2, vol 48.

Water Supply—Src., Gallinas River, 8 m. bus.

cent.; sys., grav.; distrib.; res. cap., 4,000,000 gals.; dim., 250 x 250 ft.; storage; res. cap., 68,000,000 gals.; mains, c. & w. i., 24.2 m., 3 to 16 in. dia.; pipe, w. i.; pres., dom. & f., 40 to 110 lbs.; 67 hyd.; 178 v.; 259 met.; 1,762 serv.; pipe, w. i.; pres., dom. & f., 40 to 110 lbs.; cons. day, 1,500,000 to 2,000,000 gals.; cost, $600,000; wks. owned by priv. Co.

RATON, p. 5,544; f. area, 680 a.; merc. bldgs., bk., wd. & stn., 1, 2 & 3 stor.; priv., bk., stn. & wd., 1, 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 6 c. hand ex., 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 300 ft.; inf., 500 ft.; tot., 2,800 ft.; f. al., telp.; val. equip., $15,000; val. bldgs., $65,000; exp. dept., $4,500; tot. mem., 23, 2 pd. full time, 21 pd. part time & vol.

Water Supply—Src., mountain strm., 13 m. bus. cent.; sys., grav.; res. cap., 400,000,000 gals.; mains, c. i., 26 m., 4 to 12 in. dia.; 62 hyd.; 180 v.; met., 130; 1,265 serv., pipe, galv. i.; pres., dom. 110 lbs., f. 110 to 170 lbs.; cons. day, 1,500,000 gals.; cost, $400,000; cost mtce., $9,000; wks. owned by city.

ROSWELL, p. 7,033; f. area, 2,000 a.; bldgs., stn., bk. & cem.; wd. rfs. not perm. F. dept.—1 chief's auto., 1 str., 1 h. & l. trk., 1 comb. c. & h. wag., 1 hose car., 7 hrs.; hose, cot., rub. lined, gd., 3,400 ft.; f. al., bell & wh.; tot. mem., 9, 6 pd. men, 3 part pd. men; undrs. rating, third class.

Water Supply—Src., artesian wells, ¼ m. bus. cent.; sys., dir. pres.; res. cap., 65,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 29 m., 4 to 16 in. dia.; 132 hyd.; 34 v.; 1,200 met.; 1,200 serv.; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 600,000 gals.; cost, $130,000; cost mtce., $12,000; wks. owned by municipality.

SANTA FE, p. 7,236; f. area, 160 a.; merc. bldgs., wd., adobe & bk., 1 & 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 c. eng., 2 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,750 ft.; f. al., bell & telg., 20 bx.; val. equip., $3,300; val. bldgs., $700; exp. dept., $500; tot. mem., 40 vol.

Water Supply—Src., creek, 3 m. bus. cent.; sys., grav.; res. cap., 400,000,000 gals.; mains, c. & wrt. i., 30 m., 4 to 16 in. dia.; 75 hyd.; 225 v.; met., 96; 1,050 serv.; pipe, w. i.; pres., dom. 80 lbs., f. 80 lbs.; cons. day, 2,000,000 gals.; cost, $500,000; cost mtce., $8,000; wks. owned by Co.

SILVER CITY, p. 2,662; f. area, 640 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 comb. auto. trk., 1 c. eng., 4 c. hand ex., 3 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; rub., gd., 100 ft.; tot., 1,300 ft.; f. al., elec.; val. equip., $6,000; val. bldgs., $500; exp. dept., $1,200; tot. mem., 35 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav. & pump to res.; res. cap., 250,000 gals.; pump. eng., class dup. & comp., cap. day 1,000,000 gals.; mains, kal., 7 m., 2 to 12 in. dia.; 26 hyd.; 14 v.; met., 60; serv., 300; pres., dom. 70 lbs., f. 150 lbs.; cons. day, 115,000 gals.; cost, $95,000; cost mtce., $4,000; wks. owned by Co.

TUSCUMEARE, p. 3,117. F. dept.—1 hose cart; hose, 600 ft.; f. al., firearms; tot. mem., 32 vol.

Water Supply—Src., wells; 4 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 27 x 22; mat., stl.; res. cap., 250,000 gals.; 5 pump. eng., cap. day, 1,200,000 gals.; mains, wd., 10 m., 3 to 10 in. dia.; 53 v.; 49 hyd.; 700 met.; 850 serv.; pres., dom. 46 lbs., f. 70 lbs.; cons. day, 125,000 gals.; cost, $85,000; cost mtce., $15,000; wks. owned by city.

Places with a population of 2,000 or more not reported—Dawson, Mesilla, Taos, Tyrone.

NEW YORK

ALBANY, p. 113,344; f. area, 9,600 a.; business bldgs., bk. & wd., 3 to 10 stor.; priv., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 11 str., 1 auto. comb. c. & h. wag., 7 plain comb. c. & h. wag., 60 c. hand ex., 4 aer. trk., 1 hose wag., 3 Battalion chief's auto., 1 chief's auto., 3 chief's wag. (1 in reserve), 1 fuel wag., 13 supply & exercise wag., 66 hrs.; hose, cot., rub. lined, gd., 52,050 ft.; f. al., bell & telp.; 317 bx.; val. equip., $350,000; val. bldgs., $305,500, exp. dept., $441,898; tot. mem. 195, pd. full time.

Water Supply—Src., riv., 1¾ m. bus. cent.; sys., grav. & pump to res.; res. cap., 239,379,864 gals., loc. 6 m. city; 7 pump. eng., class trip. ex. & comp. vertical, cap. day 70,000,000 gals.; mains, c. i., 164.01 m., 3 to 42 in. dia.; 1,445 hyd.; 1,878 v.; met., 8,072; 20,442 serv.; pipe, lead; pres., dom. 65 lbs., f. 65 lbs.; cons. day, 21,123,000 gals.; cost, $2,865,000; cost mtce., $418,038; wks. owned by city.

ALBION, p. 4,683; f. area, 7,400 a.; merc. bldgs., stn. & bk., 3 stor.; priv., wd., stn. & cem., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 auto. comb. c. & h. trk., 1 comb. c. & h. wag., 1 str., 1 chief's auto., 6 c. hand ex., 1 auto. aer. trk., 1 Seagrave pumper, cap. 750 gals. with 1,200 ft. hose, 1 hose trk., 2 hose reels, 5 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., diaphone; val. equip., $14,500; val. bldgs., $15,000; exp. dept., $4,980; tot. mem., 205; pd. full time 3, pd. part time 2, vol. 200; undrs. rating, second class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump. to stdp.; stdp. cap., 250,000 gals., dim. 25 x 75, loc. south part of town; mat., stl.; 4 pump. eng., cap. day 750,000 gals.; mains, iron, 10 m., 6 to 10 in. dia.; 100 hyd.; 40 v.; met., 400; 850 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 60 lbs.; cons. day, 250,000 gals.; cost, $140,000; cost mtce., $1,400; wks. owned by Co.

AMITYVILLE, p. 3,265; f. area, 5 m.; bldgs., wd., 2 stor.; wd. rfs. perm.; causes of f. inv. F. dept.—1 auto. hose wag., 2 h. & l. trk., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell, wh. & telp.; val. equip., $12,000; val. bldgs., $7,000; exp. dept., $1,200; tot. mem., 120 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., grav. & pump. dir.; stdp. cap., 300,000 gals., dim. 20 x 125; 2 pump. eng., class trip., cap. day, 1,000,000 gals.; mains, c. i., 11½ m., 4 to 10 in. dia.; 108 hyd.; 93 v.; 600 serv.; 12 met.; pipe, c. i.; pres., dom. 50 lbs., f. 50 lbs.; cons. day, 200,000 gals.; cost, $75,000; cost mtce., $200; wks. owned by Co.

AMSTERDAM, p. 33,524; f. area, 2,700 a.; merc. bldgs., bk., 5 stor.; priv., wd., 2 stor.; wd. bldgs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 c. eng., 3 comb. c. & h. wag., 1 h. & l. trk., 1 aer. trk., 1 hose cart; hose, cot., rub. lined, gd., 17,000 ft.; Gamewell f. al., 65 bx.; val. equip., $60,000; val. bldgs., $100,000; exp. dept., $73,000; tot. mem., 42, pd. full time.

Water Supply—Src., creek, 15 m. bus. cent.; sys., grav.; res. cap., 1,500,000,000 gals.; mains, 50 m., dia. 4 to 30 in.; 313 met.; 793 hyd.; 633 v.; 5,316 serv.; pipe, iron; pres., dom. 90 lbs., f. 120 lbs.; cons. day, 8,000,000 gals.; cost, $1,400,000; cost mtce., $20,000; wks. owned by city.

ATTICA, p. 2,015; f. area, 400 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. pumper, 1 pumper 40 gal., 2 c.

hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,700 ft.; other kind, gd., 500 ft.; tot. hose, 2,200 ft.; f. al., siren; val. equip., $10,000; val. bldgs., $6,000; exp. dept., $500; tot. mem., 50 vol.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav.; res. cap., 14,000,000 gals.; mains, c. i., 7½ m., 4 to 10 in. dia.; 40 hyd.; 31 v.; met., 5; 340 serv.; pipe, wrt. i.; pres., dom. 30 lbs., f. 85 lbs.; cons. day, 300,000 gals.; cost, $90,000; cost mtce., $3,000; wks. owned by village.

AUBURN, p. 36,192; f. area, 9 sq. m.; business bldgs., bk. & stn., 2 to 9 stor.; priv., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 12 c. hand ex., 1 aer. trk., 1 auto. city serv. trk., 1 auto. comb., 1 h. & l. trk., 1 pump. c. & h. wag., 4 auto. comb. c. & h. wag., 1 auto. hose wag., 2 hrs.; hose cot., rub. lined, gd., 9,350 ft.; f. al., Gamewell, 67 bx.; val. equip., $78,800; val. bldgs., $61,500; exp. dept., $101,981; tot. mem., 71; pd. full time, 64; pd. part time, 7.

Water Supply—Src., Owasco Lake, 2½ m. bus. cent.; sys., pump dir.; res. cap., 3,000,000 gals.; 4 pump. eng., 2 high & 2 low, cap. day, 40,000,000 gals.; mains, c. i., 70 m., 4 to 24 in. dia.; 696 hyd.; 738 v.; met., 7,500; 7,600 serv.; pipe, c. i.; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 5,500,000 gals.; cost, $1,500,000; wks. owned by city.

AUSABLE FORKS, p. 2,000. F. dept. not reported.

Water Supply—Src., brook & res., 1 m. bus. cent.; mains, c. i., 3 m., 6 to 4 in. dia.; pipe, iron; pres., 60 lbs.

AVON, p. 2,585; f. area, 1,400 a.; business bldgs., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt.; ord., 1 motor c. eng., 2 c. hand ex., 3 hose carts, 2 motor; hose, cot., rub. lined, gd., 3,200 ft.; rub., gd., 200 ft.; inf., 600 ft.; tot. hose, 4,000 ft.; f. al., bell, wh.; val. equip., $10,000; val. bldgs., $6,000; exp. dept., $1,500; tot. mem., 210 vol.

Water Supply—Src., Conesus Lake, 8 m. bus. cent.; sys., grav.; 2 res., cap. 1,125,000 gals., loc. 2 m. village; mains, iron & wd., 40 m., 4 to 12 in. dia.; 52 hyd.; 45 v.; met., 535; 535 serv.; pipe, galv. i. & lead; pres., dom. 70 lbs., f. 40 to 110 lbs.; cost, $110,000; cost mtce., $2,500; wks. owned by city.

BABYLON, p. 2,523; f. area, 4¾ a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 1 hand eng., 2 c. hand ex., 2 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $3,000; exp. dept., $600; tot. mem., 130 vol.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., tanks, cap., 100,000 gals.; 2 pump. eng., cap. day, 1,500,000 gals.; mains, c. i., 15 m., 4 to 8 in. dia.; 71 hyd.; 820 serv.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 250,000 gals.; cost, $125,000; cost mtce., $3,500; wks. owned by Sumpawans W. W. Co.

BALDWIN, p. 2,600; f. area, 6,000 a.; merc. bldgs., bk. & wd., 2½ stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. h. & l. trk., 2 auto. hose wag., 6 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 200 ft.; tot. hose, 1,700 ft.; f. al., wh. & telp.; val. equip., $6,000; val. bldgs., $8,000; exp. dept., $1,500; tot. mem., 150 vol.

Water Supply—Src., 6 wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap. 125,000 gals.; 2 pump. eng., cap. day 720,000 gals.; mains, 14 m., 4 to 10 in. dia.; 140 hyd.; pres., dom. & f. 75 lbs.; wks. owned by priv. Co.

BALDWINSVILLE, Onondaga Co., p. 3,685; f. area, 1,440 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. eng., 10 c. hand ex., 1 triple comb. 750 gal., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 3,200 ft.; inf., 400 ft.; tot. hose, 3,600 ft.; f. al., Gamewell, 12 bx.; val. equip., $21,200; val. bldgs., $10,000; exp. dept., $3,000; tot. mem., 12, pd. part time.

Water Supply—Src., wells, 2,500 ft. from bus. cent.; sys., pump to stdp.; stdp. cap., 117,000 gals., dim., 20 x 50; mat., stl.; 4 pump. eng., cap. day, 1,584,000 gals.; mains, c. i., 11 m., 4 to 12 in. dia.; 81 hyd.; 30 v.; met., 100; 792 serv.; pipe, galv. i.; pres., dom. 86 ls., f. 86 lbs.; cost, $60,000; cost mtce., $5,050; wks. owned by city.

BALLSTON SPA., p. 4,103; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 hose wag., 1 h. & l. trk., 4 hose car.; hose, rub. lined, gd., 2,800 ft.; f. al., bell & wh.; val. equip., $5,200; val. bldgs., $5,000; exp. dept., $100; tot. mem., 100 vol.

Water Supply—Src., spr.; sys., grav.; res. cap., 150,000 gals.; mains, 15 m., 3 to 12 in. dia.; 140 hyd.; 30 v.; 1 met.; pres., f. 80 to 120 lbs.; cost, $150,000; cost mtce., $500; wks. owned by village.

BATAVIA, p. 13,541; merc. bldgs., bk. 3 to 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—20 c. hand ex., 1 h. & l. trk.; 1 auto. aer. trk., 2 auto. comb. c. & h. wag.; 2 hose wag.; hose cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 41 bx.; val. equip., $16,000; val. bldgs., $30,000; exp. dept., $28,000; tot. mem. 20, pd. full time 18, pd. part time 2; undrs. rating,

Water Supply—Src., creek, near bus. cent.; sys., pump dir.; filter res., cap. 700,000 gals.; 3 pump. eng., cap. day 7,500,000 gals.; mains, c. iron, 32 m., 6 to 12 in. dia.; 312 hyd.; 60 v.; met., 45; 400 serv.; pipe, iron; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 1,500,000 gals.; cost, $240,000; cost mtce., $27,000; wks. owned by city.

BATH, p. 4,795; f. area, 320 a.; merc. bldgs., bk. & cem., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 4 hose reels; hose, cot., rub. lined, gd., 1,200 ft.; rub., gd., 2,500 ft.; inf., 1,000 ft.; tot. hose, 4,700 ft.; f. al., bell; val. equip., $7,000; val. bldgs., $6,000; exp. dept., $1,000; tot. mem., 150 vol.

Water Supply—Src., well, 1¼ m. bus. cent.; sys., pump to res.; res. cap., 300,000 gals.; 2 pump. eng., cap. day 1,700,000 gals.; mains, 8⅕ m., 4 to 10 in. dia.; 90 hyd.; 30 v.; met., 400; 675 serv.; pres., dom. 80 lbs., f. 90 to 100 lbs.; cons. day, 200,000 gals.; cost, $100,000; wks. owned by priv. Co.

BAY SHORE, p. 4,080; f. area, 2 sq. m.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—20 c. hand ex., 1 auto. h. & l. trk., 4 hose wag., 4 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 6,500 ft.; f. al., wh., 1 bx.; val. equip., $29,000; val. bldgs., $15,000; exp. dept., $10,000; tot. mem., 100, pd. full time 2.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 352,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, 26 m., 4 to 10 in. dia.; 228 hyd.; 180 v.; pres., f. 65 lbs.; cost, $300,000; wks. owned by Co.

BAY SIDE, p. 6,000; f. area, 6,000 a.; bldgs., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 h. & l. auto. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp., bell & wh.; 13 bx.; val. equip., $3,000; val. bldgs., $3,500; tot. mem., 75 vol.

★BEACON, p. 10,996; f. area, 960 a.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 auto. h. & l. trk.; 1 auto. comb. c. & h. wag., 1 auto. hose wag.; hose, cot., rub lined, gd., 2,500 ft.; f. al., bell & wh.; val. equip., $3,000; val. bldgs., $3,500; tot. mem., 75 vol.

Water Supply—Src., mountain strms., 1½ m. bus. cent.; sys., grav.; res. cap., 127,000,000 gals.; 1 pump. eng.; cap. per day, 900,000 gals.; mains, c. i., 30 m., 4 to 12 in. dia.; 224 hyd.; 156 v.;

★Formerly Fishkill.

1,525 met.; 1,668 serv.; pipe, lead; pres., dom. 90 lbs., f. 90 to 160 lbs.; cons. day, 400,000 gals.; cost, $230,000; cost mtce., $23,500; wks. owned by city.

BINGHAMTON, p. 66,800; f. area, 10 sq. m.; merc. bldgs., stn., cem. & bk., 3 to 12 stor.; priv., cem., bk. & wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—3 str. (in reserve), 31 c. hand ex., 6 auto. comb. c. & h. wag., 2 auto. city service h. & l. trk., 1 auto. aer. trk., 1 auto. comb. pump. & hose wag., 2 chief's auto., 1 hose wag., 1 supt. f. al. auto., 1 triple comb. pumper, 9 hrs.; hose, cot., rub. lined, gd., 21,200 ft.; f. al., Gamewell, 150 bx.; exp. dept., $220,055; tot. mem., 121, pd. full time.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump dir.; 3 res., cap., 5,766,000 gals.; 4 pump. eng., cap. day, 46,000,000 gals.; mains, c. i., 113 m., 4 to 24 in. dia.; 1,058 hyd.; 2,062 v.; 11,475 met., 11,000 serv.; pipe, galv. i.; pres., dom. 70 to 100 lbs.; f. 80 to 115 lbs.; cons. day, 6,000,000 gals.; cost, $1,500,000; cost mtce., $61,000; wks. owned by city.

BROCKPORT, p. 2,980; f. area, 100 a.; merc. bldgs., bk.; priv., wd.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & hose trks., 1 auto. c. trk., 1 motor c. trk., 16 c. hand ex., 1 c. eng.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell.; tot. mem. 105 vol.

Water Supply—Src., Lake Ontario, 10 m. bus. cent.; sys., pump to res.; stdp. cap., 250,000 gals. held in reserve; res. cap., 1,500,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 17 m., 4 to 14 in. dia.; 86 hyd.; met., 1,137; 1,137 serv.; pipe, c. i.; pres., dom. & f. 55 to 95 lbs.; cons. day, 25,000 gals.; cost $287,000; wks. owned by town.

BROOKLYN, p. 2,018,356—Included in with New York City.

BUFFALO, p. 506,775; f. area, 42 sq. m.; merc. bldgs., stn., bk., wd. & iron, 3 to 12 stor.; priv., stn., bk. & wd., 1½ to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—34 str., 6 c. eng., 2 water towers, 68 hand ex., 12 h. & l. trk., 8 aer. trk., 3 f. boats, 30 hose wag., 10 comb. c. & h. wag., 202 hrs.; hose, cot., rub. lined, gd., 123,250 ft.; f. al., Gamewell, 973 bx.; val. equip., $1,034,537; val. bldgs., $303,852; exp. dept., $1,324,621; tot. mem., 918, pd. full time.

Water Supply—Src., Lake Erie, 2 m. bus. cent.; sys., pump dir.; stdp. cap., 704,000 gals.; res. cap., 116,213,827 gals., loc. in city; 11 pump. eng., cap. day 330,000,000 gals.; mains, c. i., 650 m., 4 to 60 in. dia.; 6,202 hyd.; 13,099 v.; 10,074 met., 81,889 serv.; pipe, lead; pres., dom. & f. 30 to 60 lbs.; cons. day, 125,000,000 gals.; cost, $18,118,921; cost mtce., $953,478; wks. owned by city.

CANAJOHARIE, p. 2,415; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 c. hand ex., 1 h. & l. trk., 4 hose carts; hose, cot., rub. lined, gd., 5,000 ft.; f. al., elec. wh., 14 bx.; tot. mem. 100 vol.

Water Supply—Src., spr., 13 m. bus. cent.; sys., grav.; 2 res. cap., 2,000,000 gals., loc. 3,300 ft. back pumping station; 1 pump. eng., class centrif., cap. day, 150,000 gals.; mains, wd., stave & c. i., 19 m., 4 to 12 in. dia.; 80 hyd.; 70 v.; met., 600; 575 serv.; pipe, galv. i.; pres., dom. 15 to 120 lbs., f. 45 to 150 lbs.; cons. day, 350,000 gals.; cost, $250,000; cost mtce., $3,000; wks. owned by village.

CANANDAIGUA, p. 7,356; f. area, 2,600 a.; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 2 auto. comb. c. & h. wag., 1 h. & l. trk., 6 hose carts, 3 hrs.; hose, cot., rub. lined gd., 6,000 ft.; inf., 200 ft.; tot. hose, 6,200 ft.; f. al., Gamewell, 30 bx.; val. equip., $15,000; val. bldgs., $15,000; exp. dept., $5,500; tot. mem. 150, pd. full time 3, vol. 147; undrs. rating, third class.

Water Supply—Src., lake, 3 m. bus. cent.; sys., pump to res.; res. cap., 3,000,000 gals.; 2 pump. eng., cap. day, 4,000,000 gals.; mains, c. i., 24 4/5 m., 4 to 16 in. dia.; 174 hyd.; 255 v.; 1,773 met.; 1,750 serv.; pipe, lead & galv. i.; pres., dom. & f., 60 to 130 lbs.; cons. day, 1,000,000 gals.; cost, $164,320; wks. owned by city.

CANASTOTA, p. 3 995; f. area. 640 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 15 c. hand ex., 1 comb. c. & hose wag., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 14 bx.; val. equip., $10,000; val. bldgs., 17,000; ex. dept., $1,000; tot. mem., 80 vol.

Water Supply—Src., creek, spr.; 2½ m. bus. cent.; sys., grav.; res. cap., 7,000,000 gals.; 1 pump. eng., cap. day 350,000 gals.; mains, 12 m., 4 to 16 in. dia.; 85 hyd.; 50 v.; 630 met.; 700 serv.; pres., dom. 100 lbs., f. 110 lbs.; cons. day, 250,000 gals.; cost, $60,000; wks. owned by city.

CANISTEO, p. 2,201; f. area, 640 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—4 comb. c. & h. wag., 1 c. hand ex., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 3,000 ft.; f. al., elec., 2 bx.; val. equip., $5,000; val. bldgs., $10,500; exp. dept., $5,000; tot. mem., 160 vol.

Water Supply—Src., spr., 2 m. bus. cent.; sys., grav.; res. cap., 2,000,000 gals.; loc. on hill; mains, c. i., 8 m., 4 to 10 in. dia.; 62 hyd.; 36 v.; 417 met.; 686 serv.; pipe, galv. & lead.; pres., dom. & f., 71½ lbs.; wks. owned by Co.

CANTON, p. 2,361; misc., bldgs. bk. & wd., 2 & 3 stor.; priv., bk. & wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 str., 1 comb. c. & h. trk., 2 c. hand ex., 2 hose wag., 2 hrs.; hose cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., bell, 4 bx.; val. equip., $10,000; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 33 pd. part time 1, vol. 32.

Water Supply—Src., spr., 8 m. bus. cent.; sys., grav., from spr. to pump to stdp.; stdp. cap., 170,000 gals.; dim. 20 x 72 ft.; mat. w. i.; res. cap., 1,750,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 8½ m., 4 to 8 in. dia.; 89 hyd.; 60 v.; 750 serv.; pres., dom. 50 lbs., f. 50 lbs.; cons. day, 450,000 gals.; cost, $330,000; cost mtce., $4,000; wks. owned by city.

CARTHAGE, p. 4,320; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. auto. trk., 1 comb. h. & c. wag., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 20 bx.; val. equip., $8,000; val. bldgs., $6,000; tot. mem., 80 vol.

Water Supply—Src., spr. & riv., 15 m. bus. cent.; sys., grav.; stdp. cap., 1,235,000 gals.; dim. 25 x 75; loc. bank of Black Riv.; mat. stl.; res. cap., 1,000,000 gals.; 2 pump. eng., horizontal, cap. day, 2,000,000 gals.; mains, c. i., 15 2-3 m., 4 to 12 in. dia.; 101 hyd.; 110 v.; met., 554; 897 serv.; pipe, w. i.; pres., dom. & f. 85 lbs.; cons. day 750,000 gals.; cost, $240,000; cost mtce., $4,000; wks. owned by city.

CATSKILL, p. 4,728; f. area, 3,000 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; F. dept.—1 str., 7 c. hand ex., 2 h. & l. trk., 1 serv. l. trk., 2 hose wag., 4 hose car.; hose, cot., gd., 2,000 ft.; f. al., Gamewell, 23 bx.; val. equip., $10,000; val. bldgs., $14,000; exp. dept., $1,600; tot. mem., 200 vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res.; mat. cem.; res. cap., 4,500,000 gals.; loc. on high ground; 2 pump. eng., cap. day 1,000,000 gals. each; mains, c. i., 16 m., 4 to 12 in. dia.; 143 hyd.; 171 v.; 236 met.; 1,191 serv.; pipe, lead; pres., dom. 90 lbs., f. 90 lbs.; cons. day, 729,937 gals.; cost mtce., $26,007; wks. owned by village.

CHATHAM, p. 2,710; f. area, 852 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; linen, gd., 1,250 ft.; inf., 100 ft.; tot. hose, 2,350 ft.; f. al., bell & wh.; val. equip., $3,000; val. bldgs., $4,000; exp. dept., $700; tot. mem., 62 vol.

Water Supply—Src., wells; ¾ m.; sys., pump to res.; res. cap., 1,500,000 gals.; 3 pump. eng., cap. day, 1,350,000 gals.; mains, c. i., 20 m., 4 to 12 in. dia.; 60 hyd.; 40 v.; met., 358; 500 serv.; pipe, galv. i.; pres., dom. 85 lbs., f. 90 lbs.; cons. per day 350,000 gals.; cost, $90,000; cost mtce., $2,200; wks. owned by village.

CLYDE, p. 2,528; f. area, ¾ m.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. hose wag., 2 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., elec., bx., 2; val. equip., $15,000; exp. dept., $1,000; tot. mem., 80 vol

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 200,000 gals., dim. 24 x 60, loc. on top hill, mat. stl.; 2 pump. eng., cap. day 2,000,000 gals.; mains, iron, 6 1-3 m., 4 to 10 in. dia.; 59 hyd.; 26 v.; met., 230; 377 serv.; pipe, galv. i.; pres., dom. 70 to 80 lbs., f. 80 to 125 lbs.; cons. day, 90,000 gals.; wks. owned by Co.

COBLESKILL, p. 2,410; f. area, 1 m.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 c. hand ex., 2 aer. trks.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., siren & bell; val. equip., $14,100; val. bldgs., $4,000; exp. dept., $800; tot. mem., 105 vol.; undrs. rating, B class.

Water Supply—Src., spr., 3 m. from bus. cent.; sys., grav.; res. cap., 115,000,000 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 65 hyd.; 33 v.; 453 serv.; pipe, lead; pres., dom. & f. 90 lbs.; cons. per day, 360,000 gals.; cost, $65,000; cost mtce., $3,000; wks. owned by village.

COHOES, p. 22,987; f. area, 1,280 a.; merc. bldgs., bk. & wd., 1 to 9 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 auto. triple comb. pump. eng., 1 str. with tractor, (1 gas. eng. in reserve), 16 c. hand ex., 1 auto. comb. c. & h. wag., 4 comb. c. & h. wag., 1 aer. trk. with tractor; 1 hose wag., 2 hose carts, 7 hrs.; hose, cot., rub. lined, gd., 9,000 ft.; inf., 2,000 ft.; tot. hose, 11,000 ft.; f. al., elec., 43 bx.; val. equip., $85,449; val. bldgs., $56,550; exp. dept., $29,000; tot. mem. 205, pd. full time 23, vol. 182.

Water Supply—Src., riv., ½ m. bus. cent.; sys., grav.; stdp. cap., 500,000 gals.; res. cap., 90,000,000 gals.; 3 pump. eng., cap. day 12,000,000 gals.; mains, c. i., 32 m., 2 to 30 in. dia.; 505 hyd.; 500 v.; met., 30; 5,000 serv.; pipe, c. i.; pres., dom. & f. 40 to 90 lbs.; cons. day, 6,100,000 gals.; cost, $500,000; cost mtce., $45,000; wks. owned by city.

COOPERSTOWN, Otsego Co., p. 2,725; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. F. dept.—2 str., 1 c. eng., 12 c. hand ex., 1 h. & l. trk., 3 hose car., 4 hrs.; hose, cot., rub. lined, gd., 2,700 ft.; inf., 1,000 ft.; tot. hose, 3,700 ft.; f. al., bell & wh.; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $500; tot. mem., exp. dept., $500; tot. mem., 150 vol.

Water Supply—Source, lake, ½ m. bus. cent.; sys., pump dir.; res. cap., 166,000 gals.; 3 pump. eng., class comp. dup., cap. day, 3,000,000 gals.; mains, c. i., 8 m., 4, 6 & 8 in. dia.; 58 hyd.; 96 v.; met., 500; 500 serv.; pipe, galv. i. & lead; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 500,000 gals.; wks. owned by Cooperstown Aqueduct Assn.

CORINTH, p. 2,576; f. area, 640 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 4 comb. c. & h. wag., 4 hose carts; hose, cot., rub. lined, gd., 2,200 ft.; val. equip., $1,500; val. bldgs., $1,000; exp. dept., $220; tot. mem., 60 vol.

Water Supply—Src., spr. & brooks, 2½ m. bus. cent.; sys., grav., pump. to res.; res. cap., 2,500,000 gals.; 2 pump, cap. per day, 108,000 gals.; mains, iron, 8 m., 4 to 10 in. dia.; 59 hyd.; 32 v.; 568 serv.; pipe, galv. i.; pres., dom. 90 lbs., f. 130 lbs.; cons. per day, 115,000 gals.; cost, $43,000; wks. owned by village.

CORNING, p. 15,820; f. area, 5,000 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. triple comb. pump. eng., 1 auto. comb. c. & h. wag., 2 h. & l. trk., 2 c. hand ex., 1 comb. c. eng. & hose wag., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 6,900 ft.; f. al., Gamewell, 40 bx.; val. equip., $31,000; val. bldgs., $20,000; exp. dept., $15,000; tot. mem., pd. full time 13, pd. part time 10, vol. 65.

Water Supply—Src., spr., ½ m. bus. cent.; sys., pump to mains dir.; 2 res. cap., 5,500,000 gals.; 2 pump. eng., cap. day, 5,000,000 gals.; mains, c. i., 29.17 m., 4 to 16 in. dia.; 290 hyd.; 433 v.; 3,251 met.; 3,263 serv.; pres., dom. & f., 30 to 105 lbs.; cons. day, 2,900,000 gals.; cost, $364,279; cost mtce., $16,144; wks. owned by city.

CORTLAND, p. 13,294; f. area, 256 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & comb. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 auto. h. & l. trk., 10 c. hand ex., 2 hose wag.; hose, cot., rub. lined, gd., 7,500 ft.; inf., 400 ft.; tot. hose, 7,900 ft.; f. al., Gamewell, 44 bx.; val. equip., $24,800; val. bldgs., $40,000; exp. dept., $13,500; tot. mem., 156, pd. full time 6, vol. 150.

Water Supply—Src., well; 1 m. bus. cent.; sys., pump to stdp. & dir.; 2 stdp. cap., 1,375,000 gals.; dim. 50 x 60 ft.; mat., i.; res. cap., 3,000,000 gals., loc. at pump. station; 2 pump eng., cap. day 5,500,000 gals.; mains, c. i., 30 m., 4 to 18 in. dia.; 273 hyd.; 350 v.; 3,000 met.; 3,500 serv.; pipe, w. i.; pres., dom. 72 lbs.; cons. day, 1,500,000 gals.; cost, $500,000; cost mtce., $18,000; wks. owned by city.

COXSACKIE, p. 2,121; f. area, 500 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 hand eng., 2 c. hand ex., 1 h. & l. trk., 6 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell; val. equip., $6,500; val. bldgs., $3,500; exp. dept., $850; tot. mem., 180 vol.

Water Supply—Src., spr., 4 m. bus. cent.; sys., grav.; res. cap., 5,000,000 gals.; mains, 10 m., 6 to 10 in. dia.; 72 hyd.; met., 19; 312 serv.; pipe, lead; pres., dom. 100 lbs., f. 120 lbs.; cost, $74,000; cost mtce., $1,000; wks. owned by city.

CROTON-ON-THE-HUDSON, p. 2,286; f. area, 1 sq. m. F. dept.—1 h. & l. trk., 2 hose wag.; 1,000 ft. hose; val. equip., $1,500; val. bldgs., $4,000; exp. dept., $400; tot. mem., 90 vol.

Water Supply—Not reported.

DANNEMORA, p. 2,623; f. area, 100 a.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—Hose cart, ladders, etc.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $600; val. bldgs., $1,000; exp. dept., $100; tot. mem.. 30 vol.

Water Supply—Src., sprs., 1 m. bus. cent.; sys., grav.; mat. conc.; res. cap. 2,500,000 gals.; mains, c. i., 2½ m., 4 to 6 in. dia.; 20 hyd.; 6 v.; 90 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 132 lbs.; cost, $21,600; cost mtce., $200; wks. owned by town.

DANSVILLE, p. 4,631; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—4 c. hand ex., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp. sys.; val. equip., $3,700, val. bldgs., $6,000; exp. dept., $600; tot. mem., 125 vol.

Water Supply—Src., spr. & creek 2½ m. bus. cent.; sys., grav.; res. cap., 4,000,000 gals., loc. 250 ft. above village; mains, c. i., 16½ m., 4 to 12 in. dia.; 124 hyd.; 162 v.; 5 met.; 1,177 serv.; pipe, galv. i. & lead; pres., dom. & f. 75 to 100 lbs.; cons. day 800,000 gals.; cost, $100,000; cost mtce., $8,000; wks. owned by city.

DEPEW, p. 5,850; f. area, 2,600 a.; bldgs., stn., bk. & wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose, 6 c. hand ex., 1 c. eng., 1 h. & l. trk., 2 hose wag., 3 hose reels; hose, cot., rub. lined, gd., 6,500 ft.; inf., 2,000 ft.; tot. hose, 8,500 ft.; f. al., Gamewell, 18 bx.; val. equip., $13,955; val. bldgs., $14,500; cost mtce., $1,000; tot. mem., 150 vol.

Water Supply—Not reported.

DOBBS FERRY, p. 4,401; f. area, 1,000 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2 to 4 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 2 auto., 2 comb. c. & h. wag., 1 h. & l. trk., 1 aer. trk., 1 water tower, 3 hose car., 2 hose wag.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 12 bx.; val. equip., $2,400; val. bldgs.,

$3,000; exp. dept., $2,500; tot. mem., 140 vol.; undrs. rating, first class.

Water Supply—Src., see Tarrytown.

DOLGEVILLE, p. 3,448; f. area, 500 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 6 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; inf., 800 ft.; tot. hose, 2,300 ft.; f. al., Gamewell, 16 bx.; val. equip., $4,000; val. bldgs., $3,000; exp. dept., $1,500; tot. mem., 100 vol.

Water Supply—Src., creek, 4½ m. bus. cent.; sys., grav.; res. cap., 3,000,000 gals., loc. on Cold Creek, Salisbury; mains, iron, 14 m., 4 to 12 in. dia.; 64 hyd.; 719 serv.; pipe, galv. i. & lead; pres., dom. 120 to 150 lbs., f. 130 to 160 lbs.; cost, $70,000; cost mtce., $509.73; wks. owned by city.

DUNKIRK, p. 19,336; f. area, 1,280 a.; merc. bldgs., bk., conc. & wd., 2 & 4 stor.; priv., bk., conc. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 pumper; hose, cot., rub. lined, gd., 9,650 ft.; f. al., Gamewell, 61 bx.; val. equip., $40,000; val. bldgs., $60,000; exp. dept., $35,000; tot. mem., 400, pd. full time 10, 390 vol.

Water Supply—Src., lake, 1½ m. bus. cent.: sys., pump dir.; 2 pump. eng., cap. day 12,000,000 gals.; mains, c. i., 45 m., 3 to 20 in. dia.; 160 hyd.; 222 v.; 3,600 met.; 3,600 serv.; pipe, lead & galv. i.; pres., dom. 70 lbs., f. 100 to 140 lbs.; cons. day, 4,000,000 gals.; cost, $200,000; wks. owned by city.

EAST AURORA, p. 3,703; f. area, 640 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 4 hand ex., 1 motor trk., 4 hrs.; hose, cot., rub. lined gal., 2,000 ft.; inf., 300 ft.; tot., 2,300 ft.; f. al, wh. & telp.; val. equip., $10,000; val. bldgs., $8,000; exp. dept., $4,000; tot. mem., 125 vol.

Water Supply—Src., spr. & wells, ½ m. bus. cent.; sys., pump dir. & grav.; res. cap., 1,500,000 gals.; 3 pump. eng., elec., stm., gas., cap. day 1,000,000 gals.; mains, c. i. & wd., 20 m., 4 to 10 in. dia.; 105 hyd.; 45 v.; met., 1,100; 1,025 serv.; pipe, lead; pres., dom. 50 lbs., f. 100 lbs.; cons. day 350,000 gals.; cost, $84,000; cost mtce., $13,794; wks. owned by village.

EAST ROCHESTER, p. 3,901; f. area, 400 a.; F. dept.—2 c. eng., 1 h. & l. trk., 1 comb. c. & h. wag., 1 hose wag., 3 hose carts, 1 supply wag., 1 c. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., elec., 24 bx.; val. equip., $5,000; val. bldgs., $15,000; exp. dept., $1,000; tot. mem., 125 vol.

Water Supply—Src., Lake Ontario Water Co.; 57 hyd.; mains, 5½ m.; pres., dom. 80 lbs., f. 100 lbs.; cost, $102,500; wks. owned by village.

EAST SYRACUSE, p. 4,106; f. area, 640 a.; bldgs., bk. & wd., 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 stm. eng., 1 c. hand ex., 1 auto. comb. c. & h. wag., 3 hose wag, 1 chief's car.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell; val. equip., $14,000; val. bldgs., $3,500; exp. dept., $1,000; tot. mem., 120 vol.

Water Supply—Src., spr., 5 to 7 m. bus. cent.; sys., grav. to res.; res. cap., 100,000,000 gals.; mains, c. i., 16½ m., 4 to 12 in. dia.; 77 hyd.; 66 v.; 750 met.; 750 serv.; pipe, c. i.; pres., f. 75 to 125 lbs.; cons. per day 400,000 gals.; cost, $178,000; cost mtce., $4,000; wks. owned by village.

ELLENVILLE, p. 3,116; f. area, 1,200 a.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 1 c. eng., 1 hose auto., 1 hose reel, 1 auto. comb. c. & h. wag., 1 c. hand ex., motor hose trk.; hose, cot., rub. lined, gd., 3,400 ft.; f. al., bell; val. equip., $8,000; val. bldgs., $12,000; exp. dept., $1,200; tot. mem., 120 vol.

Water Supply—Src., brook, 1 m. bus. cent.; sys., grav.; res. cap., 2,000,000 gals., loc. on mountain; mains, iron, 10 m., 4 to 10 in. dia.; 94 hyd.; 83 v.; 18 met.; 600 serv.; pipe, wrt. i.; pres., dom. 35 lbs., f. 87 to 105 lbs.; cost mtce., $1,350; wks. owned by village.

ELMIRA, p. 45,393; f. area, 4,800 a.; merc. bldgs., bk. & stn., 2 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 chief's auto., 2 auto. pumpers, 5 comb. c. & h. wag., 2 str., 2 h. & l. trk., 9 c. hand ex., 1 auto. aer. trk., 1 hose wag., 10 hrs., f. al. auto., 3 auto. comb.; hose, cot., rub. lined, gd., 7,800 ft.; f. al., Gamewell, 78 bx.; val. equip., $85,000; val. bldgs., $91,000; exp. dept., $100,000; tot. mem., 56, pd. full time.

Water Supply—Src., riv. & creek, ⅔ m. bus. cent.; sys., grav. & pump to stdp.; 3 stdp. cap., 9,500,000 gals.; res. cap., 100,000,000 gals., loc. at Carrs Creek; 4 pump. eng., cap. day, 39,000,000 gals.; mains, c. i., 115 m., 2 to 30 in. dia.; 610 hyd.; 1,074 v.; 11,080 met.; 10,600 serv.; pipe, wrt. i.; pres., dom. & f. 75 lbs.; cons. day, 4,500,000 gals.; cost, $1,653,000; cost mtce. & operation, $68,418; wks. owned by city.

ELMIRA HEIGHTS, p. 4,188; f. area, 650 a.; merc. bldgs., bk. & cem., 1 to 3 stor.; priv., bk., cem. & wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. motor trk., 1 c. eng., 1 h. & l. trk., 1 hose wag., 4 hose car.; hose, cot., rub. lined, gd., 2,800 ft.; inf., 200 ft.; rub., gd., 200 ft.; tot. hose, 3,200 ft.; f. al., elec. siren; val. equip., $10,000; val. bldgs., $30,000; exp. dept., $600; mem., 108; pd. full time 1, pd. part time 1, vol. 100.

Water Supply—Src., Elmira City.

ENDICOTT, p. 9,500; merc. bldgs., bk. & cem., 3 & 4 stor.; priv., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 comb. c. & hose wag., 26 c. hand ex., 1 aer. trk., 2 hose carts, 2 h. & l. trk.; hose, cot., rub. lined, 8,900 ft.; rub., gd., 750 ft.; tot. 9,650 ft.; f. al., Gamewell, 26 bx.; val. equip., $40,000; val. bldg., $100,000; exp. dept., $20,000; tot. mem., 250 vol.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav.; 3 stdp. cap., 4,500,000 gals.; 2 pump. eng., cap. day 6,600,000 gals.; mains, iron, 20 m., 4 to 14 in. dia.; 122 hyd.; 1,000 met.; 1,050 serv.; pres., dom. 95 lbs., f. 100 lbs.; cons. day, 3,000,000 gals.; wks. owned by priv. Co.

FAIRPORT, p. 4,626; f. area, 640 a.; merc. bldgs., stn., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 1 comb. c. & h. wag., 2 hose wag., 3 tk. c. stm. eng., 1 pumper; hose, cot., rub. lined, gd., 4,100 ft.; inf., 600 ft.; tot., 4,700 ft.; f. al., Loper, 2 bx.; val. equip., $18,000; exp. dept., $1,100; tot. mem., 125 vol.

Water Supply—Src., 6 wells, ⅛ m. bus. cent.; sys., pump to stdp.; stdp. cap., 300,000 gals.; mat., iron; 3 pump. eng., class trip. & comp. dup., cap. day 1,584,000 gals.; mains, c. i., 9.8 m., 4 to 12 in. dia.; 86 hyd.; 103 v.; met., 881; 970 serv.; pipe, lead; pres., dom. & f. 85 lbs.; cons. day, 250,000 gals.; cost, $64,540; cost mtce., $5,000; wks. owned by city.

FALCONER, p. 2,742; f. area, 1 sq. m.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 1 h. & l. trk., 6 c. hand ex., 1 hose wag., 1 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., Gamewell, 226 bx.; val. equip., $14,890; exp. dept., $2,800; tot. mem., 60 vol.

Water Supply—Src., wells, 1¼ m. bus. cent.; sys., pump dir.; res. cap. 99,000 gals.; dim. 20 x 42 ft.; mat. bk.; 3 pump. eng., cap. day 5,000,000 gals.; mains, c. i., 7 m., 6 to 16 in. dia.; 28 hyd.; 91 v.; 689 met.; 699 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 125 lbs.; wks. owned by city of Jamestown.

FARMINGDALE, p. 2,091; f. area, 700 a.; merc. bldgs., bk. & wd., 1 to 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 8 ch. hand ex., 4 hose wag., 1 pumper & c.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot., 3,000 ft.; f. al., siren; val. equip., $25,000; val. bldgs., $24,000; exp. dept., $3,000; tot. mem., 190 vol.

Water Supply—Src., wells; sys., pump to res.;

res. cap., 24,000 gals.; 2 pump. eng., cap. 850 gals. min.; mains, 7 m.; 71 hyd.; pres., dom. 70 lbs., f. 105 lbs.; cost, $53,000; cost mtce., $3,500; wks. owned by Co.

FLORAL PARK, p. 2,097. F. dept.—1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,100 ft.; rub., gd., 150 ft.; tot. hose, 1,250 ft.; f. al., bell; val. bldgs., $1,500; exp. dept., $1,200; tot. mem., 65 vol.

Water Supply—Not reported.

FT. EDWARD, p. 3,871; f. area, 72 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. hose trk., 3 c. hand ex., 2 hose reels; hose, cot., rub. lined, gd., 2,700 ft.; f. al., bell & wh.; val. equip., $7,400; val. bldgs., $5,000; exp. dept., $520; tot. mem. 60, pd. full time 1, vol. 59.

Water Supply—Src., spr., 2½ m. bus. cent.; sys., grav.; mains, c. i., 10 m., 4 to 20 in. dia.; 100 hyd.; 90 v.; met., 2; pipe, galv. i.; pres., dom. 30 to 50 lbs., f. 30 to 50 lbs.; cost, $6,500; wks. owned by corp.

FORT PLAIN, p. 2,747; f. area, 800 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord. F. dept.—1 h. & l. trk., 2 hand eng., 6 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell; val. equip., $6,000; val. bldgs., $450; exp. dept., $500; tot. mem., 150 vol.

Water Supply—Src., spr., 8 m. bus. cent.; sys., grav.; res. cap., 25,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 83 hyd.; 41 v.; met., 50; 725 serv.; pipe, galv. i.; pres., dom. 90 lbs., f. 90 lbs.; cons. day, 500,000 gals.; cost, $109,000; cost mtce., $2,500; wks. owned by village.

FRANKFORT, p. 4,198; f. area, 600 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 4 c. hand ex., 1 comb. c. & h. wag., 6 hose reels; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; tot. hose, 2,500 ft.; f. al., Gamewell, 17 bx.; val. equip., $7,000; val. bldgs., $5,500; exp. dept., $1,000; tot. mem., 80 vol.

Water Supply—Src., spr.; sys., grav.; res. cap., 10,000,000 gals.; mains, c. i., 10½ m., 2 to 10 in. dia.; 120 hyd.; 120 v.; 900 serv.; 800 met.; pres., dom. & f. 60 to 90 lbs.; cons. per day, 75,000 gals.; pipe, c. i.; cost, $120,000; cost mtce., $3,500; wks. owned by village.

FRANKLINVILLE, Cattaraugus Co., p. 2,015; bldgs., stn., bk. & wd., 2 & 3 stor.; wd. rfs. perm. F. dept.—1 c. eng., 2 h. & l. trk., 3 hose car., 1 hose tower, 2 hrs.; hose, cot., rub. lined, gd., 2,600 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $112; exp. dept., $200; tot. mem., 100 vol.; undrs. rating, second class.

Water Supply—Src., spr., 5 m. bus. cent.; sys., grav., pump to res. & dir.; res. cap., 750,000 gals.; 2 pump. eng., cap. day 1,300,000 gals.; mains, iron, 13 m., 4 to 8 in. dia.; 70 hyd.; 34 v.; 90 met.; 400 serv.; pipe, iron; pres., dom. 80 lbs., f. 95 lbs.; cons. day, 425,000 gals.; cost, $48,000;

FREDONA, p. 6,051; 5,760 a.; merc. bldgs., bk. & wd., 1½ to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 Amer. Lafrance triple comb. pumper, 8 c. hand ex., 2 hose wag., 1 motor trk., 1 hose reel; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., elec., 6 bx.; val. equip., $2,000; val. bldgs., $20,000; tot. mem., pd. full time 1, 120 vol.

Water Supply—Src., creek, 2½ m. bus. cent.; sys., grav.; res. cap., 99,000,000 gals.; mains, iron, 10 m., 2 to 12 in. dia.; 300 hd.; 20 v.; 12 met.; 1,400 serv.; pipe, iron; pres., dom. 90 lbs., f. 90 to 105 lbs.; cost, $100,000; cost mtce., $500; wks. owned by town.

FREEPORT, p. 8,599; f. area, 4½ sq. m.; merc. bldgs., bk. & wd.; 1 to 4 stor., priv. bk. & wd 2½ stor. wd. rfs. perm., causes of f. inv., F. dept—1 auto str., 1 auto h & ltrks. 1 auto hose wag.; 12 c hand ex.; 3 auto comb. c. & h. wag., 1 h & l. trk., 1 auto chief car, hose rub. lined gd. 4,000 ft.; inf. 1,000 ft tot. hose, 5,000 ft.; f. al., Loper.; val. equip., $25,000; val. bldgs., $20,000; exp. dept., $8,000; tot. mem., 260 vol.

Water Supply—Src., wells, near bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 294,525 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 28 m., 4 to 12 in. dia.; 317 hyd.; 100 met.; 1,600 serv.; pipe, galv. i.; pres., dom. & f. 60 lbs.; cons. day, 378,000 gals.; cost, $83,500; cost mtce., $9,000; wks. owned by village.

FULTON, p. 13,043; f. area, 2,560 a.; merc. bldgs., bk. & wd., 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 triple comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 1 c. eng., 1 hose wag., 1 exercise wag., 4 hrs.; 1,000 gal. motor pumper, 1 comb. on sleighs; hose, cot., rub. lined, gd., 5,500 ft.; f. al., Gamewell, 33 bx.; val. equip., $25,000; val. bldgs., $7,000; exp. dept., $9,500; tot. mem. 21, pd. full time 8, pd. part time 13.

Water Supply—Src., spr., 2 m. bus. cent.; sys. pump to stdp. & dir.; stdp. cap., 950,000 gals.; dim., 40 x 100 ft.; res. cap. 9,500,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 4 to 16 in. dia.; 220 hyd.; 2,800 met.; 2,900 serv.; pres., dom. 60 lbs., f. 90 to 110 lbs.; cons. day, 1,000,000 gals.; cost, $305,000; cost mtce., $46,000; wks. owned by city.

GARDEN CITY, p. 2,420. F. dept.—1 h. & l. trk., 2 hose carts, 2 hose car., 1,500 ft. hose; f. al., bell & wh.; tot. mem., 88 vol.

Water Supply—Src., 2 wells, 1 m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap. 600,000 gals.; 2 pump. eng., class dup. & triplex, cap. day 10,000,000 gals.; mains, c. i., 30 m., 4 to 18 in. dia.; 300 hyd.; 328 v.; 350 met.; 500 serv.; pres., dom. 50 to 75 lbs., f. 100 lbs.; cons. day 1,000,000 gals.; wks. owned by Garden City Co.

GENESEO, p. 2,157; f. area, 600 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—4 c. hand ex., 1 h. & l. trk., 5 hose wag., 1 auto. comb. c. & h. trk.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., siren, 13 bx.; val. equip., $8,000; val. bldgs., $25,000; exp. dept., $1,000; tot. mem., 150 vol.; undrs. rating first class.

Water Supply—Src., lake, 5 m. bus. cent.; sys., pump to res.; 2 res., cap. 2,450,000 gals., loc. 2 m. village; 3 pump. eng., class comp. dup. & triplex, cap. day 2,220,000 gals.; mains, c. i., 16 m., 4 to 12 in. dia.; 92 hyd.; 78 v.; met., 537; 641 serv.; pipe, iron & lead; pres., dom. 40 to 150 lbs., f. 54 to 176 lbs.; cons. day 215,260 gals.; cost, $104,899; cost mtce., $7,316; wks. owned by village.

GENEVA, p. 14,648: f. area, 1,280 a.; merc. bldgs., bk., 2 to 6 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 comb. c. & h. wag., 1 c. eng., 8 c. hand ex., 2 h. & l. trk., 1 aer. trk., 1 hose wag., 8 hose car., 8 hrs.; hose, cot., rub. lined, gd., 11,000 ft.; rub., gd., 600 ft.; inf., 3,400 ft.; tot. hose, 15,000 ft.; f. al., Gamewell, 37 bx.; val. equip., $35,000; val. bldgs., $20,000; exp. dept., $6,500; tot. mem., 225, pd. full time 3, pd. part time 14, vol. 208.

Water Supply—Src., Seneca Lake, 2½ m. bus. cent.; sys., grav., pump to res.; res. cap., 2,000,000 gals.; 3 pump. eng., cap. day 7,000,000 gals.; mains, c. i., 40 m., 4 to 30 in. dia.; 291 hyd.; 476 v.; met., 3,300; 3,616 serv.; pipe, lead & iron; pres., dom. & f. 80 to 110 lbs.; cons. day, 2,000,000 gals.; wks. owned by city.

GLEN COVE, p. 8,664; f. area, 2,000 a.; merc. oldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 c. eng., 1 hand eng., 21 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $4,500; val. bldgs., $5,000; exp. dept., $1,200; tot. mem., 100 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 295,000 gals., dim. 20 x 120, mat. stl.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 11 m., 4 to 10 in. dia.; 49 v.; met., 25; 37 serv.; pipe, galv. i.; pres., dom. 60 to 70 lbs., f. 90 to 100 lbs.; cost, $95,000; cost mtce., $6,000; wks. owned by Co.

GLENS FALLS, Warren Co., p. 16,638; f. area, 4 sq. m.; merc. bldgs., bk. & wd., 3 to 5 stor.; priv., wd., 1½ to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 3 comb. c. & h. wag., 1 c. hand ex., 1 aer trk., 1 h. & l. trk., 1 supply wag., 1 hose wag., 2 hose & ladder sleighs, 6 hrs., 1 auto. comb.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 1,000 ft.; tot. hose, 6,000 ft.; f. al., Gamewell, 47 bx.; val. equip., $30,000; val. bldgs., $25,000; exp. dept., $30,000; tot. mem. 35, pd. full time 18, pd. part time 17; undrs. rating, third class.

Water Supply—Src., spr. & run off, 2 to 10 m. bus. cent.; sys., grav.; 4 res. cap., 524,171,000 gals.; 1 pump. eng., cap. day, 3,000,000 gals.; mains, c. i., 52 m., 2 to 24 in. dia.; 460 v.; 347 hyd.; 45 met.; 3,750 serv.; pipe, c. i.; cons. day, 380,000 gals.; pres., dom. 90 lbs., f. 90 to 110 lbs.; cost, $510,000; cost mtce., $12,000; wks. owned by city.

GLOVERSVILLE, p. 22,075; f. area, 3,200 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto. with c. tk., 2 comb. c. & h. wag., 1 h. & l. trk., 8 c. hand ex., 1 auto. hose wag., 1 aer. trk., 1 hose reel, 8 hrs.; hose, cot., rub. lined, gd., 5,800 ft.; f. al., Gamewell, 51 bx.; val. equip., $20,000; val. bldgs., $37,500; exp. dept., $20,000; tot. mem. 30, pd. full time 15, pd. part time 15.

Water Supply—Src., spr. & mountain strm, 7 m. bus. cent.; sys., grav., 1 stdp. cap., 1,125,000 gals.; dim. 55 x 60 ft.; mat., stl., res. cap., 377,000,000 gals.; mains, c. i., 45.01 m., 4 to 18 in. dia.; 382 hyd.; 565 v.; 4,173 met.; 4,552 serv.; pipe, lead; pres., dom. 30 to 80 lbs., f. 30 to 110 lbs.; cons. day, 1,250,000 gals.; cost, $807,031; wks. owned by city.

GOSHEN, p. 2,843; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 c. eng., 1 gasoline eng., 12 c. hand ex., 1 auto. h. & l. trk., 1 comb. c. & h. wag., 1 hose wag; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,300 ft.; tot. hose, 4,300 ft.; f. al., Gamewell, 11 bx.; val. equip., $3,500; val. bldgs., $8,000; exp. dept., $600; tot. mem., 112 vol.

Water Supply—Src., watershed & dam, 1 m. bus. cent.; sys., grav.; res. cap., 240,000,000 gals., loc. in valley; mains, cem. & iron, 4 to 20 in. dia.; 84 hyd.; 52 v.; 700 serv.; pipe, lead; pres., dom. & f. 52 lbs.; cons. day, 380,000 gals.; wks. owned by village.

GOUVERNEUR, p. 4,143; f. area, 500 a.; merc. bldgs., stn. & bk., 2 to 4 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. not perm; fwks. & combt. ord. F. dept.—1 str., 1 motor comb. c. & h. trk., 8 c. hand ex., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 3,000 ft.; f. al., stm., 20 bx.; val. equip., $12,000; val. bldgs., $6,000; exp. dept., $2,516; tot. mem., 60 vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdps.; 3 stdps., cap., 894,000 gals., dim. 30 x 40, mat. stl.; 3 pump. eng., cap. day 4,500,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 104 hyd.; 100 v.; 850 serv.; pipe, galv. i.; pres., dom. 85 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $70,000; cost mtce., $8,600; wks. owned by city.

GOWANDA, p. 2,673; f. area, 640 a.; merc. bldgs., bk., wd. & conc., 2 & 3 stor.; priv., bk. & wd. & cem., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 str., 1 h. & l. trk., 3 c. hand ex., 4 hose carts; hose, cot., rub. lined, gd., 5,000 ft.; inf., 500 ft.; tot. hose, 5,500 ft.; f. al., elec. siren, 3 bx.; val. equip., $25,000; val. bldgs., $10,000; exp. dept., $1,000; tot. mem., 150 vol.; undrs. rating A class.

Water Supply—Src., spr. & well, 1½ m. bus cent.; sys., grav.; res. cap., 3,000.000 gals., loc. on hill.; 1 pump. eng., cap. day 201,600 gals.; mains iron, 7½ m., 4 to 8 in. dia.; 49 hyd.; 70 v.; met., 325; 800 serv.; pipe, iron; pres., dom. & f. 72 lbs.; cons. day, 350,000 gals.; cost, $30,000; cost mtce., $500; wks. owned by city.

GRANVILLE, p. 3,024; f. area, 1 sq. m.; merc. bldgs., wd. & bk., 4 stor.; priv., bk., stn. & wd., 2 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 c. eng., 25 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., elec., 17 bx.; val. equip., $2,000; val. bldgs., $6,500: tot. mem., 70 vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res. & dir.; stdp. cap., 1,300,000 gals.; dim. 24 x 100 ft.; mat. conc.; res. cap., 1,300,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 16 m., 4 to 10 in. dia.; 101 hyd.; 90 v.; 6 met.; 825 serv.; pipe, c. i.; pres., dom. 70 lbs., f. 100 lbs.; cons. per day, 500,000 gals.; cost, $50,000; cost mtce., $1,500; wks. owned by village.

GREEN ISLAND, p. 4,411. F. dept.—2 hose wag., c. ex., ladders, 1 str., 2 hrs.; vol.

Water Supply—Src., well, island in Hudson Riv.; sys., pump.; res. cap., 500,000 gals.; 3 pump. eng., cap. day 7,500,000 gal.; mains, c. i., 4 in. dia.; met., 300; serv., 300; pres., dom. 70 lbs.; cons. day, 1,000,000 gals.; wks. owned by Co.

GREENPORT, Suffolk Co., p. 3,122; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 2 str., 1 hand eng., 4 c. hand ex., 1 c. eng., 1 hose wag., 5 hose car.; hose, rub., gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., bell & wh.; val. equip., $12,500; val. bldgs., $3,000; exp. dept., $950; tot. mem., 247 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 235,000 gals., dim. 20 x 100 mat. stl.; 3 pump. eng., class dup. & trip. cap. day, 1,900,000 gals.; mains, c. i., 7 1-5 m., 4 to 12 in. dia.; 54 hyd.; pres., dom. 40 lbs., f. 40 lbs.; cons. day, 70,500 gals.; cost $40,000; wks. owned by city.

GREENWICH, p. 2,384; f. area, 650 a.; bldgs., bk. & wd., 2 stor. F. dept.—1 c. eng., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val. equip., 5,000; val. bldgs., $4,000; exp. dept., $600; tot. mem. 300, pd. full time 2, pd. part time 10, vol. 288.

Water Supply—Src., spr. & creek, 3½ m. bus. cent.; sys., grav.; res. cap., 2,850,000 gals.; mains, c. i., 11 m., 4 to 8 in. dia.; 50 hyd.; 20 v.; met., 12; pipe, galv. i.; pres., dom. 60 lbs., f. 125 lbs.; cost, $55,000; cost mtce., $1,500; wks. owned by Co.

GROTON, p. 2,235; f. area, 400 a.; merc. bldgs., bk. & wd., 1½ to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., sev. c. hand ex., 4 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; 90 vol.

Water Supply—Src., spr., 2 m. bus. cent.; sys., grav.; mains iron, 10 in. dia.; 55 hyd.; pres., dom. 80 lbs., f. 90 lbs.; cost, $140,000; cost mtce., $2,000; wks. owned by village.

HAMBURG, p. 3,185; f. area, 650 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., cem., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 4 comb. c. & h. wag., 1 comb. auto. pumper & hose, 4 hose carts; hose, cot., rub. lined, gd., 2,300 ft.; f. al., elec., 20 bx.; val. equip., $15,000; val. bldgs., $4,800; tot. mem., 75 vol.

Water Supply—Src., wells, ¾ m. from bus. cent.; sys., pump to stdp.; stdp. cap., 192,000 gals.; dim., 16 x 125, loc. south on Main st.; mat., mal. i.; res. cap., 1,500,000 gals.; 4 pump. eng., cap. day, 1,500,000 gals.; mains, c. i., 6½ m., 4 to 10 in. diam.; 48 hyd.; met., 3; 825 serv.; pipe, lead; pres., dom. 56 lbs., f. 100 lbs.; cost, $65,000; cost mtce., $6,800; wks. owned by priv. Co.

HASTINGS-ON-HUDSON, p. 5,526; f. area, 2 sq. m.; merc. bldgs., stn., bk. & wd., 4 stor.; priv., stn. & wd., 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. trk., 1 triple comb. hose c. & pump trk.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $30,000; val. bldgs., $30,000; exp. dept., $3,000; tot. mem., 150 vol.

Water Supply—Supplied from North Tarrytown by Consolidated Water Co.

HAVERSTRAW, p. 5,226; f. area, 6,000 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & auto. trk., 1 h. & l. trk., 1 hose car., 1 pump & hose auto trk., 1 pump hose & c. auto trk., 2

hrs.; hose, cot.. rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; inf., 2,500 ft.; tot. hose, 5,000 ft.; f. al. wh.. air Gamewell, 12 bx.; val. equip. $22,500; val. bldgs., $25,000; tot. mem., 260 vol.; undrs. rating, second class.

Water Supply—See West Haverstraw.

HEMPSTEAD, p. 6,382; f. area, 1½ sq. m.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 2 auto. pump. eng., 14 c. hand ex., 1 auto. h. & l. trk.; 3 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 6,200 ft.; f. al., Gamewell, 19 bx.; val. equip., $50,000; val. bldgs., $45,000; exp. dept., $7,500; tot. mem., 268; pd. full time 1, vol. 267; undrs. rating, first class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 250,000 gals.; dim. 20 x 110; loc. at Freeport; mat. stl. & i.; 2 pump. eng., class dup., cap. day 2,500,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 198 hyd.; 45 v.; met., 20; 1,600 serv.; pipe, galv. i.; pres., dom. 48 lbs.; cons. per day 1,000,000 gals.; cost, $250,000; cost mtce., $10,000; wks. owned by village.

HERKIMER, p. 10,453; f. area, 1,280 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 1 comb. auto. c. & h. trk., 2 hose car., 1 motor triple; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 18 bx.; val. equip., $18,000; val. bldgs., $20,000; exp. dept., $7,996; tot. mem., 125, pd. full time 4, pd. part time 3, vol. 125.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 530,000 gals., dim. 25 x 60, mat. stl.; 2 pump. eng., class comp. dup., cap. day 1,250,000 gals.; 2 elec. rotary, cap. 250,000 gals.; mains, c. i., 17 m., 4 to 10 in. dia.; 180 hyd.; 122 v.; met., 3,050; 3,060 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 70 lbs.; cons. day 1,000,000 gals.; cost, $200,000; cost mtce., $61,000; wks. owned by city.

HICKSVILLE, p. 2,500; f. area, 640 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 auto. comb. c. & h. trks., 1 auto h. & l. trk., 1 auto. hose trk; hose, cot., rub. lined, 2,500 ft.; inf., 400 ft.; tot., 2,900 ft.; f. al., Gamewell, 1 bx.; val. equip., $7,500; val. bldgs., $7,000; exp. dept., $1,400; tot. mem., 80 vol.

Water Supply—Nassau County Water Co.

HIGHLAND FALLS, p. 2,588; f. area, 1,200 a.; merc. bldgs., wd., 2½ stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 eng., 1 c. eng., 1 comb. c. & h. wag., 1 triple comb. pump, 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 1,000 ft.; tot., 2,500 ft. hose; f. al., bell, 4 bx.; val. equip., $6,000; val. bldgs., $4,000; exp. dept., $500; tot. mem., 32 vol.

Water Supply—Src., lake, 4 m. bus. cent.; sys., grav.; res. cap., 5,000,000 gals.; mains, c. i., 3 m., 4 to 10 in. dia.; 43 hyd.; 16 v.; 220 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 107 lbs.; cons. day, 70,000 gals.; cost, $75,000; wks. owned by Co.

HOMER, p. 2,356; f. area, 2,000 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 4 hose carts; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 500 ft.; inf., 1,000 ft.; tot. hose, 2,500 ft.; f. al., Gamewell; val. equip., $4,000; val bldgs., $2,000; exp. dept., $400; tot. mem., 150 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,660 gals.; dim. 25 x 40 ft.; mat. i.; 2 pump. eng., cap. day 200,000 gals.; mains, c. iron, 9 m., 3 to 8 in. dia.; 55 hyd.; 32 v.; met., 125; 400 serv.; pipe, iron; pres., dom. & f. 90 to 110 lbs.; cons. day, 150,000 gals.; cost, $50,000; cost mtce., $5,000; wks. owned by village.

HOOSICK FALLS, p. 4,896; merc. bldgs., bk., 3 to 5 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 str., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell; val. equip., $1,000; exp. dept., $2,000; tot. mem., 130 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 328,000 gals., loc. on hill east village; 2 pump. eng., cap. day 2,880,000 gals.; mains, cem. & c. i., 8 m., 4 to 12 in. dia.; 101 hyd.; 130 v.; 22 met.; 963 serv.; pipe, galv. i.; pres., dom. & f. 100 lbs.; cons. day, 1,080,000 gals.; wks. owned by village.

HORNELL, p. 15,025; f. area, 1,675 a.; merc. bldgs., bk., 3 & 4 stor.; priv., bk., stn. & conc., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 aer. trk., 12 c. hand ex., 2 auto. comb. c. & h. wag., 1 Lafrance triple comb. pumper, 2 auto. h. & l. trk.; hose, cot., rub. lined, 6000 ft.; f. al., Gamewell, 37 bx.; val. equip., $20,000; val. bldgs., $37,500; expt. dept., $15,000; tot. mem., 22, pd. full time 12, pd. part time 10.

Water Supply—Src., wells, 1,000 ft. bus. cent.; sys., pump to res.; res. cap., 126,000 gals.; 2 pump. eng., cap. day 48,000 gals.; mains, 6 m., 4 to 8 in. dia.; 55 hyd.; 33 v.; 82 met.; 82 serv.; pres., dom. & f., 58 lbs.; cons. day, 8,000 gals.; cost, $40,000; wks. owned by city.

HORSEHEADS, p. 2,078; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 4 c. hand ex., 1 comb. c. & h. trk., 1 h. & l. trk., 4 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $12,000; val. bldgs., $50,000; exp. dept., $1,000; tot. mem., 100 vol.

Water Supply—Src., spr., ¾ m. bus. cent.; sys., pump to res.; res. cap., 275,000 gals.; dim. 12 x 60 ft.; mat. conc.; 2 pump. eng., cap. day 302,400 gals.; mains, c. i., 10¾ m., 4 to 10 in. dia.; 95 hyd.; 85 v.; 500 met.; 535 serv.; pipe, galv. i. & lead; pres., dom. & f. 95 lbs.; cons. day, 95,000 gals.; cost, $50,000; cost mtce., $3,000; wks. owned by village.

HUDSON, p. 11,745; f. area, 1,000 a.; merc. bldgs., bk., wd. & marble, 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 8 c. hand ex., 1 comb. f. trk., 1 hose wag., 5 hose car.; hose, cot., rub. lined, gd., 6,500 ft.; inf., 150 ft.; tot. hose, 6,650 ft.; f. al., bell & wh., 34 bx.; val. equip., $9,950; val. bldgs., $30,800; exp. dept., $3,500; tot. mem., 283 vol.

Water Supply—Src., grav., spr., 8 m. bus. cent.; sys., grav., pump to res.; res. cap., 85,000,000 gals., loc. near Churchtown, N. Y.; 1 pump. eng., cap. day 1,640,000 gals.; mains, c. i., 29.42 m., 4 to 18 in. dia.; 225 hyd.; 200 v.; 200 met.; 2,200 serv.; pipe, lead & iron;; pres., dom. & f., 45 to 130 lbs., cons. day, 2,000,000 gals.; cost, $270,000; cost mtce., $3,000; wks. owned by city.

HUDSON FALLS, p. 5,761; 35 a.; bk., 2 to 4 stor.; wd., 2 stor. F. dept.—1 str., 1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 6 c. hand ex., 3 hose wag., 3 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 3,100 ft.; inf., 1,000 ft.; tot. hose, 3,200 ft.; f. al., wh. & telp.; val. equip., $25,000; val. bldgs., $4,000; exp. dept., $2,500; tot. mem. 110, pd. full time 3, pd. part time 3, vol. 104.

Water Supply—Src., spr., 1 m. bus. cent., sys., pump to stdp.; stdp. cap., 320,000 gals.; res. cap., 3,000,000 gals; 4 pump. eng., cap. day 3,500,000 gals.; mains, 15 m., 4 to 12 in. dia.; 97 hyd.; 100 met.; 1,200 serv.; pres., dom. 50 lbs., f. 75 lbs.; cons. day, 600,000 gals.; wks. owned by priv. Co.

HUNTINGTON, p. 6,200; f. area, 600 a.; merc. bldgs., bk. & wd., 1½ to 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 auto. h. & l. trk., 1 auto. hose wag., 1 gasoline eng., 1 h. & l. trk., 4 c. hand ex., 2 hose wag.. 2 hose reels; hose, cot., rub. lined, gd., 3,300 ft.; f. al., bell; val. equip., $12,000; val. bldgs., $12,500; exp. dept., $720; 165 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 50,000 gals.; res. cap., 250,000 gals.; 3 pump. eng., cap. day 2.000.000 gals.; mains, c. i., 25 m., 4 to 8 in. dia.; 102 hyd.; 100 v.; 998 met.; 998 serv.; pipe, galv. i.; pres., dom. & f. 25 to 75 lbs.; cons. day, 400,000 gals.; cost, $163,024; cost mtce., $17,329; wks. owned by Co.

ILION, p. 10,169; f. area, 2,000 a.; merc. bldgs., bk. & wd., 3, 4, 6, 7 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 motor comb. c. & h. wag., 1 h. & l. trk., 3 hose wag., 1 Amer. Lafrance triple comb. pumper, 1 chief's car; hose, cot., rub. lined, gd., 5,000 ft.; inf., 650 ft.; tot. hose, 5,650 ft.; f. al., Gamewell, 36 bx.; val. equip., $15,000; val. bldgs., $15,000; exp. dept., $10,000; tot. mem., 104, pd. full time 4, vol. 100.

Water Supply—Src., creek, 2 to 3 m. bus. cent.; sys., grav.; 3 res. cap., 256,000,000 gals., loc. 1½ & 2½ m. town; mains, c. i., 24.7 m., 4 to 12 in. dia.; 190 hyd.; 366 v.; met., 30; 2,586 serv.; pipe, lead; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 1,600,000 gals.; cost, $500,000; cost mtce., $12,000; wks. owned by city.

INWOOD, p. 2,000; f. area, 1,280 a.; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 auto. comb. c. & h. & ladder trk.; hose, cot., rub. lined, gd., 950 ft.; f. al., bell; val. equip., $4,800; val. bldgs., $1,500; exp. dept., $75; tot. mem., 60 vol.

Water Supply—Src., wells, 8 m. bus. cent.; sys., pump. to stdp. & dir.; stdp. dim., 18 x 130 x 20 x 140, mat. wrt. i.; 7 pump. eng., class vertical, high serv.; cap. day 18,000,000 gals.; 22,000,000 gals. low serv.; mains, c. i., 230 m., 4 to 30 in. dia.; 1,600 hyd.; met., 16,000; 16,000 serv.; pipe, wrt. i. & lead; pres., dom. 50 to 90 lbs., f. 60 to 100 lbs.; cons. day, 5,500,000 gals.; wks. owned by Co.

IRVINGTON, p. 2,701; f. area, 900 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 auto. h. & l. trk., 10 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 3,100 ft.; f. al., wh.; val. equip., $16,500; exp. dept., $2,500; tot. mem., 56 vol.

Water Supply—Src., spr. & strm., 1 m. bus. cent.; sys., pump to res.; cap. res., 71,500,000 gals.; pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 9½ m., 4 to 12 in. dia.; 102 hyd.; met., 412; 114 v.; 390 serv.; pipe, c. i.; pres., dom. & f., 90 to 160 lbs.; cons. day, 100,500 gals.; cost, $190,000; cost mtce., $4,000; wks. owned by city.

ISLIP, p. 2,240; f. area, 250 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 c. eng., 2 auto. h. & l. trk., 1 comb. c. & h. auto., 8 c. hand ex., 4 hose wag., 1 hose cart; hose, cot., rub. lined, gd., 5,000 ft.; rub., gd., 7,000 ft.; inf., 2,000 ft.; tot., 14,000 ft.; f. al., siren, 1 bx.; val. equip., $50,000; val. bldgs., $10,000; exp. dept., $1,000; tot mem., 80 vol.

Water Supply—Src., driven wells; sys., pump to stdp.; stdp. cap., 35,200 gals.; 2 pump. eng.; mains, 7 m.; 62 hyd.; cons. day, 1,500,000 gals.; wks. owned by Co.

ITHACA, p. 17,004; f. area, 3,500 a.; merc. bldgs., bk., 2 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 triple comb. auto., 3 auto. comb. c. & h. wag., 2 str., 1 aer. trk., 1 auto. h. & l. trk., 14 c. hand ex., 1 sleigh; hose, cot., rub. lined, gd., 12,500 ft.; inf., 1,000 ft.; tot., 13,500 ft.; f. al., Gamewell & bell, 49 bx.; val. equip., $108,000; val. bldgs., $10,000; exp. dept., $3,500; tot. mem., 550, pd. full time 14, pd. part time 2, 534 vol.

Water Supply—Src., stream storage, cap. 300,000,000 gals., 4 m. bus. cent.; sys., grav.; 4 stdp. cap., 2,000,000 gals.; 3 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 60 m., 4 to 20 in. dia.; 270 hyd.; 619 v.; met., 3,800; 3,820 serv.; pipe, lead, galv. i.; pres., dom. & f. 70 to 125 lbs.; cons. day, 2,500,000 gals.; cost, $1,150,000; cost mtce., $20,000; wks. owned by city.

JAMESTOWN, p. 38,917; f. area, 8.43 sq. m.; merc. bldgs., bk., 2 to 9 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 comb. c. & h. wag., 3 auto. comb. c. & h. wag., 1 auto, triple comb. pump., hose & c. wag., 1 chief's car, 20 c. hand ex., 1 auto. aer. trk., 1 auto. h. & l. trk., 1 hose wag., 1 hose reel, 3 hrs.; hose, cot., rub. lined, gd., 11,000 ft.; fair, 1,000 ft.; tot. hose, 12,000 ft.; f. al., Gamewell, 71 bx.; val. equip., $112,000; val. bldgs., $75,000; exp. dept., $105,975; tot. mem, 57; pd. full time, 43; pd. part time, 1.

Water Supply—Src., wells, 4 m. bus. cent.; sys. pump. dir.; res. cap. 5,000,000 gals.; 4 pump. eng., class comp. dup., cap. day 7,000,000 gals.; mains, c. i. & wrt. i., 117 m., 2 to 24 in. dia.; 600 hyd.; 1,262 v.; 9,000 met.; 9,000 serv.; pipe, wrt. i.; pres.. dom. & f. 40 to 140 lbs.; cons. day, 3,500,000 gals.; cost, $1,500,000; cost mtce., $70,000; wks. owned by city.

JOHNSON CITY, p. 8,587; f. area, 4,000 a.; merc. bldgs., bk., stn. & wd., 1 to 4 stor.; priv., wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 3 comb. c. & h. wag., h. & l. trk.; hose, rub. lined, 5,000 ft.; f. al., Gamewell, 23 bx.; val. equip., $43,000; val. bldgs., $100,000; exp. dept., $32,000; tot. mem., 86, pd. full time 51, vol. 35.

JOHNSTOWN, p. 10,908; f. area, 2,206 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 2 c. hand ex., 1 hose wag, 3 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 4,250 ft.; f. al., bell & wh., 33 bx.; val. equip., $16,000; val. bldgs., $11,000; exp. dept., $7,000; tot. mem. 100, pd. full time 4, pd. part time 1, vol. 95.

Water Supply—Src., spr. & strm., 4 m. bus. cent.; sys., grav.; res. cap., 13,250,000 gals.; mains, c. i., 38 m., 4 to 16 in. dia.; 210 hyd.; 397 v.; met., 254; 2,342 serv.; pipe, iron; pres., dom. & f. 85 to 150 lbs.; cons. day, 1,500,000 gals.; cost, $205,000; cost mtce., $8,000; wks. owned by city.

KENMORE, p. 3,160; f. area, 1 sq. m. F. dept. 1 motor trk. and hand trk.; tot. mem., 2, pd. full time.

Water Supply—Src., West New York Water Co.; wks. owned by Co.

KINGSTON, p. 26,688; f. area, 6.9 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., wd. & bk., 3 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 h. & l. trk., 2 aer. trk., 4 hose car., 4 comb. c. & h. wag., 4 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 9,100 ft.; f. al., Gamewell, 70 bx.; val. equip., $35,000; val., bldgs., $48,000; exp. dept., $28,000; tot. mem. 362, pd. full time 17, vol. 245.

Water Supply—Src., mountain strm., 7 m. bus. cent.; sys., grav.; res. cap., 625,000,000 gals.; mains, c. i., 72 m., 4 to 20 in. dia.; 500 hyd.; 150 met.; 5,658 serv.; pipe, lead; pres., dom. & f. 60 to 120 lbs.; cons. day, 5,000,000 gals.; cost, $935,582; cost mtce., $23,679; wks. owned by city.

LACKAWANNA CITY, p. 17,918; f. area, 3,580 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept—1 auto. comb. c. & h. wag., 11 c. hand ex., 1 auto. h. & l. trk., 1 auto. trip. comb., 2 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 6,500 ft.; inf. hose, 200 ft.; tot., 6,700 ft.; f. al., Gamewell, 38 bx.; val. equip., $28,000; val. bldgs., $20,500; exp. dept., $30,203.59; tot. mem. 24. pd. full time 22, 2 vol. Cos., receiving $300 a year each.

LAKE PLACID, p. 2,099. F. dept.—13 c. hand ex., 2 c. eng., 1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 1,700 ft.; inf., 400 ft.; tot. hose, 2,100 ft.; f. al., bell; val. bldgs., $8,000; exp. dept., $100; tot. mem., 50 vol.

Water Supply—Src., Lake Placid, 1 m. bus. cent.; sys., dir. pres.; res. cap., 5,250,000 gals.; 3 pump. eng., cap. day, 4,320,000 gals.; mains, 3 m., 2 to 12 in. dia.; 50 hyd.; pres., dom. & f. 60 to 150 lbs.; cons. day, 800,000 gals.; cost, $150,000; wks. owned by village.

LANCASTER, p. 6,059; f. area, 1,200 a.; merc. bldgs., bk., stn. & wd., 2 to 3 stor.; priv., bk., stn. & wd., 2 to 2½ stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 800 c. hand ex., 1 h. & l. trk., 1 aer. trk., 4 hose wag., 1 hose reel, 8 hrs., 1 hose sleigh in reserve; hose, rub. lined, gd., 10,000 ft.; inf., 300 ft.; tot. hose, 10,300 ft.; f. al., bell, wh.

& telp., 13 bx.; val. equip., $28,000; val. bldgs., $70,000; exp. dept., $1,400; tot. mem., 108, pd. part time 80, 28 vol.

Water Supply—Src., lake, 10 m. bus. cent.; sys., pump to res. & dir.; res. cap., 1,000,000 gals.; 3 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 19 m., 4 to 12 in. dia.; 115 hyd.; 260 v.; met., 1,100; 900 serv.; pres., dom. & f. 100 lbs.; cons. day, 400,000 gals.; cost, $85,000; cost mtce., $3,000; wks. owned by city.

LARCHMONT, p. 2,468; f. area, 20 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 h. & l. trk., 2 comb. c. & h. wag., 1 auto. comb. c. & h. wag., 2 hose wag., 3 hose reels, 9 hrs.; hose, cot., rub. lined, gd., 3,600 ft.; rub., gd., 600 ft.; inf., 1,000 ft.; tot. hose, 5,200 ft.; f. al., Gamewell; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $6,500; tot. mem., 300, pd. full time 6, pd. part time 1, 293 vol.

Water Supply—Src., riv., 8,000 ft. from bus. cent.; sys., grav.; res. cap., 110,000,000 gals.; mains, c. i., 10½ m., 4 to 12 in. dia.; 55 hyd.; 35 v.; met., 230; 128 serv.; pres., f. 25 to 47 lbs.; cost, $150,000; cost mtce., $1,400; wks. owned by Co.

LA SALLE, p. 3,813; fwks. & combt. ord.; causes of f. inv. F. dept.—3 hose carts, 6 c. hand ex., 4 hose reels, 4 hrs.; 2,100 ft. hose; f. al., bell & telp.; exp. dept., $2,000; 200 vol.

Water Supply—Src., Niagara Falls; sys., dir. pres.; pres., 52 to 70 lbs.

LAWRENCE, p. 2,861; f. area, 900 a. F. dept.—1 str., hose, hooks & ladders; val. equip., $10,000; tot. mem., 120 vol.

Water Supply—Src., Queens Co. Water Co.

LEROY, p. 4,203; f. area, 1,050 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 c. eng., 1 h. & l. trk., 3 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,200 ft.; inf., 250 ft.; tot. hose, 2,450 ft.; f. al., Loper, 12 bx.; val. equip., $12,000; val. bldgs., $7,000; exp. dept., $2,000; tot. mem., 90 vol.

Water Supply—Src., storage res., 5½ m. bus. cent.; sys., grav.; stdp. cap., 410,000 gals.; mat., earth & conc.; res. cap., 150,000,000 gals.; mains, c. i., 19 m., 4 to 16 in. dia.; 114 hyd.; met., 330; 910 serv.; pipe, galv. i.; pres., dom. & f. 60 to 80 lbs.; cons. day, 200,000 gals.; cost, $190,000; cost mtce., $22,241; wks. owned by city.

LIBERTY, p. 2,459; f. area, 600 a.; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & hose wag., 4 auto. hose trk., 1 h. & l. trk., 3 hose sleighs; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., wh.; val. equip., $8,500; val. bldgs., $6,000; exp. dept., $1,065; tot. mem., 125 vol.

Water Supply—Src., lake & strm., 2 m. bus. cent.; sys., pump to res.; 2 res. cap., 6,500,000 gals.; 2 pump. eng., cap. day 200,000 gals.; mains, 8½ m., 4 to 8 in. dia.; 63 hyd.; 520 met.; 550 serv.; pres., dom. & f. 125 lbs.; cons. day, 125,000 gals.; cost, $50,000; cost mtce., $4,000; wks. owned by village.

LINDENHURST, p. 2,000; f. area, 7 sq. m.; merc. bldg., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 gasoline eng., 1 comb. c. & h. motor, 1 motor stm. eng., 6 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & siren, 4 bx.; val. equip., $20,000; val. bldgs., $4,000; exp. dept., $800; tot. mem., 210 vol.

Water Supply—Src., artesian wells, 7 m. bus. cent.

LITTLE FALLS, p. 13,029; f. area, 2,011 a.; merc. bldgs., bk. & wd., 3 to 4 stor.; priv., wd., 2½ stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 h. & l. trk., 1 chief's auto., 4 hose wag., 1 comb. c. & hose car., 1 hose reel, 6 hrs., 1 auto. hose, 1 auto. hose & chem.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., Gamewell, 30 bx.; exp. dept., $13,000; tot. mem., 41; pd. full time, 6; pd. part time, 30; vol., 5.

Water Supply—Src., creeks, 11 m. bus. cent.; sys., grav.; res. cap., 25,000,000 gals.; mains, c. i., 20 m., 4 to 14 in. dia.; 174 hyd.; 308 v.; 1,998 met.; 2,079 serv.; pipe, lead; pres., dom. & f. 40 to 140 lbs.; cons. day, 7,000,000 gals.; cost, $569,000; cost mtce., $29,100; wks. owned by city.

LOCKPORT, p. 21,308; f. area, 2¼ sq. m.; merc. bldgs., bk., stn. & wd., 2 to 6 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 12 c. hand ex., 1 aer. trk., 1 hose wag., 9 hrs.; hose, cot., rub. lined, gd., 4,600 ft.; rub., gd., 1,600 ft.; tot. hose, 6,200 ft.; f. al., Gamewell, 86 bx.; val. equip., $50,000; val. bldgs., $30,000; exp. dept., $29,000; tot. mem., 25, pd. full time.

Water Supply—Src., Niagara Riv.; sys., grav.; stdp. cap., 500,000 gals.; 3 pump. eng., class centrif., cap. day, 19,000,000 gals.; mains, c. i., 45 m., 6 to 24 in. dia.; 650 hyd.; 530 v.; met., 4,300; 5,000 serv.; pipe, writ. i.; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 6,900,000 gals.; cost, $700,000; cost mtce., $25,00; wks. owned by city.

LOWVILLE, p. 3,127; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 10 c. hand ex., 1 c. tk., 4 hose car., 1 hose wag.; hose, cot., rub. lined, gd., 3,250 ft.; in reserve, 1,000 ft.; tot. hose, 4,250 ft.; f. al., bell & telp.; val. equip., $6,206; val. bldgs., $6,000; exp. dept., $500; tot. mem., 62 vol.

Water Supply—Src., spr., 10 m. bus. cent.; sys., grav.; res. cap., 2,090,000 gals., loc. ½ m. north village; mains, c. i., 24 m., 4 to 16 in. dia.; 110 hyd.; 152 v.; met., 940; 946 serv.; pipe, galv. i.; pres., dom. & f. 75 to 160 lbs.; cons. day, 25,000 gals.; cost, $113,706; cost mtce., $2,500; wks. owned by city.

LYNBROOK, p. 4,371; f. area, 2 sq. m.; merc. bldgs., wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 comb. c. & hose wag., 5 c. hand ex., 1 h. & l. trk., 4 hose wag., 3 pump. eng.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., automatic wh.; val. equip., $70,000; val. bldgs., $4,000; exp. dept., $5,000; tot. mem., 225 vol.

LYONS, p. 4,253; f. area, 2,560 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto c. eng., 8 c. hand ex., 1 auto. comb. c. & hose wag., 1 h. & l. trk., 1 hose wag., 7 hose car.; hose, cot., rub. lined, gd., 6,000 ft.; rub., gd., 750 ft.; tot. hose, 6,750 ft.; f. al., bell; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $2,500; tot. mem., 200; pd. full time, 3; pd. part time, 14; vol., 183. undrs. rating, first class.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump. to stdp.; stdp. cap., 117,500 gals., dim. 20 x 50; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 9½ m., 2 to 10 in. dia.; 59 hyd.; 58 v.; met., 20; 560 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 100 lbs.; cons. day, 181,000 gals.; wks. owned by Co.

MALONE, p. 7,556; f. area, 750 a.; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 sleigh, 1 c. eng., 6 c. hand ex., 1 comb. c. & hose wag.; 1 hose cart; 1 h. & l. trk., 2 hose wag., 1 hose car., 6 hrs.; hose, rub., gd., 5,000 ft.; f. al., Gamewell, 31 bx.; val. equip., $10,000; val. bldgs., $10,000; exp. dept., $10,000; tot. mem., 47; pd. full time, 5; pd. part time, 2; vol. 40.

Water Supply—Src., spr., 8 m. bus. cent.; sys., grav. to res.; res. cap., 2,000,000 gals., loc. 1 m. cent. city; mains, c. i., 33½ m., 4 to 12 in. dia.; 100 hyd.; 393 v.; met., 2; 1,386 serv.; pipe, iron & lead; pres., dom. 93 lbs., f. 93 lbs.; cost, $150,000; wks. owned by Co.

MAMARONECK, p. 6,571; f. area, 30 m.; merc. bldgs., bk. & wd., 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 1 comb. c. &

h. wag., 3 hose reels; hose, cot., rub. lined, gd., 6,500 ft.; f. al., Gamewell, 12 bx.; val. equip., $2,500; val. bldgs., $20,000; exp. dept., $5,000; tot. mem., 175 vol.

Water Supply—Src., riv.; 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 450,000 gals.; dim., 25 x 125 ft.; mat., stl.; res. cap., 15,000,000 gals.; 2 pump. eng., cap., day 6,000,000 gals.; mains, c. i.; 45 m., 4 to 16 in. dia.; 163 hyd.; 325 v.; 1,285 met.; serv., 1,500; pipe, lead; pres., dom. & f. 60 to 100 lbs.; cons. day 600,000 gals.; cost, $65,000; cost mtce., $2,500; wks. owned by Co.

MASSENA, p. 5,993; f. area, 25 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hand eng., 1 priv. eng., 2 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. bldgs., $500; exp. dept., $100; tot. mem., 40 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump dir.; stdp. cap., 200,000 gals.; 2 pump. eng., class trip., cap. day 1,422,400 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 74 hyd.; 40 v.; met., 10; 500 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 100 lbs.; cost, $30,000; cost mtce., $2,700; wks. owned by Co.

MECHANICSVILLE, p. 8,766; f. area, 600 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 auto. comb. c. & h. trk., 2 auto. hose trk., 1 triple comb. pumper, 12 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; inf., 1,000 ft.; tot. hose, 5,000 ft.; f. al., Gamewell, 21 bx.; val. equip., $15,200; val. bldgs., $15,000; tot. mem., 196 vol.

Water Supply—Src., brooks, 4 m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 200,000 gals.; res. cap., 90,000,000 gals.; 2 pump. eng., cap. day 1,500,000 gals; mains, c. i., 28 m., 4 to 16 in. dia; 104 hyd.; 120 v.; met., 1,100; 1,100 serv.; pipe, galv. i.; pres., dom. & f. 65 lbs.; cons. day, 2,000,000 gals.; cost, $163,000; cost mtce., $7,000; wks. owned by city.

MEDINA, p. 6,011; f. area, 1,362 a.; merc. bldgs., stn., bk. & wd., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 3 pumpers; hose, cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 20 bx.; val. equip., $26,750; val. bldgs., $40,000; exp. dept., $13,000; tot. mem., 15; pd. full time 7, pd. part time 8; undrs. rating, A class.

Water Supply—Src., driven wells, 3½ m. bus. cent.; sys., pump to res., to stdp. & dir.; stdp. cap., 258,500 gals.; res. cap., 589,437 gals.; 3 pump. eng., cap. day, 4,536,000 gals.; mains, c. i., 14¼ m., 4 to 12 in. dia.; 175 hyd.; 108 v.; 1,540 met.; 1,540 serv.; pres., dom. 55 lbs., f. 200 lbs.; cons. day, 400,000 gals.; cost, $110,000; wks. owned by town.

MIDDLETOWN, p. 18,420; f. area, 2,330 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 chief's auto., 18 c. hand ex., 2 h. & l. trk., 1 hose wag., 1 triple comb. pumper, 2 comb. c. & h. wag., 2 auto. hose wag., 7 hrs., 4 auto. pump. & chem.; hose, cot., rub. lined, gd., 9,000 ft.; inf., 2,700 ft.; tot. hose, 8,200 ft.; f. al., bells & wh., 57 Gamewell bx.; val. equip., $50,000; val. bldgs., $25,000; exp. dept., $20,000; tot. mem. 296, pd. full time 7, pd. part time 12, vol. 292.

Water Supply—Src., spr., 2 to 5 m. bus. cent.; sys., grav.; res. cap., 1,290,000,000 gals.; mains, c. i., 47 3-8 m., 4 to 24 in. dia.; 324 hyd.; 368 v.; 170 met.; 3,612 serv.; pipe, galv. i. & lead; pres., dom. 30 to 90 lbs., f. 45 to 96 lbs.; cons. day, 2,500,000 gals.; cost, $733,054; cost mtce., $8,000; wks. owned by city.

MINEOLA, p. 3,016. F. dept.—Not reported.

Water Supply—Src., artesian well, 3 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 20 x 28; mat., stl.; 2 gasoline pump. eng., cap. day 864,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 42 hyd.; met., 25; pipe, galv. i.; pres., dom. 70 lbs., f. 70 lbs.; cons. day, 30,000 gals.; wks. owned by city.

MOHAWK, p. 2,919; f. area, 300 a.; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 str., 1 hose sleigh, 3 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 400 ft.; tot. hose, 2,400 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $1,500; exp. dept., $300; tot. mem., 50 vol.

Water Supply—Src., spr., ⅛ m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; dim. 18 x 50 ft.; mat., i.; 3 pump. eng., cap. day 3,000,000 gals.; mains, iron, 6 m., 4 to 8 in. dia.; 67 hyd.; 89 v.; met., 360; 750 serv.; pipe, iron; pres., dom. & f. 85 lbs.; cons. day 350,000 gals.; cost, $50,000; cost mtce., $7,500; wks. owned by village.

MONTICELLO, Sullivan Co., p. 2,330; f. area, 1,280 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 2 triple comb. f. eng., 1 motor hose trk., 1 hose wag., 1 hand h. & l. trk.; hose, cot., rub. lined, gd., 1,200 ft.; rub., gd., 800 ft.; tot. hose, 3,000 ft.; f. al., bell; val. equip., $15,000; val. bldgs., $20,000; tot. mem., 150 vol.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 200,000 gals.; pump. eng., cap. day 750,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 50 hyd.; 400 serv.; pipe, c. i.; pres., dom. 62 lbs., f. 110 lbs.; cost, $35,000; cost mtce., $3,611; wks. owned by Co.

MOUNT KISCO, p. 3,944; f. area, 1,280 a.; merc. bldgs., wd. & bk., 3 & 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—6 auto. comb. c. & h. wag., 3 auto. pump. eng., 1 aer. trk., 1 c. eng., 2 hose wag., 3 hose reels; hose, cot., rub. lined, gd., 3,500 ft.; rub., gd., 500 ft.; inf., 1,000 ft.; tot. hose, 5,000 ft.; f. al., Gamewell; val. equip., $30,000; exp. dept., $1,250; tot. mem., 150 vol.

Water Supply—Src., res., 3 m. bus. cent.; sys., pump dir.; res. cap., 1,500,000 gals.; 2 pump. eng., cap. day 297,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 83 hyd.; 450 met.; 500 serv.; pres., dom. 100 lbs., f. 110 lbs.; wks. owned by municipality.

MOUNT MORRIS, p. 3,312; f. area, 400 a.; merc. bldgs., bk., 2 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 comb. c. & hose wag., 6 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 450 ft.; f. al., elec., 6 bx.; val. equip., $3,000; val. bldgs., $6,000; exp. dept., $300; tot. mem., 80 vol.

Water Supply—Src., lake, 11 m., bus. cent.; sys., grav.; mat., cem.; res. cap., 500,000 gals.; mains, c. i., 20 m., 4 to 12 in. dia.; 100 hyd.; 52 v.; met., 25; 720 serv.; pres., dom., 95 lbs., f. 95 to 120 lbs.; cons. day, 500,000 gals.; cost, $200,000; cost mtce., $1,800; wks. owned by city.

MOUNT VERNON, p. 42,726; f. area, 4 sq. m.; merc. bldgs., bk. & wd., 3 to 6 stor.; priv., wd. & bk., 2½ to 5 stor.; wd. rfs. not perm.; fwks & combt. ord.; causes of f. inv. F. dept.—3 pump. eng., 4 auto. comb. c. & h. wag., 1 aer. trk., 1 auto. h. & l. trk., 1 gas supply wag., 3 chief's cars, 1 f. al. auto.; hose, cot., rub. lined gd., 16,000 ft.; c. hose, 1,600 ft.; f. al., 33 transmitter signal calls, 3 bells, 1 wh., Gamewell, 65 bx.; exp. dept., $86,486; val. equip., $150,000; val. bldgs., $125,000; tot. mem. 541, pd. full time 29, vol. 512.

Water Supply—Src., riv., 9 m. bus. cent.; sys., pump to stdp.; stdp. cap., 450,000 gals.; res. cap., 113,000,000 gals.; 4 pump. eng., cap. day, 12,500,000 gals.; mains, c. i., 80 m., 4 to 36 in. dia.; 780 hyd.; met., 7,000; 7,000 serv.; pipe, lead; pres., dom. & f. 30 to 110 lbs.; cons. day, 3,500,000 gals.; cost, $1,600,000; wks. owned by city.

NEWARK, p. 6,964; f. area, 1,760 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 5 c. hand ex., 1 h. & l. trk., 3 hose car., 1 motor trk., 1 new American La France 75 trip. with pump & 1 type 47; hose, cot., rub. lined, gd., 3,500 ft.; rub., gd., 600 ft.; tot. hose, 4,100 ft.; f. al., Gamewell, 18 bx.; val. equip., $60,000; val. bldgs., $25,000; exp. dept., $4,000; tot. mem., 153; pd. full time 2, pd. part time 1, vol. 150.

Water Supply—Src., storage res.; 8 m. bus. cent.; sys., grav.; stdp. cap., 1,500,000 gals.; res. cap., 300,000,000 gals.; 2 pump. eng., cap. day, 2,000,000 gals.; mains, c. i., 25 m., 4 to 14 in. dia.; 175 hyd.; 110 v.; met., 1,200; 1,500 serv.; pipe, galv. i.; pres., dom. & f. 75 lbs.; cons. day, 600,000 gals.; wks. owned by village.

NEWBURGH, p. 30,366; f. area, 4 sq. m.; merc. bldgs., stn., bk. & wd., 1 to 7 stor.; priv., stn., bk. & wd., 1 to 6 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str., 1 c. eng., 2 auto. comb. c. & h. wag., 12 c. hand ex., 1 aer. trk., 1 f. boat, 3 h. & l. trk., 4 triple comb. pumpers, 6 hose wag., 11 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 46 bx.; val. equip., $75,000; val. bldgs., $75,000; exp. dept., $35,000; tot. mem., 675; pd. full time, 16; pd. part time 5; vol., 665.

Water Supply—Src., lake, 3 1-3 m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 1,500,000 gals.; dim., 44 x 77 ft.; mat., stl.; 3 pump. eng., cap. min., 1,250 gals.; mains, c. i., 53.60 m., 4 to 30 in. dia.; 523 hyd.; 900 v.; 381 met.; 5,200 serv.; pipe, lead; pres., dom. & f. 55 to 125 lbs.; cons. day, 4,500,000 gals.; cost, $3,482,000; cost mtce., $734,783; wks. owned by city.

NEW ROCHELLE, p. 36,213; f. area, 11½ sq. m.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 auto. comb. c. & h. wag., 1 aer. trk., 1 h. & l. trk., 1 auto. squad wag., 4 auto. trip. comb. c. eng., hose & pump. eng.; hose, cot., rub. lined, gd., 7,200 ft.; f. al., Gamewell, 76 bx.; val. equip., $116,892; val. bldgs., $150,800; exp. dept., $41,000; tot. mem. 356, pd. full time 31, vol. 325.

Water Supply—Src., 2 str., 4 res., 1½ & 8 m. bus. cent.; sys., grav. & pump to stdp.; 2 stdp.; stdp. cap., 386,000 gals., stdp. cap., 1,270,000 gals.; 4 res., cap., 545,490,000 gals.; 3 loc. at city line, 1 loc. in Yonkers; 4 pump. eng., class 2 stm. comp. hor. dup., 2 elec turbine, cap. day, 11,500,000 gals.; mains, c. i., 182 m., 4 to 24 in. dia.; 1,249 hyd.; 10,855 met.; 10,855 serv.; cons. day 4,000,000 gals.; cost, $3,400,000; cost mtce., $295,000; wks. owned by priv. Co.

NEW YORK CITY (All Boroughs), p. 5,620,048; f. area, 40,000 a.; merc. bldgs., bk., stn. & iron, 3 to 48 stor.; office bldgs., bk., stn. & iron, 3 to 20 stor.; priv., bk., stn. & wd., inside, 3 to 12 stor.; no wd. or frame bldgs. allowed or permitted below Dyckman Street; fwks. State law; f. inv. by f. marshal. F. dept.—123 auto. str., 6 auto. water towers, 3 auto. boat tender, 7 auto. high pres. hose wag., 90 auto. hose wag., 39 auto. comb. c. & h. wag., 35 auto. h. & l. trks., 84 auto. runabouts & touring cars, 55 hose wag., 7 h. & l. trk., 1 c. eng., 1 srch. eng., 101 h. & l. aer. trk., 7 h. & l. horse drawn aer. trk., 2 rescue autos, 201 motor eng., 35 eng., horse drawn, 1 fuel wag., 4 fuel autos, 87 chiefs' cars, 9 f. boats, 125 hrs.; hose, cot., rub. lined, 1½ to 3½ in., 321,250 ft.; f. al., Gamewell, 3,534 street bx., signals of all kinds, including the pneumatic & automatic, 5,362 ; dept. in charge of commissioner; tot. mem., 6,665, pd. full time, 6,007; vol. 658.

NEW YORK CITY (All Boroughs) WATER SUPPLY SYSTEM.

Supply	Manhattan and Bronx	Brooklyn	Queens (1st and 3rd Wards)	Richmond	City
	Catskill, Gravity. Croton, Gravity and Pumped.	Catskill, Gravity. Long Island and Local Underground Sources, Pumped.	Catskill, Gravity. Local Underground Sources, Pumped.	Catskill, Gravity. Local Underground Sources, Pumped.	
Standpipes, number	4	1	3	2	10
Capacity, gallons	159,000	111,500	1,847,000	360,000	2,477,500
Distribution reservoirs, number	5	2	0	2	*10
Capacity, gallons	2,136,000,000	319,000,000	.....	441,000,000	*3,825,000,000
Pumping stations, number	4	27	2	5	38
Engine capacity, gallons daily	133,000,000	581,000,000	16,000,000	27,900,000	757,900,000
Mains laid, miles of cast iron	1,365.65	1,132.87	279.44	285.73	3,063.69
Miles of Steel	.....	8.50 (66″)	.....	.....	8.50
Size	4″ to 60″	4″ to 66″	4″ to 48″	4″ to 48″	4″ to 66″
Hydrants, number	20,390	19,068	3,424	3,076	45,958
Valves, number	33,026	26,714	5,460	5,949	71,149
Meters, number	62,814	33,341	8,954	6,734	111,483
Services, number	189,564	184,833	15,702	21,441	411,540
Pressure, average pounds per square inch	45	47	62	70	48
Consumption, gallons per day (1921)	463,500,000	186,600,000	18,000,000	17,800,000	685,900,000
Cost of works	$140,197,000	$44,423,000	$4,530,000	$4,589,000	$193,739,000
Catskill system—all boroughs					139,344,000
Total					$333,083,000
Annual cost (fixed charges and operation)					$15,785,000

High Pressure Fire Service	Manhattan	Brooklyn
Number of pumping stations	2	3
Number of engines	12	11
Engine capacity, gallons per minute	36,000	28,500
Pressure, pounds per square inch	300 or less	300 or less
Mains laid, miles	127.99	44.69
size	8″ to 24″	8″ to 20″
Hydrants, number	2,751	1,366
Valves, number	4,751	1,916
Cost of works	$7,052,000	$2,336,000
Annual cost of operation	$193,000	$104,000

NOTE: The municipality now has available as sources of supply (a) Esopus Creek in the Catskills, where water is collected in the Ashokan reservoir, having an available capacity of 130,429 million gallons, (b) Bronx and Byram rivers in Westchester County, where water is collected in Kensico reservoir, having a capacity of 30,573 million gallons. This is now part of the Catskill system. (c) Croton river in Putnam and Westchester Counties, where water is collected in 12 reservoirs and 6 controlled lakes, having a capacity of 104,403 million gallons. (d) Local sources in Brooklyn, Queens and Richmond. The total safe supply from all sources is 809,000,000 gallons daily.

he 29th Ward, Brooklyn and the 2nd, 4th and 5th Wards, Queens, are supplied by private water companies.

* Includes Hill View reservoir, north of city line on Catskill Aqueduct Capacity 929 million gallons.

NEW YORK MILLS, p. 3,000; merc. bldgs., bk.; priv., wd., 2 stor.; wd. rfs. perm; no fwks. ord.; f. inv. F. dept.—30 c. ex., 3 hose car.; hose, 5,000 ft.; 3 f. pumps. The above apparatus is the property of the New York Mills, a manufacturing corporation. In addition to the above is the Yorkville Fire & Hose Co., loc. at lower New York Mills, 1 hand eng., 1 hose cart, 800 ft. of gd. hose; 40 mem.

Water Supply—Src., res., 8 m. bus. cent.; sys., grav.; res. cap., 120,000,000 gals.; mains, c. i., 5 m., 4 to 12 in. dia.; 35 hyd.; 34 v.; 500 met.; pres., dom. & f., 90 lbs.; wks. owned by priv Co.

NIAGARA FALLS, p. 50,760; merc. bldgs., wd., bk. & stn., 3 to 10 stor.; priv., wd., bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. car., 20 c. hand ex., 1 h. & l. trk., 1 auto. str., 2 aer. auto.; hose, cot., rub. lined, 16,000 ft.; inf., 500 ft.; tot., 16,500 ft.; f. al., Gamewell, 151 bx.; val. equip., $915,250; val. bldgs., $86,000; exp. dept., $193,327; tot. mem., 80, pd. full time; undrs. rating, first class.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump dir.; 6 pump. eng., cap. day, 36,000,000 gals.; mains, c. i., 102.8 m., 4 to 36 in. dia.; 967 hyd.; 1,656 v.; met., 8,019; 8,000 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 13,000,000 gals.; cost, $750,000; cost mtce., $65,000; wks. owned by city.

Water Supply—Of south part of city, src., riv., 1 m. bus. cent.; sys., pump dir.; stdp. cap., 753,984 gals.; pump. eng., cap. day 6,500,000 gals.; mains, c. i., 17½ m., 4 to 16 in. dia.; 81 hyd.; met., 27; pres., dom. 60 lbs., f. 120 lbs.; cost, $200,000; cost mtce., $6,000; wks. owned by Co.

NORTH TARRYTOWN, p. 5,927; f. area, 5 m.; merc. bldgs., bk. & wd., 4 stor.; priv., bk. & wd., 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 f. patrol, 10 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 hose cart., 2 pump. eng., 2 hrs.; hose, 2,750 ft.; f. al., bell & wh.; val. equip., $50,000; val. bldgs., $6,000; exp. dept., $3,500; tot. mem., 150 vol.

Water Supply—Src., riv.; 3 m. bus. cent.; sys., pump to res.; 2 stdp. cap., 365,000 gals.; 2 res. cap., 200,400,000 gals.; 5 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 74.3 m., 4 to 20 in. dia.; 345 hyd.; 396 v.; met., 2,109; 2,257 serv.; pres., dom. & f. 100 lbs.; cons. day, 2,600,000 gals.; cost, $1,500,000; owned by priv. Co.

NORTH TONAWANDA, p. 15,482; f. area, 3,840 a.; merc. bldgs., bk. & wd., 1 & 6 stor.; priv., wd., 1 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 24 c. ex., 1 auto. h. & l. trk., 4 c. eng., 2 comb. c. & h. auto., 2 hose wag., 2 hose reels, 2 hrs.; hose, cot., rub. lined, 12,000 ft.; f. al., Gamewell, 65 bx.; val. equip., $50,000; val. bldgs., $25,000; exp. dept., $37,162; tot. mem., 314; pd. full time, 12; pd. part time, 2; vol., 300; undrs. rating, first class.

Water Supply—Src., Niagara riv., ½ m. bus. cent.; sys., pump dir. to mains; 4 pump. eng., **cap. day 22,000,000 gals.; mains, wd. & iron, 50** m., 4 to 24 in. dia.; 513 hyd.; 450 v.; 20 met.; 3,100 serv.; pipe, lead; pres., dom. 40 lbs., f. 60 lbs.; cons. day 6,000,000 gals.; cost, $535,000; exp. dept., $46,564; wks. owned by city.

NORWICH, p. 8,268; f. area, 1,500 a.; merc. bldgs., stn., bk. & wd., 2 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 h. & l. trk., 10 c. hand ex., 1 auto. h. & l. trk., 1 aer. trk., 1 auto. comb. c. & h. wag., 1 auto. chem. eng., 2 hose wag., 2 hose reels, 5 hrs., 1 chief buggy auto.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 2,000 ft; tot. hose, 6,000 ft.; f. al., Gamewell, 21 bx.; val. equip., $45,000; val. bldgs., $45,000; exp. dept., $4,000; tot. mem. 180, pd. full time 1, pd. part time 4, vol. 175.

Water Supply—Src., spr. & brooks, lake & riv. (by pump); 2 m. bus. cent.; sys., grav.; res. cap., 300,000,000 gals., loc. 2 m. east town; 1 pump. eng., class centrif., cap. day 4,000,000 gals.; mains, iron, 21 m., 4 to 16 in. dia.; 101 hyd.; met., 1,989; 2,200 serv.; pipe, galv. i.; pres., dom. 57 lbs., f. 67 to 72 lbs.; cons. day, 2,000,000 gals.; cost, $465,500; wks. owned by priv. Co.

NYACK, p. 4,444; f. area, 2,560 a.; merc. bldgs., bk., 3 & 4 stor.; priv., wd. & bk., 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept. (includes Upper & South Nyack) —1 auto. str., 2 auto. h. & l. trk., 1 auto. comb. c. & h. wag., 2 hose reels, 2 triple comb. pump. eng.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 1,000 ft.; tot. hose, 2,600 ft.; f. al., Star & Gamewell, 58 bx.; val. equip., $40,000; val. bldgs., $26,000; exp. dept., $9,000; tot. mem., 400 vol.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., grav. & pump dir.; res. cap. 770,000 gals.; 2 pump. eng., stm. & elec., cap. day 3,000,000 gals.; mains, c. i., 25 m., 2 to 12 in. dia.; 140 hyd.; 250 v.; met., 100; serv., 1,600; pipe, galv. i.; pres., dom. & f. 46 to 150 lbs.; cons. day 800,000 gals.; cost, $300,000; cost mtce., $60,000; wks. owned by village.

OGDENSBURG, p. 14,609; f. area, 3 m. by 1 m. wide; merc. bldgs., stn. & bk., 2 to 4 stor.; priv., wd., 1½ to 3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 str., 1 h. & l. trk., 3 comb. hose & c., 1 comb. hose & pumper, cap., 10,000 gals., 1 aer. trk., 1 c. hand ex., 3 comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 42 bx.; val. equip., $19,800; val. bldgs., $10,000; exp. dept., $24,000; tot. mem. 18, pd. full time 8, vol. 10.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump dir. to mains; **res. cap., 1,000,000 gals.;** 8 pump. eng., cap. day 34,000,000 gals.; mains, i. & cem., 32 m., 4 to 20 in. dia.; 221 hyd.; 700 v.; met., 200; 3,300 serv.; pipe, galv. i. & lead; pres., dom. 55 lbs., f. 80 lbs.; cons. day, 3,250,000 gals.; cost, $600,597; cost mtce., $7,383; wks. owned by city.

OLEAN, p. 20,506; f. area, 6 sq. m.; merc. bldgs., bk., 1 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. str., 2 comb. c. & h. wag., 4 c. ex., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, 8,700 ft.; f. al., Gamewell, 46 bx.; val. equip., $32,000; val. bldgs., $20,000; exp. dept., $15,000; tot. mem. 16, pd. full time 10, pd. part time 6.

Water Supply—Src., creek & wells, ½ m. bus. cent.; sys., grav.; mat., conc.; res. cap. 10,500,000 gals., loc. ¾ m. south city; 3 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 46 m., 4 to 24 in. dia.; 410 hyd.; 325 v.; 4,650 met.; pipe, lead & iron; pres., dom. & f. 105 lbs.; cons. day, 2,250,000; cost, $675,000; cost mtce., $18,000; wks. owned by city.

ONEIDA, p. 10,541; f. area, 3,000 a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. c. & h. wag., 1 triple comb. auto., 6 c. hand ex., 1 h. & l. trk., 2 hrs., 2 hose sleighs, 1 city service h. & l. trk.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 400 ft ; tot. hose, 6,400 ft.; f. al., Gamewell, 19 bx.; val. equip., $9,000; val. bldgs., $11,800; exp. dept., $12,000; tot. mem. 68, pd. full time 8, pd. part time 25, 35 vol.; undrs. rating, first class.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav.; 2 res. cap., 83,000,000 gals., loc. 3 m. south city; mains, c. i., 22 m., 4 to 18 in. dia.; 152 hyd.; 273 v.; met., 1,603; 1,603 serv.; pipe, lead; pres., dom. & f. 85 to 110 lbs.; cons. day, 300,000 gals.; cost, $210,000; cost mtce., $3,000; wks. owned by city.

ONEONTA, p. 11,582; f. area, 25 a.; merc. bldgs., bk., 2 to 5 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 8 c. hand ex., 1 city service h. & l. trk., 1 auto. trip. comb., 1 comb. c. & h. auto.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 36 bx.; val. equip., $32,400; val. bldgs., $60,000; exp. dept., $10,000; tot. mem., 30, pd. full time 5, pd. part time 25.

Water Supply—Src., creek & spr., 6 m. bus. cent.; sys., grav.; 2 res. cap., 520,000,000 gals.; mains, c. i., 25 m., 4 to 20 in. dia.; 153 hyd.; 364 v.; 2,800 serv.; pres. dom. & f. 75 lbs.; cons.

day, 2,000,000 gals.; cost, $450,000; wks. owned by Co.

OSSINING, p. 10,739; f. area, 560 a.; merc. bldgs., bk., 3 & 4 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 h. & l. trk., 2 comb. c. & h. auto., 1 600-gal. triple comb. pumper, 1 hose wag., 5 hose car., 9 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; rub., gd., 1,000 ft.; inf., 1,500 ft.; tot. hose, 6,000 ft.; f. al., bell & wh.; val. equip., $15,000; val. bldgs., $6,000; exp. dept., $1,000; tot. mem. 300, pd. full time 3, vol. 297.

Water Supply—Src., brook, 2 m. bus. cent.; sys., pump to res.; res. cap., 147,000,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 24 m., 4 to 16 in. dia.; 192 hyd.; 172 v.; 2,000 met.; 2,100 serv.; pipe, lead & i.; pres., dom. 35 to 140 lbs., f. 50 to 140 lbs.; cons. day, 675,000 gals.; cost, $324,429; cost mtce., $17,435; wks. owned by city.

OSWEGO, p. 23,626; f. area, 5,120 a.; merc. bldgs., stn., bk. & wd., 2 to 5 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 2 c. eng., 2 h. & l. trk., 12 c. hand ex., 1 aer. trk., 3 hose wag., 2 hose car., 7 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; inf., 600 ft.; tot. hose, 10,600 ft.; f. al., Gamewell, 60 bx.; val. equip., $35,000; val. bldgs., $40,000; exp. dept., $35,000; tot. mem., 22, pd. full time 18, pd. part time 4.

Water Supply—Src., lake, 2 m. bus. cent.; sys., pump to stdp., cap., 50,000 gals.; dim., 18 ft. x 25 ft.; mat., stl.; res. & dir., 2; res. cap., 20,000,000 gals., loc. 2 m. city; 2 pump. eng., cap. day, 9,000,000 gals.; mains, c. i., 65 m., 3 to 30 in. dia.; 502 hyd.; 673 v.; met., 474; 6,000 serv.; pipe, lead; pres., dom. & f. 100 lbs.; cons. day, 5,000,000 gals.; cost, $1,000,000; cost mtce., $42,000; wks. owned by city.

OWEGO, p. 4,147; f. area, 1,600 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. c. eng., 4 c. hand ex., 1 h. & l. trk., 1 auto. hose wag., 3 hose reels; hose, cot., lined, gd., 4,500 ft.; in reserve, 600 ft.; f. al., Gamewell, 10 bx.; val. equip., $12,000; val. bldgs., $40,000; exp. dept., $5,000; tot. mem., 320 vol.; undrs. rating, A class.

Water Supply—Src., creek & wells, ½ & 2½ m. bus. cent.; sys., grav. to impounding dam, cap., 30,000,000 gals.; res. cap., 1,600,000 gals., loc. on hill; 2 pump. eng., cap. day 5,000,000 gals.; mains, c. & wrt. i., 15 m., 1 to 12 in. dia.; 77 hyd.; 70 v.; met., 646; 1,135 serv.; pipe, wrt. i.; pres., dom. 80 to 90 lbs.; f. 120 lbs.; cons. day, 1,000,000 gals.; wks. owned by priv. Co.

OYSTER BAY, p. 3,700; f. area, 640 a.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—4 motor comb. c. & h. wag., 1 motor h. & l. trk., 2 motor pumpers; hose, 4,000 ft.; f. al., siren; val. equip., $40,000; val. bldgs., $12,000; exp. dept., $5,500; tot. mem., 90; pd. full time 2.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 265,000 gals.; 2 pump. eng., class comp. dup.; mains, 8½ m.; 79 hyd.; pres., dom. 70 lbs., f. 90 lbs.; cons. day, 125,000 gals.; cost, $78,000; cost mtce., $4,500; wks. owned by Co.

PAINTED POST, p. 2,170. F. dept.—1 hose reel, 1 h. & l. trk., 1 comb. c. & h. wag.; 1,000 ft. hose; tot. mem., 41 vol.

Water Supply—Src., well; sys., grav.; res. cap. 500,000 gals.

PALMYRA, p. 2,480; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 2,700 ft.; rub., gd., 300 ft.; tot. hose, 3,000 ft.; f. al., bell & wh.; exp. dept., $350; tot. mem., 115 vol.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 175,000 gals.; mains, 4½ m., 4 to 10 in. dia.; 40 hyd.; met., 82; pres., dom. 75 lbs., f. 75 to 100 lbs.; cost, $60,000; wks. owned by Co.

PATCHOGUE, p. 4,031; f. area, 640 a.; merc. bldgs., stn., bk. & wd.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. c. eng., 3 auto. comb. c. & h. wag., 1 La France pumper, 1 chief's car, 1 auto. h. & l. trk., 1 h. & l. trk., 10 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 2,000 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 12 bx.; val. equip., $31,000; val. bldgs., $25,000; exp. dept., $5,000; tot. mem., 250 vol.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 268,000 gals.; dim., 20 x 115; pump. eng., cap. day 4,500,000 gals.; mains, 9 m., 4 to 10 in. dia.; 75 hyd.; pres., dom. 50 lbs., f. 75 to 100 lbs.; cost, $60,000; wks. owned by Co.

PEEKSKILL, p. 15,868; f. area, 2,560 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 comb. c. & h. wag., 14 c. hand ex., 1 h. & l. trk., 1 auto. aer. trk., 1 auto. pump. eng., 2 hrs.; hose, cot., rub. lined, gd., 4,350 ft.; f. al., Gamewell, 28 bx.; val. equip., $33,550; val. bldgs., $28,000; exp. dept., $9,000; tot. mem. 406, pd. full time 6, vol. 400.

Water Supply—Src., Peekskill Hollow Creek, 1½ m. bus. cent.; sys., grav. & pump to res.; stdp. cap. 450,000 gals.; res. No. 1, cap. 36,000,000 gals.; res. No. 2, cap. 450,000,000 gals.; 2 pump. eng., class elec., cap. day 8,000,000 gals.; mains, c. i., 20 m., 4 to 20 in. dia.; 200 hyd.; 250 v.; met., 2,360; 2,360 serv.; pipe, galv. i.; pres., dom. 80 to 100 lbs., f. 80 to 200 lbs.; cons. day, 3,750,000 gals.; cost, $600,000; cost mtce., $70,000; wks. owned by city.

PENN YAN, p. 4,517; f. area, 40 a.; merc. bldgs., stn. & bk., 2 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 str., 3 auto. comb. c. & h. wag., 1 h. & l. trk., 7 hose wag.; hose, cot., rub. lined, gd., 6,500 ft.; f. al., bell & telp.; val. equip., $15,000; val. bldgs., $8,000; exp. dept., $2,000; tot. mem., 140 vol.

Water Supply—Src., lake, 2 m. bus. cent.; sys., pump to res. & dir. to mains; res. cap., 1,000,000 gals.; 2 pump. eng., class comp., cap. day 1,500,000 gals.; mains, c. i., 15½ m., 4 to 12 in. dia.; 115 hyd.; 113 v.; met., 71; 1,085 serv.; pipe, galv. i.; pres., dom. 40 to 80 lbs., f. 150 lbs.; cons. day, 375,000 gals.; cost, $10,000; cost mtce., $6,100; wks. owned by city.

PERRY, p. 4,717; f. area, 1,200 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 4 c. hand ex., 1 h. & l. trk., 1 triple comb. auto. trk., 3 hose carts; hose, cot., rub. lined, gd., 2,200 ft.; inf., 500 ft.; tot. hose, 2,700 ft.; f. al., Gamewell, 12 bx.; val. equip., $15,000; val. bldgs., $41,000; exp. dept., $2,381; tot. mem., 70 vol.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; pump. eng., cap. day 2,000.000 gals.; mains, iron, 11 m., 4 to 12 in. dia.; 143 hyd.; met., 30; 1,244 serv.; pipe, lead; pres., dom. 60 lbs., f. 96 lbs.; cons. day, 1,000,000 gals.; cost, $43,000; cost mtce., $4,000; wks. owned by city.

PLATTSBURG, p. 10,909; f. area, 1,280 a.; merc. bldgs., bk., 3 stor.; priv., wd. & bk., 1½ to 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 triple comb., 1 c. eng., 4 hose carts, 1 h. & l. trk., 2 hrs.; hose, cot., rub. lined, gd., 4,800 ft.; f. al., Gamewell, 18 bx.; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $10,500; tot. mem. 110; pd. full time 6, pd. part time 5; vol. 100; undrs. rating, second class.

Water Supply—Src., spr. & brooks, 8 to 12 m. bus. cent.; sys., grav.; res. No. 1, cap. 20,000,000 gals., loc. 6 to 7 m. city; res. No. 2, cap. 150,000,000 gals., loc. 7 m. city; mains, c. i., 45 m., 4 to 12 in. dia.; 230 hyd.; 500 v.; 80 met.; 3,000 serv.; pipe, galv. & wrt. i.; pres., dom. & f. 70 to 90 lbs.; cons. day, 2,000,000 gals.; cost, $382,191; cost mtce., $7,000; wks. owned by city.

PLEASANTVILLE, p. 3,590; merc. bldgs., wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—3 comb. c. & h. wag., 2 Lafrance pumpers, 1 hose reel, 15 c. hand ex., 1 h. & l trk., 1 auto. hose wag.; hose, rub. lined, gd., 2,500 ft.;

f. al., Gamewell, 18 bx.; val. equip., $45,000; exp. dept., $9,000; tot. mem., 120 vol.

PORT CHESTER, p. 16,573; f. area, 4 sq. m.; merc. bldgs., bk., 3 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng., 1 h. & l. trk., 1 aer, trk., 2 hose wag., 3 c. pumps, cap. 170 gals.; 5 comb. c. & hose wag., 12 c. hand ex., 5 hose car.; hose, cot., rub. lined, gd., 12,000 ft.; f. al., Gamewell, 30 bx.; val. equip., $85,000; val. bldgs., $125,000; exp. dept., $15,000; tot. mem., 300 vol.

Water Supply—Src., lakes; sys., grav.; stdp. cap., 1,250,000 gals.; res. cap., 1,032,000,000 gals.; mains, 20 m., 4 to 16 in. dia.; 153 hyd.; met., 2,075; pres., dom. 95 lbs., f. 95 lbs.; wks. owned by priv. Co.

PORT HENRY, p. 2,183; f. area, 900 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk., conc. & wd., 1½ to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. trk., 1 h. & l. trk., 3 hose car.; hose, rub. lined, gd., 1,600 ft.; f. al., siren; val. equip., $6,500; val. bldgs., $7,000; tot. mem., 40 vol.

Water Supply—Src., spr. & brook, 2½ m. bus. cent.; sys., grav.; res. cap., 700,000 gals.; mains, c. i., 9 m., 4 to 9 in. dia.; 57 hyd.; 35 v.; met. 2; 402 serv.; pipe, iron; pres., dom. 40 lbs., f. 105 lbs.; cost, $50,000; wks. owned by village.

PORT JEFFERSON, p. 2,200; f. area, 325 a.; bldgs., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—2 c. hand ex., 1 h. & l. trk., pumps, pails, rope, chains, hooks, 2 hose car., hrs. hired; hose, cot., rub. lined, 2,100 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $1,000; exp. dept., $350; tot. mem., 90 vol.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., grav. & pump dir.; stdp. cap. 132,000 gals.; res. cap. 382,000 gals., loc. ¼ m. bus. cent.; 2 pump. eng., cap. day 300,000 gals.; mains, c. i., 4½ m., 4 to 10 in. dia.; 60 hyd.; 25 v.; 50 met.; 400 serv.; pipe, galv. i.; pres., dom. 97 lbs., f. 110 lbs.; cons. day 175,000 gals.; cost, $32,285; cost mtce., $200; wks. owned by Co.

PORT JERVIS, p. 10,171; merc. bldgs., bk., 3 & 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 1 patrol wag., 6 hose car., 5 hrs.; hose, rub., gd., 5,000 ft.; inf., 500 ft.; tot. hose, 5,500 ft.; f. al., wh.; val. equip., $16,000; val. bldgs., $18,000; exp. dept., $5,000; tot. mem. 280, pd. full time 2, pd. part time 3, vol. 275.

Water Supply—Src., spr. & brooks, 1 to 3 m bus. cent.; sys., grav.; res. cap., 632,000,000 gals.; 3 pump. eng., cap. day 3,250,000 gals.; mains, c. i., 22 m., 4 to 24 in. dia.; 158 hyd.; 121 v.; met., 65; 1,820 serv.; pipe, lead & galv. i.; pres., dom. 60 lbs., f. 60 lbs.; cons. 3,000,000 gals.; cost, $34,373.46; cost mtce., $23,052.59; wks. owned by Co.

PORT WASHINGTON, p. 3,000; f. area, 4,000 a.; merc. bldgs., wd., 3 stor.; priv., 2 & 3 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—10 c. hand ex., 1 auto. h. & l. trk., 3 auto. hose wag., 1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 6,000 ft.; tot., 9,000 ft.; f. al., bell & siren; val. equip., $35,000; val. bldgs., $30,000; exp. dept., $3,500; tot. mem., 265 vol.

Water Supply—Src., wells; sys., pump to stdp.

POTSDAM, p. 4,039; f. area, 20 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 h. & l. trk., 2 c. hand ex., 1 hose wag., 2 hose car., 2 comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., elec., 10 bx.; val. equip., $10,000; val. bldgs., $7,600; exp. dept., $1,450; tot. mem. 40, pd. full time 2, vol. 38.

Water Supply—Src., riv.; sys., pump. dir.; res. cap., 4,000,000 gals.; 4 pump. eng., class water, stm. & elec., cap. day, 4,000,000 gals.; mains, wd. & iron, 17 m., 4 to 10 in. dia.; 113 hyd.; 165 v.; 1,300 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 80 to 90 lbs.; cons. day, 1,000,000 gals.; cost, $80,000; cost mtce., $4,000; wks. owned by city.

POUGHKEEPSIE, p. 35,000; f. area, 14,000 a.; merc. bldgs., bk., 3 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 auto. pump. eng., 3 str., 2 h. & l. trk., 12 c. hand ex., 2 aer. trk., 4 hose wag., 4 comb. c. & h. wag., 2 hose car., 16 hrs.; hose, cot., rub. lined, gd., 10,150 ft.; c., 900 ft.; tot. hose, 11,050 ft.; f. al., Gamewell, bell & wh., 55 bx.; val. equip., $40,000; val. bldgs., $100,000; exp. dept., $12,000; tot., mem., 786 vol.

Water Supply—Src., riv., 1¼ m. bus. cent.; sys., pump to res.; res. cap., 12,000,000 gals.; 4 pump. eng., cap. day 20,000,000 gals.; mains c. i., 42.6 m., 6 to 18 in. dia.; 700 hyd.; met., 5,540; 4,450 serv.; pipe, lead; pres., dom. & f. 30 to 100 lbs.; cons. day, 2,800,000 gals.; cost, $946,400; cost mtce., $40,000; wks. owned by city.

RAVENA, p. 2,093; f. area, 300 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose reels, ladders, etc.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh.; val. equip., $2,200; val. bldgs., $5,000; exp. dept., $200; tot. mem., 40 vol.

Water Supply—Src., creeks, 3 m. bus. cent.; sys., grav., pump to res.; res. cap., 3,500,000 gals., loc. ½ m. bus. cent.; 1 pump. eng., cap. day 420,000 gals.; mains, c. i., 7¾ m., 4 to 12 in. dia.; 58 hyd.; 26 v.; met., 4; 165 serv.; pipe, galv. i.; pres, dom. 65 lbs., f. 60 to 100 lbs.; cons. day, 200,000 gals.; cost, $55,000; cost mtce., $300; wks. owned by Co.

RENSSELAER, p. 10,823; f. area, 800 a.; bldgs., bk., conc. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—4 comb. c. & h. wag., 2 h. & l. trk., 2 hard jumpers, 10 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., elec., 35 bx.; val. equip., $22,000; val. bldgs., $14,000; exp. dept., $2,500; tot. mem. 375; pd. full time 7, vol. 400.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res.; mat. conc.; res. cap., 6,000,000 gals.; 3 pump. eng., centrif., cap. day 3,500,000 gals.; mains, c. i., 20 m., 4 to 16 in. dia.; 195 hyd.; 273 v.; met., 1,350; 2,050 serv.; pipe, galv. i.; pres., dom. & f. 60 to 120 lbs.; cons. day, 1,500,000 gals.; wks. owned by priv. Co.

RIVERHEAD, p. 2,775; f. area, 1,600 a.; merc. bldgs., stn., bk., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. not inv. F. dept.—2 str., 2 hand eng., 1 h. & l. trk., 1 aer. trk., 5 hose car.; hose, cot., rub. lined, gd., 5,500 ft.; f. al., bell & wh.; val. equip., $7,000; val. bldgs., $3,200; exp. dept., $2,000; tot. mem., 130 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; 2 pump. eng., cap. day 700,000 gals.; mains, iron, 10 m., 6 to 12 in. dia.; 104 hyd.; 250 met.; 250 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 80 lbs.; cons. day, 100,000 gals.; cost, $95,000; cost mtce., $2,500; wks. owned by city.

ROCHESTER, p. 295,750; f. area, 21,009.5 a.; merc. bldgs., stn. & bk., 2 to 12 stor.; priv., wd. & bk., 1 to 3½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—22 auto. comb. c. & h. wag., 14 str., 6 h. & l. trk., 76 c. hand ex., 4 aer. trk., 3 hose wag., 1 water tower, 1 salvage corps auto., 1 auto. supply wag., 3 pumpers, 2 supply wag., 7 chief's auto., 83 hrs.; hose, cot., rub. lined, gd., 78,650 ft.; inf. hose, 958 ft.; tot. 79,608 ft.; f. al., Gamewell, 428 bx.; val. equip., $498,028; val. bldgs., $804,451; exp. dept., $993,973; pd. full time 494, vol. 100.

Water Supply—Src., lake, 29 m. bus. cent.; sys., grav., 3 res. cap., 225,000,000 gals.; 5 pump. eng. for additional separate f. protection sys.; cap. day, 12,000,000 gals.; mains, c. i., 520 m., 4 to 36 in. dia.; 5,800 hyd.; 10,000 v.; met., 51,000; 51,700 serv.; pipe, lead; pres., dom. 50 lbs., f. 120 lbs.; cons. day, 26,000,000 gals.; cost, $11,000,000; cost mtce., $1,100,000; wks. owned by city.

ROCKVILLE CENTER, p. 6,262; f. area, 1,280 a.; merc. bldgs., bk., wd. & conc., 2½ to 4 stor.; priv. wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—16 c. hand ex., 1 auto eng., 1 h. & l. trk., 4 hose wag., 1 auto. hose wag., 1 chief car., 1 auto. pump. eng.; hose, cot., rub. lined, gd., 300 ft.; inf., 500 ft.; tot. hose, 800 ft.; f. al., wh.; val. equip., $20,000;

val. bldgs., $24,000; exp. dept., $6,000; tot. mem., 265 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 235,000 gals.; dim., 20 x 100; mat., wrt. i.; 3 pump. eng., cap. day, 2,200,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 115 hyd.; 55 v.; 1,262 serv.; 65 met.; pipe, galv. i.; pres., dom. & f. 43½ lbs.; cons. day, 420,000 gals.; cost, $50,000; cost mtce., $1,000; wks. owned by village.

ROME, p. 26,341; f. area, 4¼ sq. m.; merc. bldgs., bk., 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 auto. comb. c. & h. wag. (1 comb. in reserve), 1 auto. eng. & h. wag., 1 auto. triple comb. hose, 1 aer. trk., 11 c. hand ex., 1 hose wag., 6 hrs., 1 auto. chief's car.; hose, cot., rub. lined, gd., 10,150 ft.; f. al., Gamewell, 56 bx.; exp. dept., $56,572; tot. mem. 135, pd. full time 31, pd. part time 4, vol. 100.

Water Supply—Src., Fish Creek, 13 m. bus. cent.; sys., grav.; res. cap., 15,000,000 gals.; mains, c. i., 70.74 m., 4 to 36 in. dia.; 405 hyd.; 450 v.; 400 met.; 5,200 serv.; pipe, c. i. & wd.; pres., dom. 80 lbs.; f. 80 lbs.; cons. day, 7,000,000 gals.; cost, $1,200,000; cost mtce., $35,000; wks. owned by city.

ROSLYN, p. 2,900; f. area, 640 a.; merc. bldgs., wd., 2½ stor.; priv., wd., 2½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv.; F. dept.—1 str., 1 auto. hose trk., 1 c. eng., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $3,000; tot. mem., 125 vol.

Water Supply—Src., artesian wells, sys., dir. pres.; stdp. cap., 150,000 gals.; mains, iron, 14 m., 6 in. dia.; 135 hyd.; pres., dom. 80 lbs., f. 75 to 135 lbs.; wks. owned by municipality.

RYE, p. 5,308; f. area, 2,240 a.; merc. bldgs., bk. & wd., 4 stor.; priv., bk. & wd., 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. stm eng., 1 c. eng., 2 comb. c. & hose wag., 1 hand eng., 1 auto. h. & l. trk., 15 c. hand ex., 1 aer. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 87 bx.; val. equip., $30,000; val. bldgs., $75,000; exp. dept., $3,000; tot. mem., 185 vol.

Water Supply—Furnished by Portchester Water Co. & N. Y. Inter Urban Water Co., 8 m. bus. cent.; sys., grav. & pump.; mains, c. i., 14½ m., 4 to 12 in. dia.; 182 hyd.; pres., 60 to 100 lbs.; cost mtce., $4,520.

SAG HARBOR, p. 2,993; f. area, 1,920 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd. & bk., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of some f. inv. F. dept.—1 auto. c. eng., 2 auto. comb. c. & h. trk., 1 auto. h. & l. trk., 1 auto. hose wag.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 2,000 ft.; tot., 6,000 ft.; f. al., wh.; val. equip., $14,000; val. bldgs., $13,700; exp. dept., $2,000; tot. mem., 175 vol.

Water Supply—Src., wells; sys., pump to res.; res. cap., 240,000 gals.; pump. eng., cap. day 500,000 gals.; mains, 4¾ m., 4 to 10 in. dia.; 48 hyd.; pres., dom. 50 lbs., f. 50 lbs.; wks. owned by Co.

ST. JOHNSVILLE, p. 2,469; f. area, 640 a.; bldgs., wd. & bk., 2 & 3 stor.; wd. rfs. perm. F. dept.—6 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 1,000 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., elec., 8 bx.; val. equip., $2,500; val. bldgs., $1,000; exp. dept., $100; tot. mem., 120 vol.; undrs. rating, first class.

Water Supply—Src., spr., 7 m. bus. cent.; sys., grav.; 2 res. cap., 2,000,000 gals.; mains, 12 m., 4 to 10 in. dia.; 70 hyd.; 72 v.; 600 serv.; 287 met.; pres., dom. & f. 110 lbs.; cost, $86,000; cost mtce, $1,200; wks. owned by city.

SALAMANCA, p. 9,276; f. area, 2,100 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 1 aer. trk., 7 hose reels, 1 comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 4,700 ft.; f. al., wh., 29 bx.; val. equip., $12,000; val. bldgs., $8,000; exp. dept., $5,500; tot. mem., 210 vol.

Water Supply—Src., spr., 1½ to 2 m. bus. cent.; sys., grav., pump to wells; res. cap., 2,500,000 gals.; 2 pump. eng., cap. day 3,800,000 gals.; mains, c. i., 22 m., 2 to 18 in. dia.; 157 hyd.; 223 v.; 27 met.; 2,054 serv.; pipe, c. i.; pres., dom. 70 lbs., f. 95 lbs.; cons. day, 1,200,000 gals.; cost, $130,000; cost mtce., $2,000; wks. owned by city.

SARANAC LAKE, p. 5,174. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 2 hose carts, 4 hrs., 4,000 ft. hose; f. al., 20 bx.; tot. mem. 77, pd. full time 2.

SARATOGA SPRINGS, p. 13,181; f. area, 6 sq. m.; merc. bldgs., bk., 3 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 auto. triple comb. pump, 1 h. & l. trk., 1 stm. eng., 2 c. & hose car., 1 chief's car., 10 c. hand ex., 10 hose wag. (1 reserve), 1 hose car. with water tower; hose, cot., rub. lined, gd., 5,000 ft. (in reserve 1,100 ft.); tot. hose, 6,100 ft.; f. al., Gamewell, 49 bx.; val. equip., $40,000; val. bldgs., $18,000; exp. dept., $29,000; tot. mem. 23, pd. full time 17, vol. 6.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 13,000,000 gals.; mains, c. i., 25 m., 4 to 20 in. dia.; 290 hyd.; 500 v.; met., 3,000; 35,000 serv.; pipe, galv. i.; pres., dom. 85 lbs., f. 115 lbs.; cons. day, 3,500,000 gals.; cost mtce., $2,500; wks. owned by city.

SAUGERTIES, p. 4,013; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 hand eng., 2 c. hand ex., 1 h. & l. trk., 4 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & wh.; tot. mem., 180 vol.

Water Supply—Src., spr. & creek, 6 m. bus. cent.; sys., grav.; res. cap., 7,500,000 gals., loc. at Fawns; mains, c. i., 15 m., 4 to 16 in. dia.; 88 hyd.; 100 v.; met., 166; 763 serv.; pipe, galv. i. & lead; pres., dom. 75 to 140 lbs., f. 75 to 140 lbs.; cost, $112,000; cost mtce., $2,000; wks. owned by city.

SAYVILLE, p. 3,940; f. area, 1,920 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., bk & wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 3 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,600 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $20,000; tot. mem., 115 vol.

Water Supply—Src., wells & Great South Bay Water Co.

SCARSDALE, p. 5,100; f. area, 6¼ sq. m. F. dept.—1 Amer. Lafrance pump. eng. with c. tks., 1 city serv. trk. with c. tk.; val. equip., $20,000; val. bldgs., $50,000; exp. dept., $16,000; 6 men pd. full time.

Water Supply—Src., stdp., 2 m. bus. cent.; stdp. cap., 750,000 gals.; dim., 30 x 65 ft.; mat., stl.; 3 pump. eng., class centrif.; cap. per day, 1,500,000 gals.; mains, c. i., 45 m., 6 to 16 in. dia.; 317 hyd.; 1,100 met., 1,100 serv.; pres., dom. & f. 37 to 125 lbs.; cons. per day, 387,000 gals.; cost, $616,500; cost mtce., $60,000; wks. owned by village.

SCHENECTADY, p. 88,723; f. area, 10.34 sq. m.; merc. bldgs., stn., bk. & wd., 2 to 8 stor.; priv., bk. & wd., stucco & conc., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 60 c. hand ex., 6 auto. triple comb. pump. eng., 3 auto. h. & l. aer. trk., 6 auto. comb. c. & h. wag., 2 chief's autos., 2 motorcycles, 1 mechanic's auto.; hose, gd., 18,000 ft.; 2nd grade hose, 2,000 ft.; f. al., Gamewell, 120 bx.; val. equip., $183,775; val. bldgs., $401,500; tot. mem., 412; pd. full time 112, pd. part time & vol. 300; undrs. rating, Class C.

Water Supply—Src., 3 dug wells, 3.9 m. bus. cent.; sys., pump dir.; dim., 520 x 260 x 20 ft.; mat., conc.; res. cap., 21,123,000 gals.; 5 pump. eng., class centrif., cap. day 52,000,000 gals.; mains, c. i., 124.8 m., 4 to 36 in. dia.; 1,680 hyd.; 2,904 v.; 837 met.; 15,456 serv.; pipe, galv. i. & lead; pres., dom. 95 lbs., f. 100 lbs.; cons. per day, 14,174,284 gals.; cost $2,500,000; cost mtce., $97,880; wks. owned by city.

SCOTIA, p. 4,358; f. area, 1½ sq. m.; merc. bldgs., cem., 2 stor.; priv., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. auto. trk., 1 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hrs., 2 sleighs; hose, cot., rub. lined, gd., 3,500 ft.; f. al., automatic, 9 bx.; val. equip., $15,500; val. bldgs.,

$30,000; exp. dept., $5,900; tot. mem., 103, pd. full time 2, pd. part time 1, vol. 100.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., grav.; stdp. cap. 100,000 gals.; dim. 20 x 28 ft.; 3 pump. eng., class centrif., cap. per min. 1,100 gals.; mains, c. i.; 15 m.; 4 to 12 in. dia.; 220 hyd.; 315 v.; 1,132 met.; 1,302 serv.; pipe, lead; pres., dom. & f. 60 to 95 lbs.; cons. per day 350,000 gals.; cost, $127,000; cost mtce., $25,000; wks. owned by village.

SEACLIFF, p. 2,108; f. area, 720 a.; merc. bldgs., wd. & bk., 2 stor.; priv., bk., wd. & cem., 2 stor., wd. rfs. not perm., in f. area., f. wks & combt. ord.; causes of f. inv. F. dept.—1 Amer. Lafrance stm. eng., 1 comb. c. & h. wag., 8 c. hand ex., 1 auto. h. & l. trk., 4 auto. hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 400 ft.; inf., 600 ft.; tot. hose, 3,000 ft.; f. al., siren & bell, 2 bx.; val. equip., $30,000; val. bldgs., $17,000; exp. dept., $2,400; tot. mem., 125 vol.; undrs. rating, first class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 235,000 gals.; mat., iron; 2 pump. eng., class comp. dup., cap. day, 1,500,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 56 hyd.; 38 v.; met., 3; pres., dom. 50 lbs., f. 100 lbs.; **wks. owned by Co.**

SENECA FALLS, p. 6,389; merc. bldgs., wd. & bk., 2 to 4 stor.; priv., wd., 2 stor.; **wd. rfs. perm.;** fwks. & combt. ord. **F. dept.—2 str., 1 c. eng.,** 1 comb. c. & hose auto., 1 triple comb. pumper, 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose carts, 4 hrs.; hose, cot., rub. lined, 3,800 ft.; rub., gd., 200 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 26 bx.; val. equip., $10,000; val. bldgs., $6,000; exp. dept., $6,760; tot. mem., 16, pd. full time 2, pd. part time 14.

Water Supply—Src., lake; 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., **500,000 gals.; dim.,** 94 x 30 ft.; mat., stl.; 3 pump. eng., class centrif., cap. day 3,250,000 gals.; mains, iron, 26 m., 4 to 14 in. dia.; 130 hyd.; 152 v.; met., 96; 2,050 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 70 lbs.; cons. day, 750,000 gals.; wks. owned by priv. Co.

SIDNEY, p. 2,670; f. area, 640 a.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 2 hose wag., 1 pumper, 6 c. hand ex., 2 auto. comb. c. & h. wag., 1 h. & l. trk.; hose, cot., rub. lined, 3,250 ft.; f. al., siren, 19 bx.; val. equip., $13,565; val. bldgs., $15,000; exp. dept., $1,000; tot. mem., 110 vol.

Water Supply—Src., spr. & creeks, 2¼ m. bus. cent.; sys., grav.; 5 res. cap., 150,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 58 hyd.; 86 v.; 12 met.; 550 serv.; pipe, c. i., pres., dom. & f. 90 lbs.; cost, $250,000; cost mtce., $3,000; wks. owned by village.

SILVER CREEK, p. 3,260; f. area, 640 a.; merc. bldgs., bk., conc. & wd., 3 stor.; priv., bk., conc. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.— 10 hand ex., 1 h. & l. trk., 2 hose car., 1 triple comb. pump, 1 auto. hose trk.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp. & elec., 3 bx.; val. equip., $6,200; val. bldgs., $1,200; exp. dept., $500; tot. mem., 100 vol.

Water Supply—Src., creek, 5½ m. bus. cent.; sys., grav.; res. cap., 25,000,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 108 hyd.; 150 v.; 850 met.; 860 serv.; pipe, galv. i.; pres., dom., & f. 70 lbs.; cons. per day, 1,000,000 gals.; cost, $140,000; cost mtce., $3,000; wks. owned by city.

SOLVAY, p. 7,352; f. area, 640 a.; **merc. bldgs., stn., bk., iron & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 supply wag., 5 hose car.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., bell & wh., 16 bx.; val. equip., $10,000; val. bldgs., $5,000; tot. mem., 90 vol.**

Water Supply—Src., Otisco lakes, 14 m. bus. cent.; sys., pump dir. & to res.; res. cap., 5,500,000 gals.; 3 pump. eng., class trip & centrif., cap. 3,000,000 gals.; **mains c. i.; 14 m., 4 to 12 in. dia.;** 160 hyd.; 100 v.; 1,100 met.; 1,100 serv.; pipe, lead & galv. i.; pres., dom. 100 lbs.; f., 120 lbs.; cons. day, 700,000 gals.; cost, $125,000; cost mtce., $12,000; wks. owned by municipality.

SOUTHAMPTON, p. 2,891; f. area, 5,500 a.; merc. bldgs., bk., wd. & conc., 2½ stor.; priv., wd. & conc., 2½ stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 hand eng., 1 750-gal. La France c. comb., 8 c. hand ex., 1 c. eng., 1 h. & l. trk., 6 hose carts, 2 motor wag.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 1,500 ft.; tot. hose, 5,000 ft.; f. al., bell, Gamewell & siren; val. equip., $40,000; val. bldgs., $20,000; exp. dept., $3,000; tot. mem., 55 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys. pump to tks. below ground; res. cap., 3,000,000 gals.; pneumatic cap., 3,000,000 gals.; 2 pump. eng., class comp. dup., cap. min., 1,500 gals.; mains, c. i., 26 m., 4 to 8 in. dia.; 138 hyd.; 107 v.; 1,000 met.; pipe, galv. i.; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 299,300 gals.; cost, $100,000; wks. owned by priv. Co.

SO. GLENS FALLS, p. 2,158; f. area, 640 a.; merc. bldgs., bk., wd. & stucco, 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand hose reel, 1 comb. c. & h. ladder wag., 2 c. hand ex., sleighs; hose, cot., rub. lined, gd., 3,500 ft.; f. al., siren; val. equip., $4,750; exp. dept., $800 to $1,000; tot. mem., 80 vol.

Water Supply—Src., spr., in bus. cent.; **sys.,** pump to stdp.; stdp. cap., 200,000 gals.; 2 res.; res. No. 1, cap. 120,000 gals.; res. No. 2, cap. 800,000 gals.; mains, wrt. & c. i., 7½ m., 6 to 12 in. dia.; 72 hyd.; 101 v.; 518 serv.; pres., dom. 65 to 80 lbs.; cons. day, 600,000 gals.; cost, $50,000; cost mtce., $3,500; wks. owned by village.

SPRING VALLEY, p. 3,818; f. area, 588 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 1 auto. c. eng., 1 auto. pump. eng., 5 c. hand ex., 1 auto. h. & l. trk., 1 aer. trk., 1 auto. hose wag., 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,000 ft.; tot. hose, 3,000 ft.; f. al., Gamewell, 20 bx.; val. equip., $30,000; val. bldgs., $46,000; exp. dept., $5,000; tot. mem., 120 vol.

Water Supply—Src., strm., ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 235,000 gals., dim. 20 x 100, loc. ½ m. village; mat., iron; res. cap., 3,000,000 gals.; 2 pump. eng., class centrif., cap. day, 2,160,000 gals.; mains, c. i., 40 m., 6 to 20 in. dia.; 250 hyd.; 70 v.; 500 serv.; pipe, lead & galv. i.; pres., dom. & f. 60 to 175 lbs.; cons. day, 700,000 gals.; wks. owned by priv. Co.

SPRINGVILLE, p. 2,331. F. dept.—1 c. hand ex., 1 aer. trk., 1 h. & l. trk., 3 hose carts, 1 supply wag.; hose., cot., rub. lined, 1,200 ft.; rub., gd., 600 ft.; tot., 1,800 ft.; f. al., general; tot. mem., 50 vol.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to res.; res. cap., 675,000 gals.; 1 pump. eng., cap. day, 300,000 gals.; mains, 8 m., 4 to 12 in. dia.; 53 hyd.; 20 v.; 17 met.; 500 serv.; pipe wd.; pres., dom. 50 lbs., f. 80 lbs.; cons. day, 300,000 gals.; cost, $52,000; cost mtce., $2,000; wks. owned by village.

ST. JOHNSVILLE, p. 2,469; f. area, 5 a.; merc. **bldgs., bk. & stn., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 7 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf.,** 500 ft.; tot. hose, 2,000 ft.; f. al., wh.; val. equip., **$2,000; val. bldgs., $4,000; exp. dept., $200; tot.** mem., 112 vol.

SUFFERN, p. 3,154; f. area, 100 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 5 c. hand ex., 1 triple comb. pump, 1 auto. h. & l. trk., 1 auto. hose wag., 4 hose reels; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,000 ft.; inf., 200 ft.; f. al., Gamewell, 12 bx.; val. equip., $16,000; val. bldgs., $7,500; exp. dept., $1,000; tot. mem., 80 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to mains; res. cap., 575,000 gals.; 2 pump. eng., class elec. & gas., cap. day, 250,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 89 hyd.; 100 v.; 652 met.; 600 serv.; pipe, c. i.; pres., dom. 80 lbs., f. 85 lbs.; cons. day, 125,000 gals.; cost, $85,000; cost mtce., $10,000; wks. owned by city.

SYRACUSE, p. 171,717; f. area, 19½ sq. m.; merc. bldgs., stn. & bk., 2 to 14 stor.; priv., wd., 1½ to 4 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—10 str., 4 auto. tractors, 5 gas. eng., 1 h. & l. trk., 2 auto. h. & l. trk., 57 c. hand ex., 4 aer. trk., 8 comb. c. & h. wag., 4 auto. comb. c. & h. wag.,

1 water tower, 5 chief's auto., 1 supply wag. (2 in reserve), 14 exercise wag., 1 800-gal. triple comb. pumper, 9 hrs., 1 hose car., 2 gas eng. triple comb. & chem.; hose, cot., rub. lined, gd., 30,000 ft.; rub., gd., 1,300 ft.; tot. hose, 45,000 ft.; f. al., Gamewell, 299 bx.; val. equip., $350,000; val. bldgs., $340,000; exp. dept., $361,977.64; tot. mem. 221, pd. full time.

Water Supply—Src., lake, 20 m. bus. cent.; sys. grav.; stdp. cap. 1,230,000 gals.; dim. 66 x 50 ft.; mat., w. i.; res. cap., 121,000,000 gals.; loc. 1 m. bus. cent.; 1 pump eng., class centrif., 2,440 gals. per min.; mains, c. i., 238 m., 4 to 36 in. dia.; **3,499 hyd.; 3,385 v.; 29,600 met.; 28,800 serv.;** pipe, lead & galv. i.; pres., dom. & f., 30 to 120 lbs.; cons. day 26,500,000 gals.; cost, $6,000,000; cost mtce., $115,000; wks. owned by city.

TARRYTOWN, p. 5,807; f. area, 3,900 a.; merc. **bldgs., stn., bk. & wd., 2 & 3 stor.; priv., stn., bk.** & wd., 3 stor.; wd. rfs. perm. in f. area; fwks. & **combt. ord.; causes of f. inv. F. dept.—1 h. & l.** trk., 10 c. hand ex., 1 auto. comb. c. & h. wag., **1 auto. h. & l. trk., 1 aer. trk., 2 hose wag., 7 hose car., 3 comb. c. & h. wag., 11 hrs.; hose, 8,000 ft.; f. al., bell & wh., 20 bx.; val. equip., $18,000; val. bldgs., $14,000; exp. dept., $3,200; tot. mem., 300 vol.**

Water Supply—Src., brooks, 1¾ m. bus. cent.; sys., pump to res., loc. on Buttermilk Hill; res. cap., 1,385,000 gals. & 1,000,000 gals.; 4 pump eng., class comp. & trip., cap. day, 6,500,000 gals.; mains, c. i., 24.8 m., 4 to 24 in. dia.; 231 hyd.; 362 v.; met., 956; 1,000 serv.; pipe, galv. i.; pres., dom. & f. 40 to 220 lbs.; cons. day, 895,000 gals.; cost, $540,000; cost mtce., $14,000; wks. owned by village.

TICONDEROGA, p. 2,102; f. area, 200 a.; merc. **bldgs., bk., 2 to 4 stor.; priv.. wd., 1½ & 2 stor.;** wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 12 c. hand ex., 3 hose reels, 2 h. & l. trks., 3 hose car., 3 hrs.; hose, cot., rub. lined, gd., 1,400 ft.; rub., gd., 1,000 ft.; inf., 600 ft.; tot., 3,000 ft.; f. al., wh.; val. equip., $6,500; val. bldgs., $8,000; exp. dept., $1,500; tot. mem., 75 vol.

Water Supply—Src., lake, 1 m. bus. cent.; sys., grav. & pump; res. cap., 2,500,000 gals.; 3 pump. eng.; mains, 5 m., 4 to 12 in. dia.; 36 hyd.; 14 v.; 200 met.; pres., dom. 120 lbs., f. 180 lbs.; cost, $75,000; cost mtce., $5,000; wks. owned by village.

TONAWANDA, p. 10,068; f. area, 100 a.; merc. **bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv.** F. dept.—1 str., 1 h. & l. trk., 3 c. hand ex., 1 aer. trk., 3 hose wag., 3 hrs.; hose, cot., rub. lined, gd., 2,250 ft.; in reserve 1,750 ft.; f. al., Gamewell, 23 bx.; val. equip., $10,650; val. bldgs., $11,000; exp. dept., $4,500; tot. mem. 116, pd. full time 6, vol. 110.

Water Supply—Src., riv.; sys., pump dir.; 3 pump. eng., cap. day 23,500,000 gals.; mains, wd. & iron, 23.04 m., 4 to 12 in. dia.; 304 hyd.; met., 12; 2,334 serv.; pipe, lead; pres., dom. 50 lbs., f. 75 lbs.; cost, $247,000; cost mtce., $7,000; wks. owned by city.

TROY, p. 72,013; f. area, 9.32 sq. m.; merc. bldgs., bk., stn. & wd., 4 to 7 stor.; priv., bk., 2 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., (4 str. in reserve), 6 motor pumpers, 5 comb. c. & h. wag., 40 c. hand ex., 3 h. & l. trk., 3 aer. trk., 12 hose wag., 3 squad auto., 4 fuel & exercise wag., 2 chief's auto., 1 hose reel, 1 auto. tractor, 21 hrs.; hose, cot., rub. lined, gd., 34,350 ft.; inf., 5,000 **ft.; tot. hose, 39,350 ft.; f. al., Gamewell, 140** bx.; val. equip., $180,000; val. bldgs., $310,000; exp. dept., $152,532; tot. mem. 101, pd. full time.

Water Supply—Src., strm., 4 to 14 m. bus. cent.; sys., grav.; res. cap., 11,710,000,000 gals., loc. east city; diverting dam cap. 3,050,000 gals.; mains, c. i., 97.95 m., 4 to 24 in. dia.; 1,135 hyd.; 1,504 v.; met., 266; 15,000 serv.; pipe, stl. & c. i.; pres., dom. 72 to 82 lbs.; cons. day, 17,750,000 gals.; cost, $3,800,000; cost mtce., $50,000; wks. owned by city.

TUCKAHOE, p. 3,509; **f. area, 4,480 a.; merc.** bldgs., bk. & wd., 4 & 5 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 comb. c. & h. wag., 1 h. & l. trk., 1 auto. comb. pump & hose, 5 hose wag.; hose, cot., rub. lined, gd., 5,500 ft.; f. al., Gamewell, 14 bx.; val. equip., $30,000; exp. dept., $15,000; tot. mem., 250 vol.

Water Supply—Pres.. dom. 25 lbs., f. 90 lbs.

TUPPER LAKE, p. 2,508; f. area, 1 m.; business **bldgs., stn. & wd., 1 to 3 stor.; priv., stn. & wd.,** 1 & 2 stor.; wd. rfs. perm. in f. area.; fwks. & **combt. ord.; causes of f. inv. F. dept.—1 h. & l.** trk., 4 hose car.; hose, cot., rub. lined, gd., 2,600 ft.; inf., 2,000 ft.; tot. hose, 4,600 ft.; f. al., telp.; val. equip., $4,500; exp. dept., $500; tot. mem., 90 vol.

Water Supply—Src., spr. & brook, 3½ m. bus. cent.; sys., grav.; stdp. cap., 630,000 gals., dim. 44 x 50; mat., stl.; 2 pump. eng., cap. day 360,000 gals.; mains, c. i., 9½ m., 4 to 10 in. dia.; 54 hyd.; 51 v.; met., 25; 352 serv.; pipe, galv. i.; pres., dom. 60 to 80 lbs., f. 60 to 80 lbs.; cons. day, 30,-000 gals.; cost, $80,000; cost mtce., $5,000; wks. owned by priv. Co.

TUXEDO, p. 2,000; f. area, 5,000 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 str., 1 c. wag., 14 c. hand ex., 1 c. eng., 2 h. & l trk., 2 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $7,500; tot. mem., 85 vol.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., grav., pump to res. & dir. to mains; res. cap., 780,000 gals.; loc. on hill 288 ft. above lake; 2 pump. eng., class comp. & trip., cap. day, 3,000,000 gals.; mains, c. i., 16 m., 4 to 12 in. dia.; 82 hyd.; 311 serv.; pipe, galv. i.; pres., dom. 140 lbs., f. 140 lbs.; cons. day, 800,000 gals.; cost mtce., $6,000, wks. owned by Co.

UNION, annexed to Endicott, which see.

UTICA, p. 94,156; f. area, 5,471 a.; merc. bldgs., bk. & wd., 1 to 10 stor.; priv., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 gas. pumps, 2 str. (in reserve), 1 c. eng., 30 comb. c. & hose wag., 1 aer. trk., 1 auto. h. & l. trk., 5 comb. & 1 triple comb. c. & h. wag., 2 chief's auto., 3 c. hand ex.; hose, cot., rub. lined, gd., 16,600 ft.; f. al., Gamewell, 181 bx.; val. equip., $207,-566.43; val. bldgs., $166,500; exp. dept., $204,847; tot. mem. 129, pd. full time.

Water Supply—Src., creek & spr., 22 m. bus. cent.; sys., grav.; stdp. cap., 50,000 gals.; **11** res., cap. 861,000,000 gals.; mains, c. i., 224 m., 3 to 42 in. dia.; 1,408 hyd.; 9,425 v.; met., 16,351; 15,219 serv.; pipe, lead; pres., dom. & f. 35 to 100 lbs.; cons. day, 9,500,000 gals.; wks. owned by priv. Co.

VALLEY STREAM, p. 2,801; f. area, 1 sq. m.; **merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—** 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 1,150 ft.; f. al., bell, wh. & telp.; val. equip., $2,500; val. bldgs., $4,000; exp. dept., $3,000; tot. mem., 90 vol.

Water Supply—Src., wells, 12 m. bus. cent.; sys., pump to stdp.; stdp. cap. 350,000 gals.; pump. eng., cap. day 15,000,000 gals.; mains, c. i., 200 m., 2 to 24 in. dia.; 1,200 hyd.; 3,000 v.; 10,300 met.; 10,300 serv.; pipe, wrt. i. & lead; pres., dom. **45 to 70 lbs., f. 50 to 80 lbs.; cons. day 35,000,-000 gals.; wks. owned by priv. Co.**

WALDEN, p. 5,493; f. area, 938 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str., 3 auto. comb. c. & h. wag., 1 h. & l. trk., 1 500-gal. comb. pumper; hose, rub. lined, 3,000 ft.; inf., 350 ft.; tot., 3,350 ft.; f. al., Gamewell, 24 bx.; val. equip., $25,500; val. bldgs., $90,000; exp. dept., $2,250; tot. mem., 205 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; 2 stdp., cap 75,000 gals. each, loc. in village; 16 x 50 ft.; mat. i.; 4 pump. eng., cap. day, 600,000 gals.; mains, iron, 15 m., 4 to 8 in. dia.; 88 hyd.; 78 v.; met., 1,007;

941 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 108,541 gals.; cost, $84,962; cost mtce., $6,500; wks. owned by city.

WALTON, p. 3,598; f. area, 1 sq. m.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 1 auto. h. & l. trk., 1 hand drawn h. & l. trk., 1 aer. trk., 3 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & wh.; val. equip., $10,900; val. bldgs., $4,700; exp. dept., $200; tot. mem., 126 vol.

Water Supply—Src., strm.; sys., grav.; res. cap., 4,000,000 gals.; mains, iron, 18 m., 4 to 10 in. dia.; 76 hyd.; 625 serv.; pres., dom. 70 lbs., f. 70 lbs.; cost, $130,000; cost mtce., $500; wks. owned by Co.

WAPPINGERS FALLS, p. 3,235; f. area, 960 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2 to 4 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 4 c. hand ex., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 400 ft.; rub., gd., 1,400 ft.; tot. hose, 1,800 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $8,000; tot. mem. 120, pd. full time 4, pd. part time 3, vol. 113.

Water Supply—Src., creek, ¼ m. bus. cent.; sys., pump to res.; res. cap., 142,000 gals., loc. near Main st.; mains, iron, 2½ m.; 30 hyd.; 10 v.; wks. owned by Co.

WARRENSBURG, p. 2,000; bldgs., wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—auto. comb. c. & h wag., 3 hose car.; hose, cot., rub. lined, gd., 2,200 ft.; f. al., bell & wh.; tot. mem., 36 vol.

Water Supply—Src., brooks, 2 m. bus. cent.; sys., grav.; mains, iron, 4 m., 4 to 6 in. dia.; 19 hyd.; 7 v.; 100 serv.; pres., dom. 100 lbs., f. 100 lbs.; cost, $10,000; wks. owned by Co.

WARSAW, p. 3,622; f. area, 400 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 1 comb. c. & h. wag., 1 triple comb. hose c. & pump, 2 c. hand ex., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 300 ft.; tot. hose, 2,800 ft.; f. al., elec., 12 bx.; val. equip., $5,000; val. bldgs., $5,000; tot. mem., 110 vol.

Water Supply—Src., spr., 6 m. bus. cent.; sys., grav.; res. cap., 12,000,000 gals., loc. Rock; mains, iron, 22 m., 4 to 12 in. dia.; 100 hyd.; met., 9; 700 serv.; pipe, galv. i. & lead; pres., dom. 150 lbs., f. 150 lbs.; cons. day, 250,000 gals.; cost, $75,000; cost mtce., $500; wks. owned by city.

WARWICK, p. 2,420; f. area, 600 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 2 c. eng., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 3 hose wag.; hose, cot., rub. lined, gd., 2,750 ft.; f. al., Gamewell, 16 bx.; val. equip., $10,000; val. bldgs., $30,000; exp. dept., $500; tot. mem., 130 vol.

Water Supply—Src., mountain strm., 1½ m. bus. cent.; sys., grav.; 3 res., cap. 60,000,000 gals.; mains, 9 m., 4 to 14 in. dia.; 73 hyd.; 101 v.; 372 serv.; pres., dom. & f. 50 to 72 lbs.; cost, $105,000; wks. owned by village.

WATERFORD, p. 2,637; f. area, 2,000 a.; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 3,600 ft.; f. al., bell; val. equip., $15,000; val. bldgs., $7,000; exp. dept., $3,000; tot. mem. 160, pd. full time 1, vol. 159.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp. & dir.:stdp. cap., 581,000 gals.; dim., 30 x 52, 24 x 85; mat., stl. & iron; 3 pump. eng., class dup. comp. & slage; cap. day 4,500,000 gals.; mains, c. i., 11.25 m., 4 to 12 in. dia.; 115 hyd.; 161 v.; 832 met.; 950 serv.; pipe, lead, galv. i.; pres., dom. 80 lbs., f. 110 lbs.; cons. day, 350,000 gals.; cost, $163,000; wks. owned by town.

WATERLOO, p. 3,809; f. area, 2 sq. m.; merc. bldgs., bk., stn. & wd., 2 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 str., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 comb. c. & hose car., 7 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 1,500 ft.; tot. hose, 5,500 ft.; f. al., Gamewell, 5 bx., 20 auxiliary bx.; val. equip., $10,000; val. bldgs., $15,000; exp. dept., $1,200; tot. mem., 38, pd. part time 3, vol. 35.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 204,000 gals.; mat., stl.; res. cap., 3,000,000 gals.; 2 pump. eng., plunger, cap. day 1,000,000 gals.; mains, c. i., 12 m., 2 to 14 in. dia.; 77 hyd.; 35 v.; 350 met.; 1,100 serv.; pipe, w. i.; pres., dom. 65 lbs., f. 65 lbs.; cons. day, 375,000 gals.; value, $155,000; cost mtce., $15,000; wks. owned by priv. Co.

WATERTOWN, p. 31,285; f. area, 9 sq. m.; merc. bldgs., stn., bk. & wd., 1 to 8 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. serv. l. trk. (tractor drawn), 1 stm. eng. (in reserve), 1 auto. str. with hose & chem. tank, 1 auto. h. & l. trk., 1 chief's auto., 1 aer. trk., 3 auto. triple comb. c. hose pump. eng., 10 c. hand ex., 1 comb. c. & h. wag., 1 supply wag., 1 f. al. repair wag., 1 chief car., 1 serv. trk. (reserve), 2 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; rub. gd., 1,000 ft., c. 500 ft.; tot. mem., 11,500 ft.; f. al., Gamewell, 117 bx.; val. equip., $123,195; val. bldgs., $108,965; exp. dept., $85,250; tot. mem. 40, pd. full time.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to res. & dir.; 2 res. cap., 8,000,000 gals.; 4 pump. eng., daily cap., 10,000,000 gals.; mains, c. i., 65 m., 4 to 30 in. dia.; 482 hyd.; 703 v.; 4,000 met.; 3,200 serv.; pipe, galv. i.; pres., dom. 40 to 90 lbs., f. 40 to 90 lbs.; cons. day 4,500,000 gals.; cost, $1,081,208; cost mtce., $60,379; wks. owned by city.

WATERVLIET, p. 16,073; f. area, 850 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm.; fwks. & comb. ord.; causes of f. inv. F. dept.—1 str., 3 comb. c. & h. wag., 18 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hose car., 5 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf. hose, 1,000 ft.; tot., 7,000 ft.; f. al., Gamewell, 28 bx.; val. equip., $40,000; val. bldgs., $50,000; exp. dept., $29,545; tot. mem. 300, pd. full time 8, pd. part time 10, vol. 200.

Water Supply—Src., creek & storage res., cap. 1,700,000,000 gals.; 14 m. bus. cent.; sys., pump to serv.; res. cap., 315,000,000 gals.; 4 pump. eng.; class elec. & centrif. cap., 7,250,000 gals.; mains c. i. 25 in., dia. 4 to 16 in., 185 hyd.; met., 1,500; v., 150; 3,000 serv.; pres., dom. & f. 75 lbs.; cons. day, 3,200,000 gals.; cost, $800,000; cost mtce., $47,000; wks. owned by city.

WATKINS, p. 2,785; bldgs., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 c. eng., 1 h. & l. trk., 8 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell; tot. mem., 100 vol.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to res.; res. No. 1, cap. 500,000 gals., loc. west village; res. No. 2, cap. 70,000 gals.; 3 pump. eng., class dup., cap. day 1,500,000 gals.; mains, c. i., 10 m., 2 to 10 in. dia.; 83 hyd.; 95 v.; met., 650; 680 serv.; pres., dom. & f. 80 lbs.; cons. day, 260,000 gals.; cost, $98,000; cost mtce., $3,600; wks. owned by city.

WAVERLY, p. 5,270; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 2 stor. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 1,500 ft.; tot. hose, 6,000 ft.; f. al., Gamewell, 16 bx.; val. equip., $13,500; val. bldgs. $25,000; exp. dept., $1,500; tot. mem., 185 vol.

Water Supply—Src., spr., ¾ m. bus. cent.; sys., grav.; mat., conc. & stn.; 2 res. cap., 252,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.;*78 hyd.; 122 v.; met., 650; 1,450 serv.; pipe, c. i.; pres., dom. 80 lbs., f. 86 to 100 lbs.; cons. day 700,000 gals.; cost, $250,000; wks. owned by city.

WELLSVILLE, p. 4,996; f. area, 640 a.; business bldgs., stn. & bk., 1 to 3 stor.; priv., wd., 2 stor.; causes of f. inv. F. dept.—1 str., 1 c. eng., 2 c. hand ex., 2 h. & l. trk., 6 hose car., 2 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., bell & elec., 11 bx.; val. equip., $8,800; val. bldgs., $13,500; exp. dept., $2,000; tot. mem., 166 vol.

Water Supply—Src, riv., wells, ¼ m. bus. cent.; sys., grav.; res. cap., 3,000,000 gals.; 1 pump. eng., class centrif. cap. day 1,728,000 gals.; mains, c. i., 16 m., 4 to 14 in. dia.; 177 hyd.; 303 v.; met., 995; 1,015 serv.; pres., dom. & f. 95 lbs.; cons. day, 525,000 gals.; cost, $189,500; cost mtce., $36,000; wks. owned by village.

WESTFIELD, p. 3,413; f. area, 600 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of some f. inv. F. dept.—1 auto. c. eng., 4 c. hand ex., 1 auto. h. & l. trk., 1 auto. hose wag.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell & wh.; val. equip., $15,000; val. bldgs., $6,000; exp. dept., $300; 80 vol.; undrs. rating, B class.

Water Supply—Src., lakes, brooks, wells, 6 m. bus. cent.; 7 res. cap., 2,000,000,000 gals.; 4 pump. eng., comp. duplex, cap. 3,000,000 gals.; mains, c. i., 30 m.; 130 hyd.; 150 v.; 100 met.; 1,800 serv.; pipe, i.; pres., dom. & f. 50 to 100 lbs.; cons. per day, 1,000,000 gals.; cost, $600,000; wks. owned by priv. Co.

W. HAVERSTRAW, p. 2,018; f. area, 2½ m. F. dept.—1 str., f. hyd. hose; val. equip., $7,000; val. bldgs., $2,800; exp. dept., $1,000; tot. mem., 100 vol.

Water Supply—Src., pres.; hyd. sys. water wks.; hyd., 40; mains, 6 in.; bonded debt, $9,000; int. pd. on bonds, 5 per cent.; wks. owned by Co.

WHITEHALL, p. 5,258; f. area, 4,183 a.; business bldgs., bk. & wd., 3 to 5 stor.; priv., wd., bk. & conc., 1½ to 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F dept.—2 str., 1 auto. comb. c. & h. with pump, 1 h. & l. trk., 1 hand eng., 7 hose car., 6 c. hand ex.; hose, cot., rub. lined, gd., 4,800 ft.; f. al., Gamewell & telp.; val. equip., $15,000; val. bldgs., $10,000; exp. dept., $4,000; tot. mem., 15, pd. full time 5, pd. part time 10.

Water Supply—Src., spr. & creeks; sys., pump to res.; res. cap., 5,500,000 gals.; pump. eng., cap. day 3,000,000 gals.; mains, iron, 10½ m., 4 to 12 in. dia.; 72 hyd.; 75 v.; met., 650; 570 serv.; **pipe, galv. i.; pres., dom. 115 lbs., f. 115 to 120** lbs.; cons. day, 600,000 gals.; cost, $86,000; cost mtce., $5,500; wks. owned by village.

WHITE PLAINS, p. 21,031; f. area, 11 sq. m.; merc. bldgs. stn., bk. & wd.; 1 to 7 stor., priv. bk., stn. & wd., 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. eng. & hose wag., 1 auto. squad wag., 1 aer. trk., 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 triple comb., 1 chief's car, 1 f. al. auto., 2 hrs.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 77 bx.; val. bldgs., $125,000; pd. full time 28 men, 200 vol.

Water Supply—Src., dug wells, driven wells & res., 2 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 530,145 gals.; res. cap., 220,000,000 gals.; 5 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 49 m., 3 to 14 in. dia.; 500 hyd.; 250 v.; met., 3,500; 3,500 serv.; pres., dom. 80 lbs., f. 90 lbs.; cons. day, 1,300,000 gals.; cost, $850,000; cost mtce., $50,000; wks. owned by city.

WHITESBORO, p. 3,038; f. area, 1,920 a.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 800 ft.; linen, gd., 600 ft.; rub., gd., 400 ft.; inf., 700 ft.; tot. hose, 2,500 ft.; f. al., bell & wh.; val. equip., $5,500; val. bldgs., $2,000; exp. dept., $400; tot. mem., 40 vol.

Water Supply—Src., creek, ½ m. bus. cent.; sys., grav. & pump to res.; res. cap., 6,000,000 gals.; 1 pump. eng.; mains, c. i., 6 m., 4 to 12 in. dia.; 57 v.; 389 met.; 500 serv.; pipe, lead; pres., dom. 20 to 70 lbs., f. 80 lbs.; wks. owned by priv. Co.

WHITESTONE, p. 3,500; f. area, 1,200 a.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,300 ft.; f. al., bell & elec., 11 bx.; val. equip., $3,000; val. bldgs., $5,000; exp. dept., $100; tot. mem., 183 vol.

Water Supply—Src., wells; sys., pump to stdp.; pump. eng., cap. day, 1,000,000 gals.; mains, 11 m., 4 to 12 in. dia.; 150 hyd.; met., 711; 776 serv.; pres., f. 60 lbs.; cost, $100,000; wks. owned by N. Y. City.

YONKERS, p. 100,176; f. area, 21 sq. m.; merc. bldgs., bk. & stn., 1 to 7 stor.; priv., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 auto. pump. eng., 6 auto. comb. c. & h. wag., 4 chief's auto., 4 hose wag., 1 city h. & l. trk., 3 c. ex., 2 water towers, 1 repair auto.; hose, cot., rub. lined, gd., 21,000 ft.; f. al., Gamewell, 304 bx.; val. equip., $206,000; val. bldgs., $800,000; exp. dept., $360,-008; tot. mem., 155, pd. full time, 200 vol.

Water Supply—Src., brooks, 4 m. bus. cent.; sys., pump to res., stdp. & dir.; stdp. cap., 315,000 gals., res. cap., 900,000,000 gals.; 8 pump. eng., class comp. & hor., cap. day 35,000,000 gals.; mains, c. i., 170 m., 4 to 30 in. dia.; 1,931 hyd.; 1,400 v.; 11,083 met.; 11,117 serv.; pipe, lead & c. i.; pres., dom. & f. 50 to 130 lbs.; cons. day, 11,048,-746 gals.; cost, $4,525,762; cost mtce., $307,902; wks. owned by city.

Places of 2,000 or more population not reported —Bronxville, Cedarhurst, E. Rockaway, Forks, Roseton, So. Ft. Plain, Yapbank.

NORTH CAROLINA

ASHEVILLE, p. 28,504; f. area, 52 a.; merc. bldgs., bk., iron, conc. & wd., 2 to 6 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 comb. c. & h. wag., 1 c. hand ex., 2 auto. trk. equipped with ext. ladders 1 hose wag., 1 h. & l. trk., 1 hose car., 7 hrs.; hose, cot., rub. lined, gd., 8,000 ft.; inf., 1,000 ft.; tot., 9,000 ft.; f. al., Gamewell, 72 bx.; val. equip., $75,000; val. bldgs., $40,000; exp. dept., $30,000; tot. mem. 65, pd. full time 12, pd. part time 53; undrs. rating, second class.

Water Supply—Src., riv., 16 m. bus. cent.; sys., grav. & dir. to stdp. & res.; stdp. cap., 336,000 gals.; res. cap., 5,000,000 gals., loc. 150 ft. above sq.; mains, c. i., 60 m., 4 to 16 in. dia.; 400 hyd.; 350 v.; 4,115 met.; 4,115 serv.; pipe, galv. i.; pres., dom. & f. 50 to 220 lbs.; cons. day, 3,000,000 gals.; cost, $777,864; cost mtce., $15,000; wks. owned by city.

BEAUFORT, Carteret Co., p. 2,968; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 c. eng., 1 hose car.; hose, cot., rub. lined, gd., 500 ft.; inf., 500 ft.; tot. hose, 1,000 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $300; exp. dept., $250; tot. mem., 150 vol.

Water Supply—Src., wells & ocean water forced by means of pumps over entire business portion and residence; sys., pump. dir.; 2 pump. eng., cap. day 120,000 gals.; 1 hand eng., cap day 100,000 gals. pres., f. 125 lbs.; cost mtce $150; wks. owned by city.

BURLINGTON, p. 5,952; f. area, 25 a.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chem. eng. trk., 4 c. hand ex., 2 h. & l. trk., 1 comb. c. & h. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 1,500 ft.; tot., 5,000 ft.; f. al., Gamewell, 32 bx.; val. equip., $18,000; val. bldgs., $7,500; exp. dept., $4,000; tot. mem., 25, pd. full time 3, vol. 22.

CANTON, p. 2,584; f. area, 1 m.; American Lafrance triple comb. c. hose & pump.; 1,400 ft. hose; val. equip. $18,000; exp. dept., $500; tot. mem., 17 vol.

Water Supply—Src., creek., 4 m. bus. cent.; sys., grav.; dim., 84 x 125 ft.; mat. conc.; res. cap. day, 750,000 gals.; 6 to 8 in. dia.; hyd., 66; met., 25; serv., 500; pipe, c. i.; pres., dom. 60 & 100 lbs.; cons. per day, 250,000 gals.; cost, $130,000; cost mtce., $3,500; wks. owned by city.

CHARLOTTE, p. 46,338; f. area, 1,408 a.; merc. bldgs., bk., 1 to 12 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 1 h. & l. trk., 1 hose wag., 1 c. eng., 12 c. hand ex., 1 aer. trk., 3 triple comb. pumper; 1 chief's car, 10 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 92 bx.; val. equip., $75,000; val. bldgs., $60,000; exp. dept., $75,000; tot. mem. 43, pd. full time.

Water Supply—Src., Catawba Riv., 10½ m. bus. cent.; sys., grav., pump to res. & to stdp.; stdp. cap., 715,000 gals.; dim. 30 x 135 ft.; res. cap. 60,000,000 gals., loc. at station; 7 pump. eng., cap. day 13,500,000 cap., 715,000 gals.; dim. 30 x 135 ft.; res. cap., 60,000,000 gals., loc. at station; 7 pump. eng., cap. day 13,500,000 gals.; mains, c. i., 108 m., 4 to 20 in. dia.; 428 hyd.; 9,000 met.; 9,000 serv.; pipe, galv. i.; pres., dom. 40 to 85 lbs., f. 90 to 135 lbs.; cons. day, 4,180,000 gals.; cost, $1,220,000; wks. owned by city.

CLINTON, p. 2,110; f. area, 600 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. limits; fwks. ord. F. dept.—1 gasoline eng., 1 hose reel; hose, cot., gd., 500 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $300; exp. dept., $350; vol.; undrs. rating, fourth class.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., dir. pres. & pump to stdp.; stdp. cap., 75,000 gals.; res. cap., 200,000 gals.; 3 pump. eng., cap. day 175,000 gals ; mains, c. i., 3½ m., 6 to 10 in. dia.; 45 hyd.; 30 v.; pres., dom. 40 to 50 lbs., f. 50 to 125 lbs.; cost, $30,000; wks. owned by city.

CONCORD, p. 9,903; f. area, 450 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. eng., 2 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 200 ft.; tot. hose, 2,000 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $2,000; tot. mem., 45 vol.

Water Supply—Src., creek, 2 m. city; sys., grav. & pump to stdp.; cons. day, 1,000,000 gals.; 2 elec. pumps; wks. owned by city.

DUNN, p. 2,805; f. area, 1,400 ft. x 1,200 ft.; merc. bldgs., bk. & wd., 1 to 2 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 hand reel, 3 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., siren, 1 bx.; val. equip., $10,000; exp. dept., $200; tot. mem., 13 vol.; undrs. rating, third class.

Water Supply—Src., well, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 50,000 gals.; 125 ft. high; mat. conc.; res. cap., 100,000 gals.; 81 hyd.; 108 v.; met., 92; pres., dom. & f. 60 lbs.; cons. per day, 200,000 gals.; cost, $35,000; wks. owned by city.

DURHAM, p. 21,719; f. area, 3.87 sq. m.; merc. bldgs., bk. & stn., 2 to 8 stor.; priv., wd., bk. & stn., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 h. & l. trk., 8 c. hand ex., 2 comb. c. & h. wag., 1 auto. comb. c. & h. wag., 1 chief's auto., 3 motor triple comb.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 37 bx.; val. equip., $53,140; val. bldgs., $45,000; exp. dept., $36,200; tot. mem. 31, pd. full time 25.

Water Supply—Src., riv., 12 m. bus. cent.; sys., grav. & dir.; res. cap., 3,500,000 gals.; loc. 6 m. city; 1 aux. res. for f. service, cap. 210,000 gals.; 1 aux. pump, cap. 3,600,000 gals. day; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 60 m., 6 to 20 in. dia.; 485 v.; 317 hyd.; met., 3,200; 4,150 serv.; pipe, c. i.; pres., dom. 65 to 85 lbs., f. 65 to 85 lbs.; cons. day, 3,250,000 gals.; wks. owned by city.

EAST DURHAM, p. 2,055; merc. bldgs., bk. & wd. F. dept.—Hose, 1,700 ft.; f. al., bell & wh.

Water Supply—Src., res.; sys., pump.

EAST SPENCE, p. 2,500; f. area, 25 a. F. dept.—1 hose trk., 2 reels; val. equip., $3,000; val. bldgs., $1,500; tot. mem. 28 vol.

Water Supply—Src., riv., 2 m. bus. cent.; 2 pump. eng.; mains, 8 m., 6 to 8 in. dia.; 40 hyd.; pres., dom. 65 lbs., f. 100 lbs.; cost, $25,000; wks. owned by priv. Co.

EDENTON, p. 2,777; f. area, 100 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 triple comb. pumper, 3 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; tot. mem., 90, pd. part time 20, vol. 70.

Water Supply—Src., wells & strm., Albemarle sound; sys., pump to stdp. & dir.; stdp. cap., 60,000 gals.; 1 pump. eng., class comp., cap. day, 100,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 42 hyd.; 25 met.; 250 serv.; pipe, c. i.; pres., dom. 40 lbs., f. 110 lbs.; cons. day, 125,000 gals.; cost, $20,000; wks. owned by city; the use of the Norfolk & Southern R. R. Co. water sys. is granted for emergency.

ELIZABETH CITY, p. 8,925; f. area, 1,800 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 str., 1 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hrs.; 2 triple pumpers; hose, cot., rub. lined, gd., 6,000 ft.; inf. 500 ft., rub., gd., 600 ft.; tot. 7,100 ft.; f. al., Gamewell, 16 bx.; val. equip., $45,000; val. bldgs., $10,000; exp. dept., $9,500; tot. mem., 43; pd. full time 3, pd. part time 1; vol. 39.

Water Supply—Src., Knobb's Creek, ½ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 140,000 gals., loc. at station; res. cap., 250,000 gals., loc. 1½ m. city; 2 pump. eng., class dup., cap. day 2,000,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 98 hyd.; 64 v.; 50 met.; 478 serv.; pipe, galv. i.; pres., dom. 34 lbs., f. 110 lbs.; cons. day, 350,000 gals.; wks. owned by Co.

FAYETTEVILLE, p 8,877; f. area, 150 a.; merc. bldgs., stn. & bk., 2 to 5 stor.; priv., stn., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; no fwks. & combt ord.; causes of f. inv. F. dept.—1 auto. comb. trk., 1 str., 2 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 2 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; rub., gd., 500 ft.; tot. hose, 5,000 ft.; f. al., telp., val. equip., $25,000; val. bldgs., $7,500; exp. dept., $5,000; tot. mem. 24, pd. full time 2; vol. 22.

Water Supply—Src., creek & pond, 1 m. bus. cent.; sys., pump to stdp. and dir.; stdp. cap., 105,000 gals., dim. 13 x 105, mat. stl.; 2 pump. eng., cap. day 1,750,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 50 hyd.; 31 v.; met., 60; 253 serv.; pipe, galv. i.; pres., dom. 85 lbs., f. 85 lbs.; cost, $60,000; cost mtce., $1,500; wks. owned by Co.

FOREST CITY, p. 2,312; f. area, 3 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose reels, 1 h. & l. trk.; f. al., bell; val. equip., $2,000; exp. dept., $30; tot mem., 10, pd. part time; undrs. rating. third class.

Water Supply—Src., creek, 1 m. bus. cent.; sys. pump. dir.; 2 pump. eng., cap. day, 8,640,000 gals.; mains, 7,000 ft.; 23 hyd.; pres., dom. 50 lbs., f. 125 lbs.; cost, $25,000; cost mtce., $3,000; wks. owned by city.

GASTONIA, p. 12,871; f. area, 85 a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 3 hose reels, 1 comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 200 ft.; inf., 300 ft.; tot. hose, 3,500 ft.; f. al., telp.; val. equip., $12,000; val. bldgs., $10,000; exp. dept., $2,500; tot. mem. 12, pd. full time 3, pd. part time 9; undrs. rating, third class.

Water Supply—Src., creek, 2 m. from cent. of town; sys., pump dir.; 1 storage; res. cap., 750,000 gals., loc. at filter plant; res. cap., 300,000 gals.; tk. & tower cap., 305,000 gals.; 5 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 29.25 m., 4 to 24 in. dia.; 281 hyd.; 268 v.; met., 1,700; 1,857 serv.; pipe, wrt. & galv. i.; pres., dom. 65 lbs., f. 65 to 90 lbs.; cons. day, 1,000,-

000 gals.; cost, $540,583; wks. owned by city.

GOLDSBORO, p. 11,296; f. area, 350 a.; merc. bldgs, bk., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 14 c. hand ex., 1 h. & l. trk., 4 hose wag., 3 hose car., 5 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 2,000 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 12 bx.; val. equip., $9,000; val. bldgs., $9,000; exp. dept., $1,500; tot. mem., 80, pd. full time 7, vol. 73.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap, 208,000,000 gals., dim. 18 x 110 ft.; res. cap., 500,000,000 gals.; 4 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 17 m., 6 to 12 in. dia.; 186 hyd.; 120 v.; met., 1,500; serv., 1,670; pres., dom. 45 lbs.; f. 120 lbs.; cons. day, 800,000,000 gals.; cost, $286,000,000; wks. owned by municipal.

GRAHAM, p. 2,366; f. area, 90 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 2 c. hand ex., 2 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $25,800; tot. mem., 30 vol.

Water Supply—Src., wells; ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; res. cap., 100,000 gals.; 1 pump. eng., cap. day, 750,000 gals.; mains, 7 m.; 4 to 8 in. dia.; 41 hyd.; 100 met.; 210 serv.; pipe, i.; pres., dom. 70 lbs., f. 80 lbs.; cons. day, 100,000 gals.; cost, $60,000; cost mtce., $5,000; wks. owned by city.

GREENSBORO, p. 19,861; f. area, 500 a.; merc. bldgs., stn. & bk., 2 to 18 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 comb. c. & h. wag., 2 str., 12 c. hand ex., 1 aer. trk.; hose, cot., rub. lined, gd., 8,000 ft.; inf., 1,000 ft.; tot. hose, 9,000 ft.; f. al., Gamewell, 43 bx.; val. equip., $55,041; val. bldgs., $100,000; exp. dept., $27,000; tot. mem. 75, pd. full time 17, vol. 58.

Water Supply—Src., creek, 8 m. bus. cent.; sys., pump to stdp.; stdp. cap., 200,000 gals.; res. cap., 2,000,000 gals.; 3 pump. eng., cap. day, 6,000,000 gals.; mains, c. iron, 45 m., 4 to 20 in. dia.; 600 hyd.; 450 v.; 4,500 met.; 6,000 serv.; pipe, w. i.; pres., dom. & f. 90 lbs.; cons. day, 2,500,000 gals.; cost, $350,000; cost mtce., $40,000; wks. owned by city.

GREENVILLE, p. 5,772; f. area, 1½ sq. m.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 str., 1 hand eng., 2 c. hand ex., 1 comb. c. & h wag., 1 h. & 1 trk., 1 hose wag., 5 hose car., 1-750 gal. triple comb. pumper, 3 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., bell, 2 bx.; val. equip., $10,000; val. bldgs., $6,000; exp. dept., $600; tot. mem., 40; pd. full time 1, pd. part time 1, vol. 38.

Water Supply—Src., riv., ½ m. bus. cent.; sys., dir. pres.; stdp. cap., 145,000 gals.; mat. stl.; res. cap., 700,000 gals.; 3 pump. eng., class dup., cap. day 3,200,000 gals.; mains, c. i., 16 m., 6 to 10 in. dia.; 110 hyd.; 97 v.; 600 met.; 1,200 serv.; pipe galv. i.; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 800,00 gals.; wks. owned by city.

HENDERSON, p. 5,222; f. area, 30 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—2 auto. comb. pump. c. & h. wag., 2 c. eng., 2 c. hand ex., 1 hose wag., 1 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 1,000 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 14 bx.; val. equip., $5,000; val. bldgs., $25,000; exp. dept., $10,000; tot. mem. 40; pd. full time 5, pd. part time 1, vol. 402.

Water Supply—Src., lake, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 172,000 gals., dim. 15 x 130; res. cap., 50,000 gals.; 3 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, c. i., 14 m., 6 to 12 in. dia.; 140 hyd.; 80 v.; met., 1,100; 1,100 serv.; pipe, galv. i. & w. i.; pres., dom. 50 lbs.; cons. day, 600,000 gals.; cost, $240,000; cost mtce., $25,000; wks. owned by priv. Co.

HENDERSONVILLE, p. 3,720; merc. bldgs., bk. 2 stor.; priv., wd., 1 & 2 stor.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; f. al., wh.; tot. mem., 10 vol.

Water Supply—Src., mountain str., 2 m. bus. cent.; sys., grav.; cap. reservoir, 1,000,000 gals.; 1 pump. eng.; cap. day, 512,000 gals.; mains, c. i., 6 m., 1 to 4 in. dia.; 38 hyd.; 800 met.; 26 v.; 1,100 serv.; pres., 121 lbs.; cons. day, 500,000 gals.; cost, $100,000; cost mtce., $6,000; wks. owned by city.

HICKORY, p. 5,076; f. area, 3½ sq.; merc. bldgs., bk., 2 & 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 hose wag., 3 Amer. Lafrance pumpers, 4 c. eng., 8 comb. c. & h. wag., 3 stm. eng., 1 Amer Lafrance serv. trk.,, 1 h. & l. trk.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 55 bx.; val. equip., $73,000; val. bldgs., $50,000; exp. dept., $8,500; tot. mem., 40; pd. full time 4, pd. part time & vol. 36.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 235,000 gals., dim. 20 x 100 ft., mat. stl.; res. cap. 290,000 gals.; 4 pumps, class centrif. cap day 350,000 gals.; mains, c. i., 15½ m., 6 to 10 in. dia.; 148 hyd.; 62 v.; met., 806; 838 serv.; pres., dom. & f. 55 lbs.; cons. day, 180,000 gals.; cost, $162,000; wks. owned by city.

HIGH POINT, 14,302; f. area, 640 a.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. triple comb. pump. eng., 14 c. hand ex., 1 hose wag., 1 hrs.; hose, cot., rub lined, gd, 4,500 ft.; rub., gd., 500 ft.; tot. hose, 5,000 ft.; f. al., Gamewell, 33 bx.; val. equip., $30,000; tot. mem. 37, pd. full time 7, pd. part time 1, vol. 32.

Water Supply—Src., spr. & riv., 4½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals., dim. 45 x 25; 2 pump. eng.; mains, 19 m., 4 to 12 in. dia.; 220 hyd.; pres., dom. 60 lbs., f. 90 lbs.

KINGS MOUNTAIN, p. 2,800; f. area, ¾ sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in. f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose wag., 2 hose reels, 3 ladders; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $1,000; val. bldgs., $500; tot. mem., 14 vol.; undrs. rating, third class.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals., dim. 22 x 35 ft., mat. stl.; res. cap., 50,000 gals.; 2 pumps, class centrif., cap. day 500,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 90 hyd.; 25 v.; met., 50; 100 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 140 lbs.; cost, $50,000; wks. owned by city.

KINSTON, p. 9,771; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hose reel, 3 hrs., 2 American La France 750-gal. pumpers & c. & h. trk.; hose, rub. lined, gd., 4,500 ft.; f. al., Gamewell, 38 bx.; val. equip., $30,500; val. bldgs., $3,000; exp. dept., $1,750; tot. mem., 49, pd. full time 5, vol. 61.

Water Supply—Src., artesian wells, 1 m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 150,000 gals., res. cap., 350,000 gals.; 2 pumps, cap. day 2,000,000 gals.; mains, c. i., 14 m., 4 to 10 in. dia.; 129 hyd.; 61 v.; 920 met.; pipe, galv. i.; pres., dom. 55 lbs., f. 120 lbs.; cons. day, 100,000 gals.; cost, $80,000; wks. owned by city.

LAURINBURG, p. 2,643; f. area, 600 a.; merc. bldgs., bk., 2 & 3 stor.; priv., pine, 1 & 2 stor.; wd. rfs. perm.; fwks. ord.; f. inv. F. dept.—1 comb. c. & h. eng., 1 hose car.; hose, cot., gd., 1,500 ft.; val. equip., $600; val. bldgs., $200; tot. mem., 40.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 100,000 gals.; 2 dup. pumps, cap. day 144,000 gals.; mains, 8 m., 4 to 12 in. dia.; 46 hyd.; pres., dom. 80 lbs., f. 125 lbs.

LENOIR, p. 3,718; f. area, 50 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; f. al., bell; val. equip., $20,000; val. bldgs., $10,000; tot. mem., 15 vol., 2 pd. part time; undrs. rating, third class.

Water Supply—Src., inpounding dam., cap. 15,000,000 gals., 1 m. bus. cent.; sys., grav.; res. cap., 500,000 gals.; mains, 14 m., 4 to 12 in. dia.; 125 hyd.; 500 met.; 750 serv.; pres., dom. 65 lbs.; f. 185 lbs.; cons. day, 200,000 gals.; cost, $80,000; cost mtce., $1,500; wks. owned by city.

LEXINGTON, p. 5,254; f. area, 50 a.; merc. bldgs., bk., 3 stor.; bk., 2 stor.; wd. rfs. not perm in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 comb. c. & h. wag., 1 c. hand ex., 1 h. & l. trk., 2 motor hose trks.; 3,000 ft. hose; f. al., siren, 2 bx.; val. equip, $5,000; exp. dept., $1,650; tot. mem. 28, pd. full time 2, pd. part time 22, vol. 26.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump to stdp.; 2 pump. eng., cap. day 864,000 gals.; 69 hyd.; wks. owned by city.

LINCOLNTON, p. 3,390; f. area, 1,000 a.; bldgs., bk. & wd., 3 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—1 hand eng., 4 hose reels; hose, cot. lined, gd., 1,800 ft.; f. al., bell & wh.; val. equip., $2,300; tot. mem., 15 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals., dim. 20 x 40 ft., mat. stl.; res. cap., 384,000 gals.; 2 pumps, cap. min. 1,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 50 hyd.; 39 v.; met., 50; pres., dom. 90 lbs., f. 150 lbs.; cons. day, 25,000 gals.; cost, $35,000; cost mtce., $1,200; wks. owned by city.

LUMBERTON, p. 2,691; f. area, 15,000 a; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 auto. comb. hose & ladder trk., 4 chem. hand ex., 1 h. & l. trk., 2 hose wag., 2 hrs., 3,500 ft. hose; f. al., Gamewell, 16 bx.; val. equip., $15,000; val. bldgs., $2,000; exp. dept., $2,030; tot. mem. 22, pd full time 2, vol. 20.

Water Supply—Riv. Lumber; sys., tk.; cap., 66,666 gals.; 2 pumps, dup., cap. 144,000 gals. day; mains, 3 m., 6 to 8 in. dia.; 60 hyd.; pres., dom. f. 125 lbs.; cons. per day, 200,000 gals.; wks. owned by city.

MONROE, p. 4,084; f. area, 650 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., wh., 2 bx.; val. equip., $75,000; val. bldgs., $4,000; tot. mem., 50 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., dir. pres.; res. cap., 260,000 gals.; 3 pump. eng., cap. day, 3,000,000 gals.; mains, c. i., 12 m., 4 to 8 in. dia.; 100 hyd.; 75 v.; met., 900, 900 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 140 lbs.; cons. day, 150,000 gals.; cost, $56,000; cost mtce., $5,000; wks. owned by city.

MOORESVILLE, p. 4,315; f. area, 15 a.; merc. bldgs. bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & hose trk., 10 c. hand ex., 1 hose wag., 2 hose reels, 1 hrs.; 2,500 ft. hose; inf., 1,000 ft.; tot., 3,500 ft.; f. al., Gamewell, 20 bx.; val. equip., $16,000; val. bldgs., $1,000; exp. dept., $2,800; tot. mem., 32, pd. full time 2, vol. 30; undrs. rating, third class.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 100,000 gals.; 1 pump. eng., cap. day 180,000 gals.; mains, 9 m., 6 to 10 in. dia.; 63 hyd.; 11 v.; 300 serv.; pres., dom. 60 lbs., f. 150 lbs.; cons. day, 40,000 gals.; cost, $40,000; wks. owned by city.

MOREHEAD, p. 2,958; f. area, 300 a.; merc. bldgs., bk. & conc., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 45-hp. gasoline eng., 2 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub lined, gd., 1,600 ft.; al. bell; val. equip., $5,215; val. bldgs., $3,000; exp. dept., $1,200; tot. mem., 30 vol.; unders. rating, third class.

Water Supply—Src., wells; sys., pump. to stdp.; stdp. cap., 120,000 gals.; 3 pump. eng.; mains, 4 m., 6 to 8 in. dia.; 35 hyd.; 15 v.; 40 met.; 490 serv.; pres., dom. f. 100 lbs.; cons. day, 270,000 gals.; cost, $35,000; wks. owned by city.

MORGANTON, p. 2,867; combt. ord. F. dept.—1 h. & l. trk., 3 hose carts, 850 ft. hose; mem., 20.

Water Supply—Src., 5 artesian wells & 1 well res., cap. 250,000 gals.; stdp. cap., 96,000 gals.; 1 pump; mains, 4½ m.; 42 hyd.

MT. AIRY, p. 4,752; f. area, 25 a.; merc. bldgs., bk., 2 & 3 stor.; priv., mixed, 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 chem. hand ex.; 3,500 ft. cot., rub. lined hose; f. al., telp.; val. equip., $20,000; val. bldgs., $5,000; exp. dept., $2,500; tot. mem., 18, pd. full time 1, pd. part time & vol. 17.

Water Supply—Src., strm., 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; res. cap., 150,000 gals.; 3 pump. eng., class centrif. & trip., cap. day 1,295,000 gals.; mains, 10½ m., 4 to 10 in. dia.; 92 hyd.; 450 met.; 892 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 300,000 gals.; wks. owned by city.

NEWBERN, p. 12,198; f. area, 1,000 a.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area, combt. ord.; causes of f. inv. F. dept.—1 str., 2 comb. c. & hose wag.; 1 c. hand eng., 2 h. & l. trk., 3 hose wag., 4 hose car., 6 hrs.; hose, cot., rub. lined, gd., 7,750 ft.; f. a., Gamewell, 32 bx.; val. equip., $34,000; val. bldgs., $7,000; exp. dept., $5,000; tot. mem., 75; pd. full time 3; pd. part time 2; vol. 70.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to mains & stdp.; stdp. cap., 180,000 gals.; dim. 16 x 140 ft.; mat. stl.; 4 pump, eng., cap. day 2,500,000 gals.; mains, c. i., 13¼ m., 4 to 12 in. dia.; 108 hyd.; 92 v.; met., 193; 1,415 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 50 lbs.; cons. day, 1,500,000 gals.; cost, $450,000; cost mtce., $18,000; wks. owned by city.

NEWTON, p. 3,021; f. area, 10 a.; merc. bldgs., bk., 1, 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. ord. strictly enforced. F. dept.—1 c. eng., 1 triple comb. La France pumper, 1 c. hand ex., 1 hose wag.; hose, cot., rub. lined, 1,500 ft.; f. al., elec. siren; val. equip., $20,000; val. bldgs., $300; exp. dept., $126; tot. mem., 25, pd. full time 1.

Water Supply—Src., wells & elec. pumps.

NORTH WILKESBORO, p. 2,363. F. dept.—3 hose carts, h. & l. wag.; vol.

Water Supply—Src., riv.; sys., pump to stdp.; stdp. cap., 117,000 gals.

OXFORD, p. 3,606; f. area, 420 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 hose wag., 1 h. & l. trk., 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., Gamewell; val. equip., $5,000; val. bldgs., $7,000; exp. dept., $1,200; tot. mem., 27 vol.; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res. & to tk.; stdp. cap., 100,000 gals., dim. 23 x 39, mat. stl.; 2 res., cap. 130,000 gals., loc. at pump. station; 3 pump. eng., class trip., cap. day 850,000 gals.; mains, c. i., 33,000 ft., 4 to 10 in. dia.; 64 hyd.; 21 v.; 425 met.; 500 serv.; pres., dom. & f. 60 lbs.; cons. day, 80,000 gals.; cost, $72,000; wks. owned by city.

RALEIGH, p. 24.418; f. area, 19,214 a.; merc. bldgs., bk., 2 to 13 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 auto. pump. eng., 1 str., 10 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 8 hrs., 2 trip. comb.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 57 bx.; val. equip., $60,000; val. bldgs., $30,000; exp. dept., $35,000; tot. mem. 30, pd. full time.

Water Supply—Src., Walnut Creek, 2½ m. bus. cent.; sys., grav., pump to res. to stdp. & dir.; water tower cap., 100,000 gals., loc. near cent. of city, dim. 115 ft. to top; impounding res. cap., 170,000,000 gals.; distributing res. cap., 2,000,000 gals.; 3 pump. eng., class comp. dup.,

cap. day 8,000,000 gals.; mains, c. i., 50.49 m., 4 to 16 in. dia.; 406 hyd.; 593 v.; met., 1,712; 4,761 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 60 to 100 lbs.; cons. day, 2,788,000 gals.; cost, $545,000; wks. owned by city.

REIDSVILLE, p. 5,333; f. area, 25 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 10 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 1 hrs.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 500 ft.; tot. hose, 1,700 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $500; exp. dept., $250; tot. mem., 9, pd. full time.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals., mat. stl.; pump. eng., class comp., cap. day 1,000,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 79 hyd.; 68 v.; met., 270; 325 serv.; pipe, galv. i.; pres., dom. 51 lbs., f. 100 lbs.; cons. day, 66,000 gals.; cost, $30,000; cost mtce., $3,500; wks. owned by city.

ROCKINGHAM, p. 2,509; wd. rfs. not perm. in f. area. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 hose reel; 1 La France pumper; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot., 1,800 ft.; f. al., Gamewell, 10 bx.; val. equip., $15,000; exp. dept., $2,000; tot. mem., 17, pd. part time & vol. 15, pd. full time 2.

Water Supply—Src., wells; sys., dir. pres.; 47 hyd.; 19 v.; pres., dom. 60 lbs.; wks. owned by city.

ROCKY MOUNT, p. 12,742; f. area, 60 a.; merc. bldgs., bk., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. c. & h. wag., 8 c. hand ex., 1 aer. trk., 1 750-gal. triple comb. pumper, 1 1,000-gal. triple comb. pumper; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 43 bx.; val. equip., $55,000; val. bldgs., $20,000; exp. dept., $25,000; tot. mem. 35, pd. full time 7; pd. part time 1; vol. 27; undrs. rating, second class.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 148,000 gals.; dim., 110 ft. x 15 ft.; mat. stl.; res. cap., 500,000 gals.; 2 pump. eng., class centrif.; cap. day 2,500,000 gals.; mains, c. i., 21 m., 4 to 14 in. dia.; 153 hyd.; 121 v.; 1,950 met.; 2,012 serv.; pipe, galv. stl.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $160,000; cost mtce., $25,000; wks. owned by city.

SALISBURY, p. 13,884; f. area, 1,000 a.; merc. bldgs., wd., stn. & bk., 2 to 8 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. trk., 1 h. & l. trk., 2 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; val. equip., $20,350; val. bldgs., $7,000; exp. dept., $2,700; tot. mem., 20, pd. full time 2, pd. part time 18; undrs. rating, second class.

Water Scpply—Src., riv., 6 m. bus. cent.; sys., pump to stdp.; stdp. cap., 234,000 gals., loc. cent. city; dim., 20 x 100 ft.; res. cap., 75,000 gals.; 3 pump. eng., class centrif., cap. day, 5,000,000 gals.; mains, c. i., 25 m., 4 to 16 in. dia.; 276 hyd.; 190 v.; met., 1,400; 2,700 serv.; pipe, stl.; pres., dom. 40 lbs., f. 80 lbs.; cons. day, 2,750,000 gals.; cost, $500,000; cost mtce., $35,000; wks. owned by city.

SANFORD, p. 2,977; merc. bldgs., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 2 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 3,200 ft.; f. al., Gamewell; val. equip., $15,000; val. bldgs., $750; exp. dept., $225; tot. mem., 12, pd. full time 1, pd. part time & vol. 11.

Water Supply—Src., creek, 3 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap. 230,000 gals.; dim. 16 x 35; mat. conc.; res. cap., 175,000 gals.; 2 pump. eng., cap day 618,000 gals.; mains, c. i., 5.4 m., 8 in. dia.; 75 hyd.; 45 v.; met., 500; 800 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 150 lbs.; cons. day, 405,000 gals.; cost, $75,000; cost mtce., $2,500; wks. owned by city.

SCOTLAND NECK, p. 2,061; f. area, 4 blocks; merc. bldgs., stn.. bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 1 rope ladder; f. al., bell; val. equip., $200; val. bldgs., $400; tot. mem., 15 vol.; undrs. rating, fourth class.

Water Supply—Src., wells.

SHELBY, p. 3,609; causes of f. not inv. F. dept.—12 c. hand ex., 1 h. & l. trk. with ex. ladders; tot. mem., 20 vol.

Water Supply—Src., riv., 2 m. from bus. cent.; sys., pres., stl. tank; stdp. cap., 10,000 gals.; mat. conc. res., 90,000 gals.; 2 pump. cap. per day, 850,000 gals.; mains, c. i., 12 m., dia., 4 x 10 in.; hyd., 14; val., 68; met., 475; serv., 550; pipe, c. i.; pres., dom. 70 lbs., f. 80 lbs.; cons. per day, 300,000 gals.; cost of mtce., $2,500; wks. owned by city.

STATESVILLE, p. 7,895; f. area, 45 a. F. dept.—2 auto. comb. c. & h. trk., 12 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., telp.; val. equip., $25,000; exp. dept., $5,000; tot. mem. 35, paid full time 3, pd. part time 32; undrs. rating, second class.

Water Supply—Src., spr.; 2 m.; sys., pump to stdp.; stdp. cap., 150,000 gals., 115 ft. high; res. cap., 10,000,000 gals.; 2 pump. eng., class dup.; cap. day, 1,500,000 gals.; mains, 12-15 m., 10 to 40 in. dia.; 115 hyd.; met., 900; 900 serv.; pres., dom. 60 lbs., f. 60 lbs.; cons. day, 750,000 gals.; cost of wks., $100,000; mtce., $5,000; wks. owned by municipal.

TARBORO, p. 4,568; f. area, 45 a.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 3 hose reels, 1 hrs.; hose, cot., rub. lined, gd., 700 ft.; rub., gd., 500 ft.; tot. hose, 1,200 ft.; f. al., bell & wh.; val. equip., $1,000; val. bldgs., $2,000; exp. dept., $700; tot. mem., 52 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., grav., pump to res. & stdp.; stdp. cap., 110,000 gals., dim. 25 x 25, mat. stl.; 2 pump. eng., class trip., cap. day 720,000 gals.; mains, iron, 4 m., 4 to 8 in. dia.; 43 hyd.; met., 202; 246 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 60 lbs.; cost, $34,000; wks. owned by city.

WADESBORO, p. 2,648. F. dept.—1 c. eng., 2 hose wag.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., telp.; tot. mem., 20 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals., dim., 125 x 20; mat., stl.; res. cap., 125,000 gals.; 2 pump. eng., cap. day, 2,190,000 gals.; mains, c. i.; 4 m., 4 to 8 in. dia.; 20 hyd.; 158 met.; 400 serv.; pres., dom. 65 lbs., f. 65 to 150 lbs.; cons. day, 50,000,000 gals.; wks. owned by city.

WASHINGTON, p. 6,314; f. area, 1,000 a; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. hose wag., 1 str., 1 c. eng., 1 h. & l. trk., 3 c. hand ex., 1 comb. c. & h. wag., 3 hose wag., 1 hose reel, 1 auto. pumper, 5 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 150 ft.; inf., 500 ft.; tot. hose, 4,650 ft.; f. al., Gamewell, 27 bx.; val. equip., $19,500; val. bldgs., $10,000; exp. dept., $2,000; tot. mem. 150, pd. full time 1, pd. part time 4, vol. 145.

Water Supply—Src., creek & wells, 1¼ m. bus. cent.; sys., pump to stdp. & dir. to mains; stdp. cap., 100,000 gals.; dim. 140 x 40; stl. tk., res cap., 500,000 gals.; 3 pump. eng., stm. & elec., cap. day, 3,250,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 76 hyd.; 64 v.; 1,400 met.; 1,500 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 125 lbs.; cons. day, 450,000 gals.; cost, $130,000; cost mtce., $2,500; wks. owned by city.

WILMINGTON, p. 33,372; f. area, 580 a.; merc. bldgs., stn., bk. & wd., 1 to 10 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & hose wag., 2 str. (in reserve), 1 c. eng., 12 c. hand ex., 1 h. & l. trk., 4 hose wag., 15 hrs., 1 aer. trk., 2 triple comb. motor f. boats, 1 chief's auto.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 1,500 ft.; tot. hose, 6,500 ft.; f. al., Gamewell, 91 bx.; val. equip., $80,000; val. bldgs., $60,000; exp. dept., $76,000; tot. mem., 45.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 146,000 gals., loc. at northern end of city; dim., 24 x 35 ft.; mat. stl.; res. cap., 1,000,000 gals.; 4 pump. eng., cap. day 11,050,000 gals.; mains, c. i., 35.4 m., 4 to 20 in. dia.; 290 hyd.; 337 v.; met., 2,700; 7,000 serv.; pipe, galv. i.; pres. dom. 40 to 70 lbs., f. 120 lbs.; cons. day, 3,129,300 gals.; cost, $900,000; cost mtce., $75,000; wks. owned by city.

WILSON, p. 10,612; f. area, 35 m.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. pump. eng., 1 str., 1 h. & l. trk., 1 c. eng., 2 comb. c. & h. wag., 4 c. hand ex., 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $18,000; val. bldgs., $1,500; exp. dept., $10,000; tot. mem. 36, pd. full time 2, pd. part time 34.

Water Supply—Src., strm., 4 m. bus. cent.; sys., pump to stdp.; stdp. cap., 145,000 gals.; dim. 15x 110, loc. cent. town, mat., iron; res. cap. 1,000,-000 gals.; 6 pump. eng., class stm. & elec., cap. day 5,500,000 gals.; mains, c. i., 20 m., 6 to 14 in. dia.; 107 hyd.; 65 v.; 870 met.; 870 serv.; pipe, lead & galv. i.; pres., dom. 44 lbs., f. 150 lbs.; cons. day 600,000 gals.; cost, $215,000; cost mtce., $12,500; wks. owned by city.

WINSTON-SALEM, p. 48,395; f. area, 45 blocks; merc. bldgs., bk., 1 to 10 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief"s auto., 4 c. eng. with 40 gal. tk., 1 auto. comb. pump. eng., c. & h. wag., 1 str., 8 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 f. al. auto., 2 hose wag., 4 hrs., 3 nozzles; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 32 bx.; val. equip., $31,000; val. bldgs., $55,000; exp. dept., $27,000; tot. mem., 63; pd. full time, 33, vol. 30.

Water Supply—Src., res., 2½ m. bus. cent.; sys., grav. & pump to stdp.; 2 stdp., cap. 2,500,-000 gals. & 1,500,000 gals.; res. cap., 180,000,-000 gals.; 6 pump. eng., cap day, 9,750,000 gals.; mains, c. i., 63 m., 4 to 16 in. dia.; 320 hyd.; 5,960 serv.; 700 v.; met., 4,900; pipe, lead; pres., dom. 40 lbs., f. 100 to 150 lbs.; cons. day, 1,500,-000 gals.; cost, $300,000; wks. owned by city.

Places with a population of 2,000 or more not reported—Bessemer, Cooliomee, Henrietta, Mt. Olive, Roanoke Rapids.

NORTH DAKOTA

BISMARCK, p. 7,122; f. area, 3,000 a.; bldgs., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 c. eng., 2 c. hand ex., 1 h. & l. trk., 1 supply wag., 3 hose car., hrs. hired; hose, cot., rub. lined, gd., 2,000 ft.; linen, gd., 800 ft.; inf., 600 ft.; tot. hose, 3,400 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $2,500; exp. dept., $6,500; tot. mem., 85, pd. full time 1, vol. 84; undrs. rating, third class.

Water Supply—Src., Mo. riv., 2½ m. bus. cent.; sys., grav.; res. cap., 3,500,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 91 hyd.; 140 v.; met., 700; 1,050 serv.; pres., dom. 70 lbs., f. 110 lbs.; cons. day, 500,000 gals.; cost, $300,000; cost mtce., $20,-000; wks. owned by priv. Co.

DEVIL'S LAKE, p. 5,140; f. area, 560 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & hose wag., 1 c. hand ex., 1 h. & l. trk., 2 auto. aer trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 400 ft.; f. al., telp. & siren; val. equip., $7,000; val. bldgs., $15,000; exp. dept., $3,000; tot. mem., 29, pd. full time 1, vol. 28.

Water Supply—Src., artesian well; sys., pump to stl. tower; tower cap., 100,000 gals.; 3 res., cap., 1,700,000 gals.; 3 pump eng.; mains,, c. i., 8½ m., 4 to 10 in. dia.; 93 hyd.; 47 v.; met., 27; 565 serv.; pipe, c. i.; pres., dom. 30 to 35 lbs., f. 140 lbs.; cons. day, 350,000 gals.; wks. owned by Co.

DICKINSON, p. 4,122; merc. bldgs., wd., 1 & 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord.: causes of f. inv. F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,400 ft.; inf., 300 ft.; tot. hose, 1,700 ft.; f. al., wh.; val. equip., $4,000; tot. mem., 32

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; well cap., 50,000 gals.; res. cap., 94,000 gals.; 2 pumps, class trip.; cap. day, 1,380,000 gals.; **mains, 6 m., 6 to 8 in. dia.; 17 hyd.; 15 v.; 95 met.; 95 serv.; pres., dom. 74 lbs., f. 85 lbs.; cons. day 150,000 gals.; cost, $90,000; cost mtce., $6,000; wks. owned by city.**

FARGO, p. 21,961; f. area, 3,000 a.; merc. priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 c. eng., 15 c. hand ex., 1 h. & l. trk., 1 aer. trk., 2 hose wag., 3 hrs., 2 comb. c. & hose wag., 1 trip., 1 comb. auto.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., Gamewell, 32 bx.; val. equip., $65,000; val. bldgs., $40,000; exp. dept., $40,-000; tot. mem. 18, pd. full time; undrs. rating, second class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump dir.; 4 pump. eng., class comp. dup. & quad., cap. day, 11,500,000 gals.; mains, c. i., 40 m., 6 to 18 in. dia.; 410 hyd.; 1,000 v.; met., 4,090; 4,090 serv.; pipe, lead; pres., dom. 65 lbs., f. 75 to 100 lbs.; cons. day, 2,488,300 gals.; cost, $250,000; cost mtce., $100,000; wks. owned by city.

GRAFTON, p. 2,512; f. area, 460 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 c. hand ex., 1 hose wag., 1 auto. comb. trk.; hose cot., rub. lined, gd., 1,800 ft.; inf., 700 ft.; tot. hose, 2,500 ft.; f. al., wh.; val. equip., $6,000; val. bldgs., $1,500; exp. dept., $600; tot. mem., 45 vol.

Water Supply—Src., wells, 600 ft. bus. cent.; sys., pump dir.; 2 pump. eng., class duplex, cap. day, 40,000 gals.; mains, 4 m., 4 to 8 in. dia.; 42 hyd.; 24 v.; 200 met.; 34 serv.; pipe, c. i.; pres., dom. 30 lbs., f. 150 lbs.; cons. per day, 40,000 gals.; cost, $35,000; cost mtce., $5,000; wks. owned by city.

GRAND FORKS, p. 14,010; f. area, 39½ a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 1 h. & l. trk., 10 c. hand ex., 2 hose wag., 6 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 31 bx.; val. equip., $25,000; val. bldgs., $28,000; exp. dept., $19,000; tot. mem. 18, pd. full time 9, pd. part time 9.

Water Supply—Src., Red Lake Riv., 1 m. bus. cent.; sys., pump to res.; res. cap., 2,500,000 gals.; 3 pump. eng., class trip., cross comp. & comp. dup., cap. day **7,000,000 gals.; mains, c. i., 28½ m., 6 to 16 in. dia.; 235 hyd.; 2,100 met.; 2,600 serv.; pipe, galv. i. & lead; pres., dom. 45 lbs., f. 100 lbs.; cons. day 750,000 gals.; cost, $371,787; cost mtce., $15,000; wks. owned by city.**

JAMESTOWN, p. 6,627; f. area, 640 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; **wd. rfs. not perm. in f. area;** fwks. & combt. ord.; **causes of f. inv. F. dept.—** 8 c. hand ex., 1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 hrs.; **hose, cot., rub.** lined, gd., 2,300 ft.; rub., gd., 2,200 ft.; **tot. hose, 4,500 ft.; f. al., bell & wh.;** val. equip., $6,000; val. bldgs., $10,000; **exp. dept., $1,800; tot. mem.,** 52 vol.

Water Supply—Src., 4 wells, in bus. cent.; sys., grav. & pump dir.; stdp. cap., 130,000 gals.; 2 pump. eng.; class, centrif. & trip.; cap. day, 1,872,-000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 66 hyd.; 72 v.; 600 serv.; 600 met.; pipe, c. i.; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 315,000 gals.; cost mtce., $1,800; wks. owned by city.

MANDAN, p. 4,336; **f. area, 300 a.; merc. bldgs.,** bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 hose carts; hose, cot., rub. lined, gd., 3,000 ft.; inf., 200 ft.; tot. hose, 3,200 ft.; f. al., wh.; val. equip., $4,000; val. bldgs., $3,000; exp. dept., $300; tot. mem., 80 vol.

Water Supply—Src., Missouri Riv., 2½ m. bus. cent.; sys., grav.; stdp. cap., 585,000 gals.; 2 pump. eng., class turbine, cap. each 12 hrs., 532,800 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 60 hyd.; 70 v.; 650 met.; 650 serv.; pipe, lead; pres., dom. & f. 75 lbs.; cons. day, 160,000 gals.; cost, $83,000; cost mtce., $275; wks. owned by town.

MINOT, p. 10,476; **f. area, 160 a.; merc. bldgs.,** bk., 1 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 3,500 ft.; rub., gd., 200 ft.; inf., 500 ft.; tot. hose, 4,200 ft.; f. al., telp.; val. equip., $15,000; exp. dept., $6,300; tot. mem. 28, pd. full time 4, vol. 24.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump dir.; stdp. cap., 75,000 gals.; dim. 30 x 25 ft., mat. conc.; pump. eng., cap. day 1,400,000 gals.; res. cap., 3,000,000 gals.; daily, mains, c. iron, 26.5 m. 6 to 16 in. dia.; 290 hyd.; 300 v.; 1,200 met.; 1,200 serv.; pres., dom. f. 75 lbs.; cons. day 6,000,000 gals.; cost, $446,113; cost, mtce., $28,000; wks. owned by city.

NEW ROCKFORD, p. 2,250. F. dept.—1 h. & l. trk., 2 c. tks., 2 hose carts, 1,500 ft. hose.; tot. mem., 30 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, 1 m. bus. cent.; stdp. cap., 75,000 gals.; res. cap., 100,000 gals.; mains, 8 m., 6 to 10 in. dia.; 47 hyd.; pipe, c. i.; pres., dom. 30 lbs., f. 150 lbs.; wks. owned by city.

VALLEY CITY, p. 4,686; f. area, 13 blocks; bldgs., bk. & wd., 1½ to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; no fwks. ord.; f. inv. F. dept.—1 c. eng., 1 auto. h. & l. trk., 8 c. ex., 1 Ford hose wag., 1 Seagrave trk.; hose, rub. gd., 3,000 ft.; f. al., telp.; val. equip., $12,000; val. bldgs., $20,000; exp. dept., $1,800; tot. mem., 30 vol.

Water Supply—Src., well & Sheynne Riv., ½ m. bus. cent.; sys., grav; stdp. cap., 75,000 gals.; 3 pump. eng., cap. day 1,152,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 105 hyd.; 621 met.; 621 serv.; pipe, lead; pres., dom. 65 lbs., f. 80 lbs.; cons. day, 210,000 gals.; cost, $20,000; cost mtce., $10,830; wks. owned by city.

WAHPETON, p. 3,069; f. area, 200 a.; merc. bldgs., stn. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. trk., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 850 ft.; tot., 1,850 ft.; f. al., bell; val. equip., $15,000; val. bldgs., $3,500; tot. mem., 36 vol.; undrs. rating, third class.

Water Supply—Src., riv., 3,000 ft. bus. cent.; sys., pump & stdp.; stdp. cap., 1,000,000 gals.; res. cap., 600,000 gals.; 3 pump. eng., cap. day 2,500,000 gals.; mains, c. i., 9 m., 3 to 10 in. dia.; 38 hyd.; 32 v.; 40 met.; 650 serv.; pipe, lead; pres., dom. 35 lbs., f. 85-100 lbs.; cons. day, 400,000 gals.; cost, $150,000; cost mtce., $10,000; wks. owned by city.

WILLISTON, p. 4,178; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 1 comb. c. & h. wag., 1 auto. pump. eng., 1 chem. eng., 1 hose wag., 12 c. hand ex., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $500; ex. dept., $2,500; tot. mem., 20, pd full time, 1, pd. part time 1, vol. 18.

Water Supply—Src., Missouri River.; sys., pump to stdp.; stdp. cap., 93,000 gals.; 2 pump eng. cap. day, 720,000 gals.; mains, c. i., 4 m., 4 to 12 in. dia.; 55 hyd.; 27 v.; 621 met.; 673 serv.; pres., dom. 60 lbs., f. 60 to 100 lbs.; cons. day, 500,000 gals.; cost, mtce., $4,000; wks. owned by city.

OHIO

ADA, p. 2,321; f. area, 640 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 Ford trk., 4 c. hand ex., 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 1,800 ft.; f. al., magnetic, 15 bx.; val. equip., $8,000; val. bldgs., $8,000; exp. dept., $400; tot mem., 16 vol.; rating, fourth class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump dir.; 1 motor automatic pump. eng., cap. day 1,000,000 gals.; mains, c. iron, 6 m., 4 to 12 in. dia.; 15 hyd.; 16 v.; met., 510; 400 serv.; pipe, galv. i.; pres., dom. 60 lbs.; f. 100 lbs.; cons. day, 50,000 gals.; cost, $60,000; cost mtce., $600; wks. owned by priv. Co.

AKRON, p. 208,435; f. area, 23 sq. m.; merc. bldgs., bk. & stn., 3 to 11 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng.; 1 str., 7 trip. comb. auto. pump. c. & hose eng., 2 comb. c. & h. wag., 1 trip. comb. c. l. & hose trk., 26 c. hand ex., 3 gal. each, 1 aer. trk., 2 h. & l. trk., 4 supply wag., 2 chief's auto.; hose, cot., rub. lined, gd. 18,000 ft.; inf. hose, 550 ft.; tot. hose, 18,550 ft.; f. al., elec., 364 bx.; val. equip., $265,507; val. bldgs., $265,500; exp. dept., $358,803; tot. mem. 159, pd. full time.

Water Supply—Src., Cuyahoga riv., 15 m. bus. cent.; sys., grav. & pump to res.; res. cap., 20,000,000 gals.; 4 pump. eng., cap. day 45,000,000 gals.; mains, c. i., 332 m., 6 to 30 in. dia.; 3,200 hyd.; 6,000 v.; 30,947 met.; 38,734 serv.; pipe, lead; pres., dom. & f. 30 to 130 lbs.; cons. day, 15,500,000 gals.; cost, $10,000,000; cost mtce., 377,000; wks. owned by city.

ALLIANCE, p. 21,603; f. area, 2,400 a.; merc. bldgs., bk. & wd., 1 to 6 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt ord.; causes of f. inv. F. dept.—1 comb. c. h. & l. trk., auto., 1 aer. trk., 1 chief's auto., 2 trip, comb. c. h. & pump eng. auto., 12 c. hand ex., 3 triple comb. c. & h. wag. auto., 1 hose wag.; hose, rub. lined, gd., 5,400 ft.; f. al., Gamewell, 73 bx.; val. equip., $50,000; val. bldgs., $50,000; exp. dept., $30,000; tot. mem. 22 pd. full time.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 425,000 gals., dim. 20 x 90, 20 x 110; mat. stl.; res. cap., 350,000,000 gals.; 3 pump. eng., class comp., cap. day 13,000,000 gals.; mains, c. i., 47 m., 4 to 24 in. dia.; 425 hyd.; 2,084 v.; met., 3,500; 5,500 serv.; pipe, lead; pres., dom. & f. 25 to 120 lbs.; cons. day, 6,500,000 gals.; value $2,000,000; cost mtce., $95,000; wks. owned by city.

AMHERST, p. 2,485; f. area, 640 a.; merc. **bldgs., bk. & stn., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. ord. F. dept.—1 str., 1 auto.** comb. c. & h. wag., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $11,000; exp. dept., $400; tot. mem., 30 vol., pd. for service; marshall & chief empowered to compel serv. at f.; undrs. rating, fifth class.

Water Supply—Src., Lake Erie, 4½ m. bus. cent.; sys., grav.; mains, c. i., 7 m., 4 to 10 in. dia.; 52 hyd.; 39 v.; 595 met.; 595 serv.; pipe, c. i.; pres., dom. 70 lbs., f. 120 lbs.; cons. day 150,000 gals.; cost, $72,000; cost mtce., $1,200; wks. owned by priv. Co.

ASHLAND, p. 9,249; f. area, 39 a.; merc. bldgs., **bk., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, rub. gd., 2,100 ft.; f. al., telp.; val. equip., $3,000; val. bldgs., $2,000; tot. mem. 60, pd. full time 2,** vol. 58; undrs. rating, fourth class.

Water Supply—Src., 9 wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 176,200 gals.; 2 res. cap., 217,662 gals., loc. at pump. station;

2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 24 m., 4 to 12 in. dia.; 171 hyd.; 120 v.; 1,950 met.; 2,200 serv.; pipe, galv. i.; pres., dom. & f. 30 to 120 lbs.; cons. day, 500,000 gals.; cost $100,000; cost mtce., $12,257; wks. owned by city.

ASHTABULA, p. 22,082; f. area, 3,200 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk., 1 to 4 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 triplex comb. c. & hose wag.; 2 str., 1 hand eng., 1 auto comb. c. & hose wag., 1 h. & l. trk., 4 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 6,050 ft.; f. al., telp.; exp. dept., $32,759; tot. mem., 72, pd. full time 16, pd. part time 56; rating, fourth class.

Water Supply—Src., Lake Erie; sys., pump to res. & stdp.; stdp. cap., 235,000 gals.; res. cap., 2,500,000 gals.; 5 pump. eng., cap. day 16,000,000 gals.; mains, 38.12 m., 4 to 16 in. dia.; 366 hyd.; 275 v.; met., 4,600; 4,754 serv.; pres., dom. 42 to 58 lbs., f. 175 lbs.; cons. 4,026,611 gals.; cost, $850,000; cost mtce., $52,000; wks. owned by Co.

ATHENS, p. 6,418; f. area, 2 m. sq.; merc bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1½ & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 c. hand ex., 2 hose wag., 1 hose cart; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; exp. dept., $60; tot. mem., 15, pd. part time; rating, fourth class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to res.; res. cap., 3,000,000 gals.; 4 pump. eng., cap. day 3,000,000 gals.; mains, i., 15 m., 4 to 14 in. dia.; 115 hyd.; 791 met.; 2,000 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $75,000; cost mtce., $2,500; wks. owned by city.

BARBERTON, p. 18,811; f. area, 3,040 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 7 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,250 ft.; tot. hose, 3,250 ft.; f. al., wh. & bell; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $800; tot. mem., 20, pd. part time.

Water Supply—Src., wells, 2 m. bus. cent.; sys., grav., pump to res. & dir.; res. cap., 1,000,000 gals., loc. adjoining pump. station; 2 pump. eng., class trip. expansion, cap. day 6,000,000 gals.; mains, c. i., 24 m., 4 to 14 in. dia.; pipe, lead & galv. i.; 168 hyd.; 117 v.; met., 6; 513 serv.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 1,000,000 gals.; cost, $115,000; cost mtce., $9,000; wks. owned by city.

BARNESVILLE, p. 4,865; f. area, 640 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 3 c. hand ex., 4 hose wag.; hose, cot., rub. lined, gd., 2,100 ft.; f. al., telp. & wh.; val. equip., $6,500; val. bldgs., $8,000; exp. dept., $1,200; tot. mem., 25, pd. full time 1, 24 vol.; rating, fifth class.

Water Supply—Src., impounding res., 2 m. bus. cent.; sys., dir. pres. res.; cap. res., 100,000 gals.; 2 pump. eng., class comp. dup. cap. day 2,000,000 gals.; mains, c. i., 12 m., dia., 4 x 12 in.; 100 hyd.; 40 v.; 1,150 met.; 1,150 serv.; pipe, c. i. & lead; pres., dom. 75 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $200,000; cost mtce., $20,000; wks. owned by city.

BEDFORD, p. 2,677; f. area, 10 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor; wd. rfs. perm; no f. wks. or combt. ord., causes of f. inv. F. dept.—1 auto. comb. c. & h. wag.; hose, cot., rub. lined, 1,500 ft.; 1 Federal siren; val. equip., $4,500; exp. dept., $100; tot. mem., 36 vol.

Water Supply—Src., Lake Erie., 12 m. bus. cent.; sys., dir. pres.; mains, c. i., 25 m., 4 to 8 in. dia.; 180 hyd.; 675 met.; pres., 85 lbs.; wks. owned by city.

BELLAIRE, p. 15,061; f. area, 2,500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 trip. comb. auto., 2 auto. comb. c. & h. wag., 1 auto. pumping, 2 h. & l. trk., 3 c. eng., 12 c. hand ex., 1 comb. c. & h. wag., 4 hose car., 1 chief's buggy, 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 800 ft.; tot. hose, 4,800 ft.; f. al., Gamewell, 25 bx.; val. equip., $30,300; val. bldgs., $25,000; exp. dept., $10,000; tot. mem. 29, pd. full time 5, pd. part time 24.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump to res.; res. cap., 2,000,000 gals., loc. at edge city; 3 pump. eng., class dup., cap. day 9,000,000 gals.; mains, c. i. & wd., 17 m., 3 to 20 in. dia.; 325 hyd.; 580 v.; met., 47; 2,194 serv.; pipe, lead; pres., dom. & f. 60 lbs.; cons. day 4,500,000 gals.; cost, $450,000; cost mtce., $15,000; wks. owned by city.

BELLEFONTAINE, p. 9,336; f. area, 8,238 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 triple comb. auto. trk., 2 auto. triple stm. eng.; 1 h. & l. trk., 8 c. hand ex., 1 hose wag., 3 hrs.; hose, cot., rub. lined, gd., 3,600 ft.; inf., 300 ft.; tot. hose, 3,900 ft.; f. al., Gamewell, 15 bx.; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $9,700; tot. mem. 6, pd. full time 6, pd. part time 7.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to res.; res. cap., 2,500,000 gals.; mains, 24 m., 4 to 16 in. dia.; 172 hyd.; 186 v.; met., 679; 2,405 serv.; pres., dom. & f. 65 to 80 lbs.; cons. day, 1,050,000 gals.; cost, $220,000; cost mtce., $600; wks. owned by town.

BELLEVUE, p. 5,776; f. area, 1,500 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 c. hand ex., 1 hose wag., 1 hose reel, 2 hrs.; hose, rub. lined, gd., 1,200 ft.; inf., 400 ft.; tot. hose, 1,600 ft.; f. al., bell; val. equip., $7,000; val. bldgs., $5,000; exp. dept., $300; tot. mem. 17, pd. part time; rating, fourth class.

Water Supply—Src., storage, res., 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 235,000 gals., dim. 20 x 100, mat. stl.; res. cap., 300,000,000 gals.; loc. ½ m. city; 1 pump. eng., cap. day, 2,500,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 121 hyd.; 52 v.; met., 1,200; 1,500 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 90 lbs.; cons. day, 750,000 gals.; cost, $250,000; cost mtce. & operation, $12,000; wks. owned by city.

BEREA, Cuyahoga Co., p. 2,959; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 1 hose wag., 1 hose cart; 1 triple comb. pump, hose, cot., rub. lined, gd., 1,350 ft.; f. al. wh.; val. equip., $2,000; exp. dept., $175; tot. mem., 21 vol.

Water Supply—Src., quarry & riv., in bus. cent.; sys., pump dir.; 2 pump. eng.; cap. day, 100,000 gals.; mains, iron, 8 m.; 93 hyd.; met., 30; 403 serv.; pres., dom. 60 lbs., f. 150 lbs.; cons. day, 87,000 gals.; cost, $49,000; cost mtce., $4,100; wks. owned by village.

BOWLING GREEN, p. 5,788; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—2 f. trks., 1 h. & l. trk., 3 c. hand ex., 1 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined. gd., 1,800 ft.; inf., 700 ft.; tot. hose, 2,500 ft.; f. al., bell & wh.; exp. dept., $175; tot. mem., 8, pd. full time 1, 7 vol.; ratin~ fourth class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 165,000 gals.; dim., 16 x 110 ft.; mat. stl.; res. cap., 1,062,000 gals.; 2 pump. eng., cap. day, 1,500,000 gals.; mains, c. i., 17½ m., 4 to 12 in. dia.; 165 hyd.; 133 v.; met., 1,071; 1,728 serv.; pipe, lead; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 600,000 gals.; cost, $272,000; cost mtce., $32,867; wks. owned by Co.

BRADFORD, p. 2,356; f. area, 640 a.; merc. stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—2 c. eng., 1 h. & l. trk., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $2,000; exp. dept., $200; tot. mem., 12 vol.; rating, fifth class.

Water Supply—Src., 2 wells, ¾ m. bus. cent.; sys., pump to stdp. & dir. pres.; stdp. cap., 55,000 gals.; dim., 20 x 20 ft.; mat., wd.; res. cap., 67,000

gals.; 4 pump. eng., 2 gas. & 2 elec.; cap. day, 900,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 65 hyd.; 30 v.; 447 met.; 450 serv.; pipe, lead; pres., dom. 45 lbs., f. 55 lbs.; cons. day, 60,000 gals.; cost, $80,000; cost mtce., $4,500; wks. owned by city.

BRIDGEPORT, p. 3,977; f. area., 1,280 a.; merc. bldgs., bk. & wd., 1 to 4 stor., priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 triple comb. 500 gal. pumper; hose, cot., rub. lined, gd., 1,400 ft.; rub. gd., 300 ft.; tot. hose, 1,700 ft.; f. al., siren & wh.; val. equip., $15,000; val. bldgs., $2,000; exp. dept., $100; tot. mem., 85, pd. part time & vol.

Water Supply—Sys., grav.; pres., 110 lbs.; 43 hyd.; mains, 5 m.

BRYAN, p. 4,252; f. area, 715 a.; merc. bldgs., stn. & bk., 2 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 14 c. hand ex., 1 chief's auto., 1 aer. trk., 1 triple comb., 1 double comb. auto. trk.; hose, cot., rub. lined, gd., 4,350 ft.; inf., 150 ft.; tot. hose, 4,500 ft.; f. al., telp. & wh.; val. equip., $35,000; val. bldgs., $20,000; exp. dept., $5,500; tot. mem. 29, pd. full time 3, pd. part time 26; rating, three & one-half class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; 2 pump. eng., class comp., cap. day 2,000,000 gals.; mains, c. i., 7 1-3 m., 4 to 12 in. dia.; 98 hyd.; 38 v.; met., 450; 650 serv.; pipe, lead & iron; pres., dom. 45 lbs., f. 90 lbs.; cons. day, 300,000 gals.; cost mtce., $2,000; wks. owned by city.

BUCYRUS, p. 10,425; f. area, 2,240 a.; merc. bldgs., bk., 1 to 5 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 6 c. hand ex., 1 auto. h. & l. trk., 1 auto. comb. c. & hose trk., 1 hose wag., 2 hose car, 5 hrs.; hose cot., rub. lined, gd., 3,200 ft.; inf. 800 ft.; tot. 4,000 ft.; f. al., Gamewell, 21 bx.; val. equip., $32,000; val. bldgs., $15,000; exp. dept., $9,500; tot. mem., 21; pd. full time 6; vol. 15; rating, fourth class.

Water Supply—Src., watershed, 3 m. bus. cent.; sys., grav. & pump dir.; res. cap., 175,000,000 gals., loc. 3 m. bus. cent.; 2 pump. eng., class dup., cap. day 3,000,000 gals.; mains, wd. & iron, 21 m., 4 to 14 in. dia.; 200 hyd.; 68 v.; met., 1,000; 1,500 serv.; pipe, lead; pres., dom. 40 lbs., f. 80 lbs.; cons. day, 2,000,000 gals.; cost, $300,000; cost mtce., $10,000; wks. owned by Co.

BYESVILLE, p. 2,775; f. area, 200 a. F. dept.—1 str., 1 h. & l. trk., 1 hose wag., 1 hand eng.; f. al., bell; val. equip., $4,000; val. bldgs., $3,000; exp. dept., $200; tot. mem., 40 vol.

No waterwks.

CADIZ, p. 2,084; f. area, 500 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 300 ft.; tot. hose, 1,300 ft.; f. al., bell; val. equip., $7,000; val. bldgs. $3,000; exp. dept., $700; tot. mem., 25 vol.; rating, fourth class.

Water Supply—Src., wells, 1,550 ft. bus. cent.; sys., grav., pump to res. & dir.; res. cap., 300,000 gals., loc. near pump. station; 2 pump. eng., cap. day 750,000 gals.; mains, c. i., 6½ m., 4 to 12 in. dia.; 75 hyd.; 44 v.; met., 318; 555 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 100 lbs.; cons. day, 50,000 gals.; cost, $40,000; cost mtce., $4,371; wks. owned by city.

CAMBRIDGE, p. 13,104; f. area, 900 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 1 c. eng., 6 c. hand ex., 2 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., bell; val. equip., $12,000; exp. dept., $1,000; tot. mem., 75 vol.; rating, fourth class.

Water Supply—Src., wells & creek, 1 m. bus. cent.; sys., dir. pres.; res. cap., 200,000,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 20 m., 4 to 12 in. dia.; 250 hyd.; met., 2,500; 2,500 serv.; pipe, galv. i.; pres. dom., 40 to 100 lbs.; f. 40 to 100 lbs.; cons. day 1,700,000 gals.; cost, $275,000; cost mtce., $40,000; wks. owned by city.

CANTON, p. 87,091; f. area, 9 1-3 sq. m.; merc. bldgs., stn., bk. & wd., 2 to 7 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—5 auto. comb. c. & h. wag., 1 auto. aer. trk., 1 auto. h. & l. trk., 3 auto. triple comb. pump, c. & h. wag., 1 chief's auto., 2 str., 1 fuel & supply auto., 1 f. al. auto., 1 hose reel, 1 ass't. chief's buggy, 3 hrs.; hose, cot., rub. lined, gd. 16,600 ft.; rub. lined hose, fair, 1,000 ft.; c. hose, gd., 1,600 ft.; tot., 19,200 ft.; f. al., Gamewell, 176 bx.; 12 priv. bx.; val. coup., $120,060; val. bldgs., $331,500; exp. dept., $168,470; tot. mem., 87, pd. full time; rating, second class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir.; 5 pump. eng., cap. day 34,000,000 gals.; mains, c. i., 17,010 ft., 4 to 15 in. dia.; 1,112 v.; 883 hyd.; met., 14,776; 20,359 serv.; pipe, galv. & wrt. i.; pres., dom. 60 to 73 lbs.; cons. day, 12,489,700 gals.; cost mtce., $35,000; wks. owned by city.

CAREY, p. 2,488; f. area, 2,500 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 comb. c. & hose wag., 1 h. & l. trk., 2 hose wag., 2 c. hand ex., comb. trk.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 1,000 ft.; tot. 2,200 ft.; f. al., bell; val. equip., $7,000; val. bldgs., $5,000; exp. dept., $600; tot. mem., 20 vol.; rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 175,000 gals., dim. 16 x 115, loc. in city park, mat. bk.; res. cap., 47,000 gals.; 2 pump. eng., class comp., cap. day 1,000,000 gals.; mains, c. i., 7.3 m., 4 to 12 in. dia.; 61 hyd.; 10 v.; met., 15; 675 serv.; pipe, lead & galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 300,000 gals.; value, $101,814; cost mtce., $14,229; wks. owned by city.

CARROLLTON, Carroll Co., p. 2,192; f. area, 160 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 5 hose wag.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., elec. siren; val. equip., $4,000; val. bldgs., $2,000; exp. dept., $1,000; tot. mem., 35, pd. part time; rating, fourth class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 105,000 gals., dim. 70 x 16; 3 pump. eng., class comp. dup., cap. day 1,800,000 gals.; mains, c. i., 4½ m., 4 to 12 in. dia.; 45 hyd.; 350 serv.; pres., dom. 56 lbs., f. 125 lbs.; cost, $60,000; wks. owned by city.

CARTHAGE, Hamilton Co., p. 3,618; annexed to Cincinnati.

CELINA, p. 4,226; f. area, 900 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 c. hand ex., 1 hose cart; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 250 ft.; tot. hose, 2,250 ft.; f. al., telp.; val. equip., $2,000; exp. dept., $6,000; tot. mem., 4, pd. full time 4.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 190,000 gals., dim. 16 x 125, loc. 60 ft. station, mat. stl.; res. cap., 50,000 gals., loc. 10 ft. station; 2 pump. eng., class comp. dup., cap. day 1,000,000 gals.; mains, c. i., 9 m., 4 to 12 in. dia.; 127 hyd.; 80 v.; met., 400; 560 serv.; pipe, lead; pres., dom. 70 lbs., f. 70 lbs.; cons. day, 200,000 gals.; cost, $55,000; cost mtce., $2,000; wks. owned by city.

CHAGRIN FALLS, p. 2,237; f. area, 1,400 a.; bldgs., stn., bk. & wd., 1 to 3 stor.; priv., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 6 c. hand ex.; hose, rub., gd., 2,500 ft.; f. al., elec. & stm.; val. equip., $5,000; val. bldgs., $10,000; exp. dept., $2,000; 27 men, pd. part time & vol.

tot. hose, 2,000 ft.; 27 men, pd. part time.

Water Supply—Src., spr., 3 m. bus. cent.; sys., pump to res.; res. cap., 200,000 gals.; receiving well cap., 125,000 gals.; 2 pump. eng., class dup., cap. day 700,000 gals.; mains, c. i., 9 m., 4 to 10 in. dia.; 65 hyd.; 700 met.; 835 serv.; pipe, c. i.; pres., dom. 60 to 100 lbs., f. 100 lbs.; cons.

day, 100,000 gals.; cost, $40,000; cost mtce., $3,000; wks. owned by village.

CHILLICOTHE, p. 15,831; f. area, 1,900 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt ord.; causes of f. inv. F. dept.—1 auto. pump. eng., 3 c. eng.; 1 hose wag., 1 hose reel, 1 str., 6 c. hand ex., 1 h. & l. trk., 2 comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 4,800 ft.; f. al., Gamewell, 44 bx.; val. equip., $25,100; val. bldgs., $17,000; exp. dept., $987; tot. mem. 15, pd. full time; rating, third class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res.; mat. bk. lined; res. cap., 3,500,000 gals., loc. ½ m. bus. cent.; 2 pump. eng.; class comp., dup. & condensing, cap. day, 4,500,000 gals.; mains, c. iron, 27 m., 4 to 16 in. dia.; 189 hyd.; 205 v.; 2,400 met.; 3,600 serv.; pres., dom. 95 lbs., f. 95 lbs.; cons. day, 1,100,000 gals.; cost. $357,000; wks. owned by priv. Co.

CINCINNATI, p. 401,247; f. area, 72 sq. m.; merc. bldgs., bk., stn. & i., 1 to 36 stor.; priv., in f. area; fwks. & combt. ord.; causes of f. inv. bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. F. dept.—33 auto. comb. pump. eng. & hose wag; 2 pumpers, 10 auto. comb. c. & h. wag., 2 chief's auto., 24 runabouts, 135 c. hand ex., 11 auto. h. & l. trk. with tractors, 3 auto. aer. trk. with tractors, 2 water towers with tractors, 2 auto. hose wag., 1 life saving squad with c. tk., 7 gas & hose trk., 8 hose wag. (in reserve 2 str., with towing irons); hose, cot., rub. lined, gd., 110,600 ft.; 15,500 ft. rub. hose; f. al., Gamewell, 824 bx.; val. equip., $3,000,000; val. bldgs., $700,000; exp. dept., $1,140,294; tot. mem. 642, pd. full time; rating, first class.

Water Supply—Src., riv., 6 m. bus. cent.; riv. station, 4 pumps, tot. 120,000,000 gals. cap.; settling, coagulating & clear res., 380,000,000 gals. cap., grav. tunnel to main pump. station; 3 low-serv. pumps, tot. 75,000,000 gals. cap.; 4 high-serv. pumps, tot. 53,000,000 gals. cap.; Western Hills station pumps, 12,000,000 gals. cap.; Eden Park res., 100,000,000 gals. cap., supplying low serv.; 2 Mt. Auburn tk., 1,300,000 gals., balancing high serv.; 4 tk., cap. 1,400,000 gals., Western Hills; mains, c. i., 760 m., 12 to 20 in. dia.; 62,800 serv.; 55,000 met.; serv. pipes, lead & c. i.; pres., 10 to 200 lbs.; cons. day, 55,300,000 gals.; cost, $18,-694,040; wks. owned by city.

CIRCLEVILLE, p. 7,049; f. area, 1,500 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. pump. eng. & hose wag., 8 c. hand ex. (1 h. & l. trk. in reserve), (1 hose wag. in reserve); hose, rub. lined, gd., 3,500 ft.; rub., gd., 500 ft.; inf., 600 ft.; tot. hose, 3,450 ft.; f. al., Gamewell, elec., 25 bx.; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $5,900; tot. mem. 5, pd. full time 5.

Water Supply—Src., wells, 1¾ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 426,000 gals., dim. 22 x 150; 3 pump eng., cap. day, 4,-000,000 gals.; mains, iron, 17 m., 6 to 16 in. dia.; 158 hyd.; 812 met.; 1,485 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 140 lbs.; cost, $176,-000; cost mtce., $20,000; wks. owned by Co.

CLEVELAND, p. 796,841; f. area, 48 sq. m.; merc. bldgs., bk. & stn., 1 to 17 stor.; priv., bk. & cem., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept. 28 str., 5 auto. str., 2 c. eng., 68 c. hand ex., 2 auto. h. & l. trk., 4 h. & l. trk., 2 in reserve, 8 auto. aer. h. & l. trk., 1 aer. h. & l. trk., 2 comb. c. & h. wag., 1 in reserve, 2 auto. comb. c. & h. wag., 3 auto. hose wag., 24 hose wag., 1 water tower, 2 squad autos., 13 chief's auto., 35 fuel & exercise wag., 7 in reserve, 6 f. al. wag., 2 f. boats, 103 hrs., 26 in reserve; hose, 63,750 ft.; f. al., Gamewell, 641 bx.; exp. dept., $620,000; cost mtce., $811,809; tot. mem., 589, pd. full time.

Water Supply—Src., Lake Erie, 4 m. bus. cent.; sys., pump to res. & dir.; 4 res. cap., 158,000,000 gals.; stdp. cap., 200,000 gals.; pump. eng., class vertical & centrif., cap. day 270,000,000 gals.; mains, c. i. & stl., 1,052 m., 3 to 48 in. dia.; 13,004 hyd.; 24,009 v.; 115,000 met.; 146,000 serv.; pipe, lead & galv. i., c. i.; pres., dom. 20 to 100 lbs., f. 300 to 350 lbs.; cons. day, 140,-000,000 gals.; cost, $30,000,000; cost operation, $1,166,000; cost mtce., $309,000; wks. owned by city.

CLEVELAND HGHTS, p. 15,236; f. area, 5,100 a. F. dept.—2 750-gal. pumpers, 1,000 ft. hose on each; 1 l. trk., 2 hose squad. wag.; val. equip., $42,000; exp. dept., $32,000; tot. mem., 13 pd. full time.

Water Supply—Src., Lake Erie, 1 m. bus. cent.; sys., grav.; res. cap., 22,000,000 gals.; pres., dom. f. 65 to 145 lbs.; wks. owned by city.

CLYDE, p. 3,099; f. area, 960 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 c. eng., 1 h. & l. trk., 3 hose wag., 1 c. eng.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp.; val. equip., $2,000; val. bldgs., $5,000; exp. dept., $600; tot. mem., 40 vol.; rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; 3 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 75 hyd.; 26 v.; met., 325; pres., dom. 40 to 50 lbs., f. 85 to 100 lbs.; cons. day, 400,000 gals.; cost, $48,000; cost mtce., $5,000; wks. owned by city.

COLUMBIANA, p. 2,114; f. area, 400 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 2 hose car.; 1 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 400 ft.; tot. hose, 1,900 ft.; f. al., bell & wh.; tot. mem., 30 vol; rating, fourth class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump dir.; mat., stl.; stdp. cap., 200,000 gals.; 2 pumps cap. day, 250,000 gals.; mains, c. i., 7½ m., 4 to 12 in. dia.; 48 hyd.; 28 v.; met., 505; 505 serv.; pipe, i.; pres., dom. 60 lbs.; cons. day, 250,000 gals.; cost, $30,000; cost mtce., $2,000; wks. owned by village.

COLUMBUS, p. 237,031; f. area, 69,000 a.; merc. bldgs., stn. bk. & wd., 1 to 17 stor.; priv., stn., bk. & wd., 2 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—13 comb. c. eng. & h. wag., 4 triplex & 14 double comb. pumpers, 54 c. hand ex., 4 auto. aer. h. & l. trk., 4 serv. h. & l. trk.; hose, cot., rub. lined, gd., 42,000 ft.; f. al., Gamewell, 361 bx.; val. equip., $500,000; val. bldgs., $291,772; exp. dept., $708,000; tot. mem 385, pd. full time; rating, second class.

Water Supply—Src., Scioto riv., 4 m. bus. cent.; sys., pump dir.; res. cap., 6,000,000,000 gals.; 3 pump. eng., class trip.; cap. day, 65,000,000 gals.; mains, c. i., 3,800 m., 4 to 42 in. dia.; 3,500 hyd.; 3,800 v.; 44,700 met.; 45,208 serv.; pipe, galv. i.; pres., dom. 60 lbs.; cons. day, 23,000,000 gals.; cost, $5,000,000; cost mtce., $618,000; wks. owned by city.

CONNEAUT, p. 9,343; f. area, 3 m. sq.; merc. bldgs., bk., 3 stor.; priv. bk. & wd., 2 stor.; wd. rfs., not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 c. eng., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 1 service trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, 4,000 ft.; inf. hose, 400 ft.; tot. hose, 4,400 ft.; f. al., Gamewell, 42 bx.; val. equip., $16,000; val. bldgs., $35,000; exp. dept. $24,000; tot. mem., 12, pd. full time 6, pd. part time 6; undrs. rating, fourth class.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap. 300,000 gals., dim. 20 to 110; 2 pump. eng.; cap. day, 5,500,000 gals.; mains, c. i., 30.4 m., 14 to 4 in. dia.; 222 hyd.; 213 v.; met., 1,650; 2,700 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 200 lbs.; cons. day, 1,400,-000 gals; cost, $400,000; cost mtce., $31,000; wks. owned by city.

COSHOCTON, p. 10,847; f. area, 1,350 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1½ & 2 stor., wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 comb. wag., 1 h. & l. trk., 4 hose carts, 3 hrs.; hose, cot., rub. lined, gd., 2,600 ft.; rub., gd., 1,000 ft.; inf., 400 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 31 bx.; val. equip., $27,000; val. bldgs., $20,250; tot. mem., 45 vol., 4 reg.; rating, fourth class.

Water Supply—Src., wells, 6 sq. bus. cent.; sys., pump to res. & dir.; res. cap., 3,000,000 gals., loc. 1⅛ m. station; 3 pump. eng., class comp. dup., cap. day 6,000,000 gals.; mains, c. i., 20 m., 4 to 18 in. dia.; 175 hyd.; 220 v.; met., 180; 2,900

serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 130 lbs.; cons. day, 1,500,000 gals.; cost, $300,000; cost mtce., $20,633; wks. owned by city.

CRESTLINE, p. 4,313; f. area, 900 a.; merc bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 4 c. hand ex., 1 h. & l. trk., 2 hose car., 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 400 ft.; inf., 600 ft.; tot., 2,000 ft.; f. al., bell & telp.; val. equip., $4,000; val. bldgs., $2,500; exp. dept., $400; tot. mem., 12, pd. part time 12; undrs. rating, fourth class.

Water Supply—Src., spr., 4 m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; 1 pump. eng., cap. day 750,000 gals.; mains, wd., 4 m., 8 in dia.; 44 hyd.; 116 v.; met., 68; 445 serv.; pipe, galv. i. & lead; pres., dom. 50 lbs., f. 50 lbs.; cons. day, 200,000 gals.; cost, $225,000; cost mtce., $3,500; wks. owned by city.

CUYAHOGA FALLS, p. 10,200; f. area, 640 a.; bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 3 hose car., 1 hose wag., 750 gal. La France trk. &c., 2 hrs.; hose, cot., rub. lined, gd., 2,700 ft.; inf., 900 ft.; tot. hose, 3,600 ft.; f. al., siren & bell; val. equip., $13,600; val. bldgs., $5,000; exp. dept., $3,500; tot. mem., 28, pd. part time 27, pd. full time 1; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 110,000 gals., mat. stl.; pump. eng., cap. day 750,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 68 hyd.; 100 v.; met., 40; 300 serv.; pipe, galv. i. & lead; pres., dom. 60 lbs., f. 90 lbs.; cost, $50,000; cost mtce., $2,500; wks. owned by city.

DAYTON, p. 152,559; merc. bldgs., conc., stl., bk. & wd., 3 to 14 stor.; priv., conc., bk. & wd., 5 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. eng. & hose wag., 9 str., 1 c. eng., 33 c. hand ex., 3 h. & l. trks., 2 aer. trks., 13 comb. c. & h. wag., 1 water tower, 1 fuel wag., 2 hose wag., 4 chief's wag., 58 hrs.; hose, cot., rub. lined, gd., 28,200 ft.; f. al., Gamewell, 276 bx.; val. equip. & bldgs., $475,000; exp. dept., $175,000; tot. mem., 142, pd. full time; undrs. rating, second class.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., dir. pres.; high pres. stdp. cap. 1,900,000 gals.; dim., 42 x 90 ft.; 3 dom. res. cap., 26,450,000 gals.; 6 pump. eng., cap. day, 74,000,000 gals.; mains, c. i., 315 m., 4 to 36 in. dia.; 2,223 hyd.; 5,350 v.; 35,385 met., 42,951 serv.; pipe, lead & galv. i.; pres., dom. f. 70 to 130 lbs.; cons. day, 17,000,000 gals.; cost wks., $5,271,000; cost mtce., $178,983; wks. owned by city.

DEFIANCE, p. 8,876; f. area, 2,720 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 pumpers, 2 comb. c. & h. wag., 5 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose cart; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 500 ft.; inf., 300 ft.; tot. hose, 3,800 ft.; f. al., Gamewell, 21 bx.; val. equip., $20,000; val. bldgs., $46,000; exp. dept., $4,000; tot. mem., 75, pd. full time 4, pd. part time 7, vol. 64; undrs. rating, 3½ class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to filter plant stdp.; stdp. cap., 400,000 gals., loc. near station; mat., stl.; 5 pump. eng., class hor. dup. com., cap. day 4,000,000 gals.; res. cap., 300,000 gals.; mains, c. i., 22 m., 4 to 18 in. dia.; 195 hyd.; 88 v.; met., 1,350; 1,355 serv.; pipe, c. i.; pres., dom. 40 to 60 lbs.; cons. day, 800,000 gals.; cost, $450,000; wks. owned by city.

DELAWARE, p. 8,756; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 str., 2 comb. wag., 1 auto. trk., 1 c. eng., 6 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 7 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., telp.; val. equip., $6,000; exp. dept., $5,233; tot. mem., 16, pd. full time 6, pd. part time 10; undrs. rating, fourth class.

Water Supply—Src., wells, 3 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 235,000 gals., dim., 20 x 100 ft.; res. cap, 1,000,000 gals.; filter cap., 2,000,000 gals.; 3 pump. eng., class dup., cap. day 6,000,000 gals.; mains, i., 26 m., 4 to 16 in. dia.; 291 hyd.; 191 v.; 1,700 met.; 2,200 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 80 to 100 lbs.; cons. day, 1,100,000 gals.; cost, $434,000; cost operation, $42,000; wks. owned by Co.

DELPHOS, p. 5,745; f. area, 965 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & comb. ord.; causes of f. inv. F. dept.—2 str., 1 comb. c. & h. wag., 2 c. hand ex., 2 h. & l. trk., 1 hose wag., 2 hose car., 1 comb. h. & c. motor trk.; hose, cot. rub. lined, gd., 3,000 ft.; inf., 2,000 ft.; tot. hose, 5,000 ft.; f. al., bell, 4 bx.; val. equip., $27,000; val. bldgs., $20,000; exp. dept., $5,000; tot. mem., 25, pd. full time 3, pd. part time 25, vol. 25; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav., pump to res., to stdp. & dir.; stdp. cap., 305,489 gals., dim. 20 x 130, loc. in town, mat. bk. & iron; res. cap., 235,000 gals., loc. on South Washington st.; 2 pump. eng., cap. day 2,000,000 gals.; mains, iron, 16¾ m., ¾ to 12 in. dia.; 104 hyd.; 117 v.; met., 1,000; 1,350 serv.; pipe, lead; pres., dom. 55 lbs., f. 125 lbs.; cons. day, 400,000 gals.; cost, $85,000; cost mtce., $2,000; wks. owned by city.

DENNISON, p. 5,524; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor. F. dept.—1 c. eng., 23 c. hand ex., 1 h. & l. trk., 10 hose reels; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 6 bx.; val. equip., $5,350; val. bldgs., $2,600; tot. mem., 80 vol.; rating, fourth class.

Water Supply—Src., creek, cap., 4,000,000 gals.; 1 m. bus. cent.; sys., grav.; dim., 200 x 400 ft.; mat., bk. & conc.; res. cap., 275,000,000 gals.; loc. ½ m. south town; 2 pump. eng., class comp., cap. day, 3,000,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 193 hyd.; 159 v.; met., 2,500; 2,800 serv.; pipe, lead; pres., dom. & f. 105 lbs.; cons. day, 2,000,000 gals.; cost, $440,000; wks. owned by Co.

DOVER, p. 8,101. F. dept.—1 4 whl. hose reel; 1 h. & l. trk.; 1 str.; 1 c. h. & l. trk.; 6 hand c.; 3 nozzles, hose, cot., rub. lined, 2,700 ft.; f. al., bell & wh.; tot. mem., 14; pd. full time 4; vol. 10.

Water Supply—Src., 23 wells, sys., grav. & dir. pres.; 2 comp., cap. 2,750,000 gals.; 2 pumps.; cap. 2,000,000 gals.; stl. stdp., cap. 150,000 gals.; 166 hyd.; pres., dom. 95 & f. 100 lbs.; wks. owned by city.

EAST CLEVELAND, p. 27,292; f. area, 2¾ m.; merc. bldgs., stn., bk., wd., 2 to 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 comb. pump & hose, 1 auto. h. & l. trk., 1 auto. str. & c., 6 c. hand ex.; hose, cot., rub. lined, gd., 3,800 ft.; inf. 1,300 ft.; tot. 5,100 ft.; f. al., wh. & telp., 31 bx.; val. equip., $27,000; val. bldgs., $85,000; exp. dept., $63,600; tot. mem., 27, pd. full time.

Water Supply—Src., supplied by Cleveland, 8 m. bus. cent.; sys., pump to res. & dir.; mains, 29 m., 4 to 20 in. dia.; 320 hyd.; pres., f. 70 to 85 lbs.

EAST LIVERPOOL, p. 21,411; f. area, 575 a.; merc. bldgs., bk. & wd., 2 to 6 stor.; priv., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—(1 str. in reserve), 1 auto. trip. comb. c. eng. & h. wag., 1 auto. aer. trk., 3 auto. comb. c. & h. wag., 1 chief's auto.; hose, cot., rub. lined, gd., 8,000 ft.; inf., 600 ft.; tot. hose, 8,600 ft.; f. al., Gamewell, 32 bx.; val. equip., $33,000; val. bldgs., $28,000; exp. dept., $22,000; tot. mem. 15, pd. full time; undrs. rating, third class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., grav. & pump to res.; stdp., 200,000 gals., dim. 20 x 70 ft.; res. cap., 8,000,000 gals.; 4 pump. eng., cap. day 14,000,000 gals.; mains, c. i., 45 m., 4 to 20 in. dia.; 220 hyd.; 475 v.; met., 350; 4,700 serv.; pipe, lead; pres., dom. 70 to 130 lbs., f. 70 to 130 lbs.; cons. day, 5,500,000 gals.; cost, $849,939; cost mtce., $75,000; wks. owned by city.

EAST PALESTINE, p. 5,750; f. area, 1½ m.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 Amer. Lafrance triple comb., 3 hose car.; hose, cot.,

rub. lined, gd., 1,400 ft.; rub., gd., 1,000 ft.; tot. hose, 2,400 ft.; f. al., bell & wh.; val. equip., $17,000; val. bldgs., $4,000; exp. dept., $700; tot. mem., 50 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, ½ & 1 m. bus. cent.; sys., pump to res.; res. cap., 750,000 gals.; 2 pump. eng., stm. & elec., cap. day, 1,320,000 gals.; mains, c. i., 12 m., 4 to 14 in. dia.; 80 hyd.; 50 v.; 600 met.; 1,400 serv.; pipe, lead; pres., dom. 85 lbs., f. 110 lbs.; cons. per day 1,000,000 gals.; cost, $55,000; cost mtce., $2,500; wks. owned by city.

EATON, p. 3,210; f. area, 600 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; val. equip., $5,000; val. bldgs. $10,000; exp. dept., $2,000; tot. mem., 22, pd. full time 2; undrs. rating, fourth class.

Water Supply—Src., spr., wells & strm., ¾ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 190,000 gals., dim. 20 x 85, mat. stn.; res. cap., 215,000 gals.; 2 pump. eng., class dup. & comp., cap. day 1,000,000 gals.; mains, c. i., 23 m., 4 to 12 in. dia.; 91 hyd.; 62 v.; met., 700; 1,078 serv.; pipe, lead; pres., dom. 60 lbs., f. 90 to 125 lbs.; cons. day, 250,000 gals.; cost, $135,000; cost mtce., $13,000; wks. owned by city.

ELMWOOD PLACE, p. 3,991; f. area, 4,160 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $3,000; tot. mem., 15 vol.; undrs. rating, second class.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., grav.; mains, c. i., 14 m., 4 to 8 in. dia.; 52 hyd.; met., 6; 266 serv.; pres., f. 65 to 100 lbs.; cost, $15,000; cost mtce., $1,400.

ELYRIA, p. 20,474; f. area, 4,065 a.; business bldgs., bk., stn. & wd., 2 to 11 stor.; priv., stn., bk. & wd., 1 to 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. pump. eng. & hose wag., 1 auto. aer. h. & l. trk., 1 chief's auto., 1 str., 18 c. hand ex., 1 comb. c. & h. wag., 2 exercise wag., 4 hrs.; hose, cot., rub. lined, gd., 5,000; inf. 1,000 ft.; tot. 6,000 ft.; f. al., telp.; val. equip., $40,000; val. bldgs., $20,000; exp. dept., $65,000; tot. mem., 36 pd. full time.

Water Supply—Src., Lake Erie, 8½ m. bus. cent.; sys., pump dir.; res. cap., 2,000,000 gals.; 3 pump. eng., class hor. cross comp., cap. day 8,000,000 gals.; mains, c. i., 76 m., 4 to 36 in. dia.; 420 hyd.; 1,078 v.; 5,100 met.; 5,100 serv.; pipe, lead & wrt. i.; pres., dom. 35, f. 40 lbs.; cons. day, 3,000,000 gals.; cost, $1,000,000; cost mtce., $13,000; wks. owned by city.

FAIRPORT, p. 4,211; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 h. & l. trk., 1 hose wag., 1 hose cart, 1 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., bell; tot. mem., 10 vol.; rating, fourth class.

Water Supply—Src., lake; sys., pump to res.; mains, 3 m.; 16 hyd.; pres., dom. 60 lbs., f. 75 to 90 lbs.; wks. owned by Co., connected with Painesville plant.

FINDLAY, p. 17,021; f. area, 10 a.; merc. bldgs., wd., bk. & stn., 2 to 5 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. F. dept.—1 str., 1 auto. c. eng., 1 comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 2 pumpers; hose, cot., rub. lined, gd., 8,500 ft.; f. al., Gamewell, 35 bx.; val. equip., $60,000; val. bldgs., $7,500; exp. dept., $25,000; tot. mem., 21, pd. full time; undrs. rating, third class.

Water Supply—Src., wells, 10 m. bus. cent.; sys., pump dir.; res. cap., 17,000,000 gals., loc. at station; 3 pump. eng., class cross comp. & comp. dup., cap. day 8,000,000 gals.; mains, c. i., 40 m., 4 to 20 in. dia.; 306 hyd.; 265 v.; met., 4,158; 3,500 serv.; pipe, galv. i. & lead; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 1,750,000 gals.; cost, $625,000; cost mtce., $12,500; wks. owned by city.

FOSTORIA, p. 9,987; f. area, 3,200 a.; merc. bldgs., bk., stn. & wd., 2 to 5 stor.; priv., bk., stn. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 6 c. hand ex., 1 h. & l. trk., 2 supply wag., 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al. telp.; val. equip., $9,000; val. bldgs., $18,000; exp. dept., $3,500; tot. mem., 15, pd. full time 6, pd. part time 9.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 375,000 gals.; dim., 25 x 100; loc. on Fremont st.; mat., stl.; res. cap., 115,000,000 gals.; loc. west of city, 2 pump. eng.; cap. day, 3,000,000 gals.; mains, iron, 23 m., 4 to 14 in. dia.; 156 hyd.; 225 v.; 1,600 met.; 1,800 serv.; pipe, lead & iron; pres., dom. 50 to 60 lbs., f. 100 lbs.; cons. day, 900,000 gals.; cost, $260,000; cost mtce., $7,365; wks. owned by city.

FRANKLIN, p. 3,071; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 str., 1 h. & l. trk., 1 hose wag., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; tot. mem. 12, pd. full time 1, pd. part time 11; undrs. rating, fourth class.

Water Supply—Src., 5 wells, in bus. cent.; sys., pump dir.; 3 pump. eng., cap. day 750,000 gals.; maine, c. i., 7 m., 4 to 14 in. dia.; 73 hyd.; 35 v.; met., 67; 700 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 475,000 gals.; cost, $60,000; cost mtce., $8,000; wks. owned by city.

FREMONT, p. 12,468; f. area, 2,650 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 6 c. hand ex., 1 h. & l. trk., 3 hose wag., 2 comb. c. & h. wag., 2 pumpers; hose, cot., rub. lined, gd., 3,000 ft.; inf., 700 ft.; tot. hose, 3,700 ft.; f. al., bell & telp.; val. equip., $50,000; val. bldgs., $20,000; exp. dept., $20,000; tot. mem., 13, pd. full time 9, pd. part time 4; undrs. rating, 3½ class.

Water Supply—Src., riv.; sys., grav., pump to stdp. & dir.; stdp. cap., 960,000 gals.; dim., 25 x 100 ft.; mat., i.; res. cap., 1,000,000 gals.; 2 pump. eng., cap. day, 5,000,000 gals.; mains, c. i., 48 m., 4 to 16 in. dia.; 292 hyd.; 275 v.; 3,000 met.; 3,494 serv.; pipe, lead & iron; pres., dom. 55 lbs., f. 100 lbs.; cons. per day, 1,000,000 gals.; cost, $350,000; cost mtce., $12,000; wks. owned by city.

GALION, p. 7,374; f. area, 1,400 a.; merc. bldgs., bk. & wd., 4 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 1 c. hand ex., 2 c. eng., 3 hose wag., 1 auto. combo. pump. wag., 1 h. & l. trk., 2 hose reels, 5 hrs.; hose, cot., rub. lined. gd., 2,000 ft.; rub., gd., 500 ft.; tot. hose, 2,500 ft.; f. al., Gamewell, 25 bx.; val. equip., $20,000; val. bldgs., $25,000; exp. dept., $7,000; tot. mem. 13, pd. full time 3, pd. part time 10.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 155,500 gals., dim. 25 x 46, mat. conc. & bk.; res. & cistern, cap. 1,400,000 gals.; 2 pump. eng. class comp. dup., cap. day, 2,500,000 gals.; 1 auxiliary trip. pump.; cap. day, 300,000 gals.; mains, c. i., 19 m., 4 to 12 in. dia.; 169 hyd.; 105 v.; met., 600; 1,500 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 85 to 125 lbs.; cons. day, 500,000 gals.; wks. owned by city.

GALLIPOLIS, p. 6,070; f. area, 1,600 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 c. hand ex., 2 hose wag., 3 hrs.; hose, cot., gd., 2,500 ft.; inf., 300 ft.; tot. hose, 2,800 ft.; f. al., wh. & telp.; val. equip., $8,000; val. bldgs., $3,000; exp. dept., $3,000; tot. mem. 15, pd. full time 2, pd. part time 11, vol. 2.

Water Supply—Src., riv., 1½ m. bus. cent.; sys. pump to res.; res. cap., 2,500,000 gals., loc. on hill; 2 pump. eng., class comp., cap. day 700,000 gals.; mains, c. i., 14 m., 4 to 16 in. dia.; 95 hyd.; 87 v.; 710 met.; 1,064 serv.; pipe, galv. i.; pres., dom. 110¼ lbs., f. 120 to 130 lbs.; cons. day, 500,000 gals.; cost, $87,000; cost mtce., $5,890; wks. owned by city.

GENEVA, p. 3,081; merc. bldgs., bk & wd., 2 & 3 stor.; priv., bk. & wd., 1½ & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 h. & l. trk., 1 hose wag., 2 hrs., 2 c. hand ex.; hose, cot., rub. lined, gd., 1,600 ft.; f. al., bell & wh.; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $2,232; tot. mem. 16, pd. full time 1, vol. 15.

Water Supply—Src., riv., 3½ m. bus. cent.; sys., grav.; res. cap., 2,800,000 gals.; 2 pump. eng.; cap. day, 750,000 gals.; mains, c. i., 15 m., 6 to 12 in. dia.; 100 hyd.; 180 v.; 750 met.; 950 serv.; pres., dom. & f. 80 lbs.; cons. day, 400,000 gals.; cost, $95,000; cost mtce., $9,000; wks. owned by town.

GIRARD, p. 6,556; f. area, 2,560 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk. with c., 1 comb. c. hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 800 ft.; f. al., telp., siren; val. equip., $25,000; val. bldgs., $12,000; exp. dept., $2,605; tot. mem., 18, pd. full time 1, pd. part time 1, pd. part time 1, vol. 16; undrs. rating, fifth class.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 512,000 gals. mat. stl res., cap., 50,000 gals.; 6 pump. eng., cap. per day, 1,200,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 110 hyd.; 78 v.; met., 1,400; 1,430 serv.; pipe, iron & lead; pres., dom. 40 to 120 lbs.; cons. day, 600,000 gals.; cost, $200,000; cost mtce., $12,000; wks. owned by city.

GLOUSTER, p. 3,140; f. area, 500 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 1,900 ft.; f. al., bell; val. equip., $200; tot. mem., 12 vol.; undrs. rating, third class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., dir. pres.; res. cap., 100,000 gals.; 1 pump. eng., cap. day 90,000 gals.; mains, c. i., 4 m., 4 to 6 in. dia.; 50 hyd.; 11 v.; 40 met.; pres., dom. & f. 90 lbs.; cons. day, 60,000 gals.; cost, $20,000; cost mtce., $1,200; wks. owned by village.

GREENFIELD, p. 4,344; f. area, 800 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 comb. pumper, 3 c. hand ex.; hose, cot., rub. lined, gd., 2,050 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $8,000; exp. dept., $2,500; tot. mem., 15, pd. full time 2, vol. 12; undrs. rating, fourth class.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 84,500 gals., dim. 14 x 75, loc. near station; mat., stl.; 2 pump. eng., class dup., cap. day 1,500,000 gals.; mains, c. i., 17 m., 4 to 10 in. dia.; 80 hyd.; 52 v.; 410 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 150 lbs.; cons. day, 500,000 gals.; cost, $40,000; cost mtce., $8,000; wks. owned by city.

GREENVILLE, p. 7,104; f. area, 500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 c. hand ex., 1 h. & l. trk., 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., Gamewell, 21 bx.; exp. dept., $3,000; tot. mem. 15, pd. full time 4, pd. part time 11; undrs. rating, fourth class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 141,000 gals., loc. in city; 2 pump. eng., class comp. dup., cap. day 3,000,000 gals.; mains, c. i., 20 m., 4 to 14 in. dia.; 152 hyd.; 180 v.; 15 met.; 2,047 serv.; pipe, lead; pres., dom. 60 lbs.; cons. day, 700,000 gals.; cost, $120,000; (1918) mtce, $16,854.83; wks. owned by city.

HAMILTON, Butler Co., p. 39,675; merc. bldgs., bk., stn. & iron, 3 & 4 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—6 auto. hose wag., 1 str., 2 c. hand ex., 1 h. & l. trk., 4 comb. c. & h. wag., 1 aer. trk., 4 hose car., 16 hrs.; hose, cot., rub. lined, gd., 12,000 ft.; f. al., Gamewell, 91 bx.; val. equip., $30,930; val. bldgs., $56,000; exp. dept., $25,000; tot. mem. 44, pd. full time; undrs. rating, third class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res. & dir.; res. cap., 6,000,000 gals.; 1 pump. eng., class cross comp., cap. day 5,000,000 gals.; mains, c. i., 83 m., 4 to 20 in. dia.; 595 hyd.; 680 v.; met., 5,320; 7,200 serv.; pipe, lead; pres., dom. & f. 60 to 110 lbs.; cons. day, 3,200,000 gals.; cost, $285,000; cost mtce., $34,000; wks. owned by city.

HICKSVILLE, p. 2,378; f. area, 640 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 800 ft.; rub., gd., 700 ft.; inf., 400 ft.; tot. hose, 1,900 ft.; f. al., bell & telp.; val. equip., $2,000; val. bldgs., $2,000; exp. dept., $200; tot. mem., 36 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 500,000 gals.; mains, galv. i. & lead; 3 m., ¾ to 10 in. dia.; 42 hyd.; 200 met.; 485 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., f. 90 lbs.; cons. day, 100,000 gals.; cost, $25,000; cost mtce., $3,000; wks. owned by city.

HILLSBORO, p. 4,356; f. area, 1,800 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2 stor.; fwks. ord.; causes of f. inv. F. dept.—1 auto triple comb. chem. hose & ladder trk.; 1 str., 1 h. & l. trk.; 1 hose wag., 3 hrs.; hose, cot, rub. lined, gd., 2,500 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $20,000; exp. dept., $3,025; tot. mem. 12, pd. full time 2, pd. part time 10; undrs. rating, fourth class.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 178,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, iron, 10½ m., 3 to 10 in. dia.; 75 hyd.; met., 826, 946 serv.; pipe, galv. i.; cost, $87,500; cost mtce., $11,500; wks. owned by city.

HUBBARD, p. 3,320. F. dept.—1 str., 1 hand eng., 1 h. & l. trk., 1 hose cart, 1,200 ft. hose; 30 vol.; f. al., bell; undrs. rating, fifth class.

Water Supply—Src., cisterns, wells & creek.

IRONTON, p. 14,007; merc. bldgs., wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. eng., 4 c. hand ex., 2 h. & l. trk., 6 aer. trk., 2 hose wag., 6 hose car., 7 hrs.; hose, cot., rub. lined, gd., 2,200 ft.; rub., gd., 1,800 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 39 bx.; val. equip., $14,775; val. bldgs., $6,500; exp. dept., $3,500; tot. mem. 51, pd. full time 8, vol. 43; undrs. rating, fourth class.

Water Supply—Src., riv.; sys., pump dir.; 3 pump. eng., cap. day 7,500,000 gals.; mains, c. i., 30 m., 4 to 16 in. dia.; 226 hyd.; 225 v.; met., 30; 2,200 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 1,750,000 gals.; cost, $250,000; cost mtce., $12,000; wks. owned by city. Complete new plant costing $375,000 in course of construction, to be completed January 1, 1918.

JACKSON, p. 5,842; f. area, 7,000 a.; merc. bldgs., 2 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 str., 1 h. & l. trk., 4 hrs.; hose, cot., rub. lined, gd., 9,000 ft.; f. al., bell & telp.; val. equip., $15,000; val. bldgs., $1,500; exp. dept., $150; tot. mem. 20, pd. full time 4 pd. part time 6; undrs. rating, fourth class.

Water Supply—Src., wells, 7 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 250,000 gals., 2 pump. eng., class dup., cap. day 1,000,000 gals.; mains, c. i., 20 m., 4 to 10 in. dia.; 92 hyd.; met., 400; 780 serv.; pipe, lead & galv. i.; pres., dom. & f. 90 lbs.; cons. day, 250,000 gals.; cost, $150,000; wks. owned by Co.

KENMORE, p. 12,688; f. area, 2,500 a. F. dept.—1 American Lafrance trk., fully equipped; comb. c. pumper; val. equip., $16,000; exp. dept., $7,000; tot. mem., 23; pd. full time 3, vol. 20.

Water Supply—Src., wells, 2 m. bus. cent.; res. cap. 1,800,000 gals.; 3 pump; cap. per day, 2,500,000 gals.; main., 50 m.; 4 to 20 in. dia.; hyd., 468; met., 2,400; v., 350; serv., 3,000 pipe, lead; pres., dom. & f., 80 lbs.; cons. day 1,500,000 gals.; cost, $514,000; cost mtce., $35,000; wks. owned by city.

KENT, p. 7,070; f. area, 1,000 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.;

fwks & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 1 comb. c. & hose wag., 3 c. hand ex.; 2 hose wag., 1 hose, cot., rub. lined, gd., 2,500 ft.; f. al., siren; val. equip., $3,500; val. bldgs., $2,500; tot. mem. 40, pd. full time & vol.; undrs. rating, fourth class.

Water Supply—Src., wells; sys., pump to res. & stdp.; stdp. cap., 115,600 gals.; res. cap., 20,000 gals.; pump. eng., cap. day 3,000,000 gals.; mains, 15 m., 4 to 12 in. dia.; 101 hyd.; 56 v.; met., 1,100; 1,100 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 150 lbs.; cost, $75,000; cost mtce., $10,300; wks. owned by Co.

KENTON, p. 7,690; f. area, 1,200 a.; merc. bldgs., bk., 2 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—6 c. hand ex., 1 h. & l. trk., 2 hose car., 5 hrs.; hose, rub., gd., 3,200 ft.; f. al., Gamewell, 22 bx.; val. equip., $9,500; val. bldgs., $7,000; exp. dept., $4,070; tot. mem. 18, pd. full time 4, vol. 14; undrs. rating, fourth class.

Water Supply—Src., wells, ¼ to 1½ m. bus. cent.; sys., pump dir.; res. cap., 2,000,000 gals.; 2 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 23 m., 2 to 16 in. dia.; 156 hyd.; met., 50; 1,550 serv.; pipe, lead; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 1,000,000 gals.; cost, $190,000; cost mtce., $14,500; wks. owned by city.

LAKEWOOD, p. 41,732; f. area, 6¼ sq. m.; causes of f.; inv., wd., rfs. not perm.; fwks. & combt. ord. F. dept.—1 auto. h. & l. trk., 1 chief's auto., 4 auto. comb. hose wag., 1 comb. c. & hose wag., 1 comb. auto., 1 supply auto., 1 hose wag.; hose, 6,950 ft.; f. al., Gamewell, 219 bx.; exp. dept., $32,619; tot. mem., 34; pd. full time.

Water Supply—Src., from Cleveland, 1½ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 565,000 gals.; mains, c. i., 86 m., 4 to 16 in. dia.; 1,205 hyd.; met., 7,610; 7,610 serv.; pipe, lead; pres. dom. & f. 20 to 105 lbs.; cons. day, 3,465,000 gals.; wks. owned by city.

LANCASTER, p. 14,706; f. area, 3,000 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 comb. c. & h. wag., 4 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 31 bx.; val. equip., $9,000; val. bldgs., $7,000; exp. dept., $7,000; tot. mem. 7, pd. full time; undrs. rating, fourth class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res.; res. cap., 2,500,000 gals.; 4 pump. eng., cap. day 7,000,000 gals.; mains, c. i., 36 m., 4 to 16 in. dia.; 199 hyd.; 235 v.; met., 2,517, 2,610 serv.; pipe, lead & galv. i.; pres., dom. & f. 120 lbs.; cons. day, 1,500,000 gals.; cost, $175,000; cost mtce., $15,000; wks. owned by city.

LEBANON, p. 3,396; f. area, 60 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 hrs., 1 hand eng., 2 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 auto. hose wag., 1 hose cart; hose, rub., gd., 3,500 ft.; f. al., bell; val. equip., $4,978; val. bldgs., $5,000; exp. dept., $800; tot. mem., 12 pd. part time; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 300,000 gals.; pump. eng., cap. day 1,500,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 79 hyd.; pres., dom. 70 lbs., f. 125 lbs.; cost, $52,000.

LEETONIA, p. 2,688; f. area, 1,000 a.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,550 ft.; inf., 30 ft.; tot. hose, 1,850 ft.; f. al., automatic; val. equip., $1,925; val. bldgs., $1,000; exp. dept., $75; tot. mem., 85 vol.; undrs. rating, fourth class.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to res.; res. cap., 500,000 gals., loc. ½ m. north town; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 9½ m., 4 to 12 in. dia.; 78 hyd.; 64 v.; 522 met.; 638 serv.; pipe, lead & iron; pres., dom. 80 lbs., f. 120 lbs.; cons. day, 70,000 owned by city.

LIMA, p. 41,326; f. area, 4,937 a.; merc. bldgs., bk., conc., iron & wd., 2 to 10 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str. with auto. tractor, 1 str. in reserve, 4 triple auto. comb. pump. eng., 3 auto. comb. c. & h. wag., 1 chief's auto., 18 c. hand ex., 1 aer. trk. with auto. tractor, 1 hose wag. (in reserve), 1 h. & l. trk., 1 hand hose reel; hose, cot., rub. lined, gd., 13,400 ft.; rub., gd., 1,200 ft.; tot. 14,600 ft.; f. al., Gamewell, 66 bx.; val. equip., $69,029.75; val. bldgs., $133,000; exp. dept., $69,608; tot. mem. 40, pd. full time.

Water Supply—Src., lake & Ottawa riv., 4 m. bus. cent.; sys., pump. dir.; 3 res., cap. 1,472,000,000 gals.; 4 pump. eng., cap. day, 16,000,000 gals.; filtration plant cap. 10,000,000 gal.; mains, c. i., 13,180 ft.; 6 to 20 in. dia.; 545 hyd.; 1,258 v.; met., 7,800; 12,000 serv.; pipe, galv. i.; pres. dom. 30 to 40 lbs.; cons. 3,900,000 gals. day; cost, $1,500,000; cost mtce. & operation, $200,000; wks. owned by city.

LISBON, Columbiana Co., p. 3,113; merc. bldgs., wd., stn. & bk., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. causes of f. inv. F. dept.—1 c. hand ex., 1 comb. c. & h. wag., 3 hand hose reels; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & telp.; val. equip., $6,000; val. bldgs., $1,000; exp. dept., $200; tot. mem., 16 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp. & dir.; res. cap., 337,500 gals., loc. ½ m. south town; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, c. i., 5 m.; 65 hyd.; 30 v.; 300 serv.; pres., dom. 100 lbs., f. 100 lbs.; cons. day, 200,000 gals.; cost, $100,000; cost mtce., $5,000; wks. owned by city.

LOCKLAND, p. 4,007; f. area, 900 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; f. al., telp.; val. equip., $5,000; val. bldgs., $10,000; exp. dept., $2,000; tot. mem. 25, pd. full time 2, vol. 23.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to res. & dir.; stdp. cap., 50,000 gals.; mains, c. i., 15½ m., 4 to 8 in. dia.; 74 hyd.; met., 547; 547 serv.; pres., dom. & f. 90 lbs.; cost, $70,000; wks. owned by village.

LOGAN, p. 5,493; f. area, 575 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 1 hose wag., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 500 ft.; tot. hose, 1,500 ft.; f. al., bell & telp.; val. equip., $10,000; val. bldgs., $2,000; exp. dept., $700; tot. mem. 22, pd. full time 1, vol. 21; undrs. rating, fourth class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 9 m., 4 to 12 in. dia.; 87 hyd.; 46 v.; met., 39; 900 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 602,187 gals.; cost, $39,781; cost mtce., $6,000; wks. owned by city.

LONDON, p. 4,080; f. area, 1,440 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 4 c. hand ex., 1 comb. c. & h. wag., 1 hose wag., 1 La France auto. trk.; hose, cot., rub. lined, gd., 4,000 ft.; rub. gd., 400 ft.; inf., 500 ft.; tot hose, 4,900 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $6,000; exp. dept., $3,000; tot. mem 21, pd. full time 4, pd. part time 1, vol. 15; undrs. rating, fourth class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., grav., pump to res. & dir.; stdp. cap., 300,000 gals., dim. 20 x 125; res. cap., 300,000 gals.; 3 pump. eng. centrif., cap. day 3,500,000 gals.; mains, c. i., 12¾ m., 4 to 14 in. dia.; 132 hyd.; 85 v.; met., 200; 1,050 serv.; pipe, galv. i.; pres., dom. 35 to 50 lbs., f. 80 to 100 lbs.; cons. day, 800,000 gals.; cost, $125,000; cost mtce., $15,000; wks. owned by Co.

LORAIN, p. 37,295; f. area, 1 sq. m.; merc. bldgs., wd. & bk., 1 to 5 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str. with auto tractors, 33 f. ex., 2 auto. aer. trk., 2 comb. c. & h. wag., 3 auto. comb. c. & h. wag., 1 auto. comb. c. & hose wag. (in reserve), 2 pump. eng.; 4 hrs., 1 nozzle; hose, cot., rub. lined, gd.,

14,000 ft.; f. al.; Gamewell, 63 bx.; val. equip., $82,000; val. bldgs., $70,000; exp. dept., $120,000; tot. mem., 152; pd. full time 53; 99 vol.

Water Supply—Src., lake, ½ m. bus. cent.; sys., pump. dir.; 2 pump. eng., class hor., cap. day 15,000,000 gals.; mains, iron, 65 m., 4 to 24 in. dia.; 700 hyd.; 597 v.; 6,500 met.; 7,000 serv.; pipe, c. i.; pres., dom. 45 lbs., f. 70 lbs.; cons. day 5,000,000 gals.; cost, $900,000; cost mtce., $20,000; wks. owned by city.

LOUISVILLE, p. 2,008; f. area, 700 a.; business bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $1,000; exp. dept., $200; tot. mem., 15 vol.; undrs. rating, fourth class.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; 2 pump. eng., cap. per min., 750 gals.; mains, c. i., 9½ m., 4 to 10 in. dia.; 50 hyd.; 450 v.; 2 met.; 550 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 80 lbs.; cons. day, 150,000 gals.; cost, $45,000; cost mtce., $10,000; wks. owned by city.

LOWELLVILLE, p. 2,214; f. area, 500 a.; business bldgs., bk. & wd., 2 to 3 stor.; priv., generally wd., 1½ to 2 stor.; wd. rfs. perm. in f. area; fwks & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. c. & h. trk., 1 c. eng., 1 hose car.; 1 Howe hand eng., c. attached; hose, cot., rub. **lined, gd., 1,800 ft.; f. al., telp. & wh.; val. equip., $5,500; val. bldgs., $2,000; exp. dept., $1,000; tot. mem. 14, pd. part time; undrs. rating, fifth class.**

MADISONVILLE, p. 5,193; annexed to Cincinnati.

MANSFIELD, p. 27,824; f. area, 3,300 a.; merc. bldgs., wd., stn. & bk., 1 to 3 stor.; priv., wd., stn. & bk., 1 to 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 h. & l. trk., 2 hose wag., 10 hrs., 1 motor 7 passenger squad car, 2 comb. c. & h. car, 1 aer. trk., 2 auto. pump eng., 1 chief's auto., 1 f. al. auto.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 70 bx.; val. equip., $20,000; val. bldgs., $20,000; exp. dept., $53,124; tot. mem. 32, pd. full time.

Water Supply—Src., wells, 1½ to 4½ m. bus. cent.; sys., pump dir.; res. cap., 5,000,000 gals., loc. at station; 14 pump. eng., cap. day 7,250,000 gals.; mains, c. i., 87 m., 3 to 14 in. dia.; 382 hyd.; 360 v.; met., 5,700; 6,000 serv.; pipe, c. i.; pres., dom. 65 to 130 lbs., f. 100 to 150 lbs.; cons. day, 5,000,000 gals.; cost, $1,344,000; cost mtce., $107,593; wks. owned by city.

MARIETTA, p. 15,140; f. area, 4½ m.; merc. bldgs., bk. & stn., 1 to 8 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 1 auto. triple pump. & comb. eng., 1 str., 1 aer. h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; inf. 600 ft.; tot., 4,600 ft.; f. al., Gamewell, 25 bx.; val. equip., m., 4 to 20 in. dia.; 325 hyd.; 325 v.; 1,400 met.; 4,000 serv.; pipe, lead; pres., dom. 85 lbs., f. 85 lbs.; cons. day, 2,000,000 gals.; cost, $400,000; cost. mtce., $32,000; wks. owned by city.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav., pump to res.; res. cap., 4,000,000 gals., loc. on hill northwest city; 2 pump. eng., class cent., cap. day 8,000,000 gals.; mains, c. i., 30 m., 4 to 20 in. dia.; 325 hyd.; 325 v.; 1,400 met.; 4,000 serv.; pipe, lead; pres., dom. 85 lbs., f. 85 lbs.; cons. day, 2,000,000 gals.; cost, $400,000; cost mtce., $32,000; wks. owned by city.

MARION, p. 27,891; f. area, 5.55 m.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. wag., 1 str., 1 h. & l. trk., 8 c. hand ex., 3 auto. pump. eng., 1 aer. trk, 1 chief's auto., 1 hose cart, 3 hrs.; hose, cot., rub. lined, gd. 7,600 ft.; inf., 250 ft.; tot. hose, 7,850 ft.; f. al., Gamewell, 77 bx.; val. equip., $51,086; val. bldgs., $49,250; exp. dept., $56,810; tot. mem. 32, pd. full time 28, vol. 3; undrs. rating, fourth class.

Water Supply—Src., wells, 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 330,000 gals.; 3 pump. eng., class dup. comp., cap. day 4,500,000 gals.; mains, c. i., 44.36 m., 4 to 16 in. dia.; 539 hyd.; 695 v.; 2,975 met.; 3,489 serv.; pipe, lead; pres., dom. 50 lbs., f. 60 to 125 lbs.; cons. day, 2,238,378 gals.; wks. owned by priv. Co.

MARTINS FERRY, p. 11,634; f. area, 350 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 3 triple auto. hose trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 4,300 ft.; inf., 200 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 30 bx.; val. equip., $21,000; val. bldgs., $20,000; exp. dept., $2,800; tot. mem., 70 vol.; undrs. rating, fourth class.

Water Supply—Src., 22 wells, 2 m. bus. cent.; sys., pump to res. & dir.; res. cap., 2,500,000 gals.; 2 pump. eng., class dup., cap. day 8,500,000 gals.; mains, c. i., 18 m., 4 to 20 in. dia.; 300 hyd.; 282 v.; met., 75; 2,200 serv.; pipe, lead; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 3,500,000 gals.; cost, $250,000; cost mtce., $35,000; wks. owned by city.

MARYSVILLE, p. 3,635; f. area, 1,200 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 6 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 500 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., telp., 35 bx.; val. equip., $12,000; val. bldgs., $5,000; exp. dept., $2,000; tot. mem., 18, pd. full time 2, vol. 16; undrs. rating, fourth class.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., dir. pres.; 2 pump. eng., class comp., cap. day, 1,500,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 128 hyd.; 60 v.; met., 40; 920 serv.; pipe, **galv. i. & lead; pres., dom. 60 lbs., f. 100 lbs.;** cons. day, 400,000 gals.; cost, $125,000; cost mtce., $6,300; wks. owned by Co.

MASSILLON, p. 17,428; f. area, 1,280 a.; merc. bldgs., bk. & stn., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 1 comb. c. & h. wag., 1 c. eng., 4 c. hand ex., 1 triple comb., 1 h. & l. trk., 6 hose car., 5 hrs.; hose, cot., rub. lined, gd., 500 ft.; rub., gd., 3,000 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 26 bx.; val. equip. $5,000; val. bldgs., $15,000; exp. dept., $6,000; tot. mem. 60, pd. full time 5, vol. 55; undrs. rating, fourth class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 550,000 gals., dim. 25 x 150 ft.; res. cap., 25,000,000 gals.; loc. 60 ft. above center city; pump. eng., class comp., cap. day 4,500,000 gals.; mains c. i., 33.9 m., 4 to 20 in. dia.; 343 hyd.; 242 v.; 2,400 met.; 4,200 serv.; pipe, galv. i.; pres., dom. & f. 75 to 110 lbs.; cons. day, 1,400,000 gals.; wks. owned by priv. Co.

MAUMEE, p. 3,195; f. area, 700 a.; bldgs., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. ord.; causes of f. inv. F. dept.—1 gasoline eng., 1 chem. eng., 1 hose reel; hose, 1,500 ft.; inf., 22,000 ft.; f. al., telp.; val. equip., $4,000; val. bldgs., $10,000; tot mem., 20 vol.; undrs. rating, fifth class.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 60,000 gals.; res. cap., 300,000 gals.; 3 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 9 m., 4 to 10 in. dia.; 50 hyd.; 41 v.; 130 met.; 130 serv.; pipe, galv. i.; pres., dom. 57 lbs., f. 100 lbs.; cons. day, 70,000 gals.; cost, $53,000; wks. owned by city.

MEDINA, p. 3,430; f. area, 1,000 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 c. hand ex., 2 auto. comb. c. & h. wag., 1 Amer. La France 750 gal. pumper; hose, cot., rub. lined, gd., 1,800 ft.; inf., 500 ft.; tot. hose, 2,300 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $8,000; exp. dept., $1,200; tot. mem., 28, pd. part time 2, vol. 26.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim. 14 x 90 ft.; mat. stl.; 2 pump. eng., class, trip. cap. day, 900,000 gals.; mains c. i., 18 m., 4 in.

8 in. dia.; 81 hyd.; 80 v.; met., 951; 963 serv.; pipe lead & i.; pres., dom. & f. 30 to 60 lbs.; cons. day, 225,000 gals.; cost, $25,000; cost mtce., $6,000; wks. owned by city.

MIAMISBURG, p. 4,383; f. area, 960 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 2 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 600 ft.; tot. hose, 2,600 ft.; f. al., bell & wh.; val. equip., $8,000; val. bldgs., $2,000; exp. dept., $1,800; tot. mem. 28, pd. full time 1, vol. 17; undrs. rating, fifth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 2,000,000 gals., class comp. dup.; mains, iron, 13 m., 4 to 14 in. dia.; 115 hyd.; 75 v.; 1,015 met., 97 serv.; pipe, lead; pres., dom. 70 lbs.; f. 120 lbs.; cons. per day 700,000 gals.; cost, $77,000; cost mtce., $3,000; wks. owned by city.

MIDDLEPORT, p. 3,772; f. area, 200 a.; bldgs., bk. & wd., 1, 2 & 3 stor.; wd. rfs. perm.; combt. ord. F. dept.—1 str., 1 hand eng., 2 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 3,000 ft.; tot. hose, 6,000 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $2,000; exp. dept., $100; tot. mem. 36, pd. part time 1, vol. 35; undrs. rating, fourth class.

Water Supply—Src., riv.; sys., pump to res. & dir.; stdp. cap., 250,000 gals.; res. cap., 250,000 gals.; mains, 4 m.; 23 hyd.; met., 352; pres., dom. 107 lbs., f. 107 lbs.; cons. day, 180,000 gals.; cost, $80,000; cost mtce., $2,500; wks. owned by Co.

MIDDLETOWN, p. 23,594; f. area, 2,000 a.; merc. bldgs., bk. & wd., 1 to 7 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. trks., 2 c. hand ex., 1 h. & l. trk., 1 aer. trk., 2 auto. comb. pump., 2 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 2,800; tot. mem., 68,000 ft.; f. a., Gamewell, 57 bx.; val. equip., $2,500; val. bldgs., $20,000; exp. dept., $11,600; tot. mem. 19, pl. full time; undrs. rating, fourth class.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump dir.; 5 pump. eng., cap. day 30,000 gals.; mains, c. i., 30 m., 4 to 20 in. dia.; 308 hyd.; 115 v.; 3,060 met.; 4,000 serv.; pipe, lead; pres., dom. 60 lbs., f. 90 to 100 lbs.; cons. day, 225,000,000 gals.; cost, $450,000; cost mtce., $40,000; wks. owned by city.

MILLERSBURG, p. 2,098; f. area, 300 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 hand eng., 4 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,600 ft.; rub., gd., 400 ft.; tot. hose, 2,000 ft.; f. al., bell; val. equip., $3,500; val. bldgs., $25,000; tot. mem., 38 vol.; undrs. rating, fourth class.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 30,000 gals.; 2 pump. eng., class comp.; cap. day, 500,000 gals.; mains, c. i., 4½ m., 4 to 10 in. dia.; 52 hyd.; 26 v.; met., 3; 570 serv.; pipe, wrt. i. & lead; pres., dom. & f. 80 lbs.; cons. day, 500,000 gals.; cost, $60,000; cost mtce., $4,500; wks. owned by city.

MINERVA, p. 2,261; f. area, 450 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. F. dept.—4 c. hand ex., 2 hose wag., ladders, &c., 2 hose car.; hose, rub., gd., 950 ft.; inf., 300 ft.; tot. hose, 1,250 ft.; f. al., bell; val. equip., $500; val. bldgs., $600; tot. mem., 16 vol.; undrs. rating, fourth class.

Water Supply—Src., well & creek; sys., pump to stdp.; stdp. cap., 63,000 gals.; pump. eng., cap. day 1,350,000 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 29 hyd.; 18 v.; 193 serv.; pres., dom. 65 lbs., f. 72 lbs.; cost, $16,000; cost mtce., $750; wks. owned by city.

MINGO JUNCTION, p. 4,616; f. area, 1,500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $600; tot. mem., 75 vol.; undrs. rating, fourth class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 425,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 8 m., 2 to 8 in. dia.; 38 hyd.; 90 v.; met., 325; 729 serv.; pres., dom. & f. 150 lbs.; cons. day, 270,000 gals.; cost, $60,000; cost mtce., $1,300; wks. owned by priv. Co.

MONTPELIER, p. 3,052; f. area, 460 a.; merc. bldgs., bk. & wd., 2 stor.; priv., 1½ & 2 stor.; wd. rfs. perm. F. dept.—1 hand eng., 12 c. hand ex., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 300 ft.; tot. hose, 1,500 ft.; f. al., bell; val. equip., $1,200; val. bldgs., $500; exp. dept., $140; tot. mem. 20, pd. part time; undrs. rating, fourth class.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 93,060 gals., loc. at power house; mat. stl.; 3 pump. eng., class dup., cap. day 1,000,000 gals.; mains, c. i., 6½ m., 4 to 12 in. dia.; 35 v.; 90 hyd.; 670 met.; 950 serv.; pipe, lead & i.; pres., dom. 45 lbs., f. 80 to 120 lbs.; cons. day, 300,000 gals.; cost, $50,000; cost mtce., $20,000; wks. owned by city.

MT. HEALTHY, p. 2,255; f. area, 1 sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 4 c. eng., 1 h. & l. trk., 4 ex., 3 hose carts, 3 hose wag.; hose, 1,150 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $1,800; tot. mem., 18 vol.

Water Supply—Src., cisterns, wells & Ohio riv.; sys., pump dir.; mains, 9½ m., 4 to 8 in. dia.; 69 hyd.; 481 met.; 481 serv.; pres., dom. & f. 60 lbs.; cons. day, 70,000 gals.; cost, $47,000; cost mtce., $1,100; wks. owned by city.

MT. VERNON, p. 9,237; f. area, 1,280 a.; merc. bldgs., bk., 1 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 4 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp., 16 bx.; val. equip., $12,000; val. bldgs., $7,000; exp. dept., $6,000; tot. mem. 7, pd. full time; undrs. rating, fourth class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 210,000 gals.; 2 pump. eng., class comp., cap. day 5,000,000 gals.; mains, c. i., 18 m., 4 to 12 in. dia.; 155 hyd.; 100 v.; 250 met.; 2,000 serv.; pipe, galv. i.; pres., dom. & f. 90 to 100 lbs.; cons. day, 1,250,000 gals.; cost, $160,000; cost mtce., $12,000; wks. owned by city.

NAPOLEON, p. 4,143; f. area, 750 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 1 c. eng., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot., 2,500 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $10,000; exp. dept., $2,500; tot. mem., 15; pd. full time 1, pd. part time 2; undrs. rating, fourth class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 992,000 gals., loc. at station; 2 pump. eng., class vertical dup., cap. day 2,000,000 gals.; mains, c. i., 15 m., 4 to 14 in. dia.; 107 hyd.; 29 v.; met., 744; 856 serv.; pipe, lead & galv. i.; pres., dom. 55 lbs., f. 80 lbs.; cons. day, 405,000 gals.; cost, $98,000; cost mtce., $10,486; wks. owned by city.

NELSONVILLE, p. 6,440; f. area, 2,500 a.; merc. bldg., bk. & wd., 2 & 3 stor.; priv., bk. & wd. 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 1 comb. c. & h. trk., 1 hose reel, 1 h. & l. trk., 2 hrs.; hose, cot., rub. lined, gd., 1,850 ft.; inf., 150 ft.; tot., 2,000 ft.; f. al., wh. & bell; val. equip., $5,000; val. bldgs., $10,000; exp. dept., $1,800; tot. mem. 7, pd. full time 1, vol. 6; undrs. rating, fourth class.

Water Supply—Src., well, 1 m. bus. cent.; sys., pump to res. & dir.; res. cap., 800,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 92 hyd.; met., 13; 320 serv.;

pipe, galv. i.; pres., dom. 110 lbs., f. 150 lbs.; cost, $77,237; cost mtce., $690; wks. owned by city.

NEWARK, p. 26,718; f. area, 3,840 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—14 c. hand ex., 1 auto. comb. aer. h. & l. trk.; 4 auto. comb. c. & h. wag., 1 triple comb., 1 squad auto.; hose, cot., rub. lined, gd., 7,800 ft.; f. al., Gamewell; val. equip., $30,000; val. bldgs., $26,000; exp. dept., $70,000; tot. mem., 43, pd. full time; undrs. rating, third class.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump dir.; res. cap., 3,000,000 gals., loc. 263 ft. above city grade; 2 pump. eng., class comp. dup., cap. day 10,000,000 gals.; mains, c. i., 80 m., 6 to 16 in. dia.; 723 hyd.; 887 v.; met., 5,003; 5,000 serv.; pipe, galv. i.; pres., dom. & f. 110 lbs.; cons. day, 1,961,000 gals.; cost $585,000; cost mtce., $14,250; wks. owned by city.

NEWBURGH, p. 2,957. F. dept.—1 hose wag., 1,200 ft. hose.; val. equip., $100; vol.

Water Supply—Src., Lake Erie.

NEWCOMERSTOWN, p. 3,389; f. area, 1 sq. m.; merc. bldgs., bk. & wd. 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 200 ft.; inf., 400 ft.; tot., 2,100 ft.; f. al., bell; val. equip., $25,000; exp. dept., $200; tot. mem., 40 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav., pump to res.; res. cap., 1,500,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 7 m. 4 to 12 in. dia.; 60 hyd.; 250 met.; 300 serv.; pres., dom. & f. 110 lbs.; cons. day, 250,000 gals.; cost, $75,000; wks. owned by priv. Co.

NEW LEXINGTON, p. 3,157; f. area, 300 a.; merc. bldgs., conc. & bk., 2 & 3 stor.; priv., wd., stucco & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. trk. with 2 tks., 1 comb. hose c. & pump. trk.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & siren; val. equip., $8,500; tot. mem., 24 vol.; 1 pd. full time; undrs. rating, fourth class.

Water Supply—Src., wells, ¼ m. bus. cent.; stdp. cap., 66,000 gals.; dim., 22 x 25 ft.; 1 pump. eng., stm., cap. per day, 200,000 gals.; mains, c. i., 4 to 8 in. dia.; pipe, galv. i.; pres., dom. 70 lbs.; wks. owned by city.

NEW PHILADELPHIA, p. 10,718; f. area, 4,000 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 1 aer. trk., 6 c. hand ex.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., bell, 21 bx; val. equip., $7,000; val. bldgs., $8,000; exp. dept., $4,700; tot. mem. 24, pd. full time 4, vol. 20; undrs. rating, third class.

Water Supply—Src., wells & riv.; sys., pump to res.; res. cap., 2,000,000 gals., loc. 1 m. city; 2 pump. eng., cap. day 4,500,000 gals.; mains, 12 m., 6 to 12 in. dia.; 120 hyd.; 50 v.; met., 20; pres., dom. 100 lbs., f. 100 lbs.; cost, $100,000; wks. owned by Co.

NEW STRAITSVILLE, p. 2,208; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 2 hand eng., 20 c. hand ex., 2 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $6,000; exp. dept., $125; tot. mem., 12 vol.; undrs. rating, fifth class.

NILES, p. 13,080; f. area, 1,000 a; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag.; hose, rub. lined, gd., 3,000 ft.; val. equip., $2,500; val. bldgs., $10,000; exp. dept., $4,000; tot. mem., 4, pd. part time 1; undrs. rating, fourth class.

Water Supply—Src., Mahoning riv., ¼ m. bus. cent.; sys., pump to res. & dir.; res. cap., 500,000 gals.; 3 pump. eng., cap. day 8,000,000 gals.; mains, c. i., 25 m., 4 to 24 in. dia.; 240 hyd.; 150 v.; 2,500 met.; 2,700 serv.; pipe, lead; pres., dom. & f. 90 lbs.; cons. day, 3,000,000 gals.; cost, $400,000; cost mtce., $2,000; wks. owned by city.

NORTH BALTIMORE, p. 2,439; f. area, 640 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 aer. trk., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,300 ft.; inf., 700 ft.; tot. hose, 3,000 ft.; f. al., bell & wh.; val. equip., $3,786; val. bldgs., $6,000; exp. dept., $347; tot. mem., 27 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 166,400 gals.; res. cap., 1,000,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 7½ m., 4 to 12 in. dia.; 82 hyd.; 64 v.; 110 met.; 260 serv.; pres., dom. 45 lbs., f. 80 lbs.; cons. day, 150,000 gals.; cost, $60,000; wks. owned by priv. Co.

NORWALK, p. 7,379; f. area, 1,500 a.; merc. bldgs., bk., 2 to 5 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 10 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., wh. & bell; val. equip., $25,000; val. bldgs., $12,500; exp. dept., $7,500; tot. mem. 23, pd. full time 5, pd. part time 18; undrs. rating, fourth class.

Water Supply—Src., res. & riv., 1¾ m. bus. cent.; sys., pump dir.; stdp. cap., 531,000 gals.; res. cap., 510,000,000 gals.; 2 pump. eng., cap. day 7,500,000 gals.; mains, c. i., 29½ m., 4 to 16 in. dia.; 208 hyd.; 98 v.; met., 50; 1,300 serv.; pipe, galv. i. & lead; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 2,000,000 gals.; cost, $275,000; cost mtce., $5,500; wks. owned by city.

NORWOOD, p. 24,966; f. area, 700 a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—1 auto. str., 2 auto. comb. c. & h. wag., 2 auto. pumpers, 1 triple comb. auto. wag., 1 auto. h. & l. trk., 1 auto. hose wag.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 47 bx.; tot. mem. 27, pd. full time; undrs. rating, fourth class.

Water Supply—Artesian wells; 254 hyd.

OBERLIN, p. 4,236; f. area, 2,600 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 1 f. patrol wag., 1 hose reel, 1 hose wag., 4 hrs.; hose, cot., rub. lined, 2,800 ft.; f. al., telp.; val. equip., $14,000; val. bldgs., $4,000; exp. dept., $5,000; tot. mem., 26, pd. full time 2, vol. 24; undrs. rating, fourth class.

Water Supply—Src., riv., 6½ m. bus. cent.; sys., grav. to pump to stdp.; stdp. cap., 66,000 gals.; dim. 18 x 35, mat., stl. & stn.; 2 res., cap. 15,000,000 gals. & 10,000,000 gals., loc. near station; 2 pump. eng., class stage & centrif., cap. day 3,000,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 125 hyd.; 110 v.; met., 1,200; 1,350 serv.; pipe, lead & galv. i.; pres., dom. 20 to 50 lbs., f. 100 lbs.; cons. day, 320,000 gals.; wks. owned by city.

ORRVILLE, p. 4,107; f. area, 350 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 c. eng., 6 c. hand ex., 1 h. & l. trk., 3 hose car., 1 comb. motor trk.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 250 ft.; inf., 350 ft.; tot. hose, 3,600 ft.; f. al., bell & wh.; val. equip., $4,500; exp. dept., $425; tot. mem., 30 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir., res. cap. 500,000 gals.; 3 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 21 m., 4 to 10 in. dia.; 88 hyd.; 94 v.; 1,500 met.; 1,515 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 120 lbs.; cons. day, 500,000 gals.; cost, $88,000; cost mtce., $1,400; wks. owned by village.

OTTAWA, p. 2,167; f. area, 458 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 1 & 2

stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 auto. comb. c. & h. wag., 1 water tower, 4 c. hand ex., 1 h. & l. trk., 3 hose car., 8 hrs., 1 hose reel; hose, cot., rub. lined, gd., 500 ft.; rub., gd., 1,400 ft.; tot. hose, 1,900 ft.; f. al., bell & wh.; 2 bx.; val. equip., $7,000; val. bldgs., $4,000; exp. dept., $800; tot. mem., 23; pd. full time 2, vol. 21.; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir. to stdp.; stdp. cap., 80,000 gals., dim. 20 x 30; mat., stl. ;res. cap., 100,000 gals.; 2 pump. eng., cap. day 90,000 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 65 hyd.; 40 v.; met., 500; 500 serv.; pipe, lead; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 70,000 gals.; cost, $48,000; cost mtce., $2,700; wks. owned by city.

OXFORD, p. 2,146; f. area, 640 a.; merc. bldgs., bk., stn. & iron, 2 & 3 stor.; priv., wd. & bk. & stn., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 triple comb. c. & h. wag., 5 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, gd., 2,800 ft.; inf., 200 ft.; tot. hose, 3,000 ft.; f. al., bell & wh.; val. equip., $13,713; val. bldgs., $10,000; exp. dept., $300; tot. mem., 22 vol.; undrs. rating, fourth class.

Water Supply—Src., 9 wells, 1 m. bus. cent.; sys., pump dir.; 2 pump. eng., class comp. dup., cap. day, 1,500,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 78 hyd.; 82 v. met., 380; 663 serv.; pipe, lead & iron; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 350,000 gals.; cost, $42,000; cost mtce., $13,992; wks. owned by city.

PAINESVILLE, p. 7,272; f. area, 11 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. c. eng., 1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 5 hrs.; hose, cot., rub. lined, gd., 3,200 ft.; rub., gd., 500 ft.; tot. hose, 3,700 ft.; f. al., bell & telp.; val. equip., $12,000; val. bldgs., $11,000; exp. dept., $6,500; tot. mem. 20, pd. full time 3, pd. part time 10, vol. 7.

Water Supply—Src., lake, 4 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 200,000 gals., dim. 20 x 75; res. cap., 3,000,000 gals.; mat., boiler i.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 26 m., 4 to 14 in. dia.; 132 hyd.; 158 v.; 1,945 met.; 2,345 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 75 to 80 lbs.; cons. day, 1,000,000 gals.; cost, $275,000; cost mtce., $15,500; wks. owned by city.

PAULDING, p. 2,106; f. area, 200 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 7 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., gd., 1,400 ft.; f. al., telp.; val. equip., $3,500; val. bldgs., $4,000; tot. mem., 20 pd. part time; undrs. rating, fourth class.

Water Supply—Src., wells, 4 blocks bus. cent.; sys., pump dir.; stdp. cap., 76,000 gals.; dim., 24 x 24; mat., stl.; res. cap., 100,000 gals.; 2 pump. eng., class comp.; cap. day, 1,500,000 gals.; mains, c. i. 4½ m., 4 to 12 in. dia.; 45 hyd.; 22 v.; 400 met.; 400 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 80,000 gals.; cost, $40,000; cost mtce., $5,000; wks. owned by city.

PERRYSBURG, p. 2,429; f. area, 640 a.; merc bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 2 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., elec.; val. equip., $2,500; val. bldgs., $2,000; exp. dept., $250; tot. mem., 12 vol.; undrs. rating, fifth class.

Water Supply—Src., riv., wells & cisterns in bus. cent.; sys., pump to stdp.; stdp. cap. 168,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, 6½ m., 4 to 8 in. dia.; 62 hyd.; 20 v.; 324 met.; pres., 50 lbs.; cons. day 125,000 gals.; cost, $30,000; cost mtce., $1,800; wks. owned by city.

PIQUA, p. 15,044; f. area, 2,000 a.; merc. bldgs., stn. & bk., 1 to 5 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 str., 1 h. & l. trk., 2 comb. c. & h. wag., 1 c. eng., 8 c. hand ex., 1 aer. trk., 2 hose wag., 2 hose car., 9 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 400 ft.; inf., 2,400 ft.; tot. hose, 6,800 ft.; f. al., Gamewell, 23 bx.; val. equip., $35,000; val. bldgs., $25,500; exp. dept., $20,000; tot. mem. 14, pd. full time; undrs. rating, third class.

Water Supply—Src., Erie canal, 1 m. bus. cent.; sys., pump dir.; 3 pump. eng., cap. day 6,500,000 gals.; mains, c. i., 32 m., 4 to 12 in. dia.; 286 hyd.; 290 v.; 210 met.; 2,600 serv.; pipe, lead & galv. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 4,000,000 gals.; cost, $400,000; cost mtce., $10,000; wks. owned by city.

POMEROY, p. 4,294; f. area, 2,000 a.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 6 c. hand ex., 3 hose wag., 1 hose reel., 2 hrs.; hose, cot., rub. lined, gd., 3,600 ft.; rub. gd., 200 ft.; inf., 200 ft.; tot., 4,000 ft.; val. equip., $1,550; val. bldgs., $12,000; exp. dept., $2,000; tot. mem., 90, pd. part time & vol.; undrs. rating, fourth class.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to res.; res. cap., 300,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 8½ m., 4 to 8 in. dia.; 45 hyd.; 35 v.; met., 460; 600 serv.; pres., f. 115 lbs.; cons. day, 208,000 gals.; cost, $37,000; wks. owned by Co.

PORT CLINTON, p. 3,928; f. area, 50 blocks; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. F. dept.—12 c. eng., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 3 hose reels, 1-350 gal. triple comb. pump; hose, rub., gd., 1,800 ft.; f. al., wh.; val. equip., $5,000; val. bldgs., $6,000; exp. dept., $600; tot. mem., 30, pd. full time 1, vol. 29; undrs. rating, fourth class.

Water Supply—Src., lake Erie, ½ m. bus. cent.; sys., pump dir. to mains; 2 pump. eng., class comp., cap. day, 1,000,000 gals.; mains, c. i., 9.96 m., 4 to 16 in. dia.; 88 hyd.; 57 v.; 1,090 met.; 1,198 serv.; pipe, lead; pres., dom. & f. 60 lbs.; cons. day, 626,200 gals.; cost, $79,500; cost mtce., $20,000; wks. owned by city.

PORTSMOUTH, p. 33,011; f. area, 2,850 a.; merc. bldgs., conc., stn., wd. & bk., 1 to 8 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. pumpers, 1 auto. aer. trk., 1 chief's auto., 2 str., 1 c. eng., 1 h. & l. trk., 2 hose wag., 1 fuel & supply wag., 10 hrs.; hose, cot., rub. lined, gd., 8,150 ft.; f. al., Gamewell, 77 bx.; val. equip., $45,000; val. bldgs., $85,000; exp. dept., $36,439; tot. mem. 23, pd. full time; undrs. rating, third class.

Water Supply—Src., riv.; 4½ m. bus. cent.; sys., pump dir.; res. cap., 7,000,000 gals.; 5 pump. eng., cap. day 8,000,000 gals.; mains, c. i., 48 m., 4 to 16 in. dia.; 293 hyd.; 444 v.; 8,000 serv.; 375 met.; pipe, c. i.; pres., dom. & f., 70 lbs.; cons. day, 5,391,000 gals.; cost, $700,000; cost mtce., $8,500; wks. owned by city.

RAVENNA, p. 7,219; f. area, 970 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose reel, 4 hrs.; hose, cot., rub. lined, gd., 2,600 ft.; f. al., telp.; val. equip., $7,000; val. bldgs., $3,000; exp. dept., $800; tot. mem. 16, pd. part time; undrs. rating, fourth class.

Water Supply—Src., 2 lakes, 1 & 2 m. bus. cent.; sys., pump dir.; pump. eng., cap. day 5,000,000 gals.; mains, 24 m., 4 to 16 in. dia.; 150 hyd.; 150 v.; 28 met.; 1,700 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 70 to 120 lbs.; cons. day, 1,225,000 gals.; cost, $200,000; cost mtce., $17,000; wks. owned by town.

READING, p. 4,540; f. area, 640 a.; bldgs., stn., bk. & wd., 1 & 2 stor.; wd. rfs. perm. F. dept.—1 h. & l. trk, 2 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 400 ft.; tot. hose, 1,400 ft.; f. al., bell & wh.; val. equip., $1,000; undrs. rating, first class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., res. & dir.; stdp. cap., 1,000,000 gal.. mat. conc.; res. cap., 1,000,000 gals., loc. on hill near city; 2 pump. eng., class dup., cap. day 2,000,000

gals.; mains, c. i., 9 m., 3 to 10 in. dia.; 62 hyd.; 72 v.; met., 694; 694 serv.; pipe, lead & c. i.; pres., dom. & f. 90 lbs.; cons. day, 100,000 gals.; cost, $35,000; cost of mtce., $3,500; wks. owned by city.

SALEM, p. 10,305; f. area, 1,300 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. auto., 1 hand eng., 2 c. hand ex., 1 h. & l. auto. trk., 2 auto. hose car., 1 c., 2 pumpers; hose, cot., rub. lined, gd., 5,500 ft.; f. al., bell & wh.; val. equip., $30,000; val. bldgs., $4,000; exp. dept., $14,000; tot. mem., 130, pd. full time 5, pd. part time & vol., 125; undrs. rating, fourth class.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 316,000 gals., dim. 25 x 85; mat., stl.; res. cap., 800,000 gals.; 3 pump. eng., class comp. dup., cap. day 3,000,000 gals.; mains, c. i., 24 m., 4 to 12 in. dia.; 220 hyd.; 152 v.; met., 127; 1,662 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 150 lbs.; cons. day, 600,000 gals.; cost, $150,000; cost mtce., $5,000; wks. owned by Co.

SALINEVILLE, p. 2,700; f. area, 300 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $1,000; exp. dept., $250; tot. mem., 30 vol.; undrs. rating, fourth class.

Water Supply—Src., wells; grav. sys., pump to res.; res. cap., 45,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, 7 m., 4 to 8 in. dia.; 56 hyd.; pres., dom. 100 lbs., f. 100 to 140 lbs.; cost, $45,000; cost mtce., $1,600; wks. owned by city.

SANDUSKY, p. 22,897; f. area, 14 m.; merc. bldgs., stn. & bk., 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str. (in reserve), 2 c. eng., 16 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 auto. comb. c. & h. wag., 1 hose wag., 2 auto. pumpers, 1 chief's auto, 1 fuel wag., 4 hose car., 20 hrs.; hose, cot., rub. lined, gd., 7,550 ft.; f. al., Gamewell, 58 bx.; val. equip., $56,000; val. bldgs., $63,000; exp. dept., $47,233; tot. mem. 29, pd. full time; undrs. rating, third class.

Water Supply—Src., Sandusky Bay, ¾ m. bus cent.; sys., grav.; pump to stdp. & dir.; stdp. cap., 500,000 gals., loc. at station; res. cap., 660,000 gals.; 2 pump. eng., class dup., cap. day 17,500,000 gals.; mains, c. i., 59¾ m., 4 to 20 in. dia.; 400 hyd.; 390 v.; 5,700 met.; 5,500 serv.; pipe, lead; pres., dom. 42 lbs.; cons. day, 4,687,000 gals.; cost, $750,000; cost mtce., $45,000; wks. owned by city.

SEBRING, p. 3,541; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. pump., c. & h. wag., 1 hand eng., 1 c. eng., 14 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; tot. mem., 15 vol.; undrs. rating, fourth class.

Water Supply—Pres., dir. 80 to 120 lbs.; 41 hyd.; mains, 4 m., 4 to 6 in. dia.

SHELBY, p. 5,578; f. area, 3,840 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $7,000; val. bldgs., $2,500; exp. dept., $700; tot. mem. 64, pd. full time 24, vol. 40; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 120,000 gals.; dim., 16 x 137; loc. at station; mat., conc.; res. cap., 300,000 gals.; 2 pump. eng., class centrif., cap. per day, 2,000,000 gals.; mains, c. i., 20 m., 4 to 18 in. dia.; 140 hyd.; 160 v.; met., 1,200; 1,500 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $350,000; cost mtce., $25,000; wks. owned by Co.

SIDNEY, p. 8,590; f. area, 1,500 a.; merc. bldgs., stn., bk. & cem., 2, 3 & 4 stor.; priv., stn., bk., cem. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 supply wag., 6 hand ex., 4 pirene ex., 1 h. & l. trk., 1 hose wag., 1 hand hose reel, 1 chief's wag., 5 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., bell, 29 bx.; val. equip., $23,078; val. bldgs., $3,500; exp. dept., $6,000; tot. mem. 6, pd. full time 5, pd. part time 1; undrs. rating, fourth class.

Water Supply—Src., wells & riv. in case of f., ½ m., bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 300,000 gals., loc. on hill; dim., 25 x 80 ft.; 2 pump. eng., class cross comp., cap. day 1,500,000 gals.; mains, c. i., 20¼ m., 3 to 12 in. dia.; 171 hyd.; 218 v.; 1,800 met.; 2,026 serv.; pipe, lead; pres. dom. 60 to 70 lbs., f. 60 to 70 lbs.; cons. day, 600,000 gals.; cost, $140,000; cost mtce., $18,000; wks. owned by city.

SPRINGFIELD, p. 60,840; f. area, 6,000 a.; merc. bldgs., bk. & stn., 2 to 9 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 comb. auto. pump. eng., 7 auto. comb. c. & h. wag., 24 hand ex., 1 auto. h. & l. trk., 1 auto. aer. trk.; hose, cot., rub. lined, gd., 13,000 ft.; inf., 400 ft.; tot., 13,400 ft.; f. al., Gamewell, 175 bx.; val. equip., $100,000; val. bldgs., $85,000; exp. dept., $100,000; tot. mem., 57, pd. full time; undrs. rating, third class.

Water Supply—Src., subterranean, 4 m. bus. cent.; sys., grav., stdp. cap., 592,000 gals.; dim. 30 x 112 ft.; mat. stl.; 3 pump. eng., vert & triplex, cap. day 32,000,000 gals.; mains, c. i., 139.9 m., 3 to 24 in. dia.; 1,004 hyd.; 1,651 v.; met., 8,936; 13,067 serv.; pipe, lead & galv. i.; pres., dom. & f. 90 lbs.; cons. day, 10,500,000 gals.; cost, $1,670,000; cost mtce., $97,000; wks. owned by city.

ST. BERNARD, p. 6,312; f. area, 1½ m., merc. bldgs., bk., 4 & 5 stor.; priv., bk. & wd., 1½ & 4 stor.; wd. rfs. perm.; no fwks. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 hand ex., 1 h. & l. trk., 1 triple comb. auto., 2 auto. pumpers; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 26 bx.; val. equip., $25,000; val. bldgs., $70,000; exp. dept., $45,000; tot. mem. 24, pd. full time.

Water Supply—Src., wells, in bus. cent.; sys., pump to res. & stdp.; stdp. cap., 270,000 gals.; res. cap., 100,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 79 hyd.; 52 v.; met., 565; 166 serv.; pipe, lead; cost, $85,000; cost mtce., $4,500; wks. owned by city.

ST. MARY'S, Auglaize Co., p. 5,679; f. area, 16 blocks; merc. bldgs., bk., 1 to 3 stor.; priv., bk., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp.; val. equip., $6,000; val. bldgs., $6,000; exp. dept., $2,500; tot. mem., 5, pd. full time; undrs. rating, fourth class.

Water Supply—Src., wells, 1,300 ft. from bus. cent.; sys., pump dir.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 14 m., 2 to 12 in. dia.; 121 hyd.; 300 met.; 1,000 serv.; pipe, lead; pres., dom. 60 lbs., f. 120 lbs.; cost, $67,000; cost mtce., $1,000.

STEUBENVILLE, p. 28,508; f. area, 700 a.; merc. bldgs., stn., bk. & wd., 1 to 10 stor.; priv, stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 2 hrs., 2 auto. comb. chem. & hose car., 5 triple comb. pumper, 1 aerial, 1chief's car.; hose, cot., rub. lined, gd., 6,950 ft.; c. hose, 750 ft.; tot., 7,700 ft.; f. al., Gamewell, 60 bx.; val. equip., $35,000; val. bldgs., $40,000;

exp. dept., $37,496; tot. mem. 21, pd. full time; undrs. rating, third class.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump to res.; stdp. cap., 160,000 gals.; dim., 20 x 60; mat., stl.; res. cap., 1,032,000 gals.; 3 pump. eng., class vert. comp., cap. day 9,500,000 gals.; mains, c. i., 49 m., 4 to 20 in. dia.; 335 hyd.; 505 v.; met., 100; 4,000 serv.; pipe, c. i.,; pres., dom. 80 to 110 lbs.; cons. day, 4,550,000 gals.; cost, $295,000; cost mtce., $14,000; wks. owned by city.

STRUTHERS, p. 5,847; f. area, 450 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 aer. trk., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,600 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $3,500; exp. dept., $75; 16 mem. pd. part time.

Water Supply—Src., lake, 4 m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 300,000 gals.; res. cap., 225,000,000; 2 pump. eng., cay. day, 2,160,000 gals.; mains, c. i., 18 m., 4 to 14 in. dia.; 56 hyd.; 75 v.; 639 met.; 700 serv.; pres., dom. 85 lbs., f. 100 lbs.; cons. day, 210,000 gals.; wks. owned by priv Co.

TOLEDO, p. 243,164; f. area, 350 a.; merc. bldgs., bk. & stn., 1 to 22 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—12 stm. eng., 38 c. hand ex., 8 auto. h. & l. trk., 16 auto. comb. c. & h. wag., 2 auto. aer. trk., 1 water tower, 1 triple comb., 3 pumpers, 10 chief's autos.; hose, cot., rub. lined, gd., 38,000 ft.; f. al., Gamewell, 480 bx.; val. equip., $348,271; val. bldgs., $760,000; exp. dept., $840,000; tot.. mem., 436, pd. full time; undrs. rating, second class.

Water Supply—Src., Maumee riv., 5 m. bus. cent.; sys., pump to filters, filters to high serv. pumps, res. cap., on suction side of high service pumps, 21,000,000 gals.; 6 pump. eng., cap. day, 101,000,000 gals.; mains, c. i., 395 m., 4 to 42 in. dia.; 3,200 hyd.; 3,500 v.; 46,802 met.; 52,840 serv.; pipe, lead & c. i.; pres., dom. & f. 75 lbs.; cons. day 25,415,028 gals.; cost, $5,000,000; cost mtce. & operation, $637,126; wks. owned by city.

TORONTO, Jefferson Co., p. 4,684; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,950 ft.; f. al., bell & wh.; val. equip., $6,000; val. bldgs., $4,000; exp. dept., $2,300; tot. mem. 25, pd. full time 2, pd. part time 23; undrs. rating, fourth

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res.; res. cap., 3,500,000 gals., loc. on hill ½ m. city; 2 pump. eng., class trip., cap. day 1,000,000 gals.; mains, c. i., 13 m., 4 to 8 in. dia.; 96 hyd.; met., 60; 1,000 serv.; pipe, lead & galv. i.; pres., dom. 100 lbs., f. 120 lbs.; cons. day, 500,000 gals.; cost, $97,000; cost mtce., $5,000; wks. owned by city.

TROY, p. 7,260; f. area, 2 sq. m.; merc. bldgs., stn., bk. & wd., 4 stor.; priv., wd., 2 to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. auto. trk., 1 str., 2 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 reel, 4 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $20,000; val. bldgs., $7,000; exp. dept., $10,000; tot. mem. 4, pd. full time; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 18 m., 3 to 16 in. dia.; 159 hyd.; 150 v.; 520 met.; 2,030 serv.; pipe, lead & iron; pres., dom. 50 lbs., f. 110 lbs.; cost, $161,000; cost mtce., $6,065; wks. owned by city.

UHRICHSVILLE, p. 6,428; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. ord. F. dept.—3 hose car., 1 triple comb. motor trk., 1 c. & f. hose motor trk.; hose, cot., gd., 1,500 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $500; tot. mem., 8; 2 pd. part time, vol. 6; undrs. rating fourth class.

Water Supply—Src., creek; sys., res., 2 pump; cap. per day, 2,500,000-3,000,000 gals.; hyd., 84; serv., 2,600; mains, 135,000 ft.; pres., dom. & f., 90 lbs.; cost, $420,000; cost mtce., $60,000; wks. owned by city.

UPPER SANDUSKY, p. 3,708; f. area, 3,200 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 c. eng., 1 h. & l. trk., 2 hose car.; hose, rub., gd., 1,200 ft.; inf., 500 ft.; tot. hose, 1,700 ft.; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $500; tot. mem. 30, pd. full time 2, pd. part time 28; undrs. rating, fourth class.

Water Supply—Src., spr. & riv., 4,000 ft. from bus cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 22 x 39; mat., stl.; 2 res., cap. 4,500,000 gals.; 4 pump. eng., daily cap., 2,500,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 110 hyd.; 55 v.; 200 met.; 1,000 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day 500,000 gals.; cost, $160,000; wks. owned by priv. Co.

URBANA, p. 7,621; f. area, 6 blocks; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 comb. c. & h. wag., 3 c. hand ex., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., telp.; val. equip., $6,000; val. bldgs., $4,500; exp. dept., $4,890; tot. mem. 10, pd. full time 5, pd. part time 5; undrs. rating, fourth class.

Water Supply—Src., 12 wells, ½ m. bus. cent.; sys., pump dir.; res. cap., 1,250,000 gals.; 2 pump. eng., class cross comp., cap. day 6,000,000 gals.; mains, c. i., 1,300 ft., 4 to 14 in. dia.; 198 hyd.; 150 v.; 400 met.; 1,800 serv.; pipe, c. i.; pres., dom. 60 lbs.; f. 110 lbs.; cons. day, 1,200,000 gals.; wks. owned by city.

VAN WERT, p. 8,100; f. area, 1,700 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 3 c. hand ex., 2 c. eng., 1 h. & l. trk., 1 hose wag., 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 3,700 ft.; inf., 200 ft.; tot. hose, 3,900 ft.; f. al., bell, 13 bx.; val. equip., $12,000; val. bldgs., $15,000; exp. dept., $4,200; tot. mem., 21, pd. full time 5, pd. part time 16; undrs. rating, fourth class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump dir. to mains & stdp.; stdp. cap., 125,000 gals.; dia., 24 x 28 ft.; mat., stn.; res. cap., 3,000,000 gals.; 2 pump eng., class comp. cond., cap. day 1,000,000 gals; mains, c. i., 26 m., 4 to 16 in. dia.; 193 hyd.; 126 v.; met., 1,003; 796 serv.; pipe, lead & stl.; pres., dom. 60 lbs., f. 60 lbs.; cons. day, 503,000 gals.; cost, $135,000; cost mtce., $15,000; wks. owned by city.

WADSWORTH, p. 4,742; f. area, 960 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—Ladders & buckets, 12 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $1,800; exp. dept., $221; tot. mem., 45 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, 1,300 ft. from bus. cent.; sys., pump to res.; res. cap., 6,000,000 gals.; 2 pump. eng., cap. day, 1,150,000 gals.; mains, c. i., 1 m., 4 in. dia.; 40 hyd.; 47 v.; 1,200 met.; 1,250 serv.; pipe, iron; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 500,000 gals.; cost, $90,000; cost mtce., $15,000; wks. owned by city.

WAPAKONETA, p. 5,295; f. area, 700 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; fair, 2,800 ft.; inf., 200 ft.; tot. hose, 3,000 ft.; f. al., bell, wh. & telp.; val. equip., $19,000; val. bldgs., $35,000; exp. dept., $7,500; tot. mem. 4, pd. full time, pd. part time 710; vol.; undrs. rating, fourth class.

Water Supply—Src., wells & riv., 1-5 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 294,000 gals., loc. North Blackhoof street; res. cap., 112,500 gals., loc. at station; 2 pump. eng., class comp. dup., cap. day 2,500,000 gals.; mains, c. i.,

14 m., 4 to 14 in. dia.; 125 hyd.; 140 v.; 900 met.; 950 serv.; pipe, lead & i.; pres., dom. 55 to 60 lbs., f. 60 to 125 lbs.; cons. day, 300,000 gals.; cost, $100,000; cost mtce., $1,000; wks. owned by city.

WARREN, p. 27.050; f. area, 5,510.4 a.; merc. bldgs., bk., 2 to 10 stor.; priv., wd., 5 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 13 c. hand ex., 1 stm. eng., 4 c. eng., 1 h. & l. trk., 1 aer. trk., 1 hose wag.; hose, cot., rub. lined, gd., 7,500 ft.; f. al., Gamewell,' 82 bx.; val. equip., $90,000; val. bldgs., $10,000; exp. dept., $47,628; tot. mem 34, pd. full time; undrs. rating, fourth class.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., dir. to stdp.; stdp. cap., 390,000 gals.; dim. 22 x 144 ft.; mat., stl.; 4 pump. eng., class centrif., cap. day 12,960,000 gals.; mains, c. i., 57.72 m., 4 to 18 in. dia.; 285 hyd.; 243 v.; 5,054 met.; 6,578 serv.; pipe, c. i.; pres., dom. 60 to 65 lbs.; f. 95 to 105 lbs.; cons. day, 2,700,000 gals.; cost, $987,000; wks. owned by city.

WASHINGTON COURT HOUSE, p. 7,962; f. area, 2,000 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 comb. pump. trk.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., telp.; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $10,000; tot. mem., 6, pd. full time 3, vol. 2; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 300,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, 17½ m., 4 to 16 in. dia.; 165 hyd.; 83 v.; met., 265; 1,250 serv.; pres., dom. 50 lbs., f. 110 lbs.; cons. day, 650,000 gals.; cost, $175,000; cost mtce., $9,112; wks. owned by priv. Co.

WAUSEON, p. 3,035; f. area, 640 a.; merc. bldgs., bk., stn. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 9 c. hand ex., 1 h. & l. trk., 2 hose car., 1 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., siren, 2 bx.; val. equip., $10,000; val. bldgs., $15,000; exp. dept., $200; tot. mem., 32 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap. 110,000 gals.; dim., 13 x 110, loc. in town; mat., stl.; 1 stor. res. & fil. plant, cap. 27,000,000 gals.; 1 pump. eng., class comp. dup., cap. day 1,500,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 86 hyd., 35 v.; met., 800; 860 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 60 lbs.; cons. day, 500,000 gals.; cost, $68,426; cost mtce., $9,500; wks. owned by city.

WELLINGTON, p. 2,245; f. area, 25 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 100 ft.; tot. hose, 1,100 ft.; f. al., bell & wh.; val. equip., $1,500; val. bldgs., $4,000; exp. dept., $300; tot. mem., 20 vol.; undrs. rating, fourth class.

Water Supply—Src., riv., 2,600 ft. bus. cent.; sys., pump to stdp. & dir.; stdp. cap. 95,000 gals.; dim. 12 x 110 ft.; mat. i.; res. cap. 50,000,000 gals.; 2 pump. eng., stm. & elec., cap. day 1,528,000 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 61 hyd.; 47 v.; 401 met.; 414 serv.; pres., dom. 35 to 60 lbs., f. 150 lbs.; cons. day 15,000 gals.; cost mtce., $1,000; wks. owned by city.

WELLSTON, p. 6,687; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand ex., 2 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,200 ft.; tot. hose, 3,200 ft.; f. al., bell; val equip., $3,500; val. bldgs., $1,500; exp. dept., $500; tot. mem., 20 vol.; undrs. rating, fourth class.

Water Supply—Src., creek, 2 m. bus. cent.; sys., pump to res., to stdp. & dir.; stdp. cap., 250,000 gals.; dim., 75 x 24, loc. in city; mat., sheet i.; res. cap., 50,000,000 gals., loc. near creek; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 25 m., 4 to 16 in. dia.; 107 hyd.; 36 v.; 45 met.; 1,700 serv.; pipe, galv. i.; pres., dom. 70 to 90 lbs., f. 90 to 150 lbs.; cons. day, 400,000 gals.; cost, $80,000; cost mtce., $5,000; wks. owned by city.

WELLSVILLE, p. 8,849; f. area, 7,769 a.; merc. bldgs., stn., bk. & wd., 1 to 2 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. trk., 4 c. hand ex., 1 hose trk., 4 hose reels, comb. patic hose; hose, cot., rub. lined, gd., 5,000 ft.; rub., gd., 700 ft.; tot. hose, 5,700 ft.; f. al., Gamewell, 27 bx.; val. equip., $35,000; val. bldgs., $10,000; exp. dept., $7,000; tot. mem. 62, pd. full time 3, pd. part time 72, vol. 72; undrs. rating, fourth class.

Water Supply—Src., riv., 500 yds. bus. cent.; sys., pump to res. & mains; res. cap., 2,500,000 gals., loc. ½ m. station; 2 pump. eng., class comp., cap. day 6,000,000 gals.; mains, c. i., 20 m., 4 to 18 in. dia.; 128 hyd.; 135 v.; met. 30; 1,400 serv.; pipe, lead; pres., dom. 140 lbs., f. 140 lbs.; cons. day, 2,000,000 gals.; cost, $100,000; cost mtce., $10,000; wks. owned by city.

WESTERVILLE, p. 2,480; f. area, 850 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. auto. trk., 4 hand ex., 1 h. & l. trk., 1 hose car.; hose, 3,000 ft.; f. al., bell & siren; val. equip., $6,000; val. bldgs., $2,000; exp. dept., $350; tot. mem., 15 pd. part time & vol.; undrs. rating, fourth class.

Water Supply—Src., 3 wells, ½ m. bus. cent.; sys., pump dir.; stdp. cap. 200,000 gals.; mat. stl.; 2 pump. eng., class centrif., cap. day 350,000 gals.; mains, c. i., 8½ m., 4 to 8 in. dia.; 55 hyd.; 60 v.; 725 met.; 725 serv.; pipe, c. i.; pres., dom. 47 lbs., f. 100 lbs.; cons. day 200,000 gals.; cost, $50,000; cost mtce., $4,800; wks. owned by city.

WILLARD, p. 3,889; f. area, 500 a.; bldgs., wd., 2 & 3 stor.; wd. rfs. perm. F. dept.—1 str., 1 hand eng., 1 h. & l. trk., 2 hose car, 3 hose carts; hose, cot., rub lined, gd., 1,200 ft.; inf., 300 ft.; tot. hose, 1,500 ft.; f. al., siren; val. equip., $3,000; val. bldgs., $500; exp. dept., $250; tot. mem., 34 vol.; rating, fourth class.

Water Supply—Src., wells, 650 ft. from bus. cent.; sys., pump to stdp.; stdp. cap., 85,000 gals.; dim., 22 x 24, loc. 2 blocks bus. cent., mat. stl.; res. cap., 170,000 gals., loc. near station; 4 pump. eng., stm. & elec., cap. day, 2,500,000 gals.; mains, c. i., 7½ m., 4 to 12 in. dia.; 90 hyd.; 48 v.; met., 1,000; 1,000 serv.; pipe, galv. i. & lead; pres., dom. 50 lbs., f. 100 lbs.; wks. owned by city.

WILLOUGHBY, p. 2,656; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs., 1 pump, 2 hose car.; hose, rub., gd., 2,000 ft.; f. al., bell; val. equip., $20,000; tot. mem., 23, pd. full time 1, pd. part time 1, vol. 21.

Water Supply—Src., riv.; sys., grav.; res. cap., 800,000 gals.; pump. eng., cap. day 800,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 68 hyd.; 50 v.; 750 serv.; pres., dom. 70 lbs., f. 140 lbs.; cost, $44,000; cost mtce., $3,000; wks. owned by village.

WILMINGTON, p. 5,037; f. area, 1,000 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 comb. & 1 c., 4 hand ex., 1 Seagrave triple comb. trk., 1 emergency trk.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell, telp.; val. equip., $1,800; val. bldgs., $10,000; exp. dept., $2,025; tot. mem., 11, pd. full time 2, pd. part time 9; undrs. rating, fifth class.

Water Supply—Src., deep wells, 1 & 2½ m. bus. cent.; sys., pump to stdp. stdp cap., 280,000 gals.; dim., 18½ x 125 ft.; mat., i.; res. cap., 38,000 gals.; 2 pump. eng., class 1 stm. & 1 elec.; cap. day, 1,200,000 gals.; mains, c. i., 20 m., 4 to 10 in. dia.; 98 hyd.; 42 v.; 788 met.; 805 serv.; pipe, wrt. i. & lead; pres., dom. 50 lbs., f. 90 lbs.;

cons. day, 14,500 gals.; cost, $190,000; cost mtce., $3,700; wks. owned by priv. corpn.

WOODSFIELD, p. 2,394; f. area, 1,000 a.; merc. bldgs., bk., stn. & wd., 2 to 4 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 1,200 ft.; f. al., telp.; val. equip., $1,500; val. bldgs., $600; tot. mem., 20 vol.; undrs. rating, fourth class.

Water Supply—Src., res.; sys., pump to res.; pres. dom. 45 lbs., f. 180 lbs.

WOOSTER, p. 8,204; merc. bldgs., bk. & stn., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. F. dept.—1 str., 6 c. hand ex., 1 h. & l. trk., 4 hose wag., 1 hose car., 4 hrs.; hose, cot., rub. lined, gd., 650 ft.; rub., gd., 1,500 ft.; tot. hose, 2,150 ft.; f. al., Gamewell, 16 bx.; val. equip., $12,000; val. bldgs., $10,000; tot. mem. 34, pd. full time 4, pd. part time 30; undrs. rating, fourth class.

Water Supply—Src., creeks & wells, ½ & 2 m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 1,000,000 gals.; res. cap., 3,000,000 gals.; 3 pump. eng., cap. day 2,062,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 138 hyd.; 85 v.; met., 77; 1,400 serv.; pres., dom. & f. 70 lbs.; cons. day, 800,000 gals.; cost mtce., $1,154; wks. owned by city.

WYOMING, p. 2,323; f. area, 1½ x 1 sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 motor comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., Gamewell, 24 bx.; val. equip., $10,000; val. bldgs., $20,000; exp. dept., $1,000; tot. mem., 40 vol.

Water Supply—Src., 6 wells; sys., air lift; mat. conc.; res. cap., 4,500,000 gals.; 4 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 76 hyd.; 60 v.; 575 met.; 575 serv.; pipe, lead; pres., dom. & f. 100 to 120 lbs.; cons. per day 500,000 gals.; cost, $85,000; cost mtce., $5,500; wks. owned by village.

XENIA, p. 9,110; f. area, 320 a.; bldgs., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 supply wag., 1 h. & l. trk., 2 hose wag., 1 hose reel, 1 chief's car.; 5 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,000 ft.; inf., 300 ft.; tot. hose, 3,300 ft.; f. al., Gamewell, 24 bx.; val. equip., $10,000; val. bldgs., $10,000; exp. dept., $8,000; tot. mem. 13, pd. full time 4, pd. part time 9; undrs. rating, fourth class.

Water Supply—Src., spr. & wells, 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 275,000 gals., loc. in town; res. cap., 2,500,000 gals., loc 1½ m. city; 3 pump. eng., class dup., comp., cap. day 4,500,000 gals.; mains, c. i., 21 m., 4 to 14 in. dia.; 203 hyd.; 100 v.; 575 met.; 1,700 serv.; pipe, lead & galv. i.; pres., dom. 40 to 100 lbs., f. 40 to 100 lbs.; cons. day, 814,000 gals.; wks. owned by Co.

YOUNGSTOWN, p. 132,358; f. area, 25 sq. m.; merc. bldgs., stn., bk. & wd., 1 to 12 stor.; priv., stn., bk. & wd., 2 to 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str., 5 c. eng., 5 triple comb. auto. pump. eng. with hose, 24 c. hand ex., 1 chief's auto., 8 hose wag., 2 asst. chief's auto., 1 h. & l. trk., 2 aer. trk., 5 auto. comb. c. & h. wag., 1 supply wag.; hose, cot., rub. lined, gd., 19,000 ft.; f. al., Gamewell, 169 bx.; val. equip., $196,790; val. bldgs., $181,700; exp. dept., $132,083; tot. mem. 92, pd. full time; undrs. rating, third class.

Water Supply—Src., riv.; sys., pump to stdp. & dir.; 2 stdp., cap. 528,000 gals. each; 1 stdp. cap., 2,945,000 gals.; 1 pump eng., class vert. triplex., cap., 8,500,000 gals.; 3 turbine centrif. pump. eng., cap. per day, 8,000,000 gals.; 1 turbine centrif. pump. eng., cap. per day, 10,000,000 gals.; mains, c. i., 235 m., 4 to 36 in. dia.; 2,408 hyd.; 4,625 v.; met., 25,000; 28,931 serv.; pipe, lead; cons. day. 13,500,000 gals.; cost, $3,500,000; wks. owned by city.

ZANESVILLE, p. 29,569; f. area, 8 sq. m.; merc. bldgs., stn. & bk., 1 to 6 stor.; priv., bk., stn. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. pump, eng., 12 c. hand ex., 4 comb. c. & h. wag., 1 chief's auto, 1 aer. trk.; 1 hrs.; hose, cot., rub. lined, gd., 7,100 ft.; f. al., Gamewell, 78 bx.; val. equip., $50,000; val. bldgs., $45,000; exp. $47,004; tot. mem. 34, pd. full time; undrs. rating, third class.

Water Supply—Src., wells, 1.7 m. north of city; sys., grav. & pump to res.; stdp. cap., 368,000 gals.; dim., 25 x 100; mat., stl.; 2 res., cap. 3,710,000 gals., loc. on hill east of city; 3 pump eng., cap. day 6,000,000 gals.; mains, c. i., 69.40 m., 3 to 20 in. dia.; 375 hyd.; 680 v.; met., 20; 8,000 serv.; pipe, c. i.; pres., dom. 50 lbs., f. 125 lbs.; cons. day, 4,727,000 gals.; cost, $1,200,000; cost mtce., $100,000; wks. owned by city.

Places with a population of 2,000 or more not reported—Cheviot, Crooksville, E. Youngstown, Euclid, Garfield Heights, Girard, N. Springfield, Sciotoville, Shadyside, Tippecanoe City, W. Park.

OKLAHOMA

ADA, Pontotoc Co., p. 8,012. F. dept.—2 auto. c. eng., 2 auto. comb. c. & h. wag., 1 auto. triple comb. pump., c. & h. wag., 1 auto. hose wag.; hose, cot., rub. lined, gd., 3,500 ft.; rub., gd., 500 ft.; inf., 800 ft.; tot. hose, 4,800 ft.; f. al., telp. & wh.; val. equip., $13,000; val. bldgs., $10,000; exp. dept., $3,500; tot. mem. 18, pd. full time 6, vol. 12.

Water Supply—Src., creek; sys., pump to stdp.; stdp. cap., 83,000 gals.; 3 pump. eng., class dup., cap. 1,850,000 gals. day; mains, 9 m., 2 to 8 in. dia.; 50 hyd.; pres., dom. 50 lbs., f. 100 lbs.

ALTUS, p. 4,522. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,900 ft.; inf., 600 ft.; tot. hose, 2,500 ft.; f. al., telp., 4 bx.; val. equip., $6,000; exp. dept., $2,250; tot. mem., 8, pd. full time 1, pd. part time 7.

Water Supply—Src., Lake & 2 wells, 1 m. bus. cent.; stdp. cap. 125,000 gals.; dim. 25 x 33 ft.; mat. i.; res. cap. 3,000,000 gals.; 3 pump. eng., class dup. & centrif., cap. day 3,000,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 80 hyd.; 800 met.; 800 serv.; pres., dom. 70 lbs., f. 120 lbs.; cons. per day 500,000 gals.; cost, $500,000; wks. owned by city.

ALVA, p. 3,912; f. area, 600 a.; bldgs., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 auto. comb. c. & h. trk., 2 hose car.; hose, 2,200 ft.; f. al., telp. & wh.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $1,800; tot. mem., 10, pd. full time 2, vol. 8.

Water Supply—Src., wells; res. cap., 400,000 gals.; sys., pump.; pump. eng., cap. day 500,000 gals.; mains, 9½ m., 4 to 10 in. dia.; 48 hyd.; pres., dom. 75 lbs., f. 150 lbs.

ANADARKO, p. 3,116; f. area, 440 a.; merc. bldgs., bk & wd., 1 to 3 stor.; priv., bk & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. wag., 1 supply wag., 1 chief's auto., 1 comb. c. & h. wag. in reserve; 7 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 2,200 ft.; inf., 500 ft.; tot. hose, 2,700 ft.; f. al., comb. automatic & telp., 15 bx.; val. equip., $8,150; exp. dept., $5,370; tot. mem. 24, pd. full time 3, pd. part time 4, vol. 16; undrs. rating, fourth class.

Water Supply—Src., Washita riv., 1 m. bus. cent.; sys., pump to stdp., stdp. cap., 100,000 gals.; res. cap., 500,000 gals.; 4 pump. eng., class

dup. & trip., cap. day 4,000,000 gals.; mains, c. i., 12¼ m., 4 to 10 in. dia.; 86 hyd.; 43 v.; 380 met.; 380 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 150,000 gals.; cost, $139,000; cost mtce., $1,000; wks. owned by city.

ARDMORE, p. 14,181; f. area, 70 a.; merc. bldgs., bk., 1 to 6 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm eng., 2 comb. c. & h. auto., 2 comb. pump. & hose trk.; hose, rub. lined, gd., 8,500 ft.; f. al., Gamewell, 34 bx.; val. equip., $46,000; val. bldgs., $17,000; exp. dept., $37,000; tot. mem. 21, pd. full time.

Water Supply—Src., lake, 4 m. bus. cent.; sys., pump to stdp.; stdp. cap., 460,000 gals., loc. ½ m. city; res. cap., 1,500,000,000 gals., loc. 3½ m. west city; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 30 m.; 270 hyd.; 372 v.; met., 1,500; serv., 1,632; pres., dom. 72 lbs., f. 150 lbs.; cons. day, 400,000 gals.; cost, $300,000; cost mtce., $6,000; wks. owned by city.

ATOKA, p. 2,038. F. dept.—1 h. & l. trk., 3 hose reels, 4 hrs., 1,150 ft. hose.; f. al., bell & telp.; tot. mem. 26, pd. full time 1, vol. 25.

BARTLESVILLE, p. 14,417. F. dept.—1 auto. trk., 1 aer. trk., 1 str., 1 chief's wag., 1 ladder wag., 7 hrs., 3,000 ft. rub. hose; f. al., Gamewell; tot. mem. 11, pd. full time 7, vol. 4.

Water Supply—sys., grav. & pump to stdp.; stdp. cap., 50,000 gals.; res. cap., 7,500,000 gals.; 2 pump. eng., class dup., cap. day 1,000,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 42 hyd.; 28 v.; 220 met.; 225 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 125 lbs.; cons. day, 50,000 gals.; cost, $50,000; cost mtce., $3,191; wks. owned by city.

BLACKWELL, p. 7,174; f. area, 35 a.; merc. bldgs., principally bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—4 c. hand ex., 1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 4,200 ft.; f. al., telp.; val. equip., $16,000; val. bldgs., $6,000; exp. dept., $8,000; tot. mem. 22, pd. full time 5, vol. 17; undrs. rating, 4½ class.

Water Supply—Src., riv., 1 m. bus. cent.; res. cap., 500,000 gals.; 2 pump. eng., class comp., cap. day, 1,200,000 gals.; mains, c. i., stl., 20 m., 1½ to 8 in. dia.; 94 hyd.; met.. 1,582; 1,582 serv.; pipe, galv. i. & lead; pres., dom. 70-80 lbs.; cons. day, 800,000 gals.; cost, $197,000; cost mtce., $24,000; wks. owned by city.

BROKEN ARROW, p. 2,086; f. area, 8 a.; merc. bldgs., bk., 2 stor.; priv., 1 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord. F. dept.—1 h. & l. trk., 6 c. hand ex., 1 c. eng., 1 hose reel, 1 auto. comb., 1 auto. hose trk.; hose, cot., rub. lined, gd., 2,000 ft.; rub. gd., 1,000 ft.; inf., 1,000 ft.; tot., 4,000 ft.; f. al., elec. siren; val. equip., $4,900; val. bldgs., $2,000; exp. dept., $1,800; tot. mem., 12, pd. part time.

Water Supply—Src., 2 wells, 4½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; res. cap., 200,000 gals.; 2 pump. eng., class centrif., cap. day 500,000 gals.; mains, c. i., 10 m., 4 to 8 in dia.; 42 hyd.; 50 v.; 325 met.; 375 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 100,000 gals.; cost, $85,000; cost mtce., $500; wks. owned by city.

CHANDLER, p. 2,226; f. area, 640 a.; merc. bldgs., bk., 1 to 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 3 hose reels; hose, cot., rub. lined, 1,700 ft.; 2 hrs.; f. al., bell & wh.; val. equip., $2,700; val. bldgs., $3,500; tot. mem. 13, 3 pd. full time, 10 vol.; undrs. rating, third class.

Water Supply—Src., wells, ½ block bus. cent.; sys., pump to res.; stdp. cap., 100,000 gals.; dim., 14 x 100; mat., stl.; res. cap., 400,000 gals.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 34 hyd.; 20 v.; 500 serv.; 475 met.; pipe, galv. i.; pres., dom. 43 lbs., f. 125 lbs.; cons. day, 100,000 gals.; cost, $80,000; cost mtce., $8,000; wks. owned by city.

CHECOTAH, p. 2,390; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 1 La France comb. trk., 1 hose cart; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp. & wh.; val. equip., $8,500; val. bldgs., $16,000; exp. dept., $2,000; tot. mem., 20, pd. full time 1, vol. 19; undrs. rating, 4½ class.

Water Supply—Src., riv., 6 m. bus. cent.; sys., res.; dim. 100 x 100 ft.; mat. conc.; res. cap., 420,000 gals.; 5 pump. eng., cap. min. 750 gals.; mains, 9 m., 4 to 12 in. dia.; 52 hyd.; 27 v.; 623 met.; 623 serv.; pipe c. i.; pres., dom. 68 lbs.; f. 102 lbs.; cons. per day 150,000 gals.; cost, $205,000; cost mtce., $10,000; wks. owned by city.

CHEROKEE, p. 2,017. F. dept.—1 c. eng.; hose, 100 ft.; f. al., firearms; tot. mem., 16 vol.

Water Supply—Src., Sand Points, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 70,000 gals., dim. 125 ft. in height; mat., stl.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 4 m., 4 to 10 in. dia.; 4 hyd.; 10 v.; met., 62; pipe, galv. i.; pres., dom. 55 lbs., f. 125 lbs.; wks. owned by city; new waterwks. plant in course of construction.

CHICASHA, p. 10,179; f. area, 2,000 a.; merc. bldgs., bk., stn. & conc., 1 to 5 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. c. & h. wag., 1 comb. c. & h. wag., 1 chief's auto., 1 h. & l. trk., 6 c. hand ex., 1 hose wag., 8 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., telp.; val. equip., $27,350; val. bldgs., $14,000; exp. dept., $15,400; tot. mem., 10, pd. full time; undrs. rating, fourth class.

Water Supply—Src., riv., 1 m.; sys., dir. & grav.; stdp. cap., 500,000 gals.; dim. 51½ x 92 ft.; mat., stl.; 3 res. cap. 2,080,000 gals.; 2 pump. eng., cap. day 1,000,000 gals., 26½ m., 6 to 12 in. dia.; hyd., 307.; met., 1,050; serv., 1,390; pipe, c. i.; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 800,000 gals.; cost, $225,000; cost mtce., $20,000; wks. owned by city.

CLAREMORE, Rogers Co., p. 3,435; f. area, 640 a., merc. bldg. bk., 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 auto comb. c. & h. wag., 1 triple comb. pumper, 6 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., telp.; val. equip., $17,000; val. bldgs., $10,000; exp. dept., $4,900; tot. mem., 2; pd. full time, 2; pd. part time, 2.

Water Supply—Src., Verdigris riv., 4½ m. bus. cent.; sys., grav. & pump to stdp.; 2 stdp., cap. 80,000 gals. & 50,000 gals.; 2 res., cap. 500,000 gals. & 100,000 gals.; 1 pump. eng., class trip., cap. day, 720,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 83 hyd.; 60 v.; 200 met.; 400 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 120 lbs.; cons. day, 300,000 gals.; cost, $160,000; wks. owned by city.

CLEVELAND, Pawnee Co., p. 2,717. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp. & wh.; val. equip., $2,300; exp. dept., $1,350; tot. mem., 12 vol.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav.; 2 stdp. cap., 207,000 gals.; mat. stl.; 2 pump. eng., cap. day 12,000 gals. each; mains, 6 m., 4 to 8 in. dia.; 22 hyd.; met., 426; serv., 426; pres., dom. 45 lbs., f. 80 lbs.; cons. per day 10,000 gals.; cost, $40,000; cost mtce., $8,100; wks. owned by city.

CLINTON, Custer Co., p. 2,596. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 hose wag., 1 h. & l. trk.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., telp. & wh.; val. equip., $8,000; val. bldgs., $10,000; exp. dept., $3,500; tot. mem., 12; pd. full time2, 10 vol.

Water Supply—Src., Waskila riv. & well, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 65,000 gals.; dim., 20 x 20; mat., stl.; res. cap., 180,000 gals.; 4 pump. eng., cap. day, 1,000,000 gals.; mains, 8 m., 4 to 8 in. dia.; 56 hyd.; 95 v.; 325 met.; 325 serv.; pipe, stl.; pres., dom. 95 lbs., f. 125 lbs.; cons. day, 500,000 gals.; cost, $84,605; cost mtce., $7,200; wks. owned by city.

COALGATE, p. 3,009. F. dept.—1 auto. comb. c. & h. wag., 2 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 3,100 ft.; f. al., bell; val. equip.,

$6,300; val. bldgs., $8,000; exp. dept., $3,030; tot. mem., 18; pd. full time 2, vol. 16.

Water Supply—Src., wells, 4½ m. bus. cent.; sys., pump to stdp.; well cap., 20,000 gals.; stdp. cap., 80,000 gals.; res. cap., 300,000 gals.; 2 pump. eng., cap. day 720,000 gals.; mains, stl., 9 m., 4 to 10 in. dia.; 800 hyd.; 60 v.; 600 met.; 707 serv.; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 100,000 gals.; cost, $123,000; cost mtce., $10,000; wks. owned by city.

COLLINSVILLE, p. 3,801; f. area, 800 a. F. dept.—1 f. trk., 1 comb. c. & hose trk.; val. equip., $15,000; val. bldgs., $15,000; exp. dept., $300; tot. mem., 9; pd. full time, 1; vol., 8.

Water Supply—Src., riv.; 3 pump., elec. & stm.; cap., 350,000 gals.; 45 hyd.; 75 v.; 400 serv.; mains, 8 m.; pres., dom. 50 lbs., f. 100 lbs.; cost, $100,000; wks. owned by city.

COMMERCE, p. 2,555; f. area, 300 a. **F. dept.—being organized.**

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 75,000 gals.; res. cap. 70,000 gals.; 2 pump. eng., class dup., cap. day, 384,000 gals.; mains, c. i., 4 m., 2 to 8 in. dia.; 35 hyd.; 35 v.; 200 met.; 450 serv.; pres. dom. 50 lbs., f. 100 lbs.; cons. day, 50,000 gals.; cost, $50,000; cost mtce., $6,000; wks. owned by city.

CUSHING, p. 6,326; **f. area, 1,600 a.; merc.** bldgs., bk. & stn., 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area., f. wks. & combt. ord., causes of f. inv. F. dept.—1 stm. eng., 1 c. eng., 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hose reel; hose, rub., gd., 2,500 ft.; inf., 500 ft.; tot., 3,000 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $7,000; tot. mem., 50, pd. full time 2, pd. part time 18, vol. 30; undrs. rating, eighth class.

Water Supply—Src., wells, 5 m. bus. cent.; sys., dir. & pump to stdp.; stdp. cap., 65,000 gals.; res. cap., 250,000 gals.; 2 pump. eng., class comp. dup., cap. day 300,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 69 hyd.; 20 v.; met., 500; serv., 600; pipe, galv. i.; pres., dom. 50 lbs., f. 120 lbs.; cons. day, 200,000 gals.; cost, $40,000; cost mtce., $60,000; wks. owned by city.

DEWEY CITY, p. 2,302; f. area, 640 a. F. dept.—1 auto. comb. c. & hose trk.; val. equip., $6,000; tot. mem., 8; pd. full time, 1; vol., 7.

Water Supply—Src., riv., 2 pump.; 42 hyd.; pres., dom. 45 lbs., f. 55 lbs.; cost, $35,000; wks. owned by city.

DUNCAN, p. 3,463; f. area, 800 a.; merc. bldgs., bk., stn. & wd., 2 stor. F. dept.—1 h. & l. trk., 1 hose car. & team; hose, gd., 3,500 ft.; f. al., telp.; val. equip., $7,000; val. bldgs., $8,000; exp. dept., $1,200; tot. mem. 14, pd. full time 1, pd. part time 1, vol. 12.

Water Supply—Src., well, 3 blocks bus. cent.; sys., pump to stdp. or dir.; stdp. cap., 131,440 gals.; res. cap., 62,000 gals.; 2 pump. eng., class dup., cap. day, 200,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 71 hyd.; 15 v.; met., 325; 400 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 125 lbs.; cons. day, 80,000 gals.; cost, $57,000; cost mtce., $4,380; wks. owned by city.

DURANT, p. 7,340; 440 blocks; merc. bldgs., bk., 2 stor. F. dept.—1 str., 2 c. eng., 7 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. & l. trk., 1 comb. c. & h. wag., 1 hose wag., 5 hrs.; hose, rub., gd., 4,000 ft.; f. al., telp.; val. equip., $24,000; val. bldgs., $10,000; exp. dept., $8,750; tot. mem. 10, pd. full time 6, pd. part time 4.

Water Supply—Src., riv., 7 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 445,000 gals.; res. cap., 1,000,000 gals.; 1 elec. pump. eng., cap. day 3,000,000 gals.; mains, c. i., 39½ m., 4 to 14 in. dia.; 58 hyd.; 63 v.; met., 700; serv., 1,100; pipe, wrt. i.; pres., dom. 65 lbs., f. 100 to 150 lbs.; cons. day, 400,000 gals.; cost, $180,000; cost mtce., $8,000; wks. owned by city.

EDMOND, p. 2,452. F. dept.—1 c. hand eng., hose, 200 ft.; f. al., bell; tot. mem., 21 vol.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., stl. tower; stdp. cap. 50,000 gals.; mat. cem.; res. cap. 160,000 gals.; 2 pump. eng., class triplex, 800 gals. per min.; mains, c. i., 8 m., 4 to 8 in. dia.; 59 hyd.; 42 v.; 605 met.; 636 serv.; pipe, c. i.; pres., dom. 42 lbs., f. 100 lbs.; cons. per day 250,000 gals.; cost, $69,000; wks. owned by city.

ELK CITY, p. 2,814; f. area, 750 a.; merc. bldgs., bk. & stn., 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 2 c. hand ex.; hose cot., rub. lined, gd., 2,000 ft.; rub. gd., 500 ft.; tot. hose, 2,500 ft.; f. al., telp. & gong.; val. equip., $4,500; val. bldgs., $6,000; exp. dept., $3,000; tot. mem., 10, pd. full time 2, pd. part time 8.

Water Supply—Src., res. & wells, 1 m. bus. cent.; sys., grav.; stdp. cap., 65,000 gals.; dim., 18 x 20 ft.; mat., stl.; res. cap., 300,000,000 gals.; 4 pump. eng., class 2 stm. & 2 elec.; cap. day, 500,000 gals. each; mains, iron, 10½ m., 2 to 10 in. dia.; 57 hyd.; 30 v.; 425 met., 375 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 350,000 gals.; cost, $100,000; cost mtce., $4,800; wks. owned by city.

EL RENO, p. 7,737; f. area, 700 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 triple comb. pumpers, 4 hrs.; hose, cot., rub. lined, gd., 4,200 ft.; f. al., telp.; val. equip., $21,000; val. bldgs., $35,000; exp. dept., $8,000; tot. mem., 12, pd. full time 4, pd. part time 8; undrs. rating, third class.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 127,000 gals.; dim. 12 x 150 ft., loc. ½ m. town; mat., con.; res. cap., 1,000,000 gals.; 2 pump. eng., class trip. & dup., cap. day, 2,500,000 gals. each; mains, c. i., 25 m., 4 to 20 in. dia.; 177 hyd.; 115 v.; met., 1,700; 1,763 serv.; pipe, c. i.; pres., dom. 75 lbs., f. 75 lbs.; cons. 600,000 gals. day; cost, $400,000; cost mtce., $24,000; wks. owned by city.

ENID, p. 16,576; f. area, 4,000 a.; merc. bldgs., bk. & wd., 1 to 6 stor.; priv., bk. & wd., 1 to 3 **stor.; wd. rfs. not perm. in f. area; fwks. & combt.** ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 auto. aer. trk., 2 auto. comb. hose wag., 1 str. tractor; hose, cot., rub. lined, gd., 4,500 ft.; inf., 1,000 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 22 bx.; val. equip., $38,500; val. bldgs., $20,000; exp. dept., $18,680; tot. mem., 12, pd. full time; undrs. rating, fourth class.

Water Supply—Src., wells, 2 m. bus. cent.; sys., dir. pres.; 3 res., cap. 4,000,000 gals.; 3 pump. eng., stm. & elec., cap. day 7,000,000 gals.; mains, c. i., 60 m., 4 to 14 in. dia.; 285 hyd.; 250 v.; 4,000 met.; 4,000 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 1,000,000 gals.; cost, $300,000; cost mtce., $40,000; wks. owned by city.

EUFAULA, p. 2,286. **F. dept.—2 hand hose carts; hose, cot., rub. lined, gd., 1,000 ft.; f. al.,** telp. & wh.; tot. mem., 15 vol.

Water Supply—Src., Canadian riv., 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 50,000 gals.; res. cap., 500,000 gals.; 3 pump. eng., cap. day 1,575,000 gals.; mains, 4 m., 4 to 8 in. dia.; 46 hyd.; 15 v.; 200 met.; 225 serv.; pres., dom. 160 lbs., f. 210 lbs.; cons. day, 250,000 gals.; cost, $70,000; cost mtce., $35,000; wks. owned by city.

FREDERICK, p. 3,822; f. area, 1,000 a.; merc. bldgs., bk., 1, 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 8 c. hand ex., 2 auto. hose wag., 1 La France auto. pumper; hose, cot., rub. lined, gd., 2,400 ft.; rub. gd., 75 ft.; inf., 700 ft.; tot., 3,175 ft. hose; f. al., telp.; val. equip., $17,399; val. bldgs., $25,000; exp. dept., $1,735; tot. mem., 12, pd. full time 2, pd. part time 10.

Water Supply—Src., well, 4 m. bus. cent.; sys., pump to stdp.; stdp. cap., 80,000 gals.; res. cap. 300,000 gals.; 2 pump. eng., class trip., cap. day, 144,000 gals.; mains, 3 m., 4 to 8 in. dia.; 41 hyd.; 650 met.; pres., dom. & f. 60 lbs.; cons. day, 133,000 gals.; wks. owned by city.

GUTHRIE, p. 11,757; f. area, 7,920 a.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. h. & l. trk., 2 auto. hose wag., 3 c. eng., 1 750-gal. triple

comb. pumper; hose, cot., rub. lined, gd., 7,000 ft.; rub. gd., 1,000 ft.; inf., 9,000 ft.; f. al., phone; val. equip., $45,000; val. bldgs., $21,000; exp. dept., $21,000; tot. mem., 15; pd. full time 12, part time 3.

Water Supply—Src., res., 4 m. bus. cent.; sys., grav. to pump; stdp. cap., 150,000 gals., loc. east part of city; dim. 16 x 100 ft.; mat. stl.; res. cap. 1,200,000,000 gals.; 4 pump. eng., class comp. dup., cap. day 5,000,000 gals.; mains, c. i., 23½ m., 4 to 12 in. dia.; 145 hyd.; 120 v.; 1,579 met.; 1,650 serv.; pipe, c. i.; pres., dom. 85 lbs., f. 250 lbs.; cons. day, 750,000 gals.; cost, $470,000; cost mtce., $12,000; wks. owned by city.

HAILEYVILLE, p. 2,067; f. area, 300 a.; merc. bldgs., bk., stn. & wd.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 100 c. hand ex., 2 hose car.; hose, cot., rub. lined, gd., 500 ft.; rub., gd., 500 ft.; inf., 200 ft.; tot. hose, 1,200 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $5,000; exp. dept., $81; tot. mem., 27 vol.; undrs. rating, fifth class.

Water Supply—Src., lake, 2 m. bus. cent.; sys., grav.; stdp. cap., 85,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 59 hyd.; 23 v.; 215 met.; 215 serv.; pres., dom. & f., 45 to 115 lbs.; cons. day, 130,000 gals.; cost, $60,000; cost mtce., $200; wks. owned by city.

HARTSHORNE, p. 3,480; f. area, 700 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in. f. area; fwks. & combt. ord. F. dept.—2 hose carts, 1 comb. c. & h. wag., 1 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 Ford car.; hose, rub., gd., 1,500 ft.; f. al., siren; val. equip., $5,000; exp. dept., $500; tot. mem., 9, pd. part time 1 & vol.

Water Supply—Src., lake, 1 m. bus. cent.; sys., dir. pres.; 2 pumps, cap. day 1,296,000 gals.; 48 hyd.; 48 v.; pres. dom. 65 lbs., f. 65 to 100 lbs.; cost, $80,000; cost mtce., $4,000; wks. owned by city.

HASKELL, p. 2,196; f. area, 300 a. F. dept.—1 motor f. trk., 3 hose carts; 1,500 ft. hose; val. equip., $5,000; exp. dept., $1,200; tot. mem., 8, pd. full time 1, pd. part time 7.

Water Supply—Src., well; 2 pumps; 40 hyd.; pres., dom. 45 lbs.; cost, $60,000; cost mtce., $2,400; wks. owned by city.

HENRYETTA, p. 5,889; f. area, 1,500 a.; merc. bldgs., bk., stn., 1 to 3 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area on 2 stor. bldgs. only; fwks. & combt. ord.; causes of f. inv. F. dept.—2 triple motor eng., 1 auto. comb. c. & h. wag., 1 auto. c. eng., 1 h. & l. trk.; hose, cot., rub. lined, gd., 4,000 ft.; c., 700 ft.; inf., 500 ft.; tot. hose, 5,200 ft.; f. al., Gamewell; val. equip., $38,000; exp. dept., $9,850; tot. mem., 19; pd. full time 5, pd. part time 14; undrs. rating, seventh class.

Water Supply—Src., North Canadian River & res., 8 & 1½ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 140,000 gals.; res. cap., 110,000,000 gals.; 5 pump. eng., class centrif. comp. dup. & trip., cap. day 3,000,000 gals.; mains, c. i., 32 m., 4 to 14 in. dia.; 150 hyd.; 127 v.; 1,500 met.; 1,500 serv.; pipe, c. i.; pres., dom. & f., 120 lbs.; cons. day, 2,000,000 gals.; cost $400,000; cost mtce., $4,900; wks. owned by city.

HOBART, p. 2,936; f. area, 320 a. F. dept.—1 hose wag., 2 c. hand ex., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 2,150 ft.; f. al., telp. & bell; val. equip., $3,000; exp. dept., $2,200; tot. mem. 15, pd. full time 2, pd. part time 2, vol. 11.

Water Supply—Src., creek; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 800,000 gals.; 2 pump. eng., class dup., cap. day 3,000,000 gals.; mains, 4 to 8 in. dia.; 130 hyd.; pres., dom. 52 lbs., f. 100 lbs.

HOLDENVILLE, p. 2,932; f. area, 60 a.; merc. bldgs., bk., 3 stor.; priv., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 750-gal. pump; hose, cot., rub. lined, gd., 2,800 ft.; inf., 200 ft.; tot., 3,000 ft.; f. al., telp.; val. equip., $21,000; val. bldgs., $12,000; exp. dept., $5,000; tot. mem., 14, pd. full time 2, vol. 12; undrs. rating, eighth class.

Water Supply—Src., res. & riv., 3 & 6 m. bus. cent.; sys., pump to stdp.; stdp. cap., 70,000 gals.; res. cap., 60,000,000 gals.; 3 pump. eng., class dup., cap. day, 1,750,000 gals.; mains, c. i., 15 m., 6 to 10 in. dia.; 75 hyd.; 30 v.; 550 met.; 625 serv.; pres., dom. 70 lbs., f. 125 lbs.; cons. day, 400,000 gals.; cost, $125,000; cost mtce., $7,000; wks. owned by city.

KINGFISHER, p. 2,447; f. area, 640 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 c. eng., 1 La France trk. with pump & c. tk., 1 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 1,000 ft.; tot. hose, 2,500 ft.; f. al., telp. & bell; val. equip., $10,000; val. bldgs., $1,500; exp. dept., $2,975; tot. mem., 10, pd. full time 1; undrs. rating, 4½ class.

Water Supply—Src., 5 wells; ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; mat., conc.; res. cap., 300,000 gals.; 3 pump. eng., class elec. & stm., cap. day, 2,000,000 gals.; & stm. pump used for emergency; mains, c. i., 6 m., 4 to 10 in. dia.; 50 hyd.; 36 v.; met., 450; 450 serv.; pres., dom. 50 lbs., f. 125 lbs.; cons. day, 250,000 gals.; cost, $100,000; cost mtce., $1,500; wks. owned by city.

KREBS, p. 2,078; f. area, 150 a. F. dept.—3 hose reels, c. hand ex.; 1,500 ft. hose; val. equip., $2,000; val. bldgs., $100; vol.

Water Supply—Src., res., 2 m. bus. cent.; sys., grav.; res. cap., 65,000,000 gals.; mains, 8 m., 2 to 8 in. dia.; 11 hyd.; pres., dom. 45 lbs., f. 55 lbs.; cost, $65,000; cost mtce., $1,000; wks. owned by city.

LAWTON, p. 8,930; f. area, 960 acres; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. hose, c. & ladder wag., 8, c. hand ex., 2 c. eng., 3 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., bell; val. equip., $14,000; val. bldgs., $23,000; exp. dept., $8,500; tot. mem., 7, pd. full time.

Water Supply—Src., artificial lake covering 1.100 a., 11 m. bus. cent.; sys., grav.; cap. 5,000,000,000 gals.; res. cap., 5,000,000,000 gals.; 1 pump. eng., cap. day 1,440,000 gals.; mains, c. i., 70 m., 4 to 24 in. dia.; 240 hyd.; 85 v.; 210 met.; 2,800 serv.; pipe, c. i.; pres., dom. & f. 60 to 80 lbs.; cons. day, 2,500,000 gals.; cost, $1,096,469; cost mtce., $4,000; wks. owned by city.

McALESTER, p. 12,095; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 La France comb. auto. pump. h. wag., 1 c. eng., 1 comb. c. & h. auto., 1 auto. h. & l. trk., 1 auto. hose wag., 2 hand c. ex.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 1,500 ft.; tot. hose, 5,000 ft.; f. al., Gamewell, 18 bx.; val. equip., $29,543; val. bldgs., $13,000; exp. dept., $22,470; tot. mem., 15, pd. full time.

Water Supply—Src., 2 artificial lakes & creek, 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 450,000 gals.; res. cap., 2,000,000 gals.; 3 pump. eng., class dup., cap. day, 4,000,000 gals.; mains, c. i., 25 m., 4 to 16 in. dia.; 220 hyd.; 120 v.; 1,759 met.; 2,137 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 120 lbs.; cons. day, 600,000 gals.; cost, $750,000; cost mtce., $76,000; wks. owned by city.

MADILL, p. 2,717; f. area, 1 sq. m. F. dept.—2 hand hose carts, 1 auto. comb. c. & h. trk.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $10,000; exp. dept., $2,000; tot. mem. 16, pd. full time 2, vol. 14.

Water Supply—Src., well; sys., pump to stdp.; stdp cap., 50,000 gals.; 1 pump. eng., class dup., cap. day 450,000 gals.; mains, 2 m., 4 to 8 in. dia.; 50 hyd.; pres., dom. 40 lbs., f. 95 lbs.

MANGUM, p. 3,405; f. area, 640 a.; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 hose wag., 1 hose reel, 2 hrs., 1 chief's auto.; hose, cot., rub. lined, gd., 1,900 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $12,500; exp. dept., $2,800; tot. mem. 8, pd. full time 3, vol. 5; undrs. rating, fourth class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 85,000 gals.; mat., c. i. & stl.; 3 pump. eng., cap. day, 960,000 gals.; mains, c. i., 12 m., 4 to 8 in dia.; 81 hyd.; 25 v.; 200 met.; 500 serv.; pres., dom. 35 lbs., f. 110

lbs.; cons. day, 900,000 gals.; cost, $85,000; cost mtce., $10,000; wks. owned by city.

MARLOW, p. 2,276. F. dept.—2 hand hose carts, 1 auto. comb. c. & h. trk.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 450 ft.; f. al., bell & telp.; val. equip., $6,500; tot. mem., 12 vol.

Water Supply—Src., creek & wells, 1-3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 70,000 gals.; mat. conc.; res. cap., 325,000 gals.; 2 pump. eng., class dup., cap. min., 1,250 gals.; mains, c. i., 7½ m., 4 to 8 in. dia.; 47 hyd.; pres., dom. 50 lbs., f. 150 lbs.; wks. owned by city.

MIAMI, p. 6,802; f. area, 1,000 a.; merc. bldgs., conc. & bk., 2 to 7 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 comb. c. & hose wag., 1 750-gal. triple comb. pumper, 1 h. & l. trk., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; rug. gd., 500 ft.; inf., 1,000 ft.; tot. hose, 4,500 ft.; f. al., telp.; val. equip., $21,000; val. bldgs., $8,000; exp. dept., $12,000; tot. mem., 18; pd. full time, 8; vol., 10.

Water Supply—Src., 3 deep wells; 8 blocks bus. cent.; sys., pump to res.; stdp. cap. 100,000 gals.; res. cap., 1,000,000 gals.; 2 pump eng., cap. 750,000 gals. min.; mains, iron, 23 m., 4 to 10 in. dia.; 137 hyd.; 1,440 met.; 1,440 serv.; pipe, c. i.; pres. dom. & f., 75 lbs.; cons. day, 500,000 gals.; wks. owned by city.

MUSKOGEE, p. 30,277; f. area, 1,500 a.; merc. bldgs., stn. & bk., 1 to 10 stor.; priv., wd., bk. & stn., 1 to 3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 str., 1 chief's auto., 2 auto. comb. c. & h. wag., 1 h. & l. trk., 1 auto. aer. trk., 4 auto. triple comb. eng., 20 c. hand ex.; hose, cot., rub. lined, gd., 10,500 ft.; f. al., Gamewell, 53 bx.; val. equip., $104,-968; val. bldgs., $45,000; exp. dept., $107,006; tot. mem., 63, pd. full time.

Water Supply—Src., Grand riv., 5 m. bus. cent.; sys., pump to res. & stdp. & dir., ½ m. bus. cent.; res. cap., 6,000,000 gals., loc. 160 ft. above & 3 m. bus. cent.; 5 pump. eng., cap. day 23,000,000 gals.; mains, c. i., 75 m., 6 & 24 in. dia.; 625 hyd.; 456 v.; 6,100 serv.; 100 met.; pres., dom. 80 lbs., f. 80 lbs.; cons. 4,000,000 gals.; cost, $1,200,000; wks. owned by city.

NEWKIRK, p. 2,533; f. area, 320 a.; merc. bldgs., stn., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., gd., 1,600 ft.; f. al., telp. & siren; val. equip., $7,000; val. bldgs., $2,000; exp. dept., $2,500; tot. mem., 21, pd. full time 1; undrs. rating, fifth class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav.; stdp. cap., 150,000 gals.; dim. 25 x 34 ft.; res. cap., 100,000 gals.; 2 pump. eng., centrif., cap. day 500,000 gals.; mains, c. i., 12 m., 4 to 8 in. dia.; 106 hyd.; 30 v.; 585 met.; 585 serv.; pipe, lead; pres., dom. & f. 60 lbs.; cons. day, 200,000 gals.; cost, $135,000; cost mtce., $4,500; wks. owned by city.

NORMAN, p. 5,004; f. area, 640 a.; bldgs., bk. & stn., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 1 auto. pump. eng., 2 c. hand ex., 1 h. & l. trk., 2 hose car.; 2 hrs.; hose, cot., rub. lined, gd., 1,700 ft.; f. al., telp.; tot. mem., 14, pd. full time 2, pd. part time 12; undrs. rating, second class.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 86,000 gals., dim. 12 x 100, loc. 4 blocks bus. cent.; mat., conc. & bk.; res. cap., 420,000 gals.; 2 pump. eng., cap. day 600,000 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 113 hyd.; 53 v.; met., 2,000; 2,000 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 40 lbs.; cons. day, 550,000 gals.; cost, $82,000; cost mtce., $10,-000; wks. owned by city.

NOWATA, p. 4,435. F. dept.—1 auto. comb. c. & h. wag., 1 comb. c. & h. wag., 2 c. hand ex., 2 hrs.; hose, cot., rub. lined, gd., 2,350 ft.; f. al., telp.; val. equip., $7,600; val. bldgs., $20,-000; exp. dept., $3,000; tot. mem. 14, pd. full time 2, vol. 12; undrs. rating, 5½ class.

Water Supply—Src., Verdegris riv., 5 m. bus. cent.; sys., pump to stdp.; stdp. cap., 50,000 gals.; res. cap., 1,300,000 gals.; 3 pump. eng., class trip., cap. day 2,112,000 gals.; mains, 2 to 8 in. dia.; 72 hyd.; pres., dom. 65 lbs., f. 100 lbs.; cost, $155,000; cost mtce., $10,000.

OKEMAH, p. 2,162. F. dept.—2 c. eng.; hose, 200 ft.; f. al., telp. & firearms; tot. mem., 15 vol.

Water Supply—Src., creek & 2 wells, 2 & 5 m. bus. cent.; sys., grav. & dir.; stdp. cap., 75,000 gals.; 3 pump. eng.; mains, c. i., 11 2-5 m., 4 to 8 in. dia.; 37 hyd.; 22 v.; 256 met.; 295 serv.; pipe, galv. i.; pres., dom. 53 to 63 lbs., f. 100 lbs.; cons. day, 3,000 gals.; cost, $75,000; wks. owned by city.

OKLAHOMA CITY, p. 91,295; f. area, 24 m.; merc. bldgs., conc., bk. & stn., 1 to 10 stor.; priv., bk., stn. & wd., 1 to 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng., 6 comb. c. & h. wag., 1 aer. trk., 3 h. & l. trk., 4 hose wag., 11 pumpers; hose, cot., rub. lined, gd., 35,300 ft.; inf., 2,200 ft.; tot hose, 37,500 ft.; f. al., Gamewell, 133 bx.; val. equip., $334,000; val. bldgs., $197,000; exp. dept., $300,000; tot. mem., 146, pd. full time.

Water Supply—Src., riv. 10 m. bus. cent.; sys., pump dir.; 3 res., cap. 5,000,000,000 gals.; 5 pump. eng., cap. day 30,000,000 gals.; mains, c. i., 150 m., 4 to 24 in. dia.; 930 hyd.; 970 v.; met., 15,300; 15,300 serv.; pipe, lead; pres., dom. & f. 80 lbs.; cons. day 7,000,000 gals.; cost, $3,000,000; cost mtce., $75,000; wks. owned by city.

OKMULGEE, p. 17,430. F. dept.—1 hose wag.; hose, 1,000 ft.; f. al., telp. & wh.; tot. mem., 10 vol.

Water Supply—Src., wells; 4 m.; sys., pump to stdp.; stdp. cap., 7,500 gals.; res. cap., 700,000 gals.; 2 pump. eng., cap. day 150,000 gals.; mains, 4 m., 6 to 12 in. dia.; 41 hyd.; 26 v.; 380 met.; 400 serv.; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 150,000 gals.; wks. owned by city.

PAULS VALLEY, p. 3,694; f. area, 750 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd. & bk., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. trk. with pump hose & c., 1 hose reel, 1 hose wag.; hose, cot., rub. lined, gd., 3,500 ft.; rub. gd., 20[illegible] ft.; f. al., phone; val. equip., $15,000; exp. dept., $5,000; tot. mem., 15, pd. full time 2, pd. part time 13.

Water Supply—Src., well, ¾ m. bus. cent.; sys., grav. & pump dir.; stdp. cap., 80,000 gals., dim. 21 x 24; mat., stl. & iron; res. cap., 80,000 gals., loc. in cent. city; 2 pump. eng., class dup. comp., cap. day 2,000,000 gals.; mains, stl., 6 m., 4 to 8 in.; 40 hyd.; 13 v.; met., 14; 80 serv.; pipe, iron; pres., dom. 65 lbs., f. 125 lbs.; cost, $43,-000; cost mtce., $780; wks. owned by city.

PAWHUSKA, p. 6,414; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 Amer. Lafrance triple comb. pumpers, 2 c. hand ex.; hose, 5,300 ft.; f. al., telp.; val. equip., $30,000; val. bldgs., $2,000; exp. dept., $18,000; tot. mem., 11; pd. full time 5, pd. part time 6; vol. 6; undrs. rating, fourth class.

Water Supply—Src., creek, situated 3 m. bus. cent.; sys., dir. pres.; res. cap., 60,000,000 gals.; 2 pump. eng., cap. day, 500,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 40 hyd.; 40 v.; pres., dom. 60 lbs.. f. 100 lbs.; cost, $97,000.

PAWNEE, p. 2,418; f. area, 160 a.; bldgs., stn., bk. & wd; wd. rfs. not perm. F. dept.—1 auto comb. c. & h. wag., 4 chem. hand ex., 1 hose wag., 2 hose reels; hose, gd., 2,000 ft.; f. al., bell: val. equip., $4,000; exp. dept., $1,000; tot. mem., 16 pd. part time 1, vol. 15.

Water Supply—Src., creek; sys., pump to res., res. cap. 266,000 gals.; 2 pump. eng. class comp., cap. day 280,000 gals.; mains, 3 m.; 14 hyd.; met., 5; 75 serv.; pres., dom. 75 lbs., f. 80 lbs.; cost, $20,000; cost mtce., $2,000; wks. owned by city.

PERRY, p. 3,154; f. area, 600 a.; merc. bldgs., wd., stn. & bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—6 c. ex., 1 h. & l. trk., 2 hrs.; hose, cot., gd., 2,000 ft.; elec. wh. al.; val. equip., $1,800; exp. dept., $1,450; tot. mem. 15, pd. full time; undrs. rating, third class.

Water Supply—Src., dams, 1, 2 & 3 m. bus. cent.;

sys., grav.; stdp. cap. 750,000 gals.; res. cap., 165,000,000 gals.; 2 pump. eng., class dup., cap. day 576,000 gals.; mains, 6 m., 2 to 12 in. dia.; 56 hyd.; 668 met.; 668 serv.; pres., dom. & f. 75 lbs.; cons. day, 187,000 gals.; cost, $200,000; wks. owned by city.

PONCA, p. 7,051; f. area, 800 a.; merc. bldgs., stn., bk. & cem., 1 to 3 stor.; priv., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—21 c. hand ex., 1 city serv. trk. with c. & pumps, 1 auto. comb. c. & h. trk., 2 hose carts; hose, cot., rub. lined, gd., 3,500 ft.; f. al., telp.; val. equip., $23,000; val. bldgs., $15,000; exp. dept., $1,390; tot. mem., 18, pd. full time 4, pd. part time 14; undrs. rating, fifth class.

Water Supply—Src., well, 1¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 10 x 27, loc. cent. of town; mat., stl.; res. cap., 100,000 gals.; 3 pump. eng., cap. day, 360,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 57 hyd.; 100 v.; 600 met.; 600 serv.; pres., dom. 50 lbs., f. 140 lbs.; cons. day, 290,000 gals.; cost, $105,000; wks. owned by city.

POTEAU, p. 2,679; f. area, 300 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 Ford trk.; hose, cot., rub. lined, gd., 1,500 ft.; rub. gd., 150 ft.; inf., 1,000 ft.; tot., 2,650 ft. hose; f. al., wh.; val. equip., $5,000; exp. dept., $1,000; tot. mem., 12, pd. full time 1, pd. part time 10, vol. 1.

Water Supply—Src., lake; sys., pump to stdp.; stdp. cap., 100,000 gals.; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; res. cap., 165,000 gals.; mains, 8 to 6 in. dia.; 40 hyd.; 160 met.; 335 serv.; cons. day, 100,000 gals.; pres., dom. 80 lbs., f. 110 lbs.; wks. owned by city.

PURCELL, p. 2,938. F. dept.—1 comb. c. & h. wag., 1 hand c. ex., 1 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 2,700 ft.; rub., gd., 300 ft.; inf., 100 ft.; tot. hose, 3,100 ft.; f. al., telp. & wh.; val. equip., $5,000; val. bldgs., $8,000; exp. dept., $2,000; tot. mem. 14, pd. full time 1, pd. part time 1, vol. 12.

Water Supply—Src., well; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 520,000 gals.; 2 pump. eng., class comp. dup., cap. day, 1,000,000 gals. each; mains, 9 m., 4 to 8 in. dia.; 58 hyd.; 390 met.; 435 serv.; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 140,000 gals.; cost, $100,000; wks. owned by city.

SALLISAW, p. 2,255; f. area; 7 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. h. & l. & hose wag., 2 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 2,750 ft.; f. al., telp., bell & wh.; val. equip., $6,500; val. bldgs., $1,000; exp. dept., $1,500; tot. mem., 15 pd. full time 1, vol. 14.

Water Supply—Src., creek; sys., pump to stdp.; stdp. cap., 50,900 gals.; 1 pump. eng., class dup.; mains, 4 2-5 m., 2 to 8 in. dia.; 43 hyd.

SAPULPA, p. 11,634; f. area, 160 a.; merc. bldgs., bk. & conc., 1 to 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. triple comb. pump, c. & h. wag., 1 chief's car. with 2 20-gal. c.; 12 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 9,400 ft.; f. al., Gamewell, 29 bx.; val. equip., $52,276; val. bldgs., $5,000; exp. dept., $46,086; tot. mem. 14, pd. full time.

Water Supply—Src., wells & creek, 1¼ m. bus. cent.; sys., dir. pres.; res. cap., 850,000,000 gals.; 3 pump. eng., cap. day 6,000,000 gals.; mains, 40 m., 4 to 30 in. dia.; 345 hyd.; 187 v.; met., 200; 2,000 serv.; pipe, c. i.; pres., dom. 70 lbs., f. 150 lbs.; cons. day, 2,000,000 gals.; cost mtce., $10,000; wks. owned by city.

SHAWNEE, p. 15,348; f. area, 3,000 a.; merc. bldgs., stn. & bk., 1 to 5 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 10 c. hand ex., 1 comb. c. & h. wag., 1 comb. c. & h. auto. trk., 2 hose wag., 7 hrs.; hose, cot., rub. lined, gd., 6,500 ft.; f. al., bell; val. equip., $12,995; val. bldgs., $5,000; tot. mem 10, pd. full time.

Water Supply—Src., North Canadian riv., 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals., dim. 22 x 48; mat., stl.; 5 pump. eng., class comp. dup., cap. day 4,000,000 gals. each; mains, c. i., 27 m., 4 to 14 in. dia.; 180 hyd.; met., 2,500; 2,560 serv.; pipe, galv. i., lead; pres., dom. 55 lbs.; f. 120 lbs.; cons. day, 1,000,000 gals.; cost, $420,000; cost mtce., $60,000; wks. owned by city.

STILLWATER, p. 4,701; f. area, 360 a.; bldgs., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. trk., 2 hose wag., 2 hose car.; comb. c. & h. wag., 2 c. hand ex., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub.,gd., 800 ft.; f. al., wh. & telp.; val. equip., $12,500;val. bldgs., $2,400; exp. dept., $2,700; tot. mem., 16, pd. full time 3, pd. part time 13.

Water Supply—Src., res., 1 & 3½ m. bus. cent.; sys., grav. & pump dir.; stdp. cap., 100,000 gals., dim. 22 x 39; mat., iron; res. cap., 130,000,000 gals.; 2 pump. eng., class comp. dup., cap. day 700,000 to 800,000 gals.; mains, iron, 10 m., 4 to 8 in. dia.; 75 hyd.; 18 v.; 900 serv.; pipe, lead & galv. i.; pres., dom. 60 lbs., f. 130 lbs.; cons. day, 400,000 gals.; cost, $225,000; wks. owned by city.

SULPHUR, p. 3,667; f. area, 400 a.; merc. bldgs., 1 to 5 stor.; priv., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 2 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., siren, 2 bx.; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $2,000; tot. mem., 25, pd. full time 1, pd. part time 1, vol. 23.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap. day 100,000 gals.; dim. 24 x 40 ft.; res. cap. 300,000 gals.; 2 pump. eng., class dup., cap. day 600,000 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 58 hyd.; 8 v.; 500 serv.; pipe, galv. i.; pres., dom. & f., 127 lbs.; cons. day, 300,000 gals.; cost, $75,000; cost mtce., $8,000; wks. owned by city.

TAHLEQUAH, p. 2,271; merc. bldgs., bk. & stn., 2 and 3 stor.; wd. rfs. not perm. in bus. section; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. wag., c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., telp.; val. equip., $5,000; val. bldgs., $3,500; tot. mem. 18, pd. full time 1, vol. 17.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump. to res.; dim. 76 x 138 ft.; mat. conc.; res. cap., 400,000 gals.; 2 pump. eng., class centrif., cap. day, 400,000 gals.; mains, c. i., 10 m., 2½ to 10 in. dia.; 80 hyd.; 50 v.; 203 met.; 419 serv.; pipe, c. i.; pres., dom. 40 to 80 lbs.; cons. day, 200,000 gals.; cost, $105,000; cost mtce., $500; wks. owned by city.

TULSA, p. 72,075; bldgs., bk., stn. & conc.; priv., bk., stn., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. str., 1 str. in reserve, 3 auto. comb. c. & h. wag., 1 auto. aer. trk., 1 c. eng., 1 h. & l. trk., 7 auto. pumpers, 1 f. al. auto. 30 c. hand ex., 1 supply wag., 2 chief's auto., 1 electrician's auto.; hose, cot. rub. lined, gd., 14,000 ft.; f. al., Gamewell, 116 bx.; val. equip., $150,000; val. bldgs., $170,000; exp. dept., $200,000; tot. men 103, pd. full time.

Water Supply—Src., Arkansas riv., 2 m. bus. cent.; sys., dir. pres.; stdp. cap., 117,000 gals.; sedimentation basin, cap. 2,750,000 gals.; 3 pump. eng., cap. day 22,000,000 gals.; mains, 97½ m., 4 to 24 in. dia.; 174 v.; 403 hyd.; 12,778 serv.; 12,283 met.; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 4,840,000 gals.; cost mtce., $299,000; wks. owned by city.

VINITA, p. 5,010; f. area, 960 a.; merc. bldgs., mostly bk., 2 stor.; priv., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 1 hose wag., 1 h. & l. trk., 1 triple comb. pumper; hose, cot., rub. lined, gd., 2,400 ft.; inf., 500 ft.; tot., 2,900 ft.; f. al., telp.; val. equip., $4,000; exp. dept., $5,500; tot. mem., 10; 3 pd. full time; pd. part time 7.

Water Supply—Src., artesian well; sys., pump to stdp.; stdp. cap., 70,000 gals.; res. cap., 900,-

000 gals.; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, 14 m., 6 to 12 in. dia.; 104 hyd.; pres., dom. 48 lbs., f. 140 lbs.

WAGONER, p. 3,436; f. area, 9 blocks; merc. bldgs., stn. & bk., 1 to 2 stor.; priv., wd., 1 & 2 **stor.; wd. rfs. not perm.; fwks. & combt. ord.;** causes of f. inv. F. dept.—1 auto. pumper, cap., 750 gals., 2 c. eng., 2 auto. comb. c. & h. wag., 6 c. hand ex.; hose, cot., rub. lined, gd., 3,200 ft.; inf., 1,000 ft.; tot. hose, 4,200 ft.; f. al., elec. & telp.; val. equip., $28,000; val. bldgs., $22,000; exp. dept., $8,000; tot. mem. 11, pd. full time 3, vol. 8; undrs. rating, fourth class.

Water Supply—Src., riv., 5 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; 3 pump. eng., class comp. dup., cap. day, 1,224,000 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 67 hyd.; pres., dom. 52 lbs.; wks. owned by city.

WALTERS, p. 3,032; f. area, 320 a.; **merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.;** wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 500 ft.; tot. hose, 1,500 ft.; f. al., siren, 1 bx.; val. equip., $3,000; val. bldgs., $18,000; exp. dept., $1,800; tot. mem., 11, pd. full time 1, vol. 10; undrs. rating, eighth class.

Water Supply—Src., well & creek, 2 m. bus. cent.; sys., pump to res. & to stdp.; stdp. cap., 60,000 gals.; mat., stl.; res. cap., 600,000 gals.; 2 pump. eng., class stm. & motor, cap. day, 750,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 52 hyd.; 37 v.; 150 met.; 500 serv.; pipe, galv. & c. i.; pres., dom. 45 lbs., f. 80 lbs.; cons. day, 200,000 gals.; cost, $125,000; cost mtce., $3,500; wks. owned by city.

WAURIKA, p. 3,204. F. dept.—1 hand h. & l. trk., 2 hand hose carts, 4 hand c. ex.; hose, cot., rub. lined, gd., 700 ft.; f. al., telp. & wh.; tot. mem., 24 vol.

Water Supply—Src., well; sys., pump to stdp.; stdp. cap., 50,000 gals.; 2 pump. eng., class trip., cap. day 500,000 gals. each; mains, 3½ m., 4 to **8 in. dia.; 35 hyd.; pres., dom. 55 lbs., f. 110 lbs.**

WILBURTON, p. 2,226; f. area, 100 a.; merc. bldgs., stn., bk. & wd., 1 to 2 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose carts, comb. c. & h. wag, 1 c. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,000 ft.; tot., 3,000 ft.; f. al., siren, 1 bx.; val. equip., $5,000; val. bldgs., $5,000; tot. mem., 14, pd. part time & vol.

Water Supply—Src., 2 creeks, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 157,000 gals.; 2 pump. eng., class elec., cap. day, 1,224,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 53 hyd.; 25 v.; 320 met., 350 serv.; pres., dom. 80 lbs., f. 80 lbs.; cons. day, 200,000 gals.; cost, $50,000; wks. owned by city.

WOODWARD, p. 3,849; merc. bldgs., 3 stor.; priv., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 4 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 3,000 ft.; rub. gd., 500 ft.; f. al., elec.; val. equip., $12,000; val. bldgs., $4,000; exp. dept., $4,000; tot. mem., 16; pd. full time 2, vol. 14.

Water Supply—Src., spr.; sys., grav.; res. cap., 150,000 gals.; 2 pump. eng., class comp. dup., cap. day 500,000 gals. each; mains, 9 m., 4 to 8 in. dia.; 57 hyd.; pres., dom. 60 lbs., f. 140 lbs.; cons. day, 50,000 gals.

WYNNEWOOD, p. 2,200; f. area, 320 a. F. dept. —1 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 2,500 ft.; f. al., wh.; val. equip., $5,000; val. bldgs., $6,000; exp. dept., $2,000; tot. mem. 16, pd. ful time 1, pd. part time 3, vol. 12.

Water Supply—Src., well, 1 m. bus. cent.; sys., grav.; res. cap. 65,000 gals.; 2 pump. eng., class comp. dup., cap. day 1,000,000 gals. each; mains, 3 m., 4 to 8 in. dia.; 30 hyd.; 6 v.; 100 met.; 250 serv.; pres., dom. 80 lbs., f. 120 lbs.; cons. day 75,000 gals.; cost mtce., $1,200; wks. owned by city.

Places with a population of 2,000 or more not reported—Apperson, Barnsdall, Beggs, Bristow, Cardin, Denoya, Douthat, Drumwright, Ft. Sill, Healdton, Hugo, Idabel, Oilton, Picher, Sand Spgs., Wilson. Wynona, Yale.

OREGON

ALBANY, p. 4,840; f. area, 650 a.; merc. bldgs., bk., 1 to 6 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 comb. c. & hose wag., 6 c. hand ex., 1 auto. hose wag., 1 h. & l. trk., 6 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 15 bx.; val. equip., $12,000; val. bldgs., $900; exp. dept., $12,000; tot. mem., 24; pd. full time, 5; pd. part time, 5; vol., 14.

Water Supply—Src., riv., 14 m. bus. cent.; sys., dir. pres.; res. cap., 350,000 gals.; 2 pump. eng., cap. day, 3,500,000 gals.; mains, c. & wrt. i., 14 m., 2 to 12 in. dia.; 56 hyd.; 1,400 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 100 lbs.; wks. owned by Co.

ASHLAND, p. 4,283; f. area, 800 a.; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., wd., 1 & 1½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. wag., 6 c. hand ex., 40 buckets, 2 hose car.; hose, maltese & rub. lined, gd., 1,400 ft.; f. al., elec., 7 bx.; exp. dept., $200; tot. mem., 50 vol.; undrs. rating, third class.

Water Supply—Src., creek, 3 m. bus. cent.; sys., grav.; mains, stl., 32 m., 2 to 18 in. dia.; 65 hyd.; 3 v.; 1,200 serv.; pipe, galv. i.; pres., dom. 120 lbs., f. 120 lbs.; cost, $73,000; cost mtce., $800; wks. owned by city.

ASTORIA, p. 14,027; f. area, 300 a.; merc. bldgs., bk., wd. & conc., 2 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng., 1 triple comb. auto.; 30 c. hand ex., 1 aer. trk., 3 auto. comb. c & h. wag., 1 auto. hose wag., 5 hose car, 5 hrs.; hose, cot,, rub. lined, gd., 5,000 ft.; inf., 3,000 ft.; tot. hose, 8,000 ft.; f. al., Gamewell, 39 bx.; val. equip., $30,000; val. bldgs, $40,000; exp dept., $27,000; tot. mem., 24; pd. full time 13, pd. part time 11; undrs. rating, third class.

Water Supply—Src., mountain strm., 11¾ m. bus. cent.; sys., grav.; res. cap., 6,750,000 gals., loc. on hill back of city; mains, c. i. & wrt. i., 14 m., 4 to 16 in. dia.; 116 hyd.; met., 34; 1,370 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 112 lbs.; cons. day, 2,500,000 gals.; cost, $296,278; cost mtce., $7,000; wks. owned by city.

BAKER CITY, p. 7,729; f. area, 1,600 a.; merc. bldgs., stn., bk. & wd., 1 to 2 stor.; priv., stn., bk. & wd., 1 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 auto. comb. c. & h. wag., 1 h. & 1 trk., 1 hose wag., 3 hose reels; hose, cot., rub. lined, gd., 5,500 ft.; inf., 2,600 ft.; tot., 8,100 ft.; f. al., compressed air; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $15,000; tot mem., 26, pd. full time 5, pd. part time 1, vol. 20.

Water Supply—Src., creek & mountain strm., 30 m. bus. cent.; sys., grav.; 2 res., conc., cap. 4,000,000 gals., loc. 1 m. city; storage res., cap. 120,000,000 gals., 27 m. from city; mains, stl., 50 m., 2 to 16 in. dia.; 191 hyd.; 1,618 met.; 1,906 day, 1,500,000 gals.; cost, $640,000; cost mtce., $10,000; wks. owned by city.

BEND, p. 5,415; f. area, 15 a. F. dept.—1 c. eng., 1 auto. comb. c. & h. wag., 3 hose carts; 2,000 ft. hose; f. al., bell; val. equip., $4,500; val. bldgs., $500; vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; mat., conc.; res. cap., 100,000 gals.; 4 pump. eng., class elec., cap. day, 4,800,000 gals.; mains, stl., 10 m., 4 to 14 in. dia.; 70 hyd.; 20 v.; 25 met.; 2,000

serv.; pipe, stl.; pres., dom. 75 lbs., f. 85 lbs.; cons. day, 2,000,000 gals.; cost, $270,000; wks. owned by priv. Co.

CORVALLIS, p. 5,752; f. area, 2 1-5 sq. m.; merc. bldgs., bk., stn. & wd., 1 to 5 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 2 comb. c. & h. wag., 2 h. & l. trk., 1 La France 1,000 gal. pumper; hose, cot., rub. lined, gd., 5,500 ft.; f. al., telp.; val. equip., $37,000; val. bldgs., $15,000; exp. dept., $4,500; tot. mem., 100, pd. full time 3, pd. part time 1, vol. 96.

Water Supply—Src., mountain strm., 13½ m. bus. cent.; sys., grav.; 2 res. cap., 750,000 gals.; 1 Booster pump, cap. 1,750,000 gals. day; 1 pump. eng., class duplex, cap. per min., 900 gals.; mains, wd., 60 m., 4 to 16 in. dia.; 129 hyd.; 250 v.; 2,000 met.; 2,000 serv.; pipe, w. i.; pres., dom. & f. 60 to 80 lbs.; cons. day 2,250,000 gals.; cost, $200,000; wks. owned by city.

DALLAS, p. 2,701; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. ord. F. dept.—2 c. ex., 1 h. & l. trk., 4 hose car.; hose, rub., gd., 1,200 ft.; f. al., bell; val. bldgs., $2,500; tot. mem., 120 vol.

Water Supply—Src., mountain creek, 7 m. bus. cent.; sys., grav.; 2 res., cap. 980,000 gals., loc. 1 m. west bus. cent.; mains, iron, stl. & wd., 19 4-5 m., 1 to 12 in. dia.; 61 hyd.; 93 v.; 627 met.; 827 serv.; pres., dom. & f. 85 lbs.; cost, $76,000; cost mtce., $7,000; wks. owned by city. Leased to H. V. Gates.

EUGENE, p. 10,593; f. area, 25 a.; merc. bldgs., conc. & bk., 3 to 4 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 gas. pump. eng., 2 c. eng., 1 hose wag.; hose, cot., rub., gd., 5,500 ft.; c., 7,000 ft.; f. al., bell; val. equip., $35,000; val. bldgs., $30,000; exp. dept., $15,000; tot. mem., 16, pd. full time 7, vol. 24; undrs. rating, third class.

Water Supply—Src., well near riv., ½ m. bus cent.; sys., pump dir.; 3 res. cap., 3,750,000 gals., loc. on top of hill on north side city; 6 pump. eng., cap. day 6,500,000 gals.; mains, wrt. i. & c. i., 36 m., 2½ to 12 in. dia.; 140 hyd.; 300 v.; 2,900 met.; 3,000 serv.; pipe, galv. i.; pres., dom. & f. 75 lbs.; cons. day, 1,000,000 gals.; cost, $285,000; cost mtce. & operation, $32,000; wks. owned by city.

GRANTS PASS, p. 4,200; f. area, 2 sq. m.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 2 auto. comb. c. & h. wag., 2 hose car.; hose, rub., gd., 2,000 ft.; inf., 700 ft.; tot., 2,700 ft.; f. al., telp. & bell; val. equip., $12,000; val. bldgs., $10,000; exp. dept., $6,411; tot. mem., 15, pd. full time 3, vol. 12.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res.; res. cap., 704,000 gals., loc. 1 m. north of riv.; 2 pump. eng., cap. day, 288,000 gals.; mains, stl., 25 m., 2 to 12 in. dia.; 47 hyd.; met., 600; 800 serv.; pres., dom. 50 to 75 lbs., f. 75 lbs.; cost, $150,000; cost mtce., $9,000; wks. owned by priv. Co.

HILLSBORO, p. 2,468; f. area, 840 a.; merc. bldgs., bk., 2 to 3 stor.; priv., wd., 2 to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 3 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,600 ft.; inf., 500 ft.; tot. hose, 2,100 ft.; f. al., bell & elec.; val. equip., $6,500; val. bldgs., $5,000; exp. dept., $1,500; tot. mem., 20, pd. full time.

Water Supply—Src., Sain creek, 18 m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; mat., conc.; mains, stl. & wd., 30 m., 2 to 12 in. dia.; 54 hyd.; 850 met.; 950 serv.; pipe, stl.; pres., dom. & f. 80 lbs.; cons. day, 400,000 gals.; wks. owned by priv. Co.

HOOD RIVER, p. 3,195; f. area, 1 sq. m.; merc. bldgs., bk., conc. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; comb. ord.; causes of f. inv. F. dept.—1 triple comb. c. & h. pumper, 1 h. & l. & hose trk.; hose, rub., gd., 2,250 ft.; f. al., siren & bell; val. equip., $17,335; val. bldgs., $4,000; exp. dept., $4,200; tot. mem., 32, pd. full time 2, pd. part time 1, vol. 30.

Water Supply—Src., sprs., ½ & 7 m. bus. cent.; sys., grav.; 2 res. cap., 1,250,000 gals., loc. on hill near town; 1 pump. eng., class centrif, 750,000 gals.; mains, iron; 15 m., 4 to 12 in. dia.; 54 hyd.; 140 v.; 22 met.; 800 serv.; pipe, i.; pres., dom. 40 to 110 lbs., f. 75 to 110 lbs.; cons. per day, 1,000,000 gals.; cost, $140,000; cost mtce., $4,000; wks. owned by city.

KLAMATH FALLS, p. 4,801; f. area, 10 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. trk., 2 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell; val. equip., $15,000; exp. dept., $4,000; tot. mem. 27, pd. full time 2, vol. 25.

Water Supply—Src., 5 wells, ¾ m. bus. cent.; sys., pump dir.; res. cap., 700,000 gals.; 3 pump. eng., class centrif. & trip., cap. min., 2,500 gals.; mains, stl., 30 m., 2 to 10 in. dia.; 121 hyd.; 50 v.; 500 met.; 1,500 serv.; pipe, c. i. & stl.; pres., dom. 40 to 100 lbs., f. 100 lbs.; cons. day, 800,000 gals.; cost, $250,000; cost mtce., $3,000; wks. owned by Co.

LA GRANDE, p. 6,930; f. area, 26¼ a.; business bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 hose reels; hose, cot., rub. lined, gd., 4,500 ft.; inf., 1,000 ft.; tot. hose, 5,500 ft.; f. al., Gamewell, 24 bx.; val. equip., $1,500; val. bldgs., $9,000; exp. dept., $4,000; tot. mem., 18, pd. full time 3, pd. part time 15.

Water Supply—Src., creek, 16 m. bus. cent.; sys., grav., storage; res. cap., 200,000,000 gals.; res. cap. 1,650,000 gals.; 1 pump eng., class deane., cap. day, 750,000 gals.; mains, stl., wd. & c. i., 23 m., 2 to 18 in. dia.; 117 hyd.; 120 v.; 1,765 met.; 1,795 serv.; pipe, galv. i.; pres., dom. & f. 85 lbs.; cons. day, 1,200,000 to 1,500,000 gals.; cost, $250,000; cost mtce., $15,000; wks. owned by city.

McMINNVILLE, Yamhill Co., p. 2,767; f. area, 800 a.; merc. bldgs., bk. & conc., 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 3 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,700 ft.; rub., gd., 200 ft.; inf., 300 ft.; tot. hose, 3,200 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $2,300; exp. dept., $1,036; tot. mem., 34, pd. full time & vol.; undrs. rating, second class.

Water Supply—Src., spr., 8 m. bus. cent.; sys., pump dir.; res. cap., 1,040,000 gals.; 2 pump. eng., class comp. dup., cap. day, 1,400,000 gals.; mains, stl. & wd., 24¼ m., 4 to 14 in. dia.; 54 hyd.; 57 v.; 230 met.; 350 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cost, $90,000; wks. owned by city.

MARSHFIELD, p. 4,034; f. area, 250 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng., 5 c. hand ex., 1 h. & l. trk., 5 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; f. al., telp.; val. equip., $25,000; exp. dept., $5,000; tot. mem. 40, pd. full time 2, vol. 38.

Water Supply—Src., spr. & creeks, 2 m. bus. cent.; sys., grav. & pump to res.; res. cap., 4,000,000 gals.; 2 pump. eng., class centrif., cap. day 3,660,000 gals.; mains, wd., stl. & c. i., 30 m., 2 to 14 in. dia.; 120 hyd.; 18 v.; met., 600; 1,300 serv.; pres., dom. & f. 75 to 80 lbs.; cons. day, 900,000 gals.; cost, $420,000; cost mtce., $45,000; wks. owned by Co.

MEDFORD, p. 5,756; f. area, 35 blocks; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—7 hand c. ex., 3 c. eng., 1 auto. comb. c. & h. wag., 1 hose cart, 1 h. & l. trk., 1 hose trk.; hose, rub., gd., 3,500 ft.; inf., 1,000 ft.; tot. hose, 4,500 ft.; f. al., siren; val. equip., $15,000; val. bldgs., $10,000; exp. dept., $9,500; tot. mem., 21; pd. full time 6, vol. 15; undrs. rating second class.

Water Supply—Src., Fish lake, 24 m. bus. cent.; sys., grav. & pump to res.; 2 conc. res., cap., 4,000,-

000 gals.; mains, c. i., 30 m., 4 to 12 in. dia.; 300 hyd.; 25 v.; 110 met.; 2,400 serv.; pipe, wrt. i.; pres., dom. 90 lbs.; cons. day, 4,000,000 gals.; cost, $400,000; cost mtce., $7,500; wks. owned by city.

NEWBERG, p. 2,566. F. dept.—1 h. & l. trk., 3 hose carts; hose, 2,000 ft.; tot. mem., 50 vol.; **val. equip., $2,500; val. bldgs., $1,000; tot. mem., 50 vol.**

Water Supply—Sys., grav.; pres., 95 lbs.; cost, $25,000; wks. owned by city.

NORTH BEND, p. 3,268; f. area, 1 sq. m. F. dept.—5 hand hose carts, 1 h. & l. trk., 2 c. hand ex., 1 c. cart; exp. dept., $150; tot. mem., 30 vol.

Water Supply—Src., well, in bus. cent.; sys., pump dir.; 1 pump. eng.; 12 hyd.; 2 v.; pres., dom., 80 lbs.; wks. owned by priv. Co.

ONTARIO, p. 2,039; f. area, 10 a.; merc. bldgs., bk., 1 & 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 c. eng., 2 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 1,150 ft.; inf. hose, 200 ft.; tot., 1,350 ft.; f. al., bell; val. equip., $500; exp. dept., $535; tot. mem. 18, pd. full time 15, pd. part time 3, vol.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 30,000 gals.; mains, 4 to 10 in. dia.; 16 hyd.; pres., f. 45 lbs.

OREGON CITY, p. 5,686; f. area, 1,500 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—2 h. & l. trk., 4 c. hand ex., 2 hose carts, 5 hose car.; hose, rub., gd., 3,400 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $25,000; exp. dept., $5,000; tot. mem., 190 vol.

Water Supply—Src., riv., in bus. cent.; sys., pump to res.; res. cap., 6,500,000 gals., loc. ½ m., city, 3 pump. eng., cap. day, 3,000,000 gals.; mains, c. i., 24 m., 4 to 10 in. dia.; 130 hyd.; 1,600 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 110 lbs.; cons. day, 1,500,000 gals.; cost, $225,000; cost mtce., $3,500; wks. owned by city.

PENDLETON, p. 7,387; f. area, 18 a.; merc. bldgs., bk. & conc., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 750-gal. pumper, 1 Studebaker; hose, cot., rub. lined, gd., 3,200 ft.; inf., 1,000 ft.; tot. hose, 4,200 ft.; f. al., Gamewell, 22 bx.; val. equip., $17,000; exp. dept., $13,000; tot. mem., 28, pd. full time 5, 23 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav., pump to res. & dir.; res. cap., 5,000,000 gals., loc. on hill 225 ft. elevation; 2 pump. eng., class comp. dup., cap. day, 2,160,000 gals.; mains, c. i., 18 m., 2 to 20 in. dia.; 98 hyd.; 110 v.; **met., 1,015; 1,045 serv.; pipe, galv. i.; pres., dom. & f. 110 lbs.; cons. day, 850,000 gals.; cost, $335,000; cost mtce., $7,000; wks. owned by city.**

PORTLAND, p. 258,288; f. area, 66 2-3 sq. m.; merc. bldgs., stn. bk., conc. & wd., 1 to 15 stor.; priv., bk. & wd., 1 to 6 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. **F. dept.—2 f. boats, 12 str., 2 str. tractor drawn,** 12 comb. c. & h. wag., 2 h. & l. trk., 2 aer. trk., 6 hose wag., 4 auto. pump. eng., 12 auto. comb. c. **& h. wag., 2 auto. hose wag., 1 auto. c. eng., 2 auto.** h. & l. trk, 2 auto. aer. trk., 1 auto. trk., 6 chief's autos., 29 hrs.; hose, cot., rub. lined, gd., 81,618 ft.; inf. hose, 7,800 ft.; tot., 89,418 ft.; **f. al.,** Gamewell, 376 bx.; val. equip., **$451,967;** val. bldgs., $300,780; exp. dept., **$603,944.91;** tot. mem. 452; pd. full time, vol. 140.

Water Supply—Src., Bull Run riv. in Cascade Mts., 30 m. bus. cent.; sys., grav.; res. cap., 198,000,000 gals.; flow by grav. conduit; cap., 67,000,000 gals. day; 3 pump. eng., cap., day 18,000,000 gals.; mains, wd., stl. & c. i., 738 m., 1 to 30 in. dia.; 5,208 hyd.; 7,558 v.; 28,640 met.; 61,995 serv.; pres., dom. & f. 30 to 80 lbs.; cons. day, 28,079,000 gals.; cost, $14,500,000; cost mtce., $77,000; wks. owned by city.

ROSEBURG, p. 4,381; f. area, 400 a.; merc. bldgs., bk. & conc., 1 to 5 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 motor comb. c. & h. wag., 4 c. hand ex., 6 hose reels, extension ladder; hose, cot., rub. lined, gd., 2,600 ft.; inf., 500 ft.; tot. hose, 3,100 ft.; f. al., telp. & siren; val. equip., $7,000; val. bldgs., $12,500; exp. dept., $3,000; tot. mem., 25; pd. full time 2, vol. 23.

Water Supply—Src., riv., 5 m. bus. cent.; sys., pump to res. & dir.; res. cap., 1,250,000 gals.; 3 pump. eng., cap. day, 1,080,000 gals.; mains, 35 m., 2 to 16 in. dia.; 62 hyd.; 130 v.; met., 1,262; 1,100 serv.; pres., dom. & f. 80 to 115 lbs.; cost, $75,000; cost mtce., $4,000; wks. owned by priv. Co.

ST. HELENS, p. 2,220. F. dept.—3 hose carts; 1,500 ft. hose; tot. mem., 25 vol.

Water Supply—Src., creek, 9 m. bus. cent.; sys., grav.; res. cap. 5,000,000 gals.; mains, wd., 9 m., 10 in. dia.; 14 hyd.; met., 40; pipe, gal. i.; pres., 80 lbs.; cost, $80,000; cost mtce., $1,000; wks. owned by city.

SALEM, p. 17,679; f. area, 65 a.; merc. bldgs., bk., 2 to 7 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 comb. c. & h. wag., 1 auto. triple comb. pump. eng., 1 auto. comb. c. & h. wag., 8 c. hand ex., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; fair, 500 ft.; tot. hose, 5,000 ft.; f. al., telp.; val. equip., $30,000; val. bldgs., $50,000; exp. dept., $16,075; tot. mem., 18; pd full time 14, pd. part time 4; undrs. rating, first class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res. & dir.; res. cap., 2,500,000 gals.; 4 pump. eng., cap. day 9,735,000 gals.; mains, c. i., 73 m., 2 to 24 in. dia.; 180 hyd.; 85 v.; met., 1,367; 6,131 serv.; pipe, galv. i.; pres., dom. & f. 90 lbs.; cons. day, 3,076,396 gals.; cost, $885,547; cost mtce., $55,000; wks. owned by priv. Co.

SILVERTON, p. 2,251; merc. bldgs., bk. & conc., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose carts, 1 comb. c. & h. wag., 2 c. hand ex., 1 Jumbo trk.; hose, cot., rub. lined, gd., 2,350 ft.; f. al., siren; cost mtce., $1,019; tot. mem., 15 vol.

Water Supply—Src., Silver & Abauqua Creek, 5 & 7 m. bus. cent.; sys., grav.; res. cap., 300,000 gals.; 1 pump. eng., class elec. centrif., cap. day, 1,440,000 gals.; mains, wd., stl. & c. i., 16 m., 1 to 12 in. dia.; 54 hyd.; 400 met.; 900 serv.; pres., dom. 70 lbs., f. 70 lbs.; cons. per day, 2,000,000 gals.; cost, $71,000; cost mtce., $4,000; wks. owned by city.

THE DALLES, p. 5,807; f. area, 10 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 1 c. eng., 2 c. hand ex., 5 hose car.; hose, rub., gd., 2,300 ft.; f. al., Gamewell, 7 bx.; val. equip., $13,000; val. bldgs., $6,000; exp. dept., $2,000; tot. mem., 150 vol.

Water Supply—Src., creek, 30 m. bus. cent.; sys., grav.; 3 res., cap. 4,100,000 gals., loc. on hill 200 ft. above city; mains, wd., iron & stl., 35 m., 4 to 20 in. dia.; 125 hyd.; 251 v.; met., 10; 1,698 serv.; pipe, c. i. & stl.; pres., dom. 75 lbs., f. 105 lbs.; cons. day, 1,000,000 gals.; cost, $216,282; cost mtce., $16,848; wks. owned by city.

PENNSYLVANIA

ALIQUIPPA, p. 2,921; f. area, 1 sq. m.; merc. bk. & wd., 2 & 3 stor.; priv., 2 & 3 stor.; wd. rfs. not perm.; causes of f. inv. F. dept.—5 chem. hand ex., 3 hose reels; 1 hand drawn h. & l. trk.; hose, cot., rub. lined, gd., 700 ft.; rub., gd., 700 ft.; inf., 500 ft.; f. al., Gamewell, 6 bx.; val. equip., $6,100; exp. dept., $500; tot. mem., 36 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., dir.; 2 stdp. cap., 750,000 gals.; 2 pump. eng., class triplex, cap. day, 2,250,000 gals.; mains, c. i., 5 m., 4 to 12 in. dia.; 30 hyd.; 100% met.; 550 serv.; pres., dom. 90 lbs., f. 120 lbs.; cons. per day, 500,000 gals.; cost, $100,000; cost mtce., $6,000; wks. owned by city.

ALLENTOWN, p. 73,502; f. area, 9,956 sq. m.; **merc. bldgs., bk. & conc., 2 to 11 stor.; priv.,** bk., conc., stn. & wd., 1½ to 4 stor.; wd. rfs. **not perm. in f. area; fwks. & combt. ord.; causes** of f. inv. F. dept.—1 chief's auto., 1 elec. auto., 8 auto. comb. c. & h. trk., 10 triple comb. auto., 4 str. in reserve, 2 auto. c. eng., 2 auto. h. & l. trk., 1 auto. aer. trk., in reserve 1 hose reel, 1 h. & l. trk.; hose, cot., rub. lined, gd., 18,040 ft.; rub., c. gd., 4,800 ft.; inf., 2,000 ft.; tot. hose, 24,840 ft.; f. al., Gamewell, 168 bx.; val. equip., $259,792; val. bldgs., $400,000; exp. dept., $101,-899; tot. mem., 1,560, pd. full time 47, pd. part time 55, vol. 1,458; undrs. rating, first class.

Water Supply—Src., spr., ¾ & 5 m. bus. cent.; sys., dir. to stdp.; stdp. cap., 200,000 gals.; dim., 15 x 150 ft.; 5 pump. eng., cap. day 39,000,000 gals.; mains, c. i., 94.11 m., 2 to 36 in. dia.; 800 hyd.; 950 v.; met., 263; 17,264 serv.; pipe, lead; pres., dom. & f. 40-60 lbs.; cons. day 10,440,000 gals.; cost, $2,211,733; cost mtce., $120,368; wks. owned by city.

ALTOONA, p. 60,331; f. area, 2,102.6 a.; **merc.** bldgs., bk. & wd., 2 to 9 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—4 str., 1 h. & l. **trk.**, 8 comb. c. & h. wag., 22 c. hand ex., 1 c. eng., 1 aer. trk., 28 hose reels, 6 hose wag., 2 hrs.; **hose**, cot., rub. lined, gd., 15,950 ft.; f. al., Gamewell, 126 bx.; val. equip., $74,000; val. bldgs., $73,000; exp. dept., $114,000; tot. mem. 66, pd. full time.

Water Supply—Src., mountain strm., 5½ m. bus. cent.; sys., grav.; 3 res. cap., 1,030,000,000 gals., loc. at Kittanning Point, Pa.; mains, c. i., 98.2 m., 2 to 30 in. dia.; 919 hyd.; 2,127 v.; 1,075 met.; 14,062 serv.; pipe, galv. i.; pres., dom. 25 lbs., f. 125 lbs.; cost, $1,951,986; cost mtce., $94,733; wks. owned by city.

AMBLER, p. 3,094; f. area, 300 a.; merc. bldgs., stn., bk. & wd., 3 stor.; priv., wd., 2½ & 3 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 hose reel, 2 hose wag., 4 c. hand ex.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., elec., bell & wh.; val. equip., **$9,000; val. bldgs., $8,000; exp. dept., $500; tot. mem., 500 vol.**

Water Supply—Src., natural spr., 1 m. bus. cent.; sys., grav. & pump; stdp. cap. 100,000 gals.; res. cap., 67,615,000 gals.; 2 pump. eng., class dup. & trip., cap. 800 gals. min.; mains, c. i. & lead, 5 m., 4 to 12 in. dia.; 99 hyd.; met., 800; 250 serv.; pipe, lead; pres., dom. 40 lbs., f. 75 lbs.; wks. owned by priv. Co.

ANNVILLE, p. 2,517; f. area, 1 sq. m.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. F. dept.—1 str., 1 comb. c. & h. wag., 2 c. hand ex., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,000 ft.; val. equip., $2,000; val. bldgs., $2,500; exp. dept., $500; tot. mem., 250 vol.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., grav.; res. cap., 200,000 gals.; mains, iron, 4 m., 4 to 8 in. dia.; 500 hyd.; met., 200; 100 serv.; pipe, galv. i.; pres., dom. 52 lbs., f. 65 lbs.; cost, $40,000; cost mtce., $300; wks. owned by Co.

APOLLO, p. 3,227; f. area, 800 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 motor comb. c. & h. trk., 3 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 250 ft.; inf., 750 ft.; tot., 3,500 ft.; f. al., elec. siren; val. equip., $7,500; val. bldgs., $3,500; tot. mem., 150 vol.

Water Supply—Src., Beaver Run, 1 m. bus. cent.; sys., pump to res.; stdp. cap., 10,000,000 gals.; res. cap., 10,000,000 gals.; 2 pump. eng., cap. day, 2,500,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 45 hyd.; 155 v.; met., 1,020; 1,020 serv.; pipe, lead; pres., dom. & f. 130 lbs.; wks. owned by Co.

ARCHBALD, p. 8,603; f. area, 3,150 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd., rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose trk.; hose, cot., rub. lined, gd., 6,200 ft.; inf., 400 ft.; tot. hose, 6,600 ft.; f. al., Gamewell; 15 bx.; val. equip., $3,550; val. bldgs., $9,300; exp. dept., $3,150; tot. mem., 159 vol.

Water Supply—Src., creeks & lake, 1 m. bus. cent.; sys., grav.; res. cap., 500,000 gals.; mains, c. i., 20 m., 2 to 16 in. dia.; 60 hyd.; 20 v.; met., 3; 800 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 145 lbs.; cost, $300,000; cost mtce., $1,-000; wks. owned by Co.

ARDMORE, p. 10,075; f. area, 1,800 a.; merc. bldgs., bk., 2 to 4 stor.; priv., stn., bk. & wd., 2 to 4 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 c. eng., 1 h. & l. trk., 6 c. hand ex., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 2,200 ft.; tot. hose, 3,700 ft.; f. al., telp.; val. equip., $6,000; val. bldgs., $16,000; exp. dept., $2,970; tot. mem., 226 vol.

Water Supply—Src., wells & spr.; sys., grav.; res. cap., 5,000,000 gals.; 60 hyd.; 200 serv.; pres., dom. 80 lbs., f. 120 lbs.; cost mtce., $1,500; wks. owned by Co.

ARNOLD, p. 6,120; f. area, 400 a.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 750-gal. Stutz.; hose, cot., rub. lined, gd., 2,300 ft.; rub., gd., 100 ft.; exp. dept., $2,800; tot. mem., 75 vol.

Water Supply—Src., riv.; sys., pump dir.; 2 pump. eng., 30 hyd.; pres. dom. 90 lbs., f. 90 to 115 lbs.; wks. owned by priv. Co.

ASHLAND, p. 6,666; f. area, 10 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 hand eng., 1 h. & l. trk., 5 hose car.; 1 comb. motor f. eng.; hose, rub., gd., 4,000 ft.; inf., 300 ft.; tot. hose, 3,800 ft.; f. al., bell; val. equip., $7,500; val. bldgs., $8,000; exp. dept., $1,450; tot. mem., 250 vol.

Water Supply—Src., spr., 6 m. bus. cent.; sys., grav.; res. cap., 11,000,000 gals., 2 pump. eng.; mains, c. i., 7 to 12 in. dia.; 90 hyd.; 100 v.; met., 52; 1,244 serv.; pipe, iron & lead; pres., dom. 30 to 180 lbs.; cost, $100,000; mtce., $6,700; wks. owned by city.

ASHLEY, p. 6,520; f. area, 450 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. wag., 4 c. hand ex., 1 str., 2 hose carts, 1 gas. eng.; hose, cot. rub. lined, gd., 3,200 ft.; f. al., telp.; val. equip., $30,000; val. bldgs., $50,000; exp. dept., $1,000; tot. mem., 36 vol.

Water Supply—Src., supplied by Spring Brook Water Supply Co., Wilkesbarre, Pa.; mains, 3 m., 4 to 14 in. dia.; 23 hyd.; pres., f. 110 lbs.; wks. owned by Co.

ASPINWALL, p. 3,170; f. area, 350 a.; merc. bldgs., stn., bk. & wd.; 1 to 6 stor.; priv., bk, stn. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd.,

2,500 ft.; f. al., Gamewell, 16 bx.; equip., $6,500; val. bldgs. $4,500; exp. dept., $2,500; tot. mem., 125 vol.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 40,000 gals.; pump. eng., cap. day 30,000 gals.; mains, 3½ m.; 22 hyd.; 160 serv.; pres., f. 108 lbs.; cost, $25,000; wks. owned by Co.

ATHENS, p. 4,384; merc. bldgs., bk. & wd., 1 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—5 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell; val. bldgs., $6,000; tot. mem., 150 vol.

Water Supply—Src., supplied by Sayre Water Co.; sys., pump to res.; mains, 10 m.; 21 hyd.; pres., f. 90 lbs.; wks. owned by Co.

AVALON, p. 5,277; f. area, 690 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 2 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & l. wag.; 12 c. hand ex., 2 hose car.; hose, 2,400 ft.; f. al., elec., 2 bx.; val. equip., $7,000; val. bldgs., $27,000; exp. dept., $800; tot. mem., 100 vol.

AVOCA, p. 4,950; f. area, 900 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 hose wag., 1 gas trk., 1 hose wag., 1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 600 ft.; tot. hose, 3,100 ft.; f. al., wh. & telp.; val. equip., $4,000; val. bldgs., $8,000; exp. dept., $500; tot. mem., 75 vol.

Water Supply—Src., spr.; sys., grav.; 24 hyd.; pres., dom. 80 lbs., f. 90 lbs. cost, $2,000,000; cost mtce., $480; wks. owned by Co.

BANGOR, p. 5,402; f. area, 1,280 a.; merc. bldgs., bk. & wd., 2 & 6 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose wag., 1 comb. c. & hose wag., 1 hose car., 1 auto. triple comb. pump. eng., c. eng. & hose car.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 1,700 ft.; tot., 6,700 ft.; f. al., Gamewell, 14 bx.; val. equip., $19,000; val. bldgs., $8,000; exp. dept., $1,500; tot. mem., 110 vol.; undrs. rating, second class.

Water Supply—Src., spring wells; 3½ m. bus. cent.; stdp. cap., 450,000 gals.; dim., 26 x 50 ft.; 3 res. cap., 3,900,000 gals.; 1 pump. eng.; mains, 7 m., 3 to 14 in. dia.; 42 hyd.; 380 v.; 48 met.; 2,300 serv.; pipe, i. & wd.; pres., f. 40-130 lbs.; cons. day, 1,000,000 gals.; wks. owned by Co.

BARNESBORO, p. 4,183; f. area, 500 a.; merc. bldgs., wd. & bk., 2, 3 & 4 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 comb. c. & hose wag., 4 hose reels, 1 gas. eng., 1 str., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, 2,500 ft.; f. al., elec. siren; val. equip., $10,000; val. bldgs., $12,000; tot. mem., 160 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump dir.; res. cap., 550,000 gals.; 3 pump. eng., class triplex, cap. day 350,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 31 hyd.; 21 v.; 220 met.; 470 serv.; pipe, wrt. i.; pres., dom. & f. 110 lbs.; cons. day, 225,000 gals.; cost, $45,000; cost mtce., $3,800; wks. owned by city.

BEAVER, p. 4,135; merc. bldgs., bk. & wd.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 1 hand eng., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp.; val. equip., $7,500; val. bldgs., $25,000; tot. mem., 35 vol.

Water Supply—Src., 10 wells, ¼ m. bus. cent.; sys., grav., pump dir., surplus to res. & dir.; res. cap., 1,000,000 gals., loc. at Brighton; 2 pump. eng., class, trip., cap day 3,000,000 gals.; mains, c. i., 18 m., 2 to 10 in. dia.; 68 hyd.; 150 v.; 850 serv.; pipe, lead; pres., dom. 110 lbs., f. 110 lbs.; cons. day, 850,000 gals.; cost, $60,000; cost mtce., $3,500; wks. owned by city.

BEAVER FALLS, p. 12,802; f. area, 500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 4 hose car., 1 chief's car. with c.; hose, cot., rub. lined, gd., 14,000 ft.; rub., gd., 400 ft.; f. al., Gamewell, 31 bx.; val. equip., $38,000; val. bldgs., $25,000; exp. dept., $15,000; tot. mem., 45, 4 pd. full time, vol. 41.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res., to stdp. & dir.; stdp. cap., 68,000 gals.; res. cap., 4,000,000 gals.; 3 pump. eng., cap. day 14,000,000 gals.; mains, c. i., 35 m., 4 to 16 in. dia.; 147 hyd.; met., 700; 2,600 serv.; pipe, lead; pres. dom. 45 lbs., f. 135 lbs.; wks. owned by priv. Co

BEDFORD, p. 2,330; merc. bldgs., stn., bk. & wd., 3 stor.; priv., bk., 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell & wh.; tot. mem., 32 vol.; undrs. rating, first class.

Water Supply—Src., res., 1 & 2 m. bus. cent.; sys., grav. & pump to res.; res. cap., 30,000,000 gals.; pump. eng., cap. day 360,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 45 hyd.; 47 v.; 400 serv.; pipe, iron; pres., dom. 65 lbs., f. 140 lbs.; cons. day, 300,000 gals.; cost mtce., $3,200; wks. owned by city.

BELLEFONTE, p. 3,996; f. area, 160 a. merc. bldgs., bk., stn. & conc., 2½ to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 h. & l. trk., 2 auto. hose wag., 2 triple comb. pumpers; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & wh.; val. equip., $35,000; val. bldgs., $18,000; exp. dept., $3,627; tot. mem., 200 vol.

Water Supply—Src., spr., ¼ m. bus. cent.; sys., pump to res.; res. cap., 500,000 gals.; 5 pump. eng., cap. day 5,296,000 gals.; mains, 10 m., 4 to 12 in. dia.; 66 met.; 71 hyd.; pres., dom. 85 lbs., f. 105 lbs.; cost, $100,000; cost mtce., $6,000; wks. owned by city.

BELLE VERNON, p. 2,342; f. area, 260 a.; bldgs., wd. & bk., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. c. h. & pump, 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 3,300 ft.; f. al., siren; val. equip., $20,000; val. bldgs., $4,000; exp. dept., $500; tot. mem., 100, vol. 82.

Water Supply—Src., riv., ½ m. bus. cent.; sys., filter plant to res.; mat., c. i.; res. cap., 1,000,000 gals.; 4 pump. eng., cap. day 1,500,000 gals.; mains, iron, 10 m., 4 to 8 in. dia.; 52 hyd.; 115 v.; met., 990; serv., 965; pipe, lead; pres., dom. 70 lbs., f. 160 lbs.; cons. per day, 111,000 gals.; cost, $127,682; cost mtce., $15,500; wks. owned by Stock Co.

BELLEVUE, p. 8,198; f. area, 1 sq. m.; business bldgs., bk., stn. & wd., 1 to 4 stor.; priv., stn. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 8 c. hand ex., 2 hose carts, 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; val. bldgs., $2,000; exp. dept., $500; tot. mem., 35 vol.

Water Supply—Src., well; sys., dir.; stdp. cap., 500,000 gals.; dim., 30 x 100; mat., iron; 2 res., cap. 7,000,000 gals.; 3 pump. eng., class h. d., cap. day 10,000,000 gals.; mains, c. i., 90 m., 4 to 20 in. dia.; 350 hyd.; 3,000 met.; 5,600 serv.; pipe, lead; pres., dom. 90 lbs., f. 90 lbs.; cons. day, 3,700,000 gals.; wks. owned by priv. Co.

BELLWOOD, p. 2,629; f. area, 2,629 a.; merc. bldgs., wd., bk. & stn., 2 & 3 stor.; priv. bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. and combt. ord.; causes of f. inv. F. dept.—1 auto. pump. eng.; 7 c. hand ex., 1 h. & l. trk., 1 hose reel; hose, cot., rub. lined, gd., 1,900 ft.; f. al., wh. & telp.; val. equip., $13,400; val. bldgs., $2,000; exp. dept., $250; tot. mem., 133 vol.

Water Supply—Src., Laurel riv., 3 m. bus. cent.; sys., grav. & dir.; mains, 7 m., 3 to 10 in. dia.; 32 hyd.; 59 v.; 360 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 100 lbs.; cost $24,000; wks. owned by town.

BEN AVON, p. 2,198; f. area, 400 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. hand ex., 1 h. & l. trk., 2 hose car., 1 trk. with hand reel trailer & 2 ex.; hose, cot., rub. lined, gd., 1,600 ft.; rub., gd., 250 ft.; tot., 1,850

ft.; f. al., siren, 15 bx.; val. equip., $4,000; exp. dept., $500; tot. mem., 80 vol.

Water Supply—Src., wells, 3 m. bus. cent.; sys., dir. pump to stdp.; stdp. cap., 150,000 gals.; dim., 20 x 100; mat., wrt. i.; res. cap., 7,800,000 gals.; 3 pump. eng., comb. cap. day, 10,000,000 gals.; mains, c. i., 90 m., 2 to 20 in. dia.; 4,523 met.; pres., f. 100 lbs.; wks. owned by priv. Co.

BENTLEYVILLE, p. 3,679; f. area, 3,000 a.; merc. bldgs., 2 & 3 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord. F. dept.—1 comb. c. & hose wag., 1 c. hand ex., 1 hand cart, c. apparatus; hose, cot., rub., lined, 1,500 ft.; f. al., wh.; val. equip., $15,000; val. bldgs., $5,000; tot mem., 75 vol.

BERWICK, Columbia Co., p. 12,181; f. area, 640 a.; merc. bldgs., wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area. F. dept.—1 comb. c. & h. wag., 1 c. eng., 1 c. hand ex., 3 hose wag., 3 hose carts, 1 hrs.; hose, cot., rub. lined, gd., 2,900 ft.; inf., 800 ft.; tot. hose, 3,700 ft.; f. al., wh.; tot. mem., 350 vol.

Water Supply—Src., spr., 5 m. bus. cent.; sys., grav.; res. cap., 65,000,000 gals.; pump. eng., cap. day 4,500,000 gals.; mains, iron, 16 m., 2 to 16 in. dia.; 61 hyd.; 60 v.; 2,700 serv.; pipe, iron & lead; pres., dom. 72 lbs., f. 85 lbs.; cost, $87,150; cost mtce., $2,000; wks. owned by city.

BETHLEHEM, including So. Bethlehem, p. 50,358; f. area, 17.79 sq. m.; merc. bldgs., bk. & wd. & stn., 1½ to 5 stor.; priv., stn., bk. & wd., 2½ to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 comb. c. hose wag., 2 str., 5 triple comb. eng., 24 c. hand ex., 2 aer. trk., 3 hose wag., 2 40-gal. c. tks., 6 hrs.; hose, cot., rub. lined, gd., 16,000 ft.; inf., 900 ft.; tot., 16,900 ft.; f. al., Gamewell, 88 bx.; val. equip., $168,410; val. bldgs., $142,000; exp. dept., $60,000; tot mem., 80; pd. full time, 25; pd. part time, 55; vol., 500.

Water Supply—Src., spr. & wells; sys., pump to stdp. & dir.; stdp. cap., 1,050,000 gals.; dim., 25 x 25, 50 x 50, loc. in borough; mat., iron; 3 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 15 m., 4 to 20 in. dia.; 98 hyd.; 2,000 serv.; pres., dom. 30 lbs., f. 70 lbs.; cons. day, 1,500,000 gals.; cost, $104,000; cost mtce., $10,000; wks. owned by borough; Bethlehem City Water Co., So. Bethlehem.

BIRDSBORO, p. 3,299; f. area, 640 a.; bldgs., bk. & stn., 2 to 3½ stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot., 2,000 ft.; f. al., siren; val. equip., $16,000; val. bldgs., $10,000; exp. dept., $2,500; tot. mem., 300.

Water Supply—Src., spr. & strm., 2½ m. bus. cent.; sys., grav. to res.; res. cap., 28,000,000 gals., loc. in hills; mains, iron, 12 m., 4 to 16 in. dia.; 38 hyd.; 100 v.; pres., dom. 80 lbs., f. 80 lbs.; cost, $100,000; wks. owned by Co.

BLAIRSVILLE, p. 4,391; f. area, 100 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 h. & l. trk., 8 c. hand ex., 4 hose reels; hose, cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., bell & wh.; val. equip., $8,000; val. bldgs., $4,000; exp. dept., $400; tot. mem., 75 vol.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump to res.; res. cap., 760,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, c. i., 9 m., 3 to 12 in. dia.; pipe, lead; 75 hyd.; 60 v.; 1,000 met.; 1,000 serv.; pres., dom. 60 lbs., f. 80 lbs.; cons. per day 200,000 gals.; cost, $35,000; cost mtce., $20,000; wks. owned by town.

BLAKELY, p. 6,564; bldgs., wd. & bk., 4 stor.; wd., 3 stor.; wd. rfs. perm. F. dept.—2 hose wag., 4 hrs., 1 h. & l. trk., 1 comb. hose. chem.; hose, cot., rub. lined, gd., 4,000 ft., rub., gd., 50 ft.; inf., 50 ft.; tot. hose 4,050 ft.; f. al., elec., 16 bx.; val. equip., $13,000; val. bldgs., $22,000; exp. dept., $500; tot. mem., 90, pd. part time, vol.

Water Supply—Sys., grav.; pres., 125 lbs.

BLOOMSBURG, p. 7,819; f. area, 960 a.; merc. bldgs., bk., 3 & 4 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 4 auto. comb. c. & h. wag., 8 c. hand ex., 4 hose wag.; hose, cot. rub. lined, 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 17 bx.; val. equip., $25,000; val. bldgs., $16,000; exp. dept., $2,000; tot. mem., 500 vol.

Water Supply—Src., Fishing Creek, ½ m. bus. cent.; sys., pump to res. dir.; res. cap., 4,500,000 gals., loc. at pump. station; 2 pump. eng., cap. day 7,000,000 gals.; mains, c. i., 17 m., 4 to 12 in. dia.; 89 hyd.; 160 v., met., 66; 1,700 serv. pipe, galv. i.; pres., dom. 50 lbs., f. 60 lbs.; cons. day, 1,200,000 gals.; cost, $309,986; cost mtce., $4,500; wks. owned by Co.

BLOSSBURG, p. 2,033; f. area, 640 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 hose carts, 1 hose car.; hose, cot., rub. lined, gd., 300 ft.; rub., gd., 700 ft.; inf., 300 ft.; tot. hose, 1,300 ft.; f. al., bell & wh.; val. equip., $6,000; val. bldgs., $8,000; exp. dept., $500; tot. mem., 84 vol.

Water Supply—Src., strm.; sys., grav.; res. cap., 6,000,000 gals.; mains, 8 m., 4 to 12 in. dia.; 42 hyd.; 475 serv.; pres., dom. 100 lbs., f. 100 lbs.; cost, $40,000; cost mtce., $1,000; wks. owned by Co.

BOYERTOWN, p. 3,189; f. area, 250 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk., 2½ stor.; wd. rfs. perm. in f. area. F. dept.—1 str., 2 h. & l. trk., 4 c. hand ex., 2 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $10,000; exp. dept., $500; tot. mem., 250 vol

Water Supply—Src., spr.; sys., grav.; res. cap., 560,000 gals.; mains, 5½ m., 4 to 12 in. dia.; 150 hyd.; 300 serv.; pres., f. 75 lbs.; cost mtce., $1,500; wks. owned by borough.

BRACKENRIDGE, p. 4,987; f. area, 80 a. F. dept.—6 c. hand ex., 1 hose reel, 1 h. & l. trk., 1,500 ft. hose; f. al., wh.; val. equip., $2,550; val. bldgs., $4,000; tot. mem., 50 vol.

Water Supply—Stdp. cap., 1,500,000 gals.; sys., grav.; mains, 4½ m., 4 to 20 in. dia.; pres., 90 lbs.; wks. owned by city.

BRADDOCK, p. 20,879; f. area, 350 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 auto. comb. h. & l. trk., 1 auto. hose trk., 4 c. hand ex., 1 h. & l. trk., 1 hose reel, 1 comb. c. & h. wag., 1 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 29 bx.; val. equip., $12,000; val. bldgs., $40,000; exp. dept., $11,000; tot. mem. 10, pd. full time.

Water Supply—Src., Monongahela riv., ½ m. bus. cent., & wells; sys., grav., pump to res.; res. cap., 12,500,000 gals.; 3 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 20 m., 4 to 16 in. dia.; 109 hyd.; met., 434; pres., dom. 80 to 125 lbs., f. 80 to 125 lbs.; cons. day, 3,250,000 gals.; cost, $231,000; cost mtce., $13,000; wks. owned by city.

BRADFORD, p. 15,525; f. area, 1,460 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto. with c. equip., 3 comb. c. & h. wag., 8 c. hand ex., 1 str., 1 h. & l. trk., 3 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 72 bx.; val. equip., $38,208; val. bldgs., $30,000; exp. dept., $24,000; tot. mem. 59, pd. full time 18, pd. part time 1, vol. 40.

Water Supply—Src., spr. & wells, 5 m. bus. cent.; sys., grav. & pump; res. cap., 335,000,000 gals., loc. 5 m. west city; mains, c. i., 40 m., 4 to 24 in. dia.; 410 hyd.; 630 v.; met., 117; 3,860 serv.; pipe, lead & galv. i.; pres., dom. 85 lbs., f. 85 lbs.; cons. day, 26,005,000 gals.; cost, $650,000; cost mtce., $15,000; wks. owned by city.

BRIDGEPORT, p. 4,680; f. area, 100 a.; merc. bldgs., bk., stn. & wd., 2 to 5 stor.; priv., bk., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. & h. wag., 1 hose car., 2 pumpers; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp. & wh., 25 bx.; val. equip., $20,000; val. bldgs.,

$65,000; exp. dept., $5,000; tot. mem., 600 vol.; undrs. rating, first class.

Water Supply—Src., Schuylkill riv., ¼ m. bus. cent.; sys., pump to res. & dir.; res. cap., 3,000,000 gals.; pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 51 hyd.; 27 v.; met., 41; 570 serv.; pipe, c. i.; pres., dom. & f. 35 to 80 lbs.; cons. day, 300,000 gals.; cost, $40,000; cost mtce., $2,000; wks. owned by Co.

BRISTOL, p. 10,273; f. area, 680 a.; merc. bldgs., bk. & wd., 3 stor.; priv., stn., bk. & wd., 2½ & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord; causes of f. inv. F. dept.—1 chief's auto., 1 auto. str., 2 c. eng., 2 auto. comb. c. & h. wag., 1 auto. pump. eng., 12 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 750 ft.; tot. hose, 4,750 ft.; f. al., Gamewell, 50 bx.; val. equip., $20,000; val. bldgs., $35,000; exp. dept., $4,000; tot. mem., 400 vol.; undrs. rating, first class.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., tk. & dir.; tk. cap., 170,000 gals.; dim. 25 x 34 ft.; 5 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 20 m., 4 to 16 in. dia.; 171 hyd.; 356 v.; met. 300; 2,500 serv.; pipe, lead & iron; pres., dom. & f., 80 to 100 lbs.; cons. day, 1,500,000 gals.; cost, $300,000; cost mtce., $30,000; wks. owned by city.

BROCKWAYVILLE, p. 2,369; f. area, 500 a.; bldgs., wd. & bk. F. dept.—1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 200 ft.; tot. hose, 1,200 ft.; val. equip., $2,500; tot. mem., 35 vol.

Water Supply—Src., spr.; sys., grav.; res. cap., 200,000 gals.; mains, 6 m.; pres., dom. 65 lbs., f. 65 lbs.; wks. owned by Co.

BROOKVILLE, p. 3,272; f. area, 350 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 1 triple comb. pumper, 5 c. hand ex., 1 h. & l. trk., 1 auto. hose wag., 2 hose reels; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot., 2,500 ft. hose; f. al., bell & wh.; val. equip., $3,500; val. bldgs., $1,500; exp. dept., $600; tot. mem., 40 vol.

Water Supply—Src., creek, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 320,000 gals.; res. cap., 16,980,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 9½ m., 8 to 12 in. dia.; 54 hyd.; 103 v.; 100 met.; 803 serv.; pipe, lead & galv. i.; pres., dom. & f. 10 to 108 lbs.; cons. day, 780,000 gals.; cost, $142,500; cost mtce., $7,400; wks. owned by Borough.

BROWNSVILLE, p. 2,502; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,450 ft.; rub., gd., 300 ft.; inf., 300 ft.; tot. hose, 2,050 ft.; f. al., automatic wh., 11 bx.; val. equip., $2,880; val. bldgs., $7,500; exp. dept., $250; tot. mem., 30 vol.; undrs. rating, second class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, 11 m., 4 to 8 in. dia.; 26 hyd.; 18 v.; pipe, lead; pres., f. 120 lbs.; cost, $25,000; wks. owned by Co.

BRYN MAWR, p. 3,056; 6,000 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., stn., 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 comb. auto. trk., 2 motor comb. c. & h. wag., 1 hand reel; hose, cot., rub. lined, gd., 2,500 ft.; tot. hose, 2,500 ft.; f. al., wh. & bell; val. equip., $24,000; val. bldgs., $29,500; exp. dept., $8,000; tot. mem. 425, pd. full time 2, vol. 40

Water Supply—Src., creek; sys., grav. & pump to stdp.; stdp. cap., 940,000 gals.; pump. eng., cap. day 595,000 gals.; mains, cem., 50 m., 2 to 8 in. dia.; 60 hyd.; met., 384; 1,783 serv.; pipe, wrt. i.; pres., dom. 35 lbs., f. 50 lbs.; wks. owned by Co.

BUTLER, p. 23,778; f. area, 1,593 a; merc. bldgs., stn., bk. & wd., 2 to 6 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 auto. comb. c. & h. wag., 1 chief's auto., 8 c. hand ex., 6 hose car., 2 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 5,550 ft.; f. al., telp.; val. equip., $35,000; val. bldgs., $60,000; exp. dept., $40,000; tot. mem., 21; pd. full time 12.

Water Supply—Src., 2 impounding res., 3 & 6 m. bus. cent.; sys., pump to res. & dir.; impounding res., cap. 206,415,000 gals. & 94,350,000 gals.; high service res., cap. 2,000,000 gals.; 7 pump. eng., cap. day 14,000,000 gals.; mains, wrt. & c. i., 55 m., 2 to 18 in. dia.; 214 hyd.; 2,665 met.; 3,155 serv.; pres., dom. & f. 95 to 100 lbs.; wks. owned by priv. Co.

CALIFORNIA, p. 2,480; bldgs., bk. & wd., 2 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—4 hose car., 15 c. hand ex.; hose, gd., 4,000 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $3,000; exp. dept., $100; 36 vol.

Water Supply—Src., wells; pres., dom. 100 lbs., f. 130 lbs.; 30 hyd.

CANONSBURG, p. 10,632; f. area, 700 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 c. eng., 7 c. hand ex., 1 h. & l. trk., 6 hose reels; hose, cot., rub. lined, gd., 2,500 ft.; f. al., Gamewell, 24 bx.; val. equip., $6,000; val. bldgs., $5,000; exp. dept., $300; tot. mem., 55 vol.

Water Supply—Src., creek, 3½ m. bus. cent.; sys., pump to res; res. cap., 8,000,000 gals., loc. 1½ m. east town; 1 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 63 hyd.; 61 v.; met., 1,000; 1,200 serv.; pipe, iron & lead; pres., dom. & f., 140 lbs.; cons. day, 800,000 gals.; wks. owned by Co.

CANTON, p, 2,154; f. area, 1,000 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 50 c. hand ex., 4 hose carts; hose, cot., rub. lined, gd., 3,100 ft.; inf., 500 ft.; tot. hose, 3,600 ft.; f. alarm, elec.; tot. mem., 100 vol.; val. equip., $3,500; val. bldgs., $5,000; exp. dept., $300.

Water Supply—Src., lake, 2 m. bus. cent.; sys., grav.; res. cap., 5,000 bbls.; mains, 10 m., 3 to 12 in. dia.; 32 hyd.; pres., dom. & f. 80 lbs.; cons. day, 400,000 gals.; cost, $60,000; wks. owned by priv. Co.

CARBONDALE, p. 18,640; f. area, 2,880 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 hand eng., 6 hand ex., 2 hose wag., 1 hose car., 1 ex. ladder, 3 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 28 bx.; val. equip., $11,000; val. bldgs., $18,000; exp. dept., $4,000; tot. mem. 350, pd. full time 3, pd. part time.

Water Supply—Src., res., lakes & wells, 2 to 5 m. bus. cent.; sys., grav.; distributing res., cap. 2,000,000,000 gals.; 4 res., cap. No. 1, 1,000,000,000 gals.; No. 2, 600,000,000 gals.; No. 3, 330,000,000 gals.; No. 4, 18,000,000 gals.; 1 pump. eng. in reserve, cap. day 1,000,000 gals.; mains, c. i., 60 m., 4 to 24 in. dia.; 160 hyd.; 540 v.; met., 78; 5,000 serv.; pipe, wrt. i.; pres., dom. 60 to 100 lbs., f. 80 to 165 lbs.; cons. day, 5,500,000 gals.; wks. owned by priv. Co.

CARLISLE, p. 10,916; f. area, 10,500 a.; merc. bldgs., stn. & bk., 3 stor.; priv., bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—3 auto. pump. eng., 1 comb. c. & h. wag., 1 str., 1 aer. trk., f. patrol & salvage corps, 20 men, 6 hrs.; hose, cot., rub. lined, gd., 6,500 ft.; f. al., Gamewell, 29 bx.; val. equip., $30,000; val. bldgs., $25,000; exp. dept., $3,200; tot. mem., 1,500 vol.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump to res.; res. cap., 3,000,000 gals.; pump. eng., cap. day 2,000,000 gals.; mains, c. i., 31 m., 4 to 16 in. dia.; 126 hyd.; 497 met.; 1,550 serv.; pipe, iron; pres., dom. 35 lbs., f. 35 lbs.; cons. day, 1,000,000 gals.; wks. owned by Co.

CARNEGIE, p. 11,516; f. area, 600 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd. & bk., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 auto. comb. c. & h. wag., 2 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot., 4,000 ft.; f. al., telp.; val. equip., $12,500; val. bldgs., $10,000; exp. dept., $12,500; tot. mem. 7, pd. full time; undrs. rating, third class.

Water Supply—Src., riv., 9 m. bus. cent.; sys., pump to res.; res. cap., 4,620,000 gals.; 2 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 125 m., 4 to 12 in. dia.; 52 hyd.; met., 125; 390 serv.; pres., f. 90 lbs.; wks. owned by Co.

CATASAUQUA, p. 4,714; f. area, 325 a.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 str., 1 h. & l. trk., 1 600-gal. triple comb. pumper; all factories have priv. hose, 2 priv. hose carts, 5 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; leather, gd., 200 ft.; rub., gd., 2,400 ft.; tot. hose, 3,600 ft.; f. al., wh.; val. equip. $20,000; val. bldgs., $18,000; exp. dept., $1,500; tot. mem., 260, pd. full time 6, vol. 254.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 500,000 gals., dim. 36 x 75; 2 pumps, cap. day 4,000,000 gals.; mains, 6.95 m., 4 to 12 in. dia.; 110 hyd.; 60 v.; met., 100; 550 serv.; pres., dom. 28 lbs., f. 70 lbs.; cons. day, 400,000 gals.; wks. owned by Clear Springs Water Co.

CATAWISSA, p. 2,025, f. area, 300 a.; merc. bldgs., stn. & wd., 2 & 3 stor.; pri., stn. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 hose wag., axes, ladders, etc.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot. hose, 1,800 ft.; f. al., bell; val. equip., $3,000; exp. dept., $6,000; tot. mem., 78 vol.

Water Supply—Src., mountain spr.; sys., grav. & pump to res.; res. cap., 300,000 gals.; pump. eng., cap. day 48,000 gals.; mains, c. i., 5 m., 4 to 6 in. dia.; 26 hyd.; pipe, galv. i.; pres., dom. 120 lbs., f. 120 lbs.

CENTRALIA, p., 2,336; f. area, 350 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—3 hose car., 1 c. eng.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 400 ft.; tot. hose, 2,400 ft.; f. al., wh.; val. equip., $2,500; exp. dept., $100; tot. mem., 90 vol.

Water Supply—Src., spr. & wells, 4 m. bus. cent.; sys., pumps & grav.; stdp. cap., 2,200,000 gals.; res. cap., 41,000,000 gals.; 2 centrif pump. eng., cap. day, 2,800,000 gals.; mains, c. i., 4 m., 2 to 18 in. dia.; 16 hyd.; met., 10; pipe, c. i.; cost, $16,000; wks. owned by priv. Co.

CHAMBERSBURG, p. 13,171; f. area, 1,280 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 str., 1 auto. trk., 2 hose wag., 2 hose reels, 10 hrs.; hose, rub., gd., 2,500 ft.; f. al., Gamewell, 25 bx.; val. equip., $12,000; val. bldgs., $25,000; exp. dept., $8,000; tot. mem., 450 vol.

Water Supply—Src., creek, 2 m. bus. cent.; sys., grav.; 11 m. State reservation Birch Run; pump to res. & dir.; res. cap., 3,500,000 gals.; stdp. cap., 5,000 gals.; pump. eng., cap. day 2,000,000 gals.; mains, c. i., 35 m., 2 to 16 in. dia.; 164 hyd.; 303 v.; met., 925; 3,025 serv.; pipe, galv. i.; pres., dom. 40 to 70 lbs., f. 40 to 90 lbs.; cons. per day, 250,000 gals.; cost, $455,000; cost mtce., $1,421; wks. owned by town.

CHARLEROI, p. 11,516; merc. bldgs., bk. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 hose wag., 4 hrs., 1 825-gal. pumper & hose trk., 6 hose car.; hose, 5,700 ft.; f. al., Gamewell; 24 bx.; tot. mem., 73 vol.

Water Supply—Src., Monongahela Riv.; sys., dir. & grav.; res. cap., 8,000,000 gals.; 2 pump. eng., cap. day 7,000,000 gals.; mat., c. i., 48 m., 4 to 20 in. dia.; 239 hyd.; 491 v.; 6,200 met.; 6,200 serv.; pres., dom. & f., 140 lbs.; cons. day, 4,000,000 gals.; wks. owned by priv. Co.

CHESTER, p. 58,030; f. area, 3,000 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk., 1 to 3 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. Fire dept.—5 str., 2 c. eng., 2 comb. c. & h. wag., 12 c. hand ex., 2 aer. trk., 1 hose wag., 1 chief's car, 5 fuel & exercise wag.; hose, cot., rub. lined, gd., 7,500 ft.; f. al., Gamewell, 52 bx.; val. equip., $46,500; val. bldgs., $100,000; exp. dept., $42,000; tot. mem., 600; pd. full time 12, vol., 600; undrs. rating, third class.

Water Supply—Src., Delaware Riv., in bus. cent.; sys., pump to res.; res. cap., 15,000,000 gals.; loc. Harrison's Hill, 4 m. city; 2 pump. eng., cap. day, 20,000,000 gals.; mains, c. i., 102 m., 4 to 42 in. dia.; 331 hyd.; 1,500 v.; met., 14,700; 14,700 serv.; pipe, wrt. i.; pres., dom. & f. 75 lbs.; cons. day, 7,500,000 gals.; cost, $3,350,000; cost mtce., $200,000; wks. owned by Co.

CLAIRTON, p. 6,264; f. area, 1,305 a.; bldgs., 2 & 3 stor.; wd. rfs. perm. in f. area with f. proof cover; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. trk., 1 Ford emergency trk.; hose, cot., rub. lined, gd., 3,400 ft.; rub., gd., 600 ft.; tot., 4,000 ft.; f. al., Gamewell, 30 bx.; val. equip., $38,500; val. bldgs., $50,000; exp. dept., $10,500; tot. mem., 5 pd. full time, vol. 100; undrs. rating, 34 cents.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump. to stdp.; cap. stdp., 300,000 gals.; 2 pump. eng., cap. day 2,200,000 gals.; mains, c. i., 8½ m., 4 to 10 in. dia.; 61 hyd.; 135 v.; 700 met.; 700 serv.; pres., dom. & f. 60 lbs.; cost, $150,000; wks. owned by priv. Co.

CLARION, p. 2,793; f. area, 250 a.; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot. hose, 1,800 ft.; f. al., bell & wh.; val. equip., $2,000; val. bldgs., $2,000; exp. dept., $275; tot. mem., 43 vol.

Water Supply—Src., wells, sys., pump to stdp. & dir.; stdp. cap., 250,000 gals.; 3 pump. eng., cap. day 3,150,000 gals.; mains, c. i., 8½ m., 4 to 10 in. dia.; 62 hyd.; 18 v.; met., 700; 700 serv.; pipe, galv. i.; pres., f. 42 to 57 lbs.; cons. per day, 200,000 gals.; cost, $33,000; wks. owned by Co.

CLEARFIELD, p. 8,529; f. area, 1,117 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag.; 8 c. hand ex., 1 h. & l. trk., 1 auto. h. & l. trk., 2 hose reels, 4 auto. hose wag., 2 hrs.; hose, cot., rub. lined, gd., 5,000 ft. inf., 500 ft.; tot. hose, 5,500 ft.; f. al., Gamewell, elec. air, wh. & telp., 4 bx.; val. equip., $24,000; val. bldgs., $3,000; exp. dept., $4,000; tot. mem., 400 vol.; undrs. rating, first class.

Water Supply—Src., mountain strms., 3½ m. bus. cent.; sys., grav. to res.; res. cap., 70,000,000 gals., loc. 4 m. town; mains, c. i., 48 m., 4 to 30 in. dia.; 92 hyd.; 240 v.; met., 196; serv., 2,260; pipe, lead; pres., dom. & f. 80 lbs.; cons. day, 2,000,000 gals.; cost, $320,000; cost mtce., $8,000; wks. owned by priv. Co.

CLIFTON HEIGHTS, p. 3,469; f. area, 640 a.; merc. bldgs., stn., 4 & 5 stor.; priv., bk. & wd., 3 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 c. eng., 2 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; val. bldgs., $4,000; tot. mem., 200 vol.

Water Supply—Not reported.

CLYMER, p. 2,867. F. dept. not reported.

Water Supply—Src., spr., ¼ m. bus. cent.; sys., grav.; res. cap., 6,000 bbls.; mains, 1½ m., 4 to 6 in. dia.; 6 hyd.; 8 v.; met., 55; pres., dom. 90 lbs., f. 90 lbs.; wks. owned by priv. Co.

COALDALE, p. 6,336. F. dept.—1 c. eng., 1 hose trk. & pumper, 1 hose cart; hose, cot., rub. lined, 2,000 ft.; val. equip., $2,600; tot. mem., 175 vol.

Water Supply—Src., Bear Creek, 3.3 m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap. 100,000 gals.; res. cap. 90,000,000 gals.; 2 pump. eng., class centrif., cap. day 1,584,000 gals.; mains, c. i., 7.3 m., 4 to 6 in. dia.; 25 hyd.; 68 v.; 178 met.; 1,060 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 90 lbs.; cons. day 400,000 gals.; cost, $306,854; cost mtce., $20,000; wks. owned by priv. Co.

COATESVILLE, p. 14,515; f. area, 2 sq. m.; merc. bldgs., bk., 2 to 5 stor.; priv., wd. & bk., 2 to 3 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 auto. trk., 1 str., 1 c. hand ex., 1 h. & l., serv. trk., 2 comb. c. & h. wag., 2 c. eng., 1 hose wag., 1 hose car., 6 hrs., 2 850-gal. pumps; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 19 bx.; val. equip., $55,000; val. bldgs., $90,000; exp. dept., $8,500; tot. mem., 1,000; pd. full time 3, vol. 1,000.

Water Supply—Src., creek, 3 m. bus. cent.; sys., grav. & pump to res.; stdp. cap., 25,000 gals., dim., 40 x 27 ft.; res. cap., 332,000,000 gals.; 3 pump. eng., cap. day 1,130,000 gals.; mains, c. i., 20 m., 4 to 18 in. dia.; 175 hyd.; 300 v.; met., 200; 2,500 serv.; pipe, c. i. & lead; pres., dom. 50 lbs., f. 50 to 100 lbs.; cons. day, 2,000,000 gals.; cost, $500,000; cost mtce., $25,000; wks. owned by city.

COLLEGE HILL, p. 2,643; f. area, 300 a. F. dept.—1 c. trk.; val. equip., $3,000; val. bldg., $2,000; exp. dept., $300; tot. mem. 18.

COLLINGDALE, p. 3,834. **F. dept.—2 auto. comb. c. eng. & h. wag.; 1,000 ft. hose; f. al., bell, 8 bx.; val. equip., $5,000; val. bldgs., $6,500; tot. mem., 130 vol.**

Water Supply—Src., Springfield Water Co.

COLUMBIA, Lancaster Co., p. 10,836; f. area, 1,050 a.; merc. bldgs., bk. & stn., 2 & 4 stor.; priv., bk., stn. & wd.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 c. eng., 3 comb. c. & h. wag., 12 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., siren & bell; val. equip., $60,000; val. bldgs., $25,000; exp. dept., $5,250; tot. mem., 2,600 vol.

Water Supply—Src., riv., 1-6 m. bus. cent.; sys., pump to res. & dir.; res. cap., 5,000,000 gals., loc. 1¾ m. station; 2 pump. eng., class comp., cap. day 4,500,000 gals.; mains, c. i., 19 m., 6 to 16 in. dia.; 105 hyd.; met., 40; 2,550 serv.; pipe, lead & iron; pres., dom. 20 lbs., f. 70 lbs.; cons. day, 1,000,000 gals.; wks. owned by Co.

CONEMAUGH, p. 10,068; bldgs., wd., 2 stor.; wd. rfs. perm. F. dept.—1 h. & l. trk., 1 hose car.; hose, rub., gd., 500 ft.; f. al., bell; tot. mem., 50 vol.

Water Supply—Src., mountain strm., 2 m. bus. cent.; sys., grav.; res. cap., 2,500,000 gals.; mains, c. i., 6½ m., 4 to 10 in. dia.; 30 hyd.; met., 600; 600 serv.; pipe, lead; pres., dom. 130 lbs., f. 160 lbs.; cost, $45,000; cost mtce., $1,800; wks. owned by Co.

CONNELLSVILLE, p. 13,804; **f. area, 900 a.**; merc. bldgs., bk., 1 to 8 stor., priv., wd. & bk., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 auto. comb. c., & h. trk., 1 h. & l. trk., 2 comb. c. & h. wag., 1 hose wag., 2 hose carts; hose cot., rub. lined, 5,000 ft.; inf., 500 ft.; tot. hose, 5,500 ft.; f. al., Gamewell, 32 bx.; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $14,000; tot. mem., 57; pd. full time, 7; pd. part time & vol. 50; undrs. rating, first class.

Water Supply—Src., Youghiogheny Riv. & res.; sys., grav. & pump dir.; res. cap., 20,000,000 gals., loc. 1-3 m. town; 3 pump. eng., cap. day 7,000,000 gals.; mains, c. i., 30 m., 4 to 16 in. dia.; 134 hyd.; 375 v.; met., 1,200; 3,300 serv.; pres., dom. 120 lbs., f. 145 lbs.; cons. day, 2,000,000 gal.; cost, $120,000; wks. owned by Co.

CONSHOHOCKEN, p. 8,481; f. area, 400 a.; merc. bldgs., bk., 3 to 4 stor.; priv., bk., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 triple comb. auto. pump. eng., 1 auto. h. & l. trk.; 1 comb. c. & h. wag., 1 c. eng., 6 c. hand ex., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., siren; val. equip., $35,000; val. bldgs., $66,000; exp. dept., $6,800; tot. mem., 700; pd. full time, 2; pd. part time, 10; vol., 690.

Water Supply—Src., watershed of Pickening Creek, 12 m. bus. cent.; sys., pump to stdp.; stdp. cap., 2,000,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 9½ m., 3 to 10 in. dia.; 55 hyd.; 60 v.; met., 55; 568 serv.; pipe, lead; pres., dom. 20 to 90 lbs., f. 55 to 90 lbs.; cost, $110,000; wks. owned by Springfield Consolidated Water Co.

COPLAY, p. 2,845; f. area, 625 a.; bldgs., priv., bk. & wd., 2 to 4 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 c. eng., 1 hose wag.; hose, cot., rub. lined, 700 ft.; f. al., bell; val. equip., $2,200; val. bldgs., $200; exp. dept., $50; tot. mem., 150 vol.

Water Supply—Src., spr. & watershed, 3½ m. bus. cent.; sys., grav., pump to res.; res. cap., 3,000,000 gals.; pump. eng., class comp. dup., cap. day 1,000,000 gals.; mains, c. i., 3¾ m., 4 to 10 in. dia.; 28 hyd.; 41 v.; met., 6; 103 serv.; pipe, galv. i. & lead; pres., dom. 70 lbs., f. 125 lbs.; cons. day, 37,000 gals.; cost, $30,000; wks. owned by priv. Co.

CORAOPOLIS, p. 6,162; bldgs., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—2 hose car., 2 hose carts, 1 h. & l. wag.; hose, cot., rub. lined, gd., 2,500 ft.; rub., 100 ft.; tot. hose, 2,600 ft.; tot. mem., **12 vol.**

Water Supply—Src., wells, in bus. cent.; sys., **pump to stpd.; stdp. cap., 160,000 gals.; 3 pump. eng., cap. day, 3,500,000 gals.; mains, 20 m., 4 to 10 in. dia.; 80 hyd.; met., 150; 1,000 serv.; pres., dom. 95 lbs., f. 140 lbs.; cons. day, 750,000 gals.; cost, $50,000; cost mtce., $6,000; wks. owned** by borough.

CORRY, p. 7,228; f. area, 640 a.; merc. bldgs., bk., stn. & cem., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—4 c. hand ex., 2 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 15 bx.; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $2,600; tot. mem., 91, pd. full time 2, vol. 89.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to res.; res. cap., 4,500,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 36 m., 3 to 12 in. dia.; 93 hyd.; 159 v.; met., 1,635; 1,692 serv.; pipe, galv. i.; pres., dom. 125 lbs., f. 125 lbs.; cons. day 900,000 gals.; cost, $358,000; cost mtce., $22,000; wks. owned by Co.

COUDERSPORT, p. 2,836; f. area, 300 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 hose reels, buckets; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 1,000 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $3,000; exp. dept., $500; tot. mem., 80 vol.; undrs. rating, third class.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav.; res. cap., 7,500,000 gals.; 2 pump. eng., cap. day 100,000 gals.; mains, c. i., 17 m., 3 to 8 in. dia.; 58 hyd.; 65 v.; met., 15; 700 serv.; pipe, lead & iron; pres., dom. 47 lbs., f. 105 lbs.; cons. day, 200,000 gals.; cost, $100,000; cost mtce., $1,100; wks. owned by Co.

CRAFTON, p. 5,954. F. dept.—1 h. & l. trk., 3 hose reels, 1 hose wag.; hose, cot., rub. lined, gd., 2,400 ft.; inf., 1,200 ft.; tot. hose, 3,600 ft.; f. al., bell; val. equip., $5,000; tot. mem., 60 vol.

Water Supply—Src., Monongahela Riv.; sys., pump to res. & dir.; res. cap., 3,500,000 gals.; 3 pump. eng., cap. day 15,000,000 gals.; mains, c. i., 12 m., 4 to 12 in., dia.; 63 hyd.; met., 6; 290 serv.; pipe, lead; pres., dom. 60 lbs., f. 128 lbs.; wks. owned by Co.

CRESSON, Cambria Co., p. 2,170; f. area, 250

a. F. dept.—1 c. eng., 1 hose wag., 4 hose reels, ladders, buckets, etc.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., wh.; val. equip., $3,500; exp. dept., $1,200; tot. mem., 60 vol.
Water Supply—Not reported.

CURWENSVILLE, p. 2,973; f. area, 5 sq. m.; merc. bldgs., stn., bk. & wd., 2 to 4 stor.; priv., stn., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. triple pump c. & h., 4 hose carts; hose, cot., rub. lined, gd., 1,700 ft.; inf., 500 ft.; tot. hose, 2,200 ft.; f. al., bell & wh.; val. equip., $18,000; val. bldgs., $4,000; tot. mem., 75 vol.
Water Supply—Src., spr., 3 m. bus. cent.; sys., grav., pump to res.; res. cap., 2,000,000 gals.; 2 pump. eng., class compound, cap. day 1,500,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 44 hyd.; 50 v.; met., 15; 320 serv.; pipe, lead & iron; pres., dom. 90 lbs.; f. 130 lbs.; cons. day, 400,000 gals.; cost, $53,000; cost mtce., $1,200; wks. owned by Co.

DALLASTOWN, p. 2,124; f. area, 400 a.; merc. bldgs., bk. & stn., 3 stor.; priv., bk., stn. & wd., 2 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. hand ex., 2 hose wag., 1 hose car., 1 hand f. eng.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bells; val. equip., $7,000; val. bldgs., $2,500; exp. dept., $200; tot. mem., 150 vol.

DANVILLE, p. 6,952; f. area, 1,400 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. hose & ladder trk., 1 auto. hose wag., 1 h. & l. trk., 1 hose wag, 4 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; f. al., telp. & wh.; val. equip., $15,000; val. bldgs., $19,000; exp. dept., $1,100; tot. mem., 300 vol.
Water Supply—Src., riv., ⅛ m. bus. cent.; sys., pump dir.; res. cap., 98,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 13 m., 2 to 12 in. dia.; 100 hyd.; met., 15; 1,200 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $200,000; cost mtce., $10,000; wks. owned by city.

DARBY, p. 7,922; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; undrs. rating, second class.
Water Supply—Src., creek; supplied by Springfield Consolidated Water Co.; pres., 90 lbs.

DERRY, p. 2,889; f. area, 400 a. F. dept.—1 Ford c. apparatus, 2 reels; 2,000 ft. hose; val. equip., $6,000; tot. mem., 75 vol.
Water Supply—Sys., grav.; 30 hyd.; pres., dom. 100 lbs.; cost, $100,000; wks. owned by Co.

DICKSON CITY, p. 11,049; f. area, 1,920 a.; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., bk., stn. & wd., 2 & 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 ladder & hose trk., 1 jumper, hooks & ladder, 1 hose wag., 2 hired hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & Gamewell, 14 bx.; val. equip., $6,000; val. bldgs., $10,000; exp. dept., $2,420; tot. mem., 105 vol.
Water Supply—Src., spr., 2½ m. bus. cent.; sys., grav.; res. cap., 2,250,000 gals.; mains, c. i., 8¼ m., 4 to 10 in. dia.; 17 hyd.; 33 v.; 435 serv.; pipe, galv. i. & lead; pres., f. 35 to 45 lbs.; cost, $36,000; cost mtce., $800; wks. owned by city.

DORMONT, p. 6,455; f. area, 640 a. F. dept.—1 comb. trk., 1 hrs.-drawn c. & hose wag., 1 hand c. cart; 2,000 ft. hose; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $5,000; tot. mem., 18; pd. full time 2, vol. 16.
Water Supply—Src., So. Pittsburg Co.; hyd., 75; pres., dom. 40 to 90 lbs.; wks. owned by Co.

DOWNINGTOWN, p. 4,024; f. area, 320 a.; merc. bldgs., stn., bk., 1 to 3 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. Dept.—8 c. hand ex., 1 str., 2 comb. c. & h. wag., 1 auto. c. eng., 1 h. & l. trk., 1 hose wag., 2 hose carts, 2 hrs., 1 hose reel; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $18,000; val. bldgs., $14,500; exp. dept., $1,500; tot. mem., 500 vol.
Water Supply—Src., spr.; sys., grav. & pump to res.; res. cap., 2,500,000 gals.; mains, 10 m.; 450 serv.; pipe, lead & iron; pres., dom. 40 lbs.; cost, $125,000; wks. owned by city.

DOYLESTOWN, p. 3,837; f. area, 16,000 a.; business bldgs., bk. & stn., 2 to 4 stor.; priv., bk., stn. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. str., 1 1,000-gal. triple comb. pumper, 1 auto. c. eng., 1 h. & l. trk., 14 c. hand ex., 2 hose carts; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $8,000; exp. dept., $1,000; tot. mem., 165 active vol.
Water Supply—Src., spr. & wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 250,000 gals.; res. cap., 350,000 gals.; 2 pump. eng., cap. day 300,000 gals.; mains, c. i., 10½ m., 3 to 12 in. dia.; 87 hyd.; 80 v.; 6 met.; 650 serv.; pipe, lead & galv. i.; pres., dom. & f. 60 to 75 lbs.; cons. day, 300,000 gals.; cost, $100,000; cost mtce., $13,000; wks. owned by borough.

DRAVOSBURG, p. 2,204; merc. bldgs., wd.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 hose carts, 9 c. hand ex.; hose, cot., rub. lined, gd., 2,200 ft.; f. al., siren, 4 bx.; val. equip., $3,500; val. bldgs., $1,000; exp. dept., $500; tot. mem., 127 vol.
Water Supply—Src., Monongahela Valley Water Co., 7 m. bus. cent.; sys., dir. pres.; mains, c. i.; 21 hyd.; wks. owned by priv. Co.

DU BOIS, p. 13,681; f. area, 1,000 a.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 h. & l. trk., 2 hose wag., 7 hose carts, 8 hrs.; hose, cot., rub. lined, gd., 9,200 ft.; f. al., wh., 5 bx.; val. equip., $31,000; val. bldgs., $10,000; exp. dept., $3,000; tot. mem., 300 vol.
Water Supply—Src., creek & impounding res., 8 m. bus. cent.; sys., grav.; res. cap., 86,300,000 gals.; mains, iron & wd., 35 m., 4 to 30 in. dia.; 261 hyd.; 239 v.; met., 3,193; 3,193 serv.; pipe, lead; pres., dom. 95 lbs., f. 95 lbs.; cons. day, 1,000,000 gals.; cost, $260,000; cost mtce., $15,000; wks. owned by city.

DUNMORE, p. 20,250; f. area, 800 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. trk., 3 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 1,200 ft.; tot. hose, 6,200 ft.; f. al., Gamewell, 28 bx.; val. equip., $23,000; val. bldgs., $28,000; exp. dept., $12,000; tot. mem. 300, pd. full time 6, vol. 294.
Water Supply—Src., surface water; sys., grav.; res. cap., 65,000,000 gals.; mains, c. i., 15 m., 2 to 14 in. dia.; 108 hyd.; met., 1,300; 1,500 serv.; pipe, wrt. i.; pres., dom. 180 lbs., f. 180 lbs.; wks. owned by Co.

DUQUESNE, p. 19,011; f. area, 1,000 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—3 c. hand ex., 1 comb. h. & l. trk., 3 hose car., 3 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 2,000 ft.; tot. hose, 6,000 ft.; f. al., wh.; val. equip., $3,500; val. bldgs., $40,000; exp. dept., $3,000; tot. mem., 6, pd. full time.
Water Supply—Src., wells & riv., ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 500,000 gals.; dim., 60 x 35 ft.; mat., i.; 3 pump. eng., cap. day, 1,500,000 gals.; mains, 21 m., 4 to 14 in. dia.; 198 hyd.; 200 v.; met., 2,300; 2,290 serv.; pipe, c. i.; pres., dom. 100 lbs., f. 100 lbs.; cons. day, 650,000 gals.; cost, $100,000; cost mtce., $18,000; wks. owned by municipal.

EAST McKEESPORT, p. 2,430; f. area, 300 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 hose reel, 5 c. hand ex., ladders, hooks & axes; hose, cot., rub. lined, gd., 500 ft.; f. al., bell; val. equip., $815; val. bldgs., $450; exp. dept., $100; tot. mem., 80 vol.
Water Supply—Not reported.

EAST MAUCH CHUNK, p. 3,868; f. area, 400 a.; merc. bldgs., stn., bk. & wd., 3 stor.; priv., stn., bk. & wd., 2½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 5 c. hand ex., 1 c. eng., 2 hose reels; hose cot., rub. lined, gd., 1,950 ft.; f. al., bell; val. equip., $2,225; exp. dept., $150; tot., mem., 80 vol.

Water Supply—Src., wells, supplied by Mauch Chunk; res. cap., 1,636,220 gals.; mains, c. i., 8 m., 2 to 8 in. dia.; 32 hyd.; 837 serv.; pipe, lead; pres., dom. 65 lbs., f. 65 lbs.; wks. owned by Co.

EASTON, p. 33,813; f. area, 2,250 a.; merc. bldgs., stn. & bk., 2 to 9 stor.; priv., bk. & wd., 2 to 5 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 str., 2 auto. triple comb. pump. eng., 3 auto. comb. c. & h. wag., 1 auto. hose wag., 24 c. hand ex., 1 aer. trk., 2 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 8,800 ft.; rub., gd., 4,650 ft.; tot. hose, 13,450 ft.; f. al., Gamewell, 64 bx.; val. equip., $75,000; val. bldgs., $72,000; exp. dept., $40,000; tot. mem. 30, pd. full time 26, pd. part time 14.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp. & res.; stdp. cap. 500,000 gals., dim. 25 x 120, mat. iron; res. cap., 8,000,000 gals., loc. on Chestnut hill; 4 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 30.60 m., 3 to 20 in. dia.; 182 hyd.; 396 v.; met., 500; 3,600 serv.; pipe, lead; pres., dom. 20 to 120 lbs., f. 120 lbs.; wks. owned by Co.

EAST PITTSBURGH, p. 6,527; f. area, 1,280 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 3 to 6 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 2 c. hand ex., 3 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh., 3 bx.; val. equip., $2,200; val. bldgs., $4,000; exp. dept., $250; tot. mem., 40 vol.

Water Supply—Src., riv., sys., pump to res.; 4 res., cap. 32,000,000 gals.; 3 pump. eng., cap. day 26,000,000 gals.; mains, c. i., 155 m., 4 to 42 in. dia.; 700 hyd.; 15,000 met.; 13,500 serv.; pres., dom. & f., 10 to 210 lbs.; wks. owned by priv. Co.

EAST STROUDSBURG, p. 4,855; f. area, 500 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 c. hand ex., 1 auto. comb. hose c. & pump. eng., 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., wh.; val. equip., $15,000; val. bldgs., $3,000; exp. dept., $100; tot. mem., 80 vol.

Water Supply—Src., creek, 3 m. bus. cent.; sys., grav.; res. cap., 44,000,000 gals.; mains, c. i., 11 m., 3 to 12 in. dia.; 30 hyd.; 40 v.; 45 met.; 780 serv.; pipe, iron; pres., dom. & f. 50 lbs.; cons. day, 600,000 gals., cost, $44,000; cost mtce., $3,000; wks. owned by city.

EBENSBURG, p. 2,179; f. area, 900 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 gasoline eng., 6 c. hand ex., 2 c. eng., 4 hose wag.; hose, cot., rub. lined, gd.; 2,800 ft.; f. al., Gamewell, 1 bx.; val. equip., $9,200; val. bldgs., $15,000; exp. dept., $1,000; tot. mem., 250 vol.

Water Supply—Src., pond & 2 wells, 1¾ m. bus. cent.; sys., pump to res.; 2 res., cap. 627,400 gals.; 2 pump. eng., cap. day 360,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 59 hyd.; 51 v.; met., 65; 625 serv.; pres., dom. & f. 20 to 50 lbs.; cons. day, 180,000 gals.; cost, $30,000; cost mtce., $4,000; wks. owned by city.

EDGEWOOD, p. 3,181; f. area, 160 a. F. dept.—1 h. & l. trk., 1 hose cart; f. al., bell; val. equip., $5,000; exp. dept., $1,500; mem. pd. part time.

Water Supply—Src., Penna. Water Co.; sys., dir. pres.; mains, 7 m.; wks. owned by priv. Co.

EDWARDSVILLE, p. 9,027; f. area, 1,920 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 auto. triple comb. pump. c. & h. eng., 14 c. hand ex., 1 hose wag., 1 comb. c. & h. wag., 3 hrs.; hose cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 20 bx.; val. equip., $18,000; val. bldgs., $22,000; exp. dept., $1,200; tot. mem., 80 vol.

Water Supply—Src., Spring Brook Water Supply Co.

ELIZABETH, p. 2,703; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; val. equip., $1,000; vol.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump to res. & dir.; res. cap., 1,800,000 gals.; 3 pump. eng., class trip. & comp., cap. day, 8,250,000 gals.; mains, c. i., 57 m., 2 to 24 in. dia.; 156 hyd.; met., 1,300; 2,684 serv.; pipe, lead; pres., dom. & f. 165 lbs.; cost, $37,000; wks. owned by priv. Co.

ELIZABETHTOWN, p. 3,319; f. area, 640 a. merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 1 str., 1 triple comb. trk., 2 hose reels, 1 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., Gamewell, 3 bx.; val. equip., $19,000; val. bldgs., $4,000; exp. dept., $100; tot. mem., 120 vol.

Water Supply—Src., wells, spr. & creek, ½ m. bus. cent.; sys., pump dir. to mains; mat. conc.; res. cap., 600,000 gals., loc. 1 m. cent. town; 3 pump. eng., class triplex, cap. day 1,400,000 gals.; mains, c. i., 7.25 m., 4 to 8 in. dia.; 45 hyd.; 89 v.; met., 525; 600 serv.; pipe, lead & i.; pres., dom. 70 lbs., f. 70 lbs.; cons. day, 170,000 gals.; cost, $130,000; cost mtce., $7,000; wks. owned by Co.

ELLWOOD CITY, p. 8,958; merc. bldgs., 3 stor.; priv., 2 stor.; wd. rfs. not perm. in. f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. trk., 6 c. hand ex., 2 c. eng., 1 h. & l. trk.; hose, 3,100 ft.; f. al., wh.; val. equip., $20,000; val. bldgs., $25,000; exp. dept., $4,500; tot. mem., 50, pd. full time 2, pd. part time 2, vol. 46.

Water Supply—Src., creek, 2 m. bus. cent.; sys., pump dir., stdp. cap. 6,000,000 gals.; res. cap., 6,000,000 gals.; 2 pump. eng., cap. day 3,000,000 gals. each; mains, 23 m., 4 to 16 in. dia.; 72 hyd.; met., 1,800; pres., dom. & f. 75 lbs.; cons. day, 2,000,000 gals.; cost $600,000; wks. owned by priv. Co.

EMAUS, p. 4,370; f. area, 640 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 2 comb. c. eng., 6 c. hand ex., 1 hose cart; hose, cot., rub. lined, gd., 1,800 ft.; rub., gd., 400 ft.; inf., 400 ft.; tot. hose, 2,600 ft.; f. al., bell & wh., 1 bx.; val. equip., $4,000; val. bldgs., $2,500; exp. dept., $250; tot. mem., 240 vol.

Water Supply—Src., spr. & 2 artesian wells, ½ m. bus. cent.; sys., grav.; res. cap., 400,000 gals.; mains, 7 m., 3 to 10 in. dia.; 35 hyd.; 350 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 100,000 gals.; cost, $32,000; cost mtce., $1,700; wks. owned by borough.

EMPORIUM, p. 3,036; f. area, 200 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk. with c., 2 hose car., 1 Amer. La France; hose, cot., rub. lined, gd., 3,500 ft.; inf., 600 ft.; tot., 4,100 ft.; f. al., siren; val. equip., $1,900; val. bldgs., $7,000; tot. mem., 500 vol.

Water Supply—Src., spr.; sys., grav.; 3 res., cap. 47,000 gals.; 2 pump. eng., cap. day 216,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 40 hyd.; 40 v.; 20 met.; 600 serv.; pres., dom. 60 lbs., f. 85 lbs.; cons. day, 300,000 gals.; cost, $100,000; wks. owned by priv. Co.

EPHRATA, p. 3,735; f. area, 500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 25 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 1 pumper, 1 hose car.; hose, rub. lined, gd., 2,000 ft.; rub., gd., 1,000 ft.; tot. hose, 3,000 ft.; f. al., elec., 18 bx.; val. equip., $25,000; val. bldgs., $4,500; exp. dept., $1,200; tot. mem., 350 vol.

Water Supply—Src., spr. & well, 8,000 ft. from bus. cent.; sys., grav.; res. cap., 850,000 gals.; 1 pump. eng., class triplex, cap. day, 72,000 gals.; mains, c. i., 10 m., 4 to 6 in. dia.; 61 hyd.; 60 v.; met., 800; 800 serv.; pres., dom. 50 lbs., f.

85 lbs.; cons. day, 100,000 gals.; cost, $60,000; cost mtce., $2,500; wks. owned by borough.

ERIE, p. 93,372; f. area, 5,000 a.; merc. bldgs., bk., 3 to 12 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str. (in reserve), 1 auto triple comb. c. hose & pump. eng., 1 auto. aer. trk., 2 auto. h. & l. trk., 1 c. eng. (in reserve), 22 c. hand ex., 2 comb. c. & h. wag., 9 hose wag., 50 hrs.; hose, cot., rub. lined, gd., 30,000 ft.; rub., gd., 2,000 ft.; tot. hose, 32,000 ft.; f. al., Gamewell, 238 bx.; val. equip., $340,885; val. bldgs., $161,198; exp. dept., $278,000; tot. mem., 113 pd. full time.

Water Supply—Src., Lake Erie, 4 m. bus. cent.; sys., pump to res. & dir.; stdp. cap. 100,000 gals.; res. cap., 36,000,000 gals., loc. 2 m. station; 3 pump. eng., cap. day 25,000,000 gals.; mains, c. i., 178 m., 4 to 42 in. dia.; 1,027 hyd.; 2,560 v.; 698 met., 24,641 serv.; pipe, galv. i.; pres., 35 to 95 lbs.; cons. day 19,587,335 gals.; cost, $3,940,426; cost mtce., $131,240; wks. owned by city.

ETNA, p. 6,341; f. area, 150 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—15 c. hand ex., 2 h. & l. trk., 3 hose reels, 1 hrs., 2 motor f. trk.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 15 bx.; val. equip., $10,000; val. bldgs., $10,000; exp. dept., $1,800; tot. mem., 90 vol.

Water Supply—Src., Allegheny Riv., ½ m. bus. cent.; sys., grav., pump. to stdp. & dir.; stdp. cap., 566,000 gals., dim. 30 x 40, mat. stl.; 1 pump. eng., cap. day 5,000.000 gals.; mains, c. i., 12 m., 4 to 14 in. dia.; 56 hyd.; 72 v.; 120 met.; 750 serv.; pipe, lead; pres., dom. 120 lbs., f. 120 lbs.; owned by Etna borough.

EXETER, p. 4,176. F. dept.—2 hose carts, 1 auto. comb. c. & h. trk.; 2,500 ft. hose; f. al., bell; val. equip., $7,000; val. bldgs., $1,200; tot. mem., 130 vol.

Water Supply—Src., spr. & brook, 1 m. bus. cent.; sys., dir. pres.; 24 hyd.; wks. owned by priv. Co.

EXPORT, p. 2,596; f. area, 500 a. F. dept.—3 hand c. eng., 1 trk., c. eng.; val. equip., $1,200; exp. dept., $200; 20 vol.

Water Supply—Src., wells.

FAIRCHANCE, p. 2,124; f. area, 300 a.; merc. bldgs., wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 30 c. hand ex., 2 comb. c. & h. wag.; hose, rub., gd., 1,000 ft.; f. al., bells; val. equip., $2,200; val. bldgs., $300; tot. mem., 20 vol.

Water Supply—Src., Gough Riv., supplied by Trotter Water Co.

FARRELL, p. 15,586; f. area, 889.6 a.; merc. bldgs., bk. & wd., 3 & 4 stor.; priv., bk. & stucco, 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. pump. eng., 1 auto. h. & l. trk.; hose, cot., rub. lined, gd., 7,000 ft.; f. al., telp.; val. equip., $40,000; val. bldgs., $30,000; exp. dept., $19,000; tot. mem., 75, pd. full time 6, vol. 69.

Water Supply—Supplied by Sharon Water Works.

FAYETTE CITY, p. 2,048; bldgs., wd. F. dept.—2 hose car., 1 h. & l. trk.; hose, 1,500 ft.; f. al., bell: tot. mem., 22 vol.

Water Supply—Src., wells, near bus. cent.; sys., pump. to res.; res. cap., 1,000,000 gals.; mat., concrete; 1 pump. eng., cap. day, 200,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 24 hyd.; 220 met., 287 serv.; pres., dom. 95 lbs., f. 180 lbs.; cons. day, 80,000 gals.; cost, $43,291; cost mtce., $2,150; wks. owned by priv. Co.

FOREST CITY, p, 6,004; f. area, 1,280 a.; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 1 hrs.; hose, cot., rub. lined, gd., 1,700 ft.; inf., 300 ft.; tot. hose, 2,000 ft.; f. al., elec., 5 bx.; val. equip., $6,000; val. bldgs., $2,000; tot. mem., 51, pd. part time 16, vol. 35; undrs. rating, second class.

Water Supply—Src., Lackawanna Riv.; sys., grav. & pump dir., surplus to res.; res. cap., 5,000,000 gals.; pump. eng., cap. day 1,250,000 gals.; mains, 9½ m., 4 to 12 in. dia.; 37 hyd.; 24 v.; met., 24; 300 serv.; pres., dom. 50 lbs., f. 75 lbs.; cost, $60,000; cost mtce., $2,000; wks. owned by Co.

FORTYFORT, p. 3,389; f. area, 1,275 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm.; causes of f. inv. F. dept.—1 auto. trk., 5 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., Gamewell, 20 bx.; val. equip., $9,000; val. bldgs., $10,000; vol., 40.

FOUNTAIN HILL, p. 2,339; f. area, 200 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 comb. c. & h. wag., 4 c. hand ex., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot., 1,800 ft.; f. al., Gamewell, 10 bx.; val. equip., $22,000; val. bldg., $7,500; tot mem., 112, pd. full time 2, pd. part time 6, vol. 95.

Water Supply—Src., City of Bethlehem.

FRACKVILLE, p. 5,590; f. area, ¾ sq. m.; bldgs., wd., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 h. & l. trk., 4 c. hand ex., 3 hose reels, 1 triple comb.; hose, 1,500 ft.; f. al., Gamewell, 16 bx.; val. equip., $15,000; val. bldgs., $1,000; exp. dept., $150; tot. mem., 230 vol.

Water Supply—Src., 5 wells, in bus. cent.; sys., grav. & pump to res., res. cap. 500,000 gals.; 3 pump. eng., class elec. & comp. dup., cap. day 1,250,000 gals.; mains, c. i., 14 m., 4 to 10 in. dia.; 39 hyd.; 82 v.; met., 42,; 1,120 serv.; pipe, galv. i.; pres., dom. & f. 53 to 85 lbs.; cons. day, 350,000 gals.; cost, $200,000; cost mtce., $26,860; wks. owned by priv. Co.

FRANKLIN, Venango Co., p. 9,970; f. area, 55 a.; merc. bldgs., bk. & wd., 2 to 6 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 str., 1 h. & l. trk., 10 c. hand ex., 2 hose wag., 2 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 3,800 ft.; inf., 400 ft.; tot. hose, 4,200 ft.; f. al., Gamewell 21 bx.; val. equip, $31,000; val. bldgs., $35,000; exp. dept., $10,000; tot. mem., 13; pd. full time, 4; pd. part time, 9.

Water Supply—Src., spr., wells & creeks, 1½ m. bus. cent.; sys., grav. & pump dir.; res. cap., 17.000,000 gals.; pump. eng., cap. day 7,000,000 gals.; mains, c. i., 24.34 m., 4 to 14 in. dia.; 92 hyd.; 2,300 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 1,500,000 gals.; cost, $286,000; cost mtce., $28,000; wks. owned by city.

FREEDOM, p. 3,452; f. area, 431 a.; merc. bldgs., bk & wd., 1 & 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 hose wag.; hose, cot., rub. lined, 2,100 ft.; rub., gd., 600 ft.; tot. hose, 2,700 ft.; f. al., bell; val. equip., $25,000; val. bldgs., $18,000; exp. dept., $1,200; tot. mem., 50 vol.

Water Supply—Src., Beaver Valley; 39 hyd.; pres., 110 lbs.; wks. owned by Co.

FREELAND—p. 6,666; f. area, 300 a.; merc. bldg., bk. & wd., 2 & 3 stor.; priv. wd., 1 & 2 stor.; wd., rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—str., 1 h. & l trk., 5 hose cars; hose, cot., rub. lined, gd., 1,700 ft.; f. al., Gamewell, 10 bx.; val. equip., $4,000; val. bldg., $11,000; exp. dept., $1,000; tot. mem., 150 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res. & dir.; res. cap., 1,200,000 gals.; 3 pump. eng., cap. day 300,000 gals.; mains, c. i., 10 m., 2 to 10 in. dia.; 42 hyd.; 170 met., 718 serv.; pres., dom. 20 to 120 lbs.; cons. day 250,000 to 350,000 gals.; cost, $75,000; cost mtce., $5,855; wks. owned by priv. Co.

FREEPORT, p. 2,696; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. ord. F. dept.—2 hose car.; hose, cot., rub. lined, gd . 1.500 ft.; val. equip., $1,500; val. bldgs., $4,000; exp. dept., $325; tot. mem., 75 vol.

Water Supply—Src., riv., in bus. cent.; sys.,

pump to res.; res. cap., 250,000 gals.; 2 pumps, low lift, class centrif., cap. day, 2,000,000 gals.; 2 h. d. pumps, cap. 4,000,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 30 hyd.; met., 64; 720 serv.; pipe, galv. i.; pres., dom. 85 lbs., f. 100 to 105 lbs.; cons. per day, 1,000,000 to 1,500,000 gals.; cost, $95,000; cost mtce. for 1921-22, $21,000; wks. owned by Co.

GALETON, p. 2,969; merc. bldgs., bk. & wd., 3 & 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 auto. comb. c. & h. wag., 3 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; tannery mills have 2,500 ft. of hose which can be used by dept. in emergency; f. al., wh. & telp.; val. equip., $2,500; val. bldgs., $3,500; exp. dept., $500; tot. mem., 125 vol.

Water Supply—Src., brook, 2½ m. bus. cent.; sys., grav. & pump dir.; res. cap., 1,500,000 gals., loc. 1½ to 2½ m. town; 2 pump. eng., cap. day 1,440,000 gals.; mains, c. i., 12 m., 4 to 6 in. dia.; 57 hyd.; 40 v.; met., 10; 525 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 85 to 90 lbs.; cons. day, 100,000 gals.; cost, $98,000; wks. owned by priv. Co.

GALLITZIN, p. 3,580; f. area, 1 sq. m.; bldgs., mostly wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 600-gal. triple comb. pump., 2 hose reels; hose, cot., rub. lined, gd., 1,000 ft.; rub. gd., 500 ft.; tot. hose, 1,500 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $800; vol.

Water Supply—Src., Gun Tree Run, 2 m. bus. cent.; sys., grav. & pump to distributing res., cap. 1,000,000 gals.; storage res. cap., 22,000,000 gals.; 2 pump. eng., cap. day 500,000 gals.; mains, c. i., 5 m., 2 to 8 in. dia.; 30 hyd.; 8 v.; met., 800; 319 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 40 to 135 lbs.; cons. day, 100,000 gals.; cost, $75,000; cost mtce., $1,500; wks. owned by Co.

GETTYSBURG, p. 4,439; f. area, 480 a.; merc., bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. pump & c. auto. trk., 1 h. & l. trk., 1 comb. pump c. & l. trk.; rub. lined, gd., 1,800 ft.; inf., 600 ft.; tot. hose, 2,400 ft.; f. al., bell & siren; val. equip., $1,800; val. bldgs., $5,000; exp. dept., $1,000; tot. mem., 85 vol.

Water Supply—Src., strm., 4 m. bus. cent.; sys., pump dir.; res. cap., 1,000,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 15 m., 3 to 12 in. dia.; 50 hyd.; met., 90; 900 serv.; cons. day, 450,000 gals.; cost, $150,000; wks. owned by Co.

GILBERTON, p. 4,766; f. area, 1,600 a.; bldgs., wd., 1 to 1½ stor.; wd. rfs. perm. F. dept.—1 str., 5 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 3,000 ft.; f. al., bell & wh.; val. equip., $5,500; val. bldgs., $5,000; tot. mem., 250 vol.

Water Supply—Src., res.; sys., grav.; res. cap., 1,000,000 gals.; mains, 10 m.; 500 hyd.; 500 serv.; pres., dom. 70 lbs., f. 90 lbs.; cost, $150,000; cost mtce., $1,000; wks. owned by Co.

GIRARDVILLE, p. 4,482; f. area, 558 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., stn., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. c. eng., 1 Amer. Lafrance comb. c. & h. pumper trk.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 500 ft.; inf., 1,000 ft.; tot. hose, 4,500 ft.; f. al., bell & wh.; val. equip., $20,500; val. bldgs., $25,000; exp. dept., $3,500; tot. mem., 350 vol.

Water Supply—Src., res., 3 m. bus. cent.; sys., grav.; res. No. 1, cap. 167,000,000 gals.; res. No. 2, cap. 231,000,000 gals.; 3 pump. eng., cap. day 5,000,000 gals.; mains, c. i., 4 m., 4 to 16 in. dia.; 60 hyd.; 20 v.; met., 2; 250 serv.; pipe, galv. i. & lead; pres., dom. 135 to 180 lbs., f. 180 lbs.; cons. day 200,000 gals.; cost, $16,000; cost mtce., $900; wks. owned by borough.

GLASSPORT, p. 6,959. F. dept.—4 hose reels, 1 h. & l. trk., 3,000 ft. hose; f. al., bell; vol.

Water Supply—Stdp. cap., 500,000 gals.; mains 5 m., 4 to 12 in. dia.; 31 hyd.; pres., f. 150 lbs.; wks. owned by city.

GLENLYON, p. 2,300; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 1 comb. c. & h. wag., 1 h. & l. trk., 2 hose car., 2 c. hand ex.; hose, 2,500 ft.; f. al., telp.; tot. mem., 67 vol.; val. equip., $11,200; val. bldgs., $5,000; exp. dept., $300.

Water Supply—Src., creek; sys., pump to res.; 1 pump. eng., class dup., cap. day 864,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 32 hyd.; pres., dom. 110 lbs., f. 160 lbs.; wks. owned by Co.

GREENCASTLE, p. 2,271. F. dept.—1 str., 1 comb. c. & h. auto., 2 chem. hand ex., 1 hose wag., 2 hose reels; hose, gd., 1,600 ft.; f. al., bell; val. equip., $3,500; val. bldgs., $4,000; exp. dept., $100; tot. mem., 75 vol.; undrs. rating, first class.

Water Supply—Src., spr., 2 m. bus. cent.; sys., grav.; 2 res., cap. 15,000,000 gals.; mains, iron, 6 m., 4 to 8 in. dia.; 31 hyd.; pres., dom. & f., 72 lbs.; cons. day, 155,000 gals.; cost, $66,000; cost mtce., $400; wks. owned by city.

GREENSBURG, p. 15,033; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 10 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—6 c. eng., 22 c. hand ex., 1 h. & l. trk., 5 comb. c. & h. auto., 1 comb. pump; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 3,000 ft.; f. al., Gamewell, 38 bx.; val. equip., $27,500; exp. dept., $2,500; tot. mem., 321 vol.

Water Supply—Src., strm., 13 m. bus. cent.; sys., grav. & pump to res.; res. cap., 757,000,000 gals., loc. 4 m. town; 3 pump. eng., class dup., cap. day, 5,744,000 gals.; mains, c. i., wrt. i. & cem., 117¼ m., 4 to 18 in. dia.; 266 hyd.; 840 v.; 5,933 met.; 5,688 serv.; pipe, lead; pres., dom. 40 to 140 lbs., f. 60 to 160 lbs.; cons. day, 2,000,000 gals.; cost, $1,221,913; wks. owned by Co.

GREENVILLE, p. 8,101; f. area, 975 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 2 comb. c. & h. wag., 6 c. hand ex., 1 comb. c. & hose trk., 1 h. & l. trk., 1 hose reel, supply wag., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf. hose, 1,000 ft.; tot., 3,000 ft.; f. al., telp.; val. equip., $7,500; val. bldgs., $12,000; exp. dept., $4,786; tot. mem., 13; pd. full time, 2; vol., 10; undrs. rating, first class.

Water Supply—Src., spr. & riv., 1½ m. bus. cent.; sys., grav. & pump stdp. cap. 50,000 gals.; dim. 30 x 30 ft.; mat. stl.; res. cap., 23,000,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 20 m., 4 to 14 in. dia.; 86 hyd.; met., 2,200; 1,800 serv.; pipe lead & i.; pres., dom. & f. 45 lbs.; cons. day, 600,000 gals.; wks. owned by priv. Co.

GROVE CITY, p. 4,944; bldgs., bk. & wd. F. dept.—1 h. & l. trk., 3 hose car., 2 c. hand ex.; hose, 2,000 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $1,000; tot. mem., 80 vol.

Water Supply—Src., artesian wells, ¼ m. bus. cent.; sys., pump; stdp. cap., 70,000 gals.; dim., 30 x 70 ft.; mat., i.; res. cap., 66,000 gals.; 2 pump., class centrif., cap. day, 1,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 74 hyd.; 1,400 met.; pres., dom. 60 lbs., f. 100 lbs.; cons. per day, 700,000 gals.; cost, $141,000; cost mtce., $28,900; wks. owned by city.

HAMBURG, p. 2,764; f. area, 150 a.; merc. bldgs., bk., stn. & wd., 2 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 1 h. & l. trk., 4 hose car.; hose, gd., 1,800 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $1,800; exp. dept., $600; tot. mem., vol.

Water Supply—Src., creek, 3 m. bus. cent.; sys., grav. & pump to res.; res. cap., 1,500,000 gals., loc. 3 m. town; pump. eng., cap. day 250,000 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 31 hyd.; 49 v.; 69 met.; 650 serv.; pipe, galv. i.; pres., dom. 140 lbs., f. 140 lbs.; cons. per day, 300,000 gals.; cost, $76,000; cost mtce., $2,000; wks. owned by Co.

HANOVER, p. 8,664; f. area, 100 a.; merc. bldgs., bk., 2 & 4 stor.; priv., wd., bk., 2 & 3 stor.; wd. rfs., perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. hose wag., 1 750-gal. triple comb. pumper, 1 motor comb. c. & hose wag., 8 c. hand ex., 3 pump. c. & hose motor, 3 triple comb. motor hose & c., 1 c. hose reel, 1 aer. trk., 6 hrs.; hose, rub. lined, gd., 6,000 ft.; f. al., Gamewell, 26 bx.; val. equip., $30,000; val. bldgs., $22,000; exp. dept., $7,000; tot. mem., 400 vol.

Water Supply—Src., spr., strm. & 3 artesian wells; sys., 3 res. N. E. of town with cap. of 18,000,000 gals. & 1 res. S. E. of town with cap. of 8,500,000 gals.; tot., 26,500,000 gals.; stdp. at McSherrystown, cap. 103,000 gals.; pump. cap., 2,250,000 gals. day; mains, 50 m., 4 to 12 in. dia.; 162 hyd.; 425 v.; met., 150; 3,400 serv.; pipe, galv. i.; pres., 80 lbs.; cons. day, 1,250,000 gals.; wks. owned by Hanover & McSherrystown Water Co.

HARRISBURG, p. 75,917; f. area, 9 sq. m.; merc. bldgs., bk. & wd., 2 to 8 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 4 str., 11 comb. c. & h. wag., 30 c. hand ex., 1 aer. trk., 4 pumpers; new hose, 2,200 ft.; hose, cot., rub. lined, gd., 11,950 ft.; tot. hose, 14,150 ft.; f. al., Gamewell, 103 bx.; val. equip., $95,000; val. bldgs., $150,000; exp. dept., $67,000; tot. mem., 1,200.

Water Supply—Src., Susquehanna Riv., in cent. city; sys., pump to res.; 2 res. cap., 26,000,000 gals.; 1 pump. station at riv.; high serv. pump. station in Reservoir Park with 2 pump. eng., class elec. & gasoline; high serv. cap. 2,000,000 gals.; 4 pump. eng., class elec. & stm., cap. day 47,000,000 gals.; mains, c. i., 105 m., 4 to 42 in. dia.; 1,242 hyd.; 2.448 v.; met., 14,591; 20,158 serv.; pipe, lead & galv. i.; pres., dom. 25 to 95 lbs.; cons. day, 10,500,000 gals.; cost, $2,615,000; cost mtce., $164,000; wks. owned by city.

HASTINGS, p. 2,292; merc. bldgs., wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 hose car.; hose, cot., rub., gd., 1,200 ft.; inf., 150 ft.; tot., 1,350 ft.; f. al., wh.; val. equip., $2,000; tot. mem., 60 vol.

Water Supply—Src., deep well, in bus. cent.; sys., grav.; res. cap., 90,000 gals.; 2 pump. eng., class elec., cap. per day, 7,000 gals.; mains, 3½ m., 4 to 8 in. dia.; 22 hyd.; 15 v.; 200 met.; pipe, i.; pres., f. 97 lbs.; cons. day, 6,000 gals.; cost, $15,000; cost mtce., $3,000; wks. owned by city.

HAZLETON, p. 32,277; f. area, 5.96 sq. m.; wd., 3 stor.; wd. ffs. perm.; fwks. & combt. ord merc. bldgs., bk. & wd., 3 to 5 stor.; priv., ord. F. dept.—3 c. eng., 3 auto. comb. c. & h. wag., 3 str., 12 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose car., 7 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 57 bx.; tot. mem., 550, pd. full time 6, pd. part time 5, vol. 539; undrs. rating, second class.

Water Supply—Src., creek & spr., 8 m. bus. cent.; sys., grav., pump to res.; res. cap., 90,000,000 gals.; 2 pump. eng., cap. day 3,100,000 gals.; mains, c. i., 34 m., 3 to 12 in. dia.; 70 hyd.; pres., dom. 55 lbs., f. 80 lbs.; cons. day, 2,400,000 gals.; cost, $270,000; cost mtce., $3,500; wks. owned by Co.

HOLLIDAYSBURG, p. 4,071; f. area, 1,200 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. c. & hose wag., 5 c. hand ex., 1 hose cart; hose, cot., rub. lined, gd., 2,100 ft.; f. al., wh.; val. equip., $8,500; exp. dept., $600; tot. mem., 125 vol.

Water Supply—Src., riv. & Blair's Gap run, 7 m. bus. cent.; sys., grav.; mains, c. i., 21 m., 6 to 12 in. dia.; 60 hyd.; 1,250 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 140 lbs.; cost. $50,000; cost mtce., $2,500; wks. owned by borough.

HOMESTEAD, p. 20,452; f. area, 40 a.; business bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 2 stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 3 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 25 bx.; val. equip., $12,000; val. bldgs., $22,000; exp. dept., $12,000; tot. mem. 9, pd. full time; undrs. rating, first class.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., grav. & pump.; stdp. cap., 250,000 gals.; dim., 30 x 52 ft.; mat., stl.; res. cap., 2,500,000 gals.; loc. 18th ave.; 2 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 14¾ m., 4 to 14 in. dia.; 135 hyd.; met., 395; 2,140 serv.; pipe, lead; pres., dom. 128 lbs., f. 128 lbs.; cons. day, 2,500,000 gals.; cost, $147,736; cost mtce., $12,000; wks. owned by city.

HONESDALE, p. 2,756; f. area, 500 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area. F. dept.—2 str., 6 hose carts, 1 c. cart; hose, cot., rub. lined, gd., 4,600 ft.; f. al., wh.; val. equip., $5,000; val. bldgs., $17,000; exp. dept., $1,000; tot. mem., 100, pd. part time 6, vol. 94.

Water Supply—Src., lake, 5 m. bus. district; sys., grav.; res. cap., 1,500,000 gals.; mains, iron, 15 m., 1½ to 20 in. dia.; 50 hyd.; 200 v.; 50 met.; 1,100 serv.; pipe, iron; pres., dom. 50 lbs., f. 100 lbs.; cons. day. 750,000 gals.; cost, $190,00 wks. owned by priv. Co.

HUGHESTOWN, p. 2,244; f. area, 360 a.; merc. bldgs., wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose cart, 1 motor trk., 2 c. hand ex.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 10 bx.; val. equip., $4,400; val. bldgs., $12,000; exp. dept., $900; tot. mem., 100 vol.; undrs. rating, fourth class.

Water Supply—Src., well, 1 m. bus. cent.; sys., grav.; 1 pump. eng.; 15 hyd.; pres., dom. 85 lbs., f. 85 lbs.; wks. owned by priv. Co.

HUMMELSTOWN, p. 2,654; f. area, 300 a.; merc. bldgs., bk. & stn., 3 stor.; priv., wd. & bk., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 hose reel; hose, rub., gd., 1,100 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $5,000; exp. dept., $300; tot. mem., 200 vol.

Water Supply—Src., creek, ¼ m. bus. cent.; sys., pump & grav. from res.; res. cap. 1,000,000 gals.; 3 pump. cap. day 1,500,000 gals.; mains, i., 3 m., 2 to 8 in. dia.; 33 hyd.; pipe, i.; pres., dom. & f. 40 to 70 lbs.; cons. per day 250,000 gals.; cost, $30,000; cost mtce., $1,700; wks. owned by Co.

HUNTINGDON, p. 7,051; f. area, 12,800 a.; merc. bldgs., stn., bk. & wd., 1½ to 8 stor.; priv., stn., bk. & wd., 2 to 4 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 c. eng., 2 str., 1 hand eng., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hose carts, 4 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 2,000 ft.; tot. hose. 5,500 ft.; f. al., bell & elec., 7 bx.; val. equip., $19,000; val. bldgs., $10,500; exp. dept., $1,650; tot. mem., 300, pd. part time 3, vol. 297.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump to res. & dir.; res. cap.. 4,000,000 gals., loc. ½ m. town; 2 pump. eng., cap. min., 1,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 47 hyd.; 66 v.; met., 6; 700 serv.; pipe, galv. i.; pres., dom, 95 lbs., f. 95 lbs.; cons. day, 880,000 gals.; cost, $160,000; cost mtce., $6,000; wks. owned by city.

INDIANA, p. 7,043; f. area, 1,400 a.; merc. bldgs., stn., bk. & wd., 1 to 5 stor.; priv., stn., bk. & wd., 1 to 3 stor.; metal & conc. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. auto. trk., 12 c. hand ex., 2 h. & l. trk., 1 hose trk., 2 hose carts; hose, cot., rub. lined, gd., 2,800 ft.; f. al., bell & wh.; val. equip., $25,000; val. bldgs., $23,000; tot. mem., 60 vol.

Water Supply—Src., creek, 2½ m. bus. cent.; sys., pump to res.; res. cap., 3,500,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i. & w. i.; 17 m., 1 to 12 in. dia.; 93 hyd.; 300 met.; 1,400 serv.; pres., dom. & f. 60 to 110 lbs.; cons. day, 500,000 gals.; cost, $230,000; cost mtce., $14,000; wks. owned by priv. Co.

INGRAM, p. 2,900; f. area, 210 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 4 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., bell & tel.; val. equip., $2,500; val. bldgs., $350; exp. dept., $300; tot. mem., 55 vol.

Water Supply—Supplied by the South Pittsburgh Water Co. of Pittsburgh.

IRWIN, p. 3,235; f. area, 100 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord. F. dept.—1 c. eng., 4 c. hand ex., h. & l. on eng.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., wh.; val. equip., $9,000; val. bldgs., $16,000; tot. mem., 48 vol.

Water Supply—Src., strms., 26 m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 20 hyd.; met., 579; 576

serv.; pipe, lead; pres., 40 to 130 lbs.; cost, $91,285; cost mtce., $9,000; wks. owned by Co.

JEANNETTE, p. 10,627; f. area, 12,000 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 2 auto. triple comb. pump. eng., 1 h. & l. trk., 2 trip. comb. auto. trk.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell, 47 bx.; val. equip., $42,000; val. bldgs., $38,000; exp. dept., $10,000; tot. mem., 21; pd. full time, 6; pd. part time, 15.

Water Supply—Src., from Westmoreland Water Co., see Greensburg.

JENKINTOWN, p. 3,366; f. area, 2,600 a.; merc. bldgs., stn., bk. & wd., 2½ to 4 stor.; priv., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 gas eng., 8 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag; hose, cot., rub. lined, gd., 3,000 ft.; f. al., elec. siren, 2 bx.; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $4,000; tot. mem., 300 vol.; undrs. rating, first class.

Water Supply—Src., wells & creek, 4 m. bus. cent.; sys., pump to stdp. & res.; stdp. cap., 1,650,000 gals.; dim., 60 x 70 ft.; mat., i., res. cap., 2,000,000 gals.; 3 pump. eng., class elec. & stm., cap. day, 2,500,000 gals.; mains, c. i., 32 m., 4 to 16 in. dia.; 144 hyd.; 352 v.; met., 1,456; 1,585 serv.; pres., dom. 60 to 160 lbs.; cons. day, 550,000 gals.; cost mtce., $10,000; wks. owned by priv. Co.

JERMYN, p. 3,326; f. area, 5 a.; bldgs., stn., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,600 ft.; f. al., telp. sys., 10 bx.; val. equip., $3,000; val. bldgs., $3,000; tot. mem., 85 vol.

Water Supply—Src., res.; res. cap., 700,000,000 gals.; mains, 16 m., 2 to 18 in. dia.; 16 hyd.; 38 v.; 650 serv.; pres., dom. 90 lbs., f. 70 lbs.; cost, $135,000; cost mtce., $2,000; wks. owned by Co.

JERSEY SHORE, p. 6,103; f. area, 2,500 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 comb. c. & h. auto., 1 h. & l. trk., 6 c. hand ex., 1 hose wag., 1 La France pump; hose, cot., rub. lined, gd., 2,500 ft.; inf., 2,000 ft.; tot., 4,500 ft.; f. al., bell & wh.; val. equip., $19,000; val. bldgs., $10,000; exp. dept., $800; tot. mem., 30 vol.

Water Supply—Src., mountain strms., 10 m. bus. cent.; sys., grav.; res. cap., 2,225,000 gals.; 1 pump. eng.; class comp., cap. day 2,000,000 gals.; mains, c. i., 31 m., 4 to 16 in. dia.; 87 hyd.; 115 v.; met., 42; 1,400 serv.; pipe, galv. & wrt. i. & lead; pres., dom. 50 lbs., f. 120 lbs.; cons. day, 1,500,000 gals.; cost, $550,000; cost mtce., $4,000; wks. owned by Co.

JESSUP, p. 4,600; f. area, 1,500 a.; merc. bldgs., wd., 2½ stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., elec., 16 bx.; val. equip., $2,000; val. bldgs., $4,500; tot. mem., 75 vol., 2 pd. men.

Water Supply—Src., spr., 1¼ m. bus. cent.; sys., grav.; res. cap., 500,000 gals.; mains, c. i., 4 m., 6 to 12 in. dia.; 22 hyd.; met., 2; 100 serv.; pres., dom. 200 lbs., f. 400 lbs.

JOHNSONBURG, p. 5,400; f. area, 150 a.; merc. bldgs., bk. & wd. 2 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 2 c. eng., 1 aer. trk., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot., 4,000 ft.; f. al., wh.; val. equip., $15,600; val. bldgs., $10,000; exp. dept., $750; tot. mem., 140 vol.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump to res.; mat. conc.; res. cap., 1,000,000 gals.; 3 pump. eng., cap. day 400,000 gals. each; mains, c. i., 8 m., 4 to 10 in. dia.; 68 hyd.; 1,100 met.; 1,100 serv.; pipe, iron; pres., dom. 60 lbs., f. 80 lbs.; cons. per day, 1,000,000 gals.; wks. owned by city.

JOHNSTOWN, p. 67,327; f. area, 3,422 a.; merc. bldgs., stn., bk. & wd., 1 to 12 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 auto. trip. pump. eng., 2 str. (in reserve), 1 h. & l. trk., 24 c. hand ex., 1 auto. aer. trk., 1 aer. trk., 1 auto. comb. c. & h. wag., 1 auto. c. & h. trk., 1 chief's auto., 2 chief's wag., 1 fuel wag., 1 hose wag., 1 electrician buggy, 1 supply & exercise wag, 9 hrs., 46 gas masks, 1 deluge set; hose, cot., rub. lined, gd., 15,000 ft.; f. al., Gamewell, 130 bx.; val. equip., $125,000; val. bldgs., $125,000; exp. dept., $109,000; tot. mem. 86, pd. full time.

Water Supply—Src., 5 res.; 3 to 9 m. bus. cent.; sys., grav. & pump.; res. cap., 1,174,000,000 gals.; 6 pump. eng., cap. 6,184,000 gals; mains, c. i., 148.65 m., 4 to 36 in. dia.; 441 hyd.; 2,069 v.; 14,719 met.; 11,327 serv.; pipe, c. i.; pres., dom. & f. 75-80 lbs.; cons. day 8,000,000 gals.; wks. owned by priv. Co.

JUNIATA, p. 7,660; f. area, 9 a.; merc. bldgs., bk., stn. & wd., 3 stor.; priv., bk., stn. & wd., 2 & 3 stor.; wd. rfs. are not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 comb. c. & h. wag., 18 c. hand ex.; hose, cot., rub. lined, gd., 2,800 ft.; inf., 350 ft.; tot. hose, 3,150 ft.; f. al., Gamewell, telp. & wh.; val. equip., $15,000; val. bldgs., $24,000; exp. dept., $1,500; tot. mem., 250 vol.

Water Supply—Src., Homer Gap Stream, 4 m. bus. cent.; sys., grav.; 2 res., cap. 23,000,000 gals.; 1 pump eng., cap. per day, 144,000 gals.; mains, c. i., 11½ m., 4 to 12 in. dia.; 92 hyd.; 53 v.; met., 3; 1,700 serv.; pipe, galv. i.; pres., dom. & f. 100 lbs.; cons. day, 350,000 gals.; cost, $110,000; cost mtce., $2,000; wks. owned by city.

KANE, p. 7,283; f. area, 3,000 a.; merc. bldgs., bk. & stn., 3 & 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., Gamewell, 27 bx.; val. equip., $5,500; val. bldgs., $3,000; exp. dept., $2,500; tot. mem., 500 vol.

Water Supply—Src., spr. & wells, 1¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals., loc. inside of borough line; res. cap., 1,400,000 gals.; 4 pump. eng., cap. day 3,000,000 gals., class dup. & trip.; mains, c. i., 19 m., 3 to 10 in. dia.; 70 hyd.; 165 v.; met., 1,050; 1,400 serv.; pipe, galv. i.; pres., dom. & f. 40 to 120 lbs.; cons. day, 725,000 gals.; wks. owned by priv. Co

KENNETT SQUARE, p. 2,398; f. area, 150 a.; bldgs., bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 auto. c. & h. wag., 1 c. eng., 2 c. hand ex., 1 hose car.; hose, cot., rub. lined, gd., 900 ft.; f. al., elec., 20 bx.; val. equip., $15,000; val. bldgs., $28,000; exp. dept., $1,500; tot. mem., 325 vol.

Water Supply—Src., creek, ¾ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 217,000 gals.; res. cap., 1,000,000 gals.; 3 pump. eng., cap. day, 500,000 gals.; mains, c. i., 7 m., 3 to 6 in. dia.; 39 hyd.; pres., dom. & f. 18 to 45 lbs.; cons. day, 140,000 gals.; cost mtce., $400; wks. owned by borough.

KINGSTON, p. 8,952; f. area, 1,200 a.; merc. bldgs., bk. & wd., 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 h. & l. trk., 1 aer. trk., 2 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., Gamewell, 7 bx.; val. equip., $4,850; val. bldgs., $3,000; tot. mem., 60 vol.

Water Supply—Src., strms., supplied by Spring Brook Water Supply Co.; sys., grav.; pres., 100 lbs.; wks. owned by Co.

KITTANNING, p. 7,153; f. area, 100 a.; bldgs., bk., wd. & stn., 2, 3 & 4 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 3 aer. trk., 3 hose car.; hose. rub., gd., 3,000 ft.; f. al., bell & wh.; val. bldgs., $25,000; tot. mem., 75 vol.; undrs. rating, second class.

Water Supply—Src., riv.; in bus. cent.; sys., pump to res. & filter; mat., conc. & bk.; res. cap., 3,500,000 gals.; 2 pump. eng., cap day 2,250,000 gals. each; mains, c. i., 16 m., 4 to 20 in. dia.; 71 hyd.; pres., f. 75 lbs.; cons. day 1,500,000 gals.; wks. owned by Co.

KNOXVILLE, Allegheny Co., p. 7,201; f. a., 700 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell. wh. & telp.; val. equip., $25,000; val. bldgs., $10,000; exp. dept., $900; tot. mem., 190 vol.; undrs. rating, third class.

Water Supply—Src., spr., 8½ m. bus. cent.; sys., grav.; res. cap., 500,000 gals., also 2 wells, cap. 3,000 bbls., loc. ½ m. north of borough; mains, c. i., 4½ m., 4 to 10 in. dia.; 35 hyd.; 8 v.; met., 10; 200 serv.; pipe, lead; pres., dom. 100 lbs., f. 100 lbs.; cons. day, 500,000 gals.; cost, $16,000; cost mtce., $100; wks. owned by city.

KUTZTOWN, p. 2,684; f. area, 525 a.; merc. bldgs., bk., 2 to 3 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. auto. trk., 2 c. hand ex., 2 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; inf., 200 ft.; tot., 2,200 ft.; f. al., Gamewell, 17 bx.; val. equip., $14,000; val. bldgs., $13,000; exp. dept., $1,200; tot. mem., 620; 450 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res.; res. cap., 600,000 gals.; 1 pump. eng., class centrif., cap. day, 1,000,000 gals.; mains, c. i., 10½ m., 4 to 10 in. dia.; 38 hyd.; 341 met.; 645 serv.; pipe, galv. & lead; pres., dom. 80 lbs., f. 100 lbs.; cons. per day, 300,000 gals.; cost, $49,900; cost mtce., $3,500; wks. owned by city.

LANCASTER, p. 53,150; f. area, 2,500 a.; merc. bldgs., bk., 3 to 6 stor.; priv., bk. & wd., 2 & 3 stor.: wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—24 c. hand ex., 3 str. with tractor (3 str. in reserve), 3 trip. comb. pump. eng., h. & c. car., 3 auto. comb. c. & h. wag., 1 aer. trk., 1 chief's auto., 2 auto. aer trk. (in reserve 1 h. & l. trk.), 1 fuel car (1 fuel wag. in reserve); hose, cot., rub. lined, gd., 10,400 ft.; f. al., Gamewell, 64 bx.; val. equip., $150,000; val. bldgs., $35,000; exp. dept., $42,500; tot. mem., 61; pd. full time, 32; pd. part time, 29.

Water Supply—Src., creek, 2½ m. bus. cent.; sys., res. to stdp. & dir.; stdp. cap., 400,000 gals.; dim. 110 x 25 ft.; mat., stl.; res. cap., 6,000,000 gals.; 9 pump. eng., cap. day 24,200,000 gals.; mains, c. i., 72 m., 2 to 36 in. dia.; 761 hyd.; 1,215 v.; 7,200 met.; 15,000 serv.; pres., dom. & f. 30 to 70 lbs.; cons. day, 11,000,000 gals.; cost, $1,200,000; cost mtce., $80,000; wks. owned by city.

LANSDALE, p. 4,728; f. area, 450 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., bk., 3 stor.; wd. rfs. not perm. F. dept.—2 str., 2 c. eng., 2 c. hand ex., 2 h. & l. trk., 2 hose car., hrs. hired, bucket brigade; hose, rub., gd., 1,500 ft.; f. al., wh.; val. equip., $6,500; val. bldgs., $5,000; exp dept., $2,000; tot. mem., 200 vol.

Water Supply—Src., wells; sys., air lift; stdp. cap., 35,500 gals.; mat., conc.; dim. 16 x 108 ft.; res. cap. 169,500 gals.; 2 pump. eng., cap. day 1,224,000 gals.; mains, c. i., 4 to 8 in. dia.; 65 hyd.; 1 v.; met, 1,300; 700 serv.; pipe, c. i.; pres., dom. 42 lbs., f. 60 lbs.; cons. day 125,000 gals.; cost, $90,492; cost mtce., $20,671; wks. owned by priv. Co.

LANSDOWNE, p. 4,797; f. area, 1 sq. m.; merc. bldgs., conc., stn. & bk., 1 to 3 stor.; priv., stn., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 comb. c. eng., 1 auto. pump. eng., c. & h. comb., 1 h. & l. trk., 10 c. hand ex., 1 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 1,950 ft.; c., 300 ft.; tot. hose, 2,250 ft.; f. al., bell & telp.; val. equip., $6,950; val. bldgs., $12,500; exp. dept., $700; tot. mem., 210 vol.

Water Supply—Src., wells; sys., pump to res.; res. cap., 2,000,000 gals.; mains, iron & cem., 12 m., 4 to 12 in. dia.; 27 hyd.; met., 0; 400 serv.; pipe, galv. i.; pres., f. 45 lbs.; cost, $40,000; cost mtce., $3,700; wks. owned by Co.

LANSFORD, p. 9,625; bldgs., wd., 2 & 2½ stor., wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 hose car., 1 c. eng., 4 c. hand ex., 1 h. & l. trk.; 2 hrs.; hose, rub., gd., 2,800 ft.; f. al., Gamewell, 19 bx.; val. equip., $30,000; val. bldgs., $8,000; exp. dept., $700; tot. mem., 300 vol.

Water Supply—Src., creek, 2 m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 88,000,000 gals.; 2 pump. eng., cap. day 1,600,000 gals.; mains, c. i. & wd., 15 m., 2 to 12 in. dia.; 70 hyd.; 65 v.; 450 met.; 1,800 serv.; pipe, lead & i.; pres., dom. 70 lbs., f. 125 lbs.; cons. day, 1,500,000 gals.; wks. owned by Co.

LATROBE, p. 9,484; f. area, 700 a.; merc. bldgs., stn., bk. & wd., 1 to 7 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 c. hand ex., 5 hose carts; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell & wh.; val. equip., $3 000; val. bldgs., $6,000; tot. mem., 120 vol.

Water Supply—Src., creek, 3 m. bus. cent.; sys., pump to res.; res. cap., 10.000,000 gals.; pump. eng., cap. day 7,000,000 gals.; mains, c. i., 22 m., 4 to 24 in. dia.; 61 hyd.; 1,000 serv.; pres., dom. 50 lbs., f. 75 lbs.; cost, $293,000; cost mtce., $6,500; wks. owned by Co.

LEBANON, p. 24,643; f. area, 25,000 a.; merc. bldgs., bk. & wd., 2 to 6 stor.; priv., stn., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. auto. pump. eng. & h. wag., 1 auto. h. & l. trk., 3 triple eng., 1 auto. str., 1 auto. comb. c. & h. wag., 3 str., 2 c. eng., 14 c. hand ex., 1 aer. trk., 1 h. & l. trk., 2 comb. c. & h. wag., 1 hosecart, 2 hrs.; hose, cot., rub. lined, gd., 15,000 ft.; f. al., Gamewell, 57 bx.; val. equip., $100,000; val. bldgs., $150,000; exp. dept., $15,000; tot. mem., 1,700 vol.

Water Supply—Src., spr., 7 m.; sys., grav., pump to res. & dir.; res. cap., 80,000,000 gals.; 2 pump. eng., cap. day 2,500,000 gals.; mains, c. i., 20 m., 4 to 20 in. dia.; 227 hyd.; 671 v.; met., 100; 4,700 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 45 lbs.; cons. day, 3,250,000 gals.; cost, $700,000; cost mtce., $5,000; wks. owned by city.

LEECHBURG, p. 3,991; f. area, 100 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 auto. comb. c. & h. wag., 2 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,650 ft.; f. al., wh.; val. equip., $1,600; val. bldgs., $3,000; exp. dept., $500; tot. mem., 75 vol.

Water Supply—Src., Apollo Water Works Co., 3½ m. distant; sys., grav.; pump to res.; res. cap., 10,000,000 gals.; 2 pump. eng., daily cap., 2.500,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 46 hyd.; 60 v.; met., 943; 943 serv.; pipe, lead; pres., dom. & f. 145 lbs.; cost mtce., $4,000; wks. owned by priv. Co.

LEETSDALE, p. 2,311. F. dept.—2 c. hand ex., 1 f. trk., 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, gd., 2,000 ft.; inf., 450 ft.; tot., 2,450 ft.; f. al., bell; val. equip., $7,500; exp. dept., $125; tot. mem., 25 vol.

Water Supply—Src., wells; sys., dir pres.; 30 hyd.; mains, 1½ m.; pres., dom. 75 lbs., f. 95 lbs.; wks. owned by priv. Co

LEHIGHTON, p. 6,102; f. area. 2,560 a.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. c. trk., 1 auto. hose & c. pumper, 1 comb. c. & h., wag., 1 c. eng., 1 h. & l. trk., 3 hose carts, 2 hrs.; hose, 4,000 ft.; f. al., siren, 2 bx; val. equip., $27,000; val. bldgs., $28,000; tot. mem., 400 vol.

Water Supply—Src., mountain streams, 4 & 8 m. bus. cent.; sys., grav.; res. cap., 31,000,000 gals.; mains, c. i., 23 m., 4 to 12 in. dia.; 65 hyd.; 90 v.; met., 23; 1,340 serv.; pipe, lead; pres., dom. 68 lbs., f. 80 lbs.; cons. day, 1,200,000 gals.; cost, $500,000; cost mtce., $12,000; wks. owned by priv. Co.

LEWISBURG, p .3,204; f. area, 500 a.; merc. bldgs., bk.. 2 & 3 stor.; priv., bk. & wd.. 2 stor.: wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 str., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 3 hose carts; hose, cot., rub. lined, gd., 2.500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., Gamewell; val. equip., $35,000; val. bldgs., $45,000; exp. dept., $700; tot. mem., 65.

Water Supply—Src., creek, 13½ m. bus. cent.: sys., grav., pump to stdp.; stdp. cap., 300.000 gals., mat. stl.; pumn. eng., cap. day 1,000.000 gals.; mains, c. i., 67 m.. 3 to 12 in. dia.; 46 hyd.; 24 v.; met., 5; 600 serv.; pipe, galv. i.: pres., dom. 60 lbs., f. 75 lbs.: cons. day. 250.000 gals.: cost. $39,360; cost mtce., $2,350; wks owned by Co.

LEWISTOWN, p. 9,846; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm.; fwks.

& combt. ord. F. dept.—1 auto. hose wag., equipped with 800 ft. hose & c. tk., 2 str., 1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell & wh.; val. equip., $10,000; val. bldgs, $10,000; exp. dept., $1,200; tot. mem., 350 vol.; undrs. rating, first class.

Water Supply—Src., mountain strms., 5 to 12 m. bus. cent.; sys., grav.; res. cap., 15,000,000 gals.; 2 pump. eng., cap. 2,250,000 gals.; mains, c. i., 65 m., 4 to 16 in. dia.; 172 hyd.; met., 350; 4,000 serv.; pipe, w. i.; pres., dom. 75 lbs., f. 100 lbs.; cons. per day, 6,000,000 gals.; cost, $1,100,000; cost mtce., $20,000; wks. owned by Co.

LILLY, p. 2,346; bldgs., bk. & wd., 3 stor. F. dept.—1 comb. c. & h. wag., 1 c. hand ex., 1 hose wag., 1 f. eng. pump; hose, cot., rub. lined, gd., 800 ft.; inf., 400 ft.; tot., 1,200 ft.; f. al., elec. siren, 1 bx.; val. equip., $7,000; val. bldgs., $15,000; exp. dept., $500; tot. mem., 25 vol.

LITITZ, p. 3,680; **f. area, 400 a.; merc. bldgs.,** bk., 2 to 3½ stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. motor pump, 3 c. hand ex., 2 hose carts, 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 600 ft.; tot. hose, 2,600 ft.; f. al., elec. siren, 8 bx.; val. equip., $15,000; val. bldgs., $12,000; exp. dept., $1,200; tot. mem., 423 vol.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; 2 pump. eng., cap. day 75,000 gals.; mains, c. i., 5 m., 4 to 12 in. dia.; 60 hyd.; 50 v.; met., 400; 550 serv.; pipe, c. i.; pres., dom. & f. 55 lbs.; cons. day, 75,000 gals.; cost, $50,000; cost mtce., $750; wks. owned by Borough.

LOCK HAVEN, p. 8,557; **f. area, 500 a.; merc.** bldgs., bk. & wd., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & hose wag., c. hand ex., 2 str., 2 comb. c. & hose wag., 1 h. & l. trk., 1 hose wag., 6 hose car., 2 auto. triple comb. car.; hose, cot., rub. lined, gd., 5,000 ft.; inf. hose, 5,000 ft.; f. al., bell & telp.; val. equip., $15,000; val. bldgs., $5,000; exp. dept., $3,700; tot. mem. 175, pd. full time 4, pd. part time 2, vol. 169.

Water Supply—Src., strms., 2 to 6 m. bus. cent.; sys., grav.; res. cap., 800,000 gals.; dam cap., 32,000 gals.; mains, c. i., 33 m., 4 to 24 in. dia.; 80 hyd.; pipe, iron; pres., dom. 75 lbs., f. 75 lbs.; cost, $56,000; cost mtce., $3,000; wks. owned by city.

LUZERNE, p. 5,998; f. area, 400 a.; merc. bldgs., wd. & bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., elec., 20 bx.; val. equip., $10,350; val. bldgs., $20,000; tot. mem., 200 vol.

Water Supply—Src., res.; sys., grav.; res. covers 200 a.; mains, 2½ m., 33 in. dia.; 18 hyd.; pres., dom. 39 lbs., f. 95 lbs.; wks. owned by Co.

LYKENS, p. 2,880; **f. area, 140 a.; merc. bldgs.,** stn., bk. & wd., 2 & 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose reels & carts, 1 hose car.; hose, cot., rub. lined, gd., 1,850 ft.; inf., 350 ft.; tot. hose, 2,200 ft.; f. al., bell; val. equip., $3,200; val. bldgs., $2,500; exp. dept., $1,000; tot. mem., 50 vol.

Water Supply—Src., creek, 1¼ m. bus. cent.; sys., grav.; res. cap., 500,000 gals.; mains, iron, 2¾ m., 3 to 10 in. dia.; 30 hyd.; 58 v.; 15 met.; pres., dom. & f. 50 to 65 lbs.; wks. owned by Co.

McADOO, p. 4,674; f. area, 4,674 a.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 comb. c. & h. wag., 4 c hand ex., 2 hose car. on reels; hose, cot., rub. lined, gd., 1,600 ft.; inf., 600 ft.; tot., 2,200 ft.; f. al., stm. wh. & siren, 3 bx.; val. equip., $19,000; val. bldgs., $7,000; tot. mem., 300 vol.

Water Supply—Not reported.

McDONALD, p. 2,751; f. area, 141 a.; merc. bldgs., bk., 3 & 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 comb. c. & h. auto., 2 hose car.; hose, cot., rub. lined, gd., 1,600 ft.; f. al., Gamewell, 12 bx.; val. equip., $4,600; exp. dept., $500; tot. mem., 100, pd. full time 1, vol. 99.

Water Supply—Src., creek, 7½ m. bus. cent.; sys., pump to res.; stdp. cap., 634,447 gals., dim. 60 x 30, mat. stl.; res. cap., 90,000,000 gals.; 2 pump. eng., class comp. cond., cap. day 2,500,000 gals.; mains, c. i., 18 m., 4 to 10 in. dia.; 45 hyd.; 90 v.; met., 655; 655 serv.; pipe, lead; pres., dom. & f., 100 lbs.; cons. per day, 300,000 gals.; cost, $162,000; cost mtce., $3,600; wks. owned by Co.

McKEESPORT, p. 46,781; **f. area, 842 a.; merc.** bldgs., bk., 2 to 8 stor.; priv., wd., 3 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 14 c. hand ex., 1 aer. trk., 4 hose wag., 14 hrs.; hose, cot., rub. lined, gd., 8,950 ft.; f. al., Gamewell, 73 bx.; val. equip., $20,000; val. bldgs., $40,000; exp. dept., $38,000; tot. mem., 36, pd. full time.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump dir. & grav.; res. cap., 6,000,000 gals.; 5 pump. eng., class horizontal-comp. dup., cap. day 15,000,000 gals.; mains, 66 m., 4 to 24 in. dia.; 470 hyd.; 842 v.; 3,587 met.; 6,275 serv.; pipe, lead; pres., dom. & f. 40 to 125 lbs.; cons. day, 3,657,870 gals.; cost, $973,900; cost mtce., $71,-902; wks. owned by city.

McKEES ROCKS, p. 16,713; f. area, 3,840 a. F. dept.—1 hand h. & l. trk., 4 hand hose reels; 3,500 ft. hose; exp. dept., $1,000; tot. mem., 50 vol.

Water Supply—Src., well; sys., pump to res.; 135 hyd.; mains, 10 in. dia.; pres., dom. 125 lbs., f. 175 lbs.; wks. owned by priv. Co.

MAHANOY CITY, p. 15,599; f. area, 175 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 c. eng., 4 c. hand ex., 1 h. & l. trk., 2 comb. c. & h. wag., 1 hose wag., 3 hose car., 12 hrs.; hose, cot., rub. lined, gd., 4,800 ft.; c., 750 ft.; tot. hose, 5,550 ft.; f. al., Gamewell, 16 bx.; val. equip., $30,000; val. bldgs., $30,000; exp. dept., $3,300; tot. mem. 750, 5 pd. full time, 745 vol.; undrs. rating, third class.

Water Supply—Src., artesian wells & spr., 2½ m. bus. cent.; sys., grav. & pump to res.; res. cap., 215,000,000 gals.; pump. eng., cap. day 4,-750,000 gals.; mains, c. i., 18 m., 6 to 14 in. dia.; 78 hyd.; 115 v.; met., 160; 3,000 serv.; pipe, lead; pres., dom. 65 lbs.; f. 100 lbs.; cons. day, 2,000,000 gals.; wks. owned by priv. Co.

MANHEIM, p. 2,712; f. area, 168 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 stor.; **wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hand eng., 3 hose reels;** hose, cot., lined, gd., 1,800 ft.; f. al., bell; val. equip., $1,600; val. bldgs., $8,000; exp. dept., $100; tot. mem., 140 vol.

Water Supply—Src., creek, ½ m. bus. cent.; sys., pump to res.; res. cap., 1,600,000 gals.; 2 pump. eng., class elec., cap. day, 600,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 95 hyd.; 33 v.; met., 850; 900 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 65 lbs.; cost, $100,000; cost mtce., $9,000; wks. owned by Co.

MARCUS HOOK, p. 5,324; f. area, 1 sq. m.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; no. fwks. & combt. ord.; causes of f. inv. F. dept.—2 triple comb. La France trk., 1 comb. c. & hose wag.; hose, cot., rub. lined, 2,000 ft.; rub., gd., 1,500 ft.; inf., 500 ft.; tot., 4,000 ft.; val. equip., $32,000; val. bldgs., $13,000; exp. dept., $3,000; tot. mem., 350, vol. 325.

Water Supply—Src., Delaware River; wks. owned by New Chester Water Co.

MAUCH CHUNK, p. 3,666; f. area, 2,000 a.; merc. bldgs., stn., bk. & wd., 3 & 4 stor.; priv., bk. & wd., 3 stor.; wd. rfs. perm. in f. area; **fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 3 c. hand ex., 1 chem. eng., 1 h. & l. trk., 3 hose wag.;** hose, cot., rub. lined, gd., 3,000 ft.; f. al., Star, 14 bx.; val. equip., $25,000; val. bldgs., $15,000; exp. dept., $500; tot. mem., 250 vol.

Water Supply—Src., spr. & wells, 2½ m. bus. cent.; sys., grav.; res. cap., 2,872,400 gals., loc. W. B'way & E. Mauch Chunk; 3 pump. eng., cap. day 440,000 gals.; mains, c. i., 12 m. 3 to 10 in. dia.; 54 hyd.; 110 v.; 870 serv.; 6 met.; pipe, lead; pres., dom. & f. 60 lbs.; cost, $96,813; cost mtce., $5,800; wks. owned by Co.

MAYFIELD, p. 3,832; f. area, 640 a.; bldgs., wd., 4 stor.; wd. rfs. perm.; no fwks. & combt. ord.; f. inv. F. dept.—1 comb. c. & h. motor, 3 c. hand ex., 2 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val. equip., $7,000; val. bldgs., $2,000; exp. dept., $500; tot. mem., 60 vol.; undrs. rating, second class.

Water Supply—Src., wells & cisterns, 5 m. bus. cent.; sys., grav.; mains, c. i., 4 to 8 in. dia.; 17 hyd.; 40 v.; 6 met.; 400 serv.; pipe, galv. i.; pres., dom. & f. 100 lbs.; cons. day, 700,000 gals.; wks. owned by priv. Co.

MEADVILLE, p. 14,568; f. area, 12,000 a.; merc. bldgs., bk. & wd.; 2 to 7 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. trk., 1 auto. h. & l. trk., 1 auto. comb. c. & wag., 8 c. hand ex., 6 motor trks., 1 aer. trk., 1 hose cart, 1 comb. pump & c., 1 comb. h. & c.; hose, cot., rub. lined, gd., 6,500 ft.; f. al., Gamewell, 49 bx.; val. equip., $24,900; val. bldgs., $22,000; exp. dept., $14,000; tot. mem. 600; vol., 600.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump to res.; res. cap., 4,000,000 gals.; 2 pump. eng., cap. day 7,000,000 gals.; mains, c. i., 38.32 m., 2 to 20 in. dia.; 229 hyd.; 356 v.; met., 3,649; 3,421 serv.; pipe, w. i.; pres., dom. 20 to 120 lbs., f. 20 to 120 lbs.; cons. day, 2,000,000 gals.; cost, $414,765; cost mtce. & operation, $39,335; wks. owned by city.

MECHANICSBURG, p. 4,688; f. area, 400 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. str., 2 c. eng., 10 c. hand ex., 2 auto. comb. c. & h. wag., 1 auto. h. & l. trk., 1 hose reel, 2 hose wag.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 500 ft.; tot. hose, 3,000 ft.; f. al., bell; val. equip., $30,000; val. bldgs., $35,000; exp. dept. ,$3,500; tot. mem., 700 vol.

Water Supply—Src., spr., 2 m. bus. cent.; sys., pump to res. & dir.; res. cap., 1,850,000 gals.; pump. eng., cap. day 172,800 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 50 hyd.; 750 serv.; pipe, c. i. & lead; pres., dom. 30 lbs., f. 30 lbs.; cost, $5,500; wks. owned by Co.

MEDIA, p. 4,109; f. area, 1,500 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., bk. & stn., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. & pump, 1 comb. c. & h. wag., 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., telp. & bell; val. equip., $18,000; exp. dept., $1,200; tot. mem., 604 vol.

Water Supply—Src., Ridley Creek, 1 m. bus cent.; sys., pump to res. & stdp.; stdp. cap., 250,000 gals.; dim. 35 & 35 ft.; mat. iron; res. cap., 1,250,000 gals., loc. in borough; 3 pump. eng., cap. day 2,300,000 gals.; mains, c. i., 16 m., 2 to 10 in. dia.; 86 hyd.; 100 v.; met., 40; 1,500 serv.; pipe, c. i.; pres., dom. 30 to 90 lbs.; cons. day, 406,864 gals.; cost, 250,000; cost mtce., $13,000; wks. owned by borough.

MEYERSDALE, p. 3,716; f. area, 2,560 a.; merc. bldgs., bk., 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 La France triple comb. pump eng., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $12,000; val. bldgs., $7,500; tot. mem., 50 vol.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav.; res. cap., 12,000,000 gals.; 3 pump. eng., cap. day 220,000 gals.; mains, c. i., 14 m., 2 to 8 in. dia.; 35 hyd.; 40 v.; 850 serv.; 20 met.; pipe, galv. i.; pres., dom. & f. 50 to 125 lbs.; cost, $95,000; cost mtce., $3,000; wks. owned by priv. Co.

MIDDLETOWN, p, 5,920; f. area, 3,200 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. eng., 1 comb. c. & h. wag., 2 pumpers, 2 hose wag.; f. al., Gamewell, 15 bx.; val. equip., $67,000; val. bldgs., $24,000; exp. dept., $4,000; tot. mem., 1,350; vol. 1,300.

Water Supply—Src., spr., Iron Mine Run, 3 m. bus. cent.; sys., grav., pump dir.; solid masonry dam, cap. 48,000,000 gals., loc. in ravine 3 m. town; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 40 hyd.; 22 v.; 150 met.; 700 serv.; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 600,000 gals.; cost, $225,000; wks. owned by Co.

MIDLAND, p. 5,452; f. area, 1,200 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose reels, 1 h. & l. trk.; hose, cot., rub. lined, gd., 600 ft.; f. al., bell; val. equip., $500; val. bldgs., $16,000; exp. dept., $36; tot. mem., 32 vol.

Water Supply—Src., Ohio River, 0.8 m. bus. cent.; sys., pump dir.; res. cap., 30,000 gals.; 2 pump. eng.; cap. day 1,500,000 gals. each; mains, c. i., 6.3 m., 4 to 12 in. dia.; 51 hyd.; 55 v.; 154 met.; 600 serv.; pipe, lead; pres., dom. 85 lbs., f. 170 lbs.; cons. day, 700,000 gals.; wks. owned by Co.

MILLERSBURG, p. 2,936; f. area, 100 a.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. ord. F. dept.—3 hose carts, 1 c. eng.; hose, cot., rub. lined, gd., 1,600 ft.; f. al., bell & telp.; val. equip., $1,700; val. bldgs., $1,000; tot. mem., 60 vol.

Water Supply—Src., spr. & wells, 2 m. bus. cent.; sys., pump to res.; res. cap., 600,000 gals.; 3 pump. eng., class trip., cap. day, 500,000 gals.; mains, c. i., 15 m., 4 to 8 in. dia.; 39 hyd.; 22 met.; 820 serv.; pipe, galv. i.; pres., dom. & f. 60 to 70 lbs.; cons. day, 280,000 gals.; wks. owned by priv. Co.

MILLVALE, p. 8,031; f. area, 5,225 a.; bldgs., wd. & bk., 3 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. hand ex., 1 h. & l. trk., Halloway f. ex. & hose wag., 2 reels, 1 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 14 bx.; val. equip., $9,000; val. bldgs., $15,000; exp. dept., $500; tot. mem., 75 vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res.; res. cap., 450,000 gals., loc. on nillside; 2 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 7½ m., 4 to 12 in. dia.; 87 hyd.; 75 v.; 5 met.; 1,250 serv.; pipe, lead; pres., dom. 100 lbs., f. 130 lbs.; cons. day, 1,000,200 gals.; cost, $160,000; cost mtce., $12,000; wks. owned by borough.

MILTON, p. 8,638; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & stn., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 1 c. eng., 25 c. hand ex., 4 hose wag., 5 hose car., 3 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 2,500 ft.; leather, 300 ft.; tot. hose, 6,800 ft.; f. al., bell; val. equip., $8,000; val. bldgs., $3,500; exp. dept., $650; tot. mem., 30, pd. part time; undrs. rating, third class.

Water Supply—Src., creek, 9 m. bus. cent.; sys., grav., pump to res.; res. cap., 2,000,000 gals., loc. northeast of town; 2 pump. eng., cap. day 600,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 175 hyd.; 100 v.; met., 10; 1,200 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 75 lbs.; cons. day, 1,000,000 gals.; cost, $95,000; cost mtce., $2,500; wks. owned by Co.

MINERS MILLS, p. 4,365; f. area, 1 sq. m.; merc. bldgs., wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose reels, 1 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., telp. & elec.; val. equip., $2,000; val. bldgs., $5,000; tot. mem., 75 vol.

MINERSVILLE, p. 7,845; f. area, 650 a.; bldgs., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 str., 2 c. eng., 1 h. & l. trk., 1 hose wag., 1 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., Gamewell, 14 bx.; val. equip., $20,000; val. bldgs., $12,000; exp. dept., $700; tot. mem., 400 vol.

Water Supply—Src., spr., 4 m. bus. cent.; sys.,

grav.; res. cap., 100,000,000 gals.; mains, c. i., 14 m., 4 to 14 in. dia.; 50 hyd.; met., 40; 2,600 serv.; pipe, lead; pres., dom. & f. 140 lbs.; cons. day, 1,000,000 gals.; cost, $263,000; cost mtce., $3,000; wks. owned by Co.

MONACA, p. 3,838; merc. bldgs., wd. F. dept. 1 hose car.; hose, 2,000 ft.; f. al., elec.; tot. mem., 20 vol.

Water Supply—Sys., pump.; res. cap., 700,000 gals.; pump. eng., cap. day 2,000,000 gals.; pres., dom. 142 lbs.; wks. owned by city.

MONESSEN, p. 18,179; f. area, 500 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., wd. 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 auto. comb. c. & h. trk., 1 h. & l. trk., 6 c. hand ex., 2 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 300 ft.; tot. hose, 5,300 ft.; f. al., wh.; val. equip., $15,000; val. bldgs. $10,000; exp. dept., $200; tot. mem., 60 vol.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 1,500,000 gals.; res. cap., 5,000,000 gals.; 6 pump. eng.; cap. day, 9,000,000 gals.; mains, 20 m., 4 to 20 in. dia.; 87 hyd.; met., 550; 2,200 serv.; pipe, lead; pres., dom. & f. 115 lbs.; cons. day, 2,000,000 gals.; wks. owned by Co.

MONONGAHELA CITY, p. 8,688; f. area, 200 a.; merc. bldgs., bk., 1 to 5 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 2 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., wh., 19 bx.; val. equip., $2,000; val. bldgs., $5,000; exp. dept., $600; tot. mem., 45 vol.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump to res. & dir.; res. cap., 2,000,000 gals, loc. 1 m. south of city; 5 pump. eng., class comp. dup., cap. day 5,000,000 gals.; mains, c. i., 18 m., 3 to 12 in. dia.; 50 hyd.; pres., dom. 120 lbs., f 120 lbs.; cons. day, 2,000,000 gals.; cost, $265,000; cost mtce., $8,000; wks. owned by Co.

MOOSIC, p. 4,364; f. area, 2,560 a.; bldgs., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose car., 1 comb. c. & h. wag., 1 comb. c. & hose car., 8 c. hand ex., 2 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $700; exp. dept., $464; tot. mem., 80 vol.

Water Supply—Src., spr. & brook; sys., pump to res.; res. cap., 1,250,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, 12 m., 4 to 12 in. dia.; 21 hyd.; pres., dom. 70 lbs., f. 140 lbs.; cost, $54,000; wks. owned by Co.

MORRISVILLE, p. 3,639. F. dept.—1 c. eng., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 6 c. hand ex.; hose, cot., rub. lined, gd., 750 ft.; inf., 400 ft.; tot. hose, 1,150 ft.; f. al., bell & wh.; val. equip., $7,000; val. bldgs., $3,000; tot. mem., 125 vol.; undrs. rating, second class.

Water Supply—Src., Delaware Riv., ¾ m. bus. cent.; sys., pump to stdp.; 2 pump. eng., cap. day 500,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 70 hyd.; 70 v.; 12 met.; 1,114 serv.; pipe, c. i.; pres., dom. 80 lbs., f. 110 lbs.; cons. day, 350,000 gals.; cost, $55,000; cost mtce., $5,000; wks. owned by borough.

MT. CARMEL, p. 17,469; f. area, 2½ sq. m.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 2 str., 2 c. eng., 4 c. hand ex., 2 hose car., 6 hrs.; hose, cot., rub. lined, gd., 4,200 ft.; f. al., wh.; val equip., $25,000; val. bldgs., $25,000; exp. dept., $2,500; tot. mem., 380, 3 pd. full time, 377 vol.

Water Supply—Src., spr. & wells, 1½ m. bus. cent.; sys., grav.; res. cap., 10,000,000 gals.; 1 pump. eng., cap. day 325,000 gals.; mains, c. i., 17 m., 4 to 10 in. dia.; 90 hyd.; 145 v.; met., 1,250; 4,000 serv.; pipe, galv. i.; pres., dom. & f. 60. lbs.; cons. day, 600,000 gals.; wks. owned by priv. Co.

MT. JOY, p. 2,192; f. area, 3 m.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. not inv. F. dept.—11 c. hand ex., 1 c. eng., 1 h. & l. trk., 1 Amer. Lafrance 750-gal pump; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 500 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., siren, 1 bx.; val. equip., $20,000; val. bldgs., $7,000; exp. dept., $500; tot. mem., 250 vol.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump to res.; res. cap., 750,000 gals.; pump. eng., class comp. non-cond., cap. day 1,000,000 gals.; mains, c. i., 4 m., 4 to 12 in. dia.; 48 hyd.; 87 v.; met., 1; 400 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 45 lbs.; cost, $50,000; cost mtce., $2,800; wks. owned by city.

MT. OLIVER, p. 5,575. F. dept.—1 h. & l. trk., 5 c. hand ex., 1 motor trk., 1 c. eng., 1 hose reel; hose, 1,500 ft.; f. al., bell; val. bldg., $5,500; tot. mem., 137 vol.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to res.; res. cap., 5,700,000 gals.; 2 pump. eng., cap. day, 3,000,000 gals.; mains, c. i., 338 4 to 20 in. dia.; 1,049 hyd.; 1,600 val.; met., 21,000; 21,500 serv.; pipe, lead; pres., dom. 40 to 260 lbs.; cons. per day, 12,000,000 gals.; wks. owned by Co.

MT. PLEASANT, p. 5,862; f. area, 200 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 1 auto. comb. c. & hose wag., 6 c. hand ex., 2 hand eng., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 800 ft.; tot. hose, 2,800 ft.; f. al., elec., 15 bx.; val. equip., $8,000; val. bldgs., $1,500; exp. dept., $1,080; tot. mem., 55, pd. full time 1, pd. part time 3, vol. 51.

Water Supply—Src., creek; sys., pump to res. & stdp.; stdp. cap., 300,000 gals.; res. cap., 3,000,000 gals.; pump. eng., cap. day 4,500,000 gals.; mains, 8 m., 4 to 16 in. dia.; 60 hyd.; 20 v.; 1,200 serv.; pres., dom. 45 lbs., f. 100 lbs.; wks. owned by Co.

MT. UNION, p. 4,744; f. area, 66 sq. m.; merc. bldgs., bk.; priv., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept. 1 c. eng., 3 c. hand ex., 1 comb. c. & hose wag., 1 h. & l. trk., 1 auto. trk., 3 hose reels; hose, cot., rub. lined, gd., 1,800 ft.; inf., 300 ft.; tot. hose, 2,100 ft.; f. al., elec. siren—val. equip., $8,500; val. bldgs., $6,000; tot. mem., 40; pd. part 1, vols. 39.

Water Supply—Src., Jack's Spring, 2 m. bus. cent.; sys., grav. & pump; Jack Spring Run res. cap., 60,000 gals.; Dark Hollow Run res., 1¾ m. bus. cent., cap. 1,000,000 gals.; Lucy Furnace Run res., 1¼ m. bus. cent., cap. 80,000 gals; strm., 1¾ m. bus. cent., res. cap. 180,000 gals.; Singer Gap Crk., 8 m., dy. intake cap., 40,000 gals.; res. cap., 60,000 gals.; mains, c. i., 15 m., 12 to 4 in. dia.; 57 hyd.; 80 met.; 1,200 serv.; pipe, galv. i.; pres., dom. & f. 60 to 120 lbs.; m., 4 to 12 in. dia.; 46 hyd.; 35 v.; met. 30 pump. eng., cap. day 500,000 gals.; mains, 11 cons. day, 200,000 gals; cost, $100,000; wks. owned by city.

MUNCY, p. 2,054; f. area, 400 a.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; no fwks. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, rub., gd., 1,000 ft.; hose, cot., rub. lined, 600 ft.; tot., 1,600 ft.; f. al., bell; val. equip., $16,000; val. bldgs., $12,000; tot. mem., 150 vol.

Water Supply—Src., strm., 3½ m. bus. cent.; sys., grav. & pump dir.; res. cap., 2,000,000 gals.; pump. eng.; cap. day 500,000 gals.; mains, 11 m.; 4 to 12 in. dia.; 46 hyd.; 35 v.; met 30; 425 serv.; pres., dom. & f. 65 lbs.; cons. day, 300,000 gals.; cost, $150,000; cost mtce., $600; wks. owned by priv. Co.

MUNHALL, p. 6,418; f. area, 250 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 c. hand ex., 1 h. & l. trk., 1 auto. hose wag.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp., 40 bx.; val. equip., $18,000; tot. mem., 64, pd. full time 4, vol. 60.

NANTICOKE, p. 22,614; f. area, 3,000 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 gas motor, 1 auto. comb. c. & h. trk., 1 auto. h. & l. trk., 2 c. hand ex., 3 comb. c. & h. wag., 3 hose carts, 8 hrs., 1 pump. sign motor; hose, cot., rub. lined, gd., 8,000 ft.; rub., gd., 500 ft.; inf., 1,500 ft.; tot. hose, 10,000 ft.; f. al., Gamewell, 30 bx.; val. equip., $33,800; val. bldgs., $40,000; exp. dept., $10,000; tot. mem. 6 drivers, pd. full time 6, pd. part time 2, 180 vol.

Water Supply—Src., res. & Pikes creek, supplying also Alden, West Nanticoke, Avondale, Sterns & Glenlyon, 7 m. bus. cent.; sys., grav. & pump to res.; res. cap., 3,000,000,000 gals.; 4 pump. eng., class dup., cap. day 4,708,800 gals.; mains, c. i., 90 m., 3 to 20 in. dia.; 185 hyd.; 400 v.; met., 200; 5,312 serv.; pipe, galv. i.; pres., dom. & f. 42 to 125 lbs.; cons. day, 5,000,000 gals.; wks. owned by Co.

NARBERTH, p. 3,704; f. area, 600 a.; merc. bldgs., bk., 2 to 3 stor.; priv., bk., stn. & wd., 2 to 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 1 hose cart, 6 c. hand ex.; hose, cot., rub. lined, gd., 1,450 ft.; f. al., telp.; val. equip., $8,000; val. bldgs., $9,000; an. exp. dept., $2,400; tot. mem., 300 vol., pd. full time 1; undrs. rating, second class.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav.; stdp. cap., 250,000 gals., mat. stl.; res. cap., 3,000,000 gals.; mains, 6 m., 6 to 8 in. dia.; 74 hyd.; pipe, iron; pres., dom. 40 lbs., f. 40 lbs.; wks. owned by priv. Co.

NATRONA, p. 5,869; f. area, 4,000 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 h. & l. trk.; 1 auto. pump. eng., 5 hose reels; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell elec., 23 bx.; val. equip. & bldgs., $34,980; exp. dept., $3,500; tot. mem., 305 vol.

Water Supply—Src., spr., ½ m. bus. cent.; sys., grav.; res. cap., 80,000 gals.; mains, c. & wrt. i., 4 m., 2 to 4 in. dia.; 15 hyd.; met., 2; 214 serv.; pipe, galv. & wrt. i.; pres., dom. 60 lbs., f. 100 lbs.; cost, $20,000; wks. owned by Co.

NAZARETH, p. 4,288; f. area, 640 a.; bldgs., bk., stn. & wd.; wd. rfs. not perm. F. dept.—1 c. eng., 1 comb. c. & h. wag., 3 chem. hand ex., 1 h. & l. trk., 2 hose wag., 2 horses; hose, gd., 2,250 ft.; rub., gd., 300 ft.; inf., 500 ft.; tot., 3,050 ft.; f. al., Gamewell, 13 bx.; val. equip., $12,000; val. bldgs., $15,000; exp. dept., $1,200; tot. mem., 250 vol., 2 pd. part time.

Water Supply—Src., spr. & wells, 12 m. distant; sys., grav.; res. cap., 1,400,000 gals.; 7 pump. eng., cap. day 3,888,000 gals.; mains, iron, 29 m., 4 to 10 in. dia.; 32 hyd.; 70 met.; 750 serv.; pipe, iron; pres., dom. & f. 60 to 95 lbs.; cons. day 750,000 gals.; cost, $300,000; cost mtce., $3,000; wks. owned by priv. Co.

NESQUEHONING, p. 2,057; f. area, 100 a. F. dept.—1 hose cart, 1 h. & l. trk., 1,200 ft. hose; f. al., bell; val. equip., $2,025; val. bldgs., $8,000; tot. mem., 105 vol.

Water Supply—Src., res.

NEW BRIGHTON, p. 9,361; f. area, 620 a.; merc. bldgs., bk. & wd., 2 to 6 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—13 c. hand ex., 3 auto. comb. c. & h. trk.; 1 h. & l. trk., 2 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 4,550 ft.; inf., 400 ft.; tot. hose, 4,950 ft.; f. al., bell & telp.; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $3,200; tot. mem. 43, pd. full time 1, vol. 42; undrs. rating, first class.

Water Supply—Src., riv., bus. cent.; sys., pump to res. & dir.; res. cap., 2,000,000 gals.; 8 pump. eng., cap. day 19,000,000 gals.; mains, c. i., 20 m., 2 to 16 in. dia.; 97 hyd.; 150 v.; met., 768; 750 serv.; pipe, lead; pres., dom. & f., 140 lbs.; cons. day, 2,000,000 gals.; cost, $235,000; cost mtce., $20,000; wks. owned by B. V. W. Co.

NEWCASTLE, p. 44,938; f. area, 4,850 a.; merc. bldgs., bk. & stn., 2 & 7 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto., 2 auto. comb. c. & hose wag., 1 trip. comb. auto. equipped with 1,000 ft. 2½ in. hose, ladders, 1 c tk., 150 ft. c. hose, 1 c. eng., 19 c. hand ex., deluge set, 1 h. & l. trk., 1 aer. trk., 1 hose wag., 4 comb. c. & hose wag., 14 hrs.; hose, cot., rub lined, gd., 10,000 ft.; f. al., Gamewell, 68 bx.; val. equip., $55,000; val. bldgs., $60,000; exp. dept., $23,650; tot. mem. 215, pd. full time 23, 192 vol.

Water Supply—Src., Shenango Riv., 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 225,000 gals.; dim., 40 x 60; mat., stl.; res. cap., 8,000,000 gals., loc. ¾ m. station; 8 pump. eng., cap. day 23,000,000 gals.; mains, c. i., 80 m., 4 to 20 in. dia.; 413 hyd.; 775 v.; met., 8,700; 9,500 serv.; pipe, lead, iron; pres., dom. 115 lbs.; cons. day 4,000,000 gals.; wks. owned by Co.

NEW KENSINGTON, p. 11,987; f. area, 1,200 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; fwks. & combt. ord.; causes f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 1 auto. pump. eng.; hose, cot., rub. lined, gd., 3,600 ft.; f. al., Gamewell, 17 bx.; val. equip., $18,500; val. bldgs., $22,000; exp. dept., $2,500; tot. mem., 70 vol.

Water Supply—Src., Allegheny Riv., 1½ m. bus. cent.; sys., grav.; res. cap., 10,000,000 gals., loc. 300 ft. above bus. cent.; 4 pump. eng., cap. day 12,000,000 gals.; mains, c. i. & galv., 55 m., 2 to 16 in. dia.; 176 hyd.; 125 v.; met., 3,850; 3,860 serv.; pipe, lead; pres., dom. & f. 125 lbs.; cons. day, 2,500,000 gals.; cost, $800,000; cost mtce., $2,400; wks. owned by priv. Co.

NEW PHILADELPHIA, p. 2,537. F. dept.—2 hose reels, 1 h. & l. trk., 300 ft. hose; f. al., bell; val. equip., $1,000; val. bldgs., $4,000; tot. mem., 40 vol.

Water Supply—Mains, 1 m., 8 in. dia.; 8 hyd.; wks. owned by priv. Co.

NORRISTOWN, p. 32,319; f. area, 6 sq. m.; merc. bldgs., bk. & stn., 1 to 5 stor.; priv., stn., bk. & wd., 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. c. eng., 8 c. hand ex., 3 str. (2 in reserve), 3 auto. comb. c. & h. wag., 2 c. eng., 1 h. & l. trk., 4 auto. pumper & hose wag., 1 aer. trk., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 11,100 ft.; f. al., Gamewell, 36 bx.; val. equip., $40,000; val. bldgs., $100,000; exp. dept., $10,700; tot. mem, 1,400; pd. part time, 9; 1,391 vol.

Water Supply—Src., riv., 1¾ m. bus. cent.; sys., pump to res.; res. cap., 14,000,000 gals.; 2 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 42 m., 4 to 24 in. dia.; 310 hyd.; 287 v.; met., 650; 7,300 serv.; pipe, lead; pres., dom. & f. 35 to 90 lbs.; cons. per day, 95 gals.; cost, $720,000; wks. owned by Co.

NORTH BRADDOCK, p. 14,928; f. area, 1½ sq. m. F. dept.—1 auto. comb. hose & l. trk., 4 hand hose reels; val. equip., $10,000; val. bldgs., $45,000; exp. dept., $2,750; tot. mem., 120 vol.

Water Supply—Src., wells; sys., grav.; 76 hyd.; mains, 15 m.; pres. dom. 110 lbs., f. 90 to 180 lbs.; wks. owned by priv. Co.

NORTHAMPTON, p. 9,349. F. dept.—Not reported.

Water Supply—Src., spr. & riv., 2½ m. bus. cent.; sys., pump to res.; stdp. cap., 500,000 gals.; mat., conc. & stl.; 2 res., cap. No. 1, 100,000,000 gals.; No. 2, 3,200,000 gals.; 2 pump. eng., class centrif., cap. day, 3,300,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 67 hyd.; 175 v.; met., 1,000; 4,000 serv.; pipe, c. i.; pres., dom. 100 to 140 lbs., f. 100 to 140 lbs.; cons. day, 300,000 gals.; wks. owned by priv. Co.

NORTHEAST, p. 3,481; f. area, 1 sq. m.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose reel; hose, cot., rub. lined, gd., 1,500 ft.; f. al., Gamewell, 10 bx.; val. equip., $22,500; val. bldgs., $6,500; exp. dept., $2,000; tot. mem., 500 vol.

Water Supply—Src., spr., 2½ m. bus. cent.; sys., grav.; res. cap., 60,000,000 gals.; 2 pump. eng., cap. day, 400,000 gals.; mains, c. i., 18 m., 4 to 8 in. dia.; 75 hyd.; 90 v.; 200 met.; 900 serv.; pipe, galv. i.; pres., dom. & f. 100 lbs.; cost, $80,000; cost mtce., $4,000; wks. owned by city.

NORTHUMBERLAND, p. 4,061; f. area, 200 a.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 hand eng., 6 c. hand ex., 1 h. & l. trk., 2 hose car. 2 hrs.; hose, cot. rub. lined, gd., 1,500 ft.; f. al., wh., 3 bx.; val. equip., $12,000; val. bldgs., $6,000; exp. dept., $1,000; tot. mem., 700 vol.; undrs. rating, fourth class.

Water Supply—Src., mountain strm. & spr., 4 to 6½ m. bus. cent.; sys., grav.; res. cap., 4,500,000 gals.; mains, c. i., 13 m., 4 to 10 in. dia.; 34 hyd.; 400 serv.; pres., dom. 70 lbs., f. 90 lbs.; wks. owned by Co.

NORTH WALES, p. 2,041; f. area, 500 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd. & bk., 2 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose trk., 6 c. hand ex., 1 hose trk., 1 pumper; hose, cot., rub. lined, gd., 1,800 ft.; c. gd., 400 ft.; tot. hose, 2,200 ft.; f. al., siren; val. equip., $12,000; val. bldgs., $5,000; exp. dept., $800; tot. mem., 30 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., grav., pump dir.; stdp. cap. 250,000 gals.; dim. 25 x 34 ft.; mat. i.; res. cap., 56,000 gals.; 3 pump. eng., cap. day 300,000 gals.; mains, c. i., 8 m., 2 to 8 in. dia.; 36 hyd.; 74 v.; 50 met.; 610 serv.; pres., dom. 40 to 55 lbs.; cost, $55,395; cost mtce., $3,000; wks. owned by priv. Co.

NORWOOD, p. 2,353. F. dept.—2 hose reels, 1 h. & l. trk.; 1,250 ft. hose; f. al., telp., 12 bx.; val. bldgs.. $8,000; tot. mem., 200 vol.

Water Supply—Furnished by Springfield Consolidated Water Co.

OAKMONT, p. 4,512. F. dept.—3 hose carts.

Water Supply—Src., riv.; sys., pump to res.; 3 pump. eng.; mains, 8 m.; met., 30; pres., dom. 65 to 160 lbs.; wks. owned by Co.

OIL CITY, p. 21,274; merc. bldgs., bk. & stn. 3, 4, 5 & 6 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 3 auto. hose wag., 1 chief's auto., 4 c. hand ex., 1 auto. h. & l. trk., 3 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 39 bx.; val. equip., $30,000; val. bldgs., $30,000; exp. dept., $38,000; tot. mem., 22; pd. full time, 21; pd. part time, 1.

Water Supply—Src., wells, 2 m. bus. cent.; sys. grav. & pump to res.; res. cap., 4,000,000 gals.; 4 pump. eng., cap. day 7,500,000 gals.; mains, c. i., 44 m., 4 to 12 in. dia.; 336 hyd.; 386 v.; 5,077 met.; 3,828 serv.; pipe, lead; pres., dom. 40 to 125 lbs., f. 40 to 125 lbs.; cons. day, 3,000,000 gals.; cost, $643,000; cost mtce., $65,000; wks. owned by city.

OLD FORGE, p. 12,237; merc. bldgs., bk., 2 stor. F. dept.—3 hose wag., 2 pump. trk. & 1 c., 1 hose reel; hose, 3,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $27,500; val. bldgs., $2,000; tot. mem., 150 vol.

Water Supply—Src., Spring Brook Water Co.; sys., grav.; 30 hyd.; 4 v.

OLYPHANT, p. 10,236; f. area, 300 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn. & wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 8 c. ex., 4 hose wag., 1 hose reel, 8 hrs., ladders; hose, cot., rub. lined, gd., 6,000 ft.; inf., 1,000 ft.; tot. hose, 7,000 ft.; f. al., Gamewell, elec., 19 bx.; val. equip., $12,000; val. bldgs., $24.000; exp. dept., $6,000; tot. mem., 200 vol.; undrs. rating, second class.

Water Supply—Src., mountain strm.; sys., grav.; res. cap., 3,500,000 gals.; mains, 10 m., 6 to 12 in. dia.; 30 hyd.; pres., dom. 140 lbs., f. 175 lbs.; wks. owned by Co.

OSCEOLA MILLS, p. 2,355; f. area, 12 m.; bldgs., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose car., 1 c. eng., 1 comb. c. & h. trk., 4 c. hand ex., 1 hand eng., 1 La France pumper; hose, cot., rub. lined, gd., 1,500 ft.; new, 750 ft.; tot. hose, 2,250 ft.; f. al., elec. siren, 2 bx.; val. equip., $15,250; val. bldgs., $20,000; tot. mem., 110 vol.

Water Supply—Src., spr. & strm., 4 m. bus. cent.; sys., grav.; stdp. cap. 50,000 gals.; res. cap. 2,000,000 gals.; 2 pump. eng., cap. day 288,000 gal.s; mains, c. i., 9 m., 4 to 10 in. dia.; 27 hyd.; 40 v.; met., 7; 550 serv.; pipe, galv. & wrt. i.; pres., dom. & f. 50 to 200 lbs.; cons. day; 400,000 gals.; cost, $70,000; cost mtce., $4,000; wks. owned by priv. Co.

OXFORD, p. 2,093; f. area, 1,280 a.; merc. bldgs., wd., stn. & bk., 1 to 4 stor.; priv., bk., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. hand ex., 1 c. eng. & pumper, 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell & siren; val. equip., $15,000; val. bldgs., $50,000; tot. mem., 419, vol. 137; undrs. rating, second class.

Water Supply—Src., 3 drilled 8-inch wells, ¾ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 140,000 gals.; res. cap., 480,000 gals.; loc. at station; 2 pump. eng., cap. day, 140,000 gals.; mains, c. i., 7 m., 4, 6 & 8 in. dia.; 39 hyd.; met., 60; 617 serv.; pipe, lead; pres., dom. 10 to 12 lbs., f. 10 to 12 lbs.; cons. day, 90,000 gals.; cost, $53,411; cost operation, $5,000; wks. owned by borough.

PALMERTON, p. 6,600; f. area, 550 a. F. dept.—1 auto. Lafrance triple comb. 1 Lafrance f. eng., 4 hose carts; val. equip., $15,000; val. bldgs., $3,000; exp. dept., $1,700; tot. mem., 300 vol.

Water Supply—Src., deep wells, 1 m. bus. cent.; sys., pump; stdp. cap., 180,000 gals.; dim., 20 x 80 ft.; mat., stl.; res. cap., 67,000 gals.; 6 pump. eng., class centrif., cap. per day, 1,000,000 gals.; mains, c. i., 11 m., 3 to 10 in. dia.; 93 hyd.; 220 v.; 1,000 met.; 700 serv.; pipe, galv. & w. i.; pres., dom. & f., 60 lbs.; cons. per day, 350,000 gals.; wks. owned by priv. Co.

PALMYRA, p. 3,646; f. area, 9 a.; merc. bldgs., bk., 2½ stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt ord.; causes of f. not inv. F. dept.—2 c. eng., 1 h. & l. trk., 1,600 ft. hose; f. al., wh.; val. equip., $4,000; val. bldgs., $2,000; exp. dept., $300; tot. mem. 263, pd. part time, 100 vol.

Water Supply—Src., wells & spr., 1 m. bus. cent.; sys., grav.; res. cap., 5,000,000 gals.; 1 pump. eng., cap. day 200,000 gals.; mains, c. i., 12 m., 4 to 8 in. dia.; 12 hyd.; 25 met.; pres., dom. 25 lbs.; cons. day, 100,000 gals.; wks. owned by priv. Co.

PARKESBURG, p. 2,543; merc. bldgs., bk. & wd., 2½ stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. auto. pump. eng. c. & h. wag., 2 hose car.; hose, cot., rub. lined, gd., 1,600 ft.; val. equip., $8,000; tot. mem., 200 vol.

Water Supply—Src., spr. & wells, 3 m. distant; sys., pump to res.; cap. res., 1,200,000 gals.; 2 pump. eng., cap. day, 710,000 gals.; mains, c. i., 14 m., 4 to 10 in. dia.; 25 hyd.; 575 serv.; pres., dom. & f. 60 lbs.; cons. day, 120,000 gals.; cost, $70,000; cost mtce., $5,000; wks. owned by Co.

PARSONS, p. 5,628; merc., bldgs., wd., 2½ stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 n. & l. trk., 4 hose car., hose, cot., rub. lined. gd., 2,900 ft.; f. al., bell & wh.; val. equip., $2,500; val. bldgs., $2,000; exp. dept., $300; tot. mem., 80 vol.

Water Supply—Src., Spring Brook Water Supply Co.; sys., grav.; mains, 4 3-5 m.; 13 hyd.; pres., f. 60 lbs.; wks. owned by Co.

PATTON, p. 3,628. F. dept.—Hose, 1,600 ft.; tot. mem., 95 vol.

Water Supply—Src., Chest Crk., ½ m. bus. cent.; sys., pump to res.; mat., bk. & conc.; res. cap., 1,000,000 gals.; 2 pump. eng., class dup. comp., cap. day 2,000,000 gals.; mains, c. i., 10½ m., 2 to 8 in. dia.; 35 hyd.; met., 28; 600 serv.; pipe, c. i.; pres., dom. & f., 80 to 100 lbs.; cons. day, 700,000 gals.; cost, $60,000; cost mtce., $12,000; wks. owned by Borough.

PECKVILLE, p. 3,924; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 2 hose wag., 1 triple comb. pumper, 1 auto. comb. c. & h. & ladder trk., 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 17 bx.; val. equip., $12,000; val. bldgs., $23,000; exp. dept., $2,300; tot. mem., 60 vol.

Water Supply—Src., res.; sys., grav.; res. cap., 21,000,000 gals.; mains. c. & galv. i., 9 m., 2 to 10 in. dia.; 19 hyd.; 20 v.; met., 1; 400 serv.; pipe, galv. i.; pres., dom. 110 lbs., f. 185 lbs.; cost, $50.000; cost mtce., $600; wks. owned by Co.

PEN ARGYL, p. 4,096; merc. bldgs., wd., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—1 h. & l. trk., 3 hose car., 1 Amer. La France triple comb. pump; hose, cot.,

gd., 950 ft.; inf., 50 ft.; tot. hose, 1,000 ft.; f. al., wh. & bell, 7 bx.; val. equip., $1,000; val. bldgs., $800; tot. mem., 47 vol.; undrs. rating, second class.

Water Supply—Src., spr.; sys., grav. to res.; cap. res., 12,000,000 gals.; 2 pumps; 10 m. 12-in. pipe; 31 hyd.

PERKASIE, p. 3,150; f. area, 700 a.; mere. bldgs., bk., 2 to 4 stor.; priv., bk., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 1 auto. pump. eng., 1 auto. comb. c. & hose wag., 2 h. & l. trks., 1 hose reel, 1 aer. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,300 ft.; inf., 400 ft.; tot.. 2,700 ft.; f. al., wh. & gong; val. equip., $28,500; val. bldgs., $10,000; exp. dept., $700; tot. mem., 125 vol.

Water Supply—Src., spr., 2½ m. bus. cent.; sys., grav., with pump. auxiliary; res. cap., 100,000 gals., mat. conc. & bk.; 1 pump. eng., cap. day 12,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 45 hyd.; pipe, c. i.; pres., dom. 50 lbs., f. 55 lbs.; cost, $67,000; cost mtce., $3,000; wks. owned by priv. Co.

PHILADELPHIA, p. 1,823,779; f. area, 82,880 a.; merc. bldgs., bk. & stn., 23 stor.; priv., bk., 3 & 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—53 str., 59 comb. c. & hose wag., 8 c. eng., 104 c. hand ex., 20 h. & l. trk., 2 comb. aer. trk., 20 aer. trk., 5 water towers, 2 turret wag., 4 f. boats, 3 hose wag., 404 hrs., 6 motor pump. eng.; hose, cot., rub. lined, gd., 175,000 ft.; f. al., Gamewell, 2,307 bx.; val. equip., $78,458.27; val. bldgs., $2,400,000; exp. dept., $2,168,816.73; tot. mem. 1,831, pd. full time 1,485.

Water Supply—Src., riv., 3 to 7 m. bus. cent.; sys., pump to res., stdp., & 63 per cent. dir. into distribution; stdp. cap., 318,000 gals., dia. 11 ft., height 150 ft., mat. stl.; res. cap., 1,427,252,000 gals.; pump. eng., 56, class comp., cap. day 495,-500,000 gals.; mains, c. i. & stl., 3 to 60 in. dia.. 1,729 m.; hyd., 16,942; v., 33,305; met., 4,850; 350,000 serv.; lead pipe; pres., 10 to 150 lbs.; cons. day, 299,936,000 gals.; cost, $67,250,-000; cost mtce., $2,271,657; wks. owned by city.

PHILIPSBURG, p. 3,900; f. area, 200 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. tanks on wheels, 3 str., 1 h. & l. trk., 6 hose car.; hose, gd., 2,000 ft.; cot., rub. lined, gd., 2,500 ft.; inf., 900 ft.; tot. hose, 3,400 ft.; f. al., bell & wh.; val. equip., $10,000; val. bldgs., $10,000; exp. dept., $500; tot. mem., 200 vol.

Water Supply—Src., strm., 4 m. bus. cent.; sys., grav.; res. No. 1 cap., 4,000,000 gals; res. No. 2 cap., 50,000,000 gals.; mains, c. i., 12 m. 2 to 6 in. dia.; 64 hyd.; 25 v. met., 6; 1,000 serv.; pres., dom. 65 lbs., f. 65 to 80 lbs.; cons. day, 1,000,000 gals.; wks. owned by Co.

PHOENIXVILLE, p. 10,484; f. area, 1,327 a.; merc. bldgs., bk. & wd., 4 to 6 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 8 c. hand ex., 1 comb. c. & h. wag., 1 auto comb. c. & h. wag., 2 triple pumpers, 2 hose car.; hose, cot., rub. lined, gd., 3,800 ft.; f. al., Gamewell, 21 bx.; val. equip., $45,938; val. bldgs., $35,000; exp. dept., $8,000; tot. mem., 1,100.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to res.; res. cap., 9,000,000 gals., loc. on hill north of borough; 3 pump. eng., class comp., cap. day 7,500,000 gals.; mains, c. i., 21 m., 4 to 16 in. dia.; 180 hyd.; met., 16; 2,000 serv.; pipe, lead; pres., dom. 50 lbs., f. 65 lbs.; cons. day, 1,400,000 gals.; cost, $600,000; cost mtce., $8,000; wks. owned by city.

PITCAIRN, p. 5,738. F. dept. not reported.

Water Supply—Src., wells; sys., grav.; mains, 4 to 12 in.; pres., dom. 40 lbs., f. 100 lbs.; wks. owned by Co.

PITTSBURGH, p. 588,343; f. area, 19,700 a.; merc. bldgs., stn., bk., wd. & iron, 1 to 22 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—21 str., tractor drawn, 8 horse drawn str., 7 comb. c. & h. wag., 29 auto. comb. c. & h. wag., 4 comb. hose reels, 10 h. & l. trk., 11 triple comb. gas pumper, 5 city auto. serv. trks., 5 fuel trks., 9 chief's cars, 5 horse drawn serv. trks., 2 fuel wag., 10 aer. trk. tractors, 1 water tower, 57 hrs.; hose, 138,400 ft.; f. al., Gamewell, 1,232 bx.; exp. dept., $2,010,058; tot. mem. 910, pd. full time.

Water Supply—Src., riv. 6 m. bus. cent.; sys., pump to res. & to stdp.; stdp. cap., 4,431,000 gals.; mat., stl.; 5 res., cap., 407,800,000 gals.; 38 pumps, centrif., cap. day, 550,000,000 gals.; mains, c. i. & stl., 777.5 m., 4 to 66 in. dia.; 7,208 hyd.; 18,186 v.; 40,173 met., 97,822 serv.; pipe, lead & c. i.; pres., average dom. 76 lbs.; cons. day, 140,000,000 gals.; cost. $35,000,000; cost mtce., $1,600,000; wks. owned by city.

PITTSTON, p. 18,497; f. area, ½ m.; merc. bldgs., bk., wd. & stn., 3 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 str., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 5,500 ft.; inf., 500 ft.; tot. hose, 6,000 ft.; f. al., Gamewell, 21 bx.; val. equip., $40,000; val. bldgs., $47,000; exp. dept., $7,000; tot. mem. 300, pd. full time 3, pd. part time 39, vol. 300.

Water Supply—From the Spring Brook Water Supply Co.

PLYMOUTH, p. 16,500; f. area, 1,280 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 10 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 comb. c. eng. & h. wag., 2 hose reels, 7 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 28 bx.; val. equip., $32,000; val. bldgs., $22,000; exp. dept., $36,225; tot. mem., 170; pd. full time, 3; pd. part time, 2; vol., 165.

Water Supply—From the Spring Brook Water Supply Co.

PORT ALLEGANY, p. 2,356; f. area, ½ x ¾ m.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 h. & l. cart, 3 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,400 ft.; f. al., bell & wh.; val. equip., $3,982; val. bldgs., $8,000;

Water Supply—Src., mountain springs, 2 m. bus. cent.; sys., grav., 3 res., cap., 25,000 bbls., loc. 1, 1½ & 2 m. town; 1 pump. eng., cap. day, 432,-000 gals.; mains, c. i., 14 m., 3 to 8 in. dia.; 56 hyd.; 60 v.; met., 25; 500 serv.; pipe, galv. i. & lead; pres., dom. & f. 60 lbs.; cons. per day, 300,000 gals.; cost, $122,000; cost mtce., $6,000; wks. owned by priv. Co.

PORT CARBON, p. 2,882; f. area, 20 a.; merc. bldgs., bk. & wd., 2½ stor.; priv., wd., 2½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. pump. eng., c. & h. wag., 1 auto. chem. eng.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 900 ft.; f. al., elec. siren; val. equip., $10,000; val. bldgs., $9,000; tot. mem., 200 vol.

Water Supply—Src., dam, 5 m. bus. cent.; sys., grav.; res. cap., 10,000,000 gals.; mains, c. i., 6 to 12 in. dia.; 26 hyd.; pipe, lead; pres., dom. & f. 100 lbs.; wks. owned by priv. Co.

PORT VUE, p. 2,538; f. area, 200 a.; priv. dwellings, bk. & wd., 1 to 3 stor.; causes of f. inv. F. dept.—2 hose car., 4 c. hand ex., 1 c. tk.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., mill wh.; val. equip., $1,600; val. bldgs., $3,000; exp. dept., $650; tot. mem., 75 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 50,000 gals.; 1 pump. eng., cap. day 79,200 gals.; mains, c. i., 4½ m., 4 in. dia.; 43 hyd.; 14 v.; met., 220; 243 serv.; pipe, lead; pres., 20 lbs., f. 150 lbs.; cons. day, 20,000 gals.; cost, $40,000; cost mtce., $1,500; wks. owned by borough.

POTTSTOWN, p. 17,431; f. area, 2,880 a.; merc. bldgs., bk. & stn., 3 stor.; priv., bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—3 str., 2 c. eng., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 15 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot. hose, 5,000 ft.; f. al., elec., 31 bx.; val. equip., $25,000; val. bldgs., $50,000; exp. dept., $5,000; tot. mem., 653, pd. full time 3, vol. 650.

Water Supply—Src., Schuylkill Riv., 500 ft. bus. cent.; sys., pump to res.; res. cap., 9,500,000

gals.; 2 pump. eng.; cap. day, 3,000,000 gals.; mains, 31 m., 4 to 24 in. dia.; 120 hyd.; met., 150; 3,500 serv.; pres., dom. & f. 40 to 60 lbs.; cons. day, 1,500,000 gals.; cost, $400,000; wks. owned by Co.

POTTSVILLE, p. 21,876; f. area, 3.37 sq. m.; merc. bldgs., bk., 3 & 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str., 1 hose reel, 8 comb. c. & h. wag., 1 aer. trk., 30 c. hand ex., 1 hose wag., 1 chief's auto., 4 hrs., 5 trip. comb. c. hose & pumper; hose, cot., rub. lined, gd., 11,000 ft.; f. al., Gamewell, 56 bx.; val. equip., $125,750; val. bldgs., $85,500; exp. dept., $21,000; tot. mem. 1,300, pd. full time 1, pd. part time 8, vol. 1,300; undrs. rating, third class.

Water Supply—Src., strm., with res., 8 m. bus. cent.; sys., grav.; res. cap., 800,000,000 gals.; mains, c. i., 40 m., 3 to 20 in. dia.; 235 v.; 150 hyd.; 6,000 serv.; met., 250; pres., dom. 10 to 140 lbs.; wks. owned by priv. Co.

PUNXSUTAWNEY, p. 10,311; f. area, 500 a.; merc. bldgs., stn. & bk., 2 to 7 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—2 h. & l. trk., 1 c. eng., 6 c. hand ex., 4 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,900 ft.; inf., 700 ft.; tot. hose, 2,600 ft.; f. al., bell & wh.; val. equip., $2,380; val. bldgs., $8,000; exp. dept., $385; tot. mem., 50 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res.; res. cap., 80,000 gals.; 2 pump. eng., class dir. acting & dup., cap. day 1,000,000 gals.; mains, 5¾ m., 2 to 6 in. dia.; 21 hyd.; 40 v.; met., 2; 250 serv.; pipe, lead; pres., dom. 50 lbs., f. 75 lbs.; cost, $28,000; cost mtce., $2,800; wks. owned by Co.

QUAKERTOWN, p. 4,391; f. area, 15 m.; merc. bldgs., bk. & wd., 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 1 auto. comb. pump. eng. c. & h. wag., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 4,500 ft.; rub., gd., 400 ft.; tot. hose, 4,900 ft.; f. al., Gamewell, 20 bx.; val. equip., $10,000; val. bldgs., $10,000; exp. dept., $1,200; tot. mem., 50 vol.; 250 reserve; undrs. rating, second class.

Water Supply—Src., wells & spr., 2 m. bus. cent.; sys., pump to res.; res. cap., 1,483,000 gals., loc. 2½ m. town; 2 pump. eng., cap. day, 1,600,000 gals.; mains, c. i., 13½ m., 4 to 10 in. dia.; 68 hyd.; met., 2; 400 serv.; pipe, wrt. i. & lead; pres., dom. & f. 45 lbs.; cons. day, 300,000 gals.; cost, $70,000; cost mtce., $2,200; wks. owned by Co.

RADNOR, p. 3,056. F. dept.—included in with Wayne.

Water Supply—Furnished by Springfield Consolidated Water Co.

RANKIN, p. 7,301; f. area, 500 a.; bldgs., stn., bk. & wd., 1 to 4 stor.; wd. rfs. perm. F. dept.—3 hose car., 1 comb. wag., 2 hrs.; hose, cot., rub. lined, 3,800 ft.; f. al., wh.; exp. dept., $1,756; tot. mem., 80 vol.

Water Supply—Src., Pennsylvania Water Co., 3½ m. bus. cent.; sys., pump dir.; mains, c. i., 7½ m., 4 to 10 in. dia.; 43 hyd.; 180 v.; 710 met.; 650 serv.; pipe, lead; pres., dom. 110 lbs., f. 150 to 175 lbs.; cons. day, 350,000 gals.; cost, $38,000; cost mtce., $5,000; wks. owned by borough.

READING, p. 107,784; f. area, 8 1/3 a.; merc. bldgs., stn., bk. & iron, 3 to 13 stor.; priv., stn., bk. & wd., 1 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—7 auto. comb. c. & h. wag., 3 auto. aer. trk., 2 motor str. with hose & c. tank, 1 chief's auto., 11 comb. c. & h. wag., 6 str., 7 c. eng., 26 c. hand ex., 3 h. & l. trk., 3 in reserve, 2 aer. trk., 2 chief's wag., 8 hose reels, 11 fuel & exercise wag., 2 Junior pump. wag. & eng., 8 hrs., 3 trip. pump. eng.; hose, cot., gd., 17,400 ft.; rub. gd., 4,350 ft.; tot., 21,750 ft.; f. al., Gamewell, 126 bx.; val. equip., $300,000; val. bldgs., $175,000; exp. dept., $95,000; tot. mem., 6,000; vol.

Water Supply—Src., creek & spr., 2 & 6½ m. bus. cent.; sys., grav. & pump to res.; res. cap., 185,743,000 gals., loc. ½ to 3 m. bus. cent.; 4 pump. eng., cap. day, 45,000,000 gals.; mains, c. i., 130 m., 2 to 36 in. dia.; 1,140 hyd.; 3,525 v.; 22,000 met.; 25,200 serv.; pipe, lead, wrt. & c. i.; pres., dom. 10 to 133 lbs., f. 10 to 133 lbs.; cons. day, 1,795,000 gals.; cost, $5,157,874; cost mtce., $179,301; wks. owned by city.

RED LION, p. 3,198; f. area, 25 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 str., 9 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 c. eng.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $5,000; exp. dept., $300; tot. mem., 100 vol.

Water Supply—Src., springs. & wells, 1 m. bus. cent.; sys., elec. pump.; res. cap. 600,000 gals.; mains, c. i., 1 m., 4 to 6 in. dia.; 100 hyd.; 20 v.; 18 met.; 200 serv.; pres., dom. 50 lbs.; f. 70 lbs.; cost mtce., $8,000; wks. owned by priv. Co.

RENOVO, p. 5,877; f. area, 1 x ½ m.; bldgs., stn., bk. & wd.; wd. rfs. perm. F. dept.—2 auto. comb. c. & hose trk., 2 comb. c. & h. wag., 6 c. hand ex., 1 str., 1 h. & l. trk., 4 car., reels, &c.; hose, gd., 4,500 ft.; f. al., wh.; val. equip., $12,500; exp. dept., $150; tot. mem., 100 vol.; undrs. rating, first class.

Water Supply—Src., creek, 3 m. bus. cent.; sys., grav. & pump to res.; res. cap., 1,750,000 gals.; pump. eng., cap. day 500,000 gals.; mains, c. i., 9 m., 6 to 14 in. dia.; 45 hyd.; 50 v.; 1,000 serv.; pipe, galv. i.; pres., f. 80 to 90 lbs.; cost, $36,000; cost mtce., $300; wks. owned by town.

REYNOLDSVILLE, p. 4,116; f. area, 500 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 motor comb. c. & pumper, 5 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 1,000 ft.; tot. hose, 5,000 ft.; f. al., siren; val. equip., $15,000; val. bldgs., $10,000; exp. dept. $600; tot. mem., 45 vol.

Water Supply—Src., spr. & wells, ¼ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 800,000 gals.; dim., 25 x 40 ft.; mat., stl.; res. cap., 1,500,000 gals., loc. ½ m. east city; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 20 m., 20 to 6 in. dia.; 54 hyd.; 60 v.; met., 820; 823 serv.; pipe, wrt. i.; pres., dom. 110 lbs., f. 118 lbs.; cons. day, 400,000 gal.; cost, $89,000; cost mtce., $7,027; wks. owned by Co.

RIDGWAY, p. 6,037; f. area, 450 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk & wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 patrol wag., 9 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 2 hrs., 1 auto. serv. trk.; hose, cot., rub. lined, gd., 4,500 ft., inf., 500 ft.; tot., 5,000 ft.; f. al., telp. & wh.; val. equip., $20,000; val. bldgs., $5,500; tot. mem., 156; pd. full time, 1; vol., 155.

Water Supply.—Src., creek; 2 m. bus. cent.; sys., grav. & pump dir.; mat. conc.; res. cap., 1,500,000 gals.; 2 pump. eng., cap. day 2,200,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 85 hyd.; 100 v.; 1,350 met.; 1,400 serv.; pipe, w. i.; pres., dom. 100 lbs.; f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $150,000; cost mtce., $16,000; wks. owned by city.

RIDLEY PARK, p. 2,313; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. pump. eng., 1 chief's auto., 1 c. eng., 2 c. hand ex., 1 hose reel; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell & automatic wh., 11 bx.; val. equip., $8,500; val. bldgs., $8,500; tot. mem., 225 vol.

Water Supply—Src., res.; sys., pump to res.; res. cap., 2,000,000 gals.; pump. eng., cap. day 1,000,000 gals.; 21 hyd.; pres., dom. 65 to 75 lbs., f. 65 to 75 lbs.; cost, $500,000; wks. owned by Co.

ROARING SPRING, p. 2,379; f. area, 400 a.; bldg., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,200 ft.; inf., 600 ft.; tot hose, 1,800 ft.; f. al., siren; val. equip., $1,800; val. bldgs., $3,000; tot. mem., 240 vol.

Water Supply—Src., mountain pump, 1; 39 hyd.;

pres., dom. 80 lbs., f. 160 lbs.; cost, $10,000; wks. owned by city.

ROCHESTER, p. 6,957; f. area, 1 sq. m.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. trk., 1 40-gal. pumper with 809 ft. hose, 3 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, bell & telp.; val. equip., $18,000; val. bldgs., $20,000; exp. dept., $1,000; tot. mem, 41; pd. full time, 1; pd. part time, 40.

Water Supply—Src., Beaver Riv.; sys., pump to res. & dir.; pump. eng., cap. day 11,000,000 gals.; mains, 30 m., 4 to 16 in. dia.; 90 hyd.; 700 met.; 1,300 serv.; pres., dom. 135 lbs.; wks. owned by Beaver Valley Water Co.

ROYERSFORD, p. 3,278; f. area, 40 a.; merc. bldgs., bk., 2 to 6 stor.; priv., bk., 2 to 4 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 h. & l. trk., 1 hose wag., 2 hose car., 3 hrs.; hose, cot., rub. lined, gd., 600 ft.; inf., 400 ft.; tot. hose, 1,000 ft.; f. al., bell; val. equip., $6,500; val. bldgs., $1,000; exp. dept., $500; tot. mem., 175 vol.; undrs. rating, first class.

Water Supply—Src., riv.; sys., pump to basin; basin cap., 3,000,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, 10 m., 4 to 16 in. dia.; 42 hyd.; 75 v.; met., 50; 500 serv.; pres., dom. 50 lbs., f. 110 lbs.; cost, $133,000; cost mtce., $2,500; wks. owned by Home Water Co.

ST. CLAIR, Schuylkill Co., p. 6,495; f. area, 1 sq. m.; merc. bldgs., bk.; 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; cause of f. inv. F. dept.—1 str., 1 c. eng., 12 c. hand ex., 2 comb. c. & h. wag., 2 hose wag., 1 supply car, 1 h. & l., trk., 5 hose carts; hose, rub. lined, gd., 2,500 ft.; cot., rub. lined, gd., 200 ft.; inf., 300 ft.; tot. hose, 3,000 ft.; f. al., Federal, 18 bx.; val. equip., $17,000; val. bldgs., $50,000; exp. dept., $2,400; tot. mem., 425 vol.

Water Supply—Supplied by Pottsville; pipe, 4 m., 3 to 20 in. dia.; 42 hyd.; pres., 100 lbs.

ST. MARY'S, p. 6,967; merc. bldgs., stn., bk. & wd., 2 to 4 stor.; priv., stn., bk. & wd., 2 & 2½ stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 motor h. & l. trk., 2 comb. c. & pumpers; hose, cot., rub. lined, gd., 3,500 ft.; inf., 200 ft.; tot., 3,700 ft.; f. al., bell & wh.; exp. dept., $25,000; tot. mem., 100 vol.

Water Supply—Src., spr., & strm., 2 to 6 m. bus. cent.; sys., pump.; res. cap., 2,500,000 gals.; 4 pumps, cap. day, 2,000,000 gals.; mains, c. i., 25 m., 2 to 8 in. dia.; 63 hyd.; met., 1,318; 1,318 serv.; 40 v.; pipe, c. & wrt. i.; pres., dom. & i., 75 lbs.; cons. day, 1,200,000 gals.; cost, $200,000; wks. owned by Co.

SAYRE, p. 8,078; f. area, 2,000 a.; merc. bldgs., bk. & stn., 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 6 hose carts, 2 auto. comb. c. & h. wag., 1 triple auto. comb. trk.; hose, cot., rub. lined, 6,800 ft.; rub., gd., 350 ft.; inf., 100 ft.; tot. hose, 7,250 ft.; f. al., telp., 5 street bx. & 1 in each hose house; val. equip., $16,000; val. bldgs., $5,150; exp. dept., $2,800; tot. mem. 75, pd. full time 1, pd. part time 7, vol. 67.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 3,000,000 gals.; pump eng., class comp., cap. day 8,000,000 gals.; mains, c. i., 30 m., 2 to 16 in. dia.; 126 hyd.; met., 1,400; 2,900 serv.; pipe, c. i.; pres., dom. & f. 88 lbs.; cons. day, 1,000,000 gals.; wks. owned by Co.

SCHUYLKILL HAVEN, p. 5,437; f. area, 2,000 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex.; 2 hose wag., 1 hose reel, 4 hose car.; hose, cot., rub. lined, gd., 2,200 ft.; inf., 500 ft.; tot. hose, 2,700 ft.; f. al., siren; val. equip., $11,000; val. bldgs., $9,000; exp. dept., $1,500; tot., mem., 300 vol.

Water Supply—Src., spr., 4 m. bus. cent.; sys., grav. & pump to res.; res. cap., 7,000,000 gals.; pump. eng., cap. day 400,000 gals.; mains, c. i., 13 m., 4 to 8 in. dia.; 34 hyd.; pres., f. 135 lbs.; cost, $85,000; cost mtce., $6,000; wks. owned by Co.

SCOTTDALE, p. 5,768; f. area, 300 a.; merc. bldgs., bk., stn. & wd., 2 to 4 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 10 c. hand ex., 3 auto. trks., 1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell; val. equip., $20,000; val. bldgs., $9,000; tot. mem. 94, pd. full time 1, pd. part time 3, vol. 90.

Water Supply—Src., strm., 6 m. bus. cent.; sys., grav.; res. cap., 176,000,000 gals.; mains, c. i., 35 m., 4 to 20 in. dia.; 91 hyd.; 60 v.; 65 met.; 2,136 serv.; pipe, lead; pres., dom. 60 lbs., f. 100 lbs.; cost, $294,847; cost mtce., $3,000; wks. owned by Co.

SCRANTON, p. 137,783; f. area, 12,333 a.; merc. bldgs., bk. & stn., 3 to 12 stor.; priv., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto., 6 auto. comb. c. & h. wag., 3 auto. triple comb. pump. eng. c. & h. wag., 1 auto. h. & l. trk., 1 auto. aer. trk., 5 str., 2 str. with auto. tractor, 3 hose wag., 42 c. hand ex., 27 hrs.; hose, cot., rub. lined, gd., 25,350 ft.; c. hose, gd., 4,250 ft.; inf., 1,350 ft.; tot. hose, 30,950 ft.; f. al., Gamewell, 205 bx.; val. equip., $275,000; val. bldgs., $175,000; exp. dept., $250,000; tot. mem., 207 pd. full time.

Water Supply—Src., strm.; sys., grav.; res. cap., 6,000,000,000 gals.; mains, 197 m., 4 to 36 in. dia.; 781 hyd.; 2,198 v.; 19,000 serv.; pres., 70 to 95 lbs.; cons. day, 25,000,000 gals.; wks. owned by Co.

SEWICKLEY, p. 4,955; f. area, 640 a.; bldgs., bk. & wd., 2 stor.; wd. rfs. perm. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 500 ft.; tot. hose, 2,100 ft.; val. equip., $5,500; val. bldgs., $25,000; tot. mem., 19 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res.; stdp. cap., 458,000 gals.; res. cap., 9,000,000 gals., loc. ¾ m. east of town; 4 pump. eng., class trip. dup., cap. day 3,000,000 gals.; mains, c. i., 24 m., 4 to 16 in. dia.; 140 hyd.; 220 v.; 108 met.; 1,240 serv.; pipe, lead; pres., dom. 35 to 58 lbs., f. 60 to 80 lbs.; cons. day, 1,500,000 gals.; cost, $235,000; cost mtce., $18,000; wks. owned by city.

SHAMOKIN, p. 21,204; merc., bldgs., bk., 4 stor.; priv., wd., 2½ & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 comb. c. & h. wag., 10 c. hand ex., 1 hose wag., 1 hose car., 14 hrs.; hose, rub., gd., 2,800 ft.; inf., 1,600 ft.; tot. hose, 4,400 ft.; f. al., elec., Gamewell sys., 27 bx.; val. bldgs., $60,000; exp. dept., $7,000; tot. mem., 800 vol.; undrs. rating, second class.

Water Supply—Src., spr. & mountain strm., 9½ m. bus. cent.; sys., grav.; res. cap., 600,000,000 gals., loc. 9.5 m. city; mains, c. i., 61.5 m., 3 to 24 in. dia.; 103 hyd.; 307 v.; met., 54; pres., dom. & f. 75 to 85 lbs.; wks. owned by Co.

SHARON, p. 21,747; f. area, 1,300 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 auto. pump. eng., 1 triple comb. pumper., 1 aer. trk., 2 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 6 bx.; val. equip., $11,000; val. bldgs., $8,000; exp. dept., $5,000; tot. mem., 34, pd. full time 6, vol. 28.

Water Supply—Src., riv.; sys., pump to main; res. cap., 2,200,000 gals.; 3 pump. eng., class comp. cond., cap. day 15,000,000 gals.; mains, 36 m., 4 to 24 in. dia.; 290 hyd.; met., 2,698; 3,712 serv.; pres., dom. 150 lbs., f. 150 lbs.; cons. capita, 5,000,000 gals.; wks. owned by Co.

SHARPSBURG, p. 8,921; f. area, 1 sq. m.; merc. bldgs., bk., 3 & 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & comb. ord. F. dept.—1 comb. c. & h. wag., 7 c. hand ex., 1 h. & l. trk., 3 hose car., 4 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., Gamewell, 25 bx.; val. equip., $16,000; val. bldgs., $16,000; exp. dept., $2,500; tot. mem., 132, pd. full time 4, vol. 128; undrs. rating, third class.

Water Supply—Src., artesian wells & Allegheny

Riv., 1 m. bus. cent.; sys., pump dir.; 2 pump. eng., class dup., cap. day 3,000,000 gals.; mains, c. i., 25 m., 4 to 14 in. dia.; 77 hyd.; met., 80; 850 serv.; pipe, lead; pres., dom. 85 lbs., f. 120 lbs.; daily cons., 1,500,000 gals.; wks. owned by city.

SHARPSVILLE, p. 4,674; f. area, 4 sq. m.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. & c. pump trk., 2 hose carts, 1 comb. h. & l. wag.; hose, gd., 2,000 ft.; c. hose, 250 ft.; inf., 500 ft.; tot. hose, 2,750 ft.; f. al., bell; val. equip., $9,000; val. bldgs., $15,000; exp. dept., $4,000; tot. mem., 40; pd. full time 3, pd. part time 2, vol. 35.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 94,800 gals.; 2 pump. eng., class dup., cap. day 300,000 gals.; mains, iron, 7¼ m., 4 to 10 in. dia.; 100 hyd.; met., 800; 800 serv.; pipe, c. i.; pres., dom. 75 lbs., f. 112 lbs.; cost, $52,000; cost mtce., $10,000; wks. owned by Borough.

SHENANDOAH, p. 24,726; f. area, 1,200 a.; merc. bldgs., bk. & wd., 2½ stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 3 c. eng., 10 c. hand ex., 1 h. & l. trk., 1 auto. triple comb. pump. eng. c. & h. wag., 1 hose wag., 2 hose reels, 15 hrs.; hose, cot., rub. lined, gd., 4,300 ft.; rub., gd., 1,900 ft.; inf., 600 ft.; tot. hose, 6,800 ft.; f. al., Gamewell, 49 bx.; val. equip., $52,000; val. bldgs., $60,000; exp. dept., $7,500; tot. mem. 550, pd. full time 5, vol. 545.

Water Supply—Src., strm., spr. & artesian well, 6 m. bus. cent.; sys., pump to res.; stdp. cap., 5,000,000 to 6,000,000 gals.; res. cap., 5,200,000 gals.; 2 pump. eng., centrif., cap. day 2,000,000 gals.; mains, stl. & c. i., 30 m., 4 to 14 in. dia.; 106 hyd.; 125 v.; met., 195; 3,275 serv.; pipe, iron & lead; pres., dom. 60 lbs., f. 130 lbs.; cons. day, 1,500,000 gals.; cost, $300,000; cost mtce., $47,936; wks. owned by city.

SHICKSHINNY, p. 2,289; f. area, 10 a.; bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 2 hose wag. with c. tks., 2 aer. trk.; hose, cot., rub. lined, gd., 1,400 ft.; inf., 200 ft.; tot. hose, 1,600 ft.; f. al., Gamewell & tel. & elec. siren, 6 bx.; val. equip., $3,000; val. bldgs., $3,500; exp. dept., $500; tot. mem., 70 vol.

Water Supply—Src., creek, ¾ m. bus. cent.; sys., grav.; mains, c. i., 5 m., 2 to 10 in. dia.; 300 hyd.; 22 v.; 150 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 45 to 80 lbs.; cost, $36,930; cost mtce., $1,100; wks. owned by priv. Co.

SHIPPENSBURG, p. 4,372; f. area, 300 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 300 ft.; rub., gd., 900 ft.; inf., 500 ft.; tot. hose, 1,700 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $3,000; tot. mem., 100.

Water Supply—Src., 2 streams in mountain, 5 m. bus. cent.; sys., grav.; res. cap., 3,000,000 gals., loc. 1 m. south of town; mains, c. i., 17 m., 4 to 12 in. dia.; 70 hyd.; 60 v.; met., 20; 1,000 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 65 lbs.; cons. day, 500,000 gals.; cost, $100,000; cost mtce., $550; wks. owned by city.

SLATINGTON, p. 4,014; f. area, 260 a.; merc. bldgs., stn., bk. & wd., 2 to 5 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 25 c. hand ex., 1 h. & l. trk., 2 hose car., 1 c. comb. wag., 2 hrs.; hose, cot., rub. lined, gd., 500 ft.; rub., gd., 1,500 ft.; inf., 400 ft.; tot. hose, 2,400 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $12,000; exp. dept., $900; tot. mem., 185, pd. full time 1, pd. part time 10, 174 vol.

Water Supply—Src., spr. & artesian wells; sys., grav.; mains, 11 m., 4 to 8 in. dia.; 45 hyd.; 53 v.; 750 serv.; pres., dom. 80 lbs., f. 140 lbs.; cost, $45,000; wks. owned by borough.

SOMERSET, p. 3,121; f. area, 600 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 2 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 comb. c. & hose wag., 1 h. & l. trk., 1 triple comb.; hose, cot., rub. lined, gd., 3,400 ft.; f. al., siren; val. equip., $25,000; tot. mem., 100 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals.; 2 pump. eng., cap. day 1,008,000 gals.; mains, 8½ m., 4 to 10 in. dia.; 94 hyd.; 40 v.; 900 met.; 925 serv.; pres., dom. & f. 70 to 110 lbs.; cons. day, 300,000 gals.; cost, $100,000; cost mtce., $3,000; wks. owned by city.

SOUDERTON, p. 3,125; f. area, 250 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand c. eng., 2 hose reels, 1 h. & l. trk., 2 c. hand ex.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., elec., 2 bx.; val. equip., $1,850; exp. dept., $100; tot. mem., 48 vol.; undrs. rating, second class.

Water Supply—Src., wells & spr, ¼ & 1 m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; 3 pump. eng., cap. day 2,160,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 28 hyd.; 500 serv.; pres., dom. & f. 45 to 75 lbs.; cons. day, 150,000 gals.; wks. owned by borough.

SOUTH BROWNSVILLE, p. 4,675. F. dept.—1 auto. comb. c. & h. trk.; val. equip., $7,325; val. bldgs., $3,000; tot. mem., 30 vol.

Water Supply—Src., wells; sys., grav.; 2 pump. eng., cap. day 3,000,000 gals.; 28 hyd.; pres., dom. & f. 120 lbs.; wks. owned by priv. Co.

SOUTH FORK, p. 4,239; f. area, 125 a.; merc. bldgs., bk. & wd., 1 & 4 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 1 hose wag., 1 hose cart.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 300 ft.; tot. hose, 2,300 ft.; f. al., bell & wh.; val. equip., $3,800; val. bldgs., $9,000; tot. mem., 110 vol.

Water Supply—Src., riv., 4½ m. bus. cent.; sys., grav.; res. cap., 20,000,000 gals.; mains, c. i., 6 m., 10 in. dia.; 93 hyd.; 46 v.; met., 6; 60 serv.; pipe, galv. i.; pres., dom. 90 lbs., f. 90 lbs.; cost, $72,000; cost mtce., $400; wks. owned by Co.

SPANGLER, p. 3,035; f. area, 125 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose car., ladders, &c.; hose, cot., rub. lined, gd., 750 ft.; f. al., wh.; equip. val., $1,000; exp. dept., $350; tot. mem., 150 vol.; undrs. rating, fifth class.

Water Supply—Src., Browns Run, 2 m. bus. cent.; sys., grav.; res. cap. 17,000,000 gals.; mains, c. i., 3 to 12 in. dia.; pres., dom. 80 lbs.; cost, $80,000; wks. owned by priv. Co.

SPRING CITY, p. 2,944; f. area, 1½ sq. m.; bldgs., bk. & stn., 2 & 3 stor.; wd. rfs. perm.; fwks. ord. F. dept.—1 stm. eng., 1 auto. triple comb. pump. eng. c. & h. wag., 1 hose reel, 1 hose wag., 4 hrs., ladders, &c.; hose, cot., gd., 1,500 ft.; bell al.; val. equip., $10,000; val. bldgs., $5,500; exp. dept., $500; tot. mem., 177 vol.

Water Supply—Src., cistern, cap. 600 hhds., & canal; 17 hyd.; 18 v.; 2 met. (Supply from Royersford.)

SPRINGDALE, p. 2,929; f. area, 3,000 a.; merc. bldg., bk., 2 stor.; priv., 2 stor. F. dept.—1 hose cart, 1 hose wag.; 700 ft. hose; val. equip., $500; val. bldgs., $1,000; exp. dept., $50; tot mem., 20 vol.

Water Supply—Src., wells; ½ m. bus. cent.; sys., grav.; mat. conc.; res. cap., 350,000 gals.; 3 pump. eng., cap. day 500,000 gals.; 64 hyd.; mains, c. i., 6 m., 4 to 10 in. dia.; 580 met.; 580 serv.; pipe, lead; pres., dom. & f. 160 lbs.; cons. per day, 130,000 gals.; cost, $50,000; wks. owned by city.

STATE COLLEGE, p. 2,405; f. area, 1,000 a.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 2 comb. c. & hose wag., 1 hose wag., 1 auto. h. & l. trk.; f. al., stm. wh.; val. equip., $10,000; val. bldgs., $5,000; vol.

Water Supply—Src., Shingletown Gap Riv., 4 m.

bus. cent.; sys., grav; res. cap., 300,000 gals.; mains, 10 m., 6 to 12 in. dia.; 35 hyd.; met., 8; pipe, iron; pres., dom. 60 lbs., f. 60 lbs.; cons. day, 250,000 gals.; wks. owned by priv. Co.

STEELTON, p. 13,428; f. area, 300 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 2 comb. h. & c. wag., 14 c. hand ex., 3 comb. c. & h. trk., 2 h. & l. trk., 12 La France Junior pumpers, 1 hose wag., 2 hose car., 10 hrs., 14 La France serv. trk.; hose, cot., rub. lined, gd., 5,000 ft.; rub., gd., 500 ft.; inf., 700 ft.; tot. hose, 5,700 ft.; f. al., Gamewell, 21 bx.; val. equip., $12,000; val. bldgs., $27,000; exp. dept., $10,000; tot. mem. 720, pd. full time 4, vol. 716.

Water Supply—Src., Susquehanna Riv., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap. 1,800,000 gals.; res. cap., 7,000,000 gals.; 2 pump. eng., class comp. cond., cap. day 6,000,000 gals.; mains, c. i., 17 m., 4 to 16 in. dia.; 127 hyd.; 150 v.; 1,500 met.; 1,700 serv.; pipe, galv. i.; pres., dom. & f. 110 lbs.; cons. day, 1,800,000 gals.; cost mtce., $14,000; wks. owned by city.

STROUDSBURG, p. 5,278; f. area, 1,200 a.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 Amer. LaFrance triple comb. pumper, 1 str., 2 comb. autos.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 1,000 ft.; tot. hose, 3,500 ft.; f. al., bell & telp.; val. equip., $12,000; val. bldgs., $3,500; exp. dept., $15,000; tot. mem., 80 vol.

Water Supply—Src., spr., 2 m. bus. cent.; sys., grav. & pump to res.; res. No. 1 cap., 4,000,000 gals.; res. No. 2 cap., 7,500,000 gals.; 3 pump. eng., cap. day, 2,500,000 gals.; mains, c. i., 16 m., 4 to 10 in. dia.; 40 hyd.; 35 v.; met., 18; pres., dom. 40 lbs., f. 40 lbs.; cons. day, 1,000,000 gals.; cost mtce., $2,500; wks. owned by Co.

SUGAR NOTCH, p. 2,612; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 1 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $4,000; exp. dept., $100; tot. mem., 50 vol.

Water Supply—Src., from Spring Brook Water Supply Co., Wilkesbarre.

SUMMIT HILL, p. 5,499; f. area, 400; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hose car.; hose, cot., rub. lined, gd., 500 ft.; inf., 900 ft.; tot. hose, 1,400 ft.; val. equip., $3,000; val. bldgs., $3,000; exp. dept., $150; tot. mem., 50 vol.

Water Supply—Src., crk., spr. & 3 wells, 1 m. bus. cent.; sys., pump to res.; stdp.. cap. 370,000 gals.; dim., 35 x 40; mat., w. i.; res. cap., 300,000 gals.; 1 pump. eng., cap. min., 450 gals.; mains, c. i., 6½ m., 4 to 8 in. dia.; 27 hyd.; 60 v.; 800 met.; 1,075 serv.; pipe, galv. i.; pres., dom. & f. 40 lbs.; cons. day, 240,000 gals.; cost, $110,897; cost mtce., $2,500; wks. owned by priv. Co.

SUNBURY, p. 15,721; f. area, 1,920 a.; merc. bldgs., bk. & wd., 3 to 5 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 comb. c. & h. wag., 2 str., 1 c. hand ex., 1 aer. trk., 1 hose wag., 1 hose car., 2 pumpers; hose, cot., rub. lined, gd., 10,000 ft.; inf., 800 ft.; tot., 10,800 ft.; f. al., Gamewell, 26 bx.; val. equip., $75,000; val. bldgs., $150,000; exp. dept., $9,000; tot. mem., 1,000 vol.

Water Supply—Src., spr. & surface water; sys., pump dir.; res. cap., 23,489,000 gals.; 2 pump. eng., cap. day 7,000,000 gals.; mains, 90 m., 6 to 16 in. dia.; 42 hyd.; 30 v.; pres., f. 100 lbs.; cost, $110,000; cost mtce., $3,000; wks. owned by Co.

SUSQUEHANNA, p., 3,764; f. area, 8 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv. bldgs., wd., 2 stor.; wd. rfs., not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 20 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 800 ft.; rub., gd., 1,200 ft.; linen, gd., 1,600 ft.; inf., 900 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 18 bx.; val. equip., $2,000; val. bldgs., $1,500; tot. mem., 97 vol.; undrs. rating, second class.

Water Supply—Src., lake & spr., 3 m. bus. cent.; sys., grav.; res. cap., 50,000,000 gals., & 3 dams, cap., 200,000,000 gals.; mains, c. i., 21 m., 2 to 14 in. dia.; 46 hyd.; 75 v.; met., 40; 916 serv.; pipe, c. i., pres., dom. 135 lbs., f. 135 lbs.; cost, $212,000; cost mtce., $2,350; wks. owned by Co.

SWARTHMORE, p. 2,350; f. area, 640 a.; merc. bldgs., bk. & stn., 1, 2 & 3 stor.; priv., bk. & wd., stucco & stn., 1, 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 1 auto. comb. pump. eng., 1 auto. h. & l. trk., 1 comb. h. & c. car.; hose, rub. lined, gd., 2,700 ft.; fair, 200 ft.; f. al., bell, siren & wh..; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $1,200; tot. mem., 75, pd. part time 2, vol.; undrs. rating, first class.

Water Supply—Src., creek, 1 m. bus. cent.; sys., grav.; 1 res., loc. at Secane; cap., 4,000,000 gals.; 1 res., loc. at Marple; cap., 2,000,000 gals.; 35 hyd.; wks. owned by Springfield Water Co.

SWISSVALLE, p. 10,908; f. area, 1¾ m.; merc. bldgs., bk., 1 to 4 stor.; priv., bk., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 auto. comb. c. & h. wag., 1 c. hand ex., 2 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 500 ft.; tot. hose, 3,500 ft.; f. al., Gamewell, 23 bx.; val. equip., $18,657; val. bldgs., $35,412; exp. dept., $10,000; tot. mem., 102, pd. full time 2, vol. 100.

Water Supply—Src., Allegheny Riv.; res. cap., 9,500,000 gals.; 3 pump. eng., comp. & vertical, cap. per day, 10,000,000 gals. each; mains, c. i., 17.8 m., 4 to 12 in. dia.; 117 hyd.; 366 v.; pres., dom. & f. 25 to 210 lbs.; wks. owned by Penn. Water Co.

SYKESVILLE, p. 2,500; f. area, 2 sq. m. F. dept.—2 hand carts, 1,500 ft. hose; val. equip., $1,500; vol.

Water Supply—Src., wells, 2 m. bus. cent.; conc. res., cap., 80,000 gals.; 2 pump. eng., cap. per day, about 20,000 gals.; mains, i., 4 m., 2 to 8 in. dia.; 18 hyd.; 10 v.; 125 met.; 125 serv.; pipe, lead & galv. i.; pres., dom., 40 to 75 lbs., f. 80 lbs.; cons. day, 8,000 gals.; cost, $30,000; wks. owned by city.

TAMAQUA, p. 12,363; f. area, 1,500 a.; merc. bldgs., bk. & wd., 2½ to 4 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept—1 Amer. Lafrance aerial, 1 car., 3 comb. c. & h. car., 2 750-gal. triple comb. cars.; hose, cot., rub. lined, gd., 8,000 ft.; f. al., Gamewell, 16 bx.; val. equip., $36,000; val. bldgs., $50,000; exp. dept., $4,000; tot. mem., 750 vol.

Water Supply—Src., spr., 3½ m. bus. cent.; sys., grav., res. cap., 300,000,000 gals.; 1 pump. eng., cap. day 864,000 gals.; mains, i. & lead; 32 m., 4 to 16 in. dia.; 102 hyd.; 150 v.; met., 85; 3,000 serv.; pipe, iron; pres., dom. 30 to 100 lbs., f. 30 to 100 lbs.; cons. day, 1,400,000 gals.; cost, $500,000; cost mtce., $20,000; wks. owned by city.

TARENTUM, p. 8,925; f. area, 960 a.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 h. & l. trk., 1 hose wag., 5 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; inf., 1,000 ft.; tot. hose, 3,500 ft.; f. al., bell & wh.; val. equip., $9,000; val. bldgs., $16,000; exp. dept., $500; tot. mem., 80 vol. Undrs. rating, third class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., grav., pump to res.; stdp. cap., 117,000 gals.; dim. 20 x 50 ft.; mat. i.; res. cap., 2,000,000 gals.; pump. eng., cap. day, 1,750,000 gals.; mains, c. i., 15 m., 6 to 12 in. dia.; 68 hyd.; met., 1,450; 1,500 serv.; pres., dom. 140 lbs., f. 140 lb.; cons. day, 750,000 gals.; cost, $135,000; cost mtce., $5,865; wks. owned by city.

TAYLOR, p. 9,876; f. area, 1,880 a.; merc. bldgs., wd., 2 & 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 2 hose wag., 2 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 2,000 ft.; tot. hose, 4,000 ft.; f. al., Gamewell, 21 bx.; val. equip., $23,000; val. bldgs., $17,000; exp. dept., $2,000; tot. mem., 150, vol. 200.

Water Supply—Src., wells & spr., 5 m. bus. cent.; sys., grav. & pump dir.; 25 hyd.; 2 res.; wks. owned by Co.

THROOP, p. 6,672; f. area, 200 a.; merc. bldgs., wd., 2 stor.; priv., 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of some f. inv. F. dept.—1 comb. c. & h. wag., 2 c. hand

ex., 1 hose trk.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 100 ft.; tot. hose, 2,100 ft.; f. al., Gamewell, 19 bx.; val. equip., $6,000; val. bldgs., $1,500; exp. dept., $2,000; tot. mem., 40 vol.; undrs. rating, second class.

TITUSVILLE, p. 8,432; f. area, 1,500 a.; bldgs., bk. & wd., 3 stor.; wd. rfs. not perm.; fwks. & **combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. trk., 2 str., 1 h. & l. trk., 3 hose wag.,** 2 comb. c. & h. wag., 4 hrs.; hose, cot., rub. lined, gd., 5,500 ft.; inf., 400 ft.; tot. hose, 5,900 ft.; f. al., Gamewell, 28 bx.; val. equip., $18,800; val. bldgs., $15,000; exp. dept., $7,000; tot. mem. 21, pd. full time 4, pd. part time 17; undrs. rating, second class.

Water Supply—Src., wells; sys., pump & dir.; pump. eng., cap. day, 7,500,000 gals.; mains, 25 m., 2 to 16 in. dia.; 125 hyd.; met., 75; 2,500 serv.; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 1,700,000 gals.; cost, $238,000; cost mtce., $12,000; wks. owned by city.

TOWANDA, p. 4,269; f. area, 2 sq. m.; merc. bldgs., bk., 3 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—1 str., 1 c. eng., 2 c. hand ex., 1 h. & l. trk., 2 auto. hose car., 4 hose reels; hose, cot., rub. lined, gd., 3,300 ft.; inf., 500 ft.; tot. hose, 3,800 ft.; f. al., Gamewell, 2 bx.; val. equip., $8,000; exp. dept., $600; tot. mem., 427 vol.

Water Supply—Src., spr.; sys., grav. to res.; res. cap., 750,000 gals.; mains, c. & wrt. i., 30 m., 4 to 12 in. dia.; 70 hyd.; 33 met.; 1,329 serv.; pres., 125 lbs.; cost, $360,000; wks. owned by priv. Co.

TOWER CITY, p. 2,324; f. area, 300 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 c. eng., 2 hose car.; hose, cot., rub. lined, gd., 1,150 ft.; f. al., wh.; val. equip., $1,000; exp. dept., $500; tot. mem., 125 vol.

Water Supply—Src., mountain spr., 1¾ m. bus. cent.; sys., grav. & pump to res.; res. cap., 15,000,000 gals., loc. on mountain; 1 pump. eng., class comp., cap. day 500,000 gals.; mains, c. i., 9 m., 4 to 8 in. dia.; 5 hyd.; met., 5; pres., dom. 70 lbs., f. 70 lbs.; cost, $65,000; cost mtce., $800; wks. owned by priv. Co.

TURTLE CREEK, p. 8,138; f. area, 6,525 ft.; merc. bldgs., bk., stn. & wd., 1 to 4 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 auto. trk., 2 hose reels, 6 c. hand ex., 1 hrs.; hose, cot., rub. lined, gd., 2,200 ft.; rub., gd., 200 ft.; inf., 1,000 ft.; tot. hose, 3,400 ft.; f. al., bell; val. equip., $11,600; val. bldgs., $15,000; exp. dept., $2,500; tot. mem., 98 vol.

Water Supply—Src., Allegheny Riv., 7 m. bus. cent.; sys., pump to res., thence by grav. to 3 other distributing res.; res. cap., No. 1, 9,000,000 gals.; No. 2, 11,500,000 gals.; No. 3, 5,000,000 gals.; No. 4, 6,200,000 gals.; 3 pump. eng., comb. cap. day, 26,000,000 gals.; mains, c. i., 150 m., 4 to 42 in. dia.; 686 hyd.; over 2,200 v.; met., 13,100; 13,250 serv.; pipe, lead; pres., dom. 20 to 210 lbs., f. 35 to 210 lbs.; cons. day, 9,000,000 gals.; wks. owned by Pennsylvania Water Co.

TYRONE p. 9,084; f. area, 1,500 a.; merc. bldgs., bk. & wd., 2 & 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 str., 1 c. eng., 2 comb. c. & hose wag., 2 pumpers, 2 c. hand ex., 1 h. & l. trk., 1 f. patrol trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 1,500 ft.; tot. hose, 6,500 ft.; f. al., wh.; val. equip., $45,000; val. bldgs., $10,000; exp. dept., $1,500; tot. mem., 400 vol.

Water Supply—Src., Sink Run & Decker Hollow Run, 2½ m. bus. cent.; sys., grav.; 2 res., cap. 170,000,000 gals.; mains, c. i., 21 m., 3 to 14 in. dia.; 72 hyd.; met., 14; 1,835 serv.; pipe, galv. i.; pres., dom. 40 to 90 lbs., f. 90 lbs.; cons. day, 2,500,000 gals.; wks. owned by priv. Co.

UNION CITY, p. 3,850; f. area, 1,000 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—6 c. hand ex., 1 h. & l. trk., 2 hose wag., 6 hose car.; hose, cot., rub. lined, gd., 4,050 ft.; val. equip., $25,000; val. bldgs., $7,350; exp. dept., $450; tot. mem., 287 vol.

Water Supply—Src., spr., 2 m. bus. cent.; sys., grav. & pump dir.; 2 pump. eng., cap. day 1,080,000 gals.; mains, iron, 6 m., 6 to 12 in. dia.; 40 hyd.; 600 serv.; pres., dom. 48 lbs., f. 120 lbs.; cost, $75,000; cost mtce., $600; wks. owned by city.

UNIONTOWN, Fayette Co., p. 15,692; f. area, 1.8 sq. m.; merc. bldgs., stn., bk., conc., wd., 1 to 11 stor.; priv. bldgs., stn., bk., conc. & wd., 2 & 3 stor.; wd. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 auto. comb. trk., 1 pumper, 1 auto. hose wag., 2 hand ex., 2 h. & l. trk., 1 chief's car, 1 asst. chief's car, 2 hrs.; hose, cot., rub. lined, gd., 4,400 ft.; f. al., Gamewell, 40 bx.; val. equip., $25,000; exp. dept., $6,500; tot. mem., 152, pd. full time 6, vol. 146; undrs. rating, second class.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav.; 6 res. cap., 196,000,000 gals.; mains, c. i., 48 m., 4 to 12 in. dia.; 145 hyd.; met., 4,000; serv., 4,000; pipe, lead; pres., dom. & f. 100 lbs.; wks. owned by priv. Co.

VANDERGRIFT, p. 9,531; f. area, 4,500 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 2 hose reels, 2 c. eng., 1 h. & l. trk., 1 comb. c. & h. wag.; hose, 3,000 ft.; f. al., wh.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $700; 50 vol.

VERONA, p. 3,938; f. area, 350 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 1 h. & l. trk, 2 hose car.; hose, cot., rub. lined, gd., 500 ft.; rub., gd., 800 ft.; tot. hose, 1,300 ft.; f. al., elec., 3 bx.; val. equip., $1,800; val. bldgs., $500; exp. dept., $300; tot. mem., 43 vol.; undrs. rating, second class.

Water Supply—Src., riv.; sys., pump to res.; res. cap., 3,000,000 gals.; loc. 400 ft. above pump; 3 pump. eng., class comp. dup., cap. day 850,000 gals.; mains, 22 m., 1 to 16 in. dia.; 32 hyd.; met., 410; pres., 60 to 150 lbs.; cons. day, 1,200,000 gals.; cost, $300,000; wks. owned by Co.

WARREN, p. 14,272; f. area, 1,000 a.; merc. bldgs., bk., 2 to 6 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 auto. comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 2 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 350 ft.; tot. 5,350 ft.; f. al., Gamewell, 31 bx.; val. equip., $35,000; val. bldgs., $10,000; exp. dept., $19,000; tot. mem. 201, pd. full time 13, pd. part time 6, vol. 182.

Water Supply—Src., Morrison Run & Allegheny River, 1 & 4 m. bus. cent.; sys., grav.; res. No. 1 cap., 1,000,000 gals.; res. No. 2 cap., 3,000,000 gals.; 4 pump. eng., cap. day 7,000,000 gals.; mains, c. & w. i., 30 m., 4 to 14 in. dia.; 178 hyd.; 270 v.; met., 2,628; 3,233 serv.; pipe, lead & galv. i.; pres., dom. 75 lbs., f. 125 lbs.; cons. day, 1,300,000 gals.; cost, $325,000; wks. owned by American Water Works & Guarantee Co. of Pittsburgh.

WASHINGTON, Washington Co., p. 21,480; f. area, 1,500 a.; merc. bldgs., bk. & stn., 3 stor.; priv., bk. & stn., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hose wag., 1 hand eng., 1 h. & l. trk., 5 hose car., 2 hrs.; hose, cot., rub. lined gd., 7,000 ft.; f. al., Gamewell, 31 bx.; val. equip., $18,000; val. bldgs., $5,000; exp. dept., $1,000; tot. mem., 20, 5 pd. full time, 15 vol.; undrs. rating, second class.

Water Supply—Not reported.

WATSONTOWN, p. 2,153; f. area, 120 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 str., 1 h. & l. trk., 1 auto. hose trk., 1 auto. chem. eng. & hose trailer; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell, wh. & telp.; val. equip., $12,000; val. bldgs., $10,000; exp. dept., $600; tot. mem., 60 vol.; undrs. rating, first class.

Water Supply—Src., spr.; sys., grav.; res. cap., 1,000,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 42 hyd.; 15 v.; met., 3; 400 serv.; pipe, galv.; pres., dom. 70 lbs., f. 70 lbs.; cons. day, 200,000 gals.; wks. owned by Co.

WAYNE, including Radnor, p. 2,800; f. area, 14 sq. m., merc. bldgs., wd., bk. & stn., 1 to 6 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 auto. c. eng., 1 auto. comb. c. & h. wag., 2 auto. pump. eng., 1 h. & l. trk.; hose, cot., rub. lined, gd., 3,000 ft.; rub. gd., 750 ft.; tot. 3,750

ft.; nozzles, axes, hooks, etc.; f. al., wh.; val. equip., $23,000; val. bldgs., $20,000; exp. dept., $4,000; tot. mem. 410, vol. 1, pd. full time.

Water Supply—Src., Springfield Water Co.; sys., grav.; unlimited supply; mains, 4 to 10 in. dia.; 29 hyd.; 60 lbs. pres.

WAYNESBORO, p. 9,720; 1,493 a.; merc. bldgs., bk. & wd., 2 & 4 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 comb. c. & h. wag., 2 c. eng., 4 c. hand ex.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., telp.; val. equip., $18,500; val. bldgs., $25,000; exp. dept., $3,500; tot. mem., 200, pd. full time 2. pd. part time 1, vol.

Water Supply—Src., spr. & creek, 7½ m. bus. cent.; sys., grav.; res. cap., 1,500,000 gals.; mains, c. i., 27 m., 4 to 16 in. dia.; 63 hyd.; 202 v.; 28 met.; 2,200 serv.; pipe, c. i.; pres., dom. 50 lbs., f. 65 lbs.; cons. day, 1,750,000 gals.; cost, $330,000; cost mtce., 7,500; wks. owned by city.

WAYNESBURG, p. 3,332; f. area, 100 a.; merc. bldgs., wd. & bk., 1 to 4 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 2 c. hand ex., 1 h & l. trk., 4 hose car.; hose, rub., gd., 1,500 ft.; val. equip., $2,000; val. bldgs., $5,000; mem., vol.

Water Supply—Src., spr. & crk., 7½ m. bus. cent.; sys., grav. & pump to res.; 2 res., cap. 1,500,000 gals.; 2 pump. eng.; cap. day, 3,000,000 gals.; mains, c. i., 27 m., 4 to 16 in. dia.; 50 hyd.; 200 v.; met., 8; 2,000 serv.; pipe, lead; pres., dom. 50 to 70 lbs.; cons. day, 1,250,000 gals.; cost, $300,000; cost mtce., $1,700; wks. owned by Co.

WEATHERLY, p. 2,356; f. area, 1,200 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 2½ stor.; wd. rfs. perm. in f. area; fwks & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 comb. c. & hose auto., 1 hose reel, 1 h. & l. trk., 1 supply wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., wh.; val. equip., $6,000; val. bldgs., $2,500; exp. dept., $250; tot. mem., 165 vol.

Water Supply—Src., creek & spr., 2 m. bus. cent.; sys., grav.; res. cap., 700,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 45 hyd.; met., 4; 400 serv.; pres., f., 90 lbs.; cost, $60,000; wks. owned by priv. Co.

WELLSBORO, p. 3,452; f. area, 10 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—4 c. hand ex., 2 h. & l. trk., 6 hose wag.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., wh., bell & telp.; val. equip., $5,000; val. bldgs., $12,000; exp. dept., $600; tot. mem., 150 vol.

Water Supply—Spr. & wells, 7 to 15 m. bus. cent.; sys., grav.; res. cap., 19,000,000 gals.; 1 pump. eng., cap. day, 360,000 gals.; mains, c. i., 10½ m., 4 to 12 in. dia.; 87 hyd.; 65 v.; met., 30; 900 serv.; pipe, galv. i.; pres., dom. & f. 30 to 80 lbs.; cons. day, 450,000 gals.; cost, $200,000; wks. owned by priv. Co.

WEST CHESTER, p. 11,717; f. area, 850 a.; merc. bldgs., bk. & stn., 3 to 7 stor.; priv., bk., 3 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. pump. eng. & hose trk., 1 auto. c. eng. (2 pumpers & 1 c. eng. in reserve), 10 c. hand ex., 1 h. & l. trk., 2 auto. comb. c. & h. wag., 1 comb. pump hose wag.; hose, cot., rub. lined, gd., 4,500 ft.; c., 650 ft.; tot. hose, 5,150 ft.; f. al., elec., 28 bx.; val. equip., $32,000; val. bldgs., $28,000; exp. dept., $3,500; tot. mem., 1,800 vol.

Water Supply—Src., creek, 2 m. bus. cent.; sys., pump to res. & dir.; res. cap., 2,000,000 gals., loc. 1½ m. town; 3 pump. eng., class comp. cond., cap. day 4,800,000 gals.; mains, c. i., 20 m., 4 to 14 in. dia.; 235 hyd.; 130 v.; met., 21; 2,100 serv.; pipe, lead; pres., dom. 25 lbs., f. 25 lbs.; cons. day, 928,000 gals.; cost, $240,000; cost mtce., $4,500; wks. owned by borough.

WEST CONSHOHOCKEN, p. 2,331. F. dept.—1 auto. pump. eng., 1 auto. comb. c. & h. wag., 2 c. hand ex.; hose, cot., rub. lined, gd., 2,100 ft.; rub., gd., 250 ft.; tot. hose, 2,350 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $4,000; exp. dept., $1,500; tot. mem., 300 vol.

Water Supply—Src., spr., ¾ m. bus. cent.; sys., pump to res.; res. cap., 500,000 gals., loc. 260 ft. above town; 2 pump. eng.; mains, c. i., 4 to 8 in. dia.; 23 hyd.; 300 serv.; pres., dom. 50 to 125 lbs., f. 50 to 125 lbs.; wks. owned by Co.

WEST HOMESTEAD, p. 3,435; f. area, 1 m. F. dept.—1 c. eng., 1 auto. comb. c., hose & ladder trk., 14 c. hand ex., 2 hose carts; hose, cot., rub. lined, gd., 2,500 ft.; f. al., Gamewell, 12 bx.; val. equip., $8,000; val. bldgs., $16,000; tot. mem., 94 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump; 3 pump. eng., cap. day 70,000,000 gals.; mains, c. i., 3 m., 3 to 6 in. dia.; 16 hyd.; 16 v.; pres., dom. 110 lbs., f. 110 to 120 lbs.; wks. owned by borough.

WEST NEWTON, p. 2,645; merc. bldgs., stn. & bk., 2 & 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area. F. dept.—1 c. eng., 1 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., wh.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to res.; stdp. cap., 1,000,000 gals.; dim. 17 x 100 ft.; mat. conc.; res. cap., 1,000,000 gals.; 3 pump. eng.; cap. day, 250,000 gals.; mains, iron, 6.7 m., 4 to 10 in. dia.; 52 hyd.; 200 v.; met., 600; 610 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 125 lbs.; cons. day, 200,000 gals.; cost, $60,000; cost mtce., $12,000; wks. owned by Co.

WESTVIEW, p. 2,797; f. area, 1 sq. m. F. dept.—val. equip., $3,000; val. bldg., $7,100; exp. dept., $600; tot. mem., 150 vol.

Water Supply—Src., Ohio Valley Water Co.; hyd., 43; wks. owned by Co.

WICONISCO, p. 2,964; f. area not given; merc. bldgs., bk., 3 stor.; priv., wd., 3 stor.; wd. rfs. perm.; fwks. ord.; f. inv. F. dept.—2 hose car., 2 hose wag.; hose, rub., gd., 200 ft.; cot., gd., 400 ft.; inf., 100 ft.; tot. hose, 700 ft.; tot. mem., 110.

Water Supply—Supplied by Lykens Water Co.

WILKESBARRE, p. 73,833; f. area, 4 sq. m.; merc. bldgs., bk., 3 to 12 stor.; priv., wd., 2 to 7 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 6 gas. pump. eng., 7 auto. comb. c. & h. wag., 2 h. & l. trk.; hose, cot., rub. lined, gd., 16,000 ft.; f. al., Gamewell, 132 bx.; val. equip., $100,000; val. bldgs., $155,000; exp. dept., $81,812; tot. mem., 82, pd. full time.

Water Supply—Spring Brook Water Supply Co.

WILKINSBURG, p. 24,403; f. area, 1,040 a.; bldgs., bk., stn., wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 comb. c. & h. wag., 1 aer. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 5,600 ft.; f. al., Gamewell, 40 bx.; val. equip., $45,000; val. bldgs., $35,000; exp. dept., $31,400; tot. mem. 20, pd. full time.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to filter plant thence to res. & dir.; res. cap., 31,000,000 gals.; 3 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 175 m., 4 to 42 in. dia.; 950 hyd.; 2,850 v.; 17,099 met.; 17,386 serv.; pipe lead; pres., dom. & f. 25 to 210 lbs.; cons. day, 105,000,000 gals.; cost, $4,000,000; wks. owned by Co.

WILLIAMSPORT, p. 36,198; 952 sq. m.; merc. bldgs., bk., 2 to 6 stor.; priv., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 triple auto. comb. c. & hose wag., 1 aer. trk., 1 chief's car., 14 hose cars., 3 hrs.; hose, cot., rub. lined, gd., 14,400 ft.; f. al., telp.; val. equip., $80,000; val. bldgs., $49,900; exp. dept., $60,000; tot. mem. 68, pd. full time 34, pd. part time 34.

Water Supply—Src., strm., 5 m. bus. cent.; sys., grav., pump dir. in dry times; stdp. cap., 275,000 gals.; res. cap., 26,000,000 gals.; 4 pump. eng., cap. day, 21,000,000 gals.; mains, c. i., 2 to 24 in. dia.; 412 hyd.; 11,200 serv.; 1,000 v.; met., 9,977; pres., dom. & f. 60 to 75 lbs.; cons. day, 6,400,000 gals.; cost, $2,500,000; cost mtce., $11,093; wks. owned by priv. Co.

WILLIAMSTOWN, p. 2,878; bldgs., wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord. F.

dept.—2 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; exp. dept., $2,000; tot. mem., 85 vol.

Water Supply—Src., creek, 2 m. bus. cent.; sys., grav.; res. cap., 210,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 38 hyd.; 36 v.; met., 1; 450 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 115 lbs.; wks. owned by priv. Co.

WILLOW GROVE, p. 2,065. F. dept.—6 c. hand ex., 1 hose reel, 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., gong; equip. val., $5,000; val. bldgs., $4,000; an. exp. dept., $400; tot. mem., 120 vol.

WILMERDING, p. 6,441; f. area, 300 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 50 c. hand ex., 1 h. & l. trk., 4 hose reels & carts; hose, cot., rub. lined, gd., 3,500 ft.; inf., 500 ft.; tot. hose, 4,000 ft.; f. al., bell & wh., 16 bx.; val. equip., $6,000; val. bldgs., $4,000; exp. dept., $2,000; tot. mem., 45, pd. part time.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp., dim. 30 x 35, mat. iron; 1 pump. eng., class trip., cap. day 500,000 gals.; mains, c. i.; 23 hyd.; 40 v.; met., 140; 140 serv.; pipe, lead; pres., dom. 140 lbs., f. 140 lbs.; cost, $50,000; wks. owned by Co.

WINDBER p. 9,462; f. area, 10 a.; merc. bldg., 3 stor., wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. trk., 1 str., 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 hrs., 8 c. hand ex.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., elec., 14 bx.; val. equip., $50,000; val. bldgs., $15,000; exp. dept., $3,000; tot. mem. 100, pd. full time 1, vol. 99.

Water Supply—Src., creek, 9 m. bus. cent.; sys., grav.; res. cap., 7,500,000 gals.; mains, 11 m., 4 to 24 in. dia.; 58 hyd.; pres., f. 85 to 90 lbs.; cons. day, 2,000,000 gals.; wks. owned by priv. Co.

WOODLAWN, p. 12,495; f. area, 500 a.; bk., 2 & 3 stor.; bk. & frame, 2 stor.; wd. rfs. not perm. F. dept.—1 hose wag., 6 hand hose reels, 6 hand c. ex., 1 comb. c. & h. wag., 2 c. eng., 2 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; rub., gd., 300 ft.; inf., 500 ft.; tot. hose, 5,800 ft.; f. al., Gamewell, 31 bx.; val. equip., $15,000; val. bldgs., $45,000; exp. dept., $5,000; tot. mem. 50, pd. full time 2, pd. part time 3, vol. 45.

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav. & dir. pres.; stdp. cap., 350,000 gals.; 4 pump. eng., cap. day 1,640,000 gals.; mains, c. i., 12 m., 4 to 16 in. dia.; 85 hyd.; 1,129 met.; 1,078 serv.; pipe, lead; pres., dom. & f. 165 lbs.; cons. day, 575,000 gals.; wks. owned by priv. Co.

WYOMING, p. 3,582; f. area, 23 a.; merc. bldgs., wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv.. F. dept.—1 stm. eng., 3 c. eng., 2 comb. c. & h. wag., 1 c. hand ex., 1 aer. trk., 2 hose wag.; hose, 2,015 ft.; f. al., elec., 25 bx.; val. equip., $10,000; val. bldgs., $15,000; exp. dept., $250; tot. mem., 50 vol.

Water Supply—Src., spr., brooks; 17 hyd.

WYOMISSING, p. 2,062; f. area, 540 a.; merc. bldgs., bk., 3 to 5 stor.; priv., bk. & cem., 2 to 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. are not inv. F. dept.—1 comb. c. & h. wag., 2 c. hand ex., 2 hrs.; hose, rub. lined, gd., 500 ft.; f. al., wh.; val. equip., $2,500; tot. mem., 130 vol.

Water Supply—Src., riv., 1¼ m.; 2 stdp., 1 cap. 225,000 gals., dim. 70 x 20 ft.; 2 pump. eng., cap. per day 500,000 gals., 7 m.. 6 to 4 in. dia.; 2 hyd.; pipe, i.; pres., dom. 65 lbs.; cost of wks. $80.000; mtce., $15,000; wks. owned by priv. Co.

YORK, p. 47,512; f. area, 2,200 a.; merc. bldgs., bk., 1 to 7 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 c. eng., 26 c. hand ex., 1 aer. trk., 1 hose wag., 6 comb. c. & h. wag., 33 hrs.; hose, cot., rub. lined, gd., 16,000 ft.; rub., gd., 2,500 ft.; tot. hose, 18,500 ft.; f. al., Gamewell, 92 bx.; val. equip., $145,000; val. bldgs., $85,000; exp. dept., $28,000; tot. mem., 1,550, pd. full time 18; pd. part time 17; vol. 1,500.

Water Supply—Src., Codours Creek, 4 m. bus. cent.; sys., grav.; impounding basin, cap. 910,000,000 gals.; pump to fountain & res.; res. cap., 35,000,000 gals.; filtered water; res. cap., 2,700,000 gals.; 3 pump. eng., class trip., cap. day 18,000,000 gals.; mains, c. i., 93.6 m., 4 to 30 in. dia.; 426 hyd.; 14,695 serv.; 748 met.; 1,313 v.; pipe, galv. i. & lead; pres., dom. & f. 70 to 90 lbs.; cons. day, 3,446,000 gals.; wks. owned by priv. Co.

YOUNGWOOD, p. 2,275. F. dept.—3 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,200 ft.; f. al. bell & wh.; val. equip., $4,000; val. bldgs., $7,000; exp. dept., $400; tot. mem., 100 vol.

Water Supply—Src., Chestnut Ridge, 15 m. bus. cent.; sys., grav.; res. cap., 2,000.000 gals.; mains, 115 m., 4 to 24 in. dia.; 15 hyd.; 40 v.; met., 475; pres., dom. 140 lbs., f. 140 lbs.; cons. day, 50,000 gals.; wks. owned by priv. Co.

Places with a population of 2,000 or more having no organized fire dept.—Upland.

Places with a population of 2,000 or more not reported—Ambridge, Arnot, Boswell, Breslow, Bridgeville, Broughton, Burnham, Carrick, Castle Shannon, Colver, Dale, Dorranceton, Dunlo, Dupont, Durvea, E. Conemaugh, E. Downingtown, Eddystone, Ellsworth, Emsworth, Eynon, Ford City, Glenfield, Harriman, Hays, Heidelberg, Hellertown, Hershey, High Spire, Hudson, Iselin, Josephine, Larksville, Lyndora, Minooka, Morris Run, Myerstown, Nanti Glo, N. Belle Vernon, N. Catasauqua, N. York, Osceola, Overbrook, Parnassus, Penbrook, Polk, Portago, Rossiter, Russellton, Shellington, Silver Creek, Simpson, So. Allentown, So. Connellsville, S. Greensburg, So. Williamsport, Star Junction, Swayersville, Trafford, Treveskyn, Vintondale, Wall, West Hazelton, West Pittston, Wilson, Winton, Yatesboro, Yeagertown.

RHODE ISLAND

ARCTIC, p. 4,680; f. area; 1,400 a.; merc. bldgs., wd., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 chem. eng., 2 h. & l. trk., 1 triple comb. auto. trk., 5 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., elec., 34 bx.; val. equip., $15,000; val. bldgs., $5,000; exp. dept., $10,000; tot. mem. 50, pd. full time 31, vol. 19.

Water Supply—Src., pond; sys., grav.; stpd. cap., 470,000 gals.; res. cap. 350,000,000 gals.; mains, 18 m., 4 to 18 in. dia.; 200 hyd.; pres., f. 95 lbs., wks. owned by Co.

BARRINGTON, p. 3,897; merc. bldgs., wd.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv.

Water Supply—Src., from Warren waterwks; sys., pump.; 10 m. pipe, 4 to 8 in. dia.; met., 130; pres., 50 to 70 lbs.; wks. owned by Co.

BRISTOL, p. 11,375; f. area, 3,240 a.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. perm in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 hand eng., 14 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 4 hose reels; hose, owned by town, cot., rub. lined, gd., 3,500 ft.; inf., 850 ft., tot. hose, 4,350 ft.; by priv. corporation, 7,000 ft.; f.

al., wh.; val. equip., $10,000; val. bldgs., $14,000; exp. dept., $2,000; tot. mem., 190 vol.

Water Supply—Src., 4 res., 1 to 10 m. bus. cent.; sys., pump to stdp.; stdp. cap., 470,000 gals.; res. cap., 450,000,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 28 m., 4 to 16 in. dia.; 170 hyd.; 240 v.; 75 met.; 2,500 serv., pres., dom. 70 lbs., f. 75 lbs.; cons. day, 1,600,000 gals.; cost $290,000; wks. owned by Co.

CENTERVILLE, p. 3,035; merc. bldgs., wd. F. dept.—1 h. & l. trk., 2 hose car.; hose, 1,500 ft.; f. al., elec.; exp. dept., $90; tot. mem. 24, pd. full time 19, vol. 5.

Water Supply—Src., pond, 7 m. bus. cent.; sys., grav.; stdp. cap. 400,000 gals.; mains, c. i., 27½ m., 4 to 18 in. dia.; 208 hyd.; 500 met.; 1,000 serv.; pipe, galv. i.; pres. dom. & f. 38 to 110 lbs.; wks. owned by priv. Co.

CENTRAL FALLS, p. 24,174; f. area, 680 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 1 aer. trk., 3 hose wag., 8 hrs., 1 chief car., 1 triple comb., 1 repair trk.; hose, cot., rub. lined, gd., 7,200 ft.; rub., gd., 600 ft.; tot. 7,800 ft.; f. al., Gamewell, 46 bx.; val. equip., $75,332; val. bldgs., $38,000; exp. dept., $35,500; tot. mem. 34, pd. full time 18, pd. part time 16.

Water Supply—Supplied by Pawtucket; sys., grav.; mains, i., 21 m., 4 to 16 in. dia.; 130 hyd.; 248 v.; pres., f. 100 to 108 lbs.; wks. owned by city.

CRANSTON, p. 29,407; f. area, about 10 m.; bldgs., wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. ord. F. dept.—1 stm. eng., 7 hand eng., 10 c. ex., 3 h. & l. trk., 10 hose car., 1 supply wag.; hose, cot., gd., 8,800 ft.; inf., 200 ft.; tot. hose, 9,000 ft.; val. equip., $8,500; val. bldgs., $12,000; exp. dept., $1,200; tot. mem., 400 vol.

Water Supply—Src., from city of Providence.

CUMBERLAND, p. 10,077. F. dept.—1 h. & l. trk., 2 hand ex., 2 hose carts; f. al., wh.; 35 vol.

EAST GREENWICH, p. 3,290; f. area, 1,500 a.; merc. bldgs., bk. & wd., 3 & 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. ord. F. dept.—1 hand eng., 1 h. & l. trk., 1 comb. c. & h. wag., 4 chem. hand ex., 2 hose car., 700 gal. pump, 1 horse; hose, gd., 7,000 ft.; f. al., Federal, 2 bx.; val. equip., $10,000; val. bldgs., $20,000; exp. dept., $1,000; tot. mem., 85 vol.

Water Supply—Src., riv.; sys., pump to stdp.; stdp. cap., 129,500 gals.; pump. eng., cap. day 1,000,000 gals.; mains, 17 m., 5 to 10 in. dia.; 74 hyd.; 75 v.; met., 60; 671 serv.; pres., dom. 30 lbs., f. 200 lbs.; cost, $200,000; cost mtce., $4,000; wks. owned by Co.

EAST PROVIDENCE, p. 21,793; f. area, 2,000 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. auto. f. trk. with 35-gal. tk., 250 ft 1-in. hose, 1,000 ft. 2½-in. hose, 3 ladders, 1 auto. str., 7,000 ft. 2½-in. hose, 1 comb. c. & h. wag., 19 c. hand ex., 8 hose reels, 3 hose carts, 3 h. & l. trk.; hose, cot., rub. lined, 5,600 ft.; inf., 2,000 ft.; tot. 7,600 ft.; f. al., Gamewell, 10 bx.; val. equip., $10,900; val. bldgs., $12,000; exp. dept., $11,000; tot. mem. 375, pd. full time 5, pd. part time 25, vol. 350.

Water Supply—Src., riv., 4 m. bus. cent.; sys., pump dir.; stdp. cap., 1,000,000 gals., dim. 50 x 70; mat., stl.; res. cap. 43,000,000 gals.; 3 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 37.5 m., 4 to 12 in. dia.; 263 hyd.; met., 1,992; 461 serv.; pipe galv. & w. i.; pres., dom. & f. 130 lbs.; cons. day, 2,000,000 gals.; cost, $510,000; wks. owned by Co.

JOHNSTON, p. 6,855. F. dept.—1 str., 1 hose cart; tot. mem., 15 vol.

MANVILLE, p. 4,590; f. area, 360 a. F. dept.—3 hose carts, 1 h. & l. trk., 6 c. hand ex., 1-50 gal. c. tk.; 2,000 ft. hose; f. al., compressed air; val. equip., $3,785; exp. dept., $2,000; tot. mem. 30, pd. part time 25, vol. 5; undrs. rating, second class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav.; mains, 1 m.; 33 hyd.; 66 v.; 6 serv.; pres., dom. 75 lbs., f. 85 lbs.; cost, $990; wks. owned by village.

NATICK, p. 5,488; bldgs., wd. & bk., 1 to 3 stor.; no fwks. ord. F. dept.—1 hand eng., 1 hose car.; hose, fair, 2,500 ft.; mem., vol.; undrs. rating, first class.

Water Supply—Src., wells & cisterns.

NEWPORT, p. 30,255; f. area, 3,840 a.; merc. bldgs., bk., stn. & wd., 1 to 5 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—(2 str. in reserve), 1 auto. comb. trk., 4 comb. c. & h. wag., 20 c. hand ex., 2 h. & l. trk.; hose, cot., rub. lined, gd., 10,650 ft.; inf., 1,800 ft.; tot. hose, 12,450 ft.; f. al., Gamewell, 65 bx.; val. equip., $70,748; val. bldgs., $70,123; exp. dept., $65,000; tot. mem. 92, pd. full time 38, pd. part time 54.

Water Supply—Src., brooks, 1 to 5 m. bus. cent.; sys., grav. & pump to res.; res. cap., 8,000,000 gals.; pump. eng., cap. day 6,500,000 gals.; mains, 81.32 m., 4 to 36 in. dia.; 307 hyd.; 405 v.; met., 110; 5,633 serv.; pipe, iron; pres., dom. 62 lbs., f. 62 lbs.; cost, $1,800,000; cost mtce., $20,000; wks. owned by Co.

NORTH KINGSTON, p. 3,397. F. dept.—1 auto comb. pump. eng. c. & h. wag., 1 h. & l. trk., 2 hand eng., 2 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; exp. dept. 2,000; tot. mem., 100 vol.

NORTH PROVIDENCE, p. 7,697; bldgs., wd., 3 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 10 c. hand ex.; 5 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; inf., 2,000 ft.; tot., 5,000 ft.; f. al., siren & bells.; val. equip., $1,500; val. bldgs., $10,000; exp. dept., $1,000; tot. mem., 200 vol.

Water Supply—Not reported.

PASCOAG, p. 3,680; merc. bldgs., stn. & wd., 2½ to 4½ stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 comb. c. & h. auto., 1 h. & l. auto. trk., 3 hand hose car., 6 c. ex.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., Gamewell, 6 bx.; tot. mem., 44 vol.

Water Supply—Src., spr.; sys., pump to stdp.; stdp. cap., 250,000 gals.; stdp. dim., 20 x 100; pump. eng., situated near congested district.; cap. min., 800 gals.; mains, 12 m., 6 to 14 in. dia., principally 12 & 14 in. dia.; 56 hyd.; pres., dom. 80 lbs., f. 90 to 110 lbs.; wks. owned by Co.

PAWTUCKET, p. 64,248; f. area, 8,940 a.; merc. bldgs., wd. & bk., 2 to 6 stor.; priv., wd., 2 to 4 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 auto. pump. eng., 1 auto. trk., 2 chief's auto., 7 auto. comb. c. & h. wag., 28 c. hand ex., 2 auto. h. & l. trk., 1 auto. aer. trk., 3 hose reels, 5 hrs., 1 trk. horse drawn, 1 tractor; hose, cot., rub. lined, gd., 13,450 ft.; inf., 3,600 ft.; tot., 27,050 ft.; f. al., Gamewell, 168 bx.; val. equip., $123,813; val. bldgs., $130,000; exp. dept., $125,000; tot. mem. 80, pd. full time 64, pd. part time 16; undrs. rating, first class.

Water Supply—Src., strm., 8 m. bus. cent.; sys., pump to res. & dir.; distributing res. cap., 20,000,000 gals.; storage res. cap., 1,450,000,000 gals.; 4 pump. eng., cap. day 27,000,000 gals.; mains, c. i., 202 m., 4 to 36 in. dia.; 1,260 hyd.; 1,538 v.; met., 11,800; 13,000 serv.; pipe, lead lined i.; pres., dom. & f. 65 to 130 lbs.; cons. day, 9,000,000 gals.; cost, $3,000,000; cost mtce., $200,000; wks. owned by city.

PHENIX, p. 3,325; f. area, 1,240 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 1½ & 2½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—5 c. hand ex., 1 hose wag., 2 hose reels, hose, cot., rub. lined, gd., 2,500 ft.; f. al., elec., 18 bx.; val. equip., $2,000; val. bldgs., $5,000; tot. mem., 53 vol.

Water Supply—Src., Carrs Pond, 7 m. bus. cent.; sys., grav.; stdp. cap. 400,000 gals.; mains, c. i., 27 m., 4 to 18 in. dia.; 185 hyd.; 1,200 met.; 2,300 serv.; pres., 38 to 110 lbs.; wks. owned by priv. Co.

PROVIDENCE, p. 237,595; f. area, 11,705 a.; merc. bldgs., stn., bk. & wd., 2 to 16 stor.; priv., stn., bk. & wd., 2½ & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 auto. comb. c. & h. wag., 5 auto. aer. trks., 6 auto. h. & l. trks., 4 chief's autos., 3 f. al., autos., 14 str., 2 h. & l. trk., 68 c. hand ex., 6 comb. c. & h. wag., 5 hose wag., 1 supply auto., 4 repair shop autos., 19 exercise wag., 69 hrs.; hose, 42,900 ft.; f. al., Gamewell, 568 bx.; val. equip., $283,162; val. bldgs., $595,000; exp. dept., $652,832; tot. mem. 325, pd. full time.

Water Supply—Src., riv., 6 m. bus. cent.; sys., grav. to pump; res. cap., 76,000,000 gals.; 8 pump. eng., class vert. & trip., cap. day 97,000,000 gals.; mains, c. i., 44,800 ft., 6 to 24 in. dia.; 2,431 hyd.; 5,140 v.; met., 31,977; 33,985 serv.; pipe, lead; pres., dom. 61 to 70 lbs., f. 116 lbs.; cons. day, 21,621,000 gals.; cost, $6,862,972; cost mtce., $467,726; wks. owned by city.

RIVERPOINT, p. 4,500; merc. bldgs., stn. & wd. F. dept.—9 c. hand ex., 3 hose wag.; hose, 5,000 ft.; f. al., elec.; tot. mem., 45, pd. $25 year.

Water Supply—Src., lake; sys., grav.; res. cap., unlimited.

SMITHFIELD, p. 3,199; f. area, 2 a.; merc. bldgs., bk. & stn., 2 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. ord.; f. inv. F. dept.—1 hand eng., 8 chem. hand ex., 1 h. & l. trk., 1 hose wag., 2,000 ft. cot. rub. lined hose; val. equip., $3,000; exp. dept., $50; tot. mem., 25 vol.

Water Supply—Src., well, cisterns & mill ponds.

SO. KINGSTON, p. 5,181 including Wakefield & Peacedale; f. area, 3 sq. m. F. dept.—2 triple comb. auto., 1 hose auto., 1 hose wag., 12 c. hand ex., 2 h. & l. trks., 2 hose reels, 1 str.; hose, gd., 500 ft.; val. equip., $22,000; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 127 vol.

Water Supply—Src., springs, brooks, 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 370,000 gals.; dim., 30 x 70 ft.; res. cap., 40,000,000 gals.; 3 pumps, cap., 4,000,000 gals.; mains, c. i., 21.5 m.; dia., 4 to 12 in.; 188 hyd.; serv., 1,075; met., 279; pres., dom. 40 to 90 lbs.; cons. day, 700,000 gals.; wks. owned by Co.

TIVERTON, p. 3,894. F. dept.—1 auto. c. eng., 1 c. eng.; val. equip., $4,500; vol.

No waterwks.

VALLEY FALLS, p. 5,542; f. area, 960 a.; merc. bldgs., wd., 2 to 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. ord. F. dept.—2 c. ex., 1 h. & l., 1 aer. trk., 2 hose car.; cot. hose, 1,600 ft.; inf., 100 ft.; tot. hose, 1,700 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $12,000; mem., 50 vol.

Water Supply—Src., from city of Pawtucket.

WAKEFIELD, p. 2,716—See So. Kingston.

Water Supply—See So. Kingston.

WARREN, p. 7,841; f. area, 1 sq. m.; merc. bldgs., 3 stor.; priv., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 4 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., siren; val. equip., $12,000; exp. dept., $2,500; tot. mem., 300 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 470,000 gals., dim. 40 x 50, mat. iron; res. cap., 600,000,000 gals.; 2 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 20 m., 4 to 16 in. dia.; hyd., 67; pres., f. 70 lbs.; wks. owned by Co.

WARWICK, p. 13,481; f. area, 300 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 3 stor.; wd. rfs. perm. in f. area; fwks. ord. F. dept.—2 h. & l. trk., 4 c. hand ex., 1 hose wag., 5 hose car.; hose, rub., gd., 2,500 ft.; f. al., bell, 33 bx.; val. equip., $2,000; val. bldgs., $4,000; exp. dept., $3,000; tot. mem., 48, pd. part time.

Water Supply—Src., spr. & lake, 5 m. bus. cent.; sys., grav.; stdp. dim., 40 x 50, mat. iron; res. cap., 300,000,000 gals., loc. West Greenwich; mains, c. i., 4 to 18 in. dia.; 200 hyd.; 1,000 serv.; pipe, lead & galv. i.; pres., dom. 100 lbs., f. 100 lbs.; wks. owned by Co.

WESTERLY, p. 9,952; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—2 str., 10 c. hand ex., 1 h. & trk., 2 hose wag., 1 pump. eng., 4 hose reels, 1 c. tk.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 1,500 ft.; tot. hose, 6,500; f. al., bell, 23 bx.; val. equip., $25,000; val. bldgs., $14,000; exp. dept., $3,000; tot. mem., 135 vol.

Water Supply—Src., wells, 1¼ m. bus. cent.; sys., pump to stdp.; 2 stdp., cap. 1,000,000 gals.; dim., 70 x 30; mat., wrt. i. & conc.; 3 pump. eng., class vert. comp., cap. day 3,000,000 gals.; mains, c. i., 44.48 m., 4 to 12 in. dia.; 249 hyd.; 337 v.; 2,543 met.; 2,701 serv.; pipe, lead; pres., dom. 75 to 92 lbs., f. 75 to 92 lbs.; cons. day, 970,000 gals.; cost, $513,366; cost mtce., $28,989; wks. owned by town.

WOONSOCKET, p. 43,496; f. area, 5,632 a.; merc. bldgs., wd., bk. & stn., 4 to 6 stor.; priv., wd., 4 to 6 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 comb. c. & hose wag., 18 c. hand ex., 1 h. & l. trk., 2 triple comb., 2 aer. trk., 1 chief's car, 12 hrs.; hose, cot., rub. lined, gd., 16,000 ft.; f. al., Gamewell, 153 bx.; val. equip., $44,000; val. bldgs., $26,900; exp. dept., $121,800; tot. mem. 66, pd. full time 57, pd. part time 9.

Water Supply—Src., brook, 5 m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 3,500,000 gals.; res. cap., 600,000,000 gals., loc. Sayles Hill Road; 3 pump. eng., cap. day 16,000,000 gals.; mains, c. i., 64.893 m., 4 to 20 in. dia.; 753 hyd.; 909 v.; 98% met.; 6,000 serv.; pipe, lead; pres., dom. & f. 40 to 120 lbs.; cons. day, 2,735,129 gals.; cost, $1,254,755; cost mtce., $60,000; wks. owned by city.

Places of 2,000 or more population not reported—Anthony, Arlington, Ashton, Auburn, Burrillville, Centerdale, Crompton, Fiskeville, Howard, Lincoln, Lonsdale, Middletown, N. Smithfield, Pontiac, Portsmouth, Scituate, Slatersville.

Places with a population of 2,000 or more having no F. dept.—Coventry, Hopkinton.

SOUTH CAROLINA

ABBEVILLE, p. 4,570; f. area, 800 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. F. dept.—2 c. hand ex., 1 h. & l. trk., 4 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; val. bldgs., $4,000; tot. mem., 150 vol.

Water Supply—Src., creek, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 225,000 gals.; res. cap., 2,500,000 gals.; 2 pump. eng., class centrif., cap. day 2,000,000 gals.; mains, c. i., 12 m., 4 to 8 in. dia.; 86 hyd.; met., 600; serv., 800; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 250,000 gals.; cost, $100,000; cost mtce., $7,500; wks. owned by city.

AIKEN, p. 4,103; f. area, 1,500 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 4 c. hand ex., 1 750-gal. pumper; hose, cot., rub. lined, gd., 2,600 ft.; rub., gd., 400 ft.; tot. hose, 3,000 ft.; f. al., telp.; val. equip., $29,650; val. bldgs., $10,000; exp. dept., $4,740; tot. mem., 15, pd. full time 2, pd. part time 13, vol. 20; undrs. rating, second class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 180,000 gals., dim. 120 x 16; mat., iron; res, cap., 100,000 gals.; 3 pump. eng., class hor., cap. day 648,000 gals.; mains, c. i., 19 m., 4 to 10 in. dia.; 82 hyd.; met., 260; 200 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 150 lbs.; daily cons., 190,000 gals.; cost, $90,000; wks. owned by city.

ANDERSON, p. 10,570; f. area, 2,560 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., 5 hose car., 6 hrs.; hose, cot., rub. lined, gd., 3,900 ft.; f. al., bell & telp.; val. equip., $8,000; val. bldgs., $10,000; exp. dept., $2,000; tot. mem. 120, pd. full time 2, pd. part time 118.

Water Supply—Src., creek & riv.; 2 m. bus. cent.; sys., grav.; stdp. cap., 200,000 gals., dim. 18 x 100; mat., wrt. i.; res. cap., 1,500,000 gals., loc. 5,000 ft. bus. cent.; pump eng., cap. day, min. 6,000 gals.; mains, c. i., 26 m., 6 to 10 in. dia.; 240 hyd.; 1,690 met.; 933 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 85 lbs.; cons. day, 850,000 gals; cost, $163,211; wks. owned by Co.

BAMBERG, p. 2,210; f. area, 20 a.; bldgs., bk. & wd.. 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 hand eng., 2 c. ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 800 ft.; tot. hose, 1,800 ft.; f. al., bell; val. equip., $1,000; val. bldgs., $600; tot. mem., 30 vol.

Water Supply—Src., 5 cisterns & artesian wells; sys., pump to stdp.; stdp. cap., 75,000 gals.; res. cap., 85,000 gals.; 2 pump. eng., cap. day 1,440,000 gals.; mains, 1,600 ft., 1½ to 10 in. dia.; 26 hyd.; 27 v.; 50 met.; 60 serv.; pres., dom. 55 lbs.; cons. day, 50,000 gals.; cost, $8,000; wks. owned by city.

BATESBURG, p. 2,848. F. dept.—2 hose carts, 1,000 ft. hose; f. al., wh.; tot. mem., 30 vol.

Water Supply—Src., 3 wells, ¼ m. bus. cent.; sys., pump dir. & grav.; res. cap., 175,000 gals.; 2 pump, cap. min., 750 gals. each; mains, c. i., 3 m., 6 to 10 in. dia.; 10 hyd.; pres., dom. 45 to 50 lbs.; f. 130 lbs.; wks. owned by city.

BEAUFORT, p. 2,831; f. area, 120 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 c. eng., 1 str., 1 h. & l. trk., 1 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 2,300 ft.; inf., 400 ft.; tot. hose, 2,700 ft.; f. al., bell; val. equip., $6,200; val. bldgs., $3,500; exp. dept., $320; tot. mem., 75, pd. part time 1, vol. 74.

Water Supply—Src., well, ¼ m. bus. cent.; sys., grav.; stdp. cap., 120,000 gals., dim. 90x15; mat., stl.; 2 pump. eng., cap. day, 500,000 gals.; mains, c. i., 3 m., 4 to 8 in. dia.; 26 hyd.; 8 v.; met., 84; pres., dom. 40 lbs., f. 50 to 100 lbs.; cons. day, 35,000 gals.; cost, $15,000; cost mtce., $4,000; wks. owned by city.

BENNETTSVILLE, p. 3,197; f. area, 1,000 yds. Court House; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 1, 2 & 3 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 hose wag., 1 hose car.; 1 hrs; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 500 ft.; tot. hose, 2,000 ft.; f. al., wh. & bell; val. equip., $2,500; val. bldgs., $200; tot. mem., 24 vol.; undrs. rating, third class.

Water Supply—Src., 8 wells, ½ m. bus. cent.; sys., pump to elev. tk.; tk. cap., 100,000 gals.; dim., 25 x 30 ft.; mat., stl. & wrt. i.; res. cap., 300,000 gals.; 2 pump. eng., cap. day, 2,160,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 85 hyd.; 75 v.; 460 met.; 475 serv.; pipe, lead, i.; pres., dom. 75 lbs., f. 125 lbs.; cons. day, 200,000 gals.; cost $45,000; wks. owned by city.

BISHOPVILLE, p. 2,090. F. dept.—2 hrs, 2 hose wag.; hose, 2,500 ft.; f. al., bell; tot. mem., 15 vol.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 75,000 gals.; 2 pump. eng., cap. day 720,000 gals.; mains, 1 1-5 m., 6 to 10 in. dia.; 34 hyd.; pres., dom. 57 lbs., f. 120 lbs.

CAMDEN, p. 3,930; f. area, 60 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 2 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 20,000 ft.; f. al., Gamewell, 12 bx.; val. equip., $3,000; val. bldgs., $3,000; exp. dept., $2,000; tot. mem., 15, pd. full time 1.

Water Supply—Src., creek, 3½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 300,000 gals., dim. 110; mat., stl.; res. cap., 460,000 gals.; 3 pump. eng., class. centrif., cap. day 894,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 82 hyd.; 29 v.; 700 met.; 800 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 125 lbs.; cons. day, 350,000 gals.; cost, $72,819.48; wks. owned by city.

CHARLESTON, p. 67,957; f. area, 4½ sq. m.; merc. bldgs., wd. & bk., 2 to 5 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—10 str., 3 auto. c. eng., 2 auto. comb. c. & h. wag., 1 h. & l. trk. (one motor), 36 c. hand ex., 2 aer trk., 11 hose wag., 2 chief's auto., 11 hrs.; hose, cot., rub. lined, gd., 13,700 ft.; inf., 1,250 ft.; tot., 14,950 ft.; f. al., Gamewell, 140 bx.; val. equip., $136,800; val. bldgs., $50,000; exp. dept., $167,000; tot. mem. 108, pd. full time.

Water Supply—Src., Goose creek, 12 m. bus. cent.; sys., pump dir.; res. cap. 3,200,000,000 gals., loc. near pump. station; 6 pump. eng., cap. day, 15,000,000 gals.; mains, c. i., 96.7 m., 4 to 24 in. dia.; 718 hyd.; 1,093 v.; met., 9,216; 10,143 serv.; pipe, lead; pres., dom. & f. 35 lbs.; cons. day, 5,500,000 gals.; cost, $2,506,367; cost mtce., $156,943; wks. owned by city.

CHERAW, p. 3,150. F. dept.—Val. equip., $8,000; val. bldgs., $1,000; exp. dept., $1,656; tot. mem. 15 vol.

Water Supply—Src., river; 3 pump; cost, $82,000; bonded debt, $112,000; int. pd. on bonds 5 per cent.; cost mtce., $6,000; wks. owned by city.

CHESTER, p. 5,557. F. dept.—1 hose wag., 2 horses; hose, cot., rub. lined, gd., 1,500 ft.; val. equip., $3,000; exp. dept., $2,500; tot. mem., 14, pd. full time 2, vol. 12; undrs. rating, second class.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; mat., stl.; res. cap., 350,000 gals.; 4 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 9 m., 4 to 8 in. dia.; 104 hyd.; 650 met.; 975 serv.; pipe, galv. i.; pres. dom. 60 lbs., f. 85 lbs.; cons. day, 600,000 gals.; cost, $100,000; wks. owned by city.

CLIFTON, p. 6,055; bldgs., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. F. dept.—2 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell; tot. mem. 18, pd. part time.

Water Supply—Src., riv.; sys., pump to res. & dir.; res. cap., 125,000 gals.; pump. eng., cap. day 3,150,000 gals.; mains, 8 in. dia.; 16 hyd.; pres., dom. 75 lbs., f. 150 lbs.; cost, $18,000; wks. owned by Co.

COLUMBIA, p. 37,524; f. area, 1,920 a.; merc. bldgs., bk., stn., 1 to 15 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 auto. comb. pump & hose wag., 1 auto. comb. c. & h. wag., 1 chief's auto., 1 stm. eng. (in reserve), 1 c. eng. (in reserve), 14 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 aer. trk., 1 hose car., 18 hrs.; hose, cot., rub. lined, gd., 6,650 ft.; inf., 1,200 ft.; tot. hose, 7,850 ft.; f. al., elec., 79 bx.; val. equip., $42,700; val. bldgs., $60,000; exp. dept., $91,000; tot. mem. 45, pd. full time.

Water Supply—Src., Congaree riv., 1 m. bus. cent.; sys., grav., pump stdp. & reserve, res. & dir.; res. cap., 60,000,000 gals.; res. in reserve (uptown), cap., 1,250,000 gals.; stdp. cap., 365,000 gals., loc. in cent. of city; 6 pump. eng., cap. day 17,000,000 gals.; mains, c. i., 67 m., 6 to 24 in. dia.; 502 hyd.; 4,630 met.; 4,630 serv.; pipe, galv. i.; pres., dom. & f. 43 to 115 lbs.; cons. day, 5,000,000 gals.; cost, $1,125,000; cost mtce., $43,500; wks. owned by city.

DARLINGTON, p. 4,669; f. area, ½ m.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv., F. dept.—2 hose reels. 1 str., 1 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 1 auto. hose wag., 1 hose car., 3 hrs.; hose,

cot., rub. lined, gd., 3,500 ft.; f. al., Gamewell, 11 bx.; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $5,000; tot. mem. 25; pd. full time 2, pd. part time 23, vol. 2; undrs. rating, third class.

Water Supply—Src., well, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 90,000 gals., **dim. 14 x 40; mat., conc.; res. cap. 275,000 gals.; 2 pump. eng., cap. day 1,346,000 gals.; mains,** c. i., 8 m., 4 to 10 in. dia.; 97 hyd.; 29 v.; pipe, galv. i.; pres., dom. & f. 60 lbs.; cons. day 150,000 **gals.; cost, $8,000; cost mtce., $500; wks. owned by priv. Co.**

DILLION, p. 2,205; 10 a.; merc. bldgs., bk., 1 & 2 stor.; priv., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 Seagraves comb. h. & c. trk., 1 aer. trk., 1 hose wag., 1 f. trk.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 1,000 ft.; inf., 600 ft.; tot., 2,600 ft.; f. al., stm.; val. equip., $1,000; tot. mem. 10 vol. pd. part time.

Water Supply—Src., 3 pump. eng.; pres., dom. 60 lbs.; wks. owned by city.

FLORENCE, p. 10,968; f. area, 50 a.; merc. bldgs., bk., 1 to 7 stor.; priv., wd., 1 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord; causes of f. inv. F. dept.—1 comb., c. & hose car.; 2 750-gal. pumpers, 1 str., 2 hand eng., 2 c. hand ex., 1 h. & l. trk., 2 hose car., 3 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $30,000; val. bldgs., $5,000; exp. dept., $8,000; tot. mem. 18, pd. full time, 2; pd. part time, 16; undrs. rating, third class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals., dim. 21 x 100, loc. at station; mat., stl.; res. cap., 600,000 gals., loc. at station; 2 pump. eng., class comp. & dup., cap. day, 2,000,000 gals.; mains, iron, 16 m., 4 to 8 in. dia.; 144 hyd.; 95 v.; met., 800; 1,056 serv.; pipe, galv. i.; pres., dom. 50 to 60 lbs., f. 80 to 100 lbs.; cons. day, 300,000 gals.; cost, $92,000; cost mtce., $15,000; wks. owned by city.

GAFFNEY, p. 5,065; **f. area, 50 a.; merc.** bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. & h. wag., c. hand ex., 1 comb. trk., 1 h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 2,800 ft.; rub., gd., 150 ft.; f. al., elec.; val. equip., $10,000; val. bldgs., $750; exp. dept., $2,000; tot. mem. 15, pd. full time 2, pd. part time 13.

Water Supply—Src., creek, 3½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 500,000 gals.; dim., 120 x 25; mat., conc.; res. cap., 500,000 gals.; 2 pump. eng., cap. day, 2,016,000 gals.; mains, c. i.; 14 m., 4 to 12 in. dia.; 125 hyd.; 1,000 met.; 1,000 serv.; pipe, i.; pres., dom. & f., 60 to 80 lbs.; cons. day, 200,000 gals.; cost, $102,000; cost mtce., $3,000; wks. owned by city.

GEORGETOWN, p. 4,579; **f. area, 640 a.;** merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 42 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hose car., 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., Gamewell, 12 bx.; val. equip., $10,000; val. bldgs., $8,000; exp. dept., $3,000; tot. mem. 45, pd. part time; undrs. rating, second class.

Water Supply—Src., riv., 4 blocks bus. cent.; sys., grav., pump to res., stdp. & dir.; stdp. cap., 100,000 gals., dim. 110 x 15; mat., stl.; 3 pump. eng., cap. day 750,000 gals.; mains, 9 m., iron; 72 hyd.; pres., dom. 40 lbs., f. 80 to 100 lbs.; cost, $100,000; wks. owned by city & Co.

GRANITEVILLE, p. 2,560; f. area, 100 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—12 c. hand ex., 3 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & wh.

Water Supply—Src., creek; sys., pump to res. & dir.; res. cap., 181,473 gals., loc. ⅜ m. from town, on hill; new res. cap., 329,891 gals.; 2 pump, eng., cap. day, 216,000 gals.; mains, 2 m., 4 to 8 in. dia.; 50 hyd.; 20 v.; pres., dom. 50 lbs., f. 82 to 90 lbs.; wks. owned by Co.

GREENVILLE, p. 23,127; f. area, 3,500 a.; merc. bldgs., bk., 1 to 7 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. fully. F. dept.—2 auto. comb. c. & h. wag., 1 str., 1 h. & l. trk., 18 c. hand ex., 2 hose wag., 5 hrs. (in reserve, 1 str., 1 hose wag., 1 hose reel); hose, cot., rub. lined, gd., 6,000 ft.; f. al., telp. & bell; val. equip., $25,000; val. bldgs., $20,000; exp. dept., $20,000; tot. mem., 25, pd. full time.

Water Supply—Src., mountain str., 9 m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap., 367,000 gals., dim. 25 x 130; mat., iron; 4 res., cap. 265,000,000 gals., loc. on Paris Mountain; 2 pump. eng., class comp. cond. dup., cap. day 1,000,000 gals.; mains, iron & cem., 80 m., 4 to 12 in. dia.; 276 hyd.; 550 v.; 3,550 met.; 4,050 serv.; pipe, galv. i.; pres., dom. & f. 80 to 120 lbs.; cons day, 1,200,000 gals.; wks. owned by priv. Co.

GREENWOOD, p. 8,703; f. area, 840 a.; merc. bldgs., bk. & wd., 1 to 8 stor.; priv.; priv., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 str., 2 c. eng., 7 c. hand ex.; 2 motor pumpers, 1 comb. c. eng. & hose trk., 3 hose carts; hose, cot., rub. lined, gd., 4,500 ft.; inf., 800 ft.; tot. 5,300 ft.; f. al., Gamewell, 20 bx.; val. equip., $34,700; val. bldgs., $3,800; exp. dept., $7,750; tot. mem., 21; pd. full time 4; pd. part time 1; vol. 16.

Water Supply—Src., 9 artesian wells, 1½ m. bus. cent.; cap., 1,200,000 gals. day; sys., pump to res. & stdp.; stdp. cap., 250,000 gals.; 2 res. cap., 1,250,000 gals.; 2 pump. eng., class dup. cap. day 1,872,000 gals.; mains, iron, 25 m., 4 to 10 in. dia.; 128 hyd.; 125 v.; met., 800; 400 serv.; pres., dom. 40 lbs., f. 60 to 400 lbs.; cost, $45,000; wks. owned by city.

HARTSVILLE, p. 3,624; f. area, 8 a.; merc. bldgs., bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 auto. comb. c. & h. trk., 1 hose trk.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 200 ft.; inf., 1,000 ft.; tot. hose, 4,200 ft.; f. al., Gamewell, 25 bx.; val. equip., $16,000; val. bldgs., $4,500; tot. mem. 17, pd. full time 1, pd. part time 3, vol. 15.

Water Supply—Src., artesian wells, ⅛ m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals., res. cap., 1,000,000 gals.; 2 pump. eng., cap. day 2,160,000 gals.; mains, c. i., 10 to 6 in. dia.; 54 hyd.; 27 v.; met., 293; 293 serv.; pipe, c. i.; pres., dom.. 56 lbs., f. 100 lbs.; cons. day, 180,000 gals.; cost, $48,000; wks. owned by city.

KINGSTREE, p. 2,074. F. dept.—2 c. hand ex., 1 hose wag., 1 hose reels, 1 hrs.; 2,000 ft.; cot., rub. lined hose; f. al., bell; val. equip., $3,000; tot. mem., 20 vol.

Water Supply—Src., wells, 3 cisterns, combined cap. 90,000 gals.

LANCASTER, p. 3,032; merc. bldgs., bk., 1 & 2 stor.; priv., bk., 2 stor.; wk. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk.; tot. mem., 20 vol.; bucket brigade; undrs. rating, fourth class.

Water Supply—Src., wells & cisterns.

LAURENS, p. 4,629; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 1 hand eng., 1 h. & l. trk., 1 aer. trk., 1 hose reel, 2 hrs.; hose, 3,000 ft.; f. al., bell; val. equip., $12,100; val. bldgs., $6,000; tot. mem. 78, pd. full time 2, pd. part time 76, undrs. rating, second class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., grav., pump to res., to stdp. & dir.; stdp. cap., 125,000 gals., dim. 100 x 20, loc. 37 feet above level of town; res. cap., 155,000 gals.; 2 pump. eng., cap. day 150,000 gals.; mains, 8 m., 4 to 12 in. dia.; 44 hyd.; met., 175; 150 serv.; pres., dom. 80 lbs., f. 125 lbs.; cost, $40,000; cost mtce., $1,800; wks. owned by city.

McCOLL, p. 2,129; merc. bldgs., bk. & wd., 1 to 2 stor.; priv., wd., 1 to 2 stor.; fwks. & combt. ord.; causes of f. inv.

Water Supply—Src., wells, 1,300 ft. bus. cent.; sys., pump to stdp.; stdp. cap. 100,000 gals.; res. cap. 100,000 gals.; 2 pump. eng., cap. day 720,000 gals.; mains, iron, 6 to 8 in. dia.; 43 hyd.; 32 v.; pres., dom. 60 lbs., f. 100 lbs.; cons. day 50,000 gals.; cost, $60,000; wks. owned by city.

MANNING, p. 2,022; bldgs., wd., 1 to 3 stor.; wd. rfs. perm. F. dept.—1 gas. eng., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 400

ft; tot. hose, 2,200 ft.; f. al., bell & telp.; val. equip., $1,500; tot. mem. 20, pd. full time 2, pd. part time 18; undrs. rating, fourth class.

Water Supply—Src., wells, in city; sys., pumps.; stdp., cap. 100,000 gals.; dim. 20 x 50 ft.; mat. conc., storage, res. cap.,250,000 gals.; 3 pump. eng., cap. min., 850 gals.; mains, c. i., 4 m., 6 to 10 in. dia.; 54 hyd.; 12 v.; 250 met.; 235 serv.; pipe, galv. i.; pres., dom. 64 lbs., f. 80 lbs.; cons. per day 54,000 gals.; cost, $12,000; cost mtce., $2,400; wks. owned by city.

MARION, p. 3,892; f. area, 200 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $2,500; val. bldgs., $5,000; exp. dept., $1,500; tot. mem., 19, pd. full time 1, vol. 18.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 90,000 gals.; mat., stl.; res. cap., 50,000 gals.; 2 pump. eng., cap. day, 1,295,000 gals.; mains, c. i., 3½ m., 4 to 8 in. dia.; 59 hyd.; 17 v.; pres., dom. 40 lbs., f. 75 lbs.; cons. day, 60,000 gals.; wks. owned by Co.

NEWBERRY, p. 5,894; f. area, 100 a.; merc. bldgs., bk. & wd., 1 & 5 stor.; priv., wd. & bk., 1 to 3 stor;; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. hand ex., 1 auto. comb. pumper; 1 auto. comb. c. eng., 1 h. & 1 trk., 1 hose wag., 5 hose car., 1 hrs.; hose, cot., rub. lined, gd.. 3,000 ft.; inf. 600 ft.; rub. gd., 100 ft.; tot. hose, 3,700 ft.; f. al., bell & wh.; val. equip., $20,000; val. bldgs., $3,000; exp. dept., $3,000; tot. mem. 34; pd. full time 2, pd. part time 2, vol. 30.

Water Supply—Src., 2 wells, 2-7 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 283,000 gals.; 2 res. cap., 435,000 gals., loc. at power house; 1 pump. eng., class centrif., cap. day 1,080,000 gals.; mains, c. i., 10½ m., 4 to 10 in. dia.; 102 hyd.; 58 v.; 400 met.; 167 serv.; pipe, galv. i.; pres. dom. 65 lbs., f. 130 lbs.; cons. day, 200,000 gals.; wks. owned by city.

ORANGEBURG, p. 7,290; f. area, 1,500 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 2 to 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk. (1 h. & l. trk. in reserve), 2 hose wag., 3 hose reels, 5 hrs.; hose, cot., rub. lined, gd., 2,700 ft.; f. al., Gamewell 15 bx.; val. equip., $12,800; val. bldgs., $22,000; exp. dept., $1,981; tot. mem., 112.

Water Supply—Src., wells, in bus. cent.; sys., pump to res. & stdp.; stdp. cap., 87,450 gals., dim. 12 x 100; mat., stl.; res. cap., 300,000 gals., loc. at station; 3 pump. eng., class comp., cap. day 2,400,000 gals.; mains, c. i., 10½ m., 4 to 12 in. dia.; 118 hyd.; 65 v.; met., 156; 235 serv.; pipe, iron; pres., dom. 40 lbs., f. 40 to 150 lbs.; cons. day, 100,000 gals.; cost, $35,000; cost mtce., $8,000; wks. owned by city.

PELZER, p. 6,675; bldgs., wd. & bk., 4 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 h. & l. trk., 2 hose car., 600 ft. hose; f. al., bell & wh.; tot. mem., 50 vol.

Water Supply—Src., wells, ¼ to 1 m. bus. cent.; sys., pump dir.; stdp. cap., 300,000 gals.; cap. day, 200,000 gals.; mains, c. i., 3 m., ¾ to 4 in. dia.; 36 hyd.

PIEDMONT, p. 3,690; f. area, 600 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 & 2 stor. F. dept.—2 hose wag.; hose, cot., gd., 4,000 ft.; f. al., bell & wh.; tot. mem., 25 vol.; undrs. rating, fourth class.

Water Supply—Src., Saluda riv.; sys., pump. to stdp.; stdp. cap., 10,000 gals.; res. cap., 171,000 gals.; 4 pumps, cap. day 2,040,000 gals.; 22 hyd.; pres., dom. 50 lbs., f. 100 lbs.; wks. owned by priv. Co.

ROCKHILL, p. 8,809; f. area, 320 a.; merc. bldgs., stn. & bk., 1 to 4 stor.; priv., wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. h. & l. wag., 1 h. & l. trk., 1 hand eng., 2 c. hand ex., 1 aer. trk., 2 hose wag., 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $15,000; exp. dept., $2,000; tot. mem. 12, pd. part time.

Water Supply—Src., riv., 6 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 150,000 gals.; dim. 105 x 16 ft.; res. cap., 500,000 gals.; loc. at station; 4 pump. eng., cap. day, 2,000,000 gals.; mains, c. i., 21 m., 6 to 12 in. dia.; 96 hyd.; 87 v.; met., 1,000; 1,000 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 300,000 gals.; cost, $200,000; wks. owned by city.

SPARTANBURG, p. 22,638; f. area, 1½ sq. m.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. trk., 1 str., 8 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 2 hose wag., 4 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 5,600 ft.; inf., 300 ft.; tot. hose, 5,900 ft.; f. al., Gamewell, 32 bx.; val. equip., $19,000; val. bldgs., $10,000; exp. dept., $10,878; tot. mem., 29; pd. full time 14, vol. 15.

Water Supply—Src., creek, 1½ m. bus. cent.; sys., grav. & pump to stdp.; 2 stdp., cap., 486,000 gals.; dim., 96 x 25; 4 res. cap., 20,000,000 gals.; 4 pump. eng., cap. day, 9,000,000 gals.; mains, c. i., 75 m., 4 to 20 in. dia.; 400 hyd.; met., 4,200; 4,200 serv.; pipe, w. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 2,000,000 gals.; cost, $600,000; cost mtce., $50,000; wks. owned by city.

SUMMERVILLE, p. 2,550; f. area, 1,280 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 stor.; wd. rfs. perm.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 1 hose car., 2 hrs.; hose, rub., gd., 300 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $800; exp. dept., $100; tot. mem., 50 vol.; undrs. rating, fourth class.

Water Supply—Src., wells.

SUMTER, p. 9,508; f. area, 4,500 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 4 c. hand ex., 1 h. & l. trk., 2 hose wag., 5 hrs.; hose, cot., rub. lined, gd., 2,250 ft.; inf., 300 ft.; tot. hose, 2,550 ft.; f. al., Gamewell, 23 bx.; val. equip., $8,200; val. bldgs., $10,000; exp. dept., $3,350; tot. mem. 25, pd. full time 4, pd. part time 8, 13 vol.

Water Supply—Src., 15 wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 320,000 gals.; dim. 20 & 125 ft.; 5 pump. eng., 2 stm. & 3 elec.; cap. 2,250 gals. per min.; mains, cem. & c. i., 10 m., 4 to 10 in. dia.; 127 hyd.; 80 v.; met., 1,525; 1,550 serv.; pipe, galv. i.; pres., dom. & f. 52 lbs.; cons. day, 500,000 gals.; cost, $123,000; cost mtce., $18,000; wks. owned by city.

UNION, p. 6,141; f. area, ½ sq. m.; merc. bldgs.. bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. auto.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 15 bx.; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $5,000; tot. mem., 17, pd. full time 5, pd. part time 11, vol. 30.

Water Supply—Src., creek, 2 m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 235,000 gals., dim. 20 x 100; mat., iron; res. cap., 3,000,000 gals.; 6 pump. eng., cap. min. 3,750 gals.; mains, c. i., 26 m., 4 to 12 in. dia.; 81 hyd.; 63 v.; met., 654; 654 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 650,000 gals.; cost, $190,000; cost mtce., $1,200; wks. owned by city.

WALHALLA, p. 2,068; f. area, 32 a.; merc. bldgs., bk., 1 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 hand eng., 1 hose car.; hose, cot., rub. lined, gd., 300 ft.; rub., gd., 200 ft.; inf., 200 ft.; tot. hose, 700 ft.; f. al., bell; val. equip., $500; val. bldgs., $500; exp. dept., $200; tot. mem., 12; undrs. rating, fourth class.

Water Supply—Src., well & cisterns; cap. of cisterns, 500,000 gals.

WOODRUFF, p. 2,396; f. area, 25 a. F. dept.—1 trk. with 1,500 ft. hose, 1 c. eng.; val. equip., $2,300; val. bldgs., $200; tot. mem. 12, pd. for each f.

Water Supply—Src., wells.; 2 pump. cap., 200,000 gals.; mains, 7,300 ft.; pres., dom. 40 to 45 lbs., f. 75 to 95 lbs.; cost, $33,000; cost mtce., $4,800; wks. owned by city.

YORKVILLE, p. 2,731; f. area, 640 a.; merc. bldgs., bk. & iron; 2 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. & pump. eng., 1 h. & l. trk., 1 reel, 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., bell & telp.; val. equip., $8,500; tot. mem. 43, pd. full time 3, vol. 40; undrs. rating, second class; elec. power pump, with stm. pump as reserve.

Water Supply—Src., creek & spr., ¾ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 65,000 gals., dim. 12 x 71, loc. cent. town; mat., stl.; res. No. 1 cap., 100,000 gals.; res. No. 2 cap., 600,000 gals.; 2 pump. eng., cap. day, 2,000,000 gals.; mains, c. i., 4¼ m., 4 to 8 in. dia.; 53 hyd.; 8 v.; met., 175; 175 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 65 lbs.; cons. day, 175,000 gals.; cost, $20,000; cost mtce., $1,400; wks. owned by city.

Places of 2,000 or more population not reported —Buffalo, Clinton, Colliers, Easley, Edisto Island, Great Falls, Greer, James Island, Ladies Island, Great Falls, Greer, James Island, Lockhart, Mullins, New Brookland, Ware Shoals, Wilkins.

SOUTH DAKOTA

ABERDEEN, p. 14,537; f. area, 2,350 a.; merc. bldgs., bk. & wd., 4 to 6 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 2 c. hand ex., 1 hose wag., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,200 ft.; rub., gd., 700 ft.; tot., 2,900 ft.; f. al., wh.; val. equip., $10,000; val. bldgs., $2,500; exp. dept., $1,200; tot. mem., 45 vol.

Water Supply—Src., well, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 132,300 gals.; res. cap., 125,000 gals.; pump. eng., cap. day, 432,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 86 hyd.; 41 v.; 250 met.; pres., dom. 75 lbs, f. 100 to 160 lbs.; cons. day, 100,000 gals.; cost, $500,000; cost mtce., $1,500; wks. owned by city.

CANTON, p. 2,225; f. area, 1,000 a.; merc. bldgs., stn., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 1 auto. comb. c. & h. trk.; hose, cot., rub. lined, gd., 2,500 ft.; rub. gd., 500 ft.; tot. hose, 3,000 ft.; f. al., elec. siren & wh., 2 bx.; val. equip., $25,000; val. bldgs., $4,000; exp. dept., $1,000; tot. mem., 35 vol.

Water Supply—Src., wells, 4 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 86,000 gals.; 2 pump. eng., cap. day, 1,150,000 gals.; mains, iron, 7 m., 4 to 8 in. dia.; 56 hyd.; 19 v.; 310 serv.; pipe, galv. i.; pres., dom. & f., 75 lbs.; cost, $20,000; cost mtce., $3,000; wks. owned by city.

DEADWOOD, p. 2,403; f. area, 1,300 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 12 c. hand ex., 1 h. & l. trk., 9 hose car.; hose, cot., rub. lined, gd., 6,450 ft.; f. al., bell & wh., val. equip., $8,000; val. bldgs., $15,000; exp. dept., $640; tot. mem., 170 vol.

Water Supply—Src., strm., 3 m. bus. cent.; sys., grav.; res. cap., 330,000 gals.; mains, c. & wrt. i., 12 m., 4 to 10 in. dia.; 78 hyd.; 75 v.; 55 met.; 688 serv.; pipe, iron; pres., dom. 60 to 100 lbs., f. 60 to 100 lbs.; cons. day, 450,000 gals.; cost, $60,000; cost mtce., $7,500; wks. owned by city.

HOT SPRINGS, p. 2,140; f. area, 120 a.; merc. bldgs., stn., 3 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose wag., 1 300-gal. pumper, 3 hose carts, 1 comb. c. & hose wag., 1 c. hand ex.; hose, cot., rub. lined, gd., 2,400 ft.; inf., 200 ft.; tot., 2,600 ft.; f. al., bell, telp.; val. equip., $4,500; val. bldgs., $12,000; exp. dept., $500; tot. mem., 55 vol.; undrs. rating, fourth class.

Water Supply—Src., spr. & Fall riv., ½ m. bus. cent.; sys., grav., pump to res. & dir.; res. cap., 600,000 gals., 2 pump eng.; mains, c. i., 4 m., 4 to 12 in. dia.; 56 hyd.; met., 40; 350 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 125 lbs.; cons. day, 200,000 gals.; cost, $60,000; cost mtce., $2,800; wks. owned by Co.

HURON, p. 8,302; merc. bldgs., stn. & bk., 1 to 7 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.— 1 c. eng., 1 comb. c. gas trk., 1 h. & l. wag., 2 hose reels, 1 comb. c. pumper; hose, cot., rub. lined, gd., 3,000 ft.; f. al., siren; val. equip., $19,800; exp. dept., $4,000; tot. mem., 45, pd. full time 1, 44 vol.; undrs. rating, 4 1-3 class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., grav. & pump to res.; stdp. cap., 200,000 gals.; dim., 28 x 43; mat., stl.; res. cap., 750,000 gals.; 2 pump. eng., class stm., cap. day, 3,000,000 gals.; mains, c. i., 30 m., 4 to 10 in. dia.; 40 v.; 200 hyd.; met., 1,750; 1,750 serv.; pipe, lead; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 500,000 gals.; cost, $235,000; cost mtce., $4,000; wks. owned by city.

LEAD CITY, p. 5,013; f. area, 700 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm. in f. limits; fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 9 hrs., 2 auto., 2 comb. c. & hose wag., 12 c. hand ex.; hose, 6,900 ft.; f. al., Gamewell, 25 bx.; val. equip., $18,840; val. bldgs., $22,715; exp. dept., $16,000; tot mem., 22; pd. full time, 12; pd. part time, 10; undrs. rating, third class.

Water Supply—Src., not stated; 1 res., cap. 1,500,000 gals.

MADISON, p. 4,144; f. area, 8 blocks; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 c. hand ex., 1 comb. c. & hose wag., 1 aer. trk., 1 h. & l. trk., 1 hose wag., 1 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., elec. siren, 2 bx.; val. equip., $14,500; val. bldgs., $10,000; exp. dept., $1,000; tot. mem., 20 vol., pd. part time 1.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 158,000 gals.; 2 pump. eng., class comp. dup., cap. day 1,250,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 83 hyd.; 762 met.; 776 serv.; pipe, galv. i.; pres., dom. 54 lbs., f. 250 lbs.; cons. day, 360,000 gals.; wks. owned by city.

MILLBANK, p. 2,215; f. area, 300 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 c. eng., 1 h. & l. trk., 3 hose car., 1 auto. trk. comb. c. & hose, 1 c. hand ex.; hose, rub., gd., 1,500 ft.; f. al., wh. & bell; val. equip., $3,000; val. bldgs., $1,500; tot. mem., 32 vol.; undrs. rating, second class.

Water Supply—Src., 2 wells, 1 block bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 80,000 gals.; mat., stl.; 1 pump. eng., cap. day 200,000 gals.; mains, c. i., 3 m., 4 to 10 in. dia.; 44 hyd.; 8 v.; met., 200; 18 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 60 lbs.; cost, $45,000; wks. owned by city.

MITCHELL, p. 8,478; f. area, 160 a.; merc. bldgs., stn., bk. & wd., 1 to 4 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 3 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 3,600 ft.; f. al., wh. & elec.; val. equip., $4,375; val. bldgs., $15,000; exp. dept., $4,062; tot. mem. 46, pd. full time 2, 44 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res. & dir.; 2 res. cap., 7,500,000 gals., loc. ½ m. northeast bus. cent.; 2 pump. eng., cap. day 25,000,000 gals.; mains, c. i., 20 m., 4 to 12 in. dia.; 125 hyd.; 100 v.; 1,350 met.; 1,350 serv.; pipe, lead; pres., dom. 75 lbs., f. 110 lbs.; cons. day, 500,000 gals.; cost, $95,000; cost mtce., $34,000; wks. owned by city.

PIERRE, p. 3,209; f. area, 8 blocks; bldgs., wd. & bk., 1 to 3 stor.; wd. rfs. not perm.; no fwks. & combt. ord. F. dept.—2 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 2,250 ft.; f. al., bell; val. equip., $2,800; val. bldgs., $2,400; exp. dept., $700; tot. mem., 60 vol.; undrs. rating, third class.

Water Supply—Src., wells; sys., pump to res. & dir.; res. cap., 750,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, 10 m., 4 to 12 in. dia.; 97 hyd.; 22 v.; met., 300; 500 serv.; pres., f. 110 to 115 lbs.; cost, $150,000; cost mtce., $10,000; wks. owned by city.

RAPID CITY, p. 5,777; f. area, 360 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 stm. eng., 1 auto. eng., 5 c. hand ex., 1 comb. c. & hose wag., 2 h. & l. trk., 5 hose carts; hose, cot., rub. lined, gd., 6,450 ft.; rub., gd., 250 ft.; inf., 1,000 ft.; tot., 7,700 ft.; f. al., bell & telp.; val. equip., $40,000; val. bldgs., $22,000; exp. dept., $18,900; tot. mem., 106, pd. full time 3, pd. part time 12, vol. 93.

Water Supply—5 artesian wells; sys., grav. to elev. tk.; elev. tk. cap., 150,000 gals.; mat. conc.; res. cap. 500,000 gals.; 3 pump. eng., cap. min., 2,500 gals.; mains, c. i., 6 m., 6 to 10 in. dia.; 45 hyd.; pres., dom. 40 lbs., f. 120 lbs.; cons. day, 400,000 gals.; cost, $130,000; wks. owned by city.

REDFIELD, p. 2,755; f. area, 360 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks & combt. ord.; causes of f. inv. F. dept.—1 auto. eng., 4 c. hand ex., 1 c. eng., 1 comb. c. & hose wag., 1 h. & l. trk., 1 hose wag., 2 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 3,100 ft.; inf. 500 ft.; tot. hose 3,600 ft.; f. al., bell & telp.; val. equip., $26,000; val. bldgs., $12,000; exp. dept., $12,000; tot. mem. 22 vol.

Water Supply—5 artesian wells; sys., grav. to elev. tk.; elev. tk. cap. 150,000 gals.; mat. conc., res. cap. 500,000 gals.; 3 pump eng. cap. min. 2,500 gals.; mains, c. i., 6 m., 6 to 10 in. dia.; 45 hyd., pres. dom. 40 lbs., f. 120 lbs.; cons. day 400,000 gals.; cost, $130,000; wks. owned by city.

SIOUX FALLS, p. 25,202; f. area, 6,000 a.; merc. bldgs., stn. & bk., 2 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 1 chief's auto., 1 c. eng., 5 c. hand ex., 1 h. & l. trk., 1 aer. trk., 2 hose wag., 1 emergency cart, deluge set. hooks, life lines, &c., 2 hose carts, 10 hrs.; hose, cot., rub. lined, gd., 6,500 ft.; f. al., Gamewell, 18 bx.; val. equip., $28,000; val. bldgs., $10,000; exp. dept., $12,000; tot. mem. 26, 11 pd. full time, 15 pd. part time; undrs. rating, second class.

Water Supply—Src., 7 wells, 1½ m. bus. cent.; sys., pump dir.; stdp. cap., 855,000 gals.; mat. stl. & conc.; res. cap., 1,200,000 gals.; 4 pump. eng., cap. day 11,000,000 gals.; mains, c. i., 70 m., 4 to 20 in. dia.; 350 hyd.; 769 v.; 5,000 met.; 5,300 serv.; pipe, galv. & lead; pres., dom. 65 lbs.; cons. day 2,500,000 to 4,500,000 gals.; cost, $473,585; wks. owned by city.

VERMILION, p. 2,590; f. area, 300 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—10 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,200 ft.; inf., 350 ft.; tot. hose, 1,550 ft.; f. al., wh.; val. equip., $2,000; val. bldgs., $3,000; exp. dept., $100; tot. mem., 36 vol.; undrs. rating, second class.

Water Supply—Src., 2 wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; mat., stl.; res. cap., 185,000 gals.; 2 pump. eng., class trip., cap. day, 1,296,000 gals.; mains, wd., 7 m., 4 to 8 in. dia.; 57 hyd.; 22 v.; met., 29; 296 serv.; pipe, iron; pres., dom. 55 lbs.; f. 125 lbs.; cost, $35,000; cost mtce., $2,500; wks. owned by city.

WATERTOWN, p. 9,400; f. area, 900 a.; merc. bldgs., stn. & bk., 2 to 5 stor.; priv., bk., wd. & cem., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 1 aer. trk., 2 hrs.; hose, cot., rub. lined, gd., 3.500 ft.; f. al., bell, wh. & telp.; val. equip., $13,000; val. bldgs., $30,000; exp. dept., $8,000; tot. mem. 16, pd. full time 6, pd. part time 10, vol. 10.

Water Supply—Src., Lake Kempeska., 4 m. bus. cent.; sys., pump to stdp.; stdp. cap., 210,000 gals., dim. 20 x 90 ft.; mat. stl.; 3 pump. eng., class comp. & centrif., cap. day 1,500,000 gals.; mains, c. i., 16 m., 4 to 12 in. dia.; 165 hyd.; 114 v.; 1,510 met.; 1,525 serv.; pipe, lead & galv. i.; pres., dom. 60 to 65 lbs., f. 135 lbs.; cons. day, 600,000 gals.; cost, $165,000; cost mtce., $750; wks. owned by city.

WINNER, p. 3,000; f. area, 320 a. F. dept.—1 c. trk., 1 Ford trk. c. & l., 1,600 ft. hose; val. equip., $6,500; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 16 vol.; undrs. rating, 4½ class.

Water Supply—Src., springs, 7½ m. bus. cent.; sys., grav.; res. cap., 240,000 gals.; mains, wd. & c. i., 15 m., 4 to 10 in. dia.; 31 hyd.; 44 v.; 300 met.; 450 serv.; pipe, lead & galv. i.; pres., dom. & f., 70 lbs.; cons. per day, 65,000 gals.; cost, $135,000; cost mtce., $800; wks. owned my city.

YANKTON, p. 5,024; f. area, 1,280 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not prem.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c., h. & l. trk., 1 c. eng., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., bell & wh.; val. equip., $7,000; val. bldgs., $15,000; exp. dept., $1,000; tot. mem., 20 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to tk. & dir.; tk. cap., 300,000 gals.; 3 pump. eng., cap. min. 1,800 gals.; mains, c. i., 11¼ m., 4 to 12 in. dia.; 71 hyd.; 77 v.; 790 met.; 790 serv.; pipe, lead; pres., dom. 40 lbs., f. 75 lbs.; cons. day, 300,000 gals.; cost, $90,000; cost mtce., $2,000; wks. owned by city.

Places of 2,000 or more population not reported —Mobridge.

TENNESSEE

ATHENS, p. 2,580; bldgs., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 hose cart; hose, cot., rub. lined, gd., 600 ft.; undrs. rating, fifth class.

Water Supply—Src., spr., 1¼ m. bus. cent.; sys., pump to stdp. & res.; res. cap., 260,000 gals.; stdp. cap. 65,000 gals., 2 pump. eng., cap. day 1,080,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 15 hyd.; 500 serv.; pipe, wrt. i.; pres., dom. & f. 40 to 70 lbs.; cons. day 200,000 gals.; cost $32,000; cost mtce., $4,676; wks. owned by priv. Co.

BRISTOL, Va.-Tenn., p. 8,047; f. area, 200 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 hose wag., 12 c. hand ex., 3 comb. c. & h. wag., 1 hose reel, 1 auto. trk 1 auto. pump. eng., 2 large trks., 4 hrs.; hose, cot., rub. lined, gd., 7,500 ft.; tot. hose, 7,500 ft.; f. al., bell, telp. & wh.; val. equip., $38,000; val. bldgs., $18,000; exp. dept., $6,000; tot. mem. 26, pd. full time 3, pd. part time 23, vol. 23; undrs. rating, fourth class.

Water Supply—Src., 2 spr., 3½ & 6 m. bus. cent.; sys., grav., res. cap., 5,000,000 gals. from the spr. on the 3½ m. line, average cap. day, 1,000,000 gals.; the 6 m. line has 1 pipe dir. from spr., cap. day, 1,500,000 to 2,000,000 gals.; mains, c. i.; 23 m., 4 to 16 in. dia.; 98 hyd.; 93 v.; 48 met.; 1,900 serv.; pres., f. 75 to 90 lbs.; cons. day, 850,000 gals.; cost, $325,000; cost mtce., $2,000; wks. owned by city.

BROWNSVILLE, p. 3,062; f. area, 30 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 h. & l. trk., 3 comb. c. & hose wag., 2 aer. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,100 ft.; val. equip., $5,700; val. bldgs., $3,000; exp. dept., $700; tot. mem. 10, pd. part time; undrs. rating, fifth class.

Water Supply—Src., wells, 200 yds. bus. cent.; sys., grav., pump to res. & stdp. dir.; stdp. cap., 50,000 gals., dim. 18 x 22, loc. near public sq., mat. wd. & iron; res. cap., 103,000 gals.; 4 pump. eng., cap. day 1,916,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 23 v.; 80 hyd.; 240 met.; 230 serv; pipe, wrt. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 150,000 gals.; cost; $42,000; cost mtce., $5,000; wks. owned by city.

CHATTANOOGA, p. 57,895; f. area, 7 sq. m.; merc. bldgs., bk., stn. & conc., 1 to 14 stor.; priv., bk. & wd., 1 to 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 auto. triple comb. pump. eng., 1 auto. str., 1 auto. c. eng., 1 auto. aer. trk., 1 auto. hose trk., 2 chief's auto.; hose, cot., rub. lined, gd., 16,000 ft.; inf., 2,000 ft.; tot. hose, 18,000 ft.; f. al., Gamewell, 89 bx.; val. equip., $115,000; val. bldgs., $110,000; exp. dept., $86,000; tot. mem. 79, pd. full time; undrs. rating, first class.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump dir.; stdp. cap., 176,000 gals.; dim., 75 x 20, loc. 180 ft. above city; res. cap., 3,500,000 gals.; 7 pump. eng., class comp. trip. exp. & turbine; cap. day, 63,000,000 gals.; mains, c. & wrt. i., 300 m., 2 to 24 in. dia.; 525 hyd.; 1,050 v.; met., 19,840; 21,000 serv.; pipe, galv. i. & lead; pres., dom. & f. 70 lbs.; cons. per day, 12,000,000 gals.; wks. owned by priv. Co.

CLARKSVILLE, p. 8,110; f. area, 200 a.; bldgs., bk. & stn., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 auto. triple comb. pump. eng., 1 str., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 2,800 ft.; f. al., bell, wh. & telp.; val. equip., $20,000; val. bldgs., $5,000; exp. dept., $4,800; tot. mem. 29, pd. full time 5, vol. 24; undrs. rating, second class.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 367,000 gals.; dim. 25 x 100 ft.; mat., stl.; 4 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 156 hyd.; 140 v.; 600 met.; 1,300 serv.; pipe, lead; pres., dom. 50 lbs., f. 50 to 100 lbs.; cons. day, 720,000 gals.; cost, $200,000; cost mtce., $18,000; wks. owned by city.

CLEVELAND, p. 6,522; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. wag. with 50 gal. c. tk., 2 c. hand ex., 1 comb. c. & h. wag., 1 Amer. La France No. 75, 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., Gamewell, 30 bx.; val. equip., $15,000; val. bldgs., $15,000; exp. dept., $750; tot. mem., 108, pd. full time 3, pd. part time 8.

Water Supply—Src., spr., 2½ m. bus. cent.; sys., grav. & dir.; res. cap., 1,600,000 gals., mat. conc., loc. 150 ft. above city; 2 pump. eng., cap. min. 1,120 gals.; mains, c. i., 14 m., 4 to 10 in. dia.; 68 hyd.; 37 v.; 800 met.; 1,050 serv.; pipe, galv. i. & lead; pres., dom. 60 lbs., f. 90 to 100 lbs.; wks. owned by city.

COLUMBIA, p. 5,526; f. area, 800 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 2 hose reels; hose, cot., rub. lined, gd., 1,200 ft.; inf., 1,000 ft.; tot., 2,200 ft.; f. al., Gamewell, 16 bx.; val. equip., $16,000; val. bldgs., $1,000; exp. dept., $300 per month; tot. mem., 8 vol.; undrs. rating, fourth class.

Water Supply—Src., riv., ½ m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals., loc. Mt. Parnassus; 2 pump. eng., cap. day 1,000,000 gals.; mains, wrt. & c. i., 12 m., 4 to 8 in. dia.; 101 hyd.; 40 v.; met., 225; 1,500 serv.; pipe, iron; pres., dom. & f. 90 lbs.; cons. day, 800,000 gals.; wks. owned by Co.

COOKEVILLE, p. 2,395; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area. F. dept.—4 hose carts, 1,500 ft. hose; tot mem. 24 vol.

Water Supply—Src., wells; sys., pump dir.; res. cap., 80,000 gals.; 2 pumps, pres., 125 lbs.; mains, 1 m., 6 to 8 in.; 20 hyd.

COVINGTON, p. 3,410; f. area, 252 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 pump, 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val. equip., $15,000; val. bldgs., $3,000; exp. dept., $550; tot. mem. 11, pd. full time 2, pd. part time 9.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., pump dir.; res. cap., 200,000 gals.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i. & galv. i., 7 m., 2 to 8 in. dia.; 53 hyd.; met., 78; serv., 700; pres., dom. 50 lbs., f. 125 lbs.; cons. day, 500,000 gals.; cost, $15,000; cost mtce., $1,800; wks. owned by city.

DICKSON, p. 2,263. F. dept.—1 h. & l. wag., 3 hose reels, 1,500 ft. cot., rub. lined, hose; val. equip., $2,500; tot. mem., vol.; undrs. rating, 4½ class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., dir. pres.; 2 pump. eng.; pres., dom. 40 lbs., f. 150 lbs.; wks. owned by city.

DYERSBURG, p. 6,444; f. area, 50 a.; merc. bldgs., bk. & stn., 3 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 6 c. hand ex., 2 hrs.; hose, cot., rub. lined, gd., 1,150 ft.; inf., 250 ft.; tot. hose, 1,400 ft.; f. al., telp.; val. equip., $2,600; val. bldgs., $4,000; exp. dept., $1,300; tot. mem., 8, pd. full time; undrs. rating, second class.

Water Supply—Src., riv. & wells, 1,300 ft. from bus. cent.; sys., pump dir.; stdp cap., 214,000 gals.; dim., 50 x 27; mat., stl.; res. cap., 80,000 gals.; 3 pump. eng.; cap. day 2,750,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 112 hyd.; 100 v.; 1,000 serv.; pipe, stl. & lead; pres., dom. 80 lbs., f. 125 lbs.; cons. day 450,000 gals.; cost, $100,000; cost mtce., $4,625; wks. owned by city.

ELIZABETHTON, p. 2,749; f. area, 2 m. F. dept.—3 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $3,000; exp. dept., $500; tot. mem., 31, pd. full time; undrs. rating, fourth class.

Water Supply—Src., spr., 5 m. bus. cent.; sys., grav.; res. cap., 10,000,000 gals.; 1 pump. eng., cap. day 3,000.000 gals.; mains, c. i., 9 m., 4 to 14 in. dia.; 50 hyd.; 40 v.; 750 serv.; pipe, galv. i.; pres., dom. 100 lbs., f. 120 lbs.; cost, $80,000; cost mtce., $1,500; wks. owned by priv. Co.

FAYETTEVILLE, p. 3,629; f. area, 1,000 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 2 c. hand ex., 1 hose wag., 1 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 50 ft.; tot. hose, 1,850 ft.; f. al., bell & wh.; val. equip., $1,500; val. bldgs., $2,000; tot. mem., 20, pd. part time 8, 12 vol.

Water Supply—Src., spr., 4 m. bus. cent.; sys., grav.; res. cap., 200,000 gals.; loc., 155 ft. above city; mains, c. i., 20 m., 2 to 10 in. dia.; 62 hyd.; 30 v.; 40 met.; 800 serv.; pres., dom. & f. 60 lbs.; cons. day, 300,000 gals.; cost, $45,000; cost mtce., $200; wks. owned by city.

FRANKLIN, p. 3,123; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 1 to 2½ stor.; wd. rfs. not perm. in f. district; fwks. ord.; f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 2 hose car., 1 hose wag., 3 c. ex.; hose, 1,200 ft.; val. equip., $3,000; 25 vol.

Water Supply—Src., spr., 10 to 12 m. bus. cent.; sys., grav.; mat., conc.; res. cap., 500,000 gals., & stdp. cap., 500,000 gals.; mains, c. i., 20 m., 6 to 10 in. dia.; 80 hyd.; 650 met.; 650 serv.; pipe, i.; pres., dom. & f. 54 lbs.; cons. day, 200,000 gals.; cost, $125,000; cost mtce., $2,000; wks. owned by city.

GALLATIN, p. 2,757; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 c. eng., 4 c. hand ex., 1 hose wag., 1 comb. c. & h. wag., 1 h. & l. trk., 2 hrs.; hose, cot., rub. lined, gd., 1,250 ft.; f. al., bell, telp. & wh.; val. equip., $3,000; val. bldgs., $2,000; exp. dept., $700; tot. mem., 16, pd. full time 1, vol. 15.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 165,000 gals., loc. 25 ft. above city; 2 pump. eng., cap. day 1,080,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 58 hyd.; met., 300; 500 serv.; pres., dom. 60 lbs., f. 125 lbs.; cons. day 200,000 gals.; cost, $40,000; wks. owned by city.

GREENVILLE, p. 3,775; f. area, 1,250 a.; merc. bldgs., bk., 2 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 21 c. hand ex., 1 h. & l. trk., 1 hose cart, 1 hose reel; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 300 ft.; tot. hose, 2,300 ft.; f. al., siren, 1 bx.; val. equip., $19,000; val. bldgs., $200; exp. dept., $150; tot. mem., 18, pd. part time & vol.; undrs. rating, fourth class.

Water Supply—Src., spr., in bus. cent.; sys., dir. pres.; stdp. cap., 317,000 gals., dim. 30 x 60 ft.; matl. stl.; res. cap., 20,000 gals.; 3 pump. eng., cap. day 1,000,000 gals.; mains, c. i. & stl., 6½ m., 2 to 8 in. dia.; 70 hyd.; 30 v.; met., 600; 900 serv.; pipe, galv. i.; pres., dom. & f. 80 lbs.; cons. day 300,000 gals.; cost, $50,000; cost mtce., $7,500; wks. owned by city.

HARRIMAN, p. 4,019; f. area, 100 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 h. & l. trk., 5 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., elec., 14 bx.; val. equip., $4,000; val. bldgs., $1,500; tot. mem., 75 vol.; undrs. rating, fourth class.

Water Supply—Src., riv.; sys., pump dir.; res. cap., 1,125,000 gals.; 2 pump. eng., class vert. comp., daily cap., 2,000,000 gals.; mains, c. i., 16 m., 4 to 12 in.; 103 hyd.; 30 v.; met., 325; 895 serv.; pipe, galv. iron; pres., dom. 125 lbs., f. 90 to 150 lbs.; **cons. day 529,275 gals.; cost, $150,000; cost mtce., $2,000; wks. owned by city.**

HUMBOLDT, p. 3,913; f. area, 1 sq. m.; merc. bldgs., bk., wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—5 c. hand ex., 1 auto. comb. c. & h. wag., 1 hose wag., 2 hose carts 1 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 1,200 ft.; tot., 2,200 ft.; f. al., wh.; val. equip., $8,000; val. bldgs., $1,000; exp. dept., $800; tot. mem. 8, pd. part time; undrs. rating, third class.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., pump dir.; 2 pump. eng., class comp. dup., cap. day 800,000 gals.; mains, c. i., 4 m., 4 to 10 in. dia.; 36 hyd.; 14 v.; 26 met.; 800 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 85 lbs.; cons. day, 300,000 gals.; cost, $62,000; cost mtce., $4,200; wks. owned by city.

JACKSON, p. 18,860; f. area, 2 sq. m.; business bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. auto. str. & h. wag., 1 c. eng., 2 comb. c. & h. & l. trk., 2 hose wag., 4 hrs.; hose, 6,000 ft.; f. al., Gamewell; val. equip., $3,000; val. bldgs., $6,000; exp. dept., $3,700; tot. mem., 10, pd. full time 10.

Water Supply—Src., wells, ¾ m. bus. cent.; sys., pump dir.; res. cap., 17,500,000 gals.; 2 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 28 m., 2 to 16 in. dia.; 348 hyd.; 400 v.; met., 85; 5,600 serv.; pipe, lead; pres., dom. 75 lbs., f. 120 lbs.; cons. day, 2,300,000 gals.; cost, $450,000; cost mtce., $33,083.19; wks. owned by city.

JOHNSON CITY, p. 12,442; merc. bldgs., bk. & limestone, 2 to 4 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. hand ex., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,701 ft.; f. al., telp.; val. equip., $1,500; val. bldgs., $800; exp. dept., $5,000; tot. mem. 15, pd. full time 5, vol. 6; undrs. rating, fourth class.

Water Supply—Src., Big Blue Springs, 13 m. bus. cent.; cap. spgs., 2,500,000 gals.; sys., grav.; stdp. cap., 3,000,000 gals.; new conc. res., cap. 3,000,000 gals.; mains, c. i., 48 m., 3 to 14 in. dia.; 95 hyd.; 55 v.; 450 met.; 3,850 serv.; pipe, c. i.; pres., dom. 65 to 85 lbs., f. 65 to 95 lbs.; cons. day, 2,000,000 gals.; cost, $420,000; cost mtce., $4,500; wks. owned by city.

KNOXVILLE, p. 77,818; 26 m.; merc. bldgs., bk., 3 to 12 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—10 auto. pump. eng., 1 auto. aer. trk., 3 hose wag., 2 hose reels, 1 auto. h. & l. trk., 1 auto. comb. c. & h. wag., 40 c. hand ex., 1 auto. water tower, (in reserve, 5 str., 5 comb. c. & h. wag., 1 aer. trk., 1 chem. eng.); new hose, 3,000 ft.; hose, cot., rub. lined, gd., 25,000 ft.; inf. hose, 5,000 ft.; tot. hose, 33,000 ft.; f. al., Gamewell, Gaynor, 78 bx.; val. equip., $175,000; val. bldgs., $125,000; exp. dept., $200,000; tot. mem. 113, pd. full time; undrs. rating, first class.

Water Supply—Src., riv.; sys., pump to res. & stdp.; 2 stdp., cap. 765,000 gals., dim. 85 x 32 & 75 x 25; res. cap., 3,750,000 gals.; 5 pump. eng.; cap. day, 28,000,000 gals.; mains, c. & wrt. i., 101½ m., 4 to 20 in. dia.; 460 hyd.; 1,095 v.; met., 4,850; 10,930 serv.; pipe, galv. & wrt. i.; pres., dom. 40 to 110 lbs., f. 75 to 130 lbs.; cost, $1,800,000; wks. owned by Co.

LA FOLLETTE, p. 3,075; f. area, ½ sq. m. F. dept.—3 hose reels, 2 hrs.; 1,600 ft. hose; vol.

Water Supply—Src., Philip Riv., 1 m. bus. cent.; sys., pump to res. & dir. pres.; 2 pump. eng., combined cap. day 750,000 gals.; mains, c. i., 6 m.; 33 hyd.; pres. dom. 60 to 100 lbs., f. 125 to 150 lbs.; wks. owned by priv. Co.

LAWRENCEBURG, p. 2,461; f. area, 800 a. F. dept.—1 c. eng., 4 c. hand ex., 1 h. & l. trk., 4 hand hose reels; hose, 1,500 ft.; f. al., telp., bell, wh. & elec.; val. equip., $2,700; val. bldgs., $400; exp. dept., $600; tot. mem., 20 vol.

Water Supply—Src., spr., cap. 1,500,000 gals. day; sys., grav. & dir.; res. cap., 100,000 gals.; 2 pump. eng., class trip., cap. day 504,000 gals.; mains, 7 m., 6 to 10 in. dia.; 70 hyd.; 120 v.; pres., dom. & f., 55 lbs.; cost, $90,000; cost mtce., $3,600; wks. owned by city.

LEBANON, p. 4,084; f. area, 10 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 c. eng., 1 hose car.; hose, rub., gd., 500 ft.; f. al., bell; val. bldgs., $1,000; exp. dept., $500; tot. mem., 25, pd. full time 1, vol. 24; undrs. rating, fourth class.

Water Supply—Src., deep well; sys., pump to stdp. & compressed air; stdp. cap., 75,000 gals., dim. 75 x 12½; 2 pump. eng., cap. day 250,000 gals.; mains, 6 m., 4 to 6 in. dia.; 35 hyd.; 4 v.; pres., dom. & f. 50 lbs.; cons. day 250,000 gals.; cost, $30,000; cost mtce., $35,000; wks. owned by city.

LENOIR CITY, p. 4,210; f. area, 1 sq. m. F. dept.—1 h. & l. trk., 3 hose reels, 1,500 ft. hose; val. equip., $2,000; val. bldgs., $2,300; exp. dept., $100; tot. mem., 24 vol.

Water Supply—Src., res.; sys., pump dir.; 2 pump eng.; pres., f., 98 lbs.; cost, $60,000; wks. owned by city.

LEWISBURG, p. 2,711; f. area, 200 a.; causes of f. inv. F. dept.—2 hose reels, 1 auto. comb. h. & l. & c. trk., 4 hand ex., 1 comb. c. & hose trk.; 1,500 ft. hose; f. al., bell, 1 bx.; val. equip., $6,000; val. bldgs., $1,400; exp. dept., $250; tot. mem., 14 vol.

Water Supply—Src., spr., 4 m. bus. cent.; sys., grav.; stdp. cap., 100,000 gals.; dim. 13 x 106 ft.; res. cap., 30,000,000 gals., located below spring, 3½ m. from city; 600 hyd.; 20 v.; 400 met.; 600 serv.; mains, c. i., 7 m., 6 to 8 in. dia.; pipe, galv. i.; pres., dom. & f. 70 lbs.; cons. day, 200,000 gals.; cost, $60,000; wks. owned by city.

McMINNVILLE, p. 2,814; f. area, 640 a. F. dept.—1 h. & l. trk., 2 hose carts, 2 c. hand ex.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell, **telp. & wh., 2 bx.; tot. mem., 25 vol.; undrs. rating, fifth class.**

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 250,000 gals., dim. 16 x 125, mat. stl.; 2 pump. eng., class comp. dup., cap. day 1,750,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 45 hyd.; 54 v.; 140 serv.; 12 met.; pipe, galv. i.; pres., dom. 50 lbs., f. 65 to 100 lbs.; cons. day, 100,000 gals.; cost, $40,000; cost mtce., $300; wks. owned by city.

MARTIN, p. 2,837; f. area, 16 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord. F. dept.—1 hose wag.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., wh.; tot. mem., 16 vol.

Water Supply—Src., wells; sys., pump to res.; res. & stdp., cap. 228,000 gals.; pump. eng., cap., day 1,400,000 gals.; mains, c. i., 6½ m., 4 to 10 in. dia.; 60 hyd.; val., 20; met., 600; 600 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 300,000 gals.; cost, $41,000; cost mtce., $6,000; wks. owned by city.

MEMPHIS, p. 162,351; f. area, 25.5 m.; merc. bldgs., stn. & bk., 1 to 20 stor.; priv., bk. & wd., 1, 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk. (1 in reserve), 40 c. hand ex., 2 auto. aer. trk.; 15 auto. trip. comb. pump. eng., 5 chief's auto., 1 water tower, 1 auto. hose wag., 32 hrs. (7 in reserve), 1 champion double c. (1 in reserve), 1 auto. service trk.; hose, cot., rub. lined, gd., 32,500 ft.; ft.; chem. hose, 4,350 ft.; tot., 36,850 ft.; f. al., Gamewell elec., 125 bx.; val. equip., $550,000; val. bldgs., $476,000; exp. dept., $544,000; tot. mem., 266, pd. full time.

Water Supply—Src., artesian wells, surrounding the city on the north, east & south, 1 to 5 m. bus. cent.; 3 sys., No. 1, underground tunnel to deep well, dir. to mains, cap. 13,000,000 gals., dim. 3 pump. eng., cap. day 30,000,000 gals.; No. 2, 1 air lift sys., compressor, cap. 6,000,000 gals.; cap. day 400,000 gals.; mains, 4½ m., 4 to 8 No. 3, 1 pump. sys., comprising 15 segregated units, cap. 15,000,000 gals.; mains, c. i., 276 m., 4 to 40 in. dia.; hyd., 1,768; v., 3,189; met., 185,000; serv., 27,000; pipe, lead; pres., dom. 50 lbs., f. 60 lbs.; cons. day, 12,500,000 gals.; cost, $3,750,000; cost mtce., $75,000; wks. owned by city.

MILAN, p. 2,057; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,400 ft.; f. al., wh.; tot. mem., 16 vol.

Water Supply—Src., wells; sys., pump to res. & dir.; 2 pump. eng.; mains, 8 m., 2 to 10 in. dia.; 31 hyd.; 300 serv.; pres., dom. 40 lbs., f. 120 to 150 lbs.; cost, $20,000; wks. owned by city.

MORRISTOWN, p. 5,875; merc. bldgs., bk. & iron, 2 to 4 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord. F. dept.—1 auto. triple comb. pump. eng. c. & h. wag., 1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; val. equip., $11,500; val. bldgs., $250; tot. mem. 19, pd. full time 1, vol. 18; undrs. rating, second class.

Water Supply—Src., spr., 2 & ½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 750,000 gals., loc. 250 ft. station; 4 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 104 hyd.; 385 met.; 750 serv.; pipe, galv. i.; pres., dom. & f. 60 to 90 lbs.; cons. day, 266,700 gals.; cost, $94,000; wks. owned by city.

MOUNT PLEASANT, p. 2,093; f. area, 600 a.; merc. bldgs., bk., 1 to 3 stor.; priv., 1 & 2 stor. F. dept.—2 hose carts, 1 comb. c. & h. wag., 2 c. hand ex.; hose, cot., rub. lined, gd., 1,100 ft.; inf., 500 ft.; tot., 1,600 ft.; f. al., bell & telp.; val. equip., $6,000; val. bldgs., $1,500; exp. dept., $600; tot. mem., 18 vol.; undrs. rating, third class.

Water Supply—Src., spr., 9 m. bus. cent.; sys., grav., pump to stdp.; stdp. cap., 40,000 gals.; res. cap. 263,000 gals.; 1 pump. eng.; cap. day, 180,000 gals.; mains, 15 m., 4 to 8 in. dia.; 50 hyd.; 200 met.; pres., dom. 65 lbs., f. 85 lbs.; cons. day, 150,000 gals.; cost, $48,000; cost mtce., $840; wks. owned by city.

MURFREESBORO, p. 5,367; f. area, 1,000 a.; merc. bldgs., stn. & bk., 1 & 2 stor.; priv. bldgs., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. pump, 750 gal.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 300 ft.; tot., 2,300 ft.; f. al., telp.; val. equip., $7,000; val. bldgs., $4,000; tot. mem., 4, pd. part time 2, vol. 3; undrs. rating, third class.

Water Supply—Src., spr.; 1 m. bus. cent.; sys., pump. dir.; stdp., cap., 80,000 gals.; dim., 120 x 10; mat., stl.; res. cap., 300,000 gals.; 2 pump. eng., cap. day 1,750,000 gals.; mains, c. i., 4 to 6 m., 4 to 6 in. dia.; 54 hyd.; 25 v.; met., 600; 1,100 serv.; pres., dom. 80 lbs.; f. 150 lbs.; cons. day, 400,000 gals.; cost, $125,000; cost mtce., $12,000; wks. owned by city.

NASHVILLE, p. 118,342; f. area, 18.44 sq. m.; merc. bldgs., stn. & bk., 2 to 12 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—17 auto. trip. comb. eng., 38 c. hand ex., 2 motor aer. trk., 1 auto. comb. c. & h. wag.; hose, cot., rub. lined, gd., 28,850 ft.; c., 3,150 ft.; inf., 1,350 ft.; tot. hose, 33,350 ft.; f. al., Gamewell, 170 bx.; val. equip., $306,114; val. bldgs., $245,000; exp. dept., $343,500; tot. mem. 175; pd. full time.

Water Supply—Src., Cumberland Riv., 5½ m. bus. cent.; sys., pump to res.; res. cap., 51,000,000 gals.; loc. 308 ft. above low water in Cumberland Riv.; 3 pump. eng., cap. day, 40,000,000 gals.; mains, c. i., 221.83 m., 3 to 36 in. dia.; 1,835 hyd.; 3,177 v.; 24,583 met.; 26,383 serv.; pipe, c. i.; pres., dom. & f. 20 to 90 lbs.; cons. per day, 15,174,741 gals.; cost, $2,030,000; cost mtce., $215,790; wks. owned by city.

NEWPORT, p. 2,753. F. dept.—1 h. & l. trk., 3 hose reels with hose; val. equip., $2,300; val. bldgs., $100; tot. mem. 32, pd. part time.

Water Supply—Src., wells; sys., grav; 1 pump. eng., cap. day 250,000 gals.; 35 hyd.; pres., dom. 60 lbs., f. 80 lbs.; cost, $60,000; cost mtce., $1,000; wks. owned by city.

PARIS, p. 4,730; merc. bldgs., bk., 1 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. F. dept.—1 auto. h. & l. trk., 1 hose wag., 3 chem. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $1,500; tot. mem., 10 vol.; undrs. rating, third class.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to res. & stdp.; stdp. cap., 70,000 gals., dim. 20 x 30, loc. at station, mat. stl.; res. cap., 70,000 gals., loc. at station; 2 pump. eng., class dup. comp., cap. day 2,000,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 54 hyd.; 50 v.; met., 50; 700 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 to 150 lbs.; cons. day, 400,000 gals.; cost, $50,000; cost mtce., $8,000; wks. owned by city.

PULASKI, p. 2,780; f. area, 640 a.; merc. bldgs., bk., wd., stn., 1 & 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 c. eng., 1 h. & l. trk., 3 hose carts, 1 hand hose reel; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $3,500; exp. dept., $640.68; tot. mem., 25, pd. part time; undrs. rating, second class.

Water Supply—Src., spr. & creek, 1,500 ft. bus. cent.; sys., grav. & pump to res.; 2 res., combined cap., 750,000 gals.; 2 pump. eng., class trip., cap. day, 1,250,000 gals.; mains, c. i., 5 m., 4 to 6 in. dia.; 39 hyd.; 26 v.; met., 100; 300 serv.; pres., 110 to 140 lbs.; cons. day, 500,000 gals.; cost, $55,000; cost mtce., $2,500; wks. owned by Co.

RIPLEY, p. 2,070. F. dept.—1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 500 ft.; f. al., gong; tot. mem., 15 vol.

Water Supply—Src., wells; sys., pump to stdp. & dir.; stdp. cap., 80,000 gals., dim. 15 x 72, loc. 72 ft. high., mat. stl.; 2 pump. eng., cap. day 300,000 gals.; mains, wrt. i., 2 m.; 19 hyd.; 140 serv.; pipe, wrt. i.; pres., dom. 40 lbs., f. 85 lbs.; cons. day, 40,000 gals.; cost, $2,000; wks. owned by Co.

ROCKWOOD, p. 4,651; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag.; hose, 1,500 ft.; val. equip., $800; tot. mem., 12 vol.; undrs. rating, fourth class.

Water Supply—Src., spr., 3 m. bus. cent.; sys., pump to res.; res. cap., 3,000,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 3½ m., 4 to 10 in. dia.; 40 hyd.; 32 v.; met., 10; 312 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 90 lbs.; cons. day, 500,000 gals.; cost, $21,000; cost mtce., $1,800; wks. owned by city.

SHELBYVILLE, p. 2,912; f. area, 40 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2 stor. F. dept.—2 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose carts, 1 hrs.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 300 ft.; tot. hose, 1,500 ft.; f. al., elec.; tot. mem., 8, pd. full time; undrs. rating, third class.

Water Supply—Src., riv., 500 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 160,000 gals.; dim. 17½ x 80, mat. iron; 3 pump. eng., class triplex, cap. min., 350 gals.; mains, c. i., 4½ m., 4 to 8 in. dia.; 40 hyd.; 28 v.; 70 met.; 560 serv.; pipe, galv. i.; pres., dom. 50 lbs.; f. 100 to 120 lbs.; cons. day, 175,000 gals.; cost, $100,000; wks. owned by Co.

SOUTH PITTSBURGH, p. 2,356; f. area, 200 a.; merc. bldgs., wd., bk., iron, 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—3 extension ladders, 1 h. & l. trk., 4 hose reels; hose, cot., rub. lined, gd., 1,800 ft.; f. al., bell, wh. & telp.; val. equip., $2,500; val. bldgs., $500; tot. mem., 30 vol.; undrs. rating, fifth class.

Water Supply—Src., spr. & riv.; sys., grav. & pump dir.; 2 pump. eng., cap. day 1,000,000 gals.; mains, 5 m.; 25 hyd.; 30 v.; pres., dom. 80 to 90 lbs., f. 100 to 150 lbs.; wks. owned by Co.

SPRINGFIELD, p. 3,860; 2 sq. m.; merc. bldgs., bk., 2 stor.; priv., bk & wd., 2 stor.; wd. rfs. not perm. f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose reels, 2 c. hand ex., 3 hose carts; hose, 1,500 ft.; f. al., bell & wh., val. equip., $2,000; ex., dept., $400; tot. mem., 16 vol.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap. 75,000 gals.; res. cap. 50,000 gals.; 2 pump. eng., class trip. & centrif., cap. day 1,008,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 68 hyd.; 600 met.; 600 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 75 to 90 lbs.; cons. day, 300,000 gals.; cost $60,000; wks. owned by city.

TRENTON, p. 2,751; f. area, 300 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 h. & l. trk., 2 aer. trk., 2 hose carts; hose, cot., rub. lined, gd., 900 ft.; inf., 200 ft.; tot. hose, 1,100 ft.; f. al., wh. & telp.; val. equip., $1,600; val. bldgs., $750; exp. dept., $1,700; tot. mem., 16, pd. part time.

Water Supply—Src., wells, 1,000 ft. bus. cent.; sys., pump dir.; res. cap., 150,000 gals.; 3 pump. eng., class centrif., cap. day, 250,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 44 hyd.; 29 v.; 700 serv.; pipe, lead & i.; pres., dom. 65 lbs., f. 125 lbs.; cons. per day, 250,000 gals.; cost, $50,000; wks. owned by city.

TULLAHOMA, p. 3,479; f. area, 300 a.; bldgs., bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 La France pump; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell; val. equip., $16,500; val. bldgs., $16,000; tot. mem., 10 vol.; undrs. rating, third class.

Water Supply—Src., wells, in bus. cent.; sys., pump to res., to stdp. & dir.; stdp. cap., 75,000 gals., 120 ft. high, mat. iron; res. cap., 80,000 gals.; 2 pump. eng., class trip., cap. day 300,000 gals.; mains, c. i., 6½ m., 4 to 8 in. dia.; 78 hyd.; 25 v.; 400 serv.; pipe, galv. i.; pres., dom, 30 lbs., f. 100.; cons. day, 100,000 gals.; cost, $60,000; wks. owned by city.

UNION, p. 4,412; f. area, 800 a.; merc. bldgs., bk., stn. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., elec., 11 bx.; val. equip., $1,250; exp. dept., $400; tot. mem., 20, pd. full time 2, vol. 18; undrs. rating, second class.

Water Supply—Src., wells, ⅛ m. bus. cent.; sys., pump to res.; res. cap., 3,000,000 gals.; 3 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 82 hyd.; 1,000 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 90 lbs.; cost, $70,000; cost mtce., $6,000; wks. owned by city.

WINCHESTER, p. 2,203; merc. bldgs., bk., 2 stor.; priv., wd., 1 story; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose wag.; hose, cot., rub. lined, gd., 800 ft.; f. al., bell; val. equip., $800; tot. mem., 65 vol.; undrs. rating, second class.

Water Supply—Src., spr., 1¼ m. bus. cent.; sys., pump to tk. & dir.; stdp. cap., 65,000 gals., dim. 32 x 18; pump driven by elec. motor, cap. day 1,000,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 48 hyd.; 28 v.; pres., dom. 50 lbs., f. 50 lbs.; wks. owned by Co.

Places with a population of 2,000 or more not reported—Alcoa, Alton Park, E. Chattanooga, Erwin, Etowah, Mascot, N. Chattanooga, St. Elmo, Tracy City.

TEXAS

ABILENE, p. 10,274; f. area, 1,500 a.; merc. bldgs., bk., 2 & 3 & 4 stor.; priv., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto, str., 1 auto. comb. c. & h. wag., 8 c. hand ex., 2 auto. pump. eng., 1 auto. h. & l. trk., 1 chief's auto.; hose, cot., rub. lined, gd., 3,800 ft.; inf., 1,200 ft.; tot. hose, 5,000 ft.; f. al., bell & telp., Gamewell; 16 bx.; val. equip., $36,000; val. bldgs., $112,500; exp. dept., $12,000; tot. mem., 60; pd. full time, 10; 50 vol.; undrs. rating, second class.

Water Supply—Src., Abilene lake, 18 m. bus. cent.; sys., grav.; 2 stdp., cap. 405,000 gals.; dim. 85 x 12, 60 x 32; res. cap., 5,000,000,000 gals.; grav. sys., cap. 4,000,000 gals. day; mains, c. & wrt. i., 50 m., 3 to 20 in. dia.; 116 hyd.; 215 v.; met., 35; 3,000 serv.; pres., dom. 51 lbs., f. 51 lbs.; cons. day, 2,000,000 gals.; cost, $750,000; cost mtce., $7,500; wks. owned by city.

AMARILLO, p. 15,494; f. area, 5,440 a.; merc. bldgs., bk., 1 to 5 stor.; priv., bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. pumps, 1 auto. h. & l. trk., 1 hose wag., 6 c. hand ex., 2 auto. comb. c. & h. wag.; hose, 4,800 ft.; f. al., Gamewell, 83 bx.; val. equip., $40,000; val. bldgs., $20,000; exp. dept., $21,000; tot. mem. 22, pd. full time. Key rate for insurance, 22 cents.

Water Supply—Src., wells, 1¼ m. bus. cent.; sys., grav.; stdp. cap., 60,000 gals.; mat. stl.; 2 res. cap., 1,400,000 gals.; 3 pump. eng., class centrif., cap. day 6,480,000 gals.; mains, c. & wrt. i., 52.2 m., 2 to 10 in. dia.; 233 hyd.; 4,019 met.; 4,019 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 918,000 gals.; cost mtce., $27,880; wks. owned by priv. Co.

ARLINGTON, p. 3,031; f. area, 5 blocks. F. dept.—2 comb. c. & h. wag., 2 chem. hand. ex., 2 hose reels, 1,000 ft. hose; f. al., bell & wh.; val. equip., $4,000; tot. mem., 30 vol. Key rate for insurance, $1.07.

Water Supply—Src., deep well; ¾ m. bus. cent.; sys., tank cap. 100,000 gals.; stdp. cap., 100,000 gals.; 2 pumps; 480,000 gals.; mains iron, 9½ m., dia. 4 to 10 in.; 72 hyd.; val., 26; met., 700; serv., 800; pipe, iron; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 175,000 gals.; cost $173,000; cost mtce., $11,000; wks. owned by city.

ATHENS, p. 3,176; f. area, 1 m. F. dept.—2 hand hose reels, 1 hand h. & l. trk.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $2,500; tot. mem., 20 vol.
Water Supply—Src., well, 1 m. bus. cent.; sys., pump dir.; 2 pump. eng.; 35 hyd.; city owns wks.

AUSTIN, p. 34,876; f. area, 16.6 sq. m.; merc. bldgs., bk. & stn., 1 to 8 stor., frame & bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 comb. c. & h. wag., 16 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 Cadillac chief's car, 2 motor pumpers; hose, cot., rub. lined, gd., 15,000 ft.; inf., 2,000 ft.; tot., 17,000 ft.; f. al., telp.; val. equip., $75,000; val. bldgs., $75,000; exp. dept., $80,000; tot. mem., 36, pd. full time. Key rate for insurance, 27 cents.
Water Supply—Src., riv.; sys., pump dir.; res. cap., 10,000,000 gals.; 5 pump. eng., class horizontal-comp., dup.-trip. & centrif., cap. day 35,000,000 gals.; mains, 55 m., 4 to 24 in. dia.; 525 hyd.; 156 v.; 5,950 met.; 5,950 serv.; pres., dom. 120 lbs., f. 150 lbs.; cons. day, 4,000,000 gals.; wks. owned by city.

BALLINGER, p. 2,767; f. area, 400 a.; bldgs., stn. & wd., 1 stor. F. dept.—1 hose wag.; hose, cot., rub. lined, gd., 750 ft.; tot mem., 14 vol. Insurance key rate, 57 cents.
Water Supply—Src., creek, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 70,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 2 m., 2 to 8 in. dia.; 50 hyd.; 600 serv.; pipe, black i.; pres., dom. 60 lbs., f. 100 lbs.; cost, $70,000; wks. owned by city.

BEAUMONT, p. 40,422; f. area, 90 a.; merc. bldgs., i. & conc.; 14 stor.; priv., 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str. (2 in reserve), 2 comb. c. & h. wag., 2 comb. hose & ladder wag., 1 c. eng. (in reserve), 1 aer. trk., 20 c. hand ex., 1 h. & l. trk., 1 hose wag., 6 hrs., 4 pumpers; hose, rub., gd., 16,000 ft.; inf., 2,000 ft.; tot., 18,000 ft.; f. al., Gamewell, 48 box.; val. equip., $107,000; val. bldgs., $61,000; exp. dept., $99,000; tot. mem., 47, pd. full time; undrs. rating, second class. Insurance key rate, 22 cents.
Water Supply—Src., riv., 12 m. bus. cent.; sys., pump to stdp. dir.; stdp. cap., 101,000 gals., dim. 120 x 12; 4 pump. eng., class. dup., cap. day 12,000,000 gals.; mains, c. i., 30 m., 6 to 24 in. dia.; 319 hyd.; 225 v.; 1,400 met.; 6,000 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 75 lbs.; cons. per day, 3,000,000 gals.; cost, $697,000; wks. owned by city.

BEEVILLE, p. 3,063; f. area, 50 a.; bldgs., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., comb. c. & hose wag., 1 c. hand ex., 2 motor trks., 2 hose reels; hose, cot., rub. lined, 1,500 ft.; rub. gd., 400 ft.; inf., 200 ft.; tot., 2,100 ft.; f. al., siren; val. equip., $3,500; val. bldg., $500; tot. mem., 15; pd. part time 2, vol. 13. Insurance key rate, 95 cents.

BELTON, p. 5,098; f. area, 300 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 comb. c. & h. trk., 1 comb. 750-gal. pump; hose, cot., rub. lined, gd., 2,500 ft.; inf., 1,000 ft.; tot. hose, 3,500 ft.; f. al., telp. & siren; val. equip., $33,500; val. bldgs., $4,000; exp. dept., $3,500; tot. mem., 52, pd. full time 2, pd. part time 11, 48 vol. Insurance key rate, 39 cents.
Water Supply—Src., wells in bus. cent.; sys., grav. & pump dir.; stdp. cap. 250,000 gals., dim. 24 x 75; res. cap. 100,000 gals.; 2 pump. eng., cap. day 1,250,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 65 hyd.; 50 v.; 260 met.; 600 serv.; pipe, wrt. i.; pres., dom. 75 lbs., f. 110 lbs.; cons. day 300,000 gals.; cost, $77,000; cost mtce., $2,500; wks. owned by town.

BIG SPRING, p. 4,273; f. area, 75 blocks; merc. bldgs., bk. & wd., 1 stor.; priv., wd., 1 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 3 hose reels; hose, cot., rub lined, gd., 750 ft.; f. al., bell; val. equip., $450; val. bldgs., $100; tot. mem., 25 vol.; undrs. rating, second class. Insurance key rate, 92 cents.
Water Supply—Src., wells, 2¾ m. bus. cent.; sys., pump to res.; res. cap., 1,500,000 gals.; 3 pump. eng.; cap. day, 600,000 gals.; mains, c. i., 4 m., 6 to 8 in. dia.; 30 hyd.; met., 400; 850 serv.; pipe, iron; pres., dom. & f. 80 to 100 lbs.; cons. day, 225,000 gals.; cost, $100,000; cost mtce., $12,000; wks. owned by city.

BONHAM, p. 6,008; f. area, 25 a.; bldgs., stn. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. & h. trk., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose cart, 1 hose wag., 3 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 600 ft.; tot. hose, 2,400 ft.; f. al., telp.; val. equip., $7,500; val. bldgs., $5,000; exp. dept., $1,500; tot. mem., 35, pd. full time 3, vol. 32. Insurance key rate, 39 cents.
Water Supply—Src., wells & lake, 2½ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 165,000 gals., dim. 110 x 16; res. cap., 165,000 gals.; 3 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 18 m., 4 to 10 in. dia.; 115 hyd.; 80 v.; met., 1,225; 1,400 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 150,000 gals.; cost, $150,000; cost mtce., $15,000; wks. owned by city.

BOWIE, p. 3,179; f. area, 50 a.; merc. bldgs., bk. & stn., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. trk., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 2,100 ft.; f. al., telp. & wh., 1 bx.; val. equip., $5,000; val. bldgs., $7,500; exp. dept., $3,000; tot. mem., 16, pd. full time 1, vol. 14. Insurance key rate, 34 cents.
Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 72,000 gals., dim. 85 x 12, loc. 30 ft. above town; 1 pump. eng., class dup., cap. day 500,000 gals.; mains, 4¼ m., 4 to 8 in. dia.; 18 hyd.; pres., dom. 42 lbs., f. 100 lbs.; cost, $20,000; cost mtce., $1,200; wks. owned by city.

BRADY, p. 2,197; f. area, 4 sq. m.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. auto. pump. eng., 1 auto. with c. & h. & l. on side; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 200 ft.; inf., 1,500 ft.; tot., 3,700 ft.; f. al., siren; val. equip., $12,000; val. bldgs., $1,000; exp. dept., $500; tot. mem., 32 vol.
Water Supply—Src., well, ¾ m. bus. cent.; sys., pump to stdp.; cap., 185,000 gals.; mat. stl.; 3 pump. eng., cap. day 250,000 gals.; mains, w. & cast, 4 m., dia. 2 to 8 in.; 21 hyd.; 11 v.; 425 met.; 746 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. per day, 266,000 gals.; cost, $132,000; cost mtce., $12,000; wks. owned by city.

BRENHAM, p. 5,066; f. area, 25 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 2 c. eng., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell & telp.; val. equip., $9,000; val. bldgs., $10,000; tot. mem., 114, pd. full time 2, vol. 112. Key rate for insurance, 77 cents.
Water Supply—Src., wells, ¾ m. bus. cent.; sys., grav., pump dir.; stdp. cap., 114,000 gals., dim. 14 x 100; mat., stl.; res. cap., 300,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 10 m., 3 to 8 in. dia.; 70 hyd.; 25 v.; met., 127; 840 serv.; pipe, c. i.; pres., dom. 31 to 48 lbs., f. 100 lbs.; cons. day, 200,000 gals.; cost, $60,000; cost mtce., $3,000; wks. owned by city.

BROWNSVILLE, p. 11,791; f. area, 800 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 1 triple comb. auto.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 350 ft.; tot., 4,350 ft.; f. al., telp.; val. equip., $18,000; val. bldgs., $8,000; exp. dept., $8,000; tot. mem., 7 pd. full time. Insurance key rate, 59 cents.
Water Supply—Src., riv. & cisterns.

BROWNWOOD, p. 8,223; f. area, 45 a.; merc. bldgs., stn., bk. & wd., 5 stor.; priv., stn., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 La France

pumper, 1,000 gal., 1 c. car., 2 comb. c. & l. trks., 6 c. hand ex.; hose, cot., rub. lined, gd., 5,150 ft.; inf., 700 ft.; tot. hose, 5,850 ft.; f. al., wh. & phone; val. equip., $23,500; val. bldgs., $48,000; exp. dept., $6,000; tot. mem., 60, pd. full time 4, pd. part time 2, vol. 54.

Water Supply—Src., Pecan Bayou, ¾ m. bus. cent.; sys., pump to res.; dim. 200 x 250; res. cap., 150,000,000 gals.; 2 pump. eng., class centrif. dup., cap. day, 2,000,000 gals.; mains, c. i., 50 m., 4 to 14 in. dia.; 250 hyd.; 110 v.; met., 2,200; 2,200 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 125 lbs.; cons. day, 750,000 gals.; cost, $300,000; cost mtce., $12,000; wks. owned by city.

BRYAN, p. 6,307; f. area, 15 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd. 1 & 2 stor.; **wd. rfs.** not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept—1 c. hand ex., 1 comb. chem. & hose car., 1 750-gal. Stutz pumper, 1 chief's car; hose, cot., rub. lined, gd., 2,500 ft.; f. al., siren & telp.; val. equip., $35,000; val. bldgs., $5,000; exp. dept., $3,500; tot. mem., 25; pd. full time 1, pd. part time 24 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., dir. pres.; pump to res. & mains; res. cap., 450,000 gals.; 4 pump. eng., class centrif., cap. day 10,000,000 gals.; mains, wrt. & c. i., 12 m., 4 to 8 in. dia.; 75 hyd.; met., 1,200; 1,200 serv.; pres., dom. 70 lbs., f. 150 lbs.; cons. day, 200,000 gals.; cost, $87,500; cost mtce., $13,500; wks. owned by city.

CALVERT, p. 2,099; f. area, 250 a.; merc. bldgs., **bk., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd.** rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept—1 auto. comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 1,250 ft.; inf., 500 ft.; tot. hose, 1,750 ft.; f. al., telp., siren & bell; val. equip., $6,000; exp. dept., $1,750; tot. mem., 40; pd. full time 2, pd. part time 6, vol. 40; undrs. key rate, 26 cents.

Water Supply—Src., wells, 2,000 ft. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 100,000 **gals., dim. 100 x 12; res. cap., 60,000 gals.; 3 pump. eng.; cap. day, 2,000,000 gals.; mains, iron, 7½ m., 2 to 8 in. dia.; 25 hyd.; 56 v.; met., 329;** 330 serv.; pres., dom. 40 lbs., f. 125 lbs.; cost, **$54,000; cost mtce., $3,600; wks. owned by Co.**

CAMERON, p. 4,298; f. area, 9 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 2 hrs., 3 c. hand ex.; hose, cot., rub. lined, gd., **2,300 ft.; f. al., bell & wh.; val. equip., $2,500;** val. bldgs., $3,500; an. exp. dept., $1,950; tot. mem., 25, pd. full time 2, vol. 23.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 175,000 gals., dim. 115 x 16; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 42 hyd.; 20 v.; met., 125; 700 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 50 lbs.; cons. day, 400,000 gals.; cost, $70,000; cost mtce., $2,500; wks. owned by Co.

CANADIAN, p. 2,187; f. area, 320 a.; merc. bldgs., bk. 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—h. & l. trk. with hose wag., 2 c. hand ex., 1,400 ft. hose; f. al. telp.; val. equip., $4,000; val. bldgs., $500; tot. mem., 18 vol.

Water Supply—Src., well, 1-10 m. bus cent.; sys., stdp. cap., 100,000 gals.; dim. 16 x 28 in.; mat. stl.; 2 pump. eng., cap. day 216,000 gals.; mains, 7 m., dia. 2 to 6 in.; 36 hyd.; val., 23; met., 450; pres., dom. & f., 70 lbs.; cons. day, 200,000 gals.; cost, $31,000 cost mtce., $2,000; wks. owned by city.

CISCO, p. 7,422; f. area, 500 a.; merc. bldgs., stn., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—**4** c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,800 ft.; automatic elec. f. al., bell, telp. sys., bx.; val. equip., $1,500; val. bldgs., $1,000; exp. dept., $150; tot. mem., **36** vol.

Water Supply—Src., lake, 2 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 375,000 gals.; 2 pump. eng., class comp. dup., cap. day, 2,500,000 gals.; mains, c. i., 30 m., 4 to 10 in. dia.; 150 hyd.; 300 v.; met., 1,500; 2,000 serv.; pipe, wrt. i.; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $80,000; cost mtce., $20,000; wks. owned by city.

CLARENDON, p. 2,456; f. area, 10 a.; merc. bldgs., bk., stn. & wd., 2 stor.; priv., wd., 1 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk. wag., 1 hose cart; hose, 700 ft. Insurance key rate, 92 cents.

Water Supply—Src., 5 wells, 1 block bus. cent.; sys., pump dir.; dim. 27 x 35 ft.; mat. stl.; res. cap., 200,000 gals.; pump. eng., cap. per day 100,000 gals.; mains, c. i., 12 m., 4 to 8 in. dia.; 52 hyd.; 15 v.; met., 361; 390 serv.; pipe, iron; pres., dom. 65 lbs., f. 125 lbs.; cons. day, 75,000 gals.; cost, $93,000; cost mtce., $1,000; wks. owned by city.

CLARKESVILLE, p. 3,386; f. area, 4 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. limits; fwks. ord. F. dept.—1 comb. c. & h. wag., 1 hose car., 1 hose wag., 2 c. ex.; hose, cot., gd., 1,000 ft.; inf., 500 ft.; tot. hose, 1,500 ft.; val. bldgs., $5,000; val. equip., **$3,500; exp. dept., $1,200; tot. mem. 22, pd. full time 1, pd. part time 4, 17 vol.**

Water Supply—Src., 2 deep wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 85,000 gals.; dim. 22 x 28 ft.; mat. i.; res. cap. 430,000 gals.; 3 pump. eng., cap. day, 350,000 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 100 hyd.; 62 v.; 465 met.; 680 serv.; pres., dom. 55 lbs., f. 65 to 150 lbs.; cons. day, 100,000 gals.; cost, $100,000; cost mtce., $2,000; wks. owned by city.

CLEBURNE, p. 12,820; f. area, 3 blocks; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 h. & l. trk., 3 c. hand ex., 2 hose wag., 2 hose car., 7 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & telp.; val. equip., $12,000; val. bldgs., $20,000; exp. dept., $2,500; tot. mem. 24, pd. full time 1, pd. part time 3, vol. 20.

Water Supply—Src., wells, near bus. cent.; sys., pump to res., to stdp. & dir.; 2 stdps., cap. 500,000 gals.; res. cap., 1,000,000 gals.; 4 pump. eng., cap. day 1,000,000 gals.; mains, c. i., wd. & stl., 42 m., 2 to 12 in. dia.; 132 hyd.; 65 v.; met., 1,500; 3,100 serv.; pipe, c. i.; pres., dom. 35 lbs., f. 100 lbs.; cons. day, 500,000 gals.; cost, $144,857; cost mtce., $24,000; wks. owned by city.

COLEMAN, p. 2,868; f. area, 25 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 c. eng., 1 c. hand ex., 1 f. eng.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,000 ft.; inf., 5,000 ft.; tot., 8,000 ft.; f. al., wh.; val. equip., $12,000; val. bldgs., $5,000; exp. dept., $900; tot. mem., 25, pd. full time 1, vol. 24. Insurance key rate, 33 cents.

Water Supply—Src., lake & creek, 4,000 ft. from business cent.; sys., pump to res. & dir.; res. cap., 4,000,000 gals.; pump. eng., cap. day, 1,000,000 gals.; mains, 10¾ m., 2 to 8 in. dia.; 71 hyd.; 350 met.; 560 serv.; pres., 65 lbs.; cost, $50,000; cost mtce., $4,000; wks. owned by town.

COMANCHE, p. 3,524; f. area, 640 a.; merc. bldgs., stn., 3 stor.; priv., stn., wd. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk.; hose, cot., rub. lined, gd., 1,800 ft.; f. al., siren; val. equip., $4,350; val. bldgs., $400; exp. dept., $1,200; tot. mem., 31, 1 pd. full time, 30 vol.

Water Supply—Src., well, ⅛ m. bus. cent.; sys., pump to res.; stdp. cap., 250,000 gals.; res. cap., 250,000 gals., loc. 1 m. city; 1 pump. eng., cap. day 240,000 gals.; mains, c. i., 2 m., 6 to 10 in. dia.; 21 hyd.; 25 v.; met., 268; 300 serv.; pipe, galv. i.; pres., dom. 55 to 60 lbs., f. 150 lbs.; cons. day, 80,000 gals.; cost, $25,000; cost mtce., $2,400; wks. owned by city.

COMMERCE, p. 3,842; bldgs., bk. & wd. F. dept.—1 hose wag., 2 hrs.; hose, 1,200 ft.; val. equip., $600; tot. mem. 12, pd. full time 1, vol. 11.

Water Supply—Src., wells.

COOPER, p. 2,563; merc. bldgs., bk.; 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 auto. comb. pump. eng., c. & h.

wag., 1 hose reel; hose, 1,600 ft.; tot. mem., 12 vol.

Water Supply—Src., like, 3 m. bus. cent.; stdp. cap., 100,000 gals.; dim., 25 x 70 ft.; mat., stl.; res. cap., 100,000,000 gals.; 1 pump. eng., cap. per min., 500 gals.; mains, c. i., 8 m.; dia. 1 to 8 in.; 50 hyd.; 21 v.; 350 met.; 415 serv.; pres., dom. & f. 55 to 64 lbs.; cons. per day, 150,000 gals.; cost, $110,000; cost mtce., $5,000; wks. owned by city.

CORPUS CHRISTI, p. 10,522; **f. area, 66 a.**; merc. bldgs., bk. & wd., 1 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 4 hose car., 2 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., bell; val. equip., $30,420; val. bldgs., $50,000; exp. dept., $7,500; tot. mem. 124, pd. full time 4, vol. 120. Insurance key rate, 68 cents.

Water Supply—Src., riv., 16 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 150,000 gals., dim. 16 x 100, loc. 45 ft. above city; mat., stl.; 2 pump. eng., cap. day 1,500,000 gals.; mains, 20 m., 4 to 10 in. dia.; 65 hyd.; 6 v.; met., 150; 165 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 65 lbs.; cost, $153,000; cost mtce., $4,000; wks. owned by city.

CORSICANA, p. 11,356; f. area, 8 sq. m.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; **fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 2 hose wag., 8 hrs.**; hose, cot., rub. lined, gd., 6,000 ft.; inf., 4,000 ft.; tot. hose, 10,000 ft.; f. al., bell; val. equip., $20,000; val. bldgs., $23,000; exp. dept., $6,120; tot. mem., 100, pd. full time 7, pd. part time 8, vol. 85.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 230,000 gals.; res. cap., 1,500,000 gals.; 2 pump. eng., class dup., cap. day 1,500,000 gals.; mains, 22 m., 4 to 10 in. dia.; 111 hyd.; met., 50; pres., dom. 50 to 60 lbs., f. 80 lbs.; cons. day, 750,000 gals.; cost, $150,000; cost mtce., $15,000; wks. owned by priv. Co.

CROCKETT, p. 3,061; f. area ½ m. **F. dept.**—1 h. & l. trk., 1 hose wag., 2 chem. hand ex.; 1,500 ft. rub. lined hose; f. al. elec.; val. equip., $5,000; val. bldgs., $3,500; tot. mem., 10 vol.

Water Supply—Src., wells, 2 blocks bus. cent.; sys., elec. motor; res. cap., 100,000 gals.; 1 pump. eng., cap. day 300,000 gals.; cons. per day, 100,000 gals.; pres., dom. & f. 65 lbs.; cost, $55,000; wks. owned by city.

CUERO, p. 3,671; f. area, 640 a.; **bldgs., wd.** & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 hand eng., 28 c. hand ex., 1 h. & l. trk., 4 hose carts, 3 hose car.; hose, cot., rub. lined, gd., 1,900 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $1,800; exp. dept., $75; tot. mem. 91, pd. part time 2. Insurance key rate, 62 cents.

Water Supply—Src., spr., in bus. cent.; sys., pump to stdp.; stdp. cap., 165,000 gals.; dim., 110 x 16; res. cap., 320,000 gals.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, 10 m., 4 to 8 in. dia.; 90 hyd.; 56 v.; 1 met.; 700 serv.; pres., dom. 45 lbs., f. 120 lbs.; cost, $20,000; cost mtce., $3,700; wks. owned by city.

DALHART, p. 2,676; f. area, 640 a.; bldgs., 2 stor.; fwks. & combt. ord.; causes of some f. inv. F. dept.—1 c. eng., 1 hose wag., 1 h. & l. trk., 1 comb. c. & h. wag., 1 hose reel; hose, cot., rub. lined, gd., 4,800 ft.; rub., gd., 1,500 ft.; f. al., telp.; val. equip., $12,500; val. bldgs., $5,000; exp. dept., $1,500; tot. mem., 22, pd. full time 1, pd. part time 1, vol. 21.

Water Supply—Src., deep wells; sys., grav.; 2 pump. eng., cap. 500,000 gals. day; 14 hyd.; 5 v.; mains, 6 in. dia.; pres., dom. 38 lbs., f. 90 lbs.; wks. owned by Co.

DALLAS, p. 158,976; **f. area, 20 sq. m.; merc. bldgs., stn., bk. & iron, 1 to 22 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.**; causes of f. inv. F. dept.—6 str., 9 auto. pump. eng., 3 auto. c. eng., 2 auto. comb. c. & h. wag., 3 comb. c. & h. wag., 56 c. hand ex., 2 auto. h. & l. trk., 2 h. & l. trk., 1 aer. Kaiser h. & l. trk., 1 chief's auto., 3 hose wag., 2 hose car., 30 hrs.; hose, cot., rub. lined, gd., 40,000 ft.; f. al., Gamewell, 330 bx.; val. equip., $190,000; val. bldgs., $190,000; exp. dept., $400,000; tot. mem., 276. Insurance key rate, 16 cents.

Water Supply—Src., wells, 7 m. bus. cent.; sys., dir. pres., 4 flowing artesian wells, cap. 4,000,000 gals. day; 17 pump. artesian wells, cap. 3,500,000 gals. day when pumped; stdp. cap., 315,000 gals.; mat., stl.; 2 res., combined cap. 7,200,000,000 gals.; 9 pump. eng., close triple hor. & centrif., cap. day 79,000,000 gals.; mains, c. i., 300 m., ¾ to 36 in. dia.; 1,800 hyd.; met., 34,428; 34,428 serv.; pipe, c. i.; pres., dom. & f. 50 lbs.; cons. day, 9,000,000 gals.; cost, $3,615,000; cost mtce., $285,000; wks. owned by city.

DECATUR, p. 2,205; f. area, 640 a.; merc. bldgs., stn., 2 stor.; priv. bldgs., wd., 1 stor.; wd. rfs. not perm.; fwks. & combt. ord. **F. dept.**—1 auto. c. & h. trk., 1 h. & l. trk., 2 hose wag.; **hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell & telp; val. equip., $4,800; val. bldgs., $500; exp. dept., $100; tot. mem., 35 vol.; undrs. rating, third class.**

Water Supply—Src., wells, 1/16 m. bus. cent.; sys., pump to stdp.; stdp. cap., 85,000 gals.; res. cap., 50,000 gals.; 2 pump. eng., cap. day, 350,000 gals.; mains, 3½ m., 4 to 6 in. dia.; 24 hyd.; 210 met.; 306 serv.; pres., dom. 43 lbs., f. 90 lbs.; cons. day, 40,000 gals.; cost, $25,000; cost mtce., $2,000; wks. leased for 50 yrs. to Priv. Co.

DE LEON, p. 3,302. F. dept.—2 hose carts; **hose, cot., rub. lined, gd., 1,000 ft.; val. equip., $2,000; tot. mem., 30 vol.**

Water Supply—Src., wells, ½ m. bus. cent.; sys., grav., stdp. cap., 103,000 gals., mat. conc. res. cap., 500,000 gals.; 1 pump. eng., cap. day, 250,000 gals.; mains, 8 m.; hyd., 48; met., 400; serv., 450; pres., dom. & f., 68 lbs.; cons. day, 100,000 gals.; cost, $68,500; cost mtce., 4,500; wks. owned by city.

DEL RIO, p. 10,589. F. dept.—1 h. & l. trk., 4 c. ex.; tot. mem., 20 vol. Insurance key rate, 77 cents.

Water Supply—Only for domestic use.

DENISON, p. 17,065; f. area, 2,500 a.; merc. oldgs., stn. & bk., 1 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 1 c. hand ex., 1 aer. trk., 1 hose wag., 2 hose car., 3 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 1,000 ft.; tot. hose, 3,000 ft.; f. al., telp.; val. equip., $4,657; val. bldgs., $5,000; exp. dept., $7,000; tot. mem. 15, pd. full time 7, pd. part time 8. Insurance key rate, 66 cents.

Water Supply—Src., wells & tunnels, cap. 200,000 gals. day; 1 impounding res., cap. 300,000,000 gals.; 2 pump. eng., cap. 4,000,000 gals. day; sys., pump to stdp.; mat., iron; dim., 15 x 125; station loc. 2 m. Post Office; Shawnee station loc. 5 m. Post Office; 1 res., cap. 1,330,000,000 gals.; 1 pump. eng., cap. 2,000,000 gals.; sys., pump to stdp.; mains, 25 m., c. i., 4 to 14 in. dia.; 198 hyd.; 170 v.; 2,500 met.; 2,600 serv.; cons. day, 1,000,000 gals.; pres., dom. 75 lbs., f. 120 lbs. in bus. district; cost, $450,000; cost mtce., $18,000; wks. owned by city.

DENTON, p. 7,626; f. area, 1,500 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 3,250 ft.; rub., gd., 2,000 ft.; inf., 500 ft.; tot. hose, 5,750 ft.; f. al., bell & wh.; val. equip., $15,000; val. bldgs., $8,000; exp. dept., $2,500; tot. mem. 50, pd. full time 2, pd. part time 6, 42 vol.

Water Supply—Src., 3 wells, ¼ m. bus. cent.; sys., pump to mains; stdp. cap., 84,000 gals.; dim. 12 x 100; mat., stl.; res. cap., 400,000 gals.; 2 pump. eng., cap. day, 1,250,000 gals.; mains, c. i., 21 m., 4 to 10 in. dia.; 158 hyd.; 105 v.; met., 1,440; 1,732 serv.; pipe, iron; pres., dom. 50 to 65 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $100,000; cost mtce., $6,000; wks. owned by city.

DUBLIN, p. 3,229; f. area, 2,700 a.; merc. bldgs., stn. & bk., 1 & 2 stor.; priv., wd.; **wd. rfs. not** perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 2 hose car.; hose, cot., rub. lined. gd., 1,000 ft.; inf., 400 ft.; tot. hose, 1,400 ft.; f. al., elec., 2 bx.; val. equip., $4,000; val. bldgs., $6,000; exp. dept., $400; tot. mem., 48 vol. Insurance key rate, 86 cents.

Water Supply—Src., 4 wells, in bus. cent.; sys., pump to stdp.; stdp. cap., 60,000 gals.; res. cap., 100,000 gals.; pump. eng., cap. day, 60,000 gals.; mains, 5 m., 4 to 8 in. dia.; 35 hyd.; met., 200; 350 serv.; pres., dom. 40 to 60 lbs., f. 150 lbs.; cons. day, 40,000 gals.; cost, $60,000; cost mtce., $6,000; wks. owned by city.

EAGLE LAKE, p. 2,017; f. area, 1,200 a.; merc. bldgs., bk. & wd., 1-3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 comb. c. & h. wag., 2 c. hand extr., 3 hose reels, 4 hose carts, 1 h. & l. trk., 2,500 ft. hose; val. equip., $10,000; exp. dept., $800; tot. mem., 20 vol.

Water Supply—Src., deep well, ¼ m. bus. cent.; sys., stdp. cap., 100,000 gal., dim. 100 x 13 ft.; mat. stl.; pump; 2 pump. eng., cap. 200,000 gals.; mains, c. i., 6 m., dia. 4 to 8 in.; hyd., 27; met., 200; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 150,000 gals.; cost $50,000; cost mtce., $3,000; wks. owned by priv. Co.

EAGLE PASS, p. 5,765; f. area, 2 m.; merc. bldgs., stn., bk. & wd., 1 & 2 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. h. wag., 1 hose wag.; hose, rub. lined, gd., 3,000 ft.; f. al., telp. & siren; val. equip., $12,000; val. bldgs., $5,000; tot. mem., 20; pd. full time 3, vol. 24.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res.; res. cap., 410,000 gals.; 2 pump. eng.; cap. day, 2,400,000 gals.; mains, 7½ m., 4 to 10 in. dia.; 40 v.; 200 met.; 600 serv.; 11 hyd.; pres., dom. 40 lbs., f. 65 lbs.; cost, $70,000; wks. owned by priv. Co.

EAST LAND, p. 9,368; f. area, 200 a. F. dept.—1 750-gal. pump; 1 hose & c. 350-gal. pump, 1 chief's car; tot. mem., 25; pd. full time, 5; vol., 20.

Water Supply—Src., lakes; 3 pumps, cap. 1,225,000 gals.; 60 hyd.; 25 v.; 860 serv.; mains, 17,500 ft.; pres., dom. 40 lbs., f. 55 lbs.; cost, $300,000; cost mtce., $10,000; wks. owned by city.

ELECTRIC, p. 4,744; f. area, 640 a. F. dept.—1 LaFrance pumper; 2,000 ft. hose; exp. dept., $2,000; tot. mem., 25; pd. full time, 1; vol. 24

Water Supply—Src., lake; 2 pumps, cap. day 200,000 gals.

EL PASO, p. 77,560; f. area, 13½ sq. m.; merc. bldgs., bk. & conc., 1 to 15 stor.; priv., bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 chief's auto., 1 auto. comb. c. & h. wag., 5 auto. triple comb. c. h. & e. wag., 1 str. with tractor, 2 comb. c. & h. wag., 24 c. hand ex., 2 h. & l. trk., 1 aer. trk.; hose, cot., rub. lined, gd., 17,000 ft.; f. al., Gamewell, 78 bx.; val. equip., $105,100; val. bldgs., $110,000; exp. dept., $139,000; tot. mem., 84, pd. full time. Insurance key rate, 15 cents.

Water Supply—Src., wells, 4 & 6½ m. bus. cent.; sys., pump to res.; 2 res. cap. 10,600,000 gals.; 3 pump. eng., class trip., cap. day 6,000,000 gals.; mains, c. i., 180 m., 4 to 24 in. dia.; 480 hyd.; met., 12,000; 12,000 serv.; pipe, galv. & w.; pres., dom. 80 lbs.; cons. day, 6,500,000 gals.; cost, $2,500,000; cost mtce., $280,000; wks. owned by city.

ENNIS, p. 7,224; f. area, 25 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng, 1 comb. c. & hose wag., 4 c. hand ex., 2 750-gal. pumpers, 1 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,600 ft.; inf., 500 ft.; tot. hose, 4,100 ft.; f. al., bell & telp.; val. equip., $37,000; val. bldgs., $30,000; exp. dept., $3,500; tot. mem., 100; pd. full time, 3; 30 vol.

Water Supply—Src., res. & wells, ¼ m. bus. cent.; sys., stdp. & res.; stdp. cap., 300,000 gals.; dim. 30 x 100 ft.; mat. stl.; res. cap., 500,000 gals.; 4 pump. eng., cap. day 1,800,000 gals.; mains, c. i., 12 m., 4 to 8 in. dia.; 90 hyd.; 105 v.; met., 1,000; serv., 1,200; pipe, galv. i.; pres., dom. 50 lbs., f. 60 lbs.; cons. day, 700,000 gals.; cost, $160,000; cost mtce., $18,000; wks. owned by city.

FARMERSVILLE, p. 2,167. F. dept.—2 hose carts, 1 comb. h. & l. trk. & hose wag., 1 c. eng., 2 c. tk., 1,000 ft. hose; tot. mem., 16 vol.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., pump; stdp. cap. 100,000 gals.; dim., 12 x 120 ft.; res. cap. 85,000,000 gals.; 1 pump., cap. min., 500 gals.; mains, c. i., 2 m., 6 to 8 in. dia.; 15 hyd.; pres., dom. 50 lbs.; cost, $55,000; cost mtce., $100; wks. owned by city.

FORT WORTH, p. 106,482; f. area, 17 sq. m.; merc. bldgs., stn., bk. & conc.; 1 to 24 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 2 c. eng., 3 comb. c. & h. wag., 15 c. hand ex., 3 h. & l. trk., 1 aer. trk., 9 hose wag., 8 motor pumpers, 1 hose car., 30 hrs.; hose, cot., rub. lined, gd., 27,000 ft.; inf., 2,000 ft.; total, 29,000 ft.; f. al., Gamewell, 196 bx.; val. equip., $250,000; val. bldgs., $316,500; exp. dept., $265,000; tot. mem. 155, pd. full time. Insurance key rate, 31 cents.

Water Supply—Src., res., 6 m. bus. cent.; sys., dir. pres.; stdp. cap., 305,000 gals., dim. 130 x 20, loc. 75 ft. above town; 3 pump. eng., class horizontal-vertical, certrif-comp., dup.-trip., cap. day 20,000,000,000 gals.; mains, c. i., 75 m., 4 to 36 in. dia.; 1,500 hyd.; 1,000 v.; met., 18,000; 14,800 serv.; pipe, lead & wrt. i.; pres., dom. 75 lbs., f. 75 lbs.; cons. day, 10,000,000 gals.; cost, $1,600,000; cost mtce., $42,440; wks. owned by city.

FOWLERTON, p. 2,021; f. area, 80 a. F. dept.—hose carts; hose, cot., rub. lined, gd., 500 ft.; f. al., bell; val. equip., $500; tot. mem., 12 vol.

Water Supply—Src., well, ½ m. bus. cent.; sys., grav., cap. 1,000,000 gals.; mains, 2 m.; 68 hyd.; 10 v.; 100 serv.; pipe, i.; pres., dom. & f. 35 lbs.; cost, $10,000; cost mtce., $100; wks. owned by Co.

FREDERICKSBURG, p. 3,050; bldgs., stn. & wd., 1 & 2 stor.; wd. rfs. perm.; causes of f. inv. F. dept.—1 stm. eng., 1 hose reel, 2 c. eng., 8 c. hand ex., 1 auto comb. chem. & hose wag., 1 hose wag.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., telp. & bell.; val. equip., $5,000; val. bldgs., $700; exp. dept., $1,000; tot. mem. 50 vol.

Water Supply—Src., wells.

GAINESVILLE, p. 8,648; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 1 h. & l. trk., 3 comb. c. & h. auto.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $8,000; tot. mem., 100, pd. full time 4, pd. part time 1, vol. 95; undrs. rating, second class.

Water Supply—Src., riv. & well, 2,600 ft. from bus. cent.; sys., pump. to stdp. & dir.; stdp. cap., 100,000 gals.; mat., stl.; res. cap., 115,000,000 gals.; 3 pump. eng., class dup., cap. day, 5,000,000 gals.; mains, c. i., 12½ m., 4 to 14 in. dia.; 149 hyd.; met., 2,200; 2,250 serv.; pipe, galv.; pres., dom. 60 lbs., f. 130 lbs.; cons. day, 500,000 gals.; cost, $200,000; wks. owned by city.

GALVESTON, p. 44,255; f. area, 4,160 a.; merc. bldgs., bk. & wd., 1 to 11 stor.; priv., bk. & wd., 1 to 6 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 stm. eng., 1 c. eng., 21 c. hand ex., 2 h. & l., trks., 1 f. boat, 2 pumpers, 4 c. & h. wag., 1 aer. trk., 1 hose wag., 10 hrs.; hose, cot., rub. lined, gd., 13,100 ft.; f. al., Gamewell, 134 bx.; val. equip., $175,000; val. bldgs., 108,000; exp. dept., $142,216; tot. mem. 95, pd. full time.

Water Supply—Src., wells, 18½ m. bus. cent.; sys., pump to res.; stdp. cap., 625,000 gals.; dim. 28 x 150; mat. stl. & i.; res. cap., 2,850,000 gals.; 3 pump. eng., class horizontal comp. dup., combined cap. day, 12,000,000 gals.; mains, c. i., 1,892 m., 6 to 30 in. dia.; 856 hyd.; 500 v.; met., 8,121; 7,300 serv.; pipe, lead & i.; pres., dom. 60 lbs., f. 85 lbs.; cons. day, 3,800,000 gals.; cost, $2,000,595; cost mtce., $150,000; wks. owned by city.

GATESVILLE, p. 2,499; f. area, 320 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 hand eng., 25 c. hand ex., 1 h. & l. trk., 1 auto. hose wag., 2 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $1,500; exp. dept., $600; tot. mem. 51, pd. Insurance key rate. 61 cents.

Water Supply—Src., wells; ¼ m. bus. dept., sys., pump to stdp. cap., 100,000 gals.; dim. 30 x 26 ft.; cons. mat.; res. cap., 60,000 gals.; pump. eng.,

2, cap. per day 300,000 gals., mains, c. i., 2 m., 3 to 6 in. dia.; 31 hyd.; 8 v.; met., 163; 500 serv.; pres., dom. 45 lbs., f. 100 lbs.; cons. per day, 50,000 gals.; wks. owned by city.

GEORGETOWN, p. 2,871; f. area, 500 a.; merc. bldgs., stn., 2 to 3 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 h. & l. trk., 8 c. hand ex., 2 hose wag., 1 triple comb. pumper, 1 c. eng.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 150 ft.; inf., 750 ft.; tot. hose, 3,400 ft.; f. al., bell & wh.; val. equip., $6,100; val. bldgs., $20,000; exp. dept., $900; tot. mem., 85, pd. full time 3, pd. part time 6, vol. 76.

Water Supply—Src., well & spr., 1 m. bus. cent.; sys., grav., pump to res., to stdp., & dir.; stdp. cap. 235,000 gals., dim. 20 x 100; res. cap., 135,000 gals.; 4 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 62 hyd.; 48 v.; 424 met.; 550 serv.; pipe, galv. i.; **pres.,** dom. 40 lbs., f. 120 lbs.; cons. day, 400,000 gals.; cost, $65,000; cost mtce., $1,500; wks. owned by city.

GILMER, p. 2,268. F. dept.—Not reported.

Water Supply—Src., well; sys., pump to stdp.; stdp. cap., 50,000 gals.; res. cap., 53,000 gals.; pres., 50 to 150 lbs.

GOLIAD, p. 2,025. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 900 ft.; f. al., bell; tot. mem., 23 vol. Insurance key rate, 95 cents.

Water Supply—Src., artesian wells; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 100,000 gals.; 2 pump. eng., cap. day 1,300,000 gals.; mains, 3 m., 4 to 8 in. dia.; 30 hyd.; 75 met.; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 50,000 gals.; cost, $35,000; wks. owned by priv. Co.

GONZALES, p. 3,128; **f. area, 480 a.; merc.** bldgs., bk., 1 & 3 stor.; **priv., wd., 1 & 2 stor.;** wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. pump. eng. & hose wag., 1 auto comb. pump. eng. chem. & hose wag., 1 auto comb. h. & l. trk. & chem. eng.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell; val. equip., $25,000; val. bldgs., $5,000; exp. dept., $3,000; tot. mem., 35; pd. full time 3, vol. 32; undrs. rating, third class.

Water Supply—Src., riv., near bus. cent.; sys., pump. to stdp. & dir.; stdp. cap., 85,000 gals.; **dim., 12 x 100; mat., stl.; 3 pump. eng., cap.** day 3,000,000 gals.; mains, c. i. & kalamein, 12 **m., 3 to 12 in. dia.; 40 hyd.; 29 v.; 600 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 lbs.;** cons. day 800,000 **gals.; cost, $100,000; wks. owned** by priv. Corpn.

GRAHAM, p. 2,544; **f. area, 100 a.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.;** causes of f. inv. F. dept.—1 auto comb. chem. & hose wag., 2 chem. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 2,500 ft.; tot., 4,500 ft.; **f. al.,** elec. siren, 2 bx.; val. equip., $12,500; **tot. mem., 14;** pd. part time, **13, vol. 1.**

Water Supply—Src., creek, ½ m. bus. cent.; sys., grav.; stdp. cap., 600,000 gals., dim. 20 x 42, mat., iron; res. cap., 80,000,000 gals.; 2 pump. eng., cap. day, 1,040,000 gals.; mains, c. i., 14 m., 4 to 10 in. dia.; 91 hyd.; 121 v.; 967 serv.; 1,010 met.; pres., dom. 65 lbs., f. 85 to 100 lbs.; cons. day 200,000 gals.; cost, $135,000; cost mtce., $12,000; wks. owned by city.

GREENVILLE, p. 12,384; **f. area, 640 a.; merc.** bldgs., bk. & stn., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 auto. pump. eng., 1 str., 2 c. eng., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 11 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 1,200 ft.; tot. hose, 7,200 ft.; f. al., telp.; val. equip., $21,950; val. bldgs., $20,000; exp. dept., $14,000; tot. mem. 35, pd. full time 10, vol. 25. Insurance key rate, 35 cents.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 189,000 gals., dim. 138 x 15; res. cap., 600,000,000 gals.; 2 pump. eng., cap. day 9,000,000 gals.; mains, c., 30 m., 4 to 14 in. dia.; 244 hyd.; 50 v.; met., 2,800; pipe, c. i.; pres., dom. 55 lbs., f. 125 lbs.; cons. per day, 1,500,000 gals.; cost, $140,000; cost mtce., $3,650; wks. owned by city.

HAMILTON, p. 2,018; f. area, 40 a. F. dept.—2 hose carts, 1,000 ft. hose; f. al., bell; 16 vol.; val. equip., $1,250.

Water Supply—Src., wells, 1 block bus. cent.; sys., pump to stdp.; stdp. cap., 50,000 gals.; res. cap., 60,000 gals.; 3 pump. eng., cap. day 1,000,000 gals.; mains, 5 m., 4 to 10 in. dia.; 19 hyd.; 12 v.; 190 met.; 190 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 125 lbs.; cons. day, 50,000 gals.; cost, $25,000; cost mtce., $2,500; wks. owned by city.

HASKELL, p. 2,300; merc. bldgs., bk., 1 & 2 stor.; priv., wd., bk. & conc.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 4 chem. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., elec. siren, 2 bx.; val. equip., $8,000; tot. mem., 24; pd. full time 1, vol. 23.

Water Supply—Src., well; sys., pump to stdp.; stdp. cap., 35,000 gals.; 2 pump. combined cap. per min., 500 gals.;

HEARNE, p. 2,741; f. area, 15 a. F. dept.—1 auto trk., 1,200 ft. hose; f. al., wh., val. equip., $2,500; val. bldgs., $500; exp. dept., $100; tot. mem., 25 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump; 1 pump. eng., cap. min. 300 gals.; mains, 4 m.; 100 hyd.; 16 v.; pres., dom. 58 lbs., f. 120 lbs.; cost, $30,000; cost mtce., $125; wks. owned by city.

HEMPSTEAD, p. 2,515; f. area, 250 a.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 200 ft.; tot. hose, 1,200 ft.; f. al., bell; val. equip., $1,000; val. bldgs., $1,200; tot. mem., 30 vol.

Water Supply—Src., well, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 85,000 gals., dim. 100 x 13; res. cap., 20,000 gals.; 2 pump. eng., cap. day 800,000 gals.; mains, c. i., 4 m., 2 to 8 in. dia.; 29 hyd.; val., 6; met., 6; pres., dom. 40 lbs., f. 60 lbs.; cons. day 20,000 gals.; cost, $30,000; wks. owned by Co.

HENDERSON, p. 2,273; f. area, 10 a. F. dept.—1 auto hose wag., 4 chem. hand ex., 1,200 ft. hose; f. al. wh., val. equip., $3,000; val. bldgs., $5,000; exp. dept., $2,400; tot. mem. 8, pd. part time 1, vol. 7. Key rate, 39 cents.

Water Supply—Src., lake; sys., pump dir.; 2 pump. eng., cap. day 475,000 gals.; 55 hyd.; 25 v.; 80 serv.; mains, 8 m.; pres., dom. 60 lbs., f. 75 lbs.; cost, $32,000; cost mtce., $750; wks. owned by city.

HENRIETTA, p. 2,563; f. area, 300 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 50 c. hand ex., 1 h. & l. trk., 2 hose carts, 1 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 200 ft.; inf., 400 ft.; tot. hose, 1,600 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $750; exp. dept., $1,600; tot. mem. 45, pd. full time 2, pd. part time 1, 42 vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 100,000 gals., dim. 12 x 100; res. cap., 65,000 gals.; 3 pump. eng., class dup., cap. day 464,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 26 hyd.; 21 v.; 117 met.; 185 serv.; pres., dom. 65 lbs., f. 90 lbs.; cons. day, 75,000 gals.; cost, $38,000; cost mtce., $3,500; wks. owned by city.

HILLSBORO, p. 6,952; f. area, 1,280 a.; merc. bldgs., stn., bk. & wd.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 hose reels, 1 hose car., 5 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell & telp.; val. equip., $10,000; val. bldgs., $16,000; exp. dept., $2,100; tot. mem. 65, 2 pd. full time, 1 pd. part time, 62 vol.; undrs. rating, third class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 180,000 gals.; dim., 16 x 110 ft.; mat., stl.; res. cap., 161,000,000 gals.; 4 pump. eng., class comp. dup., cap. day 2,160,000 gals.; mains, c. i., 26 m., 4 to 10 in. dia.; 100 hyd.; 50 v.; 1,275 met.; 1,620 serv.; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 450,000 gals.; cost, $200,000; cost mtce., $20,000; wks. owned by city.

HONEY GROVE, p. 2,642; f. area, 1,490 a.; bldgs., stn., bk. & wd., 1 to 3 stor.; priv., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 7 c. hand ex., 1 h. & l. trk., 1 triple comb.; hose, cot., rub. lined, gd., 2,200 ft.; inf., 500 ft.; tot. hose, 2,700 ft.; f. al., siren; val. equip., $26,425; val. bldgs., $6,000; exp. dept., $1,500; tot. mem., 22; pd. full time 2, vol. 20. Insurance key rate, 32 cents.

Water Supply—Src., wells & lake, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals., dim. 25 x 45; res. cap., 200,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 60 hyd.; 20 v.; 500 met.; 550 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 120 lbs.; cons. day, 100,000 gals.; cost, $115,000; wks. owned by priv. Co.

HOUSTON, p. 138,276; f. area, 10,240 a.; merc. bldgs., bk., 2 to 8 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—9 str., 1 c. eng., 1 h. & l. trk., 24 c. hand ex., 2 comb. c. & h. wag., 1 aer. trk., 5 hose wag., 1 hose reel, 52 hrs.; hose, cot., rub. lined, gd., 18,900 ft.; f. al., elec., 123 bx.; val. equip., $69,890; val. bldgs., $92,000; exp. dept., $60,000; tot. mem. 104, pd. full time. Insurance key rate, 28 cents.

Water Supply—Src., artesian wells; sys., pump to stdp. & dir.; stdp. cap., 795,000 gals., dim. 30 x 150; 7 pump. eng., class horizontal comp. centrif., cap. day 25,000,000 gals.; mains, c. i., 180 m., 2 to 24 in. dia.; 2,000 hyd.; 1,284 v.; 19,000 met.; 19,000 serv.; pipe, c. i.; pres., dom. 65 lbs.; cons. day, 12,000,000 gals.; cost, $1,567,650; cost mtce., $86,000; wks. owned by city.

HUBBARD, p. 2,072; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 2 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; tot. mem., 20 vol.

Water Supply—Src., lake, 3 m. bus. cent.; sys., stdp.; stdp. cap., 86,400 gals.; dim. 12 x 100 ft.; mat. i.; 2 pump. eng., cap. day 350,000 gals.; mains, c. i., 9 m., 2 to 6 in. dia.; 17 hyd.; 15 v.; 100 met.; 500 serv.; pres., dom. 45 lbs., f. 60 lbs.; cons. day 100,000 gals.; cost, $60,000; cost mtce., $4,000; wks. owned by priv. Co.

HUNTSVILLE, p. 4,689; f. area, 640 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; inf., 700 ft.; tot. hose, 2,200 ft.; f. al., wh.; tot. mem., 20 vol.; undrs. rating, second class.

Water Supply—Src., well, 4 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 85,000 gals., dim. 24 x 60; mat., iron; pump. eng., cap. day 100,000 gals.; mains, iron, 4 m., 2 to 8 in. dia.; 40 hyd.; 10 v.; met., 100; pres., dom. 60 lbs., f. 84 lbs.; cost, $24,000; wks. owned by city.

JACKSONVILLE, p. 3,723. F. dept.—2 hand hose carts, 1,000 ft. hose; tot. mem., 25 vol.

Water Supply—Src., res., 1½ m. bus. cent.; stdp. cap. 200,000 gals.; mat. stl.; 1 res. cap. 180,000,000 gals.; 3 pump. eng., class centrif., cap. day, 750,000 gals.; mains, c. i., 4 m., in. dia.; hyd., 40, v., 25; met., 300; serv., 500; pipe, c. i.; pres., dom. 65 lbs., f. 100 lbs.; cons. per day 250,000 gals.; cost, $190,000; wks. owned by city.

JEFFERSON, p. 2,549; f. area, 320 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. F. dept.—1 stm. eng., 1 h. & l. trk., 2 hose car.; hose, rub., gd., 1,000 ft.; leather, gd., 900 ft.; tot. hose, 1,900 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $10,000; exp. dept., $150; tot. mem., 12 vol.; undrs. rating, third class.

Water Supply—Src., riv. & well, in bus. cent.; sys., pump to stdp.; stdp. cap., 40,000 gals.; dim., 12 x 20; mat., stl. & iron; res. cap., 40,000 gals., loc. at city park; 1 pump. eng., cap. day 264,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 45 hyd.; 12 v.; 90 met.; 160 serv.; cons. day, 50,000 gals.; cost, $25,000; cost mtce., $1,200; wks. owned by city.

KAUFMAN, p. 2,501; f. area, 1,066 a.; bldgs., bk. 1 & 3 stor.; priv. wd., 1-2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 chem. hand ex., 1 comb. c. & hose wag., 1 h. & l. trk.; 1,500 ft. hose; inf., 500 ft.; tot., 2,000 ft. f. al., bell; val. equip., $6,000; exp. dept., $1,000; tot. mem.. 25 vol. Insurance key rate, 74 cents.

Water Supply—Src., lake.

KENNEDY, p. 2,015; f. area, 140 a. F. dept. 1 auto, f. hose car.; val. equip., $3,500; val. bldgs., $250; vol. 14.

Water Supply—Src., well, ¾ m. bus. cent.; sys., pump; stdp. cap. 50,000 gals.; mat. stl.; res. cap. 120,000; pump. eng., class triplex, cap. hr. 5,500 gals.; mains, c. i., 2½ m., 4 to 8 in. dia.; 18 hyd.; 14 v.; 325 met.; 326 serv.; cap. day 40,000 gals.; cost, $12,000; cost mtce., $3,500; wks. owned by city.

KERRVILLE, p. 2,353; f. area, 200 a.; bldgs., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 chem. eng., 4 chem. hand ex., 1 auto. hose trk., 1 hose cart; hose, cot., rub. lined, gd., 1,200 ft.; inf., 800 ft.; tot., 2,000 ft.; f. al., elec. siren; val. equip., $3,500; val. bldgs., $700; exp. dept., $100; tot. mem., 13 pd. part time; undrs. rating, fourth class. Insurance key rate, 83 cents.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., pump to res.; res. cap., 450,000 gals.; 2 pump. eng., cap. day 600,000 gals.; mains, c. i., 4½ m., 4 to 6 in. dia.; 24 hyd.; pres., dom. 80 lbs., f. 80 lbs.; wks. owned by Co.

KINGSVILLE, p. 4,770; f. area, 4 blocks; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 hand c. eng., 2 hose carts, 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; f. al., elec., 1 bx.; val. equip., $10,000; pd. full time 1, pd. part time 2, vol. 50.

Water Supply—Src., well; sys., pump dir.; 2 pump. eng.; 100 hyd.; pres., dom. 50 lbs., f. 150 lbs.; cost, $100,000; wks. owned by city.

LAMPASS, p. 2,107; f. area, 160 a.; merc. bldgs., stn. & bk., 1 & 2 stor.; priv., stn. & bk., 1 & 2 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 500 ft.; tot. hose, 1,500 ft.; f. al., bell; val. equip., $2,000; exp. dept., $750; tot. mem. 15, pd. full time 1, 14 vol.

Water Supply—Src., riv.; sys., pump to stdp. & dir.; 2 stdp., comb. cap., 300,000 gals., 1 pump. eng., class dup., cap. day, 864,000 gals.; mains, 10 m., 3 to 6 in. dia.; 475 hyd.; 325 met.; pipe, wrt. i.; pres., dom. 65 lbs., f. 125 lbs.; cons. day, 75,000 gals.; cost, $40,000; cost mtce., $3,000; wks. owned by town.

LAREDO, p. 22,710; f. area, 800 a.; merc. bldgs., bk. & stn., 1 to 7 stor.; priv., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 c. eng., 1 comb. c. & h. wag., 1 Amer. Lafrance pumper; hose, cot., rub. lined, gd., 4,250 ft.; f. al., telp.; val. equip., $19,000; val. bldgs., $5,000; exp. dept., $6,840; tot. mem., 9, pd. full time; undrs. rating, second class.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 90,000 gals., dim. 20 x 40, loc. at station, res. cap. 750,000 gals.; mat., stl.; 8 pump. eng., class stm. & gas., cap. day 8,000,000 gals.; mains, c. i., 20 m., 4 to 16 in. dia.; 146 hyd.; 100 v.; met., 1,901; 2,200 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 90 to 100 lbs.; cons. day, 2,500,000 gals.; cost, $546,152; cost mtce., $5,126; wks. owned by Co.

LOCKHART, p. 3,731; f. area, 3,731 a.; merc. bldgs., stn. & bk., 1, 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 chem. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 1 La France pumper, 2 hose carts; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell & wh. & siren; val. equip., $7,000; val. bldgs., $20,000; exp. dept., $3,000; tot. mem., 60 vol.; undrs. rating, first class.

Water Supply—Src., spr., 2 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals., dim. 12 x 100; 2 pump. eng.; mains, c. i., 10 m., 4 to 8 in. dia.; 40 hyd.; met., 115; 200 serv.; pipe, wrt. i.; pres., dom. 45 lbs., f. 100 to 125 lbs.; cons. day, 300,000 gals.; cost, $200,000; cost mtce., $11,000; wks. owned by Co.

LONGVIEW, p. 5,713; **f. area, 10 a.; bldgs., bk.** & wd., 1 & 3 stor.; wd. rfs. not perm.; **fwks.** ord. F. dept.—1 h. & l. trk., 1 stm. eng., 1 c. eng., 1 comb. c. h. & l. trk., 1 hose car.; hose, cot., gd., 3,500 ft.; 2 hrs.; f. al., bell; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $2,500; tot. mem. 12, pd. full time 2, pd. part time 10. Insurance key rate, 50 cents.

Water Supply—Src., riv., 3¼ m. bus. cent.; stdp. cap. 225,000,000 gals.; 3 pump. eng., cap. 1,000,000 gals.; mains, c. i., 9½ m.; dia., 4 to 12 in.; 61 hyd.; 650 met.; 650 serv.; pipe, galv. & lead; pres., dom. 80 lbs.; cost, $235,000; cost mtce., $850; wks. owned by city.

LUFKIN, p. 4,878; **f. area, 4 sq. m.; bldgs., bk.,** wd. & iron; wd. rfs. not perm. F. dept.—1 c. eng., 1 auto trk., 1 h. & l. trk., 1 comb chem & hose wag., 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., Gamewell, elec.; val. equip., $30,000; val. bldgs., $5,000; exp. dept., $3,000; tot. mem. 26, pd. full time 4, vol. 22.

Water Supply—Src., 2 lakes, 1¼ & 2½ m. bus. cent.; sys., lakes connected with each other & pump to stdp. & mains; stdp. cap., 86,000 gals., dim. 12 x 100; mat., stl.; 3 pump. eng., cap day 3,000,000 gals., class dup.; mains, c. i., 15 m., 4 to 8 in. dia; 65 hyd.; 15 v.; 300 met.; 300 serv.; cons. day, 200,000 gals.; pres., dom. 42 lbs., f. 80 lbs.; cost, $60,000; cost mtce., $4,000; wks. owned by city. Insurance key rate, 53 cents.

McCREGOR, p. 2,081; merc. bldgs., bk. & stn., 2 stor.; priv., wd., 2 stor.; wd. **rfs. not perm.; fwks.** & combt. ord. F. dept.—1 auto triple comb. pump. eng., chem. & hose wag., 1 chem. eng., 9 chem. hand ex., 1 hose wag., 1 hrs., 1,350 ft. hose.; f. al. elec.; val. equip., $6,000; exp. dept., $250; tot. mem., 25 vol.; insurance key rate, 57 cents.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals., dim. 16 x 24; mat., stl.; res. cap., 130,000 gals.; 3 pump. eng., cap. day, 290,000 gals.; mains, 3 m., 1 to 6 in. dia.; 5 hyd.; 100 met.; 650 serv.; pres., dom. & f. 40 lbs.; cons. day, 100,000 gals.; cost, $90,000; cost mtce., $5,000; wks. owned by priv. Co.

McKINNEY, p. 6,677; f. area, 10 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 h. & l. trk., 1 hose wag., 2 pumpers; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell & wh.; val. equip., $33,000; val. bldgs., $20,000; exp. dept., $3,500; tot. mem., 20, pd. full time 2, vol.; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res., to stdp. & dir.; stdp. cap., 235,000 gals.; res. cap., 235,000 gals.; 3 pump. eng., class dup. comb., cap. day, 2,152,000 gals.; mains, c. i., 11 m., 6 to 12 in. dia.; 55 v.; 115 hyd; met. 1,275; 1,275 serv.; pres., dom. & f., 56 lbs.; cost, $40,000; cost mtce., $2,700; wks. owned by town.

MARFA, p. 3,553; f. area, 640 a. F. dept.—2 hand c. eng., 1 hand h. & l. trk., 500 ft. hose; f. al. bell.; val. equip., $425; val. bldgs., $200; vol. No waterwks.

MARLIN, p. 4,310; f. area, 6 blocks; **merc. bldgs.,** bk., 2 & 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 c. eng., 1 h. & l. trk., 1 hose wag., 3 hose carts, 6 hrs.; hose, cot., rub. lined, gd., 2,450 ft.; f. al., bell; vol. Insurance key rate, 60 cents.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp. & res.; stdp. cap., 90,000 gals., dim. 120 x 21, loc. near station; mat., stl.; res. cap., 700,000,000 gals.; 2 pump. eng., cap., day, 2,000,000 gals.; mains, c. i., 5 m., 4 to 12 in. dia.; 52 hyd.; 32 v.; 125 serv.; black pipe; pres., dom. 50 lbs., f. 75 lbs.; cons. day, 300,000 gals.; cost, $35,000; wks. owned by Co.

MARSHALL, p. 14,271; **f. area, 25 a.; merc.** bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. pump. eng., 6 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 3 hose wag., 8 hrs.; hose, 4,000 ft.; f. al., bell & wh.; val. equip., $20,000; val. bldgs., $2,500; exp. dept., $10,000; tot. mem. 106, 6 pd. full time, 100 vol.; undrs. rating, third class.

Water Supply—Src., wells, 3 m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 157,888 gals., dim. 16 x 125; tower cap., 160,000 gals., dim. 26 x 40; res. cap., 800,000 gals., loc. at station; 4 pump. eng., class comp., cap. day 3,000,000 gals.; mains, 25 m., 4 to 10 in, dia.; 175 hyd.; 50 v.; met., 650; 750 serv.; pres., dom. 65 lbs., f. 75 to 85 lbs.; cons. day, 400,000 gals.; cost, $135,000; cost mtce., $5,000; wks. owned by city.

MART, p. 3,105; f. area, 100 a.; merc. bldgs., bk. & wd., 2 stor.; priv., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 1 trk.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., siren; val. equip., $6,000; tot. mem., 10 vol.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump.; 1 pump. eng.; cost, $50,000; wks. owned by city.

MEMPHIS, p. 2,839; 20 a.; merc. bldgs., bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 500 gal. motor pump & hose; hose, cot., rub. lined, gd., 2,600 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $20,000; exp. dept., $1,500; tot. mem., 20, pd. full time 1, vol. 19.

Water Supply—Src., spr., 6 m. bus. cent.; sys., grav.; res. cap., 300,000 gals.; 1 pump. eng., cap. per day, 200,000 gals.; mains, c. i., 18 m., 2 to 6 in. dia.; 33 hyd.; 29 v.; 704 met.; 704 serv.; pipe, galv. i.; pres., dom. & f. 110 lbs.; cons. per day, 225,000 gals.; cost, 150,000; cost mtce., $18,000; wks. owned by priv. Co.

MEXIA, p. 3,482; f. area, 640 a.; merc. bldgs., perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., comb. c. & h. wag., 2 hose reels, 2 hrs., 2 c. hand ex.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; equip. val., $10,000; val. bldgs., $400; **exp. dept., $1,000; tot. mem., 15 vol.; undrs. rating, third class.**

Water Supply—Src., spr., 7 m. bus. cent.; sys., pump. dir.; stdp. cap., 96,000 gals., dim. 12 x 100; mat., iron; res. cap. 100,000,000 gals.; 3 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 78 m., 4 to 10 in. dia.; 62 hyd.; v. 54; met., 800; 2,000 serv.; pipe, c. i.; pres., dom. 45 lbs., f. 120 lbs.; cons. day, 75,000 gals.; cost, $200,000; cost mtce., $5,000; wks. owned by city.

MINEOLA, p. 2,299. F. dept.—1 auto. c. eng., 1 auto. hose wag., 6 hand c. ex., 2 hand hose reels, 1 hand h. & l. trk.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 400 ft.; tot. hose, 2,000 ft.; f. al., telp.; val. equip., $4,500; val. bldgs., $500; exp. dept., $250; tot. mem., 25 vol.

MINERAL WELLS, p. 7,890; f. area, 800 a. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose reel, 1 hose wag., 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,800 ft.; inf., 100 ft.; tot. hose, 2,900 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $4,000; exp. dept., $2,500; tot. mem. 36, pd. full time 1, pd. part time 2, vol. 33.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 90,000 gals.; 2 pump. eng., cap. day 600,000 gals.; mains, c. i., 4 to 8 in. dia.; 63 hyd.; 700 met.; 1,200 serv.; pres., dom. & f. 85 lbs.; cons. day, 300,000 gals.; cost, $50,000; cost mtce., $7,000; wks. owned by city.

MISSION, p. 3,847; f. area, 120 a.; merc., bldgs., bk., 2 stor.; priv., 1-2 stor.; fwks. & combt. ord. F. dept.—1 c. eng., 3 c. hand ex., 1 hose reel, 1 h. & l. trk., 1 comb. c. & h. wag., 1,000 ft. hose; f. al. elec. siren; val. equip., $2,500; val. bldgs., $200; exp. dept., $50; tot. mem., 25 vol.; undrs. rating, fifth class.

Water Supply—Src., stdp.; sys., dir. pres.; wks. owned by priv. Co.

MOUNT PLEASANT, p. 4,099. F. dept.—1 hose cart, 600 ft. hose; vol.

Water Supply—Src., lake, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, 4 to 6 in. dia.; 60 hyd.; 60 v.; 350 met.; 350 serv.; pres., dom. 70 lbs., f. 120 lbs.; cons. day, 100,000 gals.; cost, $32,000; cost mtce., $4,000; wks. owned by city.

NACOGDOCHES, p. 3,546; f. area, 25 a.; merc. bldgs., bk., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.;

causes of f inv. F. dept.—10 c. hand ex., 1 h. & l. trk., 1 auto comb. c. & h. wag., 1 auto hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., Gamewell, 20 bx.; val. equip., $6,500; val. bldgs., $2,500; exp. dept., $2,500; tot. mem., 27 pd. full time 2, vol. 25. Insurance key rate, 59 cents.

Water Supply—Src., wells & lake, ½ m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap. 225,000 gals.; res. cap. 500,000 gals.; 3 pump. eng., cap. day 1,756,800 gals.; mains, c. i. & stl., 7 m., 3 to 10 in. dia.; 100 hyd.; 75 v.; 400 met.; 425 serv.; pres., dom. 50 lbs., f. 50 to 65 lbs.; cons. day 250,000 gals.; cost, $75,000; cost mtce., $6,000; wks. owned by city.

NAVASOTA, p. 5,060; f. area, 10 blocks; merc. bldgs., stn. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. causes of f. inv. F. dept.—1 h. & l. trk., 1 auto. comb. c. & h. & ladder trk., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 200 ft.; inf., 500 ft.; tot. hose, 3,700 ft.; f. al., siren; val. equip., $7,500; val. bldgs., $15,000; exp. dept., $500; tot. mem., 25 vol.

Water Supply—Src., wells; ¼ m. bus. cent.; sys., air lift; stdp. cap., 100,000 gals.; dim., 13 x 100 ft.; res. cap., 500,000 gals.; 4 pump. eng., cap. min. 500 gals. each; mains, c. i., 6 m., 4 to 8 in. dia.; 52 hyd.; 20 v.; met., 300; serv., 625; pipe, i.; pres., dom. 50 lbs.; f. 100 lbs.; cons. day, 200,000 gals.; cost, $90,000; cost mtce., $18,000; wks. owned by Co.

NEW BRAUNFELS, p. 3,590; f. area, 950 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 pumpers, 1 hose wag; hose, cot., rub. lined, gd., 3,750 ft.; inf., 500 ft.; tot., 4,250 ft.; f. al., telp.; val. equip., $28,500; val. bldgs., $17,500; exp. dept., $6,500; tot. mem., 63, pd. full time 3, vol. 60. Insurance key rate, 60 cents.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to stdp.; 2 stdp. cap., 1,250,000 gals., dim. 25 x 58, 40 x 107; mat., boiler stl.; 3 pump. eng., class centrif. & trip., cap. min. 2,000 gals.; mains, c. i., 15 m., 4 to 12 in. dia.; 138 hyd.; 130 v.; 100 met.; 1,100 serv.; pipe, wrt. i.; pres., dom. 75 lbs., f. 110 lbs.; cons. day 650,000 gals.; cost, $200,000; cost mtce., $15,000; wks. owned by city.

OAK CLIFF, p. 8,000. Consolidated with Dallas.

ORANGE, p. 9,212; f. area, 12 a.; bldgs., bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 8 c. hand ex., 1 hose wag., 2 pumpers; hose, cot., rub. lined, gd., 6,000 ft.; f. al., bell & telp.; val. equip., $40,000; val. bldgs., $3,000; exp. dept., $12,000; tot. mem., 25, 3 pd. full time, 22 vol.; undrs. rating, third class.

Water Supply—Src., artesian wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 85,000 gals.; res. cap., 75,000 gals.; 4 pump. eng., cap. day 15,000,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 43 hyd.; 400 met.; 525 serv.; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 600,000 gals.; cost, $25,000; cost mtce., $1,500; wks. owned by Co.

PALESTINE, p. 11,039; f. area, 580 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 auto. c. eng., 1 comb. c. & hose wag., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,600 ft.; inf., 400 ft.; tot. hose, 4,000 ft.; f. al., telp.; val. equip., $16,000; val. bldgs., $17,000; exp. dept., $8,650; tot. mem. 8, pd. full time.

Water Supply—Src., spr. & watersheds, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 70,000 gals., dim. 30 x 100; mat., iron; 2 pump. eng., cap. day 5,500,000 gals.; mains, c. i., 24 m., 4 to 14 in. dia.; 130 hyd.; 38 v.; 260 met.; 1,200 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 85 lbs.; cost, $250,000; cost mtce., $12,000; wks. owned by Co.

PARIS, p. 15,040; f. area, 64 a.; merc. bldgs., bk., 1 to 8 stor.; priv., stn. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 3 auto. pump. eng., 1 str., 1 c. eng., 10 c. hand ex., 1 h. & l. trk.; hose, rub., gd., 5,000 ft.; inf., 1,200 ft.; tot., 6,200 ft.; f. al., bell; val. equip., $38,500; val. bldgs., $10,000; exp. dept., $18,000; tot. mem. 17, pd. full time.

Water Supply—Src., lake & wells, 7 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 305,000 gals., dim. **130 x 20; mat. stl.; res. cap.,** 1,500,000 gals.; 6 pump. eng., cap. day, 4,500,000 gals.; mains, c. i., 41 m., 4 to 12 in. dia.; 247 hyd.; 244 v.; met., 2,500; 2,500 serv.; pipe, c. i.; pres., dom. 40 lbs., f. 90 lbs.; cons. day, 800,000 gals.; cost, $500,000; cost mtce., $30,000; wks. owned by city.

PEARSALL, p. 2,161; merc. bldgs., bk., 2 stor.; priv., wd., 1 stor.; wd. rfs. perm.; no fwks. ord. F. dept.—1 c. eng., 12 c. ex., 1 h & l. trk., 1 hose car.; bucket brigade; val. equip., $750; tot. mem., 30 vol.

Water Supply—Src., deep well in bus. cent.; sys., pump to stdp.; stdp. cap., 60,000 gals.; res. cap., 80,000 gals.; 2 pump. eng., class trip., cap. day, 200,000 gals.; mains, c. i., 5 m., 2 to 8 in. dia.; 12 hyd.; 10 v.; 150 met.; 290 serv.; cons. day, 125,000 gals.; cost, $30,000; wks. owned by priv. Co.

PITTSBURG, p. 2,540; f. area, 200 a.; merc. bldgs 2 stor., priv., wd. & bk., 2 stor.; wd. rfs. no t perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose carts, 1 comb. c. & hose wag., 6 c. hand ex., f. al., siren and wh.; 5 bx.; 2,000 ft. hose; val. equip., $6,000; exp. dept., $1,000; tot. mem., 13 vol.

Water Supply—Src., deep wells, in bus. cent.; sys., grav.; stdp. cap., 50,000 gals.; mains, 1½ m., 4 to 6 in. dia.; 23 hyd.; 12 v.; 275 met.; 300 serv.; pres., f. 47 lbs.; cost, $10,000; cost mtce., $2,000; wks. owned by city.

PORT ARTHUR, p. 22,251. F. dept.—1 str., 3 comb. c. & h. wag., 1 h. & l. trk., 1 supply wag., 1 hose cart; hose, 5,600 ft.; f. al., 36 bx.

Water Supply—Src., Neches riv.; sys., pump to stdp.; res. cap., 18,000,000 gals.; stdp. cap., 100,000 gals.; dir. pres., 100 lbs.; 60 hyd.

QUANAH, p. 3,691; f. area, 1½ sq. m.; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 c. ex., 1 hose reel; hose. rub. lined, gd., 1,200 ft.; inf., 600 ft.; tot., 1,800 ft.; f. al. siren; val. equip., $10,000; val. bldgs., $6,000; exp. dept., $1,750; tot. mem., 33; 1 pd. full time, 32 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; 3 pump. eng.; 210 gal. per min.; mains, 6; 4 m., dia., 10 in.; met., 375; serv., 396 pipe, c. i., pres. dom. 40 lbs., f. 65 lbs.; cons. per day, 60,000 gals.; cost, $54,000; wks. owned by city.

RANGER, p. 16,205; merc. bldgs., 3, 4, 5 & 6 stor.; priv., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 American La France pump comb. & other equip., 1 hose & c. trk., 1 str., 2 comb. c. & hose wag., 6 c. hand ex., 1 chief's car; hose, cot., rub. lined, 50,000 ft.; f. al., telp.; val. equip., $25,000; val. bldg., $12,000; exp. dept., $15,000; tot. mem., 9; pd. full time, 6; pd. part time, 3.

Water Supply—Src., lake; 2½ m. bus. cent.; stdp. cap., 100,000 gals.; dim., 24 x 30 ft.; res. cap., 400,000,000 gals.; pump 3; cap. 1,800,000 gals.; mains, c. i., 2 to 8 in. dia.; hyd., 57; val., 35; serv., 510; pres., dom. & f., 55 lbs.; wks. owned by city.

ROCKDALE, p. 2,323; f. area, 640 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 auto comb. c. & h. wag., 2 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $9,500; exp. dept., $300; tot. mem., 38 vol.; undrs. rating, third class.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to stdp.; stdp. cap., 93,000 gals., dim. 10 x 110; pump. eng., cap. day 1,000,000 gals.; mains, c. i., 2 m., 2 to 6 in. dia.; 20 hyd.; 14 v.; pipe, wrt. i.; pres., dom. 50 lbs., f. 110 lbs.; cost, $45,000; wks. owned by Co.

SAN ANGELO, p. 10,050; f. area, 500 a.; merc. bldgs., bk., stn. & conc., 1 to 7 stor.; priv., wd., 1 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inf. F. dept.—10 hand ex., 1 auto. triple comb. trk., 1 h. & l. trk., 1 comb. c. & h. wag., 5 auto.eng., chief's auto., 2 triple comb chem. pump & hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., telp.; val. equip., $25,000; val. bldgs., $20,000; exp. dept., $16,000; tot. mem., 21; pd. full time, 6; pd. part time, 10; vol., 5.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp. & dir. pres.; stdp. cap., 260,000 gals.; res. cap., 1,500,000 gals.; 2 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 48 m., 4 to 12 in. dia.; 112 hyd.; 84 v.; 2,000 met.; 2,020 serv.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 1,500,000 gals.; cost, $450,000; cost mtce., $20,000; wks. owned by priv. Co.

SAN ANTONIO, p. 161,379; f. area, 36 sq. m.; merc. bldgs., bk. & stn., 1 to 10 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 str., 8 auto. comb. pump. eng. & hose wag., 8 auto. comb. c. & h. wag., 2 auto. h. & l. trk., 1 aer. trk., 1 auto. aer. trk., 33 c. hand ex., 3 hose wag., 3 chief's auto., 29 hrs., 1 pumper, 2 auto. supply trks.; hose, cot., rub. lined, gd., 38,000 ft.; f. al., Gamewell, 127 bx.; val. equip., $213,569; val. bldgs., $300,000; exp. dept., $234,576.40; tot. mem., 150, pd. full time.

Water Supply—Src., wells, in bus. cent. & 1½ m. from bus. cent.; sys., pump dir. to res.; res. cap., 5,000,000 gals., loc. 3 m. north cent. city; 16 pump. eng., class centrif., horizontal comp., dup. trip., cap. day 85,000,000 gals.; mains, c. i., 250 m., 4 to 30 in. dia.; 2,200 hyd.; met., 15,000; 33,000 serv.; pipe, galv. i. & lead; pres., dom. 70 to 120 lbs., f. 90 to 120 lbs.; cons. day, 16,000,000 gals.; cost, $5,000,000; wks. owned by priv. Co.

SAN MARCOS, p. 4,527; bldgs., bk. & stn., 1 to 3 stor.; wd. rfs. not perm. in f. area. F. dept.—1 hand ladder trk., 2 hose wag., 5 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $1,000; exp. dept., $3,500; tot. mem., 76, 1 pd. man, 75 vol.

Water Supply—Src., riv.; sys., grav. & pump to res.; res. cap., 750,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, 23 m., 4 to 10 in. dia.; 25 hyd.; 34 v.; met., 25; pres., dom. 100 lbs., f. 250 lbs.; cons. day, 600,000 gals.; cost, $75,000; cost mtce., $2,750; wks. owned by Co.

SAN SABA, p. 2,011; merc. bldgs., stn., 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; no fwks. ord.; no org. f. dept.

Water Supply—Src., spr.; sys., pump. dir.; stdp. cap., 100,000 gals.; pump. eng., cap. day 96,120 gals.; mains, c. i., 5 3-5 m., ½ to 6 in. dia.; 135 hyd.; pipe, 4½ m., 3 to 3¼ in. dia.; 175 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cost, $27,000; cost mtce., $500; wks. owned by Co.

SEGUIN, p. 3,631; f. area, 350 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose wag., 2 c. hand ex.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., telp.; val. equip., $2,500; val. bldgs., $3,000; tot. mem., 85 vol.

Water Supply—Src., riv., 1¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. No. 1, cap. 60,000 gals.; No. 2, cap. 300,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 10 m., 2 to 10 in. dia.; 79 hyd.; 40 v.; 800 serv.; pres., dom. 40 lbs., f. 50 to 80 lbs.; cons. day, 438,000 gals.; cost, $80,000; cost mtce., $2,000; wks. owned by city.

SHERMAN, p. 15,031; f. area, 41½ a.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str. (in reserve), 3 comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 hose reel, 1 chief's buggy, 11 hrs., 2 750-gal. pumps; hose, cot., rub. lined, gd., 7,000 ft.; inf., 1,500 ft.; tot. hose, 8,500 ft.; f. al., telp., Gamewell, 40 bx.; val. equip., $20,000; val. bldgs., $30,000; exp. dept., $18,507.21; tot. mem., 16; pd. full time, 16; undrs. rating, third class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 625,000 gals.; 4 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 14½ m., 4 to 12 in. dia.; 250 hyd.; 40 v.; met., 3,000; 3,200 serv.; pipe, wrt. i. & lead; pres., dom. 60 lbs., f. 200 lbs.; cost, $145,000; cost mtce., $10,000; wks. owned by city.

SMITHVILLE, p. 3,204; f. area, 2 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 c. eng., 1 h. & l. trk., 2 hose reels; hose, rub. gd., 2,500 ft.; rub. gd., 300 ft.; tot., 2,800 ft.; f. al., wh.; val. equip., $6,000; val. bldgs., $10,000; exp. dept., $200; tot. mem., 36 vol.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., dir. pres.; res. cap., 25,000 gals.; 5 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 30 hyd.; 12 v.; 480 met.; 600 serv.; pipe, wrt. i.; pres., dom. 60 lbs.; f. 100 to 125 lbs.; cons. day, 500,000 gals.; cost, $50,000; wks. owned by priv. Co.

SNYDER, p. 2,179; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; fwks. & combt. ord. F. dept.—hose reel, 1 comb. c. & hose wag.; hose, cot., rub. lined, 1,250 ft.; inf., 1,000 ft.; tot., 2,200 ft.; val. equip., $3,000; tot. mem, 12 vol.

Water Supply—Src. wells, in bus. cent.; sys., pump. dir.; stdp. cap , 100,000 gals.; mat. conc.; res. cap., 150,000 gals.; 2 pump. eng., cap. day 300,000 gals.; 38 hyd.; mains, 3 m., dia. 4 8 in.; val., 2; met., 325; pres., dom. & f. 60 lbs.; cons. day, 50,000 gals.; cost, $60,000; cost mtce., $6,000; wks. owned by city.

STAMFORD, p. 3,704; f. area, 17 a. F. dept.—1 comb. c. & h. wag., 1 pumper; hose, 2,400 ft.; f. al., siren; val. equip., $20,000; val. bldgs., $5,000; exp. dept., $3,000; tot. mem., 40, pd. full time 1, pd. part time 1, vol. 38.

Water Supply—Src., artificial lake, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals., 2 pump. eng., cap. day, 600,000 gals.; mains, c. i., 11 m., 4 to 8 in. dia.; 33 hyd.; 60 v.; 460 met.; 800 serv.; pres., f. 65 lbs.; cons. day, 200,000 gals.; wks. owned by Stamford Water Works Co., Inc.

STEPHENVILLE, p. 3,891. F. dept.—1 hose wag., 1 hose cart; hose, 1,500 ft.; tot. mem., 25 vol.; undrs. rating, fourth class.

Water Supply—Src., 2 wells; stdp. cap., 68,000 gals.; res. cap., 76,500 gals.; 2 pumps; pres., 125 lbs.; wks. owned by city.

SULPHUR SPRINGS, p. 5,558; f. area, 100 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hose cart; hose, cot., rub. lined, gd., 2,300 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $10,000; exp. dept. $2,000; tot. mem., 14; pd. full time, 2; pd. part time, 12.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 115,000 gals., dim. 12 x 120; 1 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 4 m., 3 to 8 in. dia.; 25 hyd.; 65 serv.; pipe, black & galv. i.; pres., f. 60 lbs.; cost, $50,000; cost mtce., $3,000; wks. owned by Co.

SWEETWATER, p. 4,307; f. area, 700 a.; merc. bldgs. stn.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 2 comb. c. & h. wag., 1 h. & l. trk., 2 hose reel; hose, cot., rub. lined, gd., 3,000 ft.; f. al., siren; val. equip., $20,000; val. bldgs., $25,000; exp. dept., $7,000; tot. mem., 20, pd. full time 2, vol. 18.

Water Supply—Src., lake, 7½ m. bus. cent.; sys., grav.; stdp. cap., 283,000 gals.; res. cap., 1,500,000,000 gals.; 3 pump. eng., cap. day 1,800,000 gals.; mains, c. i., 24 m., 4 to 12 in. dia.; 86 hyd.; 76 v.; 400 met.; 430 serv.; pipe, c. i.; pres., dom. 54 lbs., f. 86 lbs.; cost, $320,000; cost mtce., $4,800; wks. owned by city.

TAYLOR, p. 5,965; f. area, 275 a.; bldgs., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag., 2 hose car., 6 c. hand ex., 3 hrs.; hose, cot., rub. lined, gd., 3,800 ft.; f. al., bell; val. equip., $4,500; val. bldgs., $3,000; tot. mem., 65 vol.; undrs. rating, third class.

Water Supply—Src., well, 2,000 ft. from bus. cent.; sys., grav. & dir. pres.; stdp. cap., 155,000 gals., dim., 16 x 104, loc. cent. of city; mat., stl.; res. cap., 30,000,000 gals.; 2 pump. eng., cap. day, 1,500,000 gals.; mains, wrt. & c. i., 15 m., 4 to 10 in. dia.; 46 hyd.; 46 v.; 850 met.; 1,200 serv.; pipe, wrt. i.; pres., dom. 45 lbs., f. 80 to 100 lbs.; cons. day, 300,000 gals.; cost, $125,000; cost mtce., $25,000; wks. owned by priv. Co.

TEAGUE, p. 3,306; f. area, 300 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—c. hand ex., 2 hose reels; 1,400 ft. cot., rub. lined hose; f. al., wh.; val. equip., $2,000; val. bldgs., $1,000; exp. dept., $150; tot. mem., 14 vol.

Water Supply—Src., spr. & well, 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals., mat. sheet i.; 2 gasoline pump. eng., cap. day 60,000 gals.; mains, 3 m., 4 to 10 in. dia.; 33 hyd.; 50 v.; met., 54; pipe, galv. i.; pres., dom. 60 lbs., f. 60 lbs.; cons. day., 300,000 gals.; cost, $50,000; cost mtce., $2,000; wks. owned by city.

TEMPLE, p. 11,033; f. area, 2½ sq. m.; merc. bldgs., bk., 1 to 5 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 comb. c. & h. wag., 1 c. eng., 12 c. hand ex., 1 h. & l. trk., 4 hose wag., 2 pumps, 1 hose reel, 6 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell; val. equip., $10,000; val. bldgs., $125,000; exp. dept., $20,000; tot. mem., 21; pd. full time, 21; 60 vol. Insurance key rate, 22 cents.

Water Supply—Src., riv., 6 m. bus. cent.; sys., grav. & pump to res.; stdp. cap., 265,000 gals., dim. 110 x 18; res. cap., 6,000,000 gals.; 3 pump. eng., cap. day 6,000,000 gals.; mains, 30 m., 4 to 18 in. dia.; 148 hyd.; 130 v.; pres., dom. 60 lbs., f. 120 lbs.; cost, $320,000; cost mtce., $25,000; wks. owned by city.

TERRELL, p. 8,349; f. area, 480 a.; merc. 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. bldgs., bk. & wd., 1, 2 & 3 stor.; priv., bk. & wd., & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. pump. eng., 4 c. hand ex., 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 750 ft.; tot. hose, 3,250 ft.; f. al., siren & bell; val. equip., $25,000; val. bldgs., $20,000; exp. dept., $3,500; tot. mem., 28, pd. full time 2, 28 vol.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., pump. to res.; stdp. cap., 284,000 gals.; dim., 22 x 100 ft.; mat., stl.; res. cap., 1,600,000,000 gals.; 2 pump. eng., cap. day 1,250,000 gals.; mains, c. i., 2 m., 4 to 10 in. dia.; 90 hyd.; met., 1,000; serv., 1,050; pres., dom. & f. 50 lbs.; cons. day, 200,000 gals.; cost, $210,000; cost mtce., $9,000; wks. owned by city.

TEXARKANA, p. 11,480; f. area, 10 a.; bldgs., bk., 2, 3 & 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 trip. comb. auto. h. & c. wag. equipped with small ladder & pump, 3 auto. comb. h. & c. wag. with ladders, 1 auto. h. & l. trk., 1 auto. str., 1 chief's auto. with c., 1 auto. hose. wag.; hose, cot., rub. lined, gd., 9,000 ft.; f. al., Gamewell, 45 bx.; val. equip., $50,000; val. bldgs., $20,000; exp. dept., $25,000; tot. mem. 19, pd. full time.; undrs. rating, second class.

Water Supply—Src., wells, 1, 3 & 7 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 261,000 gals.; dim., 20 x 100 ft.; mat., stl.; res. cap., 3,000,000 gals.; 6 pump. eng., class dup. comp. triple expan. & centrif., cap. day, 8,500,000 gals.; mains, c. i., 51 m., 4 to 12 in. dia.; 249 hyd.; 100% met.; 3,852 serv.; pipe, wrt. i.; pres., dom. 45 lbs.; f. 100 lbs.; cons. day, 1,500,000 gals.; wks. owned by priv. Co.

THURBER, p. 6,017; f. area, 20 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose carts, 1 auto. c. eng., 1 comb. c. & h. trk. with pumper, 4 c. hand ex., 1 hose auto., ladders, hooks; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot., 2,500 ft.; f. al., wh.; val. equip., $15,000; val. bldgs., $2,000; exp. dept., $500; tot. mem., 38, pd. part time.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump; 2 pump. eng., cap. 1,250 gals. min.; mains, 2,500 ft., 6 to 10 in. dia.; 18 hyd.; 30 v.; pres.. dom. 60 lbs., f. 80 lbs.; wks. owned by Co.

TYLER, p. 12,085; f. area, 648 a.; bldgs., wd. & bk., 1 to 5 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng. & ladders, 1 hose wag. equipped with hand c. & ladders, 1 auto. h. & l. trk., 1 hose wag., 2 hrs., 2 comb. auto. hose & pumper, 1 c. hose & pump car., 1 comb. chief's car., 1 service trk. (horse drawn); hose, cot., rub. lined, gd., 4,400 ft.; f. al., telp. & bell; val. equip., $20,000; val. bldgs., $16,000; exp. dept., $10,675; tot. mem., 35; pd. full time, 10; vol., 25; undrs. rating, third class.

Water Supply—Src., creek & spr., 5 m. bus. cent.; sys., pump dir.; res. cap., 25,000,000 gals.; 3 pump. eng., cap. day 4,250,000 gals.; mains, 13 4-5 m., 4 to 13 in. dia.; 100 hyd.; 44 v.; met., 29; pres., dom. 50 lbs., f. 100 lbs.; cost, $200,000; cost mtce., $5,000; wks. owned by Co.

UVALDE, p. 3,885; f. area, 800 a.; merc. bldgs., wd. & bk., 1 & 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 c. hand ex., 1 trk., 1 h. & l. trk., 1 c. eng., 3 hose, car.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 500 ft.; tot., 1,700 ft.; f. al., bell & wh.; val. equip., $12,000; val. bldgs., $125; exp. dept., $1,300; tot. mem., 64, pd. full time 1, vol. 63; undrs. rating, second class.

Water Supply—Src., wells, 300 yds. bus. cent.; sys., pump to stdp.; stdp. cap., 85,000 gals., dim. 100 x 12; pump. eng., cap. day 4,000,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 45 hyd.; 800 serv.; 6 val.; 8 met.; pipe, iron; pres., dom. & f., 150 lbs.; cost $45,000; cost mtce., $10,000; wks. owned by Co.

VICTORIA, p. 5,957; f. area, 1,800 a.; merc. bldgs., bk., conc. & wd., 1 to 5 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 auto. hose wag., 2 750-gal. pumpers, 3 hose carts, 1 auto. h. & l. trk., 1 chief's auto.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 5 bx.; val. equip., $40,000; val. bldgs., $40,000; exp. dept., $12,000; tot. mem., 200, pd. full time 6, pd. part time 2, vol. 200; undrs. rating, second class.

Water Supply—Src., 2 artesian wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 150,000 gals.; dim., 100 x 16; mat., conc.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 200 hyd.; 36 v.; met., 750; res. cap., 900,000 gals.; 1,094 serv.; prpe, galv. i.; pres., dom. 45 lbs., f. 80 lbs.; cons. day 300,000 gals.; cost, $92,000; wks. owned by city.

WACO, p. 38,500; f. area, 42 blocks; merc. bldgs., bk., 2 to 22 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. pump. eng., 1 chief's auto., 7 str., 1 c. eng., 20 hand ex., 2 h. & l. trk., 1 chief's wag., 8 hose reels, 36 hrs.; hose, cot., rub. lined, gd., 14,000 ft.; f. al., Gamewell, 78 bx.; val. equip. & bldgs., $108,000; exp. dept., $50,000; tot. mem. 239, pd. full time 38, pd. part time 26, vol. 175. Insurance key rate, 19 cents.

Water Supply—Src., wells, riv. & res., 1 m. bus. cent.; sys., grav., pump to stdp. & dir.; stdp. cap.

5,500,000 gals.; dim., 60 x 22; mat., cem.; res. cap., 5,500,000 gals.; 2 pump. eng., class horizontal comp. trip., cap. day, 8,000,000 gals.; mains, c. i., 180 m., 4 to 30 in. dia.; 565 hyd.; 1,200 v.; met., 6,750; 10,255 serv.; pipe, galv. i.; pres., 60 to 70 lbs., f. 85 lbs.; cons. day, 4,000,000 gals.; cost, $1,600,000; cost mtce., $3,792.88; wks. owned by city.

WAXAHACHIE, p. 7,958; f. area, 5,000 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., wd., 1 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 2 pump eng., 2 hose wag., 2 hose car., 8 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub. gd., 1,000 ft.; tot. hose, 5,000 ft.; f. al., telp.; val. equip., $30,000; val. bldgs., $25,000; exp. dept., $1,500; tot. mem., 12 pd. full time. Insurance key rate, 60 cents.

Water Supply—Src., well, 800 ft. bus. cent.; sys., pump to res. & stdp.; stdp. No. 1, cap. 138,000 gals., dim. 15 x 105, mat. iron; stdp. No. 2, cap. 220,260 gals., dim. 25 x 60, mat. iron; res. cap., 500,968 gals.; 2 pump. eng., class comp., cap. day 2,000,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 83 hyd.; 82 v.; met., 1,050; 1,500 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 60 lbs.; cons. day, 350,000 gals.; cost, $86,003; cost mtce., $13,395; wks. owned by city.

WEATHERFORD, p. 6,203; f. area, 1,200 a.; merc. bldgs., stn. & bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng. & pump, 2 comb. c. & h. trks., 4 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 900 ft.; tot. hose, 2,900 ft.; f. al., siren & phone; val. equip., $15,000; val. bldgs., $12,000; exp. dept., $1,800; tot. mem. 60, pd. full time 1, pd. part time 1, 60 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res.; 2 wells, cap., 3,000,000 gals.; 2 res. cap., 3,000,000 gals.; 3 pump. eng., cap. day, 325,000 gals.; mains, c. i. & stl., 13 m., 1 to 10 in. dia.; 63 hyd.; 100 v.; 784 met.; 970 serv.; pipe, stl.; pres., dom. 25 to 60 lbs., f. 80 to 100 lbs.; cons. day, 200,000 gals.; wks. owned by priv. Co.

WHARTON, p. 2,346. F. dept.—1 h. & l. trk., 1 hose wag., 4 c. hand ex.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell; val. equip., $2,000; tot. mem., 21 vol. Insurance key rate, 74 cents.

Water Supply—Src., deep b in well us. cent, sys., pump.; to stdp., 1 elevated stl. tk., 125 ft. high, cap. 50,000 gals., dim 20 x 25 ft., mat. iron; 2 pumps.; cap. 1,600,000 gals.; mains, 6,500 ft., 4 to 6 in. dia.; 25 hyd.; val., 10; met., 300; pipe, c. i.; pres., dom., 60 lbs., f. 250 lbs.; cons. day, 300,000 gals.; cost, $40,000; cost, mtce., 450; wks. owned by city.

WICHITA FALLS, p. 40,079; f. area, 50 blocks; merc. bldgs., bk., 1 to 12 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 3 auto. comb. pump. eng., 4 auto. comb. c. & h. wag., 11 c. hand ex., 1 h. & l. trk., 5 hose wag.; hose, cot., rub. lined, gd., 9,000 ft.; inf. hose, 1,000 ft.; tot., 10,000 ft.; f. al., Gamewell, 120 bx.; val. equip., $100,000; val. bldgs., $66,000; exp. dept., $80,000; tot. mem. 30, pd. full time.

Water Supply—Src., lake; sys., pump to water tower; tower cap., 106,000 gals.; res. cap., 50,000,000 gals.; 2 pump. eng., cap. day 4,000,000 gals.; mains, 6 m., 4 to 10 in. dia.; 50 hyd.; 600 met.; pres., dom. 45 to 50 lbs., f. 150 lbs.; cons. day, 800,000 gals.; cost, $55,000; cost mtce., $2,250; wks. owned by Co.

YOAKUM, p. 6,184; f. area, 1,000 a.; merc. bldgs., wd. & bk., 1, 2 & 3 stor.; priv., wd. 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 c. hand ex., 2 comb. c. & hose wag., 2 aer. trk., 1 h. & l. trk., 2 hose wag., 3 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., bell, telp. & siren; val. equip., $20,000; val. bldgs., $2,500; exp. dept., $1,800; tot. mem., 100; pd. men 2, 98 vol.; undrs. rating, third class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; res. cap., 250,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 128 hyd.; 20 v.; met. 500; serv., 1,200; pres., dom. 40 lbs., f. 120 lbs.; cons. day, 100,000 gals.; cost, $172,000; cost mtce., $7,000; wks. owned by Y. P. L. & W. Co.

Places with a population of 2,000 or more not reported—Bannister, Bay City, Burkburnett, Childress, Dayton, Desdemona, Gorman, Highland Park, Hondo, Iowa Park, Jasper, Lubbock, McAllen, Perryton, Plainview, Polytechnic, Presido, Ratcliffe, Rio Grande, Rusk, San Benito, San Diego, Seymour, Texas City, Vernon, Winnsboro, Ysleta.

UTAH

BINGHAM, p. 2,676. F. dept.—1 auto. comb. c. & h. wag., 1 auto. hose wag., 4 c. hand ex., 6 hose carts; hose, cot., rub. lined, gd., 3,500 ft.; inf., 250 ft.; tot. hose, 3,750 ft.; f. al., bell & telp.; val. equip., $7,000; val. bldgs., $1,200; exp. dept., $950; tot. mem., 80 vol.

Water Supply—Src., res., 1 m. bus. cent.; sys., grav.; mains, 3 m.; 22 hyd.; 6 v.; pres., dom. 60 lbs., f. 90 lbs.; wks. owned by city.

BOUNTIFUL, p. 2,063; f. area, 160 a. F. dept.—1 hose cart with hose; f. al., bell; val. equip., $2,000; val. bldgs., $300; tot. mem., 31 vol.; undrs. rating, third class.

Water Supply—Src., mountain strm., 1 m. bus. cent.; sys., pump.; 1 pump. eng., cap. day 2,000,000 gals.; mains, 6 to 12 in. dia.; 9 hyd.; 201 serv.; pres., dom. 90 lbs., f. 90 lbs.; cost, $40,000; wks. owned by city.

BRIGHAM CITY, p. 5,282; f. area, 6 blocks; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 4 comb. c. & hose wag., 1 pumper, 1 auto. trk., 1 h. & l. trk., 7 c. hand ex., 1 hose cart; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 500 ft.; tot., 2,000 ft.; f. al., siren; val. equip., $22,000; val. bldgs., $12,000; exp. dept., $3,000; tot. mem., 16; pd. full time 2, pd. part time 14.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav.; 2 res., combined cap., 450,000 gals.; 1 pup. eng., cap. day, 1,440,000 gals.; mains, c. i. &

kalamein, 26 m., 3 to 12 in. dia.; 212 hyd.; 48 v.; 30 met.; 1,200 serv.; pipe, galv. i.; pres., dom. & f., 70 lbs.; cons. day, 500,000 gals.; cost, $115,000; cost mtce., $2,500; wks. owned by city.

CEDAR CITY, p. 2,462. No org. f. dept.

Water Supply—Sys., grav. & pump.; res. cap., 300,000 gals.; mains, 3 to 8 in. dia.; 4 hyd.; pres., 80 lbs.; cost, $22,000; cost mtce., $900; wks. owned by city.

EPHRAIM, p. 2,287. F. dept.—1 hand eng., 1 hose car.; hose, 750 ft.; f. al., bell; tot. mem., 12, vol.

Water Supply—Src., wells, 1 m. bus. cent.; sys., dir. pres.; stdp. cap., 75,000 gals.; res. cap., 250,000 gals.; mains, 14 m., 4 to 10 in. dia.; pres., dom. & f. 50 to 100 lbs.; cost, $42,000; cost mtce., $400; wks. owned by city.

EUREKA, p. 3,608; bldgs., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 4 hrs.; hose, cot., rub. lined, gd., 1,400 ft.; inf., 300 ft.; tot. hose, 1,700 ft.; f. al., bell & wh.; val. equip., $1,500; val. bldgs., $500; exp. dept., $300; tot. mem., 60 vol.; undrs. rating, fourth class.

Water Supply—Src., wells, 3¼ m. bus. cent.; sys., pump to tk., tk. cap. 100,000 gals., dim. 16 x 24, loc. on side of mountain, mat. wd.; 1 pump. eng., cap. day 144,000 gals.; mains, 10 m., 2 to 5 in. dia.; 20 hyd.; 18 v.; met., 6; 250 serv.; pipe, spiral riveted; pres., f. 150 lbs.; cons. day, 120,000 gals.; cost, $20,000; cost mtce., $1,000; wks. owned by city.

LOGAN, p. 9,439; f. area, 60 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. trip. comb. hose, c. & pump eng.; 12 c. hand ex., 1 comb. c. & h. car., 1 hose cart trailer, 1 triple comb. hose chem. pump; hose, cot., rub. lined, gd., 3,500 ft.; inf., 1,500 ft.; tot., 5,000 ft.; f. al., telp.; val. equip., $60,000; val. bldgs., $8,000; exp. dept., $13,000; tot. mem. 21; pd. full time 9, pd. part time 2, 10 vol.

Water Supply—Src., riv., 3 m. bus. cent.; sys., grav.; mains iron & wd., 23 m., 2 to 18 in. dia.; 116 hyd.; 20 met.; 1,190 serv.; pipe, iron & lead; pres., dom. 50 lbs., f. 120 lbs.; cost, $152,720; cost mtce., $2,000; wks. owned by city.

MANTI, p. 2,412; f. area, 5 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd. 1 & 2, stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. No. org. f. dept.—1 hose wag., 1 h. & l. trk.; hose, cot., rub. lined, 300 ft.; f. al., bell.

Water Supply—Src., spr., 1 m. bus. cent.; sys., grav.; res. cap., 316,800 gals.; mains, stl. & iron, 14 m., 1 to 8 in. dia.; 160 hyd.; 54 met.; 427 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 50 lbs.; cons. day, 126,720 gals.; cost, $53,400; cost mtce., $500; wks. owned by city.

MIDVALE, p. 2,209. F. dept.—1 auto. comb. c. & h. wag.; 500 ft. rub. lined hose; f. al., bell; val. equip., $3,500; val. bldgs., $500; exp. dept., $350; tot. mem., 29 vol.

Water Supply—Src., mountain strm., 8 m. bus. cent.; sys., dir. pres.; mains, 10 m., 2 to 6 in. dia.; 10 met.; pipe, wd. & iron; pres., dom. & f. 80 lbs.; cost, $25,000; cost mtce., $1,500; wks. owned by priv. Co.

MT. PLEASANT, p. 2,415; f. area, 200 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; val. equip., $3,000; exp. dept., $200; tot. mem., 11, pd. part time; undrs. rating, fourth class.

Water Supply—Src., mountain spring, 7 m. bus. dia.; 15 hyd.; 50 v.; 2 met.; pres., dom. 40 lbs. & f. 95 lbs.; cons. per day 200,000 gals.; cost, $62,000; cost mtce., $3,000; wks. owned by city. cent.; sys., grav.; res. cap., 250,000 gals.; loc. ¼ m. east town; mains, wd., 18 m., 3 to 12 in.

MURRAY, p. 4,584; f. area, 900 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd.; rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & hose wag., 1 motor c. eng., 6 c. hand ex., 1 600-gal. triple comb. auto.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 750 ft.; inf., 300 ft.; tot. hose, 2,250 ft.; f. al., telp. & siren, 2 bx.; val. equip., $20,000; val. bldgs., $5,000; exp. dept., $2,350; tot. mem., 31, pd. full time 2, pd. part time 29; undrs. rating, first class.

Water Supply—Src., artesian well, 3½ m. bus. cent.; sys., grav.; res. cap., 40,000 gals.; mains, 2½ m., 6 to 12 in. dia.; 36 hyd.; 12 v.; 150 serv.; pipe, galv. i.; pres., dom. 30 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $60,000; cost mtce., $250; wks. owned by city.

OGDEN CITY, p. 32,804; f. area, 12,900 a.; merc. bldgs., bk., 8 stor.; priv., bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. wag., 2 auto. pump. eng., 1 auto. c. eng., 12 c. hand ex., 1 aer. trk.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 26 bx.; val. equip., $75,000; val. bldgs., $40,000; exp. dept., $54,000; tot. mem., 28, pd. full time; undrs. rating, third class.

Water Supply—Src., riv. & wells, 14 m. bus. cent.; sys., grav.; stdp. cap., 7,000,000 gals.; res. cap., 21,960,000 gals.; mains, kalamein, 10,450 ft., 6 to 16 in. dia.; 197 hyd.; 323 v.; 500 met.; 8,000 serv.; pipe, i.; pres., dom. 58 to 73 lbs., f. 80 lbs.; cons. day, 8,000,000 gals.; cost, $1,140,332; mtce., $29,973; wks. owned by city.

PARK CITY, p. 3,393; f. area, 350 a.; merc. bldgs., bk., stn. & wd., 1 & 2 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 c. eng., 6 hose carts, 7 hose reels, 1 c. hand ex.; hose, cot., rub. lined, gd., 5,350 ft.; inf., 500 ft.; tot. hose, 5,850 ft.; f. al., telp. & elec. wh.; val. equip., $9,000; val. bldgs., $7,500; exp. dept., $1,600; tot. mem., 80 vol.

Water Supply—Src., mountain strm., 1½ m. bus. cent.; sys., grav.; res. cap., 5,000,000 gals.; mains, iron, 6 m., 4 to 12 in. dia.; 85 hyd.; pipe, iron; pres., dom. 110 lbs., f. 150 lbs.; cost, $75,000; cost mtce., $5,000; wks. owned by city.

PAYSON, p. 3,031; f. area, 30 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & comb. ord.; causes of f. inv. F. dept.—1 hose cart; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell; tot. mem., 30 vol.

Water Supply—Src., spr., 5 m. bus. cent.; sys., grav.; dim. 60 x 60 ft., mat. conc.; res. cap., 360,000 gals.; mains, wd. & stl., 8 m., 2 to 12 in. dia.; 38 hyd.; 576 serv.; met., 60; v., 175; pres., dom. & f. 110 lbs.; cost, $125,000; cost mtce., $15,000; wks. owned by city.

PRICE, p. 2,364; f. area, 1,000 a.; merc. bldgs., mostly bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 comb. f. trk., 1 hand hose reel; new hose, 400 ft.; rub., gd., 600 ft.; tot., 1,000 ft.; f. al., siren; val. equip., $7,000; exp. dept., $2,054; tot. mem., 6, pd. $70 per month for 6; undrs. rating, fifth class.

Water Supply—Src., pond; sys., pump. dir.; 2 res., cap., 20,000,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 60 hyd.; 150 v.; 750 met.; 750 serv.; pipe, galv.; pres., dom. 45 to 80 lbs.; cons. per day, 1,000,000 gals.; cost, $500,000 gals.; cost mtce., $24,000; wks. owned by city.

PROVO CITY, p. 10,303; f. area, 10,305 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 6 c. hand ex., 2 hose wag., 1 c. eng., 1 comb. c. & hose wag., 3 hrs.; hose, cot., rub. lined, gd., 3,600 ft.; rub., gd., 300 ft.; tot. hose, 3,900 ft.; f. al., bell & siren; val. equip., $21,000; val. bldgs., $2,000; exp. dept., $11,000; tot. mem., 6; pd. part time 2, vol. 6.

Water Supply—Src., sprs., 9 m. bus. cent.; sys., grav.; res. cap., 271,125 gals.; mains, c. i. & wd., 1,893 m., 4 to 24 in. dia.; 110 hyd.; 200 v.; met., 74; 2,000 serv.; pipe, galv. i.; pres., dom. 80 to 100 lbs., f. 75 to 115 lbs.; cost, $375,000; cost mtce., $2,500; wks. owned by city.

RICHFIELD, p. 3,262; f. area, 600 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk., 1½ & 2 stor.; no wd. rfs. perm. in f. limits; combt. ord. F. dept.—1 c. eng., 2 hose carts; hose, cot., rub. lined, 1,000 ft.; rub., gd., 200 ft.; tot. hose, 1,200 ft.; f. al., bell; val. equip., $1,200; val. bldgs., $200; tot. mem., 6 vol.

Water Supply—Src., spr.; sys., grav.; mains, 8 in. dia.; 7 hyd.

SALT LAKE CITY, p. 118,110; f. area, 51,903 a.; merc. bldgs., bk., stn. & conc., 1 to 16 stor.; priv., bk., stn. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. trip. comb. pump, c. & h. wag., 1 chief's auto., 2 h. & l. trk., 2 str. (1 in reserve), 1 c. eng. (in reserve), 20 c. hand ex., 1 aer. trk., 4 motor comb. c. & h. wag., 1 supply wag., 1 line wag., 1 motor hose wag., 1 reel, 2 pump & hose motors, 1 comb. pump hose & c., 3 gasoline pumpers; hose, cot., rub. lined, gd., 15,000 ft.; rub., gd., 1,000 ft.; inf. 4,000 ft.; tot., 20,000 ft.; f. al., Gamewell, 175 bx.; val. equip., $142,000; val. bldgs., $135,000; exp. dept., $185,000; tot. mem. 112, pd. full time.

Water Supply—Src., strm., 5 to 15 m. bus. cent.; sys., grav.; res. cap., 850,000,000 gals., loc. 8 m. bus. cent.; mains, c. i., 300 m., 6 to 36 in. dia.; 2,560 hyd.; 4,536 v.; 12,960 met.; 25,360 serv.; pipe, galv. i.; pres., dom. & f. 115 lbs.; cons. day, 29,000,000 gals.; cost, $7,000,000; cost mtce., $225,000; wks. owned by city.

SMITHFIELD, p. 2,421. F. dept.—1 hose cart; vol.

Water Supply—Src., spr., 1 m., bus. cent.; sys., pump; 3 hyd.; cost, $25,000; cost mtce., $200; wks. owned by city.

SPANISH FORK, p. 4,036; f. area, 300 a. F. dept.—American Lafrance triple comb. auto. eng.; val. equip., $11,000; val. bldg., $5,000; exp. dept., $1,000; tot. mem., 10 vol.

Water Supply—Src., res., sys. grav.; pres., dom. 60 lbs., f. 140 lbs.; cost, $67,500; int., pd. on bond, 5 per cent.; cost, mtc., $1,500; city wks.

SPRINGVILLE, p. 3,010; f. area, 2,000 a.; merc. bldgs., bk., 3 stor.; priv., 1 & 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 triple comb.; 1,000 ft. hose; f. al., bell; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $2,000; tot. mem., 23, pd. full time 3.

Water Supply—Src., wells.

TOOELE, p. 3,602; f. area, 5,760 a.; merc. bldgs., bk., stn. & wd., 2 stor.; priv., bk., stn. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—8 c. hand ex., 1-40 gal. comb. c. & h. wag. pump, 1-350 gal. triple comb. pump., 1 hose trk.; cot., rub. lined, gd., 1,600 ft.; inf., 200 ft.; tot., 1,800 ft.; f. al., siren, 2 bx.; val. equip., $13,500; val. bldgs., $1,000; exp. dept., $1,500; tot. mem., 25, pd. part time & vol.

Water Supply—Src., spr., 2 m. bus. cent.; sys., grav.; res. cap., 122,000 gals.; mains, wd., 11 m., 2½ to 10 in. dia.; 10 hyd.; 86 v.; 54 met.; 880 serv.; pipe, galv. i.; pres., dom. 84 lbs., f. 84 lbs.; cons. per day 265,000 gals.; cost, $86,000; cost mtce., $4,600; wks. owned by city.

Places with a population of 2,000 or more not reported—American Fork, Clearcreek, Garfield, Lehi City, Nephi, St. George, Sunnyside.

VERMONT

BARRE, p. 10,008; f. area, 2,476 a.; merc. bldgs., stn., bk. & wd., 2 to 5 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hand eng., 4 c. hand ex., 1 comb. c. & h. wag., 4 hose carts; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,500 ft.; tot. hose, 4,500 ft.; f. al., bell & wh., 17 bx.; val. equip., $9,000; val. bldgs., $30,000; exp. dept., $6,500; tot. mem., 85, pd. full time 5, 80 vol.

Water Supply—Src., reservoirs, 3 to 6 m. bus. cent.; sys., grav.; res. cap., 53,000,000 gals.; mains, c. & w. i., 37.8 m., ¾ to 16 in. dia.; 162 hyd.; 406 v.; 750 met.; 1,479 serv.; pipe, w. i.; pres., dom. & f. 105 to 125 lbs.; cons. day, 1,500,000 gals.; cost, $395,300; cost mtce., $13,600; wks. owned by city.

BELLOWS FALLS, p. 4,860; f. area, 1,500 a.; merc. bldgs., bk. & wd., 3 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 comb. c. & h. wag., 1 c. eng., 5 hose carts, 1 hose wag.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 18 bx.; val. equip., $18,000; val. bldgs., $40,000; exp. dept., $5,000; tot. mem., 40, pd. full time 3, pd. part time & vol. 37.

Water Supply—Src., ponds, 1½ m. bus. cent.; sys., grav.; res. cap., 200,000 gals.; mains, i. & lead, 15 m., 4 to 20 in. dia.; 79 hyd.; 355 met.; 784 serv.; pipe, iron & lead; pres., dom. 100 to 160 lbs., f. 132 lbs.; cost, $50,000; wks. owned by city.

BENNINGTON, p. 7,230; f. area, 1,200 a.; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 4,150 ft.; f. al., Gamewell, 21 bx.; val. equip., $14,000; val. bldgs., $14,500; exp. dept., $3,962; tot. mem., 133, pd. full time 2, pd. part time 6, 125 vol.

Water Supply—Src., spr. & lake; sys., grav.; res. cap., 1,000,000 gals.; mains, 21 m., 4 to 12 in. dia.; 52 hyd.; met., 18; pres., dom. 125 lbs., f. 125 lbs.; cost, $200,000; wks. owned by village.

BRATTLEBORO, p. 7,324; f. area, 640 a.; merc. bldgs., stn., bk. & wd., 2 to 4 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—3 str., 2 c. eng., 12 c. hand ex., 1 h. & l. trk., 5 hose car., 2 hrs.; hose, cot., rub. lined, gd., 5,400 ft.; inf., 1,250 ft.; tot. hose, 6,650 ft.; f. al., Gamewell; bx., 23; val. equip., $18,000; val. bldgs., $20,000; exp. dept., $7,000; tot. mem., 103, pd. part time 1, vol. 102; undrs. rating, second class.

Water Supply—Src., spr., 5.7 m. bus. cent.; sys., grav. & pump to res. as a reserve; low pres. res. cap., 6,000,000 gals.; high pres. res. cap., 100,000,000 gals.; pump. eng.; cap. day, 500,000 gals.; mains, iron, 25 m., 4 to 16 in. dia.; 100 hyd.; met., 50; 800 serv.; pipe, lead & galv. i.; pres., dom. 50 to 100 lbs., f. 75 to 150 lbs.; cost, $400,000; wks. owned by Co.

BURLINGTON, p. 22,779; f. area, 6,400 a.; merc. bldgs., wd., bk. & stn., 2 to 7 stor.; priv., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. trk., 1 str., 2 c. eng., 2 comb. c. & h. wag., 14 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 chief's auto., 11 hrs.; cot., rub. lined, hose, gd., 9,500 ft.; rub., gd., 700 ft.; tot. hose, 10,200 ft.; f. al., Gamewell, 67 bx.; val. equip., $24,450; val. bldgs., $30,000; exp. dept., $29,000; tot. mem. 39, pd. full time 13, pd. part time 13, vol. 13; undrs. rating, first class.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to res.; res. cap., 7,000,000 gals.; 2 pump. eng.; 1 pump cap. day, 2,500,000 gals.; 1 pump, cap. per min., 1,500 gals.; mains, c. i., writ. i. & cem., 44.15 m., 4 to 30 in. dia.; 274 hyd.;

763 v.; met., 4,025; 4,546 serv.; pipe, galv. c. i & lead; pres., dom. 70 to 85 lbs.; cons. day 1,378,644 gals.; cost, $649,616; cost mtce., $18,-304; wks. owned by city.

FAIRHAVEN, p. 2,182; merc. bldgs., bk., 3 & 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., Gamewell, 3 bx.; val. equip., $2,500; val. bldgs., $4,000; tot. mem., 60 vol.

Water Supply—Src., pond, 3½ m. bus. cent.; sys., grav.; res. cap., 80 a.; mains, c. i., 15 m., 2 to 10 in. dia.; 42 hyd.; 24 v.; 5 met.; 575 serv.; pipe, wrt. i.; pres., f. 90 lbs.; cost, $35,000; cost mtce., $750; wks. owned by village.

HARTFORD, p. 4,739. F. dept.—1 auto. eng., hand c. ex., 1 h. & l. trk., 1 hose wag.; 1,500 ft. cot. rub. lined hose; f. al., bell; tot. mem., 30 vol.

Water Supply—Src. & sys. not reported; pres., 120 lbs.; 20 hyd.

MONTPELIER, p. 7,125; f. area, 3,000 a.; merc. bldgs., bk., 3 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept. 25 c. hand ex., 1 hand eng., 2 h. & l. trk., 3 hose wag., 2 hose car., 3 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; inf., 500 ft.; tot. hose, 4,300 ft.; f. al., Gamewell, 56—2 p. bx.; val. equip., $17,600; exp. dept., $9,700; tot. mem. 36, pd. full time 5, pd. part time 31.

Water Supply—Src., pond, 4 m. bus. cent.; sys., grav.; res. cap., 4,000,000 gals.; mains, c. i., 30 m., 2 to 20 in. dia.; 116 hyd.; 249 v.; 1,400 serv.; pres., dom. 150 lbs., f. 150 lbs.; cons. day 1,000,000 gals.; cost, $75,000; cost mtce., $8,000; wks. owned by city.

NEWPORT, p. 4,976; f. area, 150 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand ex., 2 h. & l. trk., 4 hose car., 3 hrs.; hose, cot., rub. lined, gd., 2,800 ft.; inf., 500 ft.; tot. hose, 3,300 ft.; f. al., Gamewell, 11 bx.; val. equip., $3,800; val. bldgs., $600; exp. dept., $150 to $225; tot. mem., 42 vol.

Water Supply—Src., pond, 5½ m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; mains, c. i., 15 m., 4 to 16 in. dia.; 70 hyd.; 76 v.; 2 emergency pump. eng.; 500 serv.; pipe, galv. i.; pres., dom. & f. 100 lbs.; cost, $90,000; cost mtce., $2,-500; wks. owned by city.

PROCTOR, p. 2,692; f. area, 200 a.; bldgs., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—4 c. hand ex., 2 hose car.; hose, cot., rub. lined, gd., 3,100 ft.; f. al., Gamewell; tot. mem., 25 vol.

Water Supply—Src., spr. & brook, 8 m. bus. cent.; sys., grav. & pump to stdp. & dir.; stdp. cap., 350,000 gals., dim. 35 x 40, loc. cent. of village, mat. stl.; res. cap., 15,000,000 gals., loc. 1½ m. town; pump. eng., cap. day 300,000 gals.; mains, c. i., 22½ m., 4 to 10 in. dia.; 67 hyd.; 500 serv.; pipe, galv. i.; pres., dom. 50 to 125 lbs., f. 125 lbs.; cons. day, 125,000 gals.; cost, $100,000; wks. owned by village.

RUTLAND, p. 14,954; f. area, 5,136 a.; merc. bldgs., stn., bk., wd., 2 to 5 stor.; priv., bk. & wd., 2½ & 4 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 str., 1 h. & l. trk., 2 aer. trk., 1 hose wag., 2 hose reels, 1 La France auto. comb. c. & hose; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 39 bx.; val. equip., $24,925.32; val. bldgs., $12,000; exp. dept. $13,000; tot. mem. 26, pd. full time 9, vol. 17; undrs. rating, second class.

Water Supply—Src., riv., 4 m. bus. cent.; sys., grav.; res. cap., 5,000,000 gals.; cap. day, 2,000,-000 gals; mains, c. i., 50 m., 2 to 16 in. dia.; 187 hyd.; 654 v.; 434 met.; 3,187 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 50 to 100 lbs.; cons. day, 2,000,000 gals.; cost, $200,000; cost mtce., $12,000; wks. owned by city.

ST. ALBANS, p. 7,588; f. area, 158 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. c. & h. wag., equipped with 1,000 ft. hose, 2 c. tk., 30 c. hand ex., 2 auto. h. & l., trk.; 4 hose wag., 2 hrs.; hose, cot.. rub. lined, gd., 5,000 ft.; rub., gd., 600 ft.; tot. 5,600 ft.; f. al., Gamewell, 35 bx.; val. equip., $28,000; val. bldgs., $4,000; exp. dept., $12,000; tot. mem., 27; pd. full time 6, pd. part time 21.

Water Supply—Src., spr. & brooks, 4½ m. bus. cent. & Silver Lake, 8 m. bus. cent.; sys., grav.; res. cap., 258,000,000 gals., loc. at North Fairfax; additional res. cap., 128,000,000 gals.; mains, c. i. & cem., 40½ m., 3 to 16 in. dia.; 131 hyd.; 140 v.; met., 1,400; 1,595 serv.; pipe, galv. i.; pres., dom. & f. 120 lbs.; cons. day, 845,000 gals.; cost, $365,000; cost mtce., $5,000; wks. owned by city.

ST. JOHNSBURY, p. 7,163; f. area, 1,000 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., equipped with 1,000 ft. hose, 2 c. tk., 30 c. hand ex., 2 auto. h. & l. trk., 4 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 5,000; rub. gd., 600 ft.; tot. 5,600 ft.; f. al., Gamewell, 35 bx.; val. equip., $25,000; val. bldgs., $4,000; exp. dept., $8,500; tot. mem. 27, pd. full time 6; pd. part time 21.

Water Supply—Src., riv.; sys., pump dir.; mains, c. i., 8 m., 4 to 12 in. dia.; 146 hyd.; 35 v.; 1 met.; 300 serv.; pipe, galv. & wrt. i.; pres., dom. 65 lbs., f. 100 lbs.; cost, $100,000; cost mtce., $2,000; wks. owned by village.

SPRINGFIELD, p. 5,283; f. area, 3,000 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 1 comb. c. & h. car., 1 auto. comb. pump. chem. & hose wag., 2 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 2,600 ft.; f. al., Gamewell, 23 bx.; val. equip., $26,750; val. bldgs., $10,000; exp. dept., $4,087; tot. mem., 27; pd. full time 1, pd. part time 26.

Water Supply—Src., spr., 4½ m. bus. cent.; sys., grav.; res. cap., 56,000,000 gals.; mains, c. i., 4.3 m., 6 to 20 in. dia.; 90 hyd.; 38 v.; 930 met.; 965 serv.; pipe, wrt. i.; pres., dom. 65 lbs., f. 150 lbs.; cost, $165,000; cost mtce., $13,000; wks. owned by city.

WEST RUTLAND, p. 3,391. F. dept.—4 hose carts; hose, gd., 1,950 ft.; old, 400 ft.; tot. hose, 2,350 ft.; f. al.. wh.; vol.

Water Supply—Mountain spr.; sys., grav.; res. cap. 15,000,000 gals.; mains, 13 m., 6 to 12 in. dia.; 30 hyd.; pres., dom. & f. 110 lbs.; wks. owned by priv. Co.

WHITE RIVER JUNCTION, p. 2,625; f. area, 250 a.; merc. bldgs., wd. & bk., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 1 c. eng., 1 motor comb. c. & hose wag., 1 sleigh, 2 c. hand ex., 2 hose reels; hose, cot., rub. lined, gd., 3,600 ft.; c. 200 ft.; inf., 200 ft.; tot. 4,000 ft.; f. al., Gamewell, 15 bx.; val. equip., $6,500; val. bldgs., $4,500; exp. dept., $5,038; tot. mem., 24; pd. full time 1, pd. part time 23.

Water Supply—Src., riv., 2½ & 3 m. bus. cent.; sys., grav.; 4 res., cap. 237,000,000 gals.; mains, c. i., 9 m., 4 to 10 in. dia.; 25 v.; 54 hyd.; met., 14; 400 serv.; pipe, galv. i.; pres., dom. & f. 140 lbs.; cons. day 200,000 gals.; cost, $150,000; cost mtce., $1,000; wks. owned by Co.

WINDSOR, p. 3,061; merc. bldgs., bk. & wd., 2½ stor.; priv., wd., 1½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell & wh.; exp. dept., $197.83; tot. mem., 24 vol.

Water Supply—Src., spr., ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 275,000 gals.; res. cap., 70,000 gals.; 2 elec. pump. eng., cap. day 970 gals. per min.; mains, c. i., 6 m., 2 to 8 in. dia.; 54 hyd.; 400 serv.; 20 met.; pipe, galv. i.; pres., dom. 80 lbs., f. 80 lbs.; cons. day, 375,000 gals.; cost, $50,000; cost mtce., $2,000; wks. owned by city.

WINOOSKI, p. 4,932; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 6 c. hand ex., 1 h. & l. trk., 4 hose carts; hose, rub., gd., 3,000 ft.; f. al., bell & wh.; val. equip., $8,000; exp. dept. $1,500; tot. mem., 50, 4 pd. part time, 46 vol.

Water Supply—Src., spr., ¼ m. bus. cent.; sys., grav.; res. cap., 12,500,000 gals.; mains, c. i., 6½ m., 4 to 8 in. dia.; 30 hyd.; 8 v.; met., 521; 575 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 65 to 150 lbs.; cons. day, 50,000 gals.; cost, $60,000;

Places with a population of 2,000 or more not reported—Rockingham.

VIRGINIA

ABINGDON, p. 2,532; f. area, 480 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 3 hose reels, 1 hose car.; hose, cot., rub. lined, gd., 1,600 ft.; f. al., bell; val. equip., $750; tot. mem., 24 vol.; undrs. rating, third class.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to res.; res. No. 1 cap. 1,000,000 gals.; res. No. 2 cap. 700,000 gals.; 2 pump. eng., cap. day 600,000 gals.; mains, 6 m., 2 to 6 in. dia.; 40 hyd.; 4 v.; 240 serv.; pres., dom. 80 lbs., f. 95 lbs.; daily cons., 200,000 gals.; cost, $50,000; wks. owned by Co.

ALEXANDRIA, p. 18,060; f. area, 1,696 a.; merc. bldgs., bk., 2 & 3 & 4 stor.; priv., wd. & bk., 2 & 3 & 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 2 comb. c. & h. wag., 12 c. hand ex., 1 h. & l. trk., 3 triple comb., 1 supply car., 1 chief's car.; hose, cot., rub. lined, gd., 12,000 ft.; f. al., telp.; val. equip., $85,000; val. bldgs., $50,000; exp. dept., $20,000; tot. mem., 225, pd. full time 9, 215 vol.; undrs. rating, second class.

Water Supply—Src., Cameron Run, ½ m. bus. cent.; sys., pump to res.; res. No. 1, cap. 16,500,000 gals.; res. No. 2, cap. 600,000,000 gals.; 2 pump. eng., cap. day, 2,304,000 gals.; mains, iron, 8 m., 4 to 20 in. dia.; 165 hyd.; met., 8; 3,700 serv.; pipe, lead & iron; pres., dom. 30 lbs., f. 25 to 35 lbs.; wks. owned by Co.

BASIC CITY, p. 2,212; bldgs., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 50 ft.; tot. hose, 1,250 ft.; f. al., bell; val. equip., $800; val. bldgs., $500; vol.

Water Supply—Src., spr.; sys., pump to res.; res. cap., 200,000 gals.; 1 pump. eng., cap. day 180,000 gals.; mains, c. i., 4½ m., 3 to 8 in. dia.; 10 hyd.; 2 v.; 56 serv.; pres., dom. 60 lbs., i. 70 lbs.; cons. day, 80,000 gals.; cost, $3,000; cost mtce., $1,200; wks. owned by city.

BEDFORD CITY, p. 3,243; bldgs., bk. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose car., 1 h. & l. trk., 1 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $4,000; exp. dept., $1,000; tot. mem., 25 vol.; undrs. rating, third class.

Water Supply—Src., strm., 7 m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; mains, c. i., 25 m., 4 to 10 in. dia.; 57 hyd.; 67 v.; 180 met.; 750 serv.; pipe, iron; pres., f. 80 lbs.; cons. per day 500,000 gals.; cost, $200,000; cost mtce., $10,000; wks. owned by city.

BIG STONE GAP, p. 3,009; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., trk., 180 buckets, 2 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; tot. mem., 50 vol.

Water Supply—Src., strm., 7 m. bus. cent.; sys., grav.; mains, c. i., 7 m., 6 to 12 in. dia.; 50 hyd.; 12 v.; 250 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 130 lbs.; cons. day, 100,000 gals.; cost, $90,000; cost mtce., $700; wks. owned by town.

BRISTOL, p. 6,729. (See Tennessee.)

BUENA VISTA, p. 3,911; f. area, 1,000 a.; merc. bldgs., bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 hose cart, 1 auto. h. & l. trk.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., siren, 2 bx.; val. equip., $2,000; val. bldgs., $10,000; exp. dept., $1,000; tot. mem., 24 vol.

Water Supply—Src., spr., 1 & 2 m. bus. cent.; sys., grav.; dim. 70 x 100 & 40 x 70 ft.; mat. conc.; 2 res. cap., 220,000 gals.; 1 pump. eng., class duplex, cap. per day, 36,000 gals.; mains, c. i., 8½ m., 3 to 8 in. dia.; 34 hyd.; 38 v.; 240 met.; 650 serv.; pipe, w. i.; pres., dom. 85 lbs., f. 85 lbs.; cons. per day 175,000 gals.; cost, $55,000; cost mtce., $2,000; wks. owned by city.

CAPE CHARLES, p. 2,517; f. area, 150 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 3 c. hand ex., 3 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell; val. equip., $2,400; val. bldgs. $2,000; exp. dept., $400; tot. mem., 26 vol.

Water Supply—Src., wells; sys., pump to res.; res. cap., 50,000 gals.; 2 pump. eng., cap. day 240,000 gals.; mains, 2 m.; 31 hyd.; met., 14; pres., dom. 40 lbs., f. 40 lbs.; cons. day, 50,000 gals.; cost, $12,000; wks. owned by city.

CHARLOTTESVILLE, p. 10,688; f. area, 6,400 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 hand eng., 50 c. hand ex., 1 h. & l. trk., 2 hose wag., 7 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $3,500; exp. dept., $1,500; tot. mem., 50, pd. full time 3, vol. 47; undrs. rating, third class.

Water Supply—Src., mountain strm., 6 m. bus. cent.; sys., grav., stdp. cap., 42,000 gals.; mat. wrt. i.; res. cap., 6,000,000 gals.; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 2 m., 2 to 18 in. dia.; 110 hyd.; 164 v.; met., 1,400; 2,300 serv.; pipe, c. i. & wrt. i.; pres., dom. 65 lbs.; cons. day, 1,000,000 gals.; cost, $430,000; cost mtce., $22,300; wks. owned by city.

CLIFTON FORGE, p. 6,164; f. area, 50 a.; merc. bldgs., wd. & bk., 1, 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 comb. c. & hose wag., 1 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 3 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; rub. gd., 1,000 ft.; inf. 1,000 ft.; tot., 7,000 ft.; f. al., telp. & elec. siren; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $2,500; tot. mem., 35; pd. full time, 1.

Water Supply—Src., mountain stream, 3 m. bus. cent.; sys., grav.; 2 dams, cap, 3,000,000 gals.; creek, cap. 7,000,000 gals.; mains, c. i., 18 m., 4 to 20 in. dia.; 65 hyd.; 69 v.; 25 met.; 1,490 serv.; pipe, w. i. & lead; pres., dom. 75 lbs., f. 75 lbs.; cons. day, 2,500,000 gals.; cost, $190,000; cost mtce., $3,500; wks. owned by city.

COVINGTON, p. 5,623; f. area, 300 a.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 25 c. hand ex., 5 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 1,100 ft.; tot., 4,100 ft.; f. al., Gamewell 20 bx.; val. equip., $12,000; val. bldgs., 100,000; exp. dept., $1,500; tot. men, 60 vol.

Water Supply—Src., spr., 4 m. bus. cent.; sys., grav.; res. cap., 2,250,000 gals.; 1 pump. eng., cap. day 500,000 gals.; mains, c. i., 15 m., 3 to 12 in. dia.; 75 hyd.; 25 v.; met., 32; 1,300 serv.; pipe, iron; pres., dom. & f. 85 lbs.; cons. day, 800,000 gals.; cost, $125,000; cost mtce., $3,000; wks. owned by city.

CREWE, p. 2,097; bldgs., wd. & bk. F. dept.—12 c. h. ex., 2 hose car.; hose, cot., rub. lined, gd., 600 ft.; inf., 500 ft.; tot. hose, 1,100 ft.; f. al., wh.; tot. mem., 20 vol.

Water Supply—Src., 2 wells, ½ m. bus cent.; sys., pump to res.; res. cap., 100,000 gals.; 1 pump. eng., class dup., cap. day 200,000 gals.; mains, 3 m.; 16 hyd.; 300 met.; pres., dom. 83 lbs.; cons. 500,0000 gals.; cost, $26,000; cost mtce., $3,000; wks. owned by city.

DANVILLE, p. 21,539; f. area, 1,000 ea.; merc. bldgs., stn., bk. & wd., 1 to 6 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng., 1 aer. trk., 6 c. hand ex., 1 h. & l. trk., 3 hose wag., 1 comb. c. & h. wag., 12 hrs.; hose, cot., rub. lined, gd., 6,350 ft.; c., 400 ft.; tot. hose, 6,750 ft.; f. al., Gamewell, 34 bx.; val. equip., $15,000; val. bldgs., $12,000; exp. dept., $13,000; tot. mem., 34, pd. full time 12, pd. part time 22.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump to res. & dir.; res. cap., 7,000,000 gals.; 2 pump. eng., class cross comp., cap. day 4,000,000 gals.; mains, iron, 31 m., 1 to 24 in. dia.; 250 hyd.; 162 v.; met., 3,500; 3,600 serv.; pipe, lead; pres., dom. 50 lbs., f. 80 to 100 lbs.; cons. day, 1,600,000 gals.; wks. owned by city.

FALLS CHURCH, p. 4,759; f. area, 640 a.; bldgs., wd., 2 stor.; wd. rfs. perm.; fwks. ord.; f. inv. F. dept.—3 c. eng., 2 h. f. ex., 1 h. & l. trk., 300 ft. hose; f. al., bell; val. equip., $750; val. bldgs., $300; tot. mem., 45 vol.

Water Supply—Src., wells.

FARMVILLE, p. 2,586; f. area, 400 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 24 buckets, 2 hose car., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., telp., 24 bx.; val. equip., $8,000; val. bldgs., $4,000; exp. dept., $1,200; tot. mem., 24, pd. full time 1.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav., pump to res., to stdp. or dir.; stdp. cap., 188,000 gals., dim. 25 x 50, mat., iron; elec. pumps, cap. day 1,008,000 gals. (in reserve, 3 steam pump. eng., cap. day 864,000 gals); new Coagulating Basin, cap. 126,000 gals.; mains, c. i., 9 m., 2 to 8 in. dia.; 42 hyd.; 63 v.; 525 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 75 lbs.; cons. day, 400,000 gals.; cost, $50,000; cost mtce., $3,000; wks. owned by city.

FRANKLIN, p. 2,363; f. area, 700 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 300 ft.; f. al., bell; tot. mem., 10 vol.; undrs. rating, fourth class.

Water Supply—Src., riv.; sys., pump to tk.; tk. cap., 60,000 gals.; mains, wrt. i., ⅛ m., 2½ in. dia.; 6 hyd.; 6 serv.; pipe, wrt. i.; pres., 5 lbs.; wks. owned by R. R. Co.

FREDERICKSBURG, p. 5,882; f. area, 960 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; val. dept. equip., $2,000; val. bldgs., $2,800; exp. dept., $1,000; tot. mem., 20 vol.; undrs. rating, third class.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump to res. dir.; res. cap., 2,000,000 gals.; 3 pump. eng., cap. day 3,358,000 gals.; mains, c. i., 19 m., 3 to 14 in. dia.; 105 hyd.; 90 v.; met., 45; 1,800 serv.; pipe, gal. & w. i.; pres. dom. & f. 50 lbs.; cons. day, 1,200,000 gals.; cost, $125,000; cost mtce., $5,173; wks. owned by city.

GRAHAM, p. 2,752; bldgs., bk. & wd. F. dept. 4 hose car.; hose, 1,500 ft.; f. al., bell; val. equip., $1,400; val. bldgs., $100; tot. mem., 15 vol.

Water Supply—Src., spring, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap. 200,000 gals.; 1 pump. eng., cap. day 180,000 gals.; mains, 2 m., 4 to 8 in. dia.; 20 hyd.; 12 v.; 10 met.; pres., dom. & f. 90 lbs.; cons. day 150,000 gals.; cost, $60,000; cost mtce., $200; wks. owned by city.

HAMPTON, p. 6,138; f. area, 1,200 a.; bldgs., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 2 hose reels, 1 hose wag., 1 hrs.; hose, cot., rub. lined, gd., 800 ft.; rub., gd., 2,500 ft.; tot. hose, 2,800 ft; f. al., bell; val. equip., $10,000; val. bldgs., $7,000; exp. dept., $3,500; tot. mem. 72, pd. full time 2, vol. 70; undrs. rating, third class.

Water Supply—Src., riv. & creeks, wells, supplied by Newport News sys., 26 m. bus. cent.; sys., pump to stdp.; stdp. cap., 160,000 gals., dim. 30 x 30, mat. iron; res. cap., 470,000 gals.; 3 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 7 m., 4 to 12 in. dia.; 14 hyd.; met., 203; pipe, lead; pres., dom. 40 lbs., f. 40 lbs.; wks. owned by Co.

HARRISONBURG, p. 5,875; f. area, 4 sq. m.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs., not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 1 h. & l. trk., 1 chem. eng., 1 hose wag., 2 hose car.; hose, cot., rub. lined, new, 1,000 ft.; f. al., bell & wh., 8 bx.; val. equip., $25,000; val. bldgs., $5,000; exp. dept., $1,000; tot. mem., 250 vol.; undrs. rating, third class.

Water Supply—Src., mountain strm., 13 m. bus. cent.; sys., grav.; mat. conc.; res. cap., 5,500,000 gals.; mains, c. i., 41 m., 3 to 12 in. dia.; 114 hyd.; 125 v.; met., 750; 1,656 serv.; pipe, w. i.; pres., dom. 60 lbs., f. 60 to 250 lbs.; cons. day, 670,000 gals.; cost, $300,000; cost mtce., $1,200; wks. owned by city.

LEXINGTON, p. 2,870; f. area, 960 a.; merc. bldgs., stn. & bk., 2 to 4 stor.; priv., stn., bk. & wd., 2 to 3½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 59 c. hand ex., 4 hose car.; hose, cot., rub. lined, gd., 950 ft.; rub., gd., 600 ft.; inf., 1,250 ft.; tot. hose, 2,800 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $3,500; exp. dept., $375; tot. mem., 60 vol.

Water Supply—Src., spr., 13 m. bus cent.; sys., grav.; res. cap., 3,000,000 gals.; storage lake at source, cap., 40,000,000 gals.; mains, c. i., 28 m., 3 to 12 in. dia.; 68 hyd.; met., 368; 469 serv.; pipe, wrt. i.; pres., dom. 60 lbs., f. 65 lbs.; cons. day, 225,000 gals.; cost $100,000; cost mtce., $3,500; wks. owned by city.

LYNCHBURG, p. 30,070; f. area, 3,300 a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & hose wag., 1 auto. triple comb. eng. 5; 4 comb. c. & h. wag., 20 c. hand ex., 1 h. & l. trk., 1 auto. aer. trk., 24 hrs.; hose, cot., rub. lined, gd., 14,500 ft.; rub., gd., 850 ft.; tot. hose, 15,350 ft.; f. al., Gamewell, 76 bx.; val. equip., $79,205; val. bldgs., $55,100; exp. dept., $56,500; tot. mem. 49; pd. full time; undrs. rating, second class.

Water Supply—Src., riv., 22 m. bus. cent.; sys., grav.; stdp. cap., 12,000 gals.; dim., 6 x 56 ft.; mat., stl.; res. cap., 7,750,000 gals.; 2 pump. eng., class centrif., cap. day, 6,000,000 gals.; mains, c. i., 64 m., 3 to 18 in. dia.; 512 hyd.; 700 v.; met., 4,010; 7,334 serv.; pipe, galv. i. & lead; pres., dom. 10 to 90 lbs., f. 110 lbs.; cons. day, 4,500,000 gals.; cost mtce., $65,081; wks. owned by city.

MANCHESTER, part of Richmond; p. 9,715; f. area, 500 a.; merc. bldgs., bk., iron, stn., wd., 2 & 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; f. not inv. F. dept.—1 h. & l. trk., 1 hose wag., 3 hose car., 1 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., telp.; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $2,100; tot. mem., 15, pd. full time 2, vol. 13.

Water Supply—Src., from Richmond.

MARION, p. 3,253; f. area, 130 a.; bldgs., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto comb. hose &

chem. trk. & pump. eng., 1 chem. eng., 1 h. & l. trk., 4 hose car., 12 hand c. ex., 1 Eastman New Nozzle sys.; hose, cot., rub. lined, gd., 2,200 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $100; exp. dept., $150; tot. mem., 30 vol.

Water Supply—Src., spr., 4¼ m. bus. cent.; sys., grav.; stdp. cap., 3,000,000 gals. day; dim., 28 x 76; mat., conc.; mains, c. i., 14 m., 2 to 12 in. dia.; 40 hyd.; 30 v.; 10 met.; 450 serv.; pipe, galv. i.; pres., dom. & f. 50 lbs.; cons. day, 500,000 gals.; cost, $42,500; cost mtce., $125; wks. owned by city.

MARTINSVILLE, p. 4,075; f. area, 664 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 hose wag., 1 Booster pump; hose, cot., gd., 1,300 ft.; inf., 200 ft.; tot., 1,500 ft.; f. al., bell; val. equip., $4,000; val. bldgs., $4,000; exp. dept., $1,200; tot. mem., 21 vol.; undrs. rating, third class.

Water Supply—Src., creek, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 200,000 gals.; res. cap., 500,000 gals.; 4 pump. eng., cap day, 1,250,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 52 hyd.; 15 v.; 300 met.; 650 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 90 lbs.; cons. day, 150,000 gals.; cost, $65,000; cost mtce., $1,200; wks. owned by city.

NEWPORT NEWS, p. 35,596; f. area, 2.7 sq. m.; merc. bldgs., stn., bk. & wd., 2 to 6 stor.; priv., stn., bk. & wd., 2 & 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. wag., 3 str. with auto. tractor, 1 aer. trk. with auto. tractor, 10 c. hand ex., 1 hose reel, 4 motor chief's auto.; hose, cot., rub. lined, gd., 9,000 ft.; f. al., Stevens Star & Gamewell; 54 bx.; val. equip., $41,500; val. bldgs., $5,000; exp. dept., $29,740; tot. mem. 203, pd. full time 18, 185 vol.

Water Supply—Src., spr. & strm., 16 m. north city; sys., pump to stdp.; stdp. cap., 150,000 gals., dim. 30 x 34, mat. iron; res. cap., 800,000,000 gals.; 4 pump. eng., cap. day 10,500,000 gals.; mains, c. & w. i., 123.6 m., 1 to 18 in. dia.; 357 hyd.; 1,011 v.; 7,161 met.; 9,931 serv.; pipe, lead & i.; pres., dom. 45 lbs., f. 90 lbs.; cons. day, 4,300,000 gals.; wks. owned by Co.

NORFOLK, p. 115,777; f. area, 30½ sq. m.; merc. bldgs., stn. & wd., 1 to 14 stor.; priv., bk. & wd., 1 to 6 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—14 motor pumpers, 5 auto. comb. c. & h. wag., 4 str., 70 hand ex., 8 auto. aer. trk., 1 water tower, 1 f. boat; hose, cot., rub. lined, gd., 47,750 ft.; rub., gd., 5,150 ft.; tot., 52,900 ft.; f. al., Gamewell, 177 bx.; val. equip., $498,000; val. bldgs., $175,000; exp. dept., $585,000; tot. mem. 305, pd. full time.

Water Supply—Src., lakes, 5 to 8 m. bus. cent.; sys., pump dir.; 4 pump. eng., cap. day 22,000,000 **gals.; mains, c. i., 110 m., 3 to 30 in. dia.; 650 hyd.; 785 v.; 11,800 met.; 14,773 serv.;** pipe, lead & i.; pres., dom. 45 lbs., f. 50 lbs.; cons. **day 5,316,000 gals.; cost, $2,250,000; cost mtce.,** $95,000; wks. owned by city.

PETERSBURG, p. 31,012; f. area, 5 sq. m.; merc. bldgs., bk. & wd., 2 to 7 stor.; priv., wd. & bk., 1 to 5 stor.; wd.; rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 4 comb. c. & h. wag., 1 triple comb. car., 1 aer. trk., 1 chief's wag., 1 h. & l. trk.; 3 hose wag., 2 hose reels; 13 hrs.; hose, cot., rub. lined, gd., 5,850 ft.; inf., 500 ft.; tot. hose, 6,350 ft.; f. al., Gamewell, 52 bx.; val. equip., $30,425; val. bldgs., $35,000; exp. dept., 47,802; tot. mem., 52, pd. full time; undrs. rating, first class.

Water Supply—Src., riv., 3.5 m. bus. cent.; sys., grav. & pump tk., cap., 210,000 gals.; res. cap., 3,000,000 gals.; 7 pump. eng., cap. day 21,000,000 gals.; mains, c. i., 46.1 m., 4 to 16 in. dia.; 412 hyd.; 350 v.; 4,800 met.; 4,700 **serv.; pipe, lead; pres., dom. 20-70 lbs., f. 20-70** lbs.; cons. day, 3,000,000 gals.; cost, $100,000; cost mtce. & operation, $70,000; wks. owned by city.

PHOEBUS, p. 3,043; bldgs., wd. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 5 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 200 ft.; tot. hose, 2,200 ft.; val. equip., $8,000; val. bldgs., $1,500; exp. dept., $3,500; tot. mem., 120, pd. full time 2, vol. 118.

Water Supply—Src., same src. that supplies Newport News & Hampton, 15 m. bus. cent.; sys., pump to res.; pres., 60 to 75 lbs.

POCAHONTAS, p. 2,591; f. area, 3 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 reels; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $1,000; exp. dept., $250; tot. mem., 35 vol.

Water Supply—Src., strm. & spr.; sys., pump to stdp.; stdp. cap., 250,000 gals., dim. 35 x 35; 2 pump. eng., cap. day 2,000,000 gals.; 48 hyd.; pres., dom. & f., 130 lbs.

PORTSMOUTH, p. 54,387; f. area, 2½ sq. m.; merc. bldgs., stn. & bk., 3 to 5 stor.; priv., stn., bk. & wd., 2 & 5 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 comb. c. & h. wag., 14 c. hand ex., 1 aer. trk., 18 hrs., 3 comb. c. pump & hose car.; hose, cot., rub. lined, gd., 9,260 ft.; rub., gd., 8,700 ft.; inf. hose, 560 ft.; f. al., Gamewell, 48 bx.; val. equip., $65,000; val. bldgs., $36,000; exp. dept., $37,250; tot. mem. 480, pd. full time 25, vol. 455.

Water Supply—Src., lake, 20 m. bus. cent.; sys., grav., pump to res., to stdp. or dir.; stdp. cap., 530,000 gals., dim. 30 x 100, mat. stl.; res. cap., 700,000 gals.; 8 pump. eng., cap. day 40,500,000 gals.; mains, c. i., 35 m., 4 to 16 in. dia.; 167 hyd.; 351 v.; met., 650; 8,000 serv.; pipe, galv. i.; pres., dom. 30 lbs., f. 80 lbs.; cons. day, 5,057,000 gals.; wks. owned by Co.

PULASKI, p. 5,282; f. area, 960 a.; merc. bldgs., stn. & bk., 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 reels; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $1,200; val. bldgs., $300; exp. dept., $50; tot. mem., 23 vol.; undrs. rating, third class.

Water Supply—Src., storage dam, cap. 44,000 gals., loc. 3 m. north of city; sys., grav.; res. cap., **100,000,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 80 hyd.; 40 v.; 10 met.; 800 serv.; pipe, c. i.; pres., dom. 90 lbs., f. 120 lbs.; cons. day 500,000 gals.; cost, $75,000; cost mtce., $6,000; wks. owned by city.**

RADFORD, p. 4,627; f. area, 600 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—3 reels, 1 h. & l. trk.; hose, cot., rub. lined, gd., 1,500 ft.; val. equip., $1,950; tot. mem., 50 vol.; undrs. rating, third class.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 184,000 gals.; res. cap., 8,000,000 gals.; 2 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 75 hyd.; met., 30; 225 serv.; pres., dom. 65 lbs., f. 80 lbs.; cons. day, 225,000 gals.; cost, $60,000; wks. owned by city.

RICHMOND, p. 171,667; f. area, 4,575 a.; merc. merc. bldgs., bk., conc. & stn., 2 to 18 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—15 triple comb. pumper, 8 stm. pumps, 3 chief's auto., 8 c. hand ex., 7 aer. trk.; hose, cot., rub. lined, gd., 38,000 ft.; f. al., Gamewell, 330 bx.; val. equip., $384,374; val. bldgs., $390,000; exp. dept., $500,000; tot. mem., $322, pd. full time.

Water Supply—Src., riv., 4 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 150,000 gals., dim. 30 x 30, mat. stl.; 2 res. cap. 46,000,000 gals.; 15 pump. eng., cap. day, 31,000,000 gals.; mains, c. i., 264.98 m., 2 to 36 in. dia.; 1,868 hyd.; 144 v.; 30,875 met.; 34,476 serv.; pipe, lead; pres., dom. 15 to 85 lbs.; cons. day, 15,906,217 gals.; cost, $5,113,000; cost operation, $282,720; wks. owned by city.

ROANOKE, p. 50,842; f. area, 5 a.; merc. bldgs., wd., bk., 1 to 4 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. perm. in residential section; fwks. & combt. ord.; causes of f. inv. F. dept.—

3 auto. comb. c. & h. wag.; 2 str., 15 c. hand ex., 2 aer. trk., 1 chief's wag., 1 water tower, 1 l. al. wag., 4 trip. comb. hose c. & pump. eng. (in reserve, 1 hose wag., 2 hrs.), 18 hrs.; hose, cot., rub. lined, gd., 14,000 ft.; f. al., Gamewell, 81 bx.; val. equip., $147,424; val. bldgs., $89,059; exp. dept., $95,583; tot. mem., 58; pd. full time; undrs. rating, first class.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., pump to res. & dir.; dim. 25 x 50; res. cap., 5,000,000 gals.; 5 pump. eng., class dup., cap. day 10,000,000 gals.; mains, c. i., 86 m., 3 to 16 in. dia.; 290 hyd.; 445 v.; 7,531 met.; 8,280 serv.; pipe, galv. i. & stl.; pres., dom. 45 to 90 lbs., f. 90 lbs.; cons. day, 4,000,000 gals.; cost, $1,800,000; cost mtce., $13,000; wks. owned by Co.

SALEM, p. 4,159; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 hose wag.; hose, cot. jacket, gd., 3,000 ft.; f. al., bell & elec.; val. equip., $700; val. bldgs., $1,200; tot. mem., 16, pd. full time & vol.

Water Supply—Src., lake & spr., ½ m. bus. cent.; sys., pump to stdp.; res. & dir.; stdp. cap., 150,000 gals.; res. cap., 150,000 gals.; 2 pump. eng., cap. day 1,440,000 gals.; mains, c. i., 18 m., 2 to 10 in. dia.; 80 hyd.; 216 met.; 600 serv.; pres., dom. 60 lbs., f. 90 to 100 lbs.; cost, $48,000; cost mtce., $1,500; wks. owned by city.

SOUTH BOSTON, p. 4,338; f. area, 160 a.; merc. bldgs., bk., 2 & 3 stor., priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—4 hose reels; hose, cot, rub. lined, gd., 1,800 ft.; inf., 700 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $2,200; val. bldgs., $2,000; exp. dept., $350; tot. mem., 12 vol.; undrs. rating, third class.

Water Supply—Src., stream, in bus. cent.; sys., pump to res.; res. cap., 1,200,000 gals.; 2 pump. eng., cap. day 186,000 gals.; mains, iron, 6½ m., 6 to 12 in. dia.; 62 hyd.; 42 v., 550 serv.; 560 met.; pres., dom. 45 lbs., f. 100 lbs.; cons., 186,000 gals.; cost, $115,000; cost mtce., $100; wks. owned by city.

STAUNTON, p. 10,623; f. area, 1,000 a.; merc. bldgs., bk., 1 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 6 c. hand ex., 1 hose wag., 1 hose wag. & c. comb., 1 hose cart, 2 hrs.; hose, cot., rub. lined, gd., 1,750 ft.; f. al., elec. bell, 31 bx.; val. equip., $15,000; val. bldgs., $7,000; exp. dept., $5,000; tot. mem., 30, pd. full time 2, pd. part time 10, 18 vol.

Water Supply—Src., spr., ½ m. bus. cent.; sys., pump to res., to stdp. & dir.; res. cap., 2,500,000 gals.; 2 pump. eng., class dup., cap. day 2,500,000 gals.; mains, c. i., 8 m., 4 to 12 in. dia.; 76 hyd.; 100 v.; met., 50; 2,000 serv.; pipe, galv. i., lead; pres., dom. 50 lbs., f. 75 lbs.; cost, $250,000; cost mtce., $12,000; owned by city.

SUFFOLK, p. 9,123; f. area, 1 sq. m.; merc. bldgs., bk. & wd., 1 to 7 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 h. & l. trk., 1 hose wag., 1 auto. comb. pump. eng. & hose wag., 1 comb. c. & h. wag., 1 triple comb. pump c. & hose; 2 hose reels, 11 c. hand ex.; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 30 bx.; val. equip., $56,000; val. bldgs., $8,000; exp. dept., $14,000; tot. mem. 60, pd. full time 8, pd. part time 2, vol. 50; undrs. rating, third class.

Water Supply—Src., lake; sys., pump to stdp.; stdp. cap., 52,700 gals., dim. 8 x 140; 3 pump. eng., cap. day 10,000,000 gals.; mains, iron, 4.6 m., 6 to 16 in. dia.; 42 hyd.; met., 34; 375 serv.; pres., dom. 60 lbs., f. 60 lbs.; cons. day, 200,000 gals.; wks. owned by Co.

VINTON, p. 2,779; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & 1 hose reel, 1 hrs.; hose, cot., rub. lined, gd., 1,200 ft.; f. al. bell; val. equip., $1,300; val. bldgs., $1,000; tot. mem., 21 vol.

Water Supply—Src., spr.; sys., gr. & pump to stdp.; stdp. cap., 200,000 gals.; pump. eng., cap. day 500,000 gals.; mains, 11 m., 2 to 10 in. dia.; pres., dom. 90 lbs., f. 300 lbs.; cost, $100,000; wks. owned by Co.

WILLIAMSBURG, p. 2,462. F. dept.—2 c. eng.; vol.

No water supply.

WINCHESTER, p. 6,883; f. area, 602 1-3 a.; merc. bldgs., bk., 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 comb. auto. trks., 1 c. hand ex., 4 auto. h. & l. trk.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., telp.; val. equip., $35,000; val. bldgs., $35,000; exp. dept., $5,000; tot. mem., 500, pd. full time 3, vol. 497.

Water Supply—Src., spr., ¾ m. bus. cent.; sys., grav. & pump.; res. cap., 275,000 gals., loc. ¾ m. city; 2 pump. eng., class dup., cap. day 1,440,000 gals.; mains, c. i., 19½ m., 2 to 10 in. dia.; 108 hyd.; met., 45; 1,443 serv.; pipe, galv. iron; pres., dom. 65 lbs., f. 65 lbs.; cons. day, 457,000 gals.; cost, $135,000; cost mtce., $2,500; wks. owned by city.

WYTHEVILE, p. 2,947; f. area, 5 a.; merc. bldgs., bk., 2 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—1 comb. c. & h. wag, 2 chem. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,300 ft.; inf., 300 ft.; tot., 1,600 ft.; f. al., siren; val. equip., $6,000; exp. dept., $250; tot. mem., 20.

Water Supply—Src., spr., 6 m. bus. cent.; sys., grav. & pump to res.; res. cap., 1,300,000 gals.; 1 pump. eng., cap. day 400,000 gals.; mains, c. i., 9½ m., 4 to 6 in. dia.; 43 hyd.; 11 v.; met., 4; 600 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 75 lbs.; cons. day, 400,000 gals.; cost, $40,000; cost mtce., $300; wks. owned by town.

Places with a population of 2,000 or more not reported—Appalachia, Clarendon, E. Falls Church, Fieldale, Fries, Nat'l. Soldiers' Home, Saltville, South Norfolk.

WASHINGTON

ABERDEEN, p. 15,336; f. area, 1,200 a.; merc. bldgs., stn., bk. & conc., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. hose & pump. eng., 1 auto. comb. pumper, 1 c. & hose wag., 1 auto. comb. c. & h. & l. trk., 1 auto. h. & l. trk., 1 chief's auto.; hose, cot., rub. lined, gd., 11,500 ft.; c., 300 ft.; f. al., telp., 55 bx.; val. bldgs., $1,500; exp. dept., $3,500; tot. mem. 26, pd. full time.

Water Supply—Src., 1 creek, riv., 23 m., bus. cent.; sys., grav.; pump dir.; stdp. cap., 7,000 gals., 28 in. x 175 ft.; res. cap., 9,000,000 gals.; 3 pump. eng., class comp. dup. & simplex, cap. day 8,500,000 gals.; mains, stl., c. i. & wd., 92 m., 1 to 28 in. dia.; 223 hyd.; 328 v.; met., 445; 3,431 serv.; pipe, stl.; pres., dom. 60 to 95 lbs., f. 70 to 95 lbs.; cons. day, 2,700,000 gals.; cost, $895,252; cost mtce., $8,439; wks. owned by city.

ANACORTES, p. 5,248; f. area, 1,500 a.; merc. bldgs., stn., bk., wd., 2 to 4 stor.; priv., wd. & cem., 1 to 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 9 c. hand ex., 1 comb. h. & l. trk. & c., 2 hose carts, 1 auto. hose wag., 1 hose wag. (in reserve), 2 hrs.; hose, cot., rub. lined, gd., 3,050 ft.; f. al., bell; val. equip., $7,000; val. bldgs., $10,000; exp. dept., $3,500; tot. mem. 32, pd. full time 2 men.

Water Supply—Src., lakes, 3 & 4 m. bus. cent.; sys., grav.; 2 res. cap., 400,000 gals. each, loc. 2

m. south of city; 1 pump. eng., class centrif., cap. min., 850 gals.; mains, wd. & stl., 25 m., 1 to 12 in. dia.; 52 hyd.; 75 v.; met., 413; 1,156 serv.; pipe, galv. i.; pres., dom. 65 to 100 lbs., f. 100 lbs.; cons. day, 600,000 gals.; cost, $135,000; cost mtce., $10,800; wks. owned by city.

AUBURN, p. 3,163; f. area, 950 a.; merc. bldgs., bk., stn., conc. & tile, 1-3 stor.; priv., wd. & tile, 1-3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & hose wag., 4 hose carts, 1 hand c. ex., 1 h. & 1 trk.(in reserve); hose cot., rub. lined, 2,100 ft.; f. al., telp.; val. equip., $8,000; exp. dept., $2,000; tot. men., 13, pd. full time 1; vol. 12.

Water Supply—Src., spr., 2½ m. bus. cent.; sys., grav.; conc. res., cap., 210,000 gals.; 2 pump eng., class centrif., cap. min., 825 gals.; mains, wd. & c. i.; 4 to 8 in. dia.; 77 hyd.; met., 110; serv., 920; pres. dom. 85 lbs., f. 85 lbs.; cons. day 600,000 gals.; cost $60,000; cost mtce., $7,000; wks. owned by city.

BALLARD, p. 12,000; annexed to Seattle.
Water Supply—See Seattle.

BELLINGHAM, p. 25,585; f. area, 14,720 a.; merc. bldgs., bk., stn., conc.; priv. wd.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 2 c. hand ex., 1 chief c. eng., 1 auto. comb. c. & chief's auto., 2 comb. c. & h. wag., 1 str. in reserve, 1,000 gal. pumper, 1 h. & l. trk., 1 auto. hose wag., 2 hose reels; hose, 8,250 ft.; f. al., Gamewell, 52 bx.; val. equip., $40,000; val. bldgs., $21,000; exp. dept., $45,600; tot. mem., 22, pd. full time.

Water Supply—Src., Lake Whatcom, 5 m. bus. cent.; sys., grav.; res. cap., 450,000 gals.; 4 pump. eng., cap. min., 600 to 1,000 gals.; mains, c. i. & wd., 84 m., 4 to 48 in. dia.; 307 hyd.; 1,500 v.; met., 1,300; 7,000 serv.; pipe, cast i.; pres., dom. 80 to 100 lbs.; cons. per day, 6,000,000 gals.; wks. owned by city.

BLAINE, p. 2,254; f. area, 6 blocks; merc. bldgs., bk. & stn., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. iv. F. dept.— 1. comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hand drawn l. wag.; hose, cot., rub. lined, 2,500 ft.; f. al., telp.; val. equip., $3,500; tot. mem., 30 call men; undrs. rating, third class.

Water Supply—Src., spgs., 3 m. bus. cent.; sys., grav.; res. cap., 5,000,000 gals., loc. 3 m. town; mains, stl., c. i. & wd., 12 1-3 m., 2 to 12 in. dia.; 22 hyd.; 73 v.; met., 505; 600 serv.; pres., dom. 44 lbs.; cons., 200,000 gals.; cost, $80,000; cost mtce., $1,000; wks. owned by Co.

BREMERTON, p. 8,918; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; combt. ord. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk., 2 hrs.; 2,000 ft. cot., rub. lined hose; f. al., Gamewell, bell, siren, air wh.; tot. mem., 4, pd. full time.

Water Supply—Src., mountain strm.; sys., grav. & dir. pres.; 4 res., comb. cap. 12,000,000 gals.; 2 pump. eng., cap. min. 4,300 gals.; mains, wd. & i.; 71 hyd.; pres., 59 to 75 lbs.; wks. owned by city.

CENTRALIA, p. 7,549; f. area, 1,280 a.; merc. bldgs., bk., conc. & stn., 1, 2 & 3 stor.; priv., wd. & bk., 1 & 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. trk., 1 str., 1 h. & l. trk., 1 comb. c. & h. wag., 2 hrs.; hose, cot., rub. lined, gd., 5,850 ft.; c. hose, 500 ft.; tot., 6,350 ft.; f. al., bell & gong., 3 bx.; val. equip., $28,550; val. bldgs., $4,000; exp. dept., $9,837; tot. mem., 4.

Water Supply—Src., riv., 14 m. east of town; sys., grav.; 3 res. cap., 4,250,000 gals.; 3 pump eng., class dup., cap. day 2,000,000 gals.; mains, stl. & wd., 10 m., 2 to 12 in dia.; 90 hyd.; 250 v.; met., 200; 2,000 serv.; pres., dom. 90 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $225,000; wks. owned by city.

CHARLESTON, p. 3,338; f. area, 150 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose cart, 6 c. hand ex., 1 motor triple comb. hose, pump & c.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 600 ft.; tot., 1,800 ft.; f. al., siren; val. equip., $6,000; exp dept., $2,000; tot. mem., 8 vol.

Water Supply—Src., creek, 4 m. bus. cent.; sys., grav. & pump.; res. cap., 12,000,000 gals.; 2 pump. eng., cap. min., 4,300 gals.; mains, wd.; dia. 4 to 16 in.; 31 hyd.; 3,000 met; 3,500 serv.; pipe, galv.; pres. dom. 95 lbs., f. 95 lbs.; cons. per day, 3,000,000 gals.; cost, $385,000; cost mtce., $40,000; wks. owned by city of Bremerton.

CHEHALIS, p. 4,558; f. area, 300 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 1 h. & l. trk., 1 comb. h. & c. wag., 1 hose wag.; hose, rub., gd., 2,550 ft.; f. al., Gamewell; val. equip., $4,500; val. bldgs., $1,300; exp. dept., $118; tot. mem., 27, pd. full time 3, vol. 24.

Water Supply—Src., riv., 16 m. bus. cent.; sys., grav.; 2 res. cap., 1,310,000 gals., loc. on hill east of city; mains, wd., 26 m., 4 to 10 in. dia.; 120 hyd.; 23 v.; 1,340 serv.; 145 met.; pipe, wd.; pres., dom. & f. 60 to 85 lbs.; cons. day, 900,000 gals.; cost, $180,000; cost mtce., $8,000; wks. owned by city.

CLE ELUM, p. 2,661; f. area, ½ sq. m. F. dept.—5 hose carts, 1 h. & l. trk.; hose, 3,200 ft.; f. al., bells & wh.; val. equip., $2,220; val. bldgs., $4,200; exp. dept., $100; tot. mem., 40, pd. part time; undrs. rating, fourth class.

Water Supply—Src., Tillman Creek & mountain strm. & laks, 10 m. bus. cent.; sys. grav.; stdp. cap., 50,000 gals.; dim., 16 x 20 ft.; 1 pump. eng., cap. min., 800 gals.; 42 hyd.; mains, wd., 6 m., 4 to 16 in. dia.; 90 v.; 25 met.; 800 serv.; pipe, wd.; pres., dom. & f. 75 lbs.; cons. per day, 2,000,000 gals.; cost, $150,000; cost mtce., $2,000; wks. owned by city.

COLFAX, p. 3,027; f. area, 22 a.; bldgs., bk & stn., 1 to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 1 hose car., 1 Amer. Lafrance f. wag. with l., 1 Amer. Lafrance motor comb. pump. eng., c. & h. wag.; hose, cot., rub. lined, gd., 2,150 ft.; f. al., elec. siren; & wh.; val. equip., $8,000; val. bldgs., $5,000; exp. dept. $500; tot. mem., 11, pd. full time 1, pd. part time 2, vol. 8.

Water Supply—Src., wells, 6 m. bus. cent sys., grav., pump to res.; res. cap. 600,000 gals.; pump. eng., class centrif. elec. comp. & dup., cap. day, 720,000 gals.; mains, kalamein, 6 m., 2 to 10 in. dia.; 53 hyd.; 63 v.; 600 met.; 750 serv.; pipe, galv. i.; pres., dom. & f. 94 lbs.; cons. day, 350,000 gals.; cost, $120,000; cost mtce., $4,000; wks. owned by city.

DAYTON, p. 2,695; f. area, 25 a.; merc. bldgs., bk., stn. & conc., 1 to 3 stor.; priv., bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 1 comb. c. & hose wag., 7 hose carts; hose, cot., rub. lined, gd., 2,800 ft.; f. al., bell & siren wh., 9 bx.; val. equip., $8,000; val. bldgs., $4,000; exp. dept., $350; tot. mem., 125, pd. full time 1, 124 vol.; undrs. rating, third class.

Water Supply—Src., spr., 4¾ m. bus. cent.; sys., grav.; 2 res., comb. cap., 890,000 gals.; mains, c. i., 12¼ m., 4 to 16 in. dia.; 83 hyd.; 50 v.; 700 met.; 700 serv.; pipe, galv. i.; pres., 65 lbs.; cost, $140,000; cost mtce., $1,500; wks. owned by city.

ELLENSBURG, p. 3,967; f. area, 600 a.; merc. bldgs., bk., conc. & stn., 1, 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 h. & l. trk. in reserve, 1 hose auto.; hose, 3,700 ft.; f. al., Gamewell, 11 bx.; val. equip., $13,000; val. bldgs., $2,000; exp. dept., $3,000; tot. mem., 5; undrs. rating, third class.

Water Supply—Src., wells, 7 m. bus. cent.; sys., grav. from res. & dir pres.; res. cap., 1,000,000 gals.; 2 pump. eng., cap. min., 3,200 gals.; (1 emergency pump cap. per min., 1,600 gals.); mains, wd., stone & stl., 27 m., 4 to 16 in. dia.; 121 hyd.; 152 v.; met., 186; 795 serv.; pres., dom. 87 to 91 lbs.; cons. day, 2,500,000 gals.; cost, $175,000; cost mtce., $2,000; wks. owned by city.

EVERETT, p. 27,644; f. area, 6,400 a.; merc. bldgs., wd., stn., bk., 5 stor.; priv., wd., 3

stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 auto. comb. pump eng., c. eng. & hose wag., 1 auto. comb. c. & h. wag., 1 auto. city service comb. h. & l. trk., 2 hose auto., 1 hand hose cart, 1 chief's auto., 1 asst. chief's auto., 1 supply auto. hose, cot., rub. lined, gd., 8,350 ft.; f. al., Gamewell, 27 bx.; exp. dept.,$53,905; tot. mem., 31; pd. full time 31.

Water Supply—Src., river, 24 m. bus. cent.; sys., grav., pump in reserve; 2 res., cap. 11,770,000 gals., loc. ½ m. south of station; 3 pump. eng., class elec. & comp. & dup., cap. day 12,000,000 gals.; mains, w. i. & wd., 74.87 m., 1 to 20 in. dia.; 298 hyd.; 576 v.; met., 408; 7,620 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 120 lbs.; cons. 6,243,831 gals.; cost, $994,049.65; wks. owned by city.

HILLYARD, p. 3,942; merc. bldgs., bk. & conc., 1 to 3 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. l. & hose trk., 1 auto. hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 600 ft.; tot., 2,100 ft.; f. al., phone & siren; val. equip., $8,800; exp. dept., $1,500; tot. mem., 8, semi pd.

Water Supply—Src., wells, 1 m. bus. cent.; sys., grav.; stdp. cap. 25,000 gals.; res. cap. 200,000 gals.; 2 pump. eng., cap. 2,250,000 gals.; mains, wd. stave, 2 m., 6 to 10 in. dia.; 26 hyd.; pipe, wd. & stn., pres., dom. 35 lbs., f. 72 lbs.; wks. owned by municipality.

HOQUIAM, p. 10,058; f. area, 250 a.; merc. bldgs., bk., wd. & conc., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. pump. eng. & hose wag., 2 auto. comb. c. & h. wag., 1 h. & l. trk.; hose, cot., rub. lined, gd., 6,500 ft., rub., gd., 6,500 ft.; f. al., 33 bx., Gamewell; val. equip., $28,000; val. bldgs., $26,000; exp. dept., $15,000; tot. mem. 9.

Water Supply—Src., mountain strm., 5 m. bus. cent.; sys., pump to res. & grav.; 2 res., comb. cap. 10,500,000 gals., loc. 1 m. from town; 2 pump. eng., class elec., cap. min. each 700 gals.; mains, 25 m., 6 to 14 in. dia.; 127 hyd.; 135 v.; 700 met.; 2,800 serv.; pipe, c. i.; pres., dom. 95 lbs., f. 100 lbs.; cons. day, 2,250,000 gals.; cost, $360,000; wks. owned by Co.

KELSO, p. 2,228; merc. bldg., masonry, frame & i. clad, 1, 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. F. dept.—2 auto. comb. c. & hose wag., 4 hose carts, 1 hand h. & l. trk. (in reserve); 2,550 ft. hose; f. al., siren; val. equip., $3,900; val. bldgs., $800; exp. dept., $231; tot. mem. 40, 2 pd. part time, 38 vol, pd. $2 for each f.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res. & grav.; res. cap., 175,000 gals.; 2 pump. eng., class centrif., cap. min., 420 gals. each; mains, wd. & c. i., 15 m., 8 to 12 in. dia.; 36 hyd.; 30 v.; 220 met.; 500 serv.; pipe, wd. & stl.; pres., dom. & f. 110 lbs.; cons. day, 300,000 gals.; wks. owned by priv. Co.

KENT, p. 2,282; f. area, 1 a., merc. bldgs., bk. stn. or conc.; 1 & 2 stor.; f. wks. & combt. wd. F. dept.—1 auto hose wag.; 1 hose cart in reserve, 1 comb. h. & l. trk. in reserve; hose, 1,450 ft.; f. al. siren; val. equip., $1,000; val. bldgs., $450; tot. mem., 12 vol.

Water Supply—Src., spr., 10 m. bus. cent.; sys., grav.; 3 res., comb. cap., 1,500,000 gals.; mains, wd., 30 m., dia. 2 to 16 in.; 42 hyd., 200 met.; 800 serv.; pres., 85 lbs.; cons. day, 240,000 gals.; cost $63,000; cost mtce., $2,500; wks. owned by city.

MEDICAL LAKE, p. 2,545; f. area, 160 a.; merc. bldgs., wd., 2 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 450 ft.; rub., gd., 450 ft.; inf., 100 ft.; tot. hose, 1,000 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $300; tot. mem., 15 vol.

Water Supply—Src., lake, 2 m. bus. cent.; sys., grav.; res. cap., 600,000 gals.; 2 pump. eng., trip. & dup., daily cap., 1,224,000 gals.; mains, kalamein, 2½ m., 4 to 6 in. dia.; 23 hyd.; 10 v.; met., 1; 40 serv.; pres., dom. 84 lbs., f. 110 lbs.; cost, $14,000; cost mtce., $1,200; wks. owned by city.

MONTESANO, p. 2,158; f. area, 320 a.; merc. bldgs., wd. & masonry, 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & hose pump. eng., 1 hose car (in reserve); hose, rub., gd., 3,900 ft.; f. al., bell & siren; val. equip., $3,000; tot. mem., 60 vol.

Water Supply—Src., springs, strms. & creek, 5½, 1⅝, 2 m. from res.; sys., grav.; res. cap., 1,000,000 gals.; 1 pump. eng., class gas., cap. per min., 100 gals.; mains, stl., c. i. & wd., 13 m., 4 to 10 in. dia.; 48 hyd.; 50 v.; 250 met.; 300 serv.; pres., dom. & f. 80 lbs.; cons. day, 250,000 gals.; cost, $78,000; cost mtce., $900; wks. owned by Co.

MOUNT VERNON, p. 3,341; f. area, 900 a.; bldgs., bk., conc., stn. & frame, 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 1 comb. c. & h. pump. eng., 1 hose car. in reserve; hose, cot., rub. lined, gd., 3,000 ft.; f. al., elec. siren wh., 9 bx.; val. equip., $25,000; val. bldgs., $28,000; exp. dept., $5,000; tot. mem., 18, pd. full time 2, 16 vol.; undrs. rating, second class.

Water Supply—Src., riv. & spr., ½ m. bus. cent.; sys., res. to pump; cap., 1,300,000 gals.; 3 pump. eng., class centrif., cap. min., 1,400 gals.; mains, wd., 8½ m., 1½ to 8 in. dia.; 102 hyd.; 35 v.; 8 met.; 600 serv.; pipe, wd.; pres., dom. & f. 90 lbs.; cons. day, 600,000 gals.; cost, $85,000; cost mtce., $10,000; wks. owned by priv. Co.

OLYMPIA, p. 7,795; f. area, 4,800 a.; merc. bldgs., bk., cem. & wd., 1 to 6 stor.; priv. wd., 1 to 6 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. trk., 2 comb. c. & hose wag., 1 600-gal. pumper; 1 h. & l. trk., 1 hose wag., 3 hose carts, 2 hrs.; hose, cot., rub. lined, gd., 4,700 ft.; f. al., Gamewell, 22 bx.; val. equip., $24,000; val. bldgs., $25,000; exp. dept., $12,000; tot. mem., 6, pd. full time 5, pd. part time 1, vol. 5, undrs. rating, third class.

Water Supply—Src., wells & spr., 1 m. bus. cent.; sys., pump to res. dir.; res. cap., 2,500,000 gals., loc. 1 m. east of station; 3 pump. eng., class comp. dup., cap. min., 4,550 gals.; mains, iron & wd., 14 m.; 4 to 16 in. dia.; 145 hyd.; 1,600 v.; 1,650 met.; 1,950 serv.; pres., dom. 100 lbs.; cons. day, 500,000 gals.; cost, $120,000; cost mtce., $62,920; wks. owned by city.

PASCO, p. 3,362; f. area, 20 a.; merc. bldgs., bk. & stn., 2 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. pump. eng., 2 c. hand ex., 3 hose reels, 2 h. & l. trk., 2 hose wag., 2 c. trks.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., phone; val. equip., $11,700; exp. dept., $3,000; tot. mem., 8 vol. pd. for each call.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav. & dir. pres.; 2 pump. eng., cap. per min., 1,200 gals.; mains, c. i., 2 m., 4 to 6 in. dia.; 44 hyd.; pres., dom. 45 lbs., f. 88 lbs.; wks. owned by city.

PORT ANGELES, p. 5,351; f. area, 640 a.; merc. bldgs., bk. & conc., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 auto. comb. pump. eng., c. eng. & hose wag., 24 c. hand ex. (in reserve), 1 hose car., 1 auto. hose wag.; hose, 2,300 ft.; f. al., siren, 4 bx.; val. equip., $3,000; val. bldgs., $2,500; exp. dept., $230; tot. mem., 17, 2 pd. full time, 15 vol. pd. $3 per call.

Water Supply—Src., creek, 3 m. bus. cent.; sys., grav.; mat., conc.; res. cap., 1,000,000 gals.; mains, wd., 48 m., 1 to 12 in. dia.; 63 hyd.; 175 v.; met., 66; serv.; 1,500; pipe, galv. i.; pres., dom. 20 to 60 lbs.; cons. day, 2,250,000 gals.; cost, $200,000; cost mtce., $2,400; wks. owned by Co.

PORT TOWNSEND, p. 2,847; f. area, 15 a.; merc. bldgs., stn., bk. & conc., 2 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str. in reserce, 4 c. hand ex., 5 comb. c. & h. wag., 1 hose auto., 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 2,200 ft.; f. al., Gamewell, 17 bx.; val. equip., $15,000; val. bldgs., $12,000; exp. dept., $2,350; tot. mem., 25, pd. full time 1, 24 vol.

Water Supply—Src., creek, strms. & spr.; sys., grav.; 2 res., cap., 5,200,000 gals.; 3 pump. eng.,

cap. day, 350,000 gals.; mains, wd., stone, 7 m., 4 to 12 in. dia.; 67 hyd.; met., 63; pres., dom. 105 lbs.; cons. day, 160,000 gals.; cost, $250,000; cost mtce., $7,900; wks. owned by Co.

PULLMAN, p. 2,440; f. area, 400 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & hose wag., 8 c. hand ex., 5 hose car.; hose, cot., rub. lined, gd., 2,750 ft.; f. al., elec. siren; val. equip., $7,500; val. bldgs., $8,000; exp. dept., $2,000; tot. mem., 22 vol.

Water Supply—Src., wells, 3 blocks bus. cent.; sys., pump to res. & dir.; stdp. cap., 72,000 gals.; dim. 20 x 24; mat. stl.; res. cap., 496,000 gals.; 1 pump. eng., class centrif.; cap. day 120,960 gals.; mains, c. i. & wd., 15 m., 2 to 10 in. dia.; 65 hyd.; 29 v.; 808 met.; 841 serv.; pipe, galv. i.; pres., dom. 35 to 98 lbs.; cons. day, 200,000 gals.; cost mtce., $2,000; wks. owned by city.

PUYALLUP, p. 6,323; f. area, 1,000 a.; merc. bldgs., bk. & conc., 1, 2 & 3 stor.; priv., w., 1 & 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand c. eng., 1 hose cart, 1 comb. c. & hose auto., 8 c. hand ex., 2 hand hose reels, 1 auto. comb. pump. & c. eng. & hose wag.; hose, cot., rub. lined, gd., 2,700 ft. (500 ft. hose in reserve); f. al., siren, wh.; val. equip., $20,200; val. bldgs., $7,000; exp. dept., $5,810; tot. mem., 21, pd. full time 3, 18 vol., pd. per call; undrs. rating, fourth class.

Water Supply—Src., spr., 4½ m. bus. cent.; sys., grav.; stdp. cap. day, 3,000,000 gals.; res. cap., 223,000 gals.; 1 pump. eng., cap. min., 250 gals.; mains, wd. & i., 40 m., ¾ to 18 in. dia.; 78 hyd.; met., 1; 1,772 serv.; pipe, wd. & c. iron; pres., dom. 68 lbs., f. 50 lbs.; cons. day, 2,000,000 gals.; cost, $201,982; cost mtce., $3,200; wks. owned by city.

RAYMOND, p. 4,260; merc. bldgs., bk. & wd. & conc., 1 to 3 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. hose wag., 5 hose carts; 4,000 ft. hose; f. al., Gamewell, 4 bx.; tot. mem., 20 vol.

Water Supply—Src., Willapa Riv. & creek, 2 m. bus. cent.; sys., dir. & grav. pres.; res. cap., 1,426,590 gals.; mat. earth, conc. lined; 3 pump. eng., class centrif., cap. min. 3,250 gals.; mains, wd., 6 to 16 in. dia.; 103 hyd.; 650 met.; 400 serv.; pres., dom. 60 lbs., f. 75 lbs.; cost, $148,241; wks. owned by city.

RENTON, p. 3,301; f. area, 700 a.; merc. bldgs., wd., 1 & 2 stor.; priv. bldgs., 1 & 2 stor.; wd. rfs. perm. in f. area; combt. ord. F. dept.—1 comb. h. & c. eng., 1 h. & l. wag., 4 c. hand ex., 9 hose carts, 1 hose reel; hose, cot., rub. lined, gd., 3,800 ft.; f. al., elec. siren; val. equip., $5,000; tot. mem., 40 vol.

Water Supply—Src., spr., 3 m. bus. cent.; sys., grav.; 2 res., cap. 555,000 gals.; 1 pump. eng., class elec., cap. day, 864,000 gals.; mains, wd., 3 m., 4 to 14 in. dia.; 70 hyd.; pres., dom. 36½ to 57½ lbs.; pipe, c. i.

ROSYLN, p. 2,673; f. area, 60 a.; merc. bldgs., stn., bk. & wd., 1 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—7 hose carts, 4 hose sleighs, 1 h. & l. trk., 3,500 ft. gd. rub. lined hose; f. al. elec. 16 bx.; val. equip., $4,000; val. bldgs., $3,000; exp. dept., $200; tot. mem., 70 vol.

Water Supply—Src., crk. & spr., 5 m. bus. cent.; sys., grav.; res. cap., 2,350,000 gals.; 2 pump. eng., class trip., cap. day 1,776,000 gals.; mains, stl., 10 m., 2 to 15 in. dia.; 52 hyd.; met., 35; 28 v.; 950 serv.; pres., dom. 85 lbs., f. 120 lbs.; cost, $58,000; cost mtce., $300; wks. owned by city.

SEATTLE, p. 315,312; f. area, 57.92 sq. m.; merc. bldgs., conc., stn. & bk., 2 to 42 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 1 auto. c. eng., 2 auto. h. & l. trk., 5 auto. aer. trk., 3 hose wag., 9 hose cars., 7 chief's cars, 41 hrs., 6 auto. comb. c. & h. trk.; hose, cot., rub. lined, gd., 83,850 ft.; rub., gd., 9,300 ft.; tot. hose, 93,150 ft.; f. al., Gamewell, 645 bx.; val. equip., $761,586; val. bldgs., $644,000; exp. dept., $1,333,945; tot. mem., 640, pd. full time; undrs. rating, third class.

Water Supply—Src., Cedar River, 28½ m. bus. cent.; sys., grav. & pump to res., to stdp. & dir.; stdp. cap., 4,100,000 gals.; res. cap., 270,102,000 gals.; 11 pump. eng., class trip., comp. dup. & centrif., cap. day 23,500,000 gals.; mains, wd. & i., 797 m., 2 to 66 in. dia.; 6,889 hyd.; 6,455 v.; 59,463 met.; 61,618 serv.; pres., dom. & f. 20 to 175 lbs.; cons. day, 40,000,000 gals.; cost, $17,150,276; cost mtce., $353,838; wks. owned by city.

SEDRO WOOLLEY, p. 3,389; f. area, 400 a. F. dept.—1 auto. comb. c. & hose wag., 3 hose carts; hose, 2,000 ft.; f. al., siren; val. equip., $1,000; val. bldgs., $500; tot. mem., 24 vol.

Water Supply—Src., mountain streams, 8 m. bus. cent.; sys., grav.; res. cap., 2,500,000 gals.; 1 pump. eng., class centrif., cap. day, 691,200 gals.; mains, wd., 22 m., 4 to 12 in. dia.; 45 hyd.; 60 met.; 710 serv.; pres., dom. & f., 85 lbs.; cons. day, 450,000 gals.; wks. owned by Priv. Co.

SNOHOMISH, p. 2,985; f. area, 640 a.; merc. bldgs., bk. & stn. & conc., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. & pump eng., 1 auto. comb. c. & h. wag., 1 pump eng. (in reserve), 6 c. hand ex.; hose, cot., rub. lined, gd., 2,250 ft.; f. al., bell; val. equip., $10,500; val. bldgs., $800; exp. dept., $1,200; tot. mem., 12 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav. & pump. to res. & dir.; res. cap., 600,000 gals.; 1 elec. pump. eng., cap. day, 1,065,000 gals.; mains, c. i. & wd., 13½ m., 4 to 12 in. dia.; 142 hyd.; 61 v.; 700 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 80 lbs.; cons. day, 450,000 gals.; cost, $65,000; cost mtce., $6,000; wks. owned by city.

SOUTH BELLINGHAM, p. 4,228; f. area, 1,000 a.; merc. bldgs., wd., stn., bk., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 1 h. & l. trk., 1 aer. trk., 4 hose wag., 4 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 2,000 ft.; tot. hose, 8,000 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $6,000; exp. dept., $500; tot. mem., 50 vol.

Water Supply—Src., lake, 2½ m. bus. cent.; sys., grav.; res. cap., 2,000,000 gals.; mains, c. i., 32 m., 4 to 20 in. dia.; 61 hyd.; 120 v.; serv., 1,105; met., 25; pipe, wd. & iron; pres., dom. 75 lbs., f. 140 lbs.; cost, $200,000; cost mtce., $10,000; wks. owned by Co.

SPOKANE, p. 104,437; f. area, 600 a.; merc. bldgs., bk., 1 to 14 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 45 c. hand ex., 4 str., 12 auto. comb. c. & h. wag., 3 auto. h. & l. trk., 1 auto. aer. trk., 2 auto. hose wag., 4 chief's auto., 1 mechanic's car., 1 supply trk., 2 f. al. auto., 5 pump. eng. & hose; hose, cot., rub. lined, gd., 40,000 ft.; f. al., Gamewell, 268 bx.; val. equip., $250,000; val. bldgs., $90,000; exp. dept., $350,000; tot. mem., 165, pd. full time.

Water Supply—Src., 3 wells, 5 m. bus. cent.; sys., pump to res., to stdp.; 6 stdps., combined cap., 2,000,000 gals., loc. on hill south part of city; dim. 30 x 170 ft.; 2 res., cap., 41,100,000 000 gals.; mains, stl., wd., c. i., 367.4 m., 4 to 30 in. dia.; 2,280 hyd.; 2,640 v.; 23,995 met.; 27,508 serv.; pipe, galv. i.; pres., dom. & f. 90 lbs.; cons. day, 26,000,000 gals.; cost, $5,054,878; cost mtce., $247,743; wks. owned by city.

TACOMA, p. 96,965; f. area, 43 sq. m.; merc. bldgs., stn., bk., cem. & wd., 1 to 17 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—9 str., 1 str. tractor drawn, 28 c. hand ev., 1 auto. h. & l. trk., 1 auto. hose wag., 5 auto. comb. c. & h. wag., 7 auto. triple pump. eng., 2 aer. trks., 1 auto. f. al. trk., 2 chief's autos., f. al. auto., 7 hose reels, 1 plain pump, 42 nozzles; hose, cot., rub. lined, gd., 39,000 ft.; inf., 2,100 ft.; c. 3,900 ft.; tot. hose, 41,100 ft.; f. al., Gamewell; 228 bx.;

val. equip., $233,486; val. bldgs., $261,250; exp. dept., $280,000; tot. mem. 149, pd. full time.

Water Supply—Src., Green River, 31 m. bus. cent.; sys., grav.; 4 res., combined cap. $134,500,000 gals.; pump to res. & stdp.; 3 stdps., combined cap. 1,278,000 gals.; 7 pump. eng., cap. day 18,000,000 gals.; mains, wd., conc., stl., wrt. & c. i., 315 m., 2 to 85 in. dia.; 1,514 hyd.; 2,171 v.; 2,180 met.; 20,360 serv.; pipe, galv. i.; pres., dom. & f. 30 to 180 lbs.; cons. day 24,000,000 gals.; cost, $5,849,056; cost mtce., $150,225; wks. owned by city.

TOPPENISH, p. 3,120; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 2 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., telp., siren & bell; tot. mem., 9 vol., pd. part time.

Water Supply—Src., well, 1,300 ft. bus. cent.; sys., dir. pres. & grav.; stdp. cap., 75,000 gals.; 2 pump. eng., cap. day, 826,560 gals.; mains, wd. & i., 7 m., 4 to 8 in. dia.; 61 hyd.; 10 v.; 275 met.; 275 serv.; pres., dom. 45 lbs., f. 90 lbs.; cons. day, 225,000 gals.; cost mtce., $5,000; wks. owned by city.

VANCOUVER, p. 12,637; f. area, 30 a.; merc. bldgs., bk., stn. & conc., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 auto. comb. pump. eng., c. eng. & h. wag., 1 auto. comb. c. eng. & h. wag. & h. & l. trk., 1 comb. c. & h. wag., 1 hose wag., 1 hose cart, 1 pump. eng., 5 hrs. (in reserve 1 comb. c. eng. & h. wag.); hose, rub., gd., 3,300 ft.; fair, 500 ft.; tot. hose, 3,800 ft.; f. al., siren; val. equip., $13,800; val. bldgs., $2,000; exp. dept., $3,000; tot. mem. 24, pd. full time 4, vol. 20.

Water Supply—Src., spr., 4 m. n. east. bus. cent.; sys., grav. & dir. pres.; 3 res. cap. 1,607,600 gals.; 5 pumps, cap. day 7,890,000 gals.; mains, stl. & wd., 57 m., 2 to 12 in. dia.; 113 hyd.; 800 serv.; pipe, galv. i.; pres., dom. 60 lbs.; cost, $260,000; wks. owned by Co.

WALLA WALLA, p. 15,503; f. area, 20 a.; merc. bldgs., bk., 1 to 7 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—1 str., 6 c. hand ex., 1 h. & l. trk., 3 comb. c. & h. wag., 9 hose reels, 12 hrs.; hose, cot., rub. lined, gd., 62,000 ft.; rub. gd., 650 ft.; tot. hose, 62,650 ft.; f. al., Gamewell, 56 bx.; val. equip., $25,000; val. bldgs., $20,000; exp. dept., $46,600; tot. mem. 27, pd. full time.

Water Supply—Src., mountain stream, 15 m. bus. cent.; sys., grav.; 2 res., cap. 16,000,000 gals.; mains, kalamein, 71 m., 2 to 20 in. dia.; 307 hyd.; 546 v.; met., 1,388; 4,203 serv.; pipe, galv. i.; pres., dom. & f. 100 lbs.; cost, $736,093; cost mtce.. $6,600; wks. owned by city.

WENATCHEE, p. 6,324; f. area, 1,050 a.; merc. bldgs., bk., stn., conc. & tile, 1 to 4 stor.; priv., bk., stn., conc. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 4 c. hand ex., 1 auto. h. & l. trk., 2 hose car., 1 hose reel, 4 hrs.; hose, rub. lined, gd., 3,850 ft.; rub., gd., 300 ft.; tot. 4,150 ft.; f. al., Gamewell, 20 bx.; val. equip., $15,000; exp. dept., $14,750; tot. mem., 5, pd. full time 5.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., grav. & dir pres.; res. cap., 1,106,700 gals.; 6 pump. eng., class centrif., cap. day, 10,500,000 gals.; mains, wd. & c. i. & stl., 18 m., 4 to 14 in. dia.; 164 hyd.; 225 v.; met., 1,672; 1,936 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 97 lbs.; cons. day, 2,000,000 gals.; cost, $300,000; cost mtce., $2,532; wks. owned by city.

YAKIMA p. 18,539; f. area, 1,492 a.; merc. bldgs., stn., bk. & wd., 2 to 7 stor.; priv., stn., bk. & wd., 1 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. hose & pump. eng., 1 auto. str., 1 aer. h. & l. trk., 1 auto. hose trk., 1 auto. comb. c. & h. wag., 1 auto. c. eng.; 22 c. hand ex.; hose, cot., rub. lined, gd., 7,500 ft.; inf. 200 ft.; tot. hose, 7,700 ft.; f. al., Gamewell, 29 bx.; val. equip., $62,820; val. bldgs., $31,000; exp. dept., $62,000; tot. mem. 29, pd. full time.

Water Supply—Src., riv., 21 m. bus. cent.; sys., grav., pump to res.. to stdp., or dir.; res. cap., 2,000,000 gals.; 3 pump. eng., class centrif., cap. day 8,000,000 gals.; mains, galv. i., 53 m., 2 to 20 in. dia.; 164 hyd.; 108 v.; 5,000 serv.; 5,000 met.; pres., dom. 85 lbs., f. 100 lbs.; cons. day, 1,500,000 gals.; wks. owned by Pacific Power & Light Co.

Places with a population of 2,000 or more not reported—Black Diamond.

WEST VIRGINIA

BECKLEY, p. 4,149. F. dept.—2 hand hose reels, ladders, nozzles; 800 ft. hose; f. al., bell.

Water Supply—Src., wells, 1¼ m. bus. cent.; sys., grav. & dir. pres.; dim. 47 x 57 ft.; mat. conc.; res. cap., 350,000 gals.; 2 pump eng., cap. 720,000 gals.; mains, c. i., 4 1-5 m.; dia. 4 x 8 in.; 485 met.; 1,284 serv.; pres., dom. 50 lbs., f. 60 lbs.; cost, $114,426; cost mtce., $18,610; water wks. owned by priv. owners.

BENWOOD, p. 4,773. F. dept.—2 comb. c. & h. wag., 20 c. hand ex., 3 hand hose reels, 2 c. wag., 3 hrs., 3,300 ft. hose; f. al., Gamewell, 18 bx. & bell; tot. mem. 93, vol. 90 & 3 pd. men.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump dir.; res. cap., 600,000 gals.; 4 pump. eng., class comp. dup., cap. day 10,000,000 gals.; mains, c. i., 7 m., 4 to 12 in. dia.; 36 hyd.; pres., dom. 85 to 100 lbs., f. 110 lbs.; cons. day 600,000 gals.; wks. owned by priv. Co.

BLUEFIELD, p. 15,282; f. area, 700 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 2 & 4 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 hose wag., 1 hose cart; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 500 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 27 bx.; val. equip., $20,000; val. bldgs., $6,000; exp. dept., $10,000; tot. mem., 12, 4 pd. men. 8 vol.; undrs. rating, second class.

Water Supply—Src., spr.; sys., grav., pump to stdp.; stdp. cap., 1,750,000 gals.; res. cap., 20,000,000 gals., loc. 5 m. east town; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, c. i. & galv. i., 50.3 m., 1 to 10 in. dia.; 125 hyd.; 195 v.; met., 1,926; 2,501 serv.; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; cost, $540,000; cost mtce., $26,000; wks. owned by priv. Co.

BUCKHANNON, p. 3,785; f. area, 260 a.; merc. bldgs., bk. & conc., 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 2 c. hand ex., 1 h. & l. trk., 4 hose reels, 10 ladders; hose, cot., rub. lined, gd., 1,900 ft.; inf., 300 ft.; tot., 2,200 ft.; f. al., wh. & elec. siren; val. equip., $3,000; val. bldgs., $50; tot. mem., 75 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump dir.; res. cap., 219,000 gals.; 2 pump. eng., class dup., cap. day, 1,008,000 gals.; mains, 10 m., 2 to 8 in. dia.; 60 hyd.; 600 serv.; pres., dom. & f. 90 lbs.; cons. day, 700,000 gals.; cost, $90,000; cost mtce., $15,000; wks. owned by priv. corpn.

CAMERON, p. 2,404. F. dept.—2 c. hand ex., 2 hose reels, 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,150 ft.; f. al., wh.; val. equip., $3,000; val. bldgs., $15,000; tot. mem., 100 vol.

Water Supply—Src., wells; sys., pump dir.; res. cap., 160,000 gals., loc. 200 ft. above main street; 1 pump. eng., class trip., cap. day 425,000 gals.; mains, 2½ m., 4 to 8 in. dia.; pres., dom. 110 lbs., f. 125 lbs.

CHARLESTON, p. 39,608; f. area, 5½ sq. m.; merc. bldgs., bk. & stn., 3 to 12 stor.; frame &

iron-clad bldgs. not perm. in f. area.; causes of f. inv.; fwks. & combt. ord. F. dept.—2 str., 2 comb. c. & h. wag., 1 c. eng., 1 aer. trk., 1 c. hand ex., 1 h. & l. trk., 2 hose reels, 1 chief's auto., 1 pumper, 3 triple comb., 1 supply auto., 2 hrs.; hose, cot., rub. lined, gd., 12,000 ft.; f. al., Gamewell, 82 bx.; exp. dept., $69,000; tot. mem., 44, pd. full time.

Water Supply—Src., Elk riv., 1 m. bus. cent.; sys., pump to res. & dir.; res. cap., 1,000,000 gals., loc. south of pump. station on elevation; 7 pump. eng., class stm. & elec., cap. day 28,800,000 gals.; mains, kalamein & c. i., 75 m., 3 to 30 in. dia.; 315 hyd.; 1,400 v.; met., 6,300; 10,500 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 90 lbs.; cons. day, 6,000,000 gals.; cost, $200,000; cost mtce., $25,000; wks. owned by Co.

CHARLESTOWN, p. 2,527; f. area, 800 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—2 str., 10 c hand ex., 1 auto. comb. hose wag., 1 aer. trk., 1 squad auto. with c. tank (in reserve), 1 chief's buggy, 1 supply wag., 2 hose wag. (2 in reserve), 8 hrs.; hose, cot., rub. lined, gd., 5,510 ft.; f. al., Gamewell, 29 bx.; val. bldgs., $25,000; exp. dept., $1,250; tot. mem., 150 vol.

Water Supply—Src., spr., ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 200,000 gals.; mat., stl.; 3 pump. eng., cap. day 300,000 gals.; mains, iron, 7 m., 2 to 6 in. dia.; 25 hyd.; 450 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 50 lbs.; cons. day, 150,000 gals.; cost, $90,000; cost mtce., $5,000; wks. owned by priv. Co.

CHESTER, p. 3,283; merc. bldgs., bk. & wd., 2 stor.; priv., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 c. eng., 1 comb. c. & h. wag., 4 c. hand ex., 2 f. trks.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., elec. & bell, 12 bx.; val. equip., $5,000; val. bldgs., $2,000; exp. dept., $600; tot. mem., 22 vol.

Water Supply—Src., Ohio Riv., 1 m. bus. cent.; sys., pump to res. & dir.; res. cap., 1,750,000 gals., elevated 560 ft.; 1 pump. eng., cap. 1,000,000 gals. day; mains, c. i., 10 m., 4 to 12 in. dia.; 58 hyd.; pres., dom. & f. 125 lbs.; cost, $75,000; wks. owned by Co.

CLARKESBURG, p. 27,869; f. area, 500 a.; merc. bldgs., bk., 1 to 7 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 8 c. hand ex., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., wh.; val. equip., $2,500; val. bldgs., $2,600; exp. dept., $4.000; tot. mem. 60, pd. full time 10, 50 vol.

Water Supply—Src., West Ford riv., 1 m. bus. cent.; sys., pump to res.; stdp. cap., 1,500,000 gals.; filter plant, cap. 9,000,000 gals.; mat., conc. & stl.; res. cap., 1,500,000 gals.; 3 pump. eng., cap. day 21,000,000 gals.; mains, c. i., 54 m., 4 to 20 in. dia.; 400 hyd.; 600 v.; met., 750; 5,500 serv.; pipe, c. i.,; pres., dom. & f. 110 lbs.; cons. day, 4,000,000 gals.; cost, $1,500,000; wks. owned by city.

DAVIS, p. 2,491. F. dept.—1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; tot. mem., 37.

Water Supply—Src., riv. & creek; sys., pump to res.; res. cap., 62,000 gals., loc. 100 ft. above grade; 3 pump. eng., class dup.; mains, 2 m., 4 to 6 in. dia.; 25 hyd.; pres., dom. 60 lbs., f. 100 lbs.; cost, $3,000; wks. owned by city.

ELKINS, p. 6,788; f. area, 300 a.; merc. bldgs., bk., 2 to 7 stor.; priv., wd., 2 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 comb. c. & auto. trk., 4 c. hand ex., 1 h. & l. trk., 1 hose reel, 2 hrs.; new hose, 700 ft.; gd. hose, 1,100 ft.; tot., 1,800 ft.; f. al., telp., 38 bx.; val. equip., $8,000; val. bldgs., $3,500; exp. dept., $1,600; tot. mem., 16; pd. full time 1, pd. part time 14, vol. 14; undrs. rating, third class.

Water Supply—Src., riv., ¾ m., sys., grav. & pump to res.; res. cap., 1,250,000 gals.; 2 pump. eng., class centrif., cap. day, 2,000,000 gals. each; mains, c. i., 33 m., 4 to 12 in. dia.; 130 hyd.; met., 150; 1,500 serv.; pres., dom. 125 lbs., f. 145 lbs.; cons. day, 850,000 gals.; cost, $180,000; cost mtce., $17,000; wks. owned by city.

FAIRMONT, p. 17,851; f. area, 4.4 sq. m.; merc. bldgs., bk. & stn., 3 to 11 stor.; priv., stn., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. auto., 1chief's auto., 1 h. & l. trk., 2 comb. c. & hose wag., 15 c. hand ex., 1 triple comb. pumper, 2 hose reels; hose, cot., rub. lined, gd., 5,000 ft.; f. al., telp.; val. equip., $25,000; val. bldgs., $75,000; exp. dept., $20,000; tot. mem., 50, pd. full time 13, vol. 47.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to res.; res. cap., 21,000,000 gals.; 2 pump. eng., class trip. dup. comp., cap. day 4,000,000 gals.; mains, c. i., 42 m., 4 to 20 in. dia.; 261 hyd.; 306 v.; 1,511 met.; 4,351 serv.; pipe, lead; pres., dom. 65 lbs., f. 125 lbs.; cons day, 3,500,000 gals.; cost, $525,000; cost mtce., $48,000; wks. owned by city.

FOLLANSBEE, p. 3,135; f. area, 1 m.; bldgs., bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 motor trk.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 4,000 ft.; f. al., siren; val. equip., $6,000; val. bldgs., $1,000; tot. mem. 50 vol.

Water Supply—Src., 3 wells, ½ m. bus. cent.; sys., pump to res.; res. cap., 1,250,000 gals.; 2 pump., cap. min. 500 gals.; 9 m. c. i. mains, 4 to 8 in. dia.; 36 hyd.; 40 v.; met., 788; 700 serv.; pres., dom. & f., 150 lbs.; cons. day, 80,000 gals.; cost, $65,000; cost mtce., $9,000; wks. owned by priv. Co.

GRAFTON, p. 8,517; f. area, 65 a.; merc. bldgs., bk. & wd., 3 & 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 5 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,800 ft.; tot. hose, 3,800 ft.; f. al., wh.; val. equip., $2,500; val. bldgs., $1,000; tot. mem., 65 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 450,000 gals., dim. 30 x 50; mat., boiler stl.; res. cap., 450,000 gals.; 2 pump. eng., class comp. dup., cap. day 2,000,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 116 hyd.; met., 12; 1,100 serv.; pipe, lead & galv. i.; pres., dom. 100 lbs., f. 150 lbs.; cost, $80,000; cost mtce., $7,000; wks. owned by city.

HINTON, p. 3,912; f. area, 960 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 2 hose car., 2 hose reels; hose, cot., rub. lined, gd., 900 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $150; exp. dept., $150; tot. mem., 30 vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res.; res. cap., 600,000 gals.; 2 pump. eng., cap. day, 1,500,000 gals.; mains, c. & wrt. i., 6 m., 4 to 8 in. dia.; 58 hyd.; 60 v.; 950 serv.; pipe, galv. i.; pres., dom. & f. 100 lbs.; cons. day, 750,000 gals.; cost, $30,000; cost mtce., $10,000; wks. owned by priv. Co.

HUNTINGTON, p. 50,177; f. area, 6½ sq. m.; merc. bldgs., bk. & wd., 2 to 12 stor.; priv., bk., stn., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 auto. str. with c. tank & hose, 1 auto. chief's car. & squad wag., 7 c. hand ex., 1 aer. trk., 1 aer. trk. with auto. tractor, 1 auto. comb. c. & h. wag., 1 auto. hose wag., 4 hose wag., 9 hrs. (in reserve, 1 str., 1 hose wag., 2 c. hand ex.); hose, cot., rub. lined, gd., 10,300 ft.; f. al., Gamewell, 55 bx.; val. equip., $50,000; val. bldgs., $34,000; exp. dept., $25,483; tot. mem. 42, pd. full time 26, vol. 16.

Water Supply—Src., riv., 1½ m.; sys., pump to res.; res. cap., 3,000,000 gals.; 6 pump. eng., class comp. dup., cap. day 17,500,000 gals.; mains, c. i., 65 m., 4 to 16 in. dia.; 428 hyd.; 490 v.; 8,022 met.; 9,239 serv.; pres., dom. & f. 120 lbs.; cons. day, 3,100,000 gals.; cost, $320,000; wks. owned by Co.

KENOVA, p. 2,162; f. area, 1½ sq. m.; merc. bldgs., wd., bk. & conc., 1 to 3 stor.; priv., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 2 c. hand ex., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., wh.; val. equip., $15,000; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 7, pd. full time 2, pd. part time 5, vol. 5; undrs. rating, 4½ class.

Water Supply—Src., continuation of Catlettsburg, Ky., sys.; mains, 4½ m., 6 & 8 in. dia.; 14 hyd.; pres., dom. & f. 80 lbs.

KEYSER, p. 6,003; f. area, 150 a.; bldgs., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 auto. hose wag., 2 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; f. al., wh.; val. equip., $6,000; val. bldgs., $500; exp. dept., $100; tot. mem., 30 vol.

Water Supply—Src., natural spr., 5 m. bus. cent.; sys., grav.; res. cap., 35,000,000 gals., loc. 4⅞ m. southeast town; mains, 9 m., 4 to 8 in. dia.; 44 hyd.; 1,500 serv.; pipe, iron; pres., dom. 125 lbs., f. 125 lbs.; cost, $40,000; cost mtce., $200; wks. owned by town.

LOGAN, p. 2,998. F. dept.—2 hose reels, 1-250 gal. triple comb. pump.; hose, cot., jacket., 1,150 ft.; f. al., wh.; tot. mem., 21 vol.

Water Supply—Src., Guayandotte riv. & strm.; sys., grav.; res. cap., 100,000,000 gals., elevated 225 ft. above st. grade; 3 pump. eng., cap. day, 500,000 gals.; mains, 6,800 ft., 4 in. to 6 in. dia.; 20 hyd.; pres., dom. 90 lbs., f. 100 lbs.; cons. day, 300,000 gals.; cost, $40,000; cost mtce., $4,500; wks. owned by priv. Co.

McMECHEN, p. 3,356. F. dept.—6 c. hand ex., 1 h. & l. trk.; vol.

Water Supply—Src., from Benwood & McMechen Consolidated Co.; 10 hyd.

MANNINGTON, p. 3,673; f. area, 400 a.; bldgs., bk., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 c. hand ex., 1 c. eng., 1 h. & l. trk., 1 aer. trk., 3 hose wag.; hose, cot., rub. lined, gd., 20,000 ft.; f. al., siren; val. equip., $15,000; val. bldgs., $2,000; exp. dept., $300; tot. mem., 25 vol.

Water Supply—Src., creek; sys., grav. & pump dir.; stdp. cap., 120,000 gals.; res. cap., 160,000 gals.; 2 pump. eng., class comp. dup., cap. day 2,500,000 gals.; mains, 14 m., 4 in. dia.; 38 hyd.; met., 250; 325 serv.; pres., dom. 100 lbs., f. 125 lbs.; cons. day, 216,000 gals.; cost, $4,500; cost mtce., $1,600; wks. owned by city.

MARTINSBURGH, p. 12,515; f. area, 4,000 a.; merc. bldgs., stn., bk., wd., 1 to 4 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 comb. c. h. wag., 24 c. hand ex., 1 auto. comb. c. hose & l. trk., 1 hose car., 1 La France triple comb. trk., 2 Norwalk comb. trk., 1 Ford comb. trk.; hose, cot., rub. lined, gd., 4,500 ft.; rub., gd., 400 ft.; inf., 1,500 ft.; tot. hose, 6,400 ft.; f. al., bell, siren; val. equip., $37,000; val. bldgs., $18,000; exp. dept., $12,000; tot. mem., 223; pd. full time 8, pd. part time 15, vol. 200.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 4,000,000 gals.; mains, wrt. & c. i., 16½ m., 2 to 12 in. dia.; 146 hyd.; 162 v.; 133 met.; 2,480 serv.; pipe, wrt. & galv. i.; pres., dom. 40 lbs., f. 90 lbs.; cons. day, 1,350,000 gals.; cost, $178,000; cost mtce., $17,000; wks. owned by city.

MONONGAH, p. 2,031. F. dept.—1 hose reel, ladders & buckets; hose, cot., rub. lined, gd., 3,000 ft.; f. al., wh.

Water Supply—Src., riv.; sys., grav. & pump to res.; pump. eng., class dup.; mains, 2½ m., 3 & 5 in. dia.; 16 hyd.

MONTGOMERY, p. 2,130; merc. bldgs., bk. & frame. F. dept.—1 comb. c. & h. wag., 1 c. eng., 1 auto. comb. c. & hose wag., 2 hose wag., 4 c. hand ex., 1 hrs.; hose, cot., rub. lined, gd., 1,900 ft.; f. al., wh.; tot. mem., 21, pd. part time.

Water Supply—Src., 6 wells, 5 blocks bus. cent.; sys., grav. & dir.; res. cap., 65,000 gals., loc. 220 ft. above street grade; 1 pump. eng., class trip., cap. day 500,000 gals.; mains, stl., 3 m., 2 to 6 in. dia.; 20 hyd.; 140 met.; 600 serv.; pres., dom. & f. 80 lbs.; cons. day, 250 gals.; cost, $25,000; cost mtce., $4,500; wks. owned by Co.

MORGANTOWN, p. 12,127; f. area, 250 a.; merc. bldgs., stn., bk. & wd., 2 to 7 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 5 hose car., 2 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; f. al., wh.; val. equip., $4,000; exp. dept., $2,250; tot. mem. 23, pd. full time 2, 21 vol.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump to res. & dir.; stdp. cap., 1,500,000 gals.; res. cap., 1,700,000 gals.; 3 pump. eng., class comp. dup., cap. day 1,000,000 gals.; mains, c. i., 10 m., 4 to 8 in. dia.; 36 hyd.; 15 v.; 2,200 serv.; pipe, iron; pres., dom. 95 lbs., f. 125 lbs.; cons. day, 2,000,000 gals.; cost, $235,000; cost mtce., $1,800; wks. owned by Co.

MOUNDSVILLE, p 10,669; f. area, 600 a.; merc. bldgs., bk. & stn., 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. trk., 1 h. & l. trk., 3 hose reels; hose, cot., rub. lined, 3,100 ft.; f. al., bell; val. equip, $7,000; tot. mem. 42, pd. full time 2, vol. 40; undrs. rating, third class.

Water Supply—Src., riv. & wells, ¾ m. bus. cent.; sys., pump dir.; res. cap., 2,500,000 gals.; 2 pump. eng., class comb., cap. day 2,000,000 gals.; mains, c. i., 18 m., 4 to 12 in. dia.; 68 hyd.; 180 v.; met., 1,100; 2,100 serv.; pipe, lead; pres., dom. 80 to 100 lbs., f. 80 to 100 lbs.; cons. day, 1,000,000 gals.; cost, $200,000; mtce., $15,000; wks. owned by Co.

NEW MARTINSVILLE, p. 2,341; bldgs., wd. & bk.; wd. rfs. not perm. F. dept.—1 h. & l. trk., 4 hose carts; hose, cot., rub. lined, gd., 1,150 ft.; rub., gd., 350 ft.; tot. hose, 1,500 ft.; f. al., bell; val. equip., $1,500; val. bldgs., $175; tot. mem., 60 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump dir. to mains; stdp. cap., 13,000 barrels; res. cap., 73,000 barrels; 2 pump. eng., class dup., cap. day, 1,000,000 gals.; mains, c. i., 5 m., 8 to 46 in. dia.; 53 hyd.; 40 v.; 500 serv.; pipe, c. i.; pres., dom. & f. 106 lbs.; cons. day, 450,000 gals.; cost, $36,000; cost mtce., $2,500; wks. owned by city.

PARKERSBURG, p. 20,050; f. area, 3,000 a.; bldgs., bk., 1 to 5 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. str., 1 comb. c. & hose wag., 1 c. eng., 1 chief's auto., 6 c. hand ex., 1 h. & l. trk., 1 aer. trk., 3 auto. hose wag.; hose, cot., rub. lined, gd., 3,200 ft.; inf., 1,000 ft.; tot., 4,200 ft.; f. al., Gamewell, 34 bx.; val. equip., $14,000; val. bldgs., $12,000; exp. dept., $2,400; tot. mem. 23, pd. full time.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump to res.; res. cap., 6,000,000 gals.; 2 pump. eng., class comp., cap. day 10,000,000 gals.; mains, c. i., 40 m., 6 to 20 in. dia.; 331 hyd.; 562 v.; 2,712 met.; 4,564 serv; pipe, lead; pres., dom. 80 lbs.; f. 100 lbs.; cons. day, 2,800,000 gals.; cost, $485,000; cost mtce., $16,000; wks. owned by city.

PARSONS, p. 2,001. F. dept.—2 hose reels, 2 nozzles; 1,000 ft. hose; f. al., wh.; 18 vol.

Water Supply—Src., riv.; sys., grav. & dir. pres.; 1 pump, cap. per min. 250 gals.; res., conc., cap. day 600,000 gals.; 37 hyd.; pres., dom. 110 to 125 lbs.; wks. owned by city.

PIEDMONT, p. 2,835; f. area, 300 a.; merc. bldgs., bk. & wd., 4 stor.; priv., wd., 3 & 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 hand eng., 2 c. eng., 5 hose carts, 2 comb. c. & hose wag., 2 h. & l. trks., 2 hose reels; hose, cot., rub. lined, gd., 4,000 ft.; f. al., stm. 5 bx.; val. equip., $25,000; val. bldgs., $5,000; exp. dept., $25; tot. mem., 75 vol.

Water Supply—Src., riv., 5 m. bus. cent.; sys., grav. & pump to res.; res. cap., 500,000 gals.; 2 pump. eng., class dup., cap. day 1,350,000 gals.; mains, c. i., 5 m., 10 in. dia.; 120 hyd.; 30 v.; 700 serv.; pipe, lead; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 300,000 gals.; cost, $90,000; cost mtce., $2,200; wks. owned by town & Co.

POINT PLEASANT, p. 3,059; f. area, 300 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in bus. parts; fwks. ord.; causes of f. inv. F. dept.—2 c. ex., 1 h. & l. trk., 3 hose reels; hose, gd., 3,000 ft.; f. al., wh.; val. equip., $500; tot. mem., 17 vol.

Water Supply—Src., Ohio riv.; sys., pump to res.; res. cap., 260,000 gals.; 3 pump. eng., cap. day, 600,000 gals.; mains, 6 m.; 4 to 8 in. dia.; 48 hyd.; met., 492; 570 serv.; pipe, c. i.; pres., dom. 100 lbs., f. 100 lbs.; cons. day, 100,000 gals.; cost, $200,000, including electric light plant; wks. owned by Co.

PRINCETON, p. 6,624. F. dept.—1 motor trk., 2 hand reels, 1,500 ft. hose; val. equip., $5,000; exp. dept., $250; tot. mem., 20 vol.

Water Supply—Not reported.

RICHWOOD, p. 4,331. F. dept.—2 hose reels; hose, cot., rub. lined, 1,000 ft.; f. al., wh.; 30 vol.

Water Supply—Src., riv. & 7 wells; sys., dir. pres.; 2 pumps, cap. per day 2,800,000 gals.; 32 hyd.; pres., dom. 80 to 110 lbs.; wks. owned by Co.

RONCEVERTE, p. 2,319; merc. bldgs., wd. & bk., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—3 hose reels; hose, cot., gd., 1,500 ft.; f. al., siren; val. equip., $2,500; tot. mem., 40 vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., elec.; res. cap., 200,000 gals.; 3 pump. eng., cap. day, 432,000 gals.; mains, i., 4 to 6 in. dia.; 50 hyd.; 20 v.; 300 met.; cons. day, 200,000 gals.; cost mtce., $5,000; wks. owned by city.

ST. ALBANS, p. 2,825. F. dept.—5 hose reels, 2 hand drawn h. & l. trks., 8 hand ex.; hose, cot., rub. lined, 900 ft.; f. al., telp. & bell; vol. 17.

Water Supply—Src., riv.; sys., grav. & dir. pres.; conc. res., cap., 552,000 gals.; 4 pump. eng., class elec., cap. per min., 1,500 gals.; mains, c. & galv. i., 25 m.; 37 hyd.; 550 met.; 850 serv.; pres., dom. 110 lbs.; cons. day, 500,000 gals.; cost, $245,000; wks. owned by priv. Co.

SALEM, p. 2,920; merc. bldgs., bk., stn. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—Hose, cot., rub. lined, gd., 1,400 ft.; f. al., bell; tot. mem., 40 vol.

Water Supply—Src., 7 wells, ½ m. bus. cent.; sys., pump to tk.; tk. cap., 90,000 gals., dim. 16 x 24, loc. ¾ m. town; 2 pump. eng., class trip., cap. day 672,000 gals.; mains, c. i., 3 m., 4 in. dia.; 47 hyd.; 20 v.; 100 met.; 200 serv.; pipe, lead & i.; pres., dom. & f. 100 lbs.; cost, $30,000; cost mtce., $3,680; wks. owned by city.

SISTERSVILLE, p. 3,238; f. area, 600 a.; merc. bldgs., bk. & wd.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 7 hose car., reels; hose, cot., rub. lined, 3,000 ft.; inf., 1,000 ft.; tot. hose, 4,000 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $5,000; exp. dept., $800; tot. mem., 150 vol.

Water Supply—Src., Ohio Riv., ½ m. bus. cent.; sys., pump dir.; res. cap., 1,200,000 gals.; 2 pump. eng., class comp. dup. & trip., cap. day 2,000,000 gals.; mains, c. i., 7 m., 4 to 12 in. dia.; 74 hyd.; 90 v.; 23 met.; 1,124 serv.; pres., dom. & f., 130 lbs.; cost mtce., $4,000; wks. owned by city.

THOMAS, p. 2,099; f. area, 150 a.; bldgs., wd. & bk., 3 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of some f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 2 c. hand ex., 1 triple comb.; hose, rub., gd., 500 ft.; inf., 300 ft.; tot., 800 ft.; f. al., siren; val. equip., $6,000; val. bldgs., $3,000; tot. mem., 45 vol.

Water Supply—Src., spr.; sys., pump dir.; res. cap., 171,200 gals.; 3 pump. eng., class dup., cap. 342,400 gals. day; mains, 3¼ m., 4 to 6 in. dia.; 30 hyd.; pres., f. 90 to 100 lbs.; cons. day, 75,000 gals.; cost, $16,000; cost mtce., $2,000; wks. owned by town.

WEIRTON, p. 8,572; merc. bldgs., bk., 2 stor.; priv., 1 & 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord. F. dept.—1 auto. c. eng., 1 auto. comb. pump. c. & hose; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot., 1,800 ft.; f. al., Gamewell, 16 bx.; val. equip., $12,000; val. bldgs., $4,000; pd. full time, 2, vol. 20.

Water Supply—Src., Ohio riv., 1 m. bus. cent.; sys., pump; dim. 16 x 40; mat. conc.; 2 res. cap. 1,200,000 gals.; 3 pump. eng., cap. day 1,500,000 gals.; mains, c. i., 4 m., dia., 4 to 14 in.; 60 hyd.; 1,000 serv.; pres., dom. 100 lbs., f. 100 lbs.; cons. day, 500,000 gals.; wks. owned by priv. Co.

WELCH, p. 3,232; f. area, 10 a.; merc. bldgs., bk., 4 to 6 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area. F. dept.—1 c. eng., 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., phone; exp. dept., $2,000; tot. mem., 14; undrs. rating, 4th class.

Water Supply—Src., well; sys., grav.; tk., 45,000 gals., loc. on hill, 180 ft. high; mains, 4 in. dia.; 12 hyd.; pres., 80 lbs.

WELLSBURG, p. 4,918; f. area, 1 a.; bldgs., bk. 2 & 3 stor.; priv., bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. eng., 3 comb. c. & hose wag., 12 c. hand ex.; 4 hose wag., 1 pump, 1 h. & l. trk., 1 hose reel; hose, rub., gd., 2,500 ft.; inf., 700 ft.; tot. hose, 3,200 ft.; f. al., telp.; val. equip., 20,000; val. bldgs., $7,000; tot. mem., 22, pd. full time 4, vol.; undrs. rating fourth class.

Water Supply—Src., riv., cent. of city; sys., pump to res.; mat., conc.; res. cap., 2,000,000 gals.; loc. on side of hill; 2 pump. eng., class dup., cap. day 3,000,000 gals.; mains, c. i., 11 m., 2 to 10 in. dia.; 800 hyd.; 125 v.; met., 450; 1,250 serv.; pipe, lead; pres., dom. & f. 140 lbs.; cons. day, 700,000 gals.; cost, $125,000; wks. owned by city.

WESTON, p. 5,701; f. area, 2½ a.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. & hose comb. with double strm. c. equipment, 6 hose wag., 3 hand ex.; hose, cot., rub. lined, gd., 2,400 ft.; val. equip., $5,000; exp. dept., $1,200; 40 vol.

Water Supply—Src., riv., in bus. cent.; sys., pump to res. & dir.; res. cap., 800,000 gals.; loc. on hill east of town; 3 pump. eng., cap. day 4,500,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 68 hyd.; 50 v.; met., 1,049; 1,049 serv.; pres., dom. 100 lbs., f. 108 lbs.; cons. day, 400,000 gals.; cost, $132,000; cost mtce., $29,338; wks. owned by Co.

WHEELING, p. 56,208; f. area, 7,552 a.; merc. bldgs., bk., 1 to 12 stor.; priv. bk. & wd., 2 stor wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 auto. comb. c. & h. trk., 1 chief's auto., 3 str., 28 c. hand ex., 1 h. & l. trk., 1 aer. trk., 10 triple comb. trk., 1 Ford line trk., 1 c. hose trk.; hose, cot., rub. lined, gd., 27,300 ft.; inf., 500 ft.; tot. hose, 27,800 ft.; f. al., Gamewell, 186 bx.; val. equip., $225,000; val. bldgs., $215,000; exp. dept., $190,397; tot. mem. 84, pd. full time; undrs. rating, 3rd class.

Water Supply—Src., riv. 4 m. bus. cent.; sys., grav. & dir.; stdp cap., 4,000,000 gals.; res. cap., 4,000,000 gals.; 3 pump. eng., cap. day, 20,000,000 gals.; mains, c. i., 60 m., 4 to 30 in. dia.; 650 hyd.; met., 85; 12,400 serv.; pipe, lead; pres., dom. & f. 65 to 120 lbs.; cons. day, 16,500,000 gals.; cost, $2,000,000; cost mtce., $263,000; wks. owned by city.

WILLIAMSON, p. 6,819; merc. bldgs., bk., 2 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 hose reels, 1 hand h. & l. trk., 1 auto. comb. c. & h. wag.; hose, cot., rub. lined gd., 3,000 ft.; f. al., telp.; val. equip., $3,000; exp. dept., $1,000; tot. mem., 14 vol.

Water Supply—Src., Tug Fork, Big Sandy riv.; sys., grav. & dir.; res. cap., 225,000 gals., loc. 180 ft. above street grade; 2 pump. eng., class dup., cap. hour 48,000 gals.; mains, 21,400 ft., 4 to 8 in. dia.; 41 hyd.; pres., dom. 75 lbs., f. 75 to 80 lbs.

Places with a population of 2,000 or more not reported—Holden, Maybeury, Nitro, So. Charleston.

WISCONSIN

ANTIGO, p. 8,451; f. area, 1,800 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., wd. 2-stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 5 c. hand ex., 1 comb. c. & hose wag., 1 h. & l. trk., 1 hose wag., 2 hose car., 3 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., telp. & wh.; val. equip., $14,100; val. bldgs., $15,000; exp. dept., $14,000; tot. mem., 9; pd. full time; 7 or 8 vol.; undrs. rating, third class.

Water Supply—Src., wells, 5 blocks bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 150,000 gals., dim. 100 x 22 ft., loc. at station; mat., stl.; res. cap., 3,000,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 154 hyd.; 106 v.; met., 120; 1,015 serv.; pipe, lead; pres., dom. 43 lbs., f. 125 lbs.; cons. day, 800,000 gals.; cost, $212,000; cost mtce., $16,000; wks. owned by city.

APPLETON, p. 19,561; f. area, 1,800 a.; merc. bldgs., bk. & stn., 2 to 5 stor.; priv. wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 10 c. hand ex., 1 auto h. & l. trk., 1 chief's auto., 1 auto. hose car., 1 comb. c. & hose trk., 2 hrs., 2 comb. pumper; hose, cot., rub. lined, gd., 7,000 ft.; f. al., Gaynor & Gamewell, 80 bx.; val. equip., $60,000; val. bldgs., $30,000; exp. dept., $38,000; tot. mem. 21, pd. full time.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump. dir. to stdp.; stdp. cap., 500,000 gals.; dim., 35 x 75 ft.; mat., conc.; res. cap., 2,500,000 gals.; 3 pump. eng., cap. day 12,000,000 gals.; mains, 50.5 m., 2 to 24 in. dia.; 360 hyd.; 355 v.; met., 3,709; 3,709 serv.; pres., dom. 55 lbs., f. 90 lbs.; cons. day, 1,500,000 gals.; cost, $706,143; cost mtce., $68,316; wks. owned by city.

ASHLAND, p. 11,334; f. area, 15,360 a.; merc. bldgs., wd. bk. & stn., 1 to 4 stor.; priv., wd., stn. & bk., 1 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. auto., 4 c. hand ex., 1 auto. h. & l. trk., 1 Amer. Lafrance triple comb. pumper, 2 hose reels, 1 chief's auto.; hose, rub., gd., 6,000 ft.; inf., 2,000 ft.; tot., 8,000 ft.; f. al., Gamewell, 37 bx.; val. equip., $32,500; val. bldgs., $30,000; exp. dept., $26,500; tot. mem. 19, pd. full time 19.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump dir.; 3 pump. eng., cap. day 7,000,000 gals.; mains, c. i., 30 m., 6 to 24 in. dia.; 263 hyd.; 253 v.; met., 995; 2,587 serv.; pipe, w. i. & lead; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 1,561,000 gals.; wks. owned by Co.

BARABOO, p. 5,538; f. area, 15 a.; merc. bldgs., stn. & bk., 2 & 3 stor.; priv., bk. & wd., 2 causes of f. inv. F. dept.—2 auto. comb. c. & h. & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; wag., 1 auto. h. & l. trk., 1 hose wag., 2 c. hand ex.; hose, cot., rub. lined, gd., 3,600 ft.; rub., gd., 200 ft.; inf., 400 ft.; tot. hose, 4,200 ft.; f. al., telp. & Gamewell, elec. siren, 4 bx.; val. equip., $14,200; val. bldgs., $3,500; exp. dept., $17,000; tot. mem., 30, pd. full time 1, vol. 29; undrs. rating, third class.

Water Supply—Src., spr., 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 3,000,000 gals., dim. 30 x 60; mat., stl.; res. cap. 375,000 gals.; 3 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 11½ m., 4 to 12 in. dia.; 160 hyd.; 1,000 met.; 1,400 serv.; pipe, lead & galv. i.; pres., dom. 75 lbs., f. 90 lbs.; cons. day, 600,000 gals.; cost, $200,000; cost mtce., $3,000; wks. owned by city.

BEAVER DAM, p. 7,992; merc., bldg., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose car., 1 comb. c. & hose pumper; 4 hrs.; hose, cot., rub. lined, gd., 3,300 ft.; f. al., elec. & stm.; val. equip., $20,000; exp. dept., $800; tot. mem., 37; pd. full time, 3; vol., 34.

Water Supply—Src., wells & spr., 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 200,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 16 m., 2 to 12 in. dia.; 154 hyd.; 105 v.; met., 1,300; 1,600 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 85 lbs.; cost, $133,000; wks. owned by city.

BELOIT, p. 21,284; f. area, ½ sq. m.; merc. bldgs., stn. & bk., 2 to 4 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 auto. hose wag., 1 pumper; hose, cot., rub. lined, gd.; 5,750 ft.; c. 400 ft.; tot. hose, 6,150 ft.; f. al., Gamewell, 65 bx.; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $37,617; tot. mem. 23, pd. full time.

Water Supply—Src., spr. & wells, ½ m. bus. cent.; sys., pump to res. & dir.; stdp. cap., 100,000 gals.; res. cap., 500,000 gals.; 3 pump. eng., cap. day, 4,880,000 gals.; mains, c. i., 43.54 m., 4 in. to 16 in. dia.; 327 hyd.; 3,815 serv.; pipe, lead; pres., dom. 45 to 50 lbs. f. 90 lbs.; cons. day, 2,610,600 gals.; wks. owned by Beloit Water, Gas & Electric Co.

BERLIN, p. 4,400; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 5 c. hand ex., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell & wh.; val. equip., $13,500; val. bldgs., $2,000; tot. mem. 15, pd. full time 3, pd. part time 12.

Water Supply—Src., 2 artesian wells; sys., grav. & pump dir.; res. cap., 3,000,000 gals.; 2 pump. eng., class dup., cap. day 2,000,000 gals.; mains, 10¼ m., 4 to 12 in. dia.; 99 hyd.; met., 347; 478 serv.; pres., dom. 45 to 60 lbs., f. 80 to 120 lbs.; cons. day, 170,000 gals.; cost, $83,000; cost mtce., $6,000; wks. owned by city.

BURLINGTON, p. 3,626; merc. bldgs., bk. & stn., 2 stor.; priv., bk. & stn., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., comb. c. & h. wag., 1 c. hand ex., 2 hose carts, hose reels on carts; hose, cot., rub. lined, gd., 2,600 ft.; f. al., Gamewell, 18 bx.; val. equip., $8,000; val. bldgs., $2,000; exp. dept., $500; tot. mem., 45 vol.; undrs. rating, fourth class.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 80,000 gals.; dim. 30 x 30; res. cap., 85,000 gals.; 4 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 17 m., 8 to 8 in. dia.; 106 hyd.; 35 v.; met., 950; 406 serv.; pipe, c. i.; pres., dom. 58 lbs., f. 74 lbs.; cons. day 224,691 gals.; cost, $129,238; cost mtce., $18,846; wks. owned by city.

CHIPPEWA FALLS, p. 9,130; f. area, 60 a.; bldgs., bk. & stn., 2 to 5 stor.; wd. rfs. not perm.; 1 comb. auto. trk., 1 c. eng., 1 hose wag., 1 hose & pump, 1 h. & l. trk., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 1,000 ft.; tot. hose, 5,500 ft.; f. al., Gamewell, 23 bx.; val. equip., $20,000; val. bldgs., $13,000; exp. dept., $1,000; tot. mem., 12; pd. full time 7, paid part time 5; undrs. rating, third class.

Water Supply—Src., spr., 1½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 368,000 gals.; 4 pump. eng., cap. day 11,000,000 gals.; mains, c. i., 20 m., 6 to 12 in. dia.; 180 hyd.; 105 v.; 1,000 met.; 2,000 serv.; pres., dom. 80 lbs., f. 115 lbs.; cons. day, 1,333,333 gals.; wks. owned by city.

CLINTONVILLE, p. 3,275; f. area, 800 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 comb. c. & h. & pumper, 2 c. hand ex., 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 2,400 ft.; inf., 600 ft.; tot. hose, 3,000 ft.; f. al., siren, 2 bx.; val. equip., $18,500; val. bldgs., $7,000; exp. dept., $3,000; tot. mem., 16; pd. full time 2, pd. part time 14.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 60.000 gals., dim. 30 x 15, mat. iron; 3 pump. eng., class 1 stm. & 2 elec., cap. day, 2,496,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 73 hyd.; 275 v.; 625 met.; 800 serv.; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 140,000 gals.; cost, $100,000; cost mtce., $800; wks. owned by city.

COLUMBUS, p. 2,460; f. area, 640 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 1 h. & l. trk., 7 c. hand ex., 2 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; f. al., bell & wh.; val. equip., $7,500; val. bldgs., $1,600; tot. mem., 55 vol.

Water Supply—Src., well; sys., pump to stdp.; stdp. cap., 70,000 gals.; 2 pump. eng., cap. day, 1,500,000 gals.; mains, c. i., 5 m., 4 to 10 in. dia.; 52 hyd.; met., 350; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 75,000 gals.; cost, $53,000; cost mtce., $2,000; wks. owned by city.

CUDAHY, p. 6,725; bldgs., bk. & wd. F. dept.—1 c. eng., 1 h. & l. trk., 1 comb. c. & h. wag., 1 hose car., 5 hrs.; hose, 2,200 ft.; f. al., bell & wh.; tot. mem., 26 vol.

Water Supply—Src., lake, 1 m. bus. cent.; sys., dir. pres.; 1 pump. eng., cap. day, 5,000,000 gals.; mains, c. i., 6½ m.; dia., 6 to 10 in.; 104 hyd.; 1,047 met.; 1,047 serv.; pres., dom. 40 to 50 lbs.; cons. day 125,000 cubic ft.; city owns sys.; priv. ownership of pump station.

DELAVAN, p. 3,016; f. area, 1 m.; merc. bldgs., bk., 1 to 3 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—2 h. & l. trk., 1 aer. trk., 3 hose car.; hose,

cot., rub. lined, gd., 1,600 ft.; inf., 450 ft.; tot. hose. 2,050 ft.; f. al., wh. & bell; val. equip., $6,000; val. bldgs., $4,000; exp. dept., $1,500; tot. mem., 44 vol.; undrs. rating, third class.

Water Supply—Src., spr., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 42,000 gals., dim. 20 x 20; 2 pump. eng., class triplex & centrif., cap. day, 1,152,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 67 hyd.; 22 v.; 550 met.; 550 serv.; pipe, lead & iron; pres., dom. 50 lbs., f. 120 lbs.; cons. day, 85,000 gals.; cost, $31,000; cost mtce., $600; wks. owned by city.

DE PERE, p. 5,165; f. area, 2,000 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; combt. ord.; causes of f. not inv. F. dept.—1 motor trk. with 2 40-gal. c. tks., 1 str., 1 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hose reel; hose, cot., rub. lined, 1,000 ft.; f. al., bell & wh.; val. equip., $6,500; val. bldgs., $10,000; exp. dept., $2,000; tot. mem., 20 vol., 1 pd. full time.

Water Supply—Src., wells in bus. cent.; sys., pump. to res. & stdp.; stdp. cap., 50,000 gals.; dim., 18 x 31; mat., stl.; res. cap., 50,000 gals.; 2 pump. eng., class rotary & dup., cap. per day, 75,000 gals.; mains, wd. & i., 12 m., 4 to 12 in. dia.; 104 hyd.; 1,102 serv; 908 met.; pipe, i.; pres., dom. 60 lbs., f. 60 lbs.; cons. per day, 160,000 gals.; cost, $96,000; cost mtce., $14,000; wks. owned by city.

EAU CLAIRE, p. 20,906; f. area, 600 a.; merc. bldgs., bk., 2 & 6 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 trip. gas. pumper, 11 c. hand ex., 1 h. & l. trk., 1 auto. comb. c. & h. wag., 1 auto. hose wag., 1 chief's auto., 2 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 7,650 ft.; f. al., Gamewell, 47 bx.; val. equip., $50,000; val. bldgs., $25,000; exp. dept., $38,000; tot. mem. 23, pd. full time; undrs. rating, third class.

Water Supply—Src., wells, 2 m. bus. cent.; sys., pump dir.; res. cap., 800,000 gals.; 4 pump. eng., class trip., cap. day 10,000,000 gals.; mains, c. i., 52 m., 3 to 20 in. dia.; 521 hyd.; 346 v.; met., 3,133; 3,618 serv.; pipe, galv. i. & lead; pres., dom. 70 lbs., f. 135 lbs.; cons. day, 3,500,000 gals.; cost, $6,000; wks. owned by city.

EDGERTON, p. 2,688; f. area, 960 a.; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—12 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 1 Amer. Lafrance 750-gal. pumper & c., 1 hose car.; hose, cot., rub. lined, gd., 2,700 ft.; f. al., bell & wh.; val. equip., $15,000; val. bldgs., $3,000; tot. mem., 35; pd. full time 1, 34 vol.; undrs. rating, third class.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 120,000 gals., dim. 16 x 80; pump. eng., cap. day 1,500,000 gals.; mains, c. i., 4 m., 4 to 10 in. dia.; 40 hyd.; 12 v.; 300 serv.; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 125,000 gals.; cost, $28,500; cost mtce., $2,000; wks. owned by city.

EVANSVILLE, p. 2,209; f. area, 960 a.; merc. bldgs., wd., bk., stn., 2 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm. in f. limits; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 9 c. ex., 1 h. & l. trk., 1 hose trk., 1 hose car.; hose, cot., rub., gd., 3,500 ft.; inf., 800 ft.; tot. hose, 4,300 ft.; f. al., elec., 2 bx.; val. equip., $10,000; val. bldgs., $15,000; exp. dept., $500; tot. mem., 25 vol. pd. part time; undrs. rating, second class.

Water Supply—Src., wells, 1,800 ft. bus. cent.; sys., pump dir.; stdp. cap., 68,000 gals.; 3 pump. eng., cap. day, 1,600,000 gals.; mains, c. i., 6½ m., 4 to 8 in. dia.; 62 hyd.; 50 v.; 300 met.; 300 serv.; pres., dom. 65 to 75 lbs., f. 125 lbs.; cons. day, 47,000 gals.; cost, $33,000; wks. owned by city.

FOND DU LAC, p. 23,427; f. area, 2,560 a.; merc. bldgs., stn., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 3 comb. c. & h. wag., 9 c. hand ex., 2 hand pumps, 2 h. & l. trk., 5 hrs.; hose, cot., rub. lined, gd., 10,500 ft.; f. al., Gamewell, 43 bx.; val. equip., $43,000; val. bldgs., $20,000; exp. dept., $36,600; tot. mem. 29, pd. full time.

Water Supply—Src., 9 wells, ¼ m. bus. cent.; sys., air lift & pump dir.; res. cap., 2,500,000 gals.; 3 pump. eng., comp. cond., cap. day 8,500,000 gals.; mains, c. & galv. i., 54 m., 1 to 14 in. dia.; 299 hyd.; 285 v.; met., 4,850; 5,550 serv.; pipe, lead & galv. i.; pres., dom. 40 lbs., f. 110 to 130 lbs.; cons. day, 1,500,000 gals.; cost, $618,323; mtce., $46,950; wks. owned by city.

FORT ATKINSON, p. 4,915; f. area, 140 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 1½ stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 c. eng., 3 c. hand ex., 1 750-gal. triple comb. pumper, 1 h. & l. trk., 2 hose car., 1 motor trk.; hose, cot., 3,000 ft.; rub., gd., 500 ft.; f. al., Gamewell, 15 bx.; val. equip., $15,000; val. bldgs., $7,000; exp. dept., $800; tot. mem., 53, pd. full time 2, vol. 52; undrs. rating, fourth class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp.; cap. stdp., 100,000 gals.; res. cap., 300,000 gals.; 4 pump. eng., daily cap., 3,432,000 gals.; mains, c. i., 12½ m., 4 to 12 in. dia.; 135 hyd.; met., 1,220; 1,367 serv.; pres., dom. 55 to 65 lbs., f. 100 lbs.; cons. day 440,243 gals.; cost, $161,857; wks. owned by city.

GREEN BAY, p. 31,017; f. area, 1,000 a.; merc. bldgs., bk. & stn., 2 to 7 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 auto. aer. trk., 1 hose reel, 14 c. hand ex., 1 h. & l. trk.., 1 chief's auto., 3 exercise wag., 3 hose sleds, 2 hrs.; hose, cot., rub. lined, gd., 7,000 ft.; inf., 1,000 ft.; tot., 8,000 ft.; f. al., Gamewell, 60 bx.; val. equip., $75,000; val. bldgs., $45,000; exp. dept., $62,200; tot. mem. 39, pd. full time.

Water Supply—Src., 11 artesian wells, ¼ to 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 2,500,000 gals.; 6 pump. eng., cap. day 23,750,000 gals.; mains, c. i., 59 m., 6 to 18 in. dia.; 421 hyd.; 465 v.; 5,206 met.; 5,482 serv.; pipe, lead; pres., dom. 40 lbs., f. 100 lb.s; cons. day, 840,768 gals.; wks. owned by priv. Co.

HARTFORD, p. 4,515; f. area, 700 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1-750 gal. triple comb. pumper, 6 c. hand ex., 1 h. & l. trk., 1 tk., 1 hose wag., 2 hose car., 1 triple comb. eng.; hose, cot., rub. lined, gd., 2,200 ft.; inf., 300 ft.; tot. hose, 2,500 ft.; f. al., bell & wh.; val. equip., $10,000; val. bldgs., $7,000; exp. dept., $890; tot. mem., 80 vol.

Water Supply—Src., well; sys., pump to stdp.; stdp. cap., 60,000 gals.; pump. cap. day, 339,600 gals.; mains, 6 m., 4 to 10 in. dia.; 71 hyd.; pres. dom. 65 lbs.; f. 80 lbs., cons. day, 275,000 gals.; cost, $50,000; wks. owned by city.

HORICON, p. 2,134; f. area, 640 a.; merc. bldgs., bk. & stn., 2 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. ord. F. dept.—1 c. eng., 1 hose wag., 1 str., 12 c. hand ex., 1 h. & l. trk., 3 hose carts; hose, cot., gd., 1,200 ft.; f. al., bell & wh.; val. equip., $4,500; val. bldgs., $6,000; exp. dept., $350; tot. mem., 40 vol.

Water Supply—Src., 2 wells, near bus. cent.; sys., pump to stdp.; stdp. cap. 100,000 gals.; dim. 14 x 80; res. cap. 100,000 gals.; 2 pump. eng., cap. per 12 hr., 288,000 gals.; mains, c. i., 7 m., 4 to 12 in. dia.; 76 hyd.; 435 met.; 435 serv.; pres., dom. 80 lbs., f. 150 lbs.; cons. day 45,000 gals.; cost, $66,000; cost mtce., $1,412; wks. owned by city.

HUDSON, p. 3,014; f. area, 40 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 2 hose carts, 1 hose reel; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 250 ft.; tot. hose, 2,250 ft.; f. al., elec. bell;

val. equip., $4,300; val. bldgs., $3,000; tot. mem., 15 vol.; undrs. rating, third class.

Water Supply—Src., well; sys., pump to res.; res. cap., 288,000 gals.; 2 pump. eng., cap. day 2,500,000 gals.; mains, iron, 8¼ m., 6 to 12 in. dia.; 84 hyd.; 35 v.; met., 104; 450 serv.; pres., dom. 80 lbs., f. 95 lbs.; cons. day, 370,000 gals.; cost, $28,000; cost mtce., $102,000; wks. owned by city.

HURLEY, p. 3,188; f. area, 80 a.; merc. bldgs., wd. & bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 1 comb. pump. trk.; hose, rub. lined, gd., 3,300 ft.; rub., gd., 500 ft.; inf., 1,000 ft.; tot. hose, 4,800 ft.; f. al., Gamewell, 11 bx.; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $4,000; tot. mem. 22, pd. full time 2, 20 vol.

Water Supply—Src., riv.; sys., pump to stdp.; stdp. cap., 500,000 gals.; pump. eng., cap. day 2,000,000 gals.; mains, 5 m., 4 to 12 in. dia.; 43 hyd.; pres., f. 100 lbs.; wks. owned by Co.

JANESVILLE, p. 18,293; f. area, 4,000 a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 3 c. eng., 4 auto. comb. c. hose & l. trk., 2 with pumps (1 in reserve), 1 auto. hose wag., 1 chief's auto., 2 h. & l. trk., 1 aer. trk., (1 hose wag. in reserve), 2 hrs; hose. cot., rub. lined, gd., 7,500 ft.; rub., gd., 950 ft.; tot., 8,450 ft.; f. al., Gamewell, 81 bx.; val. equip., $95,000; val. bldgs., $30,000; exp. dept., $65,000; tot. mem., 25; pd. full time 22, pd. part time 3; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 312,000 gals.; mat., iron; res. cap., 800,000 gals.; 4 pump. eng., cap. day 16,000,000 gals.; mains, c. i., 40 m., 4 to 18 in. dia.; 394 hyd.; 350 v.; met., 3,200; 4,030 serv.; pipe, iron & lead; pres., dom. 74 lbs., f. 115 lbs.; cons. day, 2,200,000 gals.; cost, $550,000; cost mtce., $30,000; wks. owned by city.

JEFFERSON, p. 2,572; f. area, 2,560 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. auto. trk., 6 c. hand ex., 1 h. & l. trk., 1 hose reel; hose, cot., rub. lined, 2,400 ft.; f. al., bell & wh.; val. equip., $12,000; exp. dept., $400; tot. mem., 52 vol.; undrs. rating, third class.

Water Supply—Src., well. 1 block bus. cent.; sys., pump to stdp.; stdp. cap., 60,000 gals.; dim. 12 x 109 ft.; mat. stl.; res. cap., 165,000 gals.; 4 pump. eng., class stm. & elec., cap. day, 860,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 62 hyd.; 41 v.; 657 met.; 682 serv.; pipe, lead; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 212,123 gals.; cost, $109,519; cost mtce. operation, $5,660; wks. owned by city.

KAUKAUNA, p. 5,951; f. area, 500 a.; merc. bldgs., bk., stn., wd., 2 & 3 stor.; priv., wd. & bk. 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt ord. F. dept.—1 str., 1 h. & l. trk., 1 hose wag., 1-750 gal. triple comb. pumper, 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 700 ft.; inf., 600 ft.; tot. hose, 2,800 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $4,000; exp. dept., $2,000; tot. mem. 14, pd. full time 2, vol. 12; undrs. rating, third class.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. dir.; stdp. cap., 176.000 gals., dim. 20 x 75; mat., stl.; res. cap., 300,000 gals.; 3 pump. eng., class comp. dup. & centrif., cap. day 4,500,000 gals.; mains, c. i., 14.42 m., 4 to 14 in. dia.; 118 hyd.; 84 v.; 1,020 met.; 1,070 serv.; pipe, lead; pres., dom. 50 lbs., f. 115 lbs.; cons. day, 225,000 gals.; cost, $195,853; cost mtce., $2,339; wks. owned by city.

KENOSHA, p. 40,472; f. area, 5¾ sq. m.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—5 auto. comb. c. & h. wag., 10 c. hand ex., 4 hose wag., 2 auto. h. & l. trk.; hose, cot., rub. lined, gd., 9,000 ft.; f. al., Gamewell, 77 bx.; val. equip., $58,000; val. bldgs., $69,000; exp. dept., $68,308; tot. mem. 45, pd. full time; undrs. rating, second class.

Water Supply—Src., Lake Michigan, ½ m. bus. cent.; sys., pump dir.; stdp. cap., 250,000 gals.; res. cap., 1,000,000 gals.; 3 pump. eng., class comp. dup. vertical & horizontal, cap. day, 18,000,000 gals.; mains, c. i., 70 m., 4 to 24 in. dia.; 500 hyd.; 700 v.; 7,000 met.; 7,000 serv.; pipe, lead; pres., dom. 65 lbs., f. 90 lbs.; cons. day, 5,000,000 gals.; cost, $900,000; wks. owned by city.

LA CROSSE, p. 30,421; f. area, 7,168 a.; merc. bldgs., bk. & stn., 1 to 5 stor.; priv., bk., wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 comb. c. & hose wag., 1 comb. squad & chief's auto., 2 auto. h. & l. trk., 1 1,000-gal. triple comb., 1 hose wag.; hose, cot., rub. lined, gd., 12,850 ft.; inf., 1,100 ft.; tot. hose, 13,950 ft.; f. al., Gamewell, 52 bx.; val. equip., $112,134; val. bldgs., $57,725; exp. dept., $110,000; tot. mem. 73, pd. full time; undrs. rating, third class.

Water Supply—Src., deep wells, 2 m. bus. cent.; sys., grav.; res. cap., 5,000,000 gals.; 3 pump. eng., cap. day 22,000,000 gals.; mains, c. i., 73.39 m., 4 to 24 in. dia.; 612 hyd.; 659 v.; met., 6,500; 7,000 serv.; pipe, galv. i.; pres., dom. & f. 90 lbs.; cons. day, 3,000,000 gals.; cost, $1,088.66; cost operation & mtce., $42,000; wks. owned by city.

LADY SMITH, p. 3,581. F. dept.—1 c. ex., 1 h. & l. trk., 4 nozzles; 1,900 ft. hose; vol.

Water Supply—Src., wells, 2,000 ft. bus. cent.; tk. on tower; cap., 100,000 gals.; dim. 23 x 24; 2 elec. pump. eng., cap. per day, 1,000,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 70 hyd.; 60 v.; 380 met.; 725 serv.; pipe, galv. & lead; pres., dom. 65 lbs., f. 125 lbs.; cons. per day, 125,000 gals.; cost mtce., $5,000; wks. owned by city.

LAKE GENEVA, p. 2,632; f. area, 800 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd. & cem., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 1 h. & 1 trk., 1 comb. c. & h. auto., 1 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., Gamewell, 14 bx.; val. equip., $6,500; val. bldgs., $2,000; exp. dept., $600; tot. mem., 40 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 110,000 gals.; res. cap., 250,000 gals.; 4 pump. eng., cap. day, 3,250,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 90 hyd.; 30 v.; met., 468; 475 serv.; pres., dom. 68 to 70 lbs., f. 100 to 150 lbs.; cons. day 125,000 gals.; cost, $97,000; cost mtce., $3,000; wks. owned by city.

LANCASTER, p. 2,485; f. area, 640 a.; merc. bldgs., bk., 1 & 2 stor.; priv., 1 & 2 stor.; no wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 hand eng., 1 h. & l. trk., 1 comb. c. & h. wag.; hose, cot., rub. lined, gd., 1,000 ft.; inf., 500 ft.; tot. hose, 1,500 ft.; f. al., bell; val. equip., $2,000; exp. dept., $268; tot. mem. 50, pd. part time; undrs. rating, third class.

Water Supply—Src., spr., 2½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 105,000 gals., dim. 16 x 70, loc. north of city; mat., stl.; 2 pump. eng., cap. day. 700,000 gals.; mains, c. i., 11 m., 4 to 8 in. dia.; 91 hyd.; 45 v.; met., 50; 705 serv.; pipe, galv. i.; pres., dom. 25 to 36 lbs., f. 60 to 80 lbs.; cons. daily, 150,000 gals.; cost, $69,274; cost mtce., $400; wks. owned by city.

LITTLE CHUTE, p. 2,017; f. area, 4 m. F. dept.—Hand c. eng. & h. & l. trk.; val. equip., $1,000; val. bldgs., $2,200; exp. dept., $25; tot. mem., 44 vol.

Water Supply—Src., wells, in bus. cent.; cap., 500 gals. per min.; undrs. rating, fourth class.

MADISON, p. 38,378; f. area, 5,600 a.; merc. trk., 1 aer. trk., 2 hose wag., 1 hose cart, 3 comb. 1 to 3 stor.; wd. rfs. not perm.; combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng., 14 c. hand ex., 2 h. & l. trk., 1 aer. trk., 2 hose wag., 1 hose cart, 2 auto. comb. c. & h. wag., 1 hose car., 1 auto. l. trk.; 1 chief's auto.; 1 f. al. auto.; 1 nozzle; 18 hrs.; hose, cot., rub. lined, gd., 8,200 ft.; inf. 500 ft.; tot. hose, 8,700 ft.; f. al., Gamewell, 62 bx.; val. equip., $24,925; val. bldgs., $53,000; exp. dept., $36,433.65; tot. mem., 38; pd. full time.

Water Supply—Src., 10 artesian wells, ½ m. bus. cent.; sys., dir. pres.; stdp. cap., 53,000 gals.; 2 res., res. No. 1, cap. 1,500,000 gals.; res. No. 2, cap. 1,000,000 gals.; 4 pump. eng., cap. day 22,000,000 gals.; mains, c. i., 102 m., 4 to 30 in.

dia.; 750 hyd.; 1,400 v.; met., 8,000; 12,000 serv.; pipe, lead; pres., dom. 80 lbs., f. 100 lbs.; cons. day, 4,000,000 gals.; cost, $1,500,000; cost mtce., $15,000; wks. owned by city.

MANITOWOC, p. 17,563; f. area, 1,600 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 str., 1 c. eng., 2 hose wag., 1 in reserve, 14 c. hand ex., 1 h. & l. trk., 2 comb. c. & h. wag., 1 pumper; hose, cot., rub. lined, gd., 6,000 ft.; f. al., Gamewell, 93 bx.; val. equip., $15,000; val. bldgs., $19,500; exp. dept., $46,000; tot. mem. 27, pd. full time.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 275,000 gals., dim. 20 x 120 ft.; res. cap., 275,000 gals.; mat., stl.; 3 pump. eng., class comp. dup., cap. day 6,000,000 gals.; mains, c. i., 36 m., 4 to 16 in. dia.; 301 hyd.; 142 v.; met. 3,246; 2,075 serv.; pipe, c. i.; pres., dom. 70 lbs., f. 100 lbs.; cons. day, 1,378,830 gals.; cost, $491,000; cost mtce., $3,587; wks. owned by city.

MARINETTE, p. 13,610; f. area, 1,880 a.; merc. bldgs., bk., 2, 3 & 4 stor.; priv., wd., 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 comb. c. & hose wag., 1 c. hand ex., 1 h. & l. trk., 8 hose reels, 3 hrs.; 4 hose wag., 1 f. boat, 10 hrs.; hose, cot., lined, gd., 7,500 ft.; f. al., Gamewell, 72 bx.; val. equip., $40,000; val. bldgs., $10,000; exp. dept., $35,000; tot. mem. 17, pd. full time.

Water Supply—Src., bay, 1 m. bus. cent.; sys., pump dir.; 2 res., cap. 288,000 gals.; 4 pump. eng., cap. day 11,000,000 gals.; mains, c. i., 37 m., 4 to 20 in. dia.; 285 hyd.; met., 285; 3,000 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 110 lbs.; cons. day, 1,500,000 gals.; cost, $400,000; wks. owned by Co.

MARSHFIELD, p. 7,394; bldgs., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 hose wag., 2 hose car., 1 double tk. c. & hose car., triple comb. pump.; hose, cot., rub. lined, gd., 2,400 ft.; rub., gd., 400 ft.; tot. hose, 2,800 ft.; f. al., bell & wh.; val. equip., $3,000; val. bldgs., $20,000; exp. dept., $450; tot. mem., 40 vol.; undrs. rating, third class.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 158,053 gals.; dim. 15 x 120; mat. conc.; res. cap., 426,061 gals.; 2 pump. eng., cap. day, 2,112,000 gals.; mains, c. iron, 16 m., 4 to 12 in. dia.; 166 hyd.; 60 v.; met., 950-1,000; 950-1,000 serv.; pipe, lead & i.; pres., dom. 50 lbs., f. 115 lbs.; cons. day 500,000 gals.; cost, $300,000; cost mtce., $22,000; wks. owned by city.

MAYVILLE, p. 3,011; f. area, 410 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 c. eng., 1 comb. c. & h. wag., 4 c. hand ex., 1 hose car.; hose, cot., gd., 2,200 ft.; f. al., siren; val. equip., $12,500; exp. dept., $1,600; tot. mem., 20 pd. part time; undrs. rating, fourth class.

Water Supply—Src., well, in bus. cent.; sys., pump to stdp.; stdp. cap., 60,000 gals.; mat., stl.; res. cap., 30,000 gals.; 1 pump. eng., class trip., cap. day, 432,000 gals.; mains, c. i., 5½ m., 4 to 8 in. dia.; 42 hyd.; 35 v.; 269 met.; 269 serv.; pipe, galv. i.; pres., dom. 78 lbs., f. 83 lbs.; cons. day, 72,000 gals.; cost, $37,000; wks. owned by city.

MENASHA, p. 7,214; f. area, 7,200 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c hand ex., 1 str., 1 h. & l. trk., 2 hose wag., force pumps, siamese couplings used; hose, cot., rub. lined, gd., 3,000 ft.; inf., 200 ft.; tot. hose, 3,200 ft.; f. al., bell & wh.; val. equip., $19,000; val. bldgs., $18,000; exp. dept., $5,865; tot. mem., 13; pd. full time 3, pd. part time 10.

Water Supply—Src., riv.; sys., pump to stdp.; stdp. cap., 84,000 gals.; 3 pumps, cap. 2,500,000 gals.; mains, c. i., 16¼ m., 4 to 20 in. dia.; 117 hyd.; met., 1,160; pipe, lead; pres., dom. 65 lbs., f. 90 lbs.; cons. day, 2,000,000 gals.; cost $193,000; wks. owned by city.

MENOMONIE, p. 5,104; f. area, 840 a.; bldgs., bk. & wd., 1 to 4 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 1 stm. eng., 1 c. eng., 1 comb. h. & l. trk.; hose, rub., gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $11,600; val. bldgs., $5,000; exp. dept., $3,500; mem., pd. full time 3, pd. part time 30; undrs. rating, third class.

Water Supply—Src., wells & riv., ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; 1 pump. eng., cap. 1,380,000 gals.; (2 pump. eng., cap. day 2,500,000 gals. in reserve); mains, c. i., 12½ m., 4 to 10 in. dia.; 121 hyd.; 350 met.; 670 serv.; pres., dom. 95 lbs., f. 120 lbs.; cons. day, 400,000 gals.; cost, $100,000; cost mtce., $5,000; wks. owned by city.

MERRILL, p. 8,068; f. area, 45 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 auto. comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 hrs., trip. comb. 750 pumper; hose, cot., rub. lined, gd., 6,500 ft.; f. al., telp., 1 bx.; val. equip., $17,000; val. bldgs., $15,000; exp. dept., $8,700; tot. mem. 10, pd. full time.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump dir.; stdp. cap., 190,000 gals.; 4 pump. eng., cap. day, 4,000,000 gals.; mains, c. i., 20 m., 4 to 12 in. dia.; 225 hyd.; 38 met; 1,078 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 110 lbs.; cons. day, 1,000,000 gals.; wks. owned by Co.

MILWAUKEE, p. 457,147; f. area, 2,609 a.; merc. bldgs., bk. & stn., 1 to 16 stor.; priv., bk. & wd., 2 to 6 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—8 stm eng., 1 c. eng., 3 f. boats, 9 h. & l. trk., 3 aer. h. & l. trk., 9 chief's auto. (2 in reserve), 20 auto eng., 5 auto. comb. c. & h. wag., 2 hose wag., 47 hrs.; hose, rub., gd., 101,825 ft.; rub., gd., 8,050 ft.; tot. hose, 109,875 ft.; f. al., Gamewell, 897 bx.; val. equip., $750,000; val. bldgs., $500,000; exp. dept., $1,500,000; tot. mem., 694, pd. full time.

Water Supply—Src., lake, 3 m. bus. cent.; sys., pump dir. & to res.; stdp. cap., 240,000 gals.; res. cap., 21,500,000 gals.; 8 pump. eng., class triplex., cap. day, 150,000,000 gals.; mains, c. i., 586 m., 4 to 54 in. dia.; 4,052 hyd.; 5,340 v.; met., 72,846; 73,789 serv.; pipe, lead; pres., dom. 20 to 90 lbs.; cons. day, 70,689,266 gals.; cost, $13,328,352; cost mtce., $605,516; wks. owned by city.

MINERAL POINT, p. 2,569; f. area, 3 blocks; merc. bldgs., stn., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., ordered 1 comb. c. & h. wag., 2 hose carts, 2 hose wag.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 300 ft.; tot., 1,800 ft.; f. al., bell & wh.; val. equip., $4,000; val. bldgs., $3,500; exp. dept., $250; tot. mem., 50 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., dir. pres.; 1 pump. eng., cap. day, 144,000 gals.; mains, iron, 3 m., 6 to 8 in. dia.; 173 hyd.; 173 serv.; pipe, iron & lead; wks. owned by priv. corpn.

MONROE, p. 4,788; bldgs., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 h. & l. trk., 1 aer. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 500 ft.; tot. hose, 2,000 ft.; f. al., Gamewell, 6 bx.; tot. mem., 42 vol.; undrs. rating, third class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals., dim. 20 x 30, mat. stl.; res. cap., 100,000 gals.; 3 pump. eng., class comp. trip., cap. day, 2,000,000 gals.; mains, c. i., 14.6 m., 4 to 10 in. dia.; 145 hyd.; 70 v.; met., 744; 907 serv.; pipe, lead; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 300,000 gals.; cost, $182,342; cost mtce., $3,000; wks. owned by city.

NEENAH, p. 7,171; f. area, 250 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. h. & l. trk., 1 auto. comb. c. & h. wag., 6 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 500 ft.; inf., 500 ft.; tot. hose, 4,000 ft.; f. al., bell & wh.; val. equip., $18,550; val. bldgs., $50,000; exp. dept., $10,380; tot. mem., 7, pd. full time 7.

Water Supply—Src., 3 wells, 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 270,000 gals.; res. cap., 398,000 gals.; 2 pump. eng., cap. day 5,760,000 gals.; mains, c. i., 14 m., 4 to 16 in. dia.; 116 hyd.; 100 v.; 900 met.; 950 serv.; pipe, lead; pres., dom. 49 lbs., f. 85 to 90 lbs.; cons. day, 423,000 gals.; cost, $130,000; cost mtce., $500; wks. owned by city.

NEILLSVILLE, p. 2,160; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 auto. c. hand. ex., 1 comb. c. & hose wag., 1 hose wag., 1 h. & l. trk., 3 hose carts; hose, cot., rub. lined, gd., 3,500 ft.; f. al. siren; val. equip., $5,000; val. bldg., $5,000; tot. mem., 35 vol.; undrs. rating, fourth class.

Water Supply—Src., wells & riv., ¾ m. bus. cent.; sys., pump to stdp., dim. 16 x 100; stdp. cap. 150,000 gals.; 3 pump. eng., cap. day 1,272,-600 gals.; mains, c. i., 6½ m., 4 to 10 in. dia.; 74 hyd.; 30 v.; 463 met.; 470 serv.; pipe, galv.; pres., dom. 85 lbs., f. 100 lbs.; cons. day, 268,000 gals.; cost, $77,000; cost mtce., $17,000; wks. owned by city.

NEW LONDON, p. 4,667; f. area, 600 a.; merc. bldgs., stn., bk., wd., 2 stor.; priv., wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs., 1 motor trk.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell.; val. equip., $8,000; val. bldgs., $10,000; exp. dept., $5,200; tot. mem., 10, pd. full time 1, pd. part time 9; undrs. rating, third class.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 75,000 gals.; res. cap., 250,000 gals.; 2 pump. eng., cap. min., 600 gals.; mains, c. i., 30 m., 4 to 8 in. dia.; 67 hyd.; 700 met.; 725 serv.; pipe, lead; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 122,304 gals.; cost, $100,800; wks. owned by city.

NEW RICHMOND, p. 2,248; f. area, 12 a.; merc. bldgs., bk. & stn., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—5 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 triple comb. pump & c.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., siren; val. equip., $7,000; val. bldgs., $3,000; exp. dept., $300; tot. mem., 60 vol.; undrs. rating, third class.

Water Supply—Src., wells, 1 block bus. cent.; sys., pump to res. & dir.; res. cap., 50,000 gals.; 2 pump. eng., cap. day, 720,000 gals.; mains, c m., 4 to 8 in. dia.; 56 hyd.; 21 v.; met., 353; 392 serv.; pipe, galv. i.; pres., dom. & f. 45 to 50 lbs.; cost, $17,000; wks. owned by city.

NORTH FOND DU LAC, p. 2,150; f. aera, 320 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. c. eng., 1 comb. c. & hose trk., 3 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., bell; val. equip., $3,100; val. bldgs., $500; exp. dept., $100; tot. mem. 12, pd. part time.

Water Supply—Src., artesian well, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 50,000 gals., dim. 80 x 16, mat. wd. & iron; res. cap., 427,500 gals.; 2 pump. eng., cap. day, 60,000 gals.; mains, 6 m., 4 to 10 in. dia.; 30 hyd.; 125 met.; 300 serv.; pipe, lead; **pres., dom. 38 lbs., f. 80 lbs.; cons.** day, 60,000 **gals.; cost, $30,000; cost mtce., $1,500; wks. owned by priv. Co.**

NO. MILWAUKEE, p. 3,047; f. area, 320 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. auto. hose trk., 2 c. hand ex., 1 c. eng., 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 2,400 ft.; inf., 500 ft.; tot. hose, 2,900 ft.; f. al., bell & siren.; val. equip., $6,242; val. bldgs., $5,000; exp. dept., $670; vol. 36.

Water Supply—Src., lake, 6 m. bus. cent.; mains, c. i., 15 m., 4 to 12 in. dia.; 11 hyd.; 60 v.; met., 650; pres., dom. & f. 60 lbs.; cons. day, 100,000 gals.; cost, $125,000; cost mtce., $20,000; wks. owned by city.

OCONOMOWOC, p. 3,301; f. area, 400 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 triple comb. pump. chem. & hose wag., 1 str., 1 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., bell, wh., 3 bx.; val. equip., $28,000; exp. dept., $4,000; tot. mem., 40, pd. full time 2, pd. part time 2, vol. 36.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 35,000 gals.; **mat. stl.; 3 pump. eng., class comp., cap. day, 3,000,000 gals.; mains, c. i., 9 m., 4 to 10 in. dia.; 50 hyd.; 40 v.; met., 394; 414 serv.; pipe, lead; pres., dom. 50 lbs., f. 100 lbs.; cost, $73,259; cost mtce., $1,894; wks. owned by city.**

OCONTO, p. 4,920; f. area, 3,840 a.; merc. bldgs., wd. & bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 c. car. with 1,200 ft. hose, 1 chief's car. with c., 7 h. & l. trk., 1 hose wag., 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 6,400 ft.; f. al., Gamewell, 34 bx.; val. equip., $18,000; val. bldgs., $9,000; exp. dept., $18,000; tot. mem. 11, pd. full time 4, pd. part time 7, 7 vol.; undrs. rating, third class.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to res.; res. cap., 300,000 gals.; 3 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 14¼ m., 4 to 12 in. dia.; 122 hyd.; met., 6; 770 serv.; pipe, galv. i.; pres., dom. 40 lbs., f. 100 to 140 lbs.; cons. day, 400,000 gals.; wks. owned by Co.

OSHKOSH, p. 33,162; f. area, 10,200 a.; merc. bldgs., bk., 2 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm.; fwks & combt. ord.; causes of f. inv. F. dept.—3 pumpers, 1 aer. trk., 1 serv. trk., 1 c. car.; hose, cot., rub. lined, gd., 17,000 ft.; f. al., Gamewell, 101 bx.; val. equip., $60,000; val. bldgs., $60,000; exp. dept., $130,000; tot. mem., 59, pd. full time.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump dir.; stdp. cap. 3,000,000 gals.; res. cap. 2,300,000 gals.; 2 pump eng., cap. day 9,500,-000 gals.; mains, c. i., 70 m., 2 to 16 in. dia.; 555 hyd.; 2,196 met.; 5,431 serv.; 1,235 v.; pres., dom. 52 lbs., f. 100 lbs.; cons. day 2,369,520 gals.; cost, $858,578; cost mtce., $54,000; wks. owned by city.

PARK FALLS, p. 2,676; f. area, 200 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1½ stor.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. wag., 2 hose carts; hose, cot., rub. lined, gd., 1,600 ft.; f. al., elec. siren, 1 bx.; val. equip., $1,500; val. bldgs., $150; exp. dept., $2,460; tot. mem. 32 vol.; undrs. rating, 4½-8 class.

Water Supply—Src., Flambeau River, 2 blocks bus. cent.; sys., dir. pres.; 1 pump. eng., class stm., cap. day, 1,440,000 gals.; mains, c. i., 4½ m., 4 to 8 in. dia.; 35 hyd.; 16 v.; 56 met.; 230 serv.; pres., dom. 60 to 70 lbs., f. 100 to 125 lbs.; cons. per day, 71,228 gals.; cost, $62,155; cost mtce., $4,394; wks. owned by city.

PLATTEVILLE, p. 4,353; f. area, 1,280 a.; merc. bldgs., bk., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 c. eng., 24 c. hand ex., 1 h. & l. trk., 2 hose carts; hose, cot., rub. lined, gd., 1,200 ft.; rub., gd., 500 ft.; **tot. hose, 1,700 ft.; f. al., Gamewell, 10 bx.;** tot. mem., 130 vol.

Water Supply—Src., 2 wells, 1 m. bus. cent.; sys., grav. & pump to stdp.; dim. 20 x 30; mat. stl.; stdp. cap., 100,000 gals.; 3 res. cap., 180,000 gals.; 2 pump. eng., class comp. dup., cap. day, 1,750,-000 gals.; mains, c. i., 16 m., 4 to 10 in. dia.; 156 hyd.; 970 v.; met., 986; 1,106 serv.; pipe, c. i.; pres., dom. 75 lbs., f. 100 lbs.; cons. day, 140,-000 gals.; cost, $130,000; cost mtce., $21,000; wks. owned by city.

PLYMOUTH, p. 3,415; f. area, 640 a.; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. **dept.—1 str., 1 c. eng., 1 h. & l. trk., 1 hose wag.,** 1 350-gal. triple comb. motor trk., 3 hose reels; hose, cot., rub. lined, gd., 2,500 ft.; rub. gd., 1,000 ft.; tot. hose, 3,500 ft.; f. al., bell & wh.; val. equip., $7,000; val. bldgs., $6,000; exp. dept., $800; tot. mem., 200 vol.

Water Supply—Src., wells, in bus. cent.; sys., pump to stdp. cap., 370,000 gals., dim. 60 x 17 ft.; res. conc.; res. cap., 350,000 gals.; 2 pump. eng., cap day 3,062,400 gals.; mains, c. i. 58.441 m., 4 to 10 in. dia.; 71 hyd.; 80 v.; met., 806; 877 serv.; pipe, galv. i.; pres., dom. 95 lbs., f. 95 lbs.; cons.

day, 300,000 gals.; cost, $116,560; cost mtce., $6,000; wks. owned by city.

PORTAGE, p. 5,582; f. area, 1,500 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 1 & 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f inv. F. dept.—2 str., 1 c. eng., 2 h. & l. trk., 3 comb. c. & hose wag., 10 c. hand ex.; 3 hose wag., 2 hose reels, 1 70-ft. extension ladder, 2 hrs.; hose, cot., rub. lined, gd., 3,800 ft.; rub. gd., 250 ft.; inf. 400 ft.; tot. hose, 4,200 ft.; f. al., bell.; val. equip., $10,000; val. bldgs., $9,000; exp. dept., 8,096; tot. mem. 25, pd. full time 2, pd. part time 5; vol. 20.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 300,000 gals.; pump. eng., cap. day 2,500,000 gals.; mains, c. i., 18 m., 4 to 14 in. dia.; 108 hyd.; 40 v.; 7 met.; 1,582 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 1,000,000 gals.; cost, $100,000; cost mtce., $11,000; wks. owned by city.

PORT WASHINGTON, p. 3,340; f. area, 640 a.; merc. bldgs., bk. & wd., 4 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 str., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 1 pumper, 750 gal. c., h. & l.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., wh. & bell; val. equip., $20,000; val. bldgs., $2,500; exp. dept., $1,200; tot. mem., 30, pd. part time; undrs.

Water Supply—Src., lake, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap. 211,000 gals., dim. 30 x 40, mat. stl.; 3 pump. eng., class trip. & centrif., cap. day, 1,512,000 gals.; mains, c. i., 10 m., 2 to 12 in. dia.; 80 hyd.; 70 v.; 646 met.; 675 serv.; pipe, c. i.; pres., dom. 80 lbs., f. 110 lbs.; cons. day, 415,000 gals.; cost, $120,632; cost mtce., $20,022; wks. owned by city.

PRAIRIE DU CHIEN, p. 3,527; f. area, 1,000 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm.; no fwks. ord.; causes of f. inv. F. dept.—1 50-gal. c. eng., 4 comb. c. & hose & l. trk., 4 c. ex., 1 h. & l. trk., 3 hose carts combined; hose, cot., gd., 2,500 ft.; f. al., bell & elec. siren; val. equip., $8,000; val. bldgs., $6,000; exp. dept., $1,000; tot. mem., 60 vol.; undrs. rating, third class.

Water Supply—Src., flowing artesian wells; sys., grav. & pump; 1 pump, cap. day 750,000 gals.; res. cap., 318,000 gals.; mains, 1 m., 4 to 8 in. dia.; 47 hyd.; cost, $10,000; cost mtce., $200; wks. owned by Co.

RACINE, p. 58,593; f. area, 7.03 m.; merc. bldgs., bk., 3 to 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng. in res., 1 auto. comb. c. & h. wag., 2 h. & l. trk., 3 750-gal. eng., 2 350-gal. eng., 1 comb.; hose, cot., rub. lined, gd., 13,500 ft.; inf., 1,500 ft.; tot., 15,000 ft.; f. al., Gamewell, 54 bx.; val. equip., $93,100; val. bldgs., $70,500; exp. dept., $117,500; tot. mem. 55, pd full time; undrs. rating, second class.

Water Supply—Src., Lake Michigan, 1¼ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 330,480 gals.; 6 pump. eng., cap. day 380,250,000 gals.; mains, c. i., 106.8 m., 4 to 24 in. dia.; 960 hyd.; 1,155 v.; met. 10,651; 12,104 serv.; pipe, c. i.; pres., dom. 85 lbs.; cons. day, 5,073,794 gals.; wks. owned by city.

REEDSBURG, p. 2,997; f. area, 2 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. & h. wag., 1 hose care., 2 hrs.; hose, cot., rub. lined, 2,000 ft.; inf., 500 ft.; f. al., bell & wh.; val. equip., $4,500; val. bldgs., $3,000; exp. dept., $2,000; tot. mem., 31 vol., 1 pd. man; undrs. rating, third class.

Water Supply—Src., well, in bus. cent.; sys., pump to res. & stdp.; stdp. cap., 63,000 gals.; mat. i.; res. cap., 80,000 gals.; 3 pump. eng., cap. day 65,000 cubic ft.; mains, c. i., 7 m., 2 to 10 in. dia.; 54 hyd.; 28 v.; 800 met.; 800 serv.; pipe, galv. i.; pres., dom. & f. 65 lbs.; cons. day, 500,000 gals.; cost, $35,000; cost mtce., $4,000; wks. owned by city.

RHINELANDER, p. 6,654; f. area, 1,600 a.; **merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk.,** 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 Amer. Lafrance 1,000 gal. motor pump, 1 Seagrave comb. c., 1 comb. horse drawn wag., 1 city serv. l. wag., 2 hrs.; hose, cot., rub. lined, gd., 4,600 ft.; f. al., Gamewell, 26 bx.; val. equip., $68,220; val. bldgs., $25,000; exp. dept., $16,000; tot. mem. 13, pd. full time; undrs. rating, C class.

Water Supply—Src., well & riv., ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 150,000 gals.; dim. 20 x 65; mat. stl. plate; 2 pump. eng., cap. day 3,000,000 gals. each; mains, c. i., 18 m., 4 to 14 in. dia.; 173 hyd.; 142 v.; 5 met.; 1,530 serv.; pipe, galv. i. & lead; pres., dom. 45 to 55 lbs., f. 110 lbs.; cons. day, 1,750,000 gals.; cost, $150,863; cost mtce., $8,500; wks. owned by city.

RICE LAKE, p. 4,457; f. area, 60 a.; merc. bldgs., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv.; F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 4 hose car.; hose, cot., rub. lined, 8,300 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $19,000; exp. dept., $700; tot. mem., 50 vol.

Water Supply—Src., wells, lake, ½ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. day 1,512,000 gals.; mains, c. i., 13 m., 4 to 10 in. dia.; 78 hyd.; 60 v.; met., 850; 210 serv.; pipe, galv. i.; pres., dom. 60 lbs., f. 100 lbs.; cons. day 429,378 gals.; cost, $75,585; cost mtce., $690; **wks. owned by city.**

RICHLAND CENTER, p. 3,409; f. area, 400 a.; merc. bldgs., bk., 2 stor.; priv., stn., bk. & wd., 1½ stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 hose carts; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 1,000 ft.; tot. hose, 2,500 ft.; f. al., bell & wh.; val. equip., $1,500; val. bldgs., $2,000; tot. mem., 70 vol.

Water Supply—Src., wells; sys., pump to res.; res. cap., 150,000 gals.; 2 pump. eng., cap. day 1,368,000 gals.; mains, c. i., 8 m.; 67 hyd.; met., 306; 596 serv.; pipe, lead; pres., 70 lbs.; cons. day, 160,000 gals.; cost, $53,356; cost mtce., $3,471; wks. owned by city.

RIPON, p. 3,929; merc. bldgs., stn. & bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; **fwks. & combt. ord. F. dept.—1 c. eng., 4 c. hand ex., 1** h. & l. trk., 1 hose wag., 1 hose car.; 1 f. trk., 500 gal. pumper; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 300 ft.; tot. hose, 3,300 ft.; f. al., bell; val. equip., $8,000; exp. dept., $1,000; tot. mem., 25 vol.; undrs. rating, fourth class.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 135,000 gals.; res. cap., 750,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 12 m., 6 to 16 in. dia.; 102 hyd.; 51 v.; met., 50; 725 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $100,000; cost mtce., $5,000; wks. owned by Co.

RIVER FALLS, p. 2,273; f. area, 700 a.; merc. bldgs., stn., bk., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 c. eng., 1 h. & l. trk., 2 hose car., 4 c. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; f. al., bell; val. equip., $1,500; exp. dept., $400; tot. mem., 30 vol.

Water Supply—Src., wells & spr., ½ m. bus. cent.; sys., pump to res.; res. cap., 200,000 gals.; 4 pump. eng., class dup. & trip., cap. day 600,000 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 58 hyd.; 58 v.; met., 220; 622 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 65 to 70 lbs.; cons. day, 300,000 gals.; cost, $90,000; cost mtce., $2,000; wks. owned by city.

SHAWANO, p. 3,544; f. area, 180 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; no fwks. ord. F. dept.—1 h. & l. trk., 2 hose wag., 2 c. hand ex.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 400 ft.; f. al., bell & wh.; val. equip., $1,500; val. bldgs., $500; tot. mem., 25 vol.

Water Supply—Src., wells, 1 block bus. cent.; sys., pump dir.; res. cap., 100,000 gals.; 5 pump. eng., cap. 2,196,000 gals. day; mains, c. iron; 7 m., 4 to 8 in. dia.; 63 hyd.; v. 55; 328 met.; 337

serv.; pipe, lead; pres., dom. 40 lbs., f. 100 lbs.; cons. per day 175,000 gals.; cost, $80,000; wks. owned by city.

SHEBOYGAN, p. 30,955; f. area, 3,120 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 comb. c. & h. wag., 1 h. & l. trk., 2 c. hand ex.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 70 bx.; val. equip., $60,000; val. bldgs., $33,000; exp. dept., $90,000; tot. mem. 45, pd. full time.

Water Supply—Src., Lake Michigan, 2 m.; sys., dir. pres.; 3 pump. eng., cap. day 24,000,000 gals.; mains, c. i., 97 m., 4 to 20 in. dia.; 678 hyd.; 7,627 serv.; 1,634 met.; 425 v.; pipe, iron; pres., dom. 50 lbs., f. 90 lbs.; cons. day, 4,926,112 gals.; cost wks., $923,808; cost mtce., $5,031; wks. owned by city.

SHEBOYGAN FALLS, p. 2,002; f. area, 600 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,000 ft.; f. al., elec.; val. equip., $2,500; val. bldgs., $7,000; exp. dept., $250; tot. mem., 50 vol.

Water Supply—Src., deep well, ⅛ m. bus. cent.; sys. stl.; stdp. cap. 80,000 gals., dim. 22 x 32 ft.; mat. conc.; res. cap., 126,000 gals.; 2 pump. eng., cap. 180,000 gals.; mains, 6 m.; dia., 10 to 4 in.; hyd. 41; met., 218; serv., 218; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 70,000 gals.; cost, $56,000; wks. owned by city.

SO. MILWAUKEE, p. 7,598; f. area, 1,800 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 c. eng., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell; tot. mem. 25, pd. full time 2, 23 vol.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump. to stdp.; stdp. cap., 100,000 gals.; res. cap., 250,000 gals.; 3 pump. eng., cap. day 425,000 gals.; mains, c. i., 18 m., 6 to 12 in. dia.; 193 hyd.; 200 v.; met., 1,025; 1,050 serv.; pipe, lead; pres., dom. 50 lbs.; f. 70 lbs.; cons. day, 550,000 gals.; cost, $400,000; cost mtce., $30,000; wks. owned by city.

SPARTA, p. 4,466; f. area, 25 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 1½ stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 comb. h. & l. trk., 1 c. eng., 2 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; f. al., elec. gong; val. equip., $10,000; val. bldgs., $7,000; exp. dept., $890.35; tot. mem., 16 vol.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump. into mains, surplus goes to res.; res. cap., 450,000 gals., loc. on hill; 2 pump. eng., cap. day, 2,500,000 gals.; mains, c. i., 22 m., 2 to 12 in. dia.; 86 hyd.; 60 v.; met., 620; 620 serv.; pres., dom. 55 to 65 lbs., f. 85 to 125 lbs.; cons. day, 300,000 gals.; cost, $112,000; cost mtce., $7,850; wks. owned by city.

SPOONER, p. 2,293. F. dept.—1 h. & l. trk.; 1,300 ft. hose; 4 nozzles; f. al. bell.

Water Supply—Src., well & riv., sys., grav. & dir., pres., 2 m. main.; 37 hyd.

STANLEY, p. 2,577; f. area, 160 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. h. & l. trk. & c. eng., 1 h. & l. trk., 5 hose car.; hose, cot., rub. lined, gd., 1,400 ft.; f. al., telp., bell & wh.; val. equip., $3,000; val. bldgs., $4,000; exp. dept., $600; tot. mem., 24 vol.; undrs. rating, fourth class.

Water Supply—Src., well & tk., in bus. cent.; sys., pump dir.; stdp. cap., 85,000 gals.; mat., iron; res. cap., 85,000 gals.; 1 pump. eng., cap. day, 576,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 26 hyd.; 5 v.; met., 185; 185 serv.; pipe, iron; pres., dom. 65 lbs., f. 125 lbs.; cost, $25,000; cost mtce., $300; wks. owned by city.

STEVENS POINT, p. 11,371; f. area, 640 a.; merc. bldgs., bk., 1-5 stor.; priv. bk. & wd., 1, 2, 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex.; 1 stm. eng.; 4 hose reels; 1 h. & l. trk., 1 aer. trk., 2 hose wag., 2 comb. c. & h. wag.; hose, cot., rub. lined, gd., 5,400 ft.; inf., 1,500 ft.; tot., 6,900 ft.; f. al., telp.; val. equip., $20,000; val. bldgs., $10,000; exp. dept., $17,000; tot. mem., 31, pd. full time 11, vol. 20; undrs. rating, 3½ class.

Water Supply—Src., riv. & wells, ⅝ m. bus. cent.; sys., pump to stdp.; stdp. cap., 360,000 gals.; dim. 20 x 140; mat. stl.; 3 pump. eng., cap. day 5,500,000 gals.; mains, c. i., 21 m., 4 to 14 in. dia.; 168 hyd.; 82 v.; met, 120; 1,230 serv.; pipe, galv. i.; pres., dom. 65 lbs., f. 130 lbs.; cons. day, 1,140,000 gals.; cost, $225,000; wks. owned by Co.

STOUGHTON, p. 5,101, f. area, 660 a.; merc. bldgs., bk., 1-3 stor.; priv. bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord. causes of f. inv. F. dept.—6 c. hand ex., 1 triple comb. motor trk., 1 h. & l. trk., 1 comb. c. & h. trk.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 1,000 ft.; tot., 3,500 ft.; f. al., bell & wh.; val. equip., $15,000; val. bldgs., $2,000; exp. dept., $1,900; tot. mem., 23, pd. part time 1, vol. 22; undrs. rating, fourth class.

Water Supply—Src., well & riv.; sys., pump to stdp.; stdp. cap., 30,000 gals., dim. 12 x 36 ft.; mat., bk. & stl.; res. cap. 300,000 gals.; pump. eng., cap. day 2,500,000 gals.; mains, c. i., 15 5-33 m., 4 to 10 in. dia.; 110 hyd.; 75 v.; met., 745; 1,161 serv.; pipe, lead; pres., dom. 65 to 70 lbs., f. 65 to 120 lbs.; cons. day, 356,560 gals.; cost, $120,690; wks. owned by city.

STURGEON BAY, p. 4,553; f. area, 200 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 comb. c. & h. wag., 1 motor trk., 1 h. & l. trk., 3 hose wag., 4 hrs.; hose, cot., lined, gd., 4,000 ft.; inf., 500 ft.; f. al., bell & wh.; val. equip., $32,000; val. bldgs., $25,000; exp. dept., $3,000; tot. mem., 24, pd. full time 3, 21 pd. part time.

Water Supply—Src., wells, 1 block bus. cent.; sys., dir. pres.; stdp. cap., 50,000 gals.; dim. 18 x 30; mat. conc.; res. cap., 250,000 gals.; 4 pump. eng., cap. 3,000,000 gals. day; mains, c. i., 8 m., 6 to 12 in. dia.; 40 hyd.; pipe, lead; pres., dom. 60 lbs., f. 120 lbs.; cons. per day 300,000 gals.; wks. owned by city.

SUPERIOR, p. 39,671; f. area, 50 a.; merc. bldgs., bk. & wd., 2 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & comb. ord.; causes of f. inv. F. dept.—2 auto. str. (in reserve), 3 triple comb. auto. pump. eng., 1 aer. trk. (tractor drawn), 1 auto. squad wag., 2 auto. comb. c. & h. wag., 1 chief's auto., 1 auto. for electrician, 1 h. & l. trk., 1 comb. h. & l. trk., 1 fuel wag., 2 hose wag., 1 chem. eng., 2 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 16,550 ft.; f. al., Gamewell, 87 bx.; val. equip., $115,000; val. bldgs., $73,100; exp. dept., $125,000; tot. mem., 70 pd. full time.

Water Supply—Src., wells, 4 m. bus. cent.; sys., pump dir.; 2 res., cap 1,200,000 gals.; 5 pump. eng., cap. day 24,500,000 gals.; mains, c. i., 84 m., 6 to 24 in. dia.; 1,003 hyd.; 547 v.; 7,000 met., 6,800 serv.; pipe, lead; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 2,652,000 gals.; cost, $1,412,134; cost mtce., $91,202; wks. owned by Co.

TOMAH, p. 3,257; f. area, 7 blocks; merc. bldgs., stn., bk. & wd., 1 to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord; causes of f. inv. F. dept.—2 c. eng., comb. c. & h. wag., 1 h. & l. trk., 1 auto. trk.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 200 ft.; f. al., bell & wh.; val. equip., $5,000; val. bldgs., $5,000; exp. dept., $275; tot. mem., 20, pd. part time & vol.

Water Supply—Src., wells & creek, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 50,000 gals.; mat., bk. & sheet i.; 2 pump. eng., cap. day, 500,000 gals.; mains, c. i., 8½ m., 2 to 8 in. dia.; 69 hyd.; 30 v.; met., 586; 856 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 80 lbs.; cons. day, 196,000 gals.; cost, $56,000; cost mtce., $5,000; wks. owned by city.

TOMAHAWK, p. 2,898; f. area, 640 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose sleigh, 2 hose car.;

hose, cot., rub. lined, gd., 1,850 ft.; inf., 150 ft.; tot. hose, 2,000 ft.; f. al., bell & telp., 25 bx.; val. equip., $1,200; tot. mem. 25, pd. part time; undrs. rating, third class.

Water Supply—Src., spr., ½ m. bus. cent.; sys., pump dir.; stdp. cap., 105,000 gals.; dim. 20 x 20; mat. wd.; res. cap., 75,000 gals.; loc. in cent. of city; 2 pump. eng., class dup., cap. day 1,500,000 gals.; mains, c. i., 12¼ m., 2 to 10 in. dia.; 56 hyd.; met., 32; 450 serv.; pipe, galv. i. & lead; pres., dom. 45 lbs., f. 135 lbs.; cons. day, 600,000 gals.; cost, $40,000; cost mtce., $3,300; wks. owned by city.

TWO RIVERS, p. 7,305; f. area, 1,000 a.; bldgs., wd. & bk.; wd. rfs. perm. F. dept.—2 str., 1 c. eng., 1 h. & l. trk., 1 hose car., 3 reels, &c.; hose, cot., rub. lined, gd., 5,000 ft.; f. al., bell & wh.; val. equip., $8,100; val. bldgs., $8,000; exp. dept., $2,500; tot. mem., 36 vol.; undrs. rating, third class.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap., 181,000 gals., dim. 16 x 120; mat., stl.; 3 pump. eng., class dup. & centrif., cap. day, 350,000 gals.; mains, c. i., 16 m., 4 to 12 in. dia.; 115 hyd.; 139 v.; met., 1,314; 1,369 serv.; pipe, lead; pres., dom. 45 lbs., f. 80 lbs.; cons. day, 300,000 gals.; cost, $269,303; cost mtce., $2,666; wks. owned by city.

VIROQUA, p. 2,574; f. area, 400 a.; bldgs., stn., bk. & wd., 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 1 h. & l. trk., 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., bell & wh.; val. equip., $2,000; val. bldgs., $500; tot. mem., 160 vol.; undrs. rating, third class.

Water Supply—Src., wells, near bus. cent.; sys., pump to stdp.; stdp. cap., 165,000 gals.; dim., 16 x 110, mat. stl.; 2 pump. eng., cap. day, 379,200 gals.; mains, c. i., 9 m., 1 to 6 in. dia.; 29 hyd.; 92 met.; pipe, galv. i.; pres., dom. & f. 47 lbs.; cons. day 116,077 gals.; cost, $27,662; cost mtce., $4,055; wks. owned by city.

WASHBURN, p. 3,707; f. area, 500 a.; merc. bldgs., stn. & wd., 1 & 2 stor.; priv., wd. 2 stor.; wd. rfs. perm.; fwks. combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. hand ex., 3 aer. trk., 3 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 3,000; inf., 500 ft.; tot. 3,500 ft.; f. al., bell; 25 bx.; val. equip., $5,000; val. bldgs., $10,000; exp. dept., $2,000; tot. mem., 24 vol.

Water Supply—Src., lake, ½ m. bus. cent.; sys., pump to res.; res. cap., 1,200,000 gals.; 2 pump. eng., cap. day 300,000 gals.; mains, c. i., 6½ m., 6 to 12 in. dia.; 64 hyd.; met., 1; 420 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 115 lbs.; cost, $136,000; cost mtce., $1,500; wks. owned by Co.

WATERTOWN, p. 9,299; f. area, 40 a.; bldgs., wd., stn., bk., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—2 str., 4 c. hand ex., 1 serv. trk., 1 h. & l. trk., 2 hose car., 8 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 2,000 ft.; linen, gd., 2,000 ft.; inf., 700 ft.; tot. hose, 6,200 ft.; f. al., 131 bx.; val. equip., $17,500; val. bldgs., $15,000; exp. dept., $2,500; tot. mem. 91, pd. full time 5, vol. 86; undrs. rating, third class.

Water Supply—Src., 3 artesian wells, ½ m. bus. cent.; sys., dir. & pump to stdp.; stdp. cap., 150,000 gals.; dim. 18 x 80 ft.; mat., bk. & stl.; res. cap., 350,000 gals.; 2 pump. eng., class horizontal comp. dup. & centrif., cap. day, 3,000,000 gals.; mains, c. i.; 23.8 m., 4 to 16 in. dia.; 204 hyd.; 204 v.; 1,722 met.; 1,772 serv.; pipe, lead; pres., dom. 80 to 85 lbs., f. 90 to 120 lbs.; cons. day, 790,509 gals.; cost, $275,000; wks. owned by city.

WAUKESHA, p. 12,558; f. area, 2,560 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd., stn. & bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 auto. comb. c. & h. wag., 12 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs., 1 auto. pumper & hose; hose, cot., rub. lined, gd., 4,700 ft.; f. al., telp. & bell, 23 bx.; val. equip., $30,750; val. bldgs., $15,000; exp. dept., $20,000; tot. mem. 26, pd. full time 8, pd. part time 1, vol. 17; undrs. rating, third class, 2 f. stations.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 135,000 gals.; 2 res. cap., 1,150,000 gals.; class centrif., cap. day 3,000,000 gals.; mains, c. i., 33½ m., 6 to 16 in. dia.; 290 hyd.; 220 v.; met., 2,527; 2,527 serv.; pipe, wrt. i.; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 900,000 gals.; cost, $248,560.26; wks. owned by city.

WAUPACA, p. 2,839; f. area, 25 a.; merc. bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 500 ft.; tot. hose, 2,000 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $1,200; exp. dept., $2,000; tot. mem. 25, pd. full time 1; vol. 24; undrs. rating, fourth class.

Water Supply—Src., wells & riv., 2 blocks bus. cent.; sys., pump to res.; stdp. cap., 325 gals.; res. cap., 282,000 gals., loc. on hill; 2 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., 9.7 m., 4 to 12 in. dia.; 78 hyd.; 56 v.; 539 serv.; 40 met.; pipe, galv. i.; pres., dom. 55 lbs., f. 55 to 150 lbs.; cost, $72,826; cost mtce., $2,000; wks. owned by city.

WAUPUN, p. 4,440; 1,600 a.; bldgs., bk., 2 stor.; priv., wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 2 c. hand ex., 1 h. & l. trk., 1 comb. c. & h. wag., 2 hose wag., 1 hose car.; hose, gd., 3,600 ft.; f. al., bell & wh. & siren; val. equip., $15,500; val. bldgs., $1,000; tot. mem., 22 vol., receive $10.00 per yr. from city; undrs. rating, seventh class.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., grav.; stdp. cap., 64,000 gals.; mat., wd. & conc.; dim. 22 x 24; res. cap., 42,000 gals., loc. at station; 2 pump. eng., class duplex, cap. day 750,000 gals.; mains, c. i., 9½ m., 4 to 10 in. dia.; 65 hyd.; met., 900; 965 serv.; pipe, lead & galv. i.; pres., dom. 59 lbs., f. 59 lbs.; cons. per day 250,000 gals.; cost, $50,000; cost mtce., $1,810; wks. owned by city.

WAUSAU, p. 18,661; f. area, 4,360 a.; merc. bldgs., stn., bk., wd., 1 to 3 str.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 comb. c. & h. auto., 1 h. & l. trk., 1 hose wag., 12 c. hand ex., 1 trip. comb. hose c. & pumper motor, 6 hrs.; hose, cot., rub. lined, gd., 9,000 ft.; f. al., Gamewell, 56 bx.; val. equip., $60,000; val. bldgs., $28,000; exp. dept., $56,000; tot. mem. 27, pd. full time 27.

Water Supply—Src., wells, 1 m. bus. cent.; sys., pump dir.; res. cap., 90,000 gals.; 3 pump. eng., class hor., cap. day 12,000,000 gals.; mains, c. i., 35 m., 20 to 4 in. dia.; 310 hyd.; 700 v.; met., 1,540; 2,900 serv.; pipe, lead; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 2,300,000 gals.; cost, $500,000; cost mtce., $35,000; wks. owned by city.

WAUSAUKEE, p. 2,000. F. dept.—1 triple comb. pumper, 1 gasoline eng., 1 auto. h. & l. trk.; 1,300 ft. hose, 2 nozzles; f. al., wh.; vol. 22.

Water Supply—Src., wells.

WAUWATOSA, p. 5,818; f. area, 5 sq. m.; merc. bldgs., bk. & wd., 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 c. hand ex.; 1 comb. c. & hose wag.; 1 hose wag.; 1 h. & l. trk., 1 hose car.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., wh., 8 bx.; val. equip., $22,500; val. bldgs., $6,000; exp. dept., $4,500; tot. mem., 23; undrs. rating, third class.

Water Supply—Src., 3 wells, 2 blocks & 1 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 108,000 gals., dim. 24 x 30 ft.; mat. i.; res. cap., 676,000 gals., loc. near the well; 4 pump. eng., class triplex & centrif.; cap. day, 1,000,000 gals.; mains, c. i., 35 m., 6 to 12 in. dia.; 385 hyd.; 400 v.; met., 2,000; 3,000 serv.; pipe, c. i.; pres., dom. & f. 60 lbs.; cons. day, 600,000 gals.; cost, $24,891; wks. owned by city.

WEST ALLIS, p. 13,745; f. area, 12 m.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. pump. eng., 1 comb. c. & h. wag., 1 c. hand ex., 1 c. eng., 2 motor pumps, 1 h. & l. trk., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 4,200 ft.; f. al., Gamewell, 31 bx.; val. equip., $40,000; val. bldgs., $10,000; exp. dept., $16,000; tot. mem., 26; pd. full time 6, pd. part time 20; undrs. rating, first class.

Water Supply—Src., from Milwaukee; sys., dir. pres.; 2 pump. eng., class triplex; mains, 35 m., 8 to 12 in. dia.; 480 hyd.; 350 v.; 1,600 met.; 1,907 serv.; pipe, c. i.; pres., dom. 55 lbs., f. 125 lbs.; cons. day, 200,000 gals.; cost $4,000; wks. owned by city.

WEST BEND, p. 3,378; f. area, 650 a.; merc. bldgs., bk. & wd. & conc., 2 & 3 stor.; priv., bk. & wd., 1, 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comt. c. & h. wag., 7 c. hand ex., 1 h. & l. trk., 1 750-gal. comb. auto. pumper; hose, cot., rub. lined, gd., 2,400 ft.; f. al., bell & wh.; val. equip., $24,500; val. bldgs., $3,500; exp. dept., $1,000; tot. mem., 60 vol.

Water Supply—Src., well, 3 blocks bus. cent.; sys., grav.; res. cap., 60,000 gals.; 2 pump. eng., cap. day, 600,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 95 hyd.; 45 v.; 678 met.; 683 serv.; pipe, lead; pres., dom. & f. 40 to 70 lbs.; cons. day, 150,000 gals.; cost, $92,387; cost mtce., $9,542; wks. owned by city.

WHITEWATER, p. 3,215; f. area, 1,200 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 6 c. hand ex., 1 hose car.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., elec. siren; val. equip., $1,500; val. bldgs., $2,500; exp. dept., $1,350; tot. mem., 48, pd. full time 1, vol. 47.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 160,000 gals.; dim. 30 x 30 ft.; mat. cem.; res. cap. 950,000 gals.; 2 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 11 m., 4 to 14 in. dia.; 112 hyd.; 60 v.; 525 serv.; pipe gal.; pres., dom. 70 lbs., f. 125 lbs.; cons. day, 350,000 gals.; cost, $90,000; wks. owned by city.

Places with a population of 2,000 or more not reported—Wabeno, W. De Pere, W. Milwaukee, Wisconsin Rapids.

WYOMING

CASPER, p. 11,447; bldgs., wd. & bk. F. dept.—1 h. & l. trk., 2 hose car., 1 auto. comb. c. & h. trk.; hose, cot., rub. lined, gd., 1,900 ft.; f. al., telp. sys.; tot. mem., 32 vol., 1 pd. man.

Water Supply—Src., mountain spr., 7 m. bus. cent.; sys., grav.; mains, c. i. & stl., 21 m., 4 to 8 in. dia.; 54 hyd.; 600 met.; 650 serv.; pipe, galv. i.; pres., dom. 85 lbs., f. 100 to 400 lbs.; cons. day, 200,000 gals.; cost, $60,000; wks. owned by city.

CHEYENNE, p. 13,829; f. area, 1 sq. m.; merc. bldgs., bk., stn. & wd., 1 to 6 stor.; priv., bk., stn. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 comb. c. & h. wag., 1 c. eng., 14 c. hand ex., 2 auto. hose wag., 1 chief's auto., 1 h. & l. trk., 1 aer. trk., 3 hose wag., 7 hrs.; hose, cot., rub. lined, gd., 7,950 ft.; f. al., Gamewell, 36 bx.; val. equip., $15,000; val. bldgs., $20,000; exp. dept., $22,780; tot. mem. 17, pd. full time.

Water Supply—Src., creek, 23 m. bus. cent.; sys., grav., pump dir.; res. cap., 3,294,000,000 gals.; pump. eng., cap. day 3,000,000 gals.; mains, c. i., 66 m., 4 to 30 in. dia.; 275 hyd.; 363 v.; met., 3; 2,000 serv.; pipe, lead; pres., dom. 90 to 120 lbs., f. 90 to 120 lbs.; cons. day, 3,600,000 gals.; cost, $1,550,000; wks. owned by city.

DOUGLAS, p. 2,294; f. area, 320 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—Ladders, hooks, 500 c. hand ex., 2 hose car.; hose, cot., rub. lined, gd., 1,200 ft.; f. al., bell & wh.; val. equip., $1,500; val. bldgs., $3,000; tot. mem. 7, pd. part time.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to res.; res. cap., 530,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, c. i., 7 m., 4 to 12 in. dia.; 56 hyd.; 300 serv.; pipe, iron; pres., dom. & f., 75 lbs.; cost, $40,000; cost mtce., $5,400; wks. owned by city.

EVANSTON, p. 3,479; f. area, 240 a.; merc. bldgs., bk. & stn., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand eng., 16 c. hand ex., 1 h. & l. trk., 1 hose sleigh, with 1,100 ft. hose, 4 hose car.; hose, cot., rub. lined, gd., 1,700 ft.; rub., gd., 600 ft.; tot. hose, 2,300 ft.; f. al., Viaduct Mfg. Co., 17 bx.; val. equip., $4,500; val. bldgs., $2,400; exp. dept., $1,000; tot. mem., 74 vol.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump to res.; 2 res., cap. 2,170,000 gals.; 1 pump. eng., class centrif., cap. day, 1,000,000 gals.; mains, kalamein, 8 m., 4 to 12 in. dia.; 52 hyd.; 11 v.; met.; 380 serv.; pipe, galv. i.; pres., dom. & f. 85 lbs.; cost, $41,000; cost mtce., $4,664; wks. owned by town.

LANDER, p. 2,133; f. area, 640 a. F. dept.—1 comb. motor trk., 2 hand ex., 1,000 ft. hose; val. equip., $6,000; val. bldg., $5,000.

Water Supply—Src., river; sys., grav.; hyd., 46; pres., dom. 75 lbs.; cost, $100,000; bonded debt, $100,000; 5 per cent. pd. on bonds; wks. owned by city.

LARAMIE, p. 6,301; f. area, 640 a.; merc. oldgs., stn. & bk., 1 to 4 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. hand ex., 1 h. & l. trk., 2 comb. c. & h. motor cars, 1 hose cart; hose, cot., rub. lined, 3,500 ft.; f. al., Gamewell, 10 bx.; val. equip., $23,000; val. bldgs., $17,000; exp. dept., $5,500; tot. mem. 8, pd. full time 4, pd. part time 4

Water Supply—Src., spr., 2½ m. bus. cent.; sys., grav.; spr., cap. 1,800,000 gals.; res. cap., 1,450,000 gals.; 1 pump. eng., cap. day, 1,152,000 gals.; mains, c. i., 14 m., 4 to 14 in. dia.; 60 hyd.; 1,200 serv.; pres., dom. 35 lbs., f. 100 lbs.; cons. day, 1,000,000 gals.; wks. owned by U. Pacific R. R. & city.

POWELL, p. 2,463; f. area, 160 a.; merc. bldgs., bk., 1 & 2 stor.; priv., wd., 1 & 2 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. hand ex., 2 hose carts, 1,000 ft. hose; f. al. bell & siren; val. equip., $1,500; tot. mem., 12 vol.

Water Supply—Src., res., 7 m. bus. cent.; sys., grav.; 1 pump. eng., cap. day, 400,000 gals.; stdp. cap., 50,000 gals.; dim. 20 x 40 ft.; mat. stl.; mains, 8½ m., 2 to 8 in. dia.; 23 hyd.; v., 15; serv., 300; pipe, c. i.; pres., dom. 60 lbs., f. 70 lbs.; cons. day, 400,000 gals.; cost, $100,000; cost mtce., $13,095; wks. owned by city.

RAWLINS, p. 3,969; f. area, 80 a.; merc. bldgs., stn. & bk., 1 & 2 stor.; priv., bk. & wd., 1 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—20 c. hand ex., 1 h. & l. trk., 2 hose car., 6 hrs.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 800 ft.; inf., 800 ft.; tot. hose, 3,300 ft.; f. al., wh.; val. equip., $4,000; val. bldgs., $2,000; exp. dept., $500; tot. mem., 100 vol.

Water Supply—Src., wells, 1½ m. bus. cent., sys., pump to res.; res. cap., 500,000 gals.; 1 pump. eng., class centrif. & triplex; cap. day, 1,500,000 gals.; mains, c. i. & stl., 4½ m., 4 to 10 in. dia.; 87 hyd.; 106 v.; 207 met.; 975 serv.; cons. day, 900,000 gals.; cost, $75,000; cost mtce., $8,700; wks. owned by city.

RIVERTON, p. 2,023; f. area, 240 a. F. dept.—1 c. hose cart; h. & l. trk.; exp. dept., $1,500; tot. mem., 26 vol.

Water Supply—Src., artesian wells, ¼ m. bus. cent.; sys., pump.; tk. cap., 200,000 gals.; tk. res. cap., 200,000 gals.; 2 pump. eng., class oil & gas., cap. per min., 380 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 35 hyd.; 36 v.; pipe, c. i.; pres., dom. 70 lbs., f. 76 lbs.; cons. per day, 100,000 gals.; cost of sys., $110,000; cost of operating, $3,200; wks. owned by city.

ROCK SPRINGS, p. 6,456; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 c. eng., 25 c. hand ex., 2 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 500 ft.; tot. hose, 2,000 ft.; f. al., Gamewell, 12 bx.; val. bldgs., $30,000; exp. dept., $2,000; tot. mem., 11 vol.

Water Supply—Src., Green riv., 15 m. bus. cent.; sys., pump to res. & dir.; res. cap., 2,000,000 gals.; 2 pump. eng., comp. dup., cap. day, 2,000,000 gals.; mains, w. & galv. & c. i., 31 m., 2 to 12 in. dia.; 74 hyd.; 231 v.; 1,400 met.; 1,620 serv.; pipe, c. & w. i.; pres., dom. & f. 60 to 65 lbs.; cons. day, 700,000 gals.; cost, $750,000; cost operation, $60,000; wks. owned by priv. Co.

SHERIDAN, p. 9,175; f. area, 1,500 a.; bldgs., bk. & stn., 1, 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 comb. c. & h. trk., 8 c. hand ex., 1 750-gal. pumper; hose, cot., rub. lined, gd., 4,200 ft.; f. al., bell; val. equip., $25,000; val. bldgs., $10,000; exp. dept., $15,000; tot. mem., 8; pd. full time 8, pd. part time 1; undrs. rating, third class.

Water Supply—Grav. sys.; pres., dom. 90 lbs., f. 175 lbs. to sq. in.; wks. in construction cost $450,000.

THERMOPOLIS, p. 2,095; f. area, 9 blocks; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 hose reels; hose, cot., rub. lined, gd., 1,500 ft.; val. equip., $300; val. bldgs., $350; exp. dept., $25; tot. mem., 20 vol.

Water Supply—Src., Big Horn riv., 1 m. bus. cent. & wells, ½ m. bus. cent.; sys., pump. to stdp.; cap., 350,000 gals.; mat. conc.; res. cap., 450,000 gals.; 2 pump. eng., class elec., cap. day, 1,260,000 gals.; mains, c. i., 8½ m., 4 to 12 in. dia.; 50 hyd.; 59 v.; 498 met.; 500 serv.; cons. day, 250,000 gals.; pipe, lead & galv. i.; pres., dom. & f. 90 lbs.; cost, $120,000; cost mtce., $12,000; wks. owned by city.

Places of 2,000 or more population not reported —Green River, Greybull, Lusk.

DOMINION OF CANADA

ALBERTA

CALGARY, p. 63,305; f. area, 43 sq. m.; merc. bldgs., stn. & bk., 1 to 10 stor.; priv., stn., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—3 auto. pump. eng., 1 auto. c. eng., 2 auto. comb. c. & h. wag., 1 auto. h. & l. trk., 1 auto. aer. trk., 3 auto. hose wag., 2 str., 2 c. eng., 14 c. hand ex., 1 h. & l. trk., 5 hose wag., 1 comb. c. & h. wag., 1 aer. trk., 21 hrs.; hose, cot., rub. lined, gd., 18,000 ft.; f. al., Gamewell, 140 bx.; val. equip., $178,264; val. bldgs., $195,600; tot. mem., 92, vd. full time.

Water Supply—Src., Elbow & Bow Rivs., 16 m. & 2 m. bus. cent.; sys., grav. & pump; stdp. cap., 100,000 gals.; dim., 48 x 40; mat., stl.; res. cap., 50,000,000 gals.; 6 pump. eng., class dup., cap. day, 25,000,000 gals.; mains, c. i. & stl., 201.75 m., 4 to 30 in. dia.; 1,087 hyd.; 2,390 v.; met., 964; 14,182 serv.; pipe, galv. i.; pres., dom. 80-85 lbs., f. 120 lbs.; cons. day, 13,000,000 gals.; cost, $3,929,621; cost mtce., $401,009; wks. owned by city.

DRUMNELLER, p. 2,500; f. area, 10 a. F. dept.—1 Amer. Lafrance comb. c. & h. car., 2 hose reels, 2,000 ft. hose; val. equip., $6,000; exp. dept., $2,000; tot. mem., 16; pd. part time 1, vol.

Water Supply—Src., well, ¼ m. bus. cent.; sys., pump; stdp. cap., 30,000 gals.; mains, c. i. & stl., 6 m., 4 to 8 in. dia.; 30 hyd.; 3 met.; 575 serv.; pipe, c. i. & stl.; pres., dom. 40 lbs.; cons. per day, 800,000 gals.; town owns plant, priv. Co. pumps water.

EDMONTON, p. 58,821; f. area, 56 sq. m.; merc. bldgs., bk. & conc., 2 to 10 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—11 str., 5 c. eng., 42 c. hand ex., 3 h. & l. trk., 1 auto. h. & l. trk., 1 aer. trk., 5 auto. comb. c. & h. wag., 4 auto. comb. hose & pump. eng., 1 chief's auto., 1 district chief's auto., 6 hose wag., 17 hrs.; hose, cot., rub. lined, gd., 24,500 ft.; f. al., Gamewell, 143 bx.; val. equip., $254,311; val. bldgs., $206,227; tot. mem. 89, pd. full time; undrs. rating, first class.

Water Supply—Src., Saskatchewan riv., 1½ m. bus. cent.; sys., pump dir. to mains; res. cap., 500,000 gals.; 6 pump. eng., cap. day 29,000,000 gals.; mains, c. i., stl. & wd., 165 m., 4 to 30 in. dia.; 798 hyd.; 1,550 v.; 8,000 met.; 10,750 serv.; pipe, lead & galv. i.; pres., dom. 45 lbs., f. 80 lbs.; cons. day, 5,500,000 gals.; cost, $2,500,000; cost mtce., $25,000; wks. owned by city.

LETHBRIDGE, p. 11,097; f. area, 6,700 a.; merc. bldgs., bk., stn. & wd., 2 to 6 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 1 auto. c. eng., 6 hand ex., 2 Amer. Lafrance pumps, 1 h. & l. trk.; hose, gd., 4,000 ft.; inf., 200 ft.; tot. hose, 5,000 ft.; f. al., Gamewell, 37 bx.; val. equip., $50,000; val. bldgs., $54,000; exp. dept., $40,000; tot. mem. 13 pd. full time, 13; undrs. rating, first class.

Water Supply—Src., riv., 1¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 710,000 gals.; 4 pump. eng., cap. 8,000,000 gals.; mains, c. i., stl. & wd., 36 m., 4 to 18 in. dia.; 259 hyd.; 336 v.; 500 met.; 2,500 serv.; pipe, galv. & lead; pres., dom. 35 lbs.; cons. day, 1,470,000 gals.; cost, $650,000; cost mtce., $21,520; wks. owned by city.

MEDICINE HAT, p. 9,634; f. area, 4,000 a.; merc. blgds., bk., 1 to 6 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & ladder wag., 1 auto. comb. pump. eng. & hose wag., 1 auto. aer. h. & l. trk., 1 c. eng., 2 hose reels, 3 hrs., double chem. car; hose, cot., rub. lined, gd., 5,000 ft.; f. al., elec., 51 bx.; val. equip., $50,000; val. bldgs., $25,000; exp. dept., $25,000; tot. mem. 30, pd. full time 10, 15 vol.

Water Supply—Src., Saskatchewan riv., 2 m. bus. cent.; sys., dir. & pump to stdp.; stdp. cap., 508,000 gals.; dim., 35 x 70.5; mat., stl.; res. cap., 2,760,000 gals.; 3 pump. eng., cap. day 9,000,000 gals.; mains, wd., c. i. & stl., 34.6 m., 4 to 20 in. dia.; 207 hyd.; 518 v.; 42 met.; 2,570 serv.; pipe, wd. & iron; pres., dom. 30 to 80 lbs., f. 50 to 115 lbs.; cons. day, 3,000,000 gals.; cost, $1,179,192.21; cost mtce., $74,132; wks. owned by city.

RED DEER, p. 2,328; f. area, 800 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 12 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 4 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 100 ft.; inf., 150 ft.; tot. hose, 2,250 ft.; f. al., wh., bell & telp.; val. equip., $5,500; val. bldgs., $5,000; exp. dept., $4,515; tot. mem., 27, pd. full time 3, vol. 24; undrs. rating, second class.

Water Supply—Src., Red Deer riv., ¾ m. bus. cent.; sys., dir. pres.; 2 pump. eng., class dup., cap. day 2,000,000 gals.; mains, 54 m., 6 to 10 in. dia.; mat., iron & wd.; 37 hyd.; 100 v.; met., 20; 390 serv.; pipe, galv. i.; pres., dom. 35 lbs., f. 120 lbs.; cost, $94,889; cost mtce., $3,264; wks. owned by city.

WETASKIWIN, p. 2,061; f. area, 6.7 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hand c. eng., 17 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 200 ft.; tot. hose, 2,000 ft.; f. al., telp.; val. equip., $5,500; val. bldgs., $5,000; exp. dept., $5,283; tot. mem., 12, pd. full time 1, pd. part time 1, vol. 10.

Water Supply—Src., drilled wells, ¼ m. bus. cent.; sys., pump to stdp.; stdp. cap., 120,000 gals.; dim., 28 x 24 ft.; mat., stl.; res. cap., 212,000; 4 pump. eng., class stm. & gas, cap. day, 2,160,000 gals.; mains, c. i., 6 m., 6 to 10 in. dia.; 51 hyd.; 66 v.; 325 met.; 327 serv.; pipe, lead & galv. i.; pres., dom. 60 to 70 lbs., f. 100 lbs.; cons. day, 120,000 gals.; cost, $118,600; cost mtce., $9,000; wks. owned by city.

BRITISH COLUMBIA

BURNABY, p. 15,000; f. area, 27 sq. m. No F. dept.

Water Supply—Src., mountain strm.; sys., grav.; 2 res. & stdp.; mains, stl.; 9,862 m.; 49 hyd.; 531 v.; 2,200 serv.; pres., dom. 40 lbs.; cost, $768,650; cost mtce., $4,000; wks. owned by municipality.

CRANBROOK, p. 2,725. F. dept.—Not reported.

Water Supply—Src., St. Joseph's Creek, 2½ m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; mains, stl., 4 to 14 in. dia.; 58 hyd.; 71 v.; met., 4; 700 serv.; pipe, galv. i.; pres., dom. & f., 100 lbs.; cost mtce., $4,000; wks. owned by city.

CUMBERLAND, p. 3,176; f. area, 42 a.; merc. bldgs., wd., 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—8 hand ex., 3 hose, wag., 1 auto. hose trk.; 1,000 ft. hose, cot., rub. lined, gd.; inf., 200 ft.; tot. 1,200 ft.; f. al., bell; val. equip., $4,000; val.

bldgs., $1,000; exp. dept., $400; tot. mem., 26 vol.

Water Supply—Src., lake, in bus. cent.; sys., dir. pres.; 15 hyd.; pres., dom. 75 lbs., f. 170 lbs.; cost, $25,000; wks. owned by priv. Co.

EDMUNDS, p. 5,000; f. area, 38 sq. m.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—No. f. equip.; 4,001 ft. hose, cot., rub. lined, gd.; f. al., telp., 24 bx.; exp. dept., $5,000; vol.

Water Supply—Src., Seymour Creek, 14 m. bus. cent.; sys., grav. & pump to stdp.; stdp. cap., 220,000 gals.; res. cap., 1,200,000 gals.; 3 pump. eng., class centrif., cap. day 4,896,000 gals.; mains, stl., 116 m., 3 to 24 in. dia.; 80 hyd.; 260 v.; 56 met.; 2,843 serv.; pipe, galv. i.; pres., dom. & f. 65 lbs.; cost, $768,000; cost mtce., $23,266; wks. owned by municipality.

ESQUIMALT, p. 5,919; f. area, 1,500 a.; bldgs., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 auto. comb. c. & h. wag., 4 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 1,400 ft.; rub., gd., 300 ft.; inf., 100 ft.; tot., 1,800 ft.; val. equip., $3,672; exp. dept., $2,226; vol.

Water Supply—Src., str., 12 m. bus. cent.; sys., grav.; stdp. cap., 17,000,000 gals.; res. cap., 3,500,900,000 gals.; mains, stl., 15 m., 30 to 2 in. dia.; 38 hyd.; 550 met.; 550 serv.; pipe, stl.; pres., dom. & f. 90 lbs.; cons. day, 5,000,000 gals.; cost, $1,215,000; cost mtce., $18,000; wks. owned by Co.

FERNIE, p. 4,343; f. area, 40 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 4 c. hand ex., 1 hose trk.. 1 f. trk., 7 hrs.; hose, cot., rub. lined, gd., 4,500 ft.; inf., 4,500 ft.; tot. hose, 9,000 ft.; f. al., Gamewell, 14 bx.; val. equip., $12,000; val. bldgs., $15,000; exp. dept., $6,000; tot. mem. 16, pd. full time 8, vol. 8.

Water Supply—Src., Fairy Creek, 3 m. bus. cent.; sys., grav.; res. cap. A 500,000 gals., B 800,000 gals., cap. of supply 1,000 gals. min. from res. A, & in case of emergency 1,000 gals. additional from res. B for 800 min.; mains, wd. & iron, 14 m., 3 to 12 in. dia.; 52 hyd.; 162 v.; 2 met.; 700 serv.; pipe, galv. i.; pres., dom. & f. 85 to 115 lbs.; cons. day, 1,000,000 gals.; cost, $119,000; cost mtce., $2,245; wks. owned by city.

KAMLOOPS, p. 4,501; f. area, 250 a.; merc. bldgs., wd., & bk., 3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept. —1 auto. comb. c. trk., 1 auto c. eng, 1 auto. hose wag., 4 c. hand ex., 1 h. & l. trk., 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; c. gd., 500 ft.; tot. hose, 4,500 ft.; f. al., Gamewell, 29 bx.; val. equip., $19,500; val. bldgs., $6,000; exp. dept., $7,000; tot. mem., 25; pd. full time 3, vol. 22; undrs. rating, fourth class.

Water Supply—Src., riv., 1¼ m. bus. cent.; sys., pump to res. & dir.; conc. res. cap., 1,500,000 gals.; 3 pump. eng., class centrif., cap. day, 1,250,000 gals. each; mains, stl. & c. i., 20 m., 2 to 16 in. dia.; 100 hyd.; 6 met.; 1,250 serv.; pipe, wrt. i. & c. i.; pres., dom. 25 to 100 lbs.; f. 25 to 100 lbs.; cons. per day, 1,000,000 gals.; cost, $280,000; cost mtce., $60,000; wks. owned by city.

KELOWNA, p. 2,520; f. area, 40 a.; merc. bldgs., wd., bk. & conc., 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & hose wag., 4 c. hand ex., 2 hose reels; 2,700 ft. hose; f. al., elec. siren; val. equip., $20,000; val. bldgs., $2,000; exp. dept., $9,000; tot. mem., 20, pd. part time 1, vol. 19.

Water Supply—Src., lake, ¼ m. bus. cent.; sys., dir. pres.; 2 pump. eng., class dup., cap. day 32.000 gals.; mains, c. i., 14½ m., 4 to 10 in. dia.; 44 hyd.; 66 v.; 465 serv.; 275 met.; pres., dom. 50 lbs., f. 120 lbs.; cost, $57,000; cost mtce., $2,000; wks. owned by municipality.

KERRISDALE, p. 10,500; f. area, 12,000 a.; bldgs., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & hose wag., 1 c. eng., 1 chief's car., 6 hand hose reels; hose, cot., rub. lined, gd., 4,500 ft.; cot., 200 ft.; f. al., bell; val. equip., $25,000; val. bldgs., $5,000; exp. dept., $12,000; tot. mem., 10, pd. part time.

Water Supply—Src., creeks, 6 m. bus. cent.; sys., grav.; res. cap., 3,000,000 gals.; mains, stl., 129 m., 4 to 25 in. dia.; 561 hyd.; 129 v.; 4,250 serv.; 3,500 met.; pipe, galv. i.; pres., dom. 30 lbs., f. 150 lbs.; cons. day, 1,100,000 gals.; cost, $1,542,751; cost mtce., $19,857; wks. owned by municipality.

NANAIMO, p. 9,088; f. area, 5,000 a.; merc. bldgs., bk. & wd., 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 comb. c. & h. wag., 4 c. hand ex., 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 5,000 ft.; f. al., Gamewell, 11 bx.; val. equip., $25,000; val. bldgs., $9,000; exp. dept., $6,000; tot. mem. 25, pd. full time 3, pd. part time 22.

Water Supply—Src., mountain strms.; 2 & 16 m. bus. cent.; sys., grav. & pump.; res. cap., 112,000,000 gals.; 1 pump. eng., cap. day, 1,000,000 gals.; mains, c. i., stl. & wd., 35 m., 3 to 18 in. dia.; 88 hyd.; 350 v.; met., 70; 1,800 serv.; pipe, galv. i.; pres., dom. 60 to 80 lbs., f. 100 to 150 lbs.; cons. day, 800,000 gals.; cost, $384,697; cost mtce., $15,000; wks. owned by city.

NELSON, p. 5,230; f. area, 1-3 m.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 1,400 ft.; tot. hose, 7,400 ft.; f. al., Gamewell, 15 bx.; val. equip., $20,000; val. bldgs., $19,000; exp. dept., $11,000; tot. mem. 6, pd. full time; undrs. rating, third. class.

Water Supply—Src., 2 creeks, 2 m. bus. cent.; sys., grav.; res. cap., 1,000,000 gals.; mains, wrt. i., 17½ m., 1½ to 14 in. dia.; 53 v.; 61 hyd.; 1,279 serv.; pipe, galv. i.; pres., dom. & f. 120 lbs.; cons. day, 1,000,000 gals.; cost, $97,500; cost mtce., $2,500; wks. owned by city.

NEW WESTMINSTER, p. 14,495; f. area, 3,000 a.; merc. bldgs., bk., 2 to 6 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 auto. comb. c. & h. wag., 10 c. hand ex., 1 auto. aer. trk., 2 hose wag., 1 hrs., flying squad auto.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 34 bx.; val. equip., $60,000; val. bldgs., $30,000; exp. dept., $60,000; tot. mem. 29, pd. full time.

Water Supply—Src., lake, 14 m. bus. cent.; sys., grav.; res. cap., 9,000,000 gals., loc. 1½ m. town; mains, stl. & c. i., 65 m., 6 to 24 in. dia.; 200 hyd.; 370 v.; met., 337; 3,490 serv.; pipe, lead & galv. i.; pres., dom. 50 to 100 lbs., f. 50 to 175 lbs.; cons. day, 3,750,000 gals.; cost, $1,400,000; cost mtce., $21,000; wks. owned by city.

NORTH VANCOUVER, p. 7,652; f. area, 1,600 a.; merc., bldgs., bk., 2 to 5 stor.; priv., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 comb. auto. trk., 1 auto. h. & l. trk.; 1 auto. c. eng.; 1 auto. hose wag., hose, cot., rub. lined, 3,000 ft.; rub., gd., 400 ft.; inf., 1,000 ft.; tot. 4,400 ft.; exp. dept., $18,000; tot. mem., 9, pd. full time.

Water Supply—Src., crk., 5 m.; sys., grav.; res. cap., 300,000,000 gals. when completed; mains, mat., wd., c. i. & stl., 45.44 m.; 16 to 4 in. dia.; 268 hyd.; 742 v.; met., 4; 3,100 serv.; pipe, galv. i.; pres., dom. 165 lbs., f. 265 lbs.; cost wks, $614,000; mtce., $8,000; city wks.

PRINCE GEORGE, p. 2,053; f. area, 1,072 a.; merc. bldgs., wd., 1, 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—8 hand c. eng., 1 hose trk., 2 c. eng., 2 hose reels, 2 hrs.; hose, rub., gd., 2,100 ft.; f. al., elec. siren; val. equip., $4,000; val. bldgs., $1,000; exp. dept., $5,000; tot. mem., 8; pd. full time 1; pd. part time 1; vol. 6.

Water Supply—Src., riv.; pump cap. day, 240,000 gals.; pres., 70 lbs.

PRINCE RUPERT, p. 6,393; f. area, 545 a.; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—3 auto. comb. c. & h. wag., 2 hose reels, 50

ft. extension l.; hose, rub. lined, gd., 6,000 ft.; inf., 1,000 ft.; tot., 7,000 ft.; f. al., Gamewell, 30 bx.; val. equip., $33,000; val. bldgs., $15,000; exp. dept., $7,000; tot. mem., 7, pd. full time.

Water Supply—Src., Lake Woodworth, 7½ m. bus. cent.; sys., grav., pump to res. & dir.; res. cap., 1,250,000 gals., loc. on mountain, 500 ft. above sea-level; res. loc. in Morse Creek, cap. 8,000,000 gals.; conc. res. at a height of 300 ft. above sea-level, cap. 1,250,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, wd., stl. & c. i., 25 m., 2 to 18 in. dia.; 84 hyd.; 50 v.; 1,185 serv., met., 48; pipe, galv. i.; pres., dom. & f., 84 to 135 lbs.; cost mtce., $2,100; wks. owned by city.

REVELSTOKE, p. 2,782; f. area, 586 a.; merc. bldgs., bk., stn. & wd., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 4 c. hand ex., 2 h. & l. trk., 2 sleighs, 4 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,100 ft.; inf., 500 ft.; tot. hose, 3,600 ft.; f. al., Gamewell, 19 bx.; val. equip., $8,000; val. bldgs., $6,000; exp. dept., $4,000; tot. mem., 50 vol.

Water Supply—Src., mountain strm., 5 & 1½ m. bus. cent.; sys., grav.; 4 res., cap. 150,000 gals.; mains, wd., 15 m., 4 to 12 in. dia.; 50 hyd.; 20 v.; 750 serv.; pipe, galv. i.; pres., dom. & f., 108 lbs.; cons. day, 800,000 gals.; cost, $57,700; cost mtce., $740; wks. owned by city.

ROSSLAND, p. 2,097; f. area, 3,200 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 1½ stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 1 c. eng., 6 c. hand ex., 1 hose wag.; hose, cot., rub. lined, gd., 4,000 ft.; f. al., Gamewell, 23 bx.; val. equip. & bldgs., $20,185; exp. dept., $7,200; tot. mem. 14, pd. full time 4, vol. 10.

Water Supply—Src., mountain creeks, 6 m. bus. cent.; sys., grav.; res. cap., 3,000,000 gals.; mains, 8 m., 4 to 10 in. dia.; 36 hyd.; met., 20; 600 serv.; pipe, iron & lead; pres., dom. 80 to 200 lbs., f. 80 to 200 lbs.; cons. day, 200,000 gals.; cost, $125,000; cost mtce., $3,000; wks. owned

TRAIL, p. 3,020. F. dept.—Not reported.

Water Supply—Src., lake & crk., 3 m. bus. cent.; sys., grav. & pump; res. cap. 1,000,000 gals.; 1 pump. eng., class centrif., cap. day 300,000 gals.; mains, stl., iron, 11 m., 1 to 8 in. dia.; 49 hyd.; 98 v.; 763 serv.; pipe, galv. iron; pres., dom. 125 lbs., f. 175 lbs.; cost, $138,400; cost mtce., $4,726; wks. owned by city.

VANCOUVER, p. 117,217; f. area, 10,820 a.; merc. bldgs., conc., stn., bk. & wd., 2 to 14 stor.; priv., wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. gas. pump. eng., 6 str., 3 city serv. trk., 7 c. eng., 52 hand ex., 2 aer. ladder trk., 1 hose trk. with 1,200 ft. hose, 4 hand c. 2 ladders, 13 hose wag., 2 comb. c. & h. wag., 2 chief's auto., 4 turret pipes, 30 hrs.; hose, cot., rub. lined, gd., 43,050 ft.; f. al., Gamewell, 296 bx.; val. equip., $241,140; val. bldgs., $186,550; exp. dept., $321,333; tot. mem. 171, pd. full time.

Water Supply—Src., riv. & creeks, 9 m. bus. cent.; sys., grav.; res. cap., 40,000,000 gals.; mains, c. i. & stl., 259 m., 4 to 36 in. dia.; 1,442 hyd.; 1,638 met.; 24,861 serv.; pipe, lead & galv. i.; pres., dom. 30 lbs., f. 120 lbs.; cons. day, 28,000,000 gals.; cost, $5,000,000; cost mtce., $170,000; wks. owned by city.

VERNON, p. 3,685; f. area, 500 a.; merc. bldgs., bk. & conc., 2 to 3 stor.; priv., wd., 1 to 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—6 stm. eng., 2 auto. comb. c. & h. wag., 6 c. hand ex., 1 auto. h. & l. trk., 1 hose reel; hose, cot, rub. lined, gd., 5,500 ft.; inf., 200 ft.; tot hose, 5,700 ft.; f. al., Gamewell, 19 bx.; val. equip., $23,000; val. bldgs., $12,000; exp. dept., $4,700; tot. mem. 30, pd. full time 2, pd. part time 1, vol. 27, pd. per call.

Water Supply—Src., spring, ¼ m. bus. cent.; sys., pump; 2 res., cap., 21,000,000 gals., loc. 1 m. city; new res. cap., 168,000 gals.; 1 pump. eng., class centrif., cap. day, 720,000 gals.; mains, c. i., stl. & wd., 30 m., 4 to 12 in. dia.; 90 hyd.; 580 v.; 6 met.; 1,000 serv.; pipe, galv. i.; pres., dom. & f., 140 lbs.; cons. day, 300,000 gals.; cost, $240,470; cost mtce., $6,000; wks. owned by city.

VICTORIA, p. 38,727; f. area, 7 sq. m.; merc. bldgs., stn. & bk., 1 to 8 stor.; priv., stn., bk. & wd., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. hose wag., 3 auto. comb. c. & h. wag., 2 auto. str., 1 auto. city serv. trk., 4 str. (2 in reserve), 6 comb. c. & h. wag., 1 comb. aer. trk. 1 auto. h. & l. trk. & water tower, 1 chief's auto., 1 asst. chief's auto., 2 c. hand ex.; hose, cot., rub. lined, gd., 24,500 ft.; f. al., Gamewell, 117 bx.; val. equip., $214,895; val. bldgs., $117,000; exp. dept., $154,000; tot. mem. 66, pd. full time.

Water Supply—Src., Sooke Lake, 22 m. bus. cent.; cap., 5,555,000,000 gals.; sys., grav. & pump dir., res No. 1, cap. 136,000,000 gals.; loc. at Beaver Lake; res. No. 2, cap. 16,000,000 gals., loc. at Smith Hill, 1½ m. bus. cent.; mains, stl. & c. i., 129 m., 4 to 36 in. dia.; 808 hyd.; 1,465 v.; met., 8,757; 8,757 serv.; pipe, lead; pres., dom. 50 to 100 lbs., f. 152 lbs.; cons. day, 5,000,000 gals.; cost, $4,800,000; cost mtce., $33,000; wks. owned by city.

Places having a population of 2,000 & upward not reported—Point Grey, Port Coquitlun.

MANITOBA

BRANDON, p. 15,397; f. area, 5,760 a.; merc. bldgs., bk., 1 to 8 stor.; priv., bk. & wd., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 str., 1 c. eng., 9 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 2 motor hose car.; hose, cot., rub. lined, 5,000 ft.; inf., 3,300 ft.; f. al., Gamewell, 41 bx.; val. equip., $40,000; val. bldgs., $39,000; exp. dept., $46,502; tot. mem. 16, pd. full time.

Water Supply—Src., Assiniboine riv., 1 m. bus. cent.; sys., pump dir. & grav.; 4 pump. eng., class dup. comp., cap. day 4,300,000 gals.; mains, c. i., 32.75 m., 4 to 16 in. dia.; 138 hyd.; 130 v.; 1,260 met.; 1,800 serv.; pipe, lead; pres., dom. 85 lbs., f. 140 lbs.; cons. day, 1,402,869 gals.; cost, $416,402; cost mtce., $42,084; wks. owned by city.

DAUPHIN, p. 3,885; f. area, 640 a.; merc. bldgs., bk., 1 to 3 stor.; priv. bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 1 c. hand ex., 2 gasoline eng., 2 hose reels, 2 hrs.; hose, cot.. rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell & wh.; val. equip., $10,000; tot. mem., 20, pd. part time.

Water Supply—Src., lake & mountains, 9 m. bus. cent.; sys., grav.; res. at power house, cap. 90,000 gals.; dim., 40 x 25; mat., conc.; res. cap., 30,000,000 gals.; 1 pump. eng., class dup., cap. day 1,108,800 gals.; mains, wd. & stn., 2 m.; 107 hyd.; 49 v.; pipe, wd. conduit & c. i.; pres., dom. 95 lbs., f. 125 lbs.; cost, $200,000; wks. owned by city.

EAST KILDONAN, p. 3,540; f. area, 7,000 a.; merc. bldgs., wd. & bk., 3 stor.; priv., wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 6 c. hand ex., 4 hrs.; 1 hand c. eng.; hose, cot., rub. lined, gd., 1,650 ft.; inf., 350 ft.; tot., 2,000 ft.; f. al., phone; val. equip., $5,000; val. bldgs., $2,500; exp. dept., $5,000; tot. mem., 3, pd. full time; vol.

Water Supply—Src., lake, 90 m. bus cent.; sys., pump dir.; res. cap., 24,000,000 gals.; pump. eng., class centrif., 15,000,000 gals.; mains, c. i., 15 m., 6 to 12 in. dia.; 120 hyd.; 100 v.; 800 met.; 900 serv.; pipe, lead; pres., dom. 55 lbs., f. 80 lbs.; cons. day, 150,000 gals.; cost, $221,000; cost mtce., $800; wks. owned by city.

PORTAGE LA PRAIRIE, p. 6,766; f. area, 400 a.; merc. bldgs., bk., 2 to 3 stor.; priv., bk. & wd., 2 & 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 4 c. hand ex., 1 hose wag., 1 Amer. Lafrance 500 trip. comb. pumper, 1 hose car.; hose, cot., rub. lined, gd., 3,600 ft.; c. hose, 500 ft.; tot. hose, 4,100 ft.; f. al., Gamewell, 24 bx.; val. equip., $25,000; val. bldgs., $21,000; exp. dept., $24,500; tot. mem. 12, pd. full time 4, pd. part time 8.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump dir.; res. cap., 1,015,000 gals.; 3 pump. eng., cap. day 3,500,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 140 hyd.; 465 met.; 465 serv.; pres., dom. 40 lbs., f. 100 lbs.; cons. day, 195,000 gals.; cost, $445,000; cost mtce., $43,400 (including interest & sinking fund); wks. owned by city.

ST. BONIFACE, p. 12,821; f. area, 2,000 a.; merc. bldgs., bk. & wd., 1 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 chief's auto., 2 str., 2 c. eng., 6 c. hand ex., 1 h. & l. trk., 2 hose wag., 6 hrs.; hose, cot., rub. lined, gd., 12,000 ft.; val. bldgs., $60,000; exp. dept., $22,000; tot. mem. 20, pd. full time.

Water Supply—Src., 4 deep wells, 1 m. bus. cent.; sys., air-lift & grav.; 3 compressors, cap. 1,500,000 gals.; stdp. cap., 106,000 gals.; 37 x 23 ft.; mat. stl.; res. cap., 1,000,000 gals.; 3 pump. eng., cap. 3,000,000 gals. day; mains, c. i., 32 m., 4 to 12 in. dia.; 210 hyd.; 1,500 v.; met., 1,300; 1,300 serv.; pipe, lead; pres., dom. 65 lbs., f. 100 lbs.; cons. day, 600,000 gals.; cost, $336,500; cost mtce., $7,000; wks. owned by city.

ST. JAMES, p. 8,000; f. area, 5,110 a. F. dept.—1 gas eng., 1 hose wag., 3 hrs., hose wag., 1 hose reel, 3,200 ft. hose; val equip., $23,000; val. bldg., $47,663; exp. dept., $21,270; tot. mem., 10, pd. full time.

Water Supply—Src., lake; sys., grav.; hyd., 292; val., 600; serv., 1,030; mains, 126,500 ft.; pre dom. 50 lbs.; wks. owned by city.

SELKIRK, p. 4,031; f. area, 5,653 a. F. dept.—1 gas. eng., 1 c. eng., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 1,700 ft.; inf., 300 ft.; tot. hose, 2,000 ft.; f. al., bell & telp.; val. equip., $3,500; exp. dept., $500; tot. mem., 20 vol.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 62,000 gals.; mat. stl.; 2 pump eng., cap. day 150,000 gals.; mains, c. i., 4 m., 4 to 12 in. dia.; 60 hyd., 170 met.; 225 serv.; pipe, lead; pres., dom. 47 lbs., f. 110 lbs.; cons. day, 70,000 gals.; cost, $70,000; cost mtce., $3,000; wks. owned by city.

WINNIPEG, p. 179,087; f. area, 4,500 a.; merc. bldgs., stn. & bk., 2 to 12 stor.; priv., stn., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 str., 6 c. eng., 4 aer. trk., 55 c. hand ex., 9 h. & l. trk., 1 water tower, 4 chief's auto., 16 hose wag., 58 hrs., 7 motor hose wag., 3 motor hose wag. & pumpers; hose, cot., rub. lined & rub., gd., 54,497 ft.; f. al., Gamewell, 380 bx.; val. equip., $354,860; val. bldgs., $292,630; exp. dept., $400,000; tot. mem., 212, pd. full time.

Water Supply—Src., Shoal Lake, 95 m. bus. cent.; sys., pump dir.; 2 res. cap. 24,000,000 gals., loc. at pump. station; 27 pump. eng., cap. day 34,000,000 gals.; mains, c. i., 286,016 m., 4 to 20 in. dia.; 2,470 hyd.; 4,472 v.; 32,693 met.; 36,632 serv.; pipe, lead; pres., dom. 63 lbs., f. 85 lbs.; cons. day, 12,000,000 gals.; cost, $10,430,000; cost mtce., $862,000; wks. owned by city.

Places with a population of 2,000 or more not reported—Kildonan West, Transcona.

NEW BRUNSWICK

CHATHAM, p. 4,506; f. area, 1¾ sq. m.; merc. bldgs., stn., bk. & wd., 1½ to 3 stor.; priv., wd., 1½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 3 f. tugboats, 2 c. hand ex., 1 h. & l. trk., 2 hose carts, 8 hose reels & carts, 2 hrs.; hose, cot., rub. lined, 4,300 ft.; f. al., bell & wh., 10 bx.; val. equip., $10,000; val. bldgs., $17,000; exp. dept., $3,000; tot. mem. 20, pd. full time.

Water Supply—Src., brooks & wells, 3 m. bus. cent.; sys., pump to stdp.; stdp. cap., 450,000 gals.; dim., 40 x 48.5; mat., stl.; 2 pump. eng., cap. day 1,250,000 gals.; mains, c. i., 9.5 m., 6 to 12 in. dia.; 67 hyd.; 112 v.; met., 31; 450 serv.; pipe, cem. lined wrt. i.; pres., dom. 65 to 70 lbs., f. 80 to 100 lbs.; cons. day, 307,000 gals.; cost, 116,000; wks. owned by city.

EDMUNDSTON, p. 4,000; f. area, 1½ sq. m. F. dept.—1 h. & l. wag., 2 hrs.; f. al., Gamewell, 12 bx.; val. equip., $16,000; val. bldgs., $4,000; exp. dept., $2,500; tot. mem. 30; pd. full time 2, vol. 28.

Water Supply—Src., riv., 1¼ m. bus. cent.; sys., pump; 2 stdps. cap., 1,350,000 gals.; dim. 23 x 80, 30 x 65; mat. stl.; 2 pump. eng., class elec., cap. per hr., 250,000 gals.; mains, c. i., 7 m., 6 to 16 in. dia.; 65 hyd.; 640 serv.; pres., dom. & f. 95 lbs.; cons. per day, 500,000 gals.; cost, $275,000; cost mtce., $30,000; wks. owned by city.

FREDERICTON, p. 8,114; business bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 sleighs, 1 h. & l. trk., 1 hose wag., 2 hose car., 3 hrs.; hose, cot., rub. lined gd., 3,000 ft.; rub., gd., 600 ft.; tot. hose, 3,600 ft.; f. al., Gamewell, 30 bx.; val. equip., $20,000; val. bldgs., $30,000; exp. dept., $7,500; tot. mem. 33, pd. full time 3, pd. part time 30, vol. 30.

Water Supply—Src., St. John's riv., in bus. cent.; sys., pump to mains; 2 pump. eng., cap. day 4,500,000 gals.; mains, c. i., 15¼ m., 4 to 16 in. dia.; 119 hyd.; 183 v.; met., 654; 1,500 serv.; pipe, lead & galv. i.; pres., dom. 40 lbs., f. 80 to 90 lbs.; cons. day, 750,000 gals.; cost, $181,000; cost mtce., $34,000; wks. owned by city.

MONCTON, p. 17,488; f. area, 1,000 a.; merc. bldgs., stn., bk. & wd., 2½ & 3 stor.; priv., bk. & wd., 1½ to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. str., 1 auto. salvage wag., 2 str., 2 c. eng., 6 c. hand ex., 1 h. & l. trk., 3 hose wag., hose sleds, 14 hrs.; hose, cot., rub. lined, gd., 6,000 ft.; inf., 300 ft.; tot. hose, 6,300 ft.; f. al., Gamewell, 37 bx.; val. equip., $45,000; val. bldgs., $44,000; exp. dept., $16,000; tot. mem. 60, pd. full time 5, vol. 55.

Water Supply—Src., 2 res., 4 m. bus. cent.; sys., grav. & pump dir.; res. cap., 707,000,000 gals.; 3 pump. eng., 1 gas, 2 elec., cap. day, 8,640,000 gals.; mains, c. i., 38.51 m., 2 to 20 in. dia.; 197 hyd.; 502 v.; 29 met.; 2,812 serv.; pipe, lead & iron; pres., dom. 30 to 45 lbs., f. 60 to 75 lbs.; cons. per day, 2887,898 gals.; cost, $746,488; cost mtce., $39,006; wks. owned by city.

NEW CASTLE, p. 3,507; merc. bldgs., wd. & bk., 2 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. perm.; no fwks. ord. F. dept.—1 str., 1 hand eng., 2 c. ex., 4 hose car., 2 hrs.; hose, rub., 3,350 ft.; f. al., bell & wh.; val. bldgs., $8,000; exp. dept., $3,000; tot. mem. 15 pd. full time.

Water Supply—Src., wells; sys., pump to res. & dir.; res. cap., 150,000 gals., loc. ¼ m. cent. of town; 3 pump. eng., class dup. centrif., cap. 1,700 gals. min.; mains, c. i., 3 m., 4 to 10 in. dia.; 50 hyd.; met., 7; 400 serv.; pipe, lead & galv. i.; pres., dom. 100 lbs., f. 180 lbs.; cost, $60,000; wks. owned by city.

SACKVILLE, p. 2,173; merc. bldgs., bk., stn. & wd., 1 to 4 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; causes of f. inv. F. dept.—1 motor stm. eng., 1 c. auto. eng. motor comb. c. & h. wag., 1 c. hand ex., 1 comb. motor pumper, 600 gals., 3 hose sleighs, 2 hrs.; hose, cot., rub. lined, 2,000 ft.; rub., 1,000 ft.; inf., 300 ft.; tot. hose, 3,300 ft.; f. al., Gamewell, 17 bx.; val. equip., $17,000;

val. bldgs., $1,000; exp. dept., $1,000; tot. mem., 36, pd. full time 1, vol. 35, pd. $1 hr. when called.

Water Supply—Src., spr., 3½ m. bus. cent.; sys., grav.; res. cap. 12,000,000 gals., loc. in the woods; mains, c. i., 8 m., 4 to 14 in. dia.; 42 hyd.; 24 v.; 400 serv.; pipe, galv. i.; pres., dom. & f. 40 to 85 lbs.; cost, $115,000; cost mtce., $1,500; wks. owned by town.

ST. JOHN, p. 47,166; f. area, 6,500 a.; merc. bldgs., stn. & bk., 1 to 6 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—5 str., 1 auto. pump. eng., 1 c. eng., 1 comb. c. & hose wag., 1 hand eng., 2 c. hand ex., 2 h. & l. trk., 2 aer. trk., 7 hose reels, 2 hand reels, 26 hrs.; hose, cot., rub. lined, gd., 21,000 ft.; f. al., Gamewell, 125 bx.; val. equip., $115,000; val. bldgs., $12,000; exp. dept., $40,000; tot. mem., 149; pd. full time 45, pd. part time 104.

Water Supply—Src., 2 lakes, 10 & 6 m. bus. cent.; sys., grav.; res. cap., 3,400,000,000 gals.; mains, conc., wd., stn., c. i., cem. & sheet i., 103 m., 4 to 48 in. dia.; 556 hyd.; 2,064 v.; met., 400; 7,463 serv.; pipe, lead & iron; pres., dom. & f. 20 to 105 lbs.; cons. day, 16,000,000 gals.; cost, $3,500,000; cost mtce., $30,000; wks. owned by city.

ST. STEPHEN, p. 3,452; f. area, 1 m.; merc. bldgs., bk., stn. & wd., 3 stor.; priv., wd., 1 to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 7 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 1 auto. hose trk., 2 hrs.; hose, cot., rub. lined, gd., 2,100 ft.; inf., 500 ft.; tot., 2,600 ft.; f. al., telp.; val. equip., $6,000; val. bldgs., $7,000; exp. dept., $4,600; tot. mem. 13, pd. full time 2, pd. part time 11.

Water Supply—Src., well, 4 m., bus. cent.; sys., pump; res. cap., 1,000,000 gals.; 2 pump. eng., cap. hour 176,000 gals.; mains, c. i., 11 m., 6 to 16 in. dia.; 54 hyd.; met., 70; 750 serv.; pipe, galv. i.; pres., dom. & f., 80 to 120 lbs.; cons. day, 1,200,000 gals.; cost, $184,000; cost mtce., $9,000; wks. owned by city.

SUSSEX, p. 2,198; f. area, 2 m.; merc. bldgs., bk.; wd. rfs. not perm. in f. area. F. dept.—2 comb. c. & h. auto., 1 auto. h. & l. trk., 2 auto. hose trk., 1 f. police trk.; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 250 ft.; tot., 2,750 ft.; f. al., Gamewell, 15 bx.; tot. mem., 30 vol. pd. part time.

Water Supply—Src., wells & creek, in bus. cent.; **sys., pump dir.; res. cap., 500,000 gals.; 2 pump. eng., cap. day, 576,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 43 hyd.; 12 met.; pipe, c. i.; pres., dom. & f. 85 lbs.; cons. day, 170,000 gals.; cost, $50,000; cost mtce., $5,000; wks. owned by town.**

WOODSTOCK, p. 3,377; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. hand ex., 1 h. & l. trk., 2 hose wag., 4 hose car., 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 1,000 ft.; inf., 1,400 ft.; tot. hose, 6,400 ft.; f. al., elec., 11 bx.; val. equip., $22,000; val. bldgs., $7,000; exp. dept., $25,000; tot. mem., 24 vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 280,000 gals.; res. cap., 100,000 gals.; 3 pump. eng., class centrif., cap. day, 2,808,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 94 hyd.; 100 v.; met., 325; 810 serv.; pipe, wrt. i. & lead; pres., dom. 20 to 75 lbs., f. 75 to 125 lbs.; cons. day, 250,000 gals.; cost, $200,000; cost mtce., $10,000; wks. owned by town.

Places of 2,000 or more population not reported —Bathurst, Fairville, Grand Manan Island, Hampton, Tracadie.

NEWFOUNDLAND

ST. JOHN'S, p. 34,045; f. area, 2,650 a.; merc. bldgs., stn., bk., 4 stor.; priv., wd., 3 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 c. eng., 1 h. & l. trk., 3 hose wag., 3 hose reels, 16 hrs.; hose, cot., rub. lined, gd., 14,000 ft.; rub., gd., 2,000 ft.; tot. hose, 16,000 ft.; f. al., Gamewell, 70 bx.; val. bldgs., $26,000; exp. dept., $25,172; tot. mem. 176, pd. full time 28, pd. part time 28, vol. 120.

Water Supply—Src., lake, 4½ m. bus. cent.; sys., grav.; mains, c. i., 38¼ m., 6 to 30 in. dia.; 315 hyd.; 800 v.; 4,607 serv.; pipe, lead; pres., 50 lbs., f. 120 lbs.; cons. day, 6,000,000 gals.; cost, $250,000; cost mtce., $17,000; wks. owned by city.

Places of 2,000 or more population not reported —Bay Roberts, Belleoram, Bonavista, Burin, Carbonear, Harbor Grace, Twillingate.

NOVA SCOTIA

AMHERST, p. 9,998; f. area, 1,800 a.; merc. bldgs., bk., stn. & wd., 1½ to 4 stor.; priv., stn. & wd., 1½ & 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 str., 1 auto. comb. c. & h. wag., 6 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 auto. salvage trk.; 3 hose reels, 8 hrs.; hose, cot., rub. lined, gd., 5,800 ft.; f. al., Gamewell, elec., 38 bx.; val. equip., $38,000; val. bldgs., $25,000; exp. dept., $9,000; tot. mem. 53, pd. full time 1, pd. part time 52.

Water Supply—Src., riv., 3 m. bus. cent.; sys., pump to res. & dir.; res. cap., 1,800,000 gals.; 2 pump. eng., cap. day 3,500,000 gals.; mains, c. i., 25 m., 4 to 12 in. dia.; 185 hyd.; 24 met.; 175 v.; 1,831 serv.; pipe, lead; pres., dom. 45 lbs., f. 55 lbs.; cons. day, 1,000,000 gals.; cost $314,583; cost mtce. & operation, $14,000; wks. owned by city.

BRIDGEWATER, p. 3,147; bldgs., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 str., 2 c. hand ex., 2 h. & l. trk., 1 motor hose trk., 3 hose carts, 1 motor trk.; hose, cot., rub. lined, gd., 2,300 ft.; f. al., Gamewell, 5 bx.; val. equip., $11,000; val. bldgs., $17,000; exp. dept., $800; tot. mem., 50 vol.

Water Supply—Src., riv. tk.

DARTMOUTH, p. 7,899; f. area, 2 sq. m.; bldgs., wd., 2 & 3 stor.; wd. rfs. perm. F. dept.—1 str., 1 h. & l. trk., 8 c. hand ex., 4 hose car., 4 hrs.; hose, rub., gd., 3,150 ft.; 1 Eastman deluge set; f. al., bell; val. equip., $12,240; val. bldgs., $10,000; exp. dept., $2,000; tot. mem. 75, pd. part time 5, vol. 70.

Water Supply—Src., lakes, 3 m. bus. cent.; sys., grav.; res. cap., 11,873,062,000 gals.; mains, c. i., 16 m., 1 to 20 in. dia.; 102 hyd.; 78 v.; met., 28; 1,350 serv.; pres., f. 40 to 90 lbs.; cost, $275,000; cost mtce., $12,872; wks. owned by town.

HALIFAX, p. 58,372; merc. bldgs., bk. & wd., 2½ to 7 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; **causes of f. inv. F. dept.—3 auto. comb. pump., c. & h. wag., 5 str., 2 c. eng., 3 h. & l. trk.,** 4 hose wag., 5 comb. c., 30 c. hand ex.; 1 aer. trk.; 21 hrs.; 1 squad car; 1 chief's auto.; 1 supply auto.; hose, cot., rub. lined, gd., 25,000 ft.; rub.; inf. hose, 2,000 ft.; tot. hose, 27,000 ft.; f. al., Gamewell, 105 bx.; val. equip., $180,000; val. bldgs., $125,000; exp. dept., $182,333; tot. mem. 96; pd. full time.

Water Supply—Src., surface water, lake, 6½ m. bus. cent.; sys., grav.; mains, c. i., 77 m., 3 to 27 in. dia.; 467 hyd., local; 844 v.; 4,161 met.; 7,816 serv.; pipe, lead; pres., dom. 10 to 60 lbs.,

f. 30 to 100 lbs.; cost, $1,267,816; cost mtce., $100,000; wks. owned by city.

INVERNESS, p. 2,963. F. dept.—1 ladder wag., 1 hose wag., 1 hrs., 1,500 ft. hose; tot. mem., 32 vol.

Water Supply—Src., spr.; sys., grav.; pres., 80 lbs.

KENTVILLE, p. 2,717; f. area, 640 a.; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; no fwks. ord.; causes of f. inv. F. dept.—1 hose cart, 1 comb. c. & hose wag., 3 c. hand ex., 1 h. & l. trk., 1 salvage wag.; hose, cot., rub. lined, 400; hose, rub., gd., 1,600 ft.; inf., 400 ft.; tot. hose, 2,400 ft.; f. al., automatic, 8 bx.; val. equip., 6,000; val. bldgs., $3,000; exp. dept., $350; tot. mem., about 60 vol.

Water Supply—Src., brook, 4 m. bus. cent.; sys., grav.; res. cap., 7,000,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, c. i. & stl., 14½ m., 4 to 8 in. dia.; 67 hyd.; 68 v.; 3 met.; 450 serv.; pipe, galv. i.; pres., dom. & f., 85 to 115 lbs.; cons. day, 400,000 gals.; cost, $63,450; cost mtce., $3,302; wks. owned by town.

LIVERPOOL, p. 2,294; f. area, 1½ sq. m.; merc. bldgs., bk. & wd., 2 to 2½ stor.; priv., wd., 2 to 2½ stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 3 ladders, 3 hose reels; hose, cot., rub. lined, gd., 600 ft.; rub., gd., 1,200 ft.; tot. hose, 1,800 ft.; f. al., bell; val. equip., $8,000; val. bldgs., $2,500; exp. dept., $500; tot. mem., 20 vol.

Water Supply—Src., lake, 1½ m. bus. cent.; sys., grav.; mains, c. i., 5½ m., 4 to 10 in. dia.; 33 hyd.; 15 v.; pres., dom. 75 to 85 lbs., f. 75 to 85 lbs.; wks. owned by town.

LUNENBURG, p. 2,792; f. area, 480 a.; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 1½ & 2 stor.; wd. frs. perm. F. dept.—1 str., 2 hand eng., 1 h. & l. trk., 5 hose car., 1 supply wag., 1 salvage wag.; hose, rub., gd., 2,500 ft.; cot., rub. lined, gd., 900 ft.; tot. hose, 3,400 ft.; f. al., bell & telp.; val. equip., $9,000; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 70 vol.

Water Supply—Src., lake & spr., 3½ m. bus. cent.; sys., pump to res.; res. cap., 1,250,000 gals.; 2 pump. eng., cap. day 800,000 gals.; mains, iron, 11 m., 4 to 16 in. dia.; 57 hyd.; pipe, galv. i. & lead; pres., dom. f., 33 to 95 lbs.; cost, $110,000; cost mtce., $700; wks. owned by town.

NEW GLASGOW, p. 8,974; f. area, 2,000 a.; bldgs., bk., stn. & wd., 2 stor.; wd. rfs. perm. F. dept.—1 str., 2 h. & l. trk., 6 hose car.; siamese couplings used; hose, linen, gd., 2,000 ft.; rub., gd., 5,000 ft.; tot. hose, 7,000 ft.; f. al., elec., 9 bx.; val. equip., $15,000; val. bldgs., $1,400; exp. dept., $2,500; tot. mem., 80 vol.

Water Supply—Src., Forbes Lake, 5 m. bus. cent.; sys., grav.; res. cap., 2,000,000 gals.; mains, c. i., 25 m., 6 to 22 in. dia.; 106 hyd.; 180 v.; met. 70; 1,900 serv.; pipe c. i.; pres., dom. 100 lbs.; f. 120 lbs.; cons. day 2,250,000 gals.; cost wks., $500,000; cost mtce., $4,000; wks. owned by city.

NEW WATERFORD, p. 6,000; f. area, 1,300 a. F. dept.—1 Amer. Lafrance comb. trk. & c. f. eng.; val. equip., $15,000; val. bldgs., $1,000; exp. dept., $3,500; tot. mem., 25 vol.

Water Supply—Src., lake, 1 m. bus. cent.; sys., grav.; res. cap., 350,000 gals.; 2 pump. eng., cap. per min., 1,000 gals.; wks. owned by priv. Co.

NORTH SYDNEY, p. 6,585; bldgs., wd., 1½ to 3 stor.; wd. rfs. perm. F. dept.—1 str., 1 hand eng., 1 h. & l. trk., 4 hose car., 2 f. boats; hose, rub., gd., 2,000 ft.; f. al., wh.; val. equip., $8,000; exp. dept., $840; tot. mem. 42. pd. 20, vol. 22.

Water Supply—Src., lake; sys., pump to res. & dir.; pump. eng., cap. day 3,000,000 gals.; mains, 10 m.; 54 hyd.; 750 serv.; pres., dom. 75 lbs., f. 75 lbs.; cost, $125,000; wks. owned by town.

PICTOU, p. 2,988; merc. bldgs., bk. & stn., 3 stor.; priv., wd.; wd. rfs. perm. F. dept.—6 c. hand ex., 1 str., 1 h. & l. trk., 1 hose wag., 3 hose reels, 2 hrs.; hose, cot., rub. lined, gd., 200 ft.; rub. lined, gd., 2,550 ft.; inf., 300 ft.; tot. hose, 3,050 ft.; f. al., wh. & bell; val. equip., $5,200; val. bldgs., $7,000; exp. dept., $2,300; tot. mem. 62, pd. part time 2, vol. 60; undrs. rating, second class.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 470,000 gals.; dim., 40 x 60; mat., stl.; 2 pump. eng., class dup. comp., cap. day 2,000,000 gals; mains, c. i., 9 m., 6 to 12 in. dia.; 65 hyd.; v.; 630 serv.; pipe, galv. i.; pres., dom. 45 to 110 lbs., f. 80 to 100 lbs.; cons. day, 250,000 gals.; cost, $117,400; cost mtce., $7,625; wks. owned by town.

SPRINGHILL, p. 4,958; f. area, 2,880 a.; merc. bldgs., frame, 2 stor.; priv., frame, 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 h. & l. trk., 1 hose reel, 1 hose wag.; hose, cot., rub. lined, gd., 400 ft.; rub. gd., 300 ft.; inf., 200 ft.; tot. hose, 1,700 ft.; f. al., telp., 32 bx.; val. equip., $4,750; val. bldgs., $6,500; exp. dept., $750; tot. mem., 25 vol.

Water Supply—Src., riv., 7 m. bus. cent.; sys., grav.; res. cap., 150,000 gals., loc. in town at highest elevation; mains, c. i., 10 m., 4 to 12 in. dia.; 64 hyd.; 1,200 serv.; pipe, lead; pres., dom. 60 to 120 lbs.; f. 60 to 120 lbs.; cost, $190,000; cost mtce., $1,600; wks. owned by municipality.

STELLARTON, p. 5,312; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; fwks. ord. F. dept.—1 hand eng., 1 h. & l. trk., 4 hose reels, 3 hose car.; hose, rub. gd., 2,000 ft.; f. al., bell; val. equip., $3,500; exp. dept., $1,000; tot. mem., 35 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res.; res. cap., 1,000,000 gals., loc. ½ m. pump. station; 2 pump. eng., class comp., cap. day 2,000,000 gals.; mains, c. i., 8 m., 4 to 10 in. dia.; 69 hyd.; 37 v.; met., 2; 1,200 serv.; pipe, lead; pres., dom. 60 to 80 lbs., f. 100 to 125 lbs.; cons. day 900,000 gals.; cost, $99,000; cost mtce., $15,000; wks. owned by town.

SYDNEY, p. 22,545; f. area, 30 a.; merc. bldgs., wd. & bk., 2 & 4 stor.; priv., wd., 2 & 3 stor.; wd. rfs. perm.; fwks. ord. F. dept.—1 str., 1 c. eng., 1 hand eng., 3 hose wag., priv. c. ex., 1 h. & l. trk., 6 hose reels; hose, rub., gd., 4,600 ft.; f. al., elec. sys., wh. & bell; val. equip., $17,000; val. bldgs., $20,000; exp. dept., $9,911; tot. mem. 70, pd. full time 7, 63 vol.

Water Supply—Src., brook, 3 m. bus. cent.; sys., grav.; res. cap., 200,000,000 gals.; 1 pump. eng., cap. day 2,500 min. gals.; mains, c. i., 33.92 m., 4 to 24 in. dia.; 179 hyd.; 358 v.; 27 met.; 2,812 serv.; pipe, lead & galv. i.; pres., dom. & f. 50 to 87 lbs.; cons. day, 2,750,000 gals.; cost, $581,687.41; cost mtce., $17,452.10; wks. owned by city.

SYDNEY MINES, p. 8,327; f. area, 2,900 a.; merc. bldgs., wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 hose reels, 1 hose wag., 1 hose sleigh, 3,000 ft. hose; f. al., wh.; val. equip., $5,500; tot. mem., 25 vol.

Water Supply—Src., Polltes Lake, 3 1-3 m. bus. cent.; sys., pump; res. cap., 1,300,000 gals.; 2 pump. eng., class dup., cap. day 6,600,000 gals.; mains, c. i., 12¼ m., 4 to 12 in. dia.; 98 hyd.; 183 v.; 1,171 serv.; pipe, galv. i.; pres., dom. 10 to 60 lbs., f. 30 to 80 lbs.; cons. day, 400,000 gals.; cost, $94,000; cost mtce., $15,000; wks. owned by city.

TRURO, p. 7,562; f. area, 1,100 a.; bldgs., wd. & bk., 2½ to 4 stor.; wd. rfs. perm. outside of bk. district; fwks. ord.; causes of f. inv. F. dept.—1 hose wag., 1 c. eng., 1 h. & l. trk., 3 hrs.; 2 c. hand ex., 1 motor triple, 4 hose reels, 1 salvage wag.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 3,000 ft.; tot. hose, 5,000 ft.; f. al., Gamewell, 24 bx.; val. equip., $40,000; val. bldgs., $30,000; exp. dept., $6,000; tot. mem., 64; pd. full time 2, pd. part time 2, vol. 60.

Water Supply—Src., brook, 1½ m. bus. cent.; sys., grav. & pump dir.; 2 dup. comp. pumps; res. cap. 37,000,000 gals.; pump. eng., cap. day 3,000,000 gals.; mains, c. i., 18 m., 4 to 14 in. dia.; 126 hyd.; 143 v.; 8 met.; 1,446 serv.; pipe, galv. i. & lead; pres., dom. 70 to 90 lbs., f. 120 lbs.; cons. day, 1,250,000 gals.; cost, $325,000; cost mtce., $7,000; wks. owned by town.

WESTVILLE, p. 4,550; f. area, 1,000 a.; merc. bldgs., bk. & wd., 2 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 300 ft.; rub., gd., 1,500 ft.; tot. hose, 1,800 ft.; f. al., wh.; val.

equip., $2,300; val. bldgs., $600; exp. dept., $899; tot. mem. 20, vol. 15.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to res.; res. cap., 1,500,000 gals., loc. 1 m. bus. cent.; 1 pump. eng., class comp. dup., cap. day 500,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 45 hyd.; 13 v.; 835 serv.; pipe, lead; pres., dom. 70 lbs., f. 70 lbs.; cons. day, 100,000 gals.; cost, $70,000; cost mtce., $6,420; wks. owned by town.

WINDSOR, p. 3,591; f. area, 1,280 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. trk., 8 c. hand ex., 1 hose wag., 2 h. & l. trk., 4 hose carts, 5 call hrs.; 1 motor pumper c. & h. wag.; hose, cot., rub. lined, gd., 1,000 ft.; rub., gd., 1,800 ft.; inf., 850 ft.; tot. hose, 3,650 ft.; f. al., bell & phone; val. equip., $35,000; exp. dept., $3,800; tot. mem. 65, pd. full time 1, pd. part time 2, vol. 62.

Water Supply—Src., lake, 8 m. bus. cent.; sys., grav.; res. cap., 100,000,000 gals.; mains, iron, 9 m., 4 to 12 in. dia.; 70 hyd.; 30 v.; 10 met.; 500 serv.; pipe, lead; pres., dom. 70 lbs., f. 80 lbs.; cons. day, 350,000 gals.; cost, $180,000; cost mtce., $3,500; wks. owned by town.

YARMOUTH, p. 7,073; f. area, 1,200 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 1 to 3 stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—2 str., 2 c. ex., 1 h. & l. trk., 5 hose car., 1 hose wag., 1 supply wag., siamese couplings used; hose, cot., gd., 1,000 ft.; rub. gd., 2,800 ft.; tot. hose, 3,800 ft.; f. al., wh.; 9 hrs., 5 hired; val. equip., $11,000; val. bldgs., $10,000; exp. dept., $6,000; tot. mem. 110, pd. full time 6, vol. 104.

Water Supply—Src., lake, 10½ m. bus. cent.; sys., grav., pump to res. & dir.; res. cap., 2,000,000 gals.; 2 pump. eng., class triple, cap. day 602,184 gals.; mains, c. i., 31 m., 4 to 12 in. dia.; 100 hyd.; 110 v.; met., 11; 1,380 serv.; pipe, lead; pres., dom. 45 lbs., f. 80 to 100 lbs.; cons. day, 793,000 gals.; cost, $337,400; cost mtce., $4,400; wks. owned by city.

Places with a population of 2,000 or more not reported—Glace Bay, Great Village, Parrsboro, Trenton.

Places with a population of 2,000 or more not having an organized F. dept—Meteghan.

ONTARIO

ALEXANDRIA, p. 2,195; f. area, 320 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—2 c. ex., 3 hose car., 3 h. & l. aer. trk.; hose, rub., gd., 2,000 ft.; f. al., bell; val. equip., $1,200; val. bldgs., $3,500 to $4,000; exp. dept., $1,100; tot. mem., 16 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp. cap. stdp., 107,000 gals.; 2 pump. eng., cap. day, 620,000 gals.; mains, c. i., 3½ m., 4 to 8 in. dia.; 32 hyd.; 26 v.; 9 met.; 200 serv.; pres., dom. 56 lbs., f. 110 lbs.; cons. day, 150,000 gals.; cost, $27,000; cost mtce. (including elec. light plant), $6,000; wks. owned by city.

ALMONTE, p. 2,426; merc. bldgs., stn. & bk., 1½ to 3 stor.; priv., stn., bk. & wd., 1½ & 2 stor.; wd. rfs. perm.; no fwks. ord. F. dept.—1 str., 3 c. eng., 1 h. & l. trk., 1 gas f. eng., 3 hose car., 6 c. ex., all kinds; hose, 3,000 ft.; f. al., bell; val. equip., $15,000; tot. mem., 28 vol.; undrs. rating, fourth class.

Water Supply—Src., riv. & cisterns, 100 ft. bus. cent.; sys., pump dir.; pump. eng., daily cap., 1,600,000 gals.; 3 pumps in mills, near bus. cent.

AMHERSTBURG, p. 2,769; f. area, 600 a.; merc. bldgs., stn., bk. & wd., 2 to 4 stor.; priv., stn., bk. & wd., 1 & 2 stor.; wd. rfs. perm. F. dept.—2 c. ex., 1 h. & l. trk., 3 hose reels; hose, rub., 800 ft.; inf., 500 ft.; tot. hose, 1,300 ft.; f. al., elec. & siren, 8 bx.; val. equip., $2,500; val. bldgs., $16,000; exp. dept., $500; tot. mem., 10 vol.

Water Supply—Src., riv., ⅛ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 48,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. & wrt. i., 10 m., 2½ to 10 in. dia.; 50 hyd.; 24 v.; met., 24; 950 serv.; pipe, lead; pres., dom. 35 lbs., f. 120 lbs.; cons. day, 400,000 gals.; cost, $50,000; cost mtce., $3,000; wks. owned by city.

ARNPRIOR, p. 4,077; f. area, 11 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. limits; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hand eng., 4 c. hand ex., 4 hose reels; c. ex. on cart, 1 h. & l. trk., 2 hose car.; hose, rub., gd., 1,800 ft.; inf., 500 ft.; tot. hose, 2,300 ft.; f. al., bell; val. equip., $10,000; val. bldgs.; $25,000; exp. dept., $1,200; tot. mem., 21, pd. part time.

Water Supply—Src., wells, riv. & tk.

AURORA, p. 2,307; f. area, 500 a.; merc. bldgs., bk., 2 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,300 ft.; rub., gd., 200 ft.; inf., 400 ft.; tot., 1,900 ft.; f. al., automatic, 12 bx.; tot. mem., 55 vol.

Water Supply—Src., artesian wells, in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; 2 pump. eng., cap. day, 1,152,000 gals.; mains, 3½ m., 4 to 6 in. dia.; 32 hyd.; 21 v.; 1 met.; 400 serv.; pres., dom. 35 lbs., f. 125 lbs.; cons. day, 120,000 gals.; cost, $30,000; wks. owned by town.

AYLMER, p. 2,194; f. area, 600 a.; merc. bldgs., bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 1,300 ft.; rub., gd., 300 ft.; equip., $6,000; val. bldgs., $1,000; exp. dept., $500; tot. mem., 21 vol.

Water Supply—Src., wells, 1¾ m. bus. cent.; sys., grav. & pump. to stdp.; stdp. cap., 125,000 gals.; dim., 16 x 100; mat., stl.; res. cap., 375,000 gals.; 2 pump. eng., cap. day 1,872,000 gals.; mains, c. i., 15 m., 4 to 10 in. dia.; 48 hyd.; 80 v.; met., 175; 175 serv.; pipe, lead; pres., dom. 40 lbs., f. 125 lbs.; cost, $100,000; cost mtce., $4,500; wks. owned by city.

BARRIE, p. 6,936; bldgs., wd., 2 & 3 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 str., 1 c. hand ex., 2 h. & l. trk., 2 hose wag.; hose, rub., gd., 3,000 ft.; inf., 400 ft.; tot. hose, 3,400 ft.; f. al., telp.; val. equip., $10,000; val. bldgs., $14,000; exp. dept., $4,500; tot. mem., 26 vol.; undrs. rating, third class.

Water Supply—Src., well, 1,000 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 158,000 gals.; dim., 25 x 50; mat., stl.; res. cap., 193,000 gals.; additional res., cap. 100,000 gals., loc. at pump. station; 2 pump. eng., class dup. comp., cap. day 2,000,000 gals.; mains, c. i., 20 m., 4 to 12 in. dia.; 104 hyd.; 60 v.; met., 500; 1,200 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 120 lbs.; cons. day, 200,000 gals.; wks. owned by town.

BELLEVILLE, p. 12,206; 1,800 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., bk. & wd., 1½ to 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 aer. trk., 2 motor trk., 1 water tower, 1 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 1,000 ft.; tot., 5,000 ft.; f. al., telp., 175 bx.; val. equip., $12,000; val. bldgs., $8,000; exp. dept., $23,000; tot. mem., 21; pd. full time 16, pd. part time 5.

Water Supply—Src., bay, 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 350,000 gals.; 4 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 26½ m., 4 to 20 in. dia.; 250 hyd.; 231 v.; met., 85; 3,037 serv.; pipe, w. i.; pres., dom. 75 lb., f. 120 lbs.; cons. day, 1,750,000 gals.; cost, $300,000; cost operation, $10,000; wks. owned by city.

BOWMANVILLE, p. 3,283; f. area, 1 sq. m.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 str., 1 c. eng., 1 extension ladder, 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels, 5 hrs.; hose, cot., rub. lined, gd., 2,300 ft.; f. al., elec., 5 bx.; val. equip., $10,000; val. bldgs., $12,000; exp. dept., $1,250; tot. mem. 19, pd. part time.

Water Supply—Src., spr., 9 m. bus. cent.; sys., grav.; stdp. cap., 555,000 gals.; res. cap., 500,000 gals.; 1 pump. eng., cap. day, 1,125,000 gals.; mains, iron, 9½ m., 4 to 10 in. dia.; 72 hyd.; pipe, c. iron; pres., dom. 75 lbs., f. 140 lbs.; cons. per day, 165,000 gals.; wks. owned by corpn.

BRACEBRIDGE, p. 2,451; f. area, 605 a.; merc. bldgs., bk., 1 to 3 stor.; priv., stn., bk. & wd., 1½ & 2 stor.; wd. rfs. not perm. in f. area; combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 c. hand ex., 1 h. & l. trk., 2 hose wag., 3 hose car., 1 hose reel, 2 hrs.; hose, cot., rub. lined, 4,000 ft.; f. al., bell; val. equip., $9,000; val. bldgs., $10,000; exp. dept., $500; tot. mem., 23 vol.

Water Supply—Src., spr.; sys., grav. to res., pump. dir.; res. cap., 215,000 gals., loc. 60 ft. pump; 3 pump. eng., cap. day, 3,500,000 gals.; mains, c. i., 5m., 4 to 10 in. dia.; 55 hyd.; 33 v.; met., 3; 550 serv.; pipe, lead; pres., dom. 60 lbs., f. 80 to 120 lbs.; cons. day, 100,000 gals.; cost, $75,000; cost mtce., $2,300; wks. owned by city.

BRAMPTON, p. 4,527; f. area, 1,000 a.; merc. bldgs., bk., 2 & 3 stor.; wd. rfs. perm.; no fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 4 hose car.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., elec., 11 bx.; val. equip., $6,000; val. bldgs., $2,000; exp. dept., $270; tot. mem., 56 vol.; undrs. rating, third class.

Water Supply—Src., wells, 4 m., & lake, 5 m. bus. cent.; sys., pump to res., cap. 1,000,000 gals.; 2 pump. eng., cap. day 1,500,000 gals., filter plant cap., 500 gals. min.; mains, c. i., 17½ m., 4 to 12 in. dia.; 93 hyd.; 950 met.; 1,080 serv.; pipe, lead & iron; pres., dom. 50 to 65 lbs., f. 125 lbs.; cost mtce., $10,000; wks. owned by town.

BRANTFORD, p. 29,440; f. area, 2,976 a.; merc. bldgs., bk., 1 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 h. & 1 trk., 1 aer. trk., 16 c. hand ex., 1 hose wag., 1 chief's buggy, 2 hose sleighs, 4 hrs.; 1 chief's auto., 1 auto. supply trk., 3 comb. h. & c. auto. trk., 1 trip. comb. auto. trk.; hose, cot., rub. lined, gd., 7,000 ft.; inf., 500 ft.; tot. hose, 7,500 ft.; f. al., Gaynor elec., 40 bx.; val. equip., $40,000; val. bldgs., $22,300; exp. dept., $73,000; tot. mem., 36, pd. full time.

Water Supply—Src., spr., 2 m. bus. cent.; sys., pump dir.; 7 pump. eng., cap. day 18,000,000 gals.; mains, c. i., 73¼ m., 4 to 20 in. dia.; 408 hyd.; 582 v.; met., 2,457; 7,709 serv.; pipe, lead; pres., dom. 80 lbs., f. 120 lbs.; cons. day, 2,485,264 gals.; cost, $1,300,000; cost mtce., $60,228; wks. owned by city.

BRIDGEBURG, p. 2,401; f. area, 1,400 a.; merc. bldgs., frame, 2 stor.; priv., frame, 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 h. & l. trk., 2 c. hand ex., 2 hose reels, 2 hose car.; f. al., telp.; val. equip., $3,000; val. bldgs., $2,000; tot. mem., 35 vol.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump dir., stdp., 140,000 gals.; 2 pump. eng.; mains, 50,000 ft., 4 to 10 in. dia.; 45 hyd., 1 met., 400 serv.; pres., dom. 60 lbs., f. 130 lbs.; cons. day, 400,000 gals.; cost, $100,000; cost mtce., $7,000; wks. owned by city.

BROCKVILLE, p. 10,040; f. area, 1,280 a.; merc. bldgs., stn. & bk., 2 to 5 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 8 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 4 hrs., 2 hose sleighs; hose, cot., rub. lined, gd., 4,750 ft.; f. al., Gamewell, 32 bx.; val. equip., $20,000; val. bldgs., $15,000; exp. dept., $10,573.26; tot. mem., 6; pd. part time 21.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump dir.; 3 pump. eng., class hor. comp., cap. day 9,000,000 gals.; mains, c. i., 24.8 m., 4 to 12 in. dia.; 138 hyd.; 183 v.; 53 met.; 2,894 serv.; pipe, c. i.; pres., dom. 70 lbs., f. 110 lbs.; cons. day, 3,124,000 gals.; cost, $328,432; cost mtce., $43,502; wks. owned by city.

BURLINGTON, p. 2,709; f. area, 1,500 a.; merc. bldgs., bk., 2 stor.; priv., bk., 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 c. hand ex., 1 aer. trk., 2 hose wag.; hose, rub. lined, gd., 3,000 ft.; f. al., bell; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $900; tot. mem., 60 vol.

Water Supply—Src., lake, ½ m. bus. cent.; sys., pump dir. to stdp.; stdp. cap., 125,000 gals.; well cap., 200,000 gals.; 2 pump. eng., cap. day, 12,000 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 70 hyd.; met., 350; 400 serv.; pres., dom. 48 lbs., f. 140 lbs.; cons. day, 250,000 gals.; cost, $65,000; cost mtce., $2,000; wks. owned by city.

CAMPBELLFORD, p. 2,290; f. area, 1,000 a.; merc. bldgs., bk., 2 to 3 stor.; priv., bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 aer. trk., 2 hose wag., 2 hose car.; f. al., elec., 4 bx.; val. equip., $21,000; val. bldgs., $4,000; exp. dept., $900; tot. mem., 17 vol.

Water Supply—Src., riv., cent. of town; sys., pump dir.; mains, iron, 3½ m., 4 to 8 in. dia.; 30 hyd.; 200 serv.; pres., dom. 60 to 80 lbs., f. 80 lbs.; cons. day, 280,000 gals.; wks. owned by city.

CARLETON PLACE, p. 3,841; f. area, 1,100 a.; merc. bldgs., stn., bk. & veneer, 2 & 3 stor.; priv., stn., wd. & bk., 1½ & 2 stor.; galv. rfs.; fwks. ord. F. dept.—1 stm. eng., 2 c. ex., 6 hose car., 1 h. & l. trk.; hose, 5,200 ft.; inf., 300 ft.; tot. hose, 5,500 ft.; elec. al., 10 street bx.; val. equip., $8,000; val. bldgs., $35,000; exp. dept., $800; tot. mem. 25, pd. part time 4; undrs. rating, fourth class.

Water Supply—Src., riv.. wells, tk., cisterns & small res.; new system being installed.

CHATHAM, p. 13,256; f. area, 1,000 a.; merc. bldgs., bk., 2 to 5 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. eng., 6 comb. c. & h. auto., 1 auto. h. & l. trk., 1 hose wag. in reserve; hose, cot., rub. lined, gd., 4,500 ft.; rub., gd., 300 ft.; tot. hose, 4,800 ft.; f. al., Gamewell, elec., 34 bx.; val. equip., $45,000; val. bldgs., $20,000; exp. dept., $21,000; tot. mem., 15, pd. full time 13, pd. part time 2.

Water Supply—Src., riv., 1½ m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 200,000 gals.; dim., 20 x 105; mat., iron & stl.; res. cap., 8,000,000 gals., loc. at pump. station; 2 pump. eng., class dup. comp., cap. day 3,000,000 gals.; mains, c. i., 29 m., 2 to 12 in. dia.; 223 hyd.; 66 v.; met., 1,600; 2,600 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., f. 110 lbs.; cons. day 1,500,000 gals.; cost, $216,551; cost mtce., $3,000; wks. owned by city.

CLINTON, p. 2,018; f. area, 900 a.; merc. bldgs., bk., 1½ to 2 stor.; priv., bk. & wd., 1½ & 2 stor.; wd. rfs. perm.; fwks. ord. F. dept.—2 ladders, 100 ft., 1 hose wag., 3 hose carts; hose, rub., gd., 1,800 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $12,000 (part of town hall); exp. dept., $600; tot. mem. 15, pd. part time & vol.

Water Supply—Src., 5 artesian wells; sys., pump to stdp.; stdp. cap., 125,000 gals.; res. cap., 100,000 gals., 2 pump. cap., 40,000 gals.; mains, 4 to 10 in. dia.; 57 hyd.; met., 216; serv., 626; pres., dom. 60 lbs.; f. 120 lbs.; cons. day, 50,000 gals.; pumps, gas. & elec.; cost, $67,000; wks. owned by city.

COBALT, p. 4,449; f. area, 1,000 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 6 c. hand ex., 2 hose wag., 5 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 5,400 ft.; inf., 800 ft.; tot. hose, 6,200 ft.; f. al., Gamewell, 12 bx.; val. equip., $17,000; val. bldgs., $6,000; exp. dept., $9,000; tot. mem. 32, pd. full time 4, vol. 28.

Water Supply—Src., riv., ½ m. bus. cent.; stdp. cap., 156 imperial gals.. dim. 25 x 50; 4 pump. eng., cap. per day 4,629,600 gals.; mains, mat.,

c. i., 3½ m., 4 to 10 in. dia.; 60 hyd.; met., 30; 1,200 serv.; pipe, c. i.; pres., dom. 120 lbs., f. 235 lbs.; cons. per day 1,200,000 gals.; cost, $150,000; mtce., $15,000; wks. owned by town.

COBOURG, p. 5,327; f. area, 2,417 a.; merc. & priv. bldgs., bk., 2 & 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car., 4 hrs.; hose, cot., rub. lined, gd., 2,300 ft.; inf., 500 ft.; tot. hose, 2,800 ft.; f. al., bell & telp., 15 bx.; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $4,356; tot. mem. 15, pd. full time 5, pd. part time 10.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump dir.; 6 pump. eng., class comp. dup. & turbine, cap. day, 5,000,000 gals.; mains, c. i., 10 m., 4 to 12 in. dia.; 96 hyd.; 50 v.; met., 100; 1,000 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 100 lbs.; cons. day, 750,000 gals.; cost, $265,000; wks. owned by Government.

COCHRANE, p. 3,306; f. area, 10 a.; merc. bldgs., bk. & stn., 3 stor. F. dept.—1 hose wag., 1 hrs., 3 hand. reels; hose, cot., rub. lined, 500 ft.; inf. 250 ft.; tot. 750 ft.; val. equip. $4,000; val. bldg., $5,000; exp. dept., $1,500; tot. mem., 15 vol.

Water Supply—Src., spg., Norman Lake, 2 m. bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 gals.; dim., 22 x 29; mat., stl. & conc.; res. cap., 120,000,000 gals.; 3 pump. eng., cap. day, 400,000 gals.; mains, c. i., 1½ m., 4 to 10 in. dia.; 66 hyd.; 53 v.; pipe, galv. i.; pres., dom. 65 lbs., f. 130 lbs.; cons. day, 170,000 gals.; cost, $120,000; cost mtce., $270; wks. owned by city.

COLLINGWOOD, p. 5,882; bldgs., bk., 2 & 3 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—1 stm. eng., 4 c. hand ex., 1 c. eng., 1 h. & l. trk., 1 hose wag., 2 hose car.; hose, cot., rub. lined, gd., 3,200 ft.; f. al., elec., 13 bx.; val. equip., $20,000; val. bldgs., $18,000; exp. dept., $8,000; tot. mem., 15, pd. full time 5, pd. part time 10.

Water Supply—Src., bay, 2,600 ft. from bus. cent.; sys., pump dir.; 2 pump. eng., cap. day, 2,000,000 gals.; mains, c. i., 15 m., 1 to 10 in. dia.; 91 hyd.; 3 met.; 1,752 serv.; pipe, galv. i. & lead; pres., dom. 40 lbs., f. 125 lbs.; cons. day, 850,000 gals.; cost, $85,000; cost mtce., $5,800; wks. owned by city.

COPPER CLIFF, p. 2,597; f. area, 1,710 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 str., 2 c. eng., 11 hand ex., 1 hose wag., 5 hose reels, 4 hrs.; hose, cot., rub. lined, gd. 5,050 ft.; f. al., wh.; val. equip., $9,000; val. bldgs., $6,000; exp. dept., $5,080; tot. mem., 27 vol.

Water Supply—Src., lake, ½ m. bus. cent.; sys., grav.; mains, iron, 2¼ m., 5 to 16 in. dia.; pres., dom. 35 lbs., f. 150 lbs.; wks. owned by Co.

CORNWALL, p. 7,419; f. area, 750 a.; merc. bldgs., bk., 2½ & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—1 stm. eng., 2 c. ex., 1 h. & l. trk., 4 hose car., 1 hose wag., 4 hrs.; siamese couplings used; hose, cot., gd., 3,500 ft.; inf., 700 ft.; tot. hose, 4,200 ft.; storage battery al., 11 st. bx.; mills have improved stm. f. pumps, hose & sprinklers, also org. company; val. equip., $20,000; val. bldgs., $3,000; exp. dept., $10,000; tot. mem. 22, pd. full time 7, vol. 15.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 300,000 gals.; res. cap.,''3,000,000 gals.; 3 pump. eng., cap. day 3,500,000 gals.; mains, iron, 26¼ m., 2 to 14 in. dia.; 102 hyd.; 108 v.; met., 20; 1,200 serv.; pres., dom. 60 lbs., f. 60 to 115 lbs.; cost, $130,000; cost mtce., $3,750; wks. owned by city.

DUNDAS, p. 4,978; f. area, 250 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. perm.; fwks. ord. F. dept.—1 h. & l. trk., 2 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 3,100 ft.; rub., gd., 300 ft.; tot. hose, 3,400 ft.; f. al., Gamewell, 13 bx.; val. equip., $10,000; val. bldgs., $4,000; exp. dept., $600; tot. mem., 18 call men.

Water Supply—Src., creek & spr., 2 m. bus. cent.; sys., grav.; res. cap., 1,250,000 gals.; mains, c. i., 8 m., 3 to 12 in. dia.; 123 hyd.; 525 met.; 910 serv.; pipe, lead; pres., dom. & f. 40 to 110 lbs.; cons. day, 400,000 gals.; cost, $210,000; cost mtce., $9,000; wks. owned by town.

DUNNVILLE, p. 3,224; f. area, 1,500 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 motor comb. c. & h. car., 1 h. & l. trk., 2 hose wag., 1 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,300 ft.; inf., 200 ft.; tot., 2,500 ft.; f. al., siren; val. equip., $9,000; val. bldgs., $6,000; exp. dept., $2,200; tot. mem., 24, pd. part time; undrs. rating, third class.

Water Supply—Src., riv., in bus. cent.; sys., pump dir. & to stdp.; stdp. cap., 100,000 gals.; mat., wd.; res. cap., 1,000,000 gals.; pump. eng., cap. day 1,000,000 gals.; mains, c. i., 7 m., 4 to 8 in. dia.; 60 hyd.; 18 v.; 200 serv.; pipe, lead; pres., dom. 30 lbs., f. 75 to 125 lbs.; cost, $100,000; cost mtce., $1,000; wks. owned by town.

EASTVIEW CENTER, p. 5,324; f. area, 640 a.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 1½ to 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 c. eng., 1 comb. c. & h. wag., 2 c. hand ex., 2 h. & l. trk., 1 hose wag., 1 hose reel; hose, cot., rub. lined, gd., 1,800 ft.; rub., gd., 500 ft.; inf., 500 ft.; tot., 2,800 ft.; f. al., phone, 25 bx.; val. equip., $8,000; val. bldgs., $4,000; exp. dept., $5,000; tot. mem., 10, pd. full time 3, pd. part time 7, vol. 7.

ELMIRA, p. 2,016; f. area, 500 a.; merc. bldgs., bk., 2 to 3 stor.; priv., bk., 1½ to 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 1,500 ft.; f. al., bell; val. equip., $2,000; val. bldgs., $3,000; exp. dept., $300; tot. mem., 18 vol.

Water Supply—Src., wells, ¼ m. bus. cent.; sys., pump dir.; stdp. cap. 33,000 gals.; dim. 16 x 18 ft.; res. cap., 60,000 gals.; 1 pump. eng., cap. day 720,000 gals.; mains, c. i., 4 m., 4 to 8 in. dia.; 41 hyd.; v. 25; 60 met.; 450 serv.; pipe, c. i.; pres., dom. 65 lbs., f. 125 lbs.; cons. day, 80,000 gals.; cost, $46,000; cost mtce., $5,000; wks. owned by city.

ESPANOLA (1 sq. m. owned by the Spanish River Pulp & Paper Mills, Ltd.), p. 3,051; f. area, 110 a.; merc. bldgs., bk., 3 stor.; priv., wd., bk. & stucco, 1 & 2 stor.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., hose, reels, ladders, 2 hrs.; hose, cot., gd., 4,050 ft.; f. al., phone & wh.; val. equip., $5,200; val. bldgs., $1,700; exp. dept., $1,500; 1 chief; vol. pd full time during f.

Water Supply—Src., Spanish Riv., ¼ m. bus. cent.; sys., pump; stdp. cap. 50,000 gals.; mat., stl.; 2 pump. eng., stm. & elec., cap. per day 3,600,000 gals.; mains, c. i., 3½ m.; 4 to 8 in. dia.; 36 hyd.; pipe, c. i.; pres., dom. 45 lbs., f. 125 lbs.; cons. per day 200,000 gals.; cost, $53,850; cost mtce., $1,500; wks. owned by Spanish River Pulp & Paper Mills.

FORT FRANCES, p. 3,109; f. area, 700 a.; merc. bldgs., bk., cem. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 c. eng., 1 h. & l. trk., 4 c. hand ex., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 2,500 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $4,000; tot. mem. 22, pd. full time 2, pd. part time 10, vol. 10.

Water Supply—Src., lake & riv., 2 m. bus. cent.; sys., grav.; res. cap., 100,000 gals.; 2 pump. eng.; mains, c. i., 4½ m., 6 to 10 in. dia.; 39 hyd.; 185 serv.; pres., dom. 50 lbs., f. 100 lbs.; cost, $67,000; cost mtce., $1,850; wks. owned by city.

FORT WILLIAM, p. 20,541; f. area, 3 m. by ½ m.; merc. bldgs., bk., stn. & cem., 1 to 2 stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—1 str., 15 c. hand ex., 1 auto. comb. c. & h. wag., 1 comb. c.

& h. wag., 1 motor & 1 horse drawn h. & l. trk., 3 hose wag., 2 hose reels, 3 hose sleighs, 8 hrs., 1 cheif's car.; hose, cot., rub. lined, gd., 8,500 ft.; tot. hose, 8,500 ft.; f. al., Gamewell, 47 bx.; val. equip., $38,000; val. bldgs., $48,000; exp. dept., $71,000; tot. mem., 37; pd. full time, 26.

Water Supply—Src., lake, 8 m. bus. cent.; sys., grav.; res. cap., 800,000 gals.; mains, c. i., 62 m., 4 to 24 in., dia.; 459 hyd.; 769 v., 64 met.; 5,949 serv.; pipe, lead; pres., dom. & f. 110 lbs.; cons. day, 2,500,000 gals.; cost, $1,300,000; cost mtce., $21,980.18; wks. owned by city.

GALT, p. 13,216; f. area, 2,000 a.; merc. bldgs., stn. & bk., 3 to 5 stor.; priv., stn. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose car., 4 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 1,500 ft.; tot. hose, 5,500 ft.; f. al., elec. bell; val. equip., $7,000; val. bldgs., $5,000; exp. dept., $2,500; tot. mem. 20, pd. full time 2, pd. part time 10, 8 vol.

Water Supply—Src., wells, 5,000 ft. bus. cent.; sys., pump to stdp.; stdp. cap., 220,000 gals.; dim., 30 x 52, loc. 1 m. town; mat., stl.; res. cap., 150,000 gals.; 2 pump. eng., cap day, 5,000,000 gals.; mains, c. i., 37 m., 4 to 18 in. dia.; 190 hyd.; 157 v.; met., 400; 2,900 serv.; pipe, lead & galv. i.; pres., dom. 100 lbs., f. 120 lbs.; cons. day, 1,000,000 gals.; cost, $282,000; cost mtce., $8,000; wks. owned by city.

GANANOQUE, p. 3,694; f. area, 500 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk., 2½ stor.; wd. rfs. perm. F. dept.—1 auto comb. c. & h. wag., 1 h. & l. trk., 4 hose reels; hose, gd., 2,700 ft.; elec. al., 17 st. bx.; val. equip., $15,000; val. bldgs., $4,000; exp. dept., $2,000; tot. mem., 20, pd. part time; undrs. rating, third class.

Water Supply—Src., riv., ¾ m. bus. cent.; sys., pump dir.; stdp. cap., 157,000 gals., dim. 29 x 80, mat., stl.; 2 pump. eng., class stm., cap. day, 2,500,000 gals.; mains, c. i., 6 3-8 m., 4 to 8 in. dia.; 83 hyd.; 65 v.; 740 met.; 760 serv.; pipe, lead & i.; pres., dom. 40 lbs., f. 115 lbs.; cons. day, 342,000 gals.; cost, $222,000; cost mtce., $6,800; wks. owned by town.

GEORGETOWN, p. 2,061; f. area, 300 a.; merc. bldgs., stn., bk. & wd., 2 & 3 stor.; priv., bk., stn. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. ord. F. dept.—2 c. ex., 1 h. & l. trk., 2 hose car., 1 hose sleigh; hose, cot., gd., 1,800 ft.; rub., inf., 200 ft.; tot. hose, 2,000 ft.; bell al.; val. equip., $2,700; val. bldgs., $6,000; tot. mem., 33 vol.; undrs. rating, fourth class.

Water Supply—Src., spr.; sys., grav.; mains, iron, 7 m., 4 to 10 in. dia.; 38 hyd.; 26 v.; 275 serv.; pres., f. 90 lbs.; cost, $42,500; wks. owned by city.

GODERICH, p. 4,107; f. area, 1½ m.; merc. bldgs., bk. & stn., 2½ & 3 stor.; priv., bk. & wd., 1 & 2 stor.; rfs. shingles, laid in mortar, gravel & plastic slate; no fwks. ord. F. dept.—1 stm. eng., 1 h. & l. trk., 3 hose car., 1 hose wag.; siamese couplings used; hose, cot., gd., 1,500 ft.; inf., 300 ft.; tot. hose, 1,800 ft.; bell & elec. al.; 2 hrs. val. equip., $6,200; val. bldgs., $1,500; exp. dept., $800; tot. mem. 14, pd. full time 12, pd. part time 2; undrs. rating, third class.

Water Supply—Src., Lake Huron, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 125,000 gals.; 2 pump. eng., cap. day, 2,000,000 gals.; mains, c. i., 12 m., 4 to 10 in. dia.; 64 hyd.; 80 v.; 1,200 serv.; pipe, lead; pres., dom. 90 lbs., f. 145 lbs.; cost, $84,000; cost mtce., $5,000; wks. owned by city.

GRIMSBY, p. 2,004; f. area, 700 a.; bldgs., bk. & wd., 1½ to 2 stor.; wd. rfs. not perm. in f. area; no fwks. ord. F. dept.—1 hand eng., 1 h. & l. trk., 2 hose reels, 1 hose wag.; hose, 1,000 ft.; f. al., bell; val. equip., $12,000; val. bldgs., $2,000; tot. mem. 11, pd. part time.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to res.; res. cap. 150,000 gals.; mat. conc.; 4 pump. eng., class centrif., cap. day, 450,000 gals.; mains, c. i., 10 m., 4 to 10 in. dia.; 60 hyd.; 40 v.; 4 met.; 575 serv.; pipe, c. i.; pres., dom. 110 lbs., f. 160 lbs.; cons. day, 300,000 gals.; cost, $100,000; cost mtce., $8,000; wks. owned by city.

GUELPH, p. 18,128; f. area, 3,200 a.; bldgs., stn., 2 to 5 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—8 c. ex., 2 c. eng., 1 h. & l. trk., 1 motor comb. c. & h. wag., 2 hose car., 1 hose wag., 2 hrs., 1 auto. c. car.; hose, cot., gd., 4,200 ft.; inf., 850 ft.; tot. hose, 5,050 ft.; f. al., bell & telp.; val. equip., $10,500; val. bldgs., $9,000; exp. dept., $41,000; tot. mem. 19, pd. full time; undrs. rating, first class.

Water Supply—Src., spr., 4 m. bus. cent.; sys., grav. to stdp. & dir.; stdp. cap., 500,000 gals.; dim. 30 x 100 ft.; mat. stl.; res. cap., 1,000,000 gals.; 5 pump. eng., cap. day 6,000,000 gals.; mains, c. i., 30 m., 4 to 14 in. dia.; 300 hyd.; 120 v.; 9 met.; 4,466 serv.; pipe, galv. i.; pres., dom. 40 to 90 lbs., f. 125 lbs.; cons. day, 2,320,000 gals.; cost, $200,000; cost mtce., $20,000; wks. owned by city.

HAILEYBURY, p. 3,743; f. area, 25 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & frame, 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 6 comb. c. & h. wag., 1 hose trk., 2 hose car., 2 hrs.; hose, gd., 3,000 ft.; f. al., telp.; val. equip., $18,000; val. bldgs., $17,000; exp. dept., $12,000; tot. mem. 22, pd. full time 3; 19 vol. undrs. rating, first class.

Water Supply—Src., lake, ½ m. bus. cent.; sys., dir. grav.; mat. cem.; res. cap., 190,000 gals.; 1 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 7 m., 4 to 10 in. dia.; 85 hyd.; v. 70; 700 serv.; pipe, galv. i.; pres., dom. 84 lbs., f. 100 lbs.; cons. day 175,000 gals.; cost, $140,828; cost mtce., $5,000; wks. owned by city.

HAMILTON, p. 114,151; f. area, 7,910 a.; merc. bldgs., conc., stn. & bk., 2 to 10 stor.; priv., stn., bk. & conc., 1 to 3 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 chief's auto., 3 pump. eng., 1 aer. trk., 4 comb. c. & h. wag., 2 auto. h. & l. trk., 2 hose wag., 1 supply trk., 10 hrs.; hose, cot., rub. lined, gd., 21,950 ft.; f. al., elec., 76 bx.; val. equip., $198,000; val. bldgs., $160,000; exp. dept., $348,900; tot. mem. 168, pd. full time.

Water Supply—Src., lake, 5 m. bus. cent.; sys., dir. to res.; 3 res. cap., 18,054,822 gals.; 10 pump. eng., 5 stm., 5 elec., cap. per day, 60,450,000 gals.; mains, i., 215.97 m., 4 to 36 in. dia.; 2,094 1,922 v.; 630 met.; 38,398 serv.; pipe, lead; pres., dom. & f. 30 to 100 lbs.; cons. day, 17,354,391 gals.; cost, $4,741,883; cost mtce., $149,709; wks. owned by city.

HANOVER, p. 2,781; f. area, 520 a.; merc. bldgs., bk., 2 stor.; priv., bk., 1 & 2 stor.; wd. rfs. perm. in f. area. F. dept.—2 hose wag., 2 hose reels; hose, gd., 1,000 ft.; f. al., bell; val. equip., $1,175; tot. mem., 16 vol.

Water Supply—Src., riv., ¼ m. bus. cent.; sys., pump dir.; 2 pump. eng., mains, c. i., 7 m., 4 to 10 in. dia.; 36 hyd.; pres., dom. 40 to 60 lbs., f. 110 lbs.; cost, $26,500; wks. owned by city.

HAWKESBURY, p. 5,544; f. area, 1,113 a.; merc. bldgs., bk. or conc., 2 stor.; priv., wd. or bk., 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 2 c. hand ex., 2 h. & l. trk.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., Gamewell, 12 bx.; val. equip., $6,000; val. bldgs., $2,000; exp. dept., $2,000; tot. mem., 12 vol pd. part time.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump to res.; res. cap., 85,000 gals.; dim. 40 ft. x 20 ft.; mat. iron; 3 pump. eng., stm. & elec., cap. day, 1,500,000 gals.; mains, c. i., 6½ m., 6 to 12 in. dia.; 60 v.; 3 met.; 1,200 serv.; hyd.; 79; pipe, c. i.; pres., dom. 90 lbs., f. 110 lbs.; cons. day, 650,000 gals.; cost, $250,000; cost mtce., $11,000; wks. owned by town.

HESPELER, p. 2,777; f. area, 600 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., plaster & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 c. hand ex., 2 hose reels;

hose, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., elec., 12 bx.; exp. dept., $1,000; tot. mem., 40 vol.

Water Supply—Src., wells in bus. cent.; sys., pump dir. to stdp.; stdp. cap., 103,000 gals.; res. cap., 200,000 gals.; 2 pump. eng., cap. min., 1,000 gals.; mains, c. i., 1½ m., 4 to 12 in. dia.; 60 hyd.; 350 met.; 350 serv.; cost, $72,194; cost mtce., $5,405; wks. owned by town.

HUNTSVILLE, p. 2,246; f. area, 500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 1 hose car.; hose, cot., rub. lined, gd., 12,000 ft.; f. al., bell; val. equip., $1,000; val. bldgs., $500; exp. dept., $200; tot. mem., 15 vol.

Water Supply—Src., bay; sys., pump to res.; res. cap., 700,000 gals.; pump. eng., cap. day 720,000 gals.; mains, 3½ m.; 28 hyd.; 475 serv.; pres., dom. & f. 95 lbs.; cost, $35,000; wks. owned by city.

INGERSOLL, p. 5,150; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose car., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., telp.; val. equip., $7,000; tot. mem. 16, pd. full time 4, vol. 12; undrs. rating, second class.

Water Supply—Src., spr., 4 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 138,286 gals.; dim., 110 x 16, loc. in town; mat., stl.; 2 pump. eng., class elec. & comp. dup., cap. day 1,750,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 76 hyd.; 40 v.; met., 313; 1,100 serv.; pipe, iron; pres., dom. 45 to 68 lbs., f. 60 to 100 lbs.; cons. day, 400,000 gals.; wks. owned by town.

KENORA, p. 5,407; f. area, 640 a.; merc. bldgs., stn. & bk., 1½-2-3 stor.; priv., wd., 1½ & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; f. inv. F. dept.—1 stm. eng., 1 c. eng., 5 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 2 hose wag., 1 hose reel, 4 hrs., 1 pulmotor; hose, cot., rub. lined, gd., 4,000 ft.; inf., 500 ft.; tot. hose, 4,500 ft.; f. al., Seaman, 26 bx.; val. equip., $23,750; val. bldgs., $28,860; exp. dept., $14,825; tot. mem., 25; pd. full time 5, vol. 20.

Water Supply—Src., lake, ¾ m. bus. cent.; sys., pump dir.; 4 pump. eng., class trip., cap. day 4,680,000 gals.; mains, c. i., 8½ m., 4 to 12 in. dia.; 62 hyd.; 997 v.; 6 met.; 997 serv.; pipe, lead & galv. i.; pres., dom. 70 lbs., f. 130 lbs.; cons. day, 1,178,528 gals.; cost, $275,313; cost mtce., $4,632; wks. owned by town.

KINCARDINE, p. 2,077; f. area, 100 a.; merc. bldgs., bk. & stn., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—7 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, rub., gd., 2,300 ft.; f. al., bell, telp. & wh.; val. equip., $3,000; val. bldgs., $2,000; exp. dept., $300; tot. mem., 27 vol.

Water Supply—Src., lake, ½ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 157,500 gals.; res. cap., 46,000 gals.; 2 pump. eng., cap. day, 2,000,000 gals.; mains, c. i., 5¾ m., 4 to 10 in. dia.; 34 hyd.; 23 v.; met., 10; 400 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 100 to 110 lbs.; cons. day, 120,000 gals.; cost, $49,500; cost mtce., $4,450; wks. owned by town.

KINGSTON, p. 21,753; f. area, 1,920 a.; merc. bldgs., stn., 2½ to 3 stor.; priv., stn. & bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 comb. c. & h. wag., 7 c. hand ex., 2 h. & l. trk., 4 hose wag., 7 hrs.; hose, inf., 6,500 ft.; f. al., elec., 63 bx.; Winter equip., sleighs; 1 Reo motor hose trk.; val. equip., $40,000 val. bldgs., $40,000; exp. dept., $32,000; tot. mem. 19, pd. full time.

Water Supply—Src., lake, 1-3 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 750,000 gals.; dim., 80 x 40; mat., stl.; 3 pump. eng., cap. day 13,000,000 gals.; mains, c. i., 38 m., 4 to 18 in. dia.; 313 hyd.; 165 met.; 3,690 serv.; pipe, lead; pres., dom. 40 to 80 lbs., f. 40 to 80 lbs.; cons. day, 2,450,000 gals.; cost, $310,000; cost mtce., $13,000; wks. owned by city.

KITCHENER, p. 21,763; f. area, 3,000 a.; merc. bldgs., bk., stl. & cem., 2 to 5 stor.; priv., bk., 1 to 2½ stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; cause of f. inv. F. dept.—1 auto. comb. c. & h. wag., 14 c. hand ex., 1 motor h. & l. trk., 2 triple comb. c. & hose pumps, 2 hose wag., 4 hrs., 1 chief's car.; hose, cot., rub. lined, gd., 5,300 ft.; inf., 1,000 ft.; tot., 6,300 ft.; f. al., elec., Starr & Gamewell, 43 bx.; val. equip., $45,000; val. bldgs., $35,000; exp. dept., $30,000; tot. mem. 22, pd. full time.

Water Supply—Src., wells, 1 & 2 m. bus. cent.; sys., pump from res. to stdp.; stdp. cap., 500,000 gals.; mat., conc. & stl.; res. cap., 2,000,000 gals.; 6 pump. eng., class elec. & gas., cap. day 6,000,000 to 7,000,000 gals.; mains, c. i., 47 m., 4 to 16 in. dia.; 337 hyd.; 4,535 met.; 4,722 serv.; pipe, lead; pres., dom. 60 lbs., f. 80 lbs.; cons. day, 1,700,000 gals.; cost, $456,000; cost mtce., $52,000; wks. owned by city.

LEAMINGTON, p. 3,675; f. area, 500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 1,050 ft.; inf., 100 ft.; tot. hose, 1,150 ft.; f. al., wh., 4 telp. bx.; val. equip., $2,000; val. bldgs., $4,500; exp. dept., $4,000; tot. mem., 16 vol.

Water Supply—Src., wells; sys., pump to res. & dir.; res. cap., 125,000 gals.; 2 pump. eng., cap. day, 1,400,000 gals.; mains, iron, 9 m., 4 to 10 in. dia.; 60 hyd.; 18 v.; 950 serv.; pipe, lead; pres., dom. 40 lbs., f. 75 to 100 lbs.; cost, $90,000; cost mtce., $4,000; wks. owned by town.

LINDSAY, p. 7,120; f. area, 100 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. if laid in mortar; no fwks. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose cart, 1 hose wag.; hose, cot., gd., 2,150 ft.; f. al., elec., 7 st. bx.; 2 hrs.; val. equip., $5,300; val. bldgs., $7,500; exp. dept., $500; tot. mem. 13, pd. full time 3, pd. part time 10; undrs. rating, third class.

Water Supply—Src., riv., ⅞ m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 165,000 gals.; dim., 16 x 110; mat., stl.; 4 pump. eng., class steam, gasoline & elec., cap. day 4,000,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 99 hyd.; 87 v.; met., 550; 1,200 serv.; pipe, c. i.; pres., dom. 65 lbs., f. 100 to 120 lbs.; cons. day, 750,000 gals.; cost, $220,000; cost mtce., $14,500; wks. owned by city.

LISTOWEL, p. 2,477; f. area, 10 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 1½ & 2 stor.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 2 hose car.; hose, rub., gd., 2,000 ft.; inf., 600 ft.; tot. hose, 2,600 ft.; f. al., bell & wh.; val. equip., $5,500; val. bldgs., $6,200; exp. dept., $1,000; tot. mem. 14, pd. part time.

Water Supply—Src., wells, ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 66,000 gals., dim. 20 x 35, loc. 1 m. from well; mat., iron; res. cap., 66,000 gals.; 2 pump. eng., cap. day, 1,800,000 gals.; mains, c. i., 7½ m., 4 to 10 in dia.; 40 hyd.; 22 v.; 25 met.; 300 serv.; pipe, galv. i.; pres., dom. 50 lbs., f. 140 lbs.; cons. day, 100,000 gals.; cost, $40,000; cost mtce., $4,578; wks. owned by city.

LONDON, p. 60,959; f. area, 6,302 a.; merc. bldgs., bk. & stn., 3 to 6 stor.; priv., bk. & wd., 1½ to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. c. & h. wag., 1 str., 1 c. eng., 1 aer. trk., 16 c. hand ex., 2 h. & l. trk., 2 hose wag., 4 comb. c. & h. wag., 2 supply wag., 6 hose sleighs, 17 hrs.; hose, cot., rub. lined, gd., 12,000 ft.; f. al., Gamewell, 72 bx.; val. equip., $61,000; val. bldgs., $56,000; exp. dept., $50,000; tot. mem. 42, pd. full time.

Water Supply—Src., spr. & wells, 3.6 m. bus. cent.; sys., pump to res. & dir.; elevated level; Horton st. res., cap. 1,000,000 gals.; Springbank 2 res., cap. 10,269,000 gals.; 1 pump. eng., cap. day 4,000,000 gals.; mains, c. i., 144 m., 2 to 24 in. dia.; 1,000 hyd.; 1,108 v.; 7,313 met.; 18,324 serv.; pipe, lead; pres., dom. 70 lbs., f. 70 to 110 lbs.; cons. day, 5,685,000 gals.; cost, $1,899,937; cost mtce., $117,953; wks. owned by city.

MEAFORD, p. 2,650; f. area, 3 a.; bldgs., bk.,

2 & 3½ stor.; wd. rfs. not perm. in f. limits. F. dept.—1 stm. eng., 2 c. ex., 2 hose car.; hose, cot., gd., 1,500 ft.; f. al., telp.; val. equip., $6,000; 1 bldg.; exp. dept., $900; tot. mem. 15, pd. part time; undrs. rating, fourth class.

Water Supply—Src., bay, ⅛ m. bus. cent.; sys., pump to stdp.; stdp. cap., 80,000 gals.; dim., 22 x 35; mat., stl.; 2 pump. eng., cap. day, 1,045,400 gals.; mains, c. i., 8 m., 4 to 8 in. dia.; 49 hyd.; 23 v.; 9 met.; 920 serv.; pipe, galv. i.; pres., dom. 63 lbs., f. 120 lbs.; cons. day, 265,000 gals.; cost, $41,000; cost mtce., $6,000; wks. owned by town.

MERRITON, p. 2,544; f. area, 400 a.; merc. bldgs., bk., 2 stor.; priv., bk. & wd., 1½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 2 hose reels; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 500 ft.; tot. hose, 2,500 ft.; f. al., bell & wh., 12 bx.; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $1,000; tot. mem., 30, pd. part time 3, vol. 27.

Water Supply—Src., lake, 3 m. bus. cent.; sys., grav.; res. cap., 5,000,000 gals.; mains, c. i., 8 m., 4 to 14 in. dia.; 56 hyd.; 115 v.; 10 met.; 575 serv.; pipe, galv. i. & lead; pres., dom. & f. 70 lbs.; cost, $90,000; cost mtce., $2,000; wks. owned by city.

MIDLAND, p. 7,016; f. area, 1,401 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. ord. on main st. F. dept.—1 stm. eng., 2 hose carts, 1 hose wag., 1 small trk.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; val. equip., $7,000; val. bldgs., $3,000; tot. mem., 21 vol.

Water Supply—Src., spr., ¾ m. bus. cent.; sys., grav.; stdp. cap., 500,000 gals.; mat., iron; 4 pump. eng., 2 stm., 2 elec.; mains, c. i., 20 m., 4 to 10 in. dia.; hyd., 102; met., 100; serv., 1,600 pres., dom. 94 lbs., f. 125 lbs.; wks. owned by city.

NAPANEE, p. 3,038; f. area, 1,200 a.; merc. bldgs., bk., 3 & 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; causes of f. inv. F. dept.—1 str., 1 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose car.; hose, cot., rub. lined, gd., 2,500 ft.; inf., 350 ft.; tot. hose, 2,850 ft.; f. al., elec., 6 bx.; val. equip., $14,500; val. bldgs., $10,000; exp. dept., $1,500; tot. mem., 17 vol.

Water Supply—Src., riv., in bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 160,000 gals.; dim., 16 x 100; mat., iron & stl.; 2 pump. eng., cap. min., 1,200 gals. each; mains, c. i., 4 m., 4 to 10 in. dia.; 45 hyd.; 15 v.; 400 serv.; pipe, galv. i.; pres., dom. 45 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $118,000; cost mtce., $3,500; wks. owned by city.

NEWMARKET, p. 3,626; f. area, 743 a.; merc. merc. bldgs., bk. & frame, 2 & 3 stor.; priv., bk. clad, 1 & 2 stor.; wd. rfs. perm.; fwks. ord. F. dept.—1 h. & l. trk., 3 hose car.; hose, rub., gd., 1,500 ft.; cot., gd., 2,000 ft.; tot. hose, 3,500 ft.; f. al., elec. & bell, 18 st. bx.; val. equip., $3,000; val. bldgs., $2,500; exp. dept., $1,000; tot. mem., 51 vol.

Water Supply—Src., wells; sys., grav. & pump; stdp. cap., 175,000 gals.; dim. 30 x 40; mat. conc.; res. cap., 28,000 gals.; 2 pump. eng., gas & elec., cap. min., 1,000 gals.; mains, iron, 10 m., 4 to 12 in. dia.; 50 hyd.; 35 v.; met., 809; 809 serv.; pipe, i.; pres., dom. 50 lbs., f. 100 to 125 lbs.; cons. day, 120,000 gals.; cost, $55,000; cost mtce., $3,438; wks. owned by corp. of Newmarket.

NIAGARA FALLS, p. 14,764; f. area, 1,040 a.; merc. bldgs., bk. & frame, 2 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. limits. F. dept.—1 stm. eng. (in reserve), 8 c. ex., 3 h. & l. trk., 1 aer. trk., 4 hose car., 3 hose wag., 4 hrs.; hose, linen, gd., 7,000 ft.; f. al., elec., 31 st. bx.; tot. mem. 195, pd. part time 45, vol. 150; undrs. rating, third class.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump to res. & dir.; res. cap. 1,000,000 gals.; 5 pump. eng., class trip., cap. day 11,000,000 gals.; mains, c. i., 37 m., 4 to 12 in. dia.; 230 hyd.; 230 v.; met., 55; 3,500 serv.; pipe, iron; pres., gals.; cost, $260,000; cost mtce., $15,465; wks. owned by city.

NORTH BAY, p. 10,692; f. area, 3,000 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 & 3½ stor.; wd. rfs. not perm. in f. area; no fwks. ord.; causes of f. inv. F. dept.—5 c. ex., 1 h. & l. trk., 1 hose wag., 2 sleighs, 4 hrs.; hose, cot., rub. lined, gd., 3,150 ft.; f. al., Gamewell, 12 bx.; val. equip., $12,800; val. bldgs., $8,000; exp. dept., $15,400; tot. mem. 10, pd. full time 9, vol. 1; undrs. rating, fourth class.

Water Supply—Src., lake, 3 m. bus. cent.; sys., pump to res.; res. cap., 1,300,000 gals.; 3 pump. eng., class elec. & gasoline, cap. day 6,768,000 gals.; mains, c. i., 21.3 m., 4 to 16 in. dia.; 105 hyd.; 25 v.; 2,300 serv.; 8 met.; pipe, galv. i.; pres., dom. & f. 90 to 110 lbs.; cost, $230,000; cost mtce., $13,000; wks. owned by town.

OAKVILLE, p. 3,298; f. area, 1,257 a.; merc. bldgs., wd. & bk., 2 stor.; priv., bk., 2 stor.; wd. rfs. not perm. in f. limits; fwks. ord.; causes of f. inv. F. dept.—1 comb. c. & hose wag., 12 c. hand ex., 1 auto. hose wag., 1 auto. h. & l. trk., 1 c. eng., 3 hose reels; hose, cot., rub. lined, gd., 3,200 ft.; f. al., stm. wh.; val. equip., $9,626; val. bldgs., $18,857; exp. dept., $5,057; tot. mem., 57 vol., pd. part time.

Water Supply—Src., Lake Ontario; 1 pump, cap. 3,000,000 gals.; 200 serv.

ORANGEVILLE, p. 2,187; f. area, 500 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk., 1 & 2 stor.; wd. rfs. not perm. in f. area. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose car., 1 hrs.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 400 ft.; tot. hose, 1,600 ft.; f. al., elec., 5 bx.; val. equip., $3,000; val. bldgs., $2,500; exp. dept., $2,000; tot. mem. 14, pd. part time 12, 2 vol.

Water Supply—Src., spr., 2 m. bus. cent.; sys., grav. & pump dir.; res. cap., 86,000 gals.; 2 pump. eng., cap. day 2,160,000 gals.; mains, c. i., 9 m., 4 to 10 in. dia.; 59 hyd.; 41 v.; pres., dom. 35 to 60 lbs., f. 85 to 125 lbs.; cost, $56,000; cost mtce., $2,000; wks. owned by town.

ORILLA, p. 8,774; f. area, 3 x 1½ m.; bldgs., bk., 2 stor.; iron rfs. F. dept.—1 h. & l. trk., 2 hose car., 1 supply wag.; hose, cot., gd., 1,700 ft.; rub., gd., 1,000 ft.; tot. hose, 2,700 ft.; f. al., bell, 10 st. bx.; val. equip., $5,000; val. bldgs., $6,500; exp. dept., $1,200; tot. mem., 16 vol.; undrs. rating, third class.

Water Supply—Src., Lake Conchiching, 1 m. bus. cent.; sys., pump to res. & stdp.; stdp. cap., 36,000 gals., dim. 20 x 18, mat. wd.; res cap., 213,000 gals.; 3 pump. eng., cap. day, 3,750,000 gals.; mains, c. i., 19¾ m., 4 to 16 in. dia.; 142 hyd.; 172 v.; 33 met.; 1,800 serv.; pipe, lead & galv. i.; pres., dom. 30 to 90 lbs., f. 110 lbs.; cons day, 700,000 gals.; wks. owned by city.

OSHAWA, p. 11,940; f. area, 2,500 a.; merc. bldgs., bk. & iron, 1 to 4 stor.; priv., bk. & wd., 1 to 2½ stor.; wd. rfs. not perm. in f. limits. F. dept.—1 stm. eng., 1 hand f. eng., 2 c. ex., 1 h. & l. trk., 1 hose car., 1 supply wag., 1 hose wag., 5 hrs.; hose, cot., gd., 2,500 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $18,000; val. bldgs., $5,000; exp. dept., $2,200; tot. mem., 20 vol.

Water Supply—Src., Lake Ontario, 3 m. bus. cent.; sys., pump; stdp. cap., 150,000 gals.; dim. 20 x 60 ft.; mat. stl.; 4 pump. eng.; 150 hyd.; mains, c. i., 63 m., 4 to 18 in. dia.; 400 v.; 2,200 met.; 1,200 serv.; pres., dom. 60 lbs., f. 90 lbs.; cons. day 1,200,000 gals.; cost, $700,000; cost mtce., $80,000; wks. owned by city.

OTTAWA, p. 107,843; f. area, 8 sq. m.; merc. bldgs., bk. & stn., 2 to 10 stor.; priv., stn., bk. & wd., 2 to 4 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—4 str., 2 aer. trk., 26 c. hand ex., 1 auto. comb. hose, salvage & c. trk., 2 comb. c. & h. wag., 4 h. & l. trk., 6 hose wag., 2 hose wag. with turret pipes, 42 hrs.; hose, cot., rub. lined, gd., 22,000 ft.; c. hose, 900 ft.; tot. hose, 22,900 ft.; f. al., bell & elec., 156 bx.; val. equip., $125,000; val. bldgs., $200,000; exp. dept., $125,000; tot. mem. 94, pd. full time.

Water Supply—Src., Ottawa riv., 2 m. bus. cent.; sys., pump dir.; 11 pump. eng., cap. day 77,000,000 gals.; mains, c. i., 195.40 m., 3 to 51 in. dia.; 1,450 hyd.; 922 met.; 2,179 v.; 25,785 serv.; pres., dom. 85 lbs., f. 115 lbs.; cons. day, 20,000,000

gals.; cost, $4,185,000; cost mtce., $191,000; wks. owned by city.

OWEN SOUND, p. 12,190; f. area, 2,909 a.; merc. bldgs., bk., 2 to 4 stor.; priv., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 str., 1 comb. c. & h. wag., 1 h. & l. trk., 4 c. hand ex., 1 hose wag., 7 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 500 ft.; tot. hose, 5,500 ft.; f. al., Gamewell, 29 bx.; val. equip., $15,000; val. bldgs., $8,700; exp. dept., $9,300; tot. mem. 16, pd. full time 8, pd. part time 8; undrs. rating, class B.

Water Supply—Src., spr. & riv., 3 m. bus. cent.; sys., grav.; res. cap., 5,500,000 gals.; mains, c. i., 25 m., 6 to 12 in. dia.; 160 hyd.; 125 v.; 10 met.; 2,300 serv.; pres., dom. 60 lbs., f. 90 lbs.; cons. day, 600,000 gals.; cost, $300,000; cost mtce., $3,000; wks. owned by city.

PARIS, p. 4,368; f. area, 760 a.; merc. bldgs., bk., 2 stor.; priv., bk., wd. & stn., 1 & 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 4 c. hand ex., 1 auto. comb. c. & hose trk., 1 h. & l. trk., 4 hose reels, 4 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; inf., 100 ft.; tot., 2,100 ft.; f. al., Gamewell, 10 bx.; val. equip., $6,500; val. bldgs., $10,000; exp. dept., $2,500; tot. mem., 12, pd. part time & vol.

Water Supply—Src., spr.; sys., pump to res.; res. cap., 1,000,000 gals.; pump. eng., cap. day 260,000 gals.; mains, 10 m., 4 to 8 in. dia.; 48 hyd.; 62 v.; pres., dom. 30 lbs., f. 70 lbs.; cost, $90,000; cost mtce., $3,000; wks. owned by town.

PARRY SOUND, district, p. 3,546; f. area, 200 a.; merc. bldgs., wd. & bk., 2 stor.; priv., wd., 1½ stor.; wd. rfs. perm.; fwks. ord. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel, 2 hrs.; hose, cot., gd., 1,800 ft.; inf., 600 ft.; tot. hose, 2,400 ft.; f. al., elec. bell, 8 st. bx.; val. equip., $3,000; val. bldgs., $5,000; tot. mem., 30 vol.

Water Supply—Src., Georgian Bay, ¾ m. bus. cent.; sys., pump to stdp.; stdp. cap., 150,000 gals.; dim. 27 x 37; 3 pump. eng., class stm. & elec., cap. day, 2,700,000 gals.; mains, c. i., 8 m., 3 to 10 in. dia.; 87 hyd.; 50 v.; 18 met.; 825 serv.; pipe, galv. i.; pres., dom. 80 lbs., f. 120 lbs.; cons. day, 300,000 gals.; cost, $90,000; cost mtce., $5,000; wks. owned by city.

PEMBROKE, p. 7,875; f. area, 100 a.; merc. bldgs., bk., 3 to 4 stor.; priv., bk., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 stm. eng., 6 c. ex., 2 comb. c. & h. auto., 1 h. & l. trk., 1 hose wag., 2 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 4,200 ft.; f. al., Gamewell, 34 bx.; val. equip., $20,000; val. bldgs., $3,000; exp. dept., $15,000; tot. mem. 17, pd. full time 8, pd. part time 9.

Water Supply—Src., Ottawa riv., 1½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 128,000 gals., 20 x 60; 5 pump. eng., cap. day 6,000,000 gals.; mains, iron, 15 m., 4 to 16 in. dia.; 145 hyd.; 66 v.; met., 65; 1,800 serv.; pipe, lead & galv. i.; pres., dom. 30 to 90 lbs., f. 120 to 140 lbs.; cons. per day, 750,000 gals.; cost, $346,000; cost mtce., $12,000; wk. owned by Corpn.

PENETANGUISHENE, p. 4,037; f. area, 50 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 & 2½ stor.; wd. rfs. perm ; fwks. & combt. ord. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; val. equip., $3,515; val. bldgs., $4,200; exp. dept., $600; tot. mem., 20 vol.

Water Supply—Src., lake, ¾ m. bus. cent.; sys., pump to res.; res. cap., 500,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, 6½ m., 4 to 10 in. dia.; 52 hyd.; 500 serv.; pres., dom. 60 to 70 lbs., f. 80 to 120 lbs.; cost, $47,000; cost mtce., $2,800; wks. owned by town.

PERTH, p. 3,790; f. area, 200 a.; merc. bldgs., bk. & wd., 1½ to 3 stor.; priv., bk. & wd.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 c. hand ex., 5 comb. c. & h. wag., 5 hose wag.; hose, cot., rub. lined, gd., 3,000 ft.; f. al., bell; val. equip., $6,750; val. bldgs., $5,000; exp. dept., $2,000; tot. mem. 30, pd. part time 6, 24 vol.

Water Supply—Src., riv., ½ m. bus. cent.; sys., dir. pres.; 4 pump. eng., cap. day, 7,000,000 gals.; mains, c. i., 17 m.; 4 to 10 in. dia.; 60 hyd.; 10 met.; 98 v.; 905 serv.; pipe, lead & iron; pres., dom. 75 lbs., f. 140 lbs.; cons. day 500,000 gals.; cost, $130,000; cost mtce., $19,000; wks. owned by city.

PETERSBOROUGH, p. 20,994; 9 sq. m.; merc. bldgs., 2 to 6 stor.; priv., 1 to 3 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—1 stm. eng., 1 h. & l. trk., 3 hose wag., 1 chief's buggy, 4 hrs.; hose, cot., rub. lined, gd., 6,350 ft.; f. al., Gamewell, 40 bx.; val. equip., $37,583; val. bldgs., $12,000; exp. dept., $38,000; tot. mem. 21, pd. full time; undrs. rating, second class.

Water Supply—Src., riv., 2½ m. bus. cent.; sys., pump dir.; res. cap., 2,000,000 gals.; 4 triplex pumps, cap. day 10,500,000 gals.; mains, c. i., 47.2 m., 3 to 20 in. dia.; 297 hyd.; 503 v.; met., 125; 4,791 serv.; pres., dom. 65 lbs., f. 130 lbs.; cons. day, 3,500,000 gals.; cost, $1,000,000; cost mtce., $77,015; wks. owned by city.

PETROLIA, p. 3,148; f. area, 40 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—2 str., 5 c. hand ex., 1 h. & l. trk., 1 hose wag., 2 hose carts; hose, cot., rub. lined, gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., bell; val. equip., $13,500; val. bldgs., $4,800; exp. dept., $1,500; tot. mem., 31 vol.

Water Supply—Src., lake, 11 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 250,000 gals.; pump. eng., cap. day 1,200,000 gals.; mains, 27 m., 2 to 12 in. dia.; 100 hyd.; met., 4; 1,125 serv.; pres., f. 25 lbs.; cost, $185,052; cost mtce., $6,143; wks. owned by city.

PICTON, p. 3,356; f. area, 552 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. ex., 1 h. & l. wag., 1 hose trk., 2 hose reels; hose, 3,000 ft.; f. al., elec., 7 bx.; val. equip., $5,000; exp. dept., $1,000; tot. mem. 19, pd. full time.

Water Supply—Src., bay, ¼ m. bus. cent.; sys., grav. & pump to res. & dir.; res. cap., 400,000 gals.; 3 pump. eng., cap. day, 720,000 gals.; mains, c. i., 6 m., 4 to 8 in. dia.; 45 hyd.; 26 v.; met., 18; 600 serv.; pipe, galv. i.; pres., dom. 75 lbs., f. 125 lbs.; cons. per day, 120,000 gals.; cost, $38,000; cost mtce., $550; wks. owned by town.

PORT ARTHUR, p. 14,886; f. area, 10,240 a.; merc. bldgs., stn., bk. & wd., 1 to 8 stor.; priv., stn., bk. & wd.; wd. rfs. perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 chief's auto., 3 auto. comb. c. & h. wag., 1 motor h. & l. trk., 2 comb. c. & h. wag., 2 comb. c. & h. sleigh, 13 c. hand ex., 6 hose reels, 1 c. eng., 1 h. & l. trk., 10 hrs.; hose, cot., rub. lined, gd., 8,800 ft.; f al., Gamewell, 56 bx.; val. equip., $60,000; val. bldgs., $55,000; exp. dept., $60,000; tot. mem. 37, pd. full time.

Water Supply—Src., Lake Superior, 5 m. bus. cent.; sys., pump to stdp.; stdp. cap., 200,000 gals., dim. 25 x 60 ft.; mat., stl.; 3 pump. eng., cap. day 8,640,000 gals.; mains, c. i. & stl., 54 m., 4 to 24 in. dia.; 358 hyd.; 570 met.; 3,200 serv.; pipe, lead; pres., dom. 80 to 130 lbs., f. 120-140 lbs.; cons. day, 2,500,000 gals.; cost, $1,347,600; cost mtce., $45,000; wks. owned by city.

PORT COLBORNE, p. 3,415; f. area, 255 a.; merc. bldgs., bk. & frame, 1 to 3 stor.; priv., bk. & frame, 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose reel; hose, gd., 1,000 ft.; vol.

Water Supply—Src., lake, ¼ m. bus. cent.; sys., pump dir.; res. cap., 56,000 gals.; 1 pump. eng., cap. min. 250 gals.; mains, c. i., 1 to 10 in. dia.; 61 hyd.; 70 v.; 500 serv.; pres., dom. 40 lbs., f. 100 lbs.; cost, $40,000; cost mtce., $1,804; wks. owned by city.

PORT HOPE, p. 4,456; f. area, whole town; merc. bldgs., bk., 3 & 4 stor.; priv., wd. & bk., 2 stor.; wd. rfs. perm.; fwks. ord. F. dept.—1 hand eng., 2 c. eng., 2 c. ex., 1 h. & l. trk., 1 aer. trk., 2 hose car., 1 hose wag., 2 c. supply carts, 2 hose reels; hose, cot. lined, gd., 2,700 ft.; f. al., elec. bell, 9 bx.; val. equip., $13,700; val. bldgs.

$5,000; exp. dept., $1,000; tot. mem. 15, pd full time 1, pd. part time 14; undrs. rating, third class.

Water Supply—Src., lake, ½ m. bus. cent.; sys., pump; stdp. cap. 285,000 gals.; dim. 25 x 87½; mat. stl.; res. cap., 285,000 gals.; 2 pump. eng., class dup., cap. min. 2,000 gals.; mains, c. i., 16 m., 4 to 12 in. dia.; 105 hyd.; 57 v.; met., 542; 975 serv.; pres., dom. 100 lbs., f. 100 lbs.; cons. day, 200,000 gals.; cost, $100,000; cost mtce., $10,000; wks. owned by town.

PRESCOTT, p. 2,636; f. area, 64 a.; merc. bldgs., bk., 3 stor.; priv., bk. & stn., 2 stor.; wd. rfs. perm. F. dept.—2 stm. eng., 1 h. & l. trk., 4 hose car.; hose, linen, gd., 1,300 ft.; rub., gd., 350 ft.; inf., 150 ft.; leather, gd., 350 ft.; inf., 150 ft.; tot. hose, 2,300 ft.; f. al., bell & telp.; 2 hrs.; val. equip., $48,000; val. bldgs., $3,000; exp. dept., $500; tot. mem., 20 vol.; undrs. rating, fourth class.

Water Supply—Src., St. Lawrence riv., situated 200 ft. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 100,000 gals.; 3 pump. eng., cap. day, 4,000,000 gals.; mains, c. i., 14 m., 4 to 12 in. dia.; 93 hyd.; 40 v.; 650 met.; 700 serv.; pipe, lead & galv. i.; pres., dom. 70 to 80 lbs., f. 80 to 150 lbs.; cons. day, 400,000 gals.; cost, $80,000; cost mtce., $9,000; wks. owned by city.

PRESTON, p. 5,423; f. area, 160 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & stn., 1½ & 2 stor.; wd. rfs. perm.; no fwks. ord.; causes of f. inv. F. dept.—1 stm. eng., 1 hand eng., 1 h. & l. trk., 2 hose car., 1 hose wag., other apparatus, buckets; hose, rub., gd., 500 ft.; cot., gd., 1,000 ft.; inf., 150 ft.; tot. hose, 1,650 ft.; f. al., bell & telp.; 2 hrs., hired; val. equip., $4,000; val. bldgs., $5,000; exp. dept., $750; tot. mem. 24, pd. full time.

Water Supply—Src., spr.

RENFREW, p. 4,906; f. area, 250 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; causes of f. inv. F. dept.—1 stm. eng., 1 comb. c. & h. wag., 6 chem. hand ex., 1 h. & l. trk., 2 hose reels, 2 hrs., 3 hose wag., 1 sleigh; hose, rub. lined, gd., 3,700 ft.; inf., 200 ft.; tot., 3,900 ft.; f. al., bell & telp.; val. equip., $10,000; val. bldgs., $35,000; exp. dept., $12,672; tot. mem., 21; pd. full time 3, pd. part time 18.

Water Supply—Src., riv., ½ m. bus. cent.; sys., pump to stdp.; stdp. cap., 157,000 gals.; dim., 20 x 80 ft.; pump. eng., cap. day, 4,000,000 gals.; mains, c. i., 9 m., 4 to 16 in. dia.; 125 hyd.; pres., dom. 60 lbs., f. 150 lbs.; cons. day, 1,250,000 gals.; cost, $145,000; cost mtce., $4,869; wks. owned by city.

ROCKLAND, p. 3,496; f. area, 700 a.; merc. bldgs., frame & metal, 2 stor.; priv., frame, 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—4 ladders, 25 ft. each, 1 hose reel; hose, gd., 1,000 ft.; f. al., bell; vol.

Water Supply—Src., riv., near bus. cent.; sys., pump dir.; res. cap., 85,000 gals.; 1 pump. eng., class dup.; mains, c. i., 2 m., 5 to 8 in. dia.; 18 hyd.; pres., f. 140 lbs.

ST. CATHARINES, p. 19,881; f. area, 2,400 a.; merc. bldgs., 1 to 5 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 3 hrs., 2 auto. comb. c. & h. car.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., elec. telp., 50 bx.; val. equip., $25,000; val. bldgs., $25,000; exp. dept., $43,000; tot. mem. 26, pd. full time.

Water Supply—Src., canal from Lake Erie to res., 4 m. bus. cent.; sys., grav.; 2 res., cap. 365,000,000 gals.; mains, c. i., 624 m., 4 to 36 in. dia.; 452 hyd.; 760 v.; met., 350; 5,749 serv.; pipe, wrt. i. & lead; pres., dom. & f. 70 to 117 lbs.; cons. day, 4,250,000 gals.; cost, $1,003,150; cost mtce., $16,000; wks. owned by city.

ST. MARY'S, p. 3,847; f. area, 2,500 a.; merc. bldgs., bk. & stn., 3 stor.; priv., bk., stn., cem., wd., 1, 2 & 3 stor.; wd. rfs. not perm.; fwks. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 1 hose wag., 2 hose car., 4 hrs.; sleighs; hose, cot., rub. lined, gd., 2,500 ft.; rub., gd., 500 ft.; tot. hose, 3,000 ft.; f. al., siren; val. equip., $10,000; val. bldgs., $2,500; exp. dept., $3,000; tot. mem., 16, pd. full time 1, pd. part time 15; undrs. rating, third class.

Water Supply—Src., 4 wells, ¼ m. bus. cent.; stn.; res. cap., 130,000 gals.; 3 pump. eng., class centrif. & triplex., cap. day, 2,600,000 gals.; mains, c. i., 9 m., 4 to 10 in. dia.; 78 hyd.; 80 v.; met., 40; 923 serv.; pipe, lead & stl.; pres., dom. 70 lbs., f. 120 lbs.; cons. day, 240,642 gals.; cost, $91,330; cost mtce., $12,384; wks. owned by municipality.

ST. THOMAS, p. 16,026; 700 a.; merc. bldgs., bk., cem. & wd., 2 to 4 stor.; priv., bk., cem. & wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. ord.; causes of f. inv. F. dept.—6 c. hand ex., 1 comb. c. & h. wag., 1 h. & l. trk., 2 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 1,500 ft.; tot. hose, 4,500 ft.; f. al., telp. & elec., 40 bx.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $16,000; tot. mem. 20, pd. full time 12, pd. part time 8.

Water Supply—Src., creek; sys., pump dir.; res. cap., 25,000,000 gals.; 3 pump. eng., cap. dav 7,000,000 gals.; mains, c. i., 30 m., 4 to 18 in. dia.; 167 hyd.; 115 v.; met., 668; 3,071 serv.; pres., dom. 45 lbs., f. 80 to 110 lbs.; cost, $160,000; cost mtce., $9,000; wks. owned by city.

SANDWICH, p. 4,415; f. area, 2,040 a.; merc. bldgs., bk. & frame, 1 & 2 stor.; priv., frame, 1 & 2 stor.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. h. & l. trk., 1 comb. c. & h. wag., 3 hose reels, 2 hrs.; hose, gd., 1,800 ft.; val. equip., $3,500; val. bldgs., $22,000; exp. dept., $2,114; tot. mem., 12 vol.

Water Supply—Src., wells, near bus. cent.; mains, c. i., 10 m., 8 to 14 in. dia.; 46 hyd.; 700 serv.; pres., dom. 32 lbs., f. 75 lbs.; wks. owned by city.

SARNIA, p. 14,877; f. area, 2,000 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area. F. dept.—6 c. hand ex., 1 comb. c. & h. trk., 1 pumper, 1 h. & l. trk.; hose, cot., rub. lined, gd., 5,000 ft.; inf., 800 ft.; tot., 5,800 ft.; f. al., elec., 32 bx.; val. equip., $40,000; val. bldgs., $15,000; exp. dept., $28,000; tot .mem. 17, pd. full time.

Water Supply—Src., riv., 2 m. bus. cent.; sys., pump dir.; res. cap., 1,250,000 gals.; 4 pump. eng., cap. day, 16,640,000 gals.; mains, c. i., 38½ m., 3 to 24 in. dia.; 236 hyd.; 286 v.; 3,800 serv.; pipe, lead & iron; pres., dom. 55 lbs., f. 100 lbs.; cons. day, 4,280,000 gals.; cost, $470,000; cost mtce., $24,300; wks. owned by city.

SAULTE STE. MARIE, p. 21,092; f. area, 6,800 a.; merc. bldgs., conc., wd., stn. & bk., 1 to 5 stor.; priv., wd. & bk., 2 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 motor comb. c. & h. wag., 16 c. hand ex., 1 h. & l. trk., 2 hose wag., 2 hose reels, 4 sleighs, 2 exercise wag., 4 hrs.; hose, cot., rub. lined, gd., 7,500 ft.; inf., 500 ft.; tot., 8,000 ft.; f. al., Gamewell, 39 bx.; val. equip., $45,000; val. bldgs., $52,000; ex. dept., $50,000; tot. mem., 26, pd. full time.

Water Supply—Src., St. Mary's riv., 1 m. bus. cent.; sys., dir. pres.; 13 pumps, cap. day, 18,144,000 gals.; mains, c. i., 66 m., 4 to 24 in. dia.; 250 hyd.; 468 v.; 550 met.; 4,684 serv.; pres., dom. 75 lbs., f. 125 lbs.; cons. day, 3,000,000 gals.; cost, $669,698; cost mtce., $37,627; wks. owned by city.

SIMCOE, p. 3,953; f. area, 25 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. trk., 2 c. hand ex., 1 h. & l. trk., 2 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 3,500 ft.; f. al., bell & telp., 15 bx.; val. equip., $5,000; val. bldgs., $7,000; exp. dept., $1,400; tot. mem. 20, pd. part time.

Water Supply—Src., spr., ½ m. bus. cent.; stdp. cap., 130,000 gals.; dim. 30 x 65; 2 pump. eng., cap. 700,000 gals. day; mains, c. i., 12 m., 4 to 8 in. dia.; 78 hyd.; 690 met.; 1,150 serv.; pipe, c. i.; pres., dom. 60 lbs., f. 135 lbs.; cons. per day, 187,000 gals.; cost, $118,000; cost mtce., $4,985; wks. owned by city.

SMITH'S FALLS, p. 6,370; f. area, 1¼ sq. m.; bldgs., bk., wd. & stn., 2 & 3 stor.; wd. rfs. perm.; no fwks. ord. F. dept.—1 stm. eng., 2 c. ex., 1

h. & l. trk., 3 hose car.; hose, cot., gd., 2,000 ft.; inf., 500 ft.; tot. hose, 2,500 ft.; f. al., elec. bell, 10 st. bx.; 2 hrs.; val. equip., $10,000; val. bldgs., $5,000; exp. dept., $1,050; tot. mem., 25 vol.; undrs. rating, fourth class.

Water Supply—Src., riv., in bus. cent.; sys., dir.; dim., 20 x 16; 6 pump. eng., class centrif., cap. day, 4,000,000 gals.; mains, c. i. & stl., 14 m., 4 to 16 in. dia.; 114 hyd.; 25 met.; 1,200 serv.; pipe, lead; pres., dom. 60 lbs., f. 100 lbs.; cons. day, 1,250,000 gals.; cost, $250,000; cost mtce., $13,261; wks. owned by city.

STRATFORD, p. 16,094; f. area, 2,835 a.; merc. bldgs., bk. & stn., 1 to 4 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 1 str., 14 c. hand ex., 2 hose reels, 1 serv. trk., 1 h. & l. trk., 4 hrs. (in reserve, 1 h. & l. trk., 1 hose wag.), 1 hose wag.; hose, cot., rub. lined, gd., 7,000 ft.; inf., 400 ft.; tot. hose, 7,400 ft.; f. al., elec., 47 bx.; val. equip., $36,000; val. bldgs., $20,000; exp. dept., $22,476; tot. mem., 23; pd. full time 16, pd. part time 7.

Water Supply—Src., artesian wells & Aven riv., 1 m. bus. cent.; sys., pump dir.; stdp. cap., 500,000 gals.; res. cap., 3,500,000 gals.; 6 pump. eng., class elec. & gasoline., cap. day 5,000,000 gals.; mains, c. i., 32½ m., 4 to 12 in. dia.; 243 hyd.; 184 v.; met., 2,956; 4,000 serv.; pipe, c. i.; pres., dom. 80 lbs., f. 100 to 125 lbs.; cons. day, 1,211,256 gals.; cost, 462,000; wks. owned by city.

STRATHROY, p. 2,691; f. area, 50 a.; merc. bldgs., bk., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm. in f. area. F. dept.—1 hand eng., 2 hose car., 2 hrs.; hose, cot., rub. lined, gd., 700 ft.; rub., gd., 800 ft.; inf., 500 ft.; tot. hose, 2,000 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $3.000; exp. dept., $1,000; tot. mem. 22, pd. full time 1, vol. 21; undrs. rating, third class.

Water Supply—Src., wells & riv., 1-5 m. bus. cent.; sys., pump to stdp.; stdp. cap., 160,000 gals.; dim., 20 x 80; mat., stl.; 1 pump. eng., class comp. dup., cap. day, 600,000 gals.; mains, c. i., 5 m., 4 to 10 in. dia.; 40 hyd.; 225 serv.; pres., dom. 40 lbs., f. 100 lbs.; cost, $60,000; wks. owned by town.

STURGEON FALLS, p. 4,125; f. area, 1,000 a.; merc. bldgs., frame & bk., 2 stor.; priv., frame & bk., 2 stor.; wd. rfs. not perm. in f. area.; no fwks. & combt. ord.; causes of f. inv. F. dept.—h. & l. trk. with equip., 1 Amer. La France pumper with c. & hose, 1,200 ft., 4 hose wag.; hose, cot., 800 ft.; rub., gd., 1,200 ft.; inf., 800 ft.; tot., 2,800 ft.; f. al., Gamewell, 12 bx.; val. equip., $18,500; val. bldgs., $2,000; tot. mem., 25 vol.

Water Supply—Src., riv., 1,300 ft. bus. cent.; sys., pump dir.; stdp. cap., 128,000 gals.; dim. 24 x 28 ft.; mat. stl.; 2 pump. eng., cap., 1,800,000 gals. each; mains, c. i., 7 m., 4 to 10 in. dia.; 62 hyd.; 32 v.; 700 serv.; pipe, galv.; pres., dom. 60 lbs., f. 140 lbs.; cons. per day, 600,000 gals.; cost, $135,000; cost mtce., $1,200; wks. owned by city.

SUDBURY, p. 8,621; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. perm.; fwks. ord.; f. inv. F. dept.—4 c. hand ex., 2 h. & l. trk., 1 hose wag., 3 hose car.. 1 hose sleigh. 4 hrs.; hose, cot., gd., 4,200 ft.; f. al., elec., 22 bx.; val. equip., $19,000; val. bldgs., $30,000; exp. dept., $5,000; tot. mem. 20, pd. full time 1, vol. 19.

Water Supply—Src., lake, 1 m. bus. cent.; sys., pump to stdp.; stdp. cap. 500,000 gals., dim. 34 x 89, mat., stl.; 4 pump. eng., class stm. & elec., cap. 5,976,000 gals. day; mains, c. i., 18 m., 4 to 16 in. dia.; 105 hyd.; 235 v.; met., 300; 1,500 serv.; pipe, galv. i. & lead; pres., dom. 80 lbs., f. 100 lbs.; cons. day 1,200,000 gals.; cost, $315,500; cost mtce., $36,000; wks. owned by town.

THOROLD, p. 4,825; f. area, 2,000 a.; merc. bldgs., bk. & stn., 1 to 3 stor.; priv., bk., stn. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—1 stm. eng., 4 c. hand ex., 1 comb. c. & hose trk., 1 hose wag., 1 hose reel; hose, 2,750 ft.; f. al., elec., 14 bx.; val. equip., $30,000; val. bldgs., $12,000; exp. dept., $2,800; tot. mem., 30 vol, 2 pd. part time.

Water Supply—Src., canal, in bus. cent.; sys., pump to stdp.; stdp. cap., 100,000 imp. gals.; 2 pump. eng., cap. day, 2,000,000 imp. gals.; mains, c. i., 6 m., 4 to 12 in. dia.; 68 hyd.; 75 v.; 6 met.; 417 serv.; pipe, galv. i.; pres., dom. 35 to 60 lbs., f. 160 lbs.; cons. day, 150,000 imp. gals.; cost, $95,000; wks. owned by city.

TILLSONBURG, p. 2,974; f. area, 1,600 a.; merc. bldgs., bk., 3 stor.; priv., wd. & bk., 2 stor.; causes of f. inv. F. dept.—1 h. & l. trk., 2 c. ex., 2 hose car., 2 hose wag., 1 hose sleigh; siamese couplings used; hose, cot., rub. lined, gd., 2,200 ft. rub., gd., 600 ft.; tot. hose, 2,800 ft.; f. al., bell; val. equip, $5,000; val. bldgs., $10,000; tot. mem. 22, pd. part time 4, vol. 18; undrs. rating, first class.

Water Supply—Srs., surface water, ¼ m. bus. cent.; sys., pump dir.; 2 pump. eng., cap. min. 1,360 gals.; mains, c. i., 5 m., 4 to 8 in. dia.; 50 hyd.; pres., f. 130 lbs.; cost, $30,000; cost mtce., $1,200; wks. owned by town.

TORONTO, p. 521,893; f. area, 35 sq. m.; merc. bldgs., bk. & stn., 3 to 12 stor.; priv., bk. & wd., 2½ stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—14 auto. comb. c. eng. & hose wag., 12 pump. eng., 2 high pressure wag., 8 auto. h. & l. trk., 2 h. & l. trk., 4 auto. aer. trk., 13 autos., 1 tk. trk., 3 trks., f. tug, 31 hrs.; hose, rub., gd., 98,125 ft.; f. al., elec. Gamewell, 522 bx.; val. equip., $603,600; val. bldgs., $1,200,000; exp. dept., $1,343,830; tot. mem., 638, pd. full time.

Water Supply—Src., Lake Ontario, 2 m. bus. cent.; sys., pump dir.; res. cap., 33,000,000 gals.; 21 pump. eng., cap. day 280,000,000 gals.; mains, c. i., 634 m., 3 to 42 in. dia.; 7,044 hyd.; 7,267 v.; 3,849 met.; 118,213 serv.; pipe, lead; pres., dom. 40 to 90 lbs., f. 300 lbs.; cons. day, 68,500,000 gals.; cost, $16,700,000; cost of operating & debt. charges, $2,599,156; wks. owned by city.

TRENTON, p. 5,902; f. area, 1,800 a.; merc. bldgs., bk., 2 & 3 stor.; priv., wd. & bk., 1½ to 3 stor.; wd. rfs. perm.; fwks. ord. F. dept.—2 stm. eng., 1 Amer. La France c. eng., 12 c. ex., 3 hose car., 7 ladders, 1 hose wag., siamese couplings used, 5 hrs.; hose, cot., gd., 3,000 ft.; inf., 500 ft.; rub., gd., 500 ft.; tot. hose, 4,000 ft.; f. al., bell; val. equip., $22,000; val. bldgs., $10,000; exp. dept., $1,500; tot. mem. 15, pd. full time 2. vol. 15; undrs. rating, third class.

Water Supply—Src., spr., 2 m. bus. cent.; sys., pump to stdp. & dir.; stdp. cap., 20.000 gals.; res. cap., 40,000 gals.; 3 pump. eng., class trip., cap. day 200,000 gals.; mains, c. & wrt. i., 16 m., 2 to 6 in. dia.; 4 hyd.; met., 25; 600 serv.; pipe, wrt. i.; pres., dom. 75 lbs., f. 125 lbs.; cons. day 40,000 gals.; cost, $50,000; cost mtce., $3,000; wks. owned by Co.

WALKERTON, p. 2,344; f. area, 160 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 5 c. hand ex., 2 hose wag., 2 hose reels; hose, rub. lined, gd., 1,500 ft.; f. al., telp.; val. bldgs., $3,000; tot. mem., 25 vol.

Water Supply—Src., Detroit River, 1,500 ft. bus. cent.; sys., dir. pres.; 4 pump. eng., cap. day 14,000,000 gals.; mains, c. iron, 58 m., 4 to 12 in. dia.; 335 hyd.; 500 met.; 3,400 serv.; pipe, lead; pres., dom. 65 lbs., f. 110 to 130 lbs.; cons. day 3,000,000 gals.; wks. owned by priv. Co.

WALKERVILLE, p. 7,059; f. area, 639 a.; merc. bldgs., bk., 1 to 3 stor.; priv., bk. & frame, 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 h. & l. trk., 1 c. eng., 6 c. hand ex., 2 hose wag.; hose, gd., 5,000 ft.; f al., elec., 21 bx.; tot. mem. 33, pd. part time 6, vol. 27.

Water Supply—Src., riv., 1,500 ft. bus cent.; sys., dir. pres.; 4 pump. eng., class comp., cap. day, 14,000,000 gals.; mains. c. i., 38 m., 4 to 16 in. dia.; 270 hyd.; met., 375; 2,587 serv.; pipe, lead & galv. i.; pres., dom. 65 lbs., f. 110 to 130 lbs.; cons. day, 3,500 gals.; wks. owned by priv. Co.

WALLACEBURG, p. 4,006; f. area, 577 a. F. dept.—1 str.; val. equip., $2,500; val. bldgs., $6,000; exp. dept., $3,000; tot. mem. 15, pd. full time 2, vol. 13.

Water Supply—Src., riv., 4¾ m. bus. cent.; sys., dir. pres.; stdp. cap., 196,000 gals.; dim., 100 x 20 ft.; 2 pump. eng., class triplex & centrif., cap. day, 576,000 gals.; mains, c. i., 17½ m., 2 to 12 in. dia.; 103 hyd.; 115 v.; met., 666; serv., 1,050; pipe, galv.; pres., dom. 43 lbs., f. 125 lbs.; cons. day, 225,000 gals.; cost, $172,000; cost mtce., $6,400; wks. owned by city.

WATERLOO, p. 5,883; f. area, 400 a.; merc. bldgs., bk. & wd., 1 to 4 stor.; priv., bk. & wd., 1½ & 2 stor.; wd. rfs. perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—4 c. hand ex., 1 h. & l. trk., 1 hose wag., 4 hrs.; hose, cot., rub. lined, gd., 1,500 ft.; rub., gd., 950 ft.; inf., 450 ft.; tot. hose, 2,900 ft.; f. al., bell, 9 bx.; val. equip., $8,000; val. bldgs., $7,000; exp. dept., $2,600; tot. mem., 15 vol.; undrs. rating, Class B.

Water Supply—Src., spr., in bus. cent.; sys., pump to stdp.; stdp. cap., 225,000 gals.; mains, c. i., 21 m., 4 to 10 in. dia.; 93 hyd.; 48 v.; met., 700; 1,200 serv.; pipe, galv. i.; pres., f. 100 lbs.; cost, $132,096; cost mtce., $12,038; wks. owned by city.

WELLAND, p. 8,654; f. area, 500 a.; merc. bldgs., stn., wd., bk., 1 to 4 stor.; priv., wd. & bk., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 triple comb. c. & h. wag., 8 c. hand ex., 1 h. & l. serv. trk., 3 hose car., 1 hose wag., 1 c. eng., 2 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; rub., gd., 200 ft.; inf., 500 ft.; tot. hose, 3,700 ft.; f. al., elec., 14 bx.; val. equip., $29,700; val. bldgs., $57,000; exp. dept., $11,790; tot. mem. 42, pd. full time 7, pd. part time & vol. 35.

Water Supply—Src., canal & lake, 8 m. bus. cent.; sys., pump dir.; stdp. cap. 9,000,000 gals.; res. cap., 2,500,000 gals.; 4 pump. eng., cap. day, 7,000,000 gals.; mains, c. i., 32 m., 4 to 16 in. dia.; 178 hyd.; 35 v.; 5 met.; 2,650 serv.; pipe, c. i.; pres., dom. 70 lbs., f. 110 lbs.; cons. day, 2,500,000 gals.; cost, $212,516; cost mtce., $13,427; wks. owned by town.

WESTON, p. 3,166; f. area, 525 a.; merc. bldgs., bk. & wd., 1 & 2 stor.; priv., bk. & wd., 1 & 2 stor; wd. rfs. perm. in f. area; no fwks & combt ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 4 c. hand ex., 3 hose reels, 1 hose wag., 1 h. & l. trk.; hose, cot., rub. lined, gd., 2,000 ft.; inf., 400 ft.; tot., 2400 ft.; f. al. bell & telp.; val. equip., $3,000; val. bldgs., $2,500; exp. dept., $350; tot. mem. 27, pd. part time 1, vol. 26.

Water Supply—Src., riv.; res. cap., 160,000 gals.; mains, c. i., 3 m., 4 to 10 in. dia.; 80 hyd.; cost, $60,000; wks. owned by city.

WHITBY, p. 2,800; f. area, 1,600 a. F. dept.—1 stm. eng., 2 c. hand ex., 1 h. & l. trk., 1 hose wag., 3 hose car.; hose, rub. lined, gd., 2,400 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $4,000; exp. dept., $1,500; tot. mem., 22 vol.; undrs. rating, third class.

Water Supply—Src., Lake Ontario, 1½ m. bus. cent.; sys., pump dir. to stdp.; stdp. cap., 156,000 gals.; 2 pump. eng., cap., 2,880,000 gals.; mains, c. i., 9¼ m., 4 to 10 in. dia.; 57 hyd.; 37 v.; 120 met.; 720 serv.; pres., dom. 46 lbs., f. 140 lbs.; cons. day, 300,000 gals.; cost $116,753; cost mtce., $10,120; wks. owned by city.

WINDSOR, p. 38,591; f. area, 9 sq. m.; merc. bldgs., bk. & stn., 3 to 10 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. triple comb. pump, c. & h. eng., 2 motor pumps, 2 auto. comb. c. & h. wag., 1 chief's auto., 12 c. ex., 1 auto. aer. trk., 1 auto. h. & l. trk., 2 hose wag., 2 exercise wag., 5 hrs.; hose, cot., gd., 9,500 ft.; inf., 1,000 ft.; tot., 10,500 ft.; f. al., National, 106 st. bx.; val. equip., $101,000; val. bldgs., $50,000; exp. dept., $88,500; tot. mem., 38, pd. full time; undrs. rating, Class B.

Water Supply—Src., riv.; sys., pump dir.; 5 pump. eng., class comp. dup., cap. day, 20,500,000 gals.; mains, c. i., 58 m., 4 to 20 in. dia.; 530 hyd.; 197 v.; met., 35; 5,850 serv.; pipe, lead; pres., dom. 58 to 60 lbs., f. 90 to 100 lbs.; cost, $530,000; cost mtce., $52,000; wks. owned by city.

WINGHAM, p. 2,092; f. area, 600 a.; merc. bldgs., bk. & wd., 1 & 3 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—1 h. & l. trk., 1 hose wag., hose car.; hose, cot., rub. lined, gd., 1,500 ft.; inf., 700 ft.; tot. hose, 2,200 ft.; f. al., bell & telp.; val. equip., $2,500; val. bldgs., $2,500; exp. dept., $1,250; tot. mem., 16; undrs. rating, third class.

Water Supply—Src., well, ½ m. bus. cent.; sys., pump dir. into stdp.; stdp. cap., 85,000 gals.; dim., 80 x 20 ft.; mat., stl.; res. cap., 100,000 gals.; 2 pump. eng., cap. day, 720,000 gals.; mains, iron, 5 m., 6 to 10 in. dia.; 75 hyd.; 13 v.; serv., 500; pres., f. 100 lbs.; cons. day, 90,000 gals.; cost, $50,000; cost mtce., $4,000; wks. owned by city.

WOODSTOCK, p. 9,935; f. area, 350 a.; merc. bldgs., bk. & wd., 4 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 comb. c. & h. wag., 10 c. hand ex., 1 h. & l. trk., 2 hose wag.; hose, rub., gd., 4,000 ft.; inf., 1,000 ft.; tot. hose, 5,000 ft.; f. al., elec., 23 bx.; val. equip., $21,000; val. bldgs., $11,000; exp. dept., $18,000; tot. mem. 11, pd. full time 10, pd. part time 1.

Water Supply—Src., spr., 4 m.; sys., pump dir.; res. cap., 1,000,000 gals.; 3 pump. eng., cap. day 9,000,000 gals.; for emergency 2 gas. fire pump. eng., cap., 2,000,000 gals. each; mains, 25 m., 4 to 12 in. dia.; 175 hyd.; 209 v.; met., 118; 2,500 serv.; pres., dom. 60 lbs., f. 120 lbs.; cons. day, 1,305,000 gals.; cost, $257,652; cost mtce., $25,000 (including int. & sinking fund); wks. owned by city.

Places with a population of 2,000 or more not reported—Creighton Mine, Fairbank, Ford, Mimico, New Liskeard, New Toronto, N. Cobalt, Portsmouth, Runnymede, Timmins, Westboro.

PRINCE EDWARD ISLAND

CHARLOTTETOWN, p. 12,347; f. area, 1,500 a.; merc. bldgs., bk. & wd., 3, 4 & 5 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; fwks. & combt. ord. F. dept.—1 str., 1 c. eng., 7 c. hand ex., 2 h. & l. trk., 1 comb. c. & h. wag., 3 hose car., 5 hrs.; hose, cot., rub. lined, gd., 6,200 ft.; rub., gd., 500 ft.; inf., 200 ft.; tot. hose, 6,900 ft.; f. al., telp.; val. equip., $14,000; val. bldgs., $17,000; exp. dept., $6,000; tot. mem. 43, vol. & pd. part time.

Water Supply—Src., wells, 2½ m. bus. cent.; sys., pump to res.; res. cap., 1,125,000 gals.; 2 pump. eng., cap. day 2,000,000 gals.; mains, c. i., 21 m., 4 to 18 in. dia.; 95 hyd.; 259 v.; met., 50; 2,500 serv.; pipe, lead; pres., dom. 60 lbs., f. 65 lbs.; cons. day 1,100,000 gals.; cost, $310,000; cost mtce., $15,000; wks. owned by city.

SUMMERSIDE, p. 3,228; f. area, 200 a.; merc. bldgs., bk. & wd., 2 to 4 stor.; priv., bk., stn. & wd., 1½ stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 h. & l. trk., 1 hose wag., 1 salvage wag., 3 hose car., 2 hrs.; hose, cot., rub. lined, gd., 2,300 ft.; f. al., bell & wh.; val. equip., $7,900; exp. dept., $2,000; tot. mem., 50; pd. part time; undrs. rating, second class.

Water Supply—Src., wells; sys., pump to stdp.; stdp. cap., 366,000 gals.; 2 pump. eng., class comp., cap. day 1,008,000 gals.; 56 hyd.; pres., dom. 78 lbs., f. 90 lbs.

QUEBEC

AYLMER, p. 2,970; f. area, 3,109 a.; merc. bldgs., bk., stn. & wd., 1½ & 2 stor.; priv., bk. & wd., 1½ to 3 stor.; wd. rfs. perm.; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 1 hose wag., 2 hose reels; hose, rub. lined, fair, 1,600 ft.; inf., 500 ft.; tot., 2,100 ft.; f. al., elec., wh. & telp.; val. equip., $3,800; val. bldgs., $300; exp. dept., $257; tot. mem., 25 vol.; undrs. rating, fourth class.

Water Supply—Src., Lake Deschenes, ½ m. bus. cent.; sys., pump to stdp. & dir. pres.; stdp. cap., 60,000 gals.; 3 pump. eng., cap. day 2,304,000 gals.; mains, c. i., 4 2-5 m., 4 to 12 in. dia.; 32 hyd.; 43 v.; met., 4; 450 serv.; pipe, lead; pres., dom. 80 lbs., f. 120 to 140 lbs.; cons. day 800,000 gals.; cost, $90,000; cost mtce., $6,000; wks. owned by city.

BEAUHARNOIS, p. 2,250; f. area, 4 sq. m.; merc. bldgs., bk. & stn., 2½ stor.; priv., bk., stn. & wd. F. dept.—1 str., 1 comb. c. & h. wag., 1 c. eng., 2 hose wag., 3 reels; hose, cot., rub. lined, 2,500 ft.; f. al., telp. sys., 5 bx.; val. equip., $3,500; val. bldgs., $4,000; exp. dept., $250; tot. mem., 12 vol.; undrs. rating, third class.

Water Supply—Src., riv.; sys., pump dir.; pump. eng., cap. min., 1,440 gals.; mains, 5 m.; 32 hyd.; 495 serv.; pres., f. 125 lbs.; cost, $32,000; wks. owned by city.

BEAUPORT, p. 3,240. No org. f. dept.—1 str. 2 horsepower eng., 1 h. & l. trk., 6 hose car.; hose, cot., rub. lined, gd., 1,500 ft.

Water Supply—Src., spr., 4½ m. bus. cent.; sys., grav.; mains, 6½ m., 3 to 12 in. dia.; 9 hyd.; pres., f. 135 lbs.; cost, $34,000; wks. owned by city.

BLACK LAKE, p. 2,656; f. area, 1,360 a.; wd. rfs. perm. in f. area; causes of f. inv. F. dept.—6 hose wag.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 1,100 ft.; inf., 300 ft.; tot., 3,400 ft.; f. al., bells, 16 bx.; val. equip., $5,000; exp. dept., $600; tot mem., 3, pd. part time 13, vol. 16.

Water Supply—Src., lakes, 3 m. bus. cent.; 1 res. cap. 144,000,000 gals.; 1 pump. eng., cap. min. 600 gals.; mains, 10 m., 4 to 8 in. dia.; 33 hyd.; 29 v.; 390 met.; pipe, i.; pres., dom. 60 lbs., f. 100 to 120 lbs.; cost, $110,000; cost mtce., $8,000 to $10,000; wks. owned by town.

BROMPTONVILLE, p. 2,603; f. area, 1,600 a.; merc. bldgs., wd., 1 to 3 stor.; fwks. & combt. ord. F. dept.—1 h. & l. trk., 1 hose reel, 10 c. hand ex., 1 hand eng.; hose, cot., rub. lined, gd., 1,200 ft.; inf., 400 ft.; tot. hose, 1,600 ft.; f. al., bell & wh.

Water Supply—Src., St. Francis Riv., in bus. cent.; sys., pump dir.; 1 pump. eng., cap. day 1,440,000 gals.; mains, ¼ m., 6 to 10 in. dia.; 3 hyd.; pres., dom. f. 200 lbs.; cost, $1,000; cost mtce., $200; wks. owned by Co.

BUCKINGHAM, p. 3,835; f. area, 1,300 a.; merc. bldgs., wd., 1½ to 3 stor.; priv., wd., 2½ stor. F. dept.—1 h. & l. trk., 8 hose reels, 2 c. hand ex., 1 hand eng.; hose, cot., rub. lined, gd., 1,800 ft.; inf., 500 ft.; tot. hose, 2,300 ft.; tot. mem. 20, pd. full time 2, vol. 18.

Water Supply—Src., riv., 1,400 ft. bus. cent.; sys., pump; 1 pump. eng., cap. day 1,000,000 gals.; mains, 10 m., 4 to 12 in. dia.; 90 hyd.; 10 serv.; pipe, lead; pres., dom. 60 lbs., f. 90 lbs.; cost, $75,000; cost mtce., $2,000; wks. owned by municipality.

CAPE ST. IGNACE, p. 3,650. F. dept.—Hose, cot., rub. lined, gd., 800 ft.; vol.

Water Supply—Src., wells, 3 m. bus. cent.; mains, iron, 3 m., 4 to 10 in. dia.; 10 hyd.; 150 serv.; pipe, iron; pres., dom. 130 lbs., f. 130 lbs.; cost, $40,000; cost mtce., $150; wks. owned by Co.

CHICOUTIMI, p. 8,937; merc. bldgs., bk., 1 to 6 stor.; priv., bk. & wd., 1 to 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 1 comb. c. & h. wag., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 4,000 ft.; inf., 1,000 ft.; tot. hose, 5,000 ft.; f. al., telp.; val. equip., $7,500; exp. dept., $2,800; tot. mem. 9, vol. 6, 3 pd. men; undrs. rating, fourth class.

Water Supply—Src., riv., 2 m. bus. cent.; sys., grav.; mains, 6 m., 3 to 10 in. dia.; 40 hyd.; pres., dom. 90 lbs., f. 135 lbs.; cost, $103,000; cost mtce., $850.

COATICOOK, p. 3,554; f. area, 640 a.; bldgs., wd. & bk., 1 to 3 stor.; wd. rfs. perm. except on principal sts. F. dept.—1 str., 1 hand eng., 2 c. ex., 1 h. & l. trk., 2 hose car., 1 hose wag.; hose, linen, gd., 1,500 ft.; linen, unlined, gd., 500 ft.; tot. hose, 2,000 ft.; f. al., bell, telp. & wh.; 3 hrs., val. $400; val. equip., $7,000; exp. dept., $1,000; tot. mem. 36, pd. part time 16, vol. 20.

Water Supply—Src., spr., 1 m. bus. cent.; sys., grav.; stdp. cap., 50,000 gals.; mat., iron; res. cap., 250,000 gals.; mains, wrt. i., 6 m., 3 to 8 in. dia.; 16 hyd.; 500 serv.; pipe, iron; pres., dom. 80 lbs., f. 90 lbs.; cost, $52,000; cost mtce., $1,200; wks. owned by Co.

EAST ANGUS, p. 3,802; f. area, 1 sq. m.; merc. bldgs., bk., 2 & 3 stor.; priv., wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 c. hand ex., 1 h. & l. trk., 1 aer. trk., 1 hose wag., 2 hose reels; inf. hose, 2,000 ft.; f. al., Pierre, 25 bx.; val. equip., $9,000; val. bldgs., $10,000; tot. mem., 25, pd. full time 3, pd. part time 22.

FARNHAM, p. 3,343; f. area, 865 a. F. dept.—1 stm. eng., 1 hose wag., 1 l. trk., c. ex., hoses, hrs.; f. al. sys., etc.; val. equip., $19,542; val. bldgs., $25,000; exp. dept., $2,326; tot. mem., 24; pd. full time 5, vol. 19.

Water Supply—Src., riv.; sys., dir. pres.; 2 pumps, cap. day, 1,600 gals.; hyd., 63; v. 110; serv., 950; mains, 35,000 ft.; pres., dom. 65 lbs., f. 130 lbs.; cost, $119,476; cost mtce., $2,723; wks. owned by town.

FRASERVILLE, p. 7,703; f. area, 4,800 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. perm.; fwks. ord.; causes of f. inv. F. dept.—1 str., 6 h. & l. trk., 2 hose car., 2 hose wag.; hose, cot., gd., 3,500 ft.; linen, gd., 1,500 ft.; tot. hose, 5,000 ft.; f. al., telp.; 8 hrs., val. $400; val. equip., $18,500; val. bldgs., $16,000; exp. dept., $5,500; tot. mem. 19, pd. part time 10, vol. 9, pd. by the year; undrs. rating, fifth class.

Water Supply—Src., lake & riv.; sys., grav. & pump to stdp.; stdp. dim., 30 x 20; res. cap., 300,000 gals.; mains, 8 m., 4 to 24 in. dia.; 115 hyd.; 40 met.; 1,200 serv.; pipe, lead; cost, $500,000; cost mtce., $3,500; wks. owned by town.

GRANBY, p. 6,785; f. area, 450 a.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. limits; fwks. & combt. ord.; causes of f. inv. F. dept.—1 hose wag., 4 c. hand ex., 1 h. & l. trk., 4 hose reels, 3 hrs.; hose, cot., gd., 3,000 ft.; f. al., elec. & bell, 14 st. bx.; val. equip., $5,500; exp. dept., $4,193; tot. mem., 18; vol. pd. part time.

Water Supply—Src., pond, 5 m. bus. cent.; sys., grav.; res. cap., 2,500,000 gals.; mains, c. i., 5 m., 4 to 18 in. dia.; 78 hyd.; 24 met.; 700 serv.; pipe, stl.; pres., f. 80 lbs.; cost, $150,000; cost mtce., $1,000; wks. owned by city.

HULL, p. 24,117; f. area, 4,000 a.; merc. bldgs., stn., bk. & wd., 3 to 5 stor.; priv., stn., bk. & wd., 2 to 3 stor.; wd. rfs. not perm. in f. area; no fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 3 c. eng., 4 comb. c. & h. wag., 10 c. hand ex., 2 h. & l. trks., 4 hose wag., 1 hose reel, 1 chief's buggy, 13 hrs., 1 chief's auto., 1 motor pump.; hose, cot., rub. lined, gd., 9,900 ft.; rub., gd., 150 ft.; inf., 250 ft.; tot. hose, 10,300 ft.; f. al., Gamewell, 66 bx.; val. equip., $69,604; val. bldgs., $61,050; exp. dept., $11,127; tot. mem., 27, pd. full time.

Water Supply—Src., Ottawa riv., 300 ft. bus. cent.; sys., pump dir.; 5 pump. eng., cap. day

20,000,000 gals.; mains, c. i., 30 m., 3 to 20 in. dia.; 365 hyd.; 1,525 v.; met., 12; 4,900 serv.; pipe, lead; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 6,500,000 gals.; cost, $725,000; cost mtce., $44,000; wks. owned by city.

IBERVILLE, p. 2,454; bldgs., wd. & bk., 2 stor.; wd. rfs. perm. F. dept.—1 h. & l. trk., 2 hose car.; hose, cot., gd., 2,000 ft.; f. al., gong; tot. mem. 60, 10 pd. full time, 50 vol.; undrs. rating, fifth class.

Water Supply—Src., riv.; sys., pump dir.; 2 pump. eng., cap. day 18,640,000 gals.; mains, 4½ m.; 35 hyd.; 16 v.; pres., dom. 70 to 80 lbs., f. 120 lbs.; cost, $45,000; cost mtce., $1,800; wks. owned by city.

JOLIETTE, p. 9,113; f. area, 1 sq. m.; merc. bldgs., bk. & stn., 3 to 4 stor.; priv., bk. & wd., 1 & 2 stor.; wd. rfs. not perm.; fwks. ord. F. dept.—1 str., 1 h. & l. trk., 2 hose car., all kinds, 3 c. ex.; siamese couplings used; hose, cot., rub. lined, 3,000 ft.; f. al., bell; 2 hrs., val. $400; val. equip., $15,000; val. bldgs., $25,000; tot. mem. 14, pd. full time 7, pd. part time 1, vol. 6; undrs. rating, third class.

Water Supply—Src., riv.; sys., pump dir.; pump. eng., cap. day 5,300,000 gals.; mains, iron, 8 m., 4 to 8 in. dia.; 75 hyd.; 28 v.; 1,200 serv.; pres., dom. 50 lbs., f. 100 to 120 lbs.; cost, $90,000; cost mtce., $2,000; wks. owned by town.

KENOGOMI, p. 2,557; f. area, 528 a.; merc. bldgs., 2 stor.; priv., 1½ to 2 stor.; wd. rfs. perm. in f. area. F. dept.—1 comb. c. & h. wag., 12 c. hand ex., 1 h. & l. trk., 2 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; f. al., Northern elec., 8 bx.; val. equip., $10,000; val. bldgs., $10,000; exp. dept., $1,500; tot. mem., 20 vol.

Water Supply—Src., riv., 1 m. bus. cent.; sys., grav.; mat. i.; pres., dom. f. 85 lbs.

LACHINE, p. 15,404; f. area, 2,996 a.; merc. bldgs., bk. & stn., 2 to 4 stor.; priv., bk., stn. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. not inv. F. dept.—1 str., 14 c. ex., 1 h. & l. trk., 4 hose car., 1 c. eng., 1 comb. c. & hose wag., 1 aer. trk., 1 hose wag., 4 hrs., 1 La France 1,400 gals.; hose, rub. lined, gd., 9,500 ft.; inf., 300 ft.; tot. hose, 9,800 ft.; f. al., bell & wh., Gamewell, 39 bx.; val. equip., $40,000; val. bldgs., $110,000; exp. dept., $18,761; tot. mem. 21, pd. part time 21.

Water Supply—Src., St. Lawrence riv., 1 m. bus. cent.; sys., pump dir.; stdp. cap., 500,000 gals., auxilary; 5 pump. eng., cap. day 10,000,000 gals.; mains, c. i., 25¼ m., 4 to 14 in. dia.; 214 hyd.; 312 v.; 53 met.; 3,300 serv.; pipe, lead; pres., dom. 65 lbs., f. 120 lbs.; cons. day, 4,500,000 gals.; cost, $394,608.30; cost mtce., $15,000; wks. owned by city.

LACHUTE, p. 2,592; f. area, 3 m.; merc. bldgs., wd. & bk., 2½ stor.; priv., wd. & bk., 1½ & 2 stor.; wd. rfs. perm.; no fwks. & combt. ord. F. dept.—1 hand eng., 1 hose car.; hose, cot., rub. lined, gd., 1,000 ft.; val. equip., $2,000; undrs. rating, fourth class.

Water Supply—Src., brook, 3 m. bus. cent.; sys., grav.; mains, c. i., 10 m., 3 to 8 in. dia.; 40 hyd.; 470 serv.; pipe, lead; pres., dom. & f. 60 lbs.; cost, $65,000; cost mtce., $400; wks. owned by city.

LAPRAIRIE, p. 2,158; f. area, 200 a.; merc. bldgs., bk. & stn., 2 stor.; priv., wd., bk. & stn., 1 & 2 stor.; wd. rfs. perm.; fwks. ord. F. dept.—5 c. hand ex., 2 hose reels, 2 hrs., 1 str., 1 c. eng., 2 h. & l. trk., 1 hose car., 2 hose wag.; hose, cot., gd., $2,000 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $3,000; exp. dept., $500; tot. mem., 50 vol.; undrs. rating, fifth class.

Water Supply—Src., riv.; sys., pump to stdp.; stdp. cap., 60,000 gals.; 2 pump. eng., class trip., cap. day 750,000 gals.; mains, c. & galv. i., 6 m., 4 to 6 in. dia.; 17 hyd.; 55 v.; met., 5; 425 serv.; pipe, galv. i. & lead; pres., dom. 30 lbs., f. 75 lbs.; cost, $35,000; cost mtce., $900; wks. owned by city.

LA TUQUE, p. 6,000. F. dept.—1 h. & l. car.; f. al., 18 bx.; val. equip., $14,252; exp. dept., $3,199; tot. mem. 13, pd. full time 1, pd. part time 2, vol. 10.

Water Supply—Src., pond, 6 m. bus. cent.; sys., grav.; mains, c. i., 12½ m., 4 to 12 in. dia.; 56 hyd.; 1,000 serv.; pipe, c. i.; pres., dom. 45 lbs., f. 70 lbs.; cons. per day, 1,700,000 gals.; cost, $153,722; cost mtce., $1,493.

LAUZON, p. 4,966; f. area, 80 a. F. dept.—1,200 ft. hose; 3 hose carts; f. al., telp. bell; val. equip., $2,000; vol.

No waterwks.

LEVIS, p. 10,470; merc. bldgs., wd. & bk., 2 & 3 stor.; priv., wd. & bk., 1½ to 3 stor.; wd. rfs. perm.; no fwks. ord. F. dept.—3 str., 2 hand eng., 5 c. ex., 8 h. & l. trk., 8 hose car., all kinds; hose, rub., gd., 2,000 ft.; inf., 1,500 ft.; cot., gd., 4,000 ft.; linen, gd., 400 ft.; tot. hose, 7,900 ft.; f. al., telp., 110 st. bx.; 5 hrs., val. $1,000; val. equip., $35,000; val. bldgs., $30,000; exp. dept., $6,500; tot. mem. 41, pd. full time 16, pd. part time 25.

Water Supply—Src., St. Lawrence riv., in bus. cent.; sys., pump to res.; res. cap., 100,000 gals.; 2 pump. eng., cap. day 1,000,000 gals.; mains, c. i., 12 m., 4 to 12 in. dia.; 128 hyd.; 150 v.; 4 met.; 1,400 serv.; pipe, lead & galv. i.; pres., f. 50 to 180 lbs.; cons. day, 1,000,000 gals.; cost, $350,000; cost mtce., $12,000; wks. owned by city.

LONGUEUIL, p. 4,682; f. area, 500 a.; merc. bldgs., bk., 3 stor.; priv., wd. & bk., 2 & 3 stor.; wd. rfs. perm.; no fwks. ord.; causes of f. not inv. F. dept.—1 h. & l. trk., 1 hose wag., 3 hrs.; hose, cot., gd., 2,000 ft.; f. al., elec. bell, 14 bx.; val. equip., $7,900; val. bldgs., $200; exp. dept., $6,000; tot. mem., 8; pd. full time 4, vol. 4.

Water Supply—Src., St. Lawrence riv., 1 m. bus. cent.; sys., grav.; res. cap., 85,000 gals.; 3 pump. eng., class stm. & elec., cap. day, 2,500,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 60 hyd.; 100 v.; 1,200 serv.; pipe, lead; pres., dom. 55 lbs., f. 120 lbs.; cons. day, 550,000 gals.; cost, $200,000; cost mtce., $8,000; wks. owned by town.

MAGOG, p. 5,159; f. area, 2 sq. m.; merc. bldgs., bk. & wd., 2 stor.; priv., bk. & wd., 2 stor.; wd. rfs. not perm. in f. area. F. dept.—1 str., 1 c. eng., 1 h. & l. trk., 2 c. hand ex., 1 hose reel, 1 hose wag., 5 hrs.; hose, rub. lined, gd., 2,200 ft.; f. al., telp., 15 bx.; val. equip., $6,000; val. bldgs., $12,000; exp. dept., $1,735; tot. mem., 21 vol.

Water Supply—Src., Magog riv., ¼ m. bus. cent.; sys., grav.; res. cap., 248,000 gals.; 1 pump. eng., class comp. dup., cap. day 936,960 gals.; mains, c. i., 6 m., 4 to 10 in. dia.; 43 hyd.; 45 v.; pres., dom. 90 lbs., f. 90 to 110 lbs.; cons. day, 140,000 gals.; cost, $85,000; cost mtce., $1,100; wks. owned by city.

MATONE, p. 3,350; f. area, 458 a. F. dept.—val. equip., $10,000; val. bldgs., $2,000; exp. dept., $500; tot. mem., 24 vol. pd. part time.

Water Supply—Src., lake, 4 m. bus. cent.; stdp. cap., 10,000 to 20,000 gals.; dim. 10 x 12 ft.; res. cap., 350,000 gals.; mains, i., 10 m.; 54 hyd.; 10 v.; pres., dom., 90 lbs., f. 110 lbs.; cons. per day, 300,000 gals.; cost, $250,000; cost mtce., $800; wks. owned by city.

MONTMAGNY, p. 4,500; f. area, 942 a. F. dept.—1 car., 1 hrs., 4,000 ft. hose; val. equip., $5,340; exp. dept., $800; tot. mem., 15.

Water Supply—Src., lake & spgs., 3 m. bus. cent.; res. cap., 37,500 gals.; centrif. pump, cap., 100,800 gals.; 37 hyd.; pres., dom. f. 160 lbs.; wks. owned by priv. Co.

MONTREAL, p. 618,516; f. area, 29,952 a.; merc. bldgs., stn. & bk., 2 to 10 stor.; priv., stn. & bk., 1 to 4 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. comb. pump. eng. & hose wag., 2 auto. hose wag., 3 auto. aer. trk., 2 auto. city service h. & l, trk., 2 auto. salvage wag., 2 auto. eng., 1 auto. trk., 17 str., 1 salvage wag., 2 c. eng., 1 Seagrave aer. l., 1 comb. c. & h. wag., 26 h. & l. trk., 3 aer. trk., 2 water towers, 35 hose wag., 277 hrs.; hose, cot., rub. lined, gd., 115,600 ft.; f. al., Gamewell, 858 bx.; val. equip., $1,300,000; val. bldgs., $1,500,000; exp. dept., $847,694; tot. mem. 717, jd. full time.

Water Supply—Src., St. Lawrence riv., 6 m. bus. cent.; sys., dir. pump to res.; res. cap., 44,000,000 gals.; 4 pump. eng., cap. day, 123,000,000 gals.; mains, c. i., 528.2 m., 4 to 36 in. dia.; 3,005 hyd.; 1,995 met.; 88,000 serv.; pipe, c. i., 1 & 2 in. dia.; pres., dom. 25 to 125 lbs.; cons. day, 83,500,000 gals.; cost, $22,000,000; wks. owned by city. Seven or eight wards of the city are supplied with water by a priv. Co.

NICOLET, p. 2,342; f. area, 1,200 a. F. dept.—2,000 ft. hose.

Water Supply—Src., riv.; pump cap., 864,000 gals.; pres., 80 lbs.

OUTREMONT, p. 13,249. F. dept.—2 ex., 1 750-gal. triple comb. pumper, 1 hose sleigh, 1 hose wag., 2,700 ft. hose; tot. mem., 9 pd.

Water Supply—Src., riv., 8 m. bus. cent.; res. cap., 51,000,000 imp. gals.; 9 pump. eng., cap, day 88,000,000 imp. gals.; mains, c. i., 21.6 m., 4 to 48 in. dia.; hyd., 192; v., 223; met., 25; serv., 2,862; pipe, lead,, galv. i.; pres., dom. & f. 50 to 100 lbs.; cons. day, 1,800,000 imp. gals.; wks. owned by priv. Co.

QUEBEC, p. 95,193; f. area, 5,660 a.; merc. bldgs., bk., stn. & wd., 1 to 6 stor.; priv., bk., stn. & wd., 1 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 2 c. eng., 2 comb. c. & h. wag., 66 c. hand ex., 12 h. & l. trks., 3 aer. trk., 12 hose wag., 7 hose reels, 52 hrs., 3 roadsters, 1 touring auto.; hose, cot., rub. lined, gd., 23,500 ft.; inf., 3,000 ft.; tot. hose, 26,500 ft.; f. al., Gamewell, 212 bx.; val. equip., $360,000; val. bldgs., $400,000; exp. dept., $325,000; tot. mem. 219; pd. full time; undrs. rating, first class.

Water Supply—Src., lake & riv., 8 m. bus. cent.; sys., grav.; res. cap., 100,000,000 gals.; mains, c. i., 100 m., 4 to 44 in. dia.; 820 hyd.; 800 v.; 40 met.; 10,000 serv.; pipe, lead; pres., dom. 75 to 120 lbs., f. 150 lbs.; cons. day, 14,000,000 gals.; cost, $4,500,000; cost mtce., $40,000; wks. owned by city.

RICHMOND, p. 2,450; merc. bldgs., wd. & bk., 1½ & 2 stor.; priv., wd. & bk., 1½ stor.; wd. rfs. not perm. F. dept.—1 hand eng., 2 h. & l. trk., 2 hose car., buckets, &c.; hose, gd., 900 ft.; vol. brigade; undrs. rating, fourth class.

Water Supply—Src., brook, 2 m. bus. cent.; sys., grav.; res. cap., 900,000 gals.; mains, c. i., 7 m., 4 to 12 in. dia.; 42 hyd.; 15 v.; 435 serv.; pres., f. 80 lbs.; cost, $60,000; cost mtce., $400; wks. owned by municipality.

RIMOUSKI, p. 3,612; f. area, 841 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv., wd., bk. & stn., 1 & 2 stor.; wd. rfs. not perm.; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. hand ex., 1 h. & l. trk., 1 hose wag., 1 hose reel., 1 hrs.; hose cot., rub. lined, 1,650 ft.; f. al., telp.; val. equip., $2,600; val. bldgs., $2,000; exp. dept., $2,885; tot. mem., 20; pd. full time 1, pd. part time 5, vol. 14.

Water Supply—Src., lake, situated 7 m. bus. cent.; sys., grav.; res. cap., 400,000 gals.; mains, wood stave & c. i., 13¼ m., 6 to 10 in. dia.; 70 hyd.; 63 v.; met., 2; 744 serv.; pres., dom. 90 lbs., f. 100 lbs.; cons. day, 400,000 gals.; cost, $197,000; cost mtce., $4,000; wks. owned by city.

RIVER DU LOUP, p. 7,703; f. area, 4,900 a.; merc. bldgs., 4 stor. F. dept.—1 stm. eng., 1 comb. c. & h. wag., 2 h. & l. trks., 2 hose wag., 3 hose reels, 9 hrs.; hose, cot., rub. lined, gd., 5,200 ft.; inf., 400 ft.; tot., 5,600 ft.; f. al., Gamewell, 51 bx.; val. equip., $17,272; val. bldgs. $18,401; exp. dept., $6,855; tot. mem., 9, pd. full time & part time, vol. 5.

ST. AGATHE, p. 2,812; f. area, 1,753 a.; merc. bldgs., wd., 1 & 2 stor.; priv., wd., 1 & 2 stor. F. dept.—1 c. eng., 1 h. & l. trk., 8 c. hand ex., 1 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 2,500 ft.; inf., 1,500 ft.; tot. hose, 4,000 ft.; f. al., bell; val. equip., $5,000; val. bldgs., $3,000; exp. dept., $500; tot. mem., 12 vol.

Water Supply—Src., spr. & lake, 2 m. bus. cent.; sys., grav.; mains, c. i., 7 m., 2 to 12 in. dia.; 35 hyd.; 300 serv.; pipe, lead; pres., dom. 70 lbs., f. 130 lbs.; cost, $90,000; cost mtce., $600; wks. owned by municipality.

ST ANNE DE BEAUPRE, p. 2,212; merc. bldgs., wd., 1 to 4½ stor.; priv., wd., ½ to 2½ stor. F. dept.—1 hose reel, 1 ext. ladder; hose, rub., gd., 1,000 ft.; f. al., bell; tot. mem., 16 vol.

Water Supply—Src., 3 spr., 2 m. bus. cent.; sys., grav.; new res. cap., 330,000 gals.; 3 collective basins, cap., 550,000 gals.; mains, c. i., 3 m., 6 to 8 in. dia.; 17 hyd.; 4 v.; 375 serv.; pipe, c. i.; pres., dom. 75 lbs., f. 75 lbs.; cost, $60,000; cost mtce., $1,000; wks. owned by municipality.

ST. FERDINAND, p. 2,250; f. area, 430 a.; bldgs., 2 to 4 stor.; wd. rfs. perm.; combt. ord.; causes of f. inv. F. dept.—1 c. eng., 2 c. hand ex., 2 h. & l. trks., 2 aer. trks., 2 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 1,000 ft.; exp. dept., $5,000; mem., 1 pd. part time, vol. 10.

ST. GEORGE, p. 2,500; f. area, 200 a. F. dept.—1 Waterous gas. pump, 1 hand pump.; val. equip., $8,000; val. bldgs., $6,000; exp. dept., $2,000; tot. mem., 15; pd. part time.

Water Supply—Src., riv.

ST. HENRI, (p. included in with Montreal); f. area, 424 a.; merc. bldgs., stn. & bk., 2 to 4 stor.; priv., bk. & wd., 2½ & 3 stor.; wd. rfs. not perm. on main st.; fwks. ord.; causes of f. inv. F. dept.—1 str., 8 c. ex., 2 h. & l. trk., 3 hose car., 1 hose wag.; hose, cot., gd., 3,000 ft.; rub., gd., 1,000 ft.; inf., 500 ft.; linen, gd., 500 ft.; tot. hose, 5,000 ft.; f. al., telg., 55 st. bx.; 6 hrs., val. $800; val. equip., $15,000; val. bldgs., $25,000; exp. dept., $11,600; tot. mem. 20, pd. full time.

Water Supply—Src., riv.; sys., pump dir.; pump. eng.; mains, 16 m., 4 to 14 in. dia.; 36 hyd.; met., 12; pres., dom. 50 lbs., f. 75 lbs.; cost, $112,000; wks. owned by city.

ST. HYACINTHE, p. 10,859; f. area, 2 sq. m.; merc. bldgs., bk., 3 to 5 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—2 str., 8 c. ex., 1 h. & l. trk., 2 hose wag., 4 hose car., 8 hrs.; hose, cot., rub. lined, gd., 6,400 ft.; f. al., Gamewell, 33 st. bx.; val. equip., $30,000; val. bldgs. & land, $50,000; exp. dept., $6,944; tot. mem. 21, pd. full time 11, pd. part time 10.

Water Supply—Src., riv., 1 m. bus. cent.; sys., pump. dir.; pump. eng., cap. day $8,000,000 gals.; mains, c. i., 36½ m., 4 to 20 in. dia.; 119 hyd.; 280 v.; 1,967 serv.; pipe, lead; pres., dom. 50 to 60 lbs., f. 80 to 120 lbs.; cons. day, 1,700,000 gals.; cost, $350,000; cost mtce., $7,000; wks. owned by city.

ST. JEAN, p. 7,734. F. dept. not reported.

Water Supply—Src., Richelieu riv., ¼ m. bus. cent.; sys., dir. pres.; stdp. cap., 3,000,000 gals.; mat. stl.; res. cap., 250,000 gals.; 3 pump. eng., cap. day 3,000,000 gals.; mains, stl., 18 m., 6 to 16 in. dia.; 105 hyd.; 135 v.; 32 met.; 1,825 serv.; pipe, lead & stl.; pres., dom. 90 lbs., f. 120 lbs.; cons. day, 1,000,000 gals.; cost, $382,100; cost mtce., $35,000; wks. owned by city.

ST. JEROME, p. 5,941; f. area, 9,404 a.; merc. bldgs., bk., stn. & wd., 1½ to 3 stor.; priv., stn., bk. & wd., 2 stor.; wd. rfs. not perm.; no fwks. & combt. ord.; causes of f. not inv. F. dept.—1 str., 1 hand eng., 4 c. hand ex., 1 h. & l. trk., 3 hose car., 4 hrs.; hose, cot., rub. lined, gd., 2,000 ft.; rub., gd., 5,000 ft.; tot. hose, 7,000 ft.; f. al., elec., Gamewell, 22 bx.; val. equip., $14,000; val. bldgs., $12,000; exp. dept., $4,500; tot. mem., 12; pd. part time 8, vol. 4.

Water Supply—Src., spr.; sys., grav.; pump, class centrif., cap. min. 320 gals.; 1 stm. pump, cap. 1,000 gals.; 1 elec. pump, cap. 750 gals.; mains, 12 m., 6 to 16 in. dia.; 73 hyd.; 76 v.; pres., dom. 30 lbs., f. 55 lbs.; cost, $95,000; cost mtce., $400; wks. owned by city.

ST. JOHN'S, p. 9,859; f. area, 1,261 a.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., bk., stn. & wd., 2 to 4 stor.; wd. rfs. not perm.; fwks. & combt. ord. F. dept.—1 str., 1 h. & l. trk., 10 c. hand ex., 3 hose reels, 3 hose car., 5 hrs.; hose, cot., rub. lined, gd., 6,400 ft.; f. al., Gamewell, 17 bx.; val. equip., $17,800; val. bldgs., $6,500; exp. dept., $3,400; tot. mem. 25, pd. full time 5, pd. part time 4, vol. 16.

Water Supply—Src., riv., stdp. cap. 25,000 gals., dim. 31 x 32, mat., stl.; res. cap., 190,000 gals.; 5 pump. eng., cap. day 3,000,000 gals.; mains, c. i., 18 m., 16 to 4 in. dia.; hyd., 78; v., 90; met., 30; serv., 1,300; pipe, lead; pres., dom. 72 lbs., f. 90 lbs.; cons. day, 1,250,000 gals.; cost of wks., $350,000; cost mtce., $35,000; wks. owned by city.

ST. LAMBERT, p. 3,890; f. area, 35 a.; merc. bldgs., bk. & wd., 2 to 3 stor.; priv., wd., 1½ to 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 c. eng., 1 comb. c. & hose wag., 10 c. hand ex., 1 h. & l. trk., 5 hrs., 1 hose reel; hose, cot., rub. lined, gd., 3,600 ft.; f. al., Gamewell, 24 bx.; val. equip., $10,592; val. bldgs., $6,500; exp. dept., $6,369; tot. mem., 26; pd. full time 6, vol. 20.

Water Supply—Src., St. Lawrence Riv., ½ m. bus. cent.; sys. pump to stdp.; stdp. cap., 100,000 gals., dim. 35 x 25, mat. stl.; 2 pump. eng., cap. day 1,990,000 gals.; mains, c. i., 12½ m., 4 to 12 in. dia.; 125 hyd.; 136 v.; 6 met.; 793 serv.; pres., dom. 50 lbs., f. 125 lbs.; cons. day 328,117 gals.; cost, $100,000; cost mtce., $10,000; wks. owned by town.

SHAWINIGAN FALLS, p. 10,625; f. area, 25 a.; merc. bldgs., bk., 3 stor.; priv., bk. & wd., 3 stor.; wd. rfs. not perm. in f. area; fwks & combt. ord.; causes of f. inv. F. dept.—2 str., 1 comb. c. & h. wag., 12 c. hand ex., 2 h. & l. trk., 2 hose wag., 1 hose car., 8 hrs.; hose, rub., gd., 5,500 ft.; cot., 200 ft.; inf., 1,000 ft.; tot., 6,500 ft.; f. al., Gamewell, 28 bx.; val. equip., $35,000; val. bldgs., $200,000; exp. dept., $42,000; tot. mem., 30, pd. full time 14, pd. part time & vol. 16.

Water Supply—Src., St. Maurice riv., ½ m. bus. cent.; sys., pump.; stdp. cap., 30,000 gals.; mat., wd. & stl.; res. cap., 30,000 gals.; 4 pump. eng., class centrif. & dup., cap. day, 3,400,000 gals.; mains, c. i., 10.5 m., 6 to 12 in. dia.; 81 hyd.; 250 v.; 12 met.; 2,000 serv.; pipe, c. i.; pres., dom. 90 lbs., f. 170 lbs.; cons. day, 1,200,000 gals.; cost, $300,000; cost mtce., $16,000; wks. owned by town.

SHERBROOKE, p. 23,515; f. area, 3,123 a.; merc. bldgs., bk. & stn., 4 to 5 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 str., 2 c. eng., 15 c. hand ex., 3 h. & l. trk., 2 comb. c. & hose wag., 3 hose wag., 2 hose reels, 18 hrs., emergency trk.; hose, cot., rub. lined, gd., 13,000 ft.; f. al., bell & elec., 150 bx.; val. equip., $43,155; val. bldgs., $13,000; exp. dept., $44,000; tot. mem., 25, pd. full time; undrs. rating, first class.

Water Supply—Src., Magog riv., 2½ m. bus. cent.; sys., pump to res.; mat. conc.; res. cap. 16,000,000 gals.; 4 pump. eng., class trip., cap. day 8,000,000 gals.; mains, c. i., 40 m., 4 to 24 in. dia.; 200 hyd.; 400 v.; met., 170; 2,121 serv.; pipe, lead & iron; pres., dom. & f. 40 to 130 lbs.; cons. day, 4,000,000 gals.; cost, $700,000; cost mtce., $7,000; wks. owned by city.

SOREL, p. 8,174; f. area, 20 a.; bldgs., stn., wd. & bk., 2 to 4 stor.; wd. rfs. perm.; no fwks. ord. F. dept.—1 str., 1 h. & l. trk., 4 c. hand ex., 1 hose wag., 3 hose reels, 4 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; inf., 2,000 ft.; tot. hose, 5,000 ft.; f. al., telp.; val. equip., $12,984; val. bldgs., $11,600; exp. dept., $1,600; tot. mem., 24, pd. full time 10, pd. part time 2, vol. 12.

Water Supply—Src., riv.; sys., pump to tk. & dir.; tk. cap., 100,000 gals.; pump. eng., cap. day 2,000,000 gals.; mains, c. & wrt. i., 12 m., 1¼ to 8 in. dia.; 65 hyd.; 3,300 serv.; pipe, lead; pres., dom. 60 lbs., f. 120 lbs.; cost, $120,000; cost mtce., $4,000; wks. owned by town.

TERREBONNE, p. 2,043; merc. bldgs., wd. & bk., 2 stor.; priv., wd., 1 stor.; wd. rfs. perm.; no fwks. ord. F. dept.—1 c. eng., 12 c. ex., 1 h. & l. trk., 3 hose car., all kinds, 1 hose wag.; hose, rub., gd., 100 ft.; cot., gd., 400 ft.; linen, gd., 2,000 ft.; tot. hose, 2,500 ft.; 1 hrs.; val. equip., $3,000; exp. dept., $500; tot. mem. 10, pd. part time 8.

Water Supply—Src., spr.; sys., grav.; cap. res., 250,000 gals.; mains, 15 m., 1½ to 3½ in. dia.; 350 serv.; cost, $30,000; cost mtce., $530; wks. owned by city.

THREE RIVERS, p. 22,367; f. area, 1 sq. m.; merc. bldgs., stn. & bk., 4 & 5 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—20 c. hand ex., 2 stm. eng., 2 h. & l. trk., 3 hose wag., 2 hose reels; hose, cot., rub. lined, gd., 9,000 ft.; f. al., elec., 70 bx.; val. equip., $30,000; val. bldgs., $91,000; exp. dept., $57,000; tot. mem. 52 pd. full time 6, pd. part time 40, vol. 6; undrs. rating, D class.

Water Supply—Src., well points & St. Maurice riv., 1 m. bus. cent.; sys., dir pressure; res. cap., 500,000 gals.; 3 pump. eng., cap. day, 9,000,000 gals.; mains, c. i., 30 m., 4 to 12 in. dia.; 222 hyd.; 265 v.; 20 met.; 4,500 serv.; pipe, galv. i.; pres., dom. 70 lbs., f. 120 lbs.; cons. day, 3,000,000 gals.; cost, $725,000; cost mtce., $50,000; wks. owned by city.

VALLEYFIELD, p. 9,215; f. area, 4 m. sq.; merc. bldgs., bk. & wd., 2 & 3 stor.; priv., bk. & wd., 2 & 3 stor.; wd. rfs. perm.; fwks. ord. F. dept.—1 str., 1 h. & l. trk., 4 c. ex., 1 hose car., 1 hose wag., 6 hrs.; hose, cot., rub. lined, gd., 4,000 ft.; rub., gd., 500 ft.; tot. hose, 4,500 ft.; f. al., bell & telp., 24 bx.; val. equip., $15,000; val. bldgs., $9,000; exp. dept., $4,000; tot. mem. 10, for f. & police duty, pd. full time; undrs. rating, third class.

Water Supply—Src., riv.; sys., pump dir.; pump. eng., cap. day 2,250,000 gals.; mains, c. i., 13 m., 4 to 12 in. dia.; 105 hyd.; 84 v.; 1 met.; 1,700 serv.; pres., f. 100 lbs.; cost, $160,000; cost mtce., $1,500; wks. owned by city.

VERDUN, p. 25,001. F. dept.—Not reported.

Water Supply—Src., St. Lawrence riv., 1 m. bus. cent.; sys., pump; 2 pump. eng., class elec., cap. day, 3,500,000 gals. each; mains, c. i., 12 m., 4 to 16 in. dia.; 199 hyd.; 265 v.; met., 10; 7,500 serv.; pipe, lead; pres., dom. 40 lbs., f. 85 lbs.; cons. day, 3,000,000 gals.; cost, $345,000; cost mtce., $12,000; wks. owned by city.

VICTORIAVILLE, p. 3,759; f. area, 7,000 a. F. dept.—comb. hose & ladder wag., 2 hrs., 4,000 ft. hose; tot. mem., 8 vol.

Water Supply—Src., riv.; pump cap. day, 96,000 gals.

WATERLOO, p. 2,063; f. area, 2 sq. m.; merc. bldgs., bk. & stn., 2 & 3 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. perm.; fwks. ord. F. dept.—8 c. hand ex., 1 h. & l. trk., 3 hose car.; hose, cot., rub. lined, gd., 2,200 ft.; f. al., bell; val. equip., $3,000; val. bldgs., $2,000; exp. dept., $500; tot. mem., 30 vol.; undrs. rating, fourth class.

Water Supply—Src., spr., ½ m. bus. cent.; sys., grav. & pump to res.; 1 pump. eng.; mains, c. i., 8 m., 4 to 10 in. dia.; 36 hyd.; 12 v.; 6 met.; pipe, lead; pres., dom. & f. 65 lbs.; cost, $40,000; cost mtce., $800; wks. owned by town.

WESTMONT, p. 17,593; f. area, 964 a.; merc. bldgs., bk. & wd., 1 to 3 stor.; priv., bk. & wd., 2 to 5 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 3 hose wag., 2 h. & l. trk., 11 hrs.; hose, cot., rub., gd., 6,500 ft.; f. al., Gamewell, 46 bx.; val. equip., $52,985; val. bldgs., $60,000; exp. dept., $53,285; tot. mem. 37, pd. full time; undrs. rating, first class.

Water Supply—Not reported.

Places with a population of 2,000 or more not reported—Ancienne Lorette, Armagh, Ashestos, Bagotville, Baie St. Paul, Berthier, Cape-de-la Madeleine, Cape Cove, Cape Magdeleine, Caughnawaga, Cote St. Paul, Drummondville, Etang du Nord, Grand Mere, Jonquiere, Lac Etchemin, Lake Megantic, La Malbaie, L'Islet, Loretteville, Megantic, Mount Joli, North Stuckley, Paspebiac, Plessisvelle, Ripon, Roberval, St. Barnabe Nord, St. Bazile de Portneuf, St. Cuthbert, St. Esprit, St. Fabien, St. Georges, St. Honore De Shenley, St. Laurent, St. Maurice, St. Onesime, St. Pacome, St. Pauls Bay, St. Pierre aux Liens, St. Pierre les Becquets, St. Raphael, St. Therese, St. Tete des Caps, Saybec, Sillery, Thetford Mines, Troer Rivieres, Ville St. Pierre, Windsor Mills, Yamaska West.

Places with a population of 2,000 or more having no organized F. dept.—St. Camille de Beleechasse.

SASKATCHEWAN

ESTEVAN, p. 2,290; f. area, 800 a.; merc. bldgs., bk., stn. & wd., 1 & 2 stor.; priv., bk., stn. & wd., 1½ & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 comb. c. & h. wag., 8 c. hand ex., 1 c. eng., 2 hose reels; hose, cot., rub. lined, gd., 1,000 ft.; f. al., bell & telp.; val. equip., $9,000; val. bldgs., $5,000; vol.

Water Supply—Src., Souris River, 9,200 ft. from bus. cent.; sys., grav.; stdp. cap., 100,000 gals.; dim., 80 x 16 ft.; mat., stl.; 3 pump. eng., cap. day, 1,150,000 gals.; mains, c. i., 4 m., 6 to 10 in. dia.; 30 hyd.; 32 v.; 100 met.; 160 serv.; pipe, galv. i. & lead; pres., dom. 37 lbs., f. 100 to 130 lbs.; cons. day, 25,000 gals.; cost, $100,000; cost mtce., $2,500; wks. owned by city.

MELVILLE, p. 2,808; f. area, 840 a.; merc. bldgs., wd., 1 to 3½ stor.; priv., wd., 2 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord. F. dept.—1 c. eng., 2 hose reels, 1 gas. eng.; hose, cot., rub. lined, gd., 1,600 ft.; inf., 200 ft.; tot. hose, 1,800 ft.; f. al., bell; val. equip., $6,000; val. bldgs., $2,753; exp. dept., $1,042; tot. mem., 16 vol.

Water Supply—Src., 2 wells, ½ m. bus. cent.; sys., pump to stdp.; 2 stdp., cap. 20,000 gals. each; res. cap., 106,000 gals.; 2 pump. eng., cap. day 127,000 gals.; mains, c. i., 3 m., 4 to 10 in. dia.; 47 hyd.; 40 v.; 70 serv.; pipe, galv. i. & lead; pres., dom. 35 lbs., f. 125 lbs.; cons. day, 35,000 gals.; cost, $71,000; cost mtce., $1,800; wks. owned by city.

MOOSE JAW, p. 19,285; f. area, 3,200 a.; merc. bldgs., bk., 1 to 6 stor.; priv., bk. & wd., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 str., 2 h. & l. trk., 4 comb. c. & h. wag., 20 c. hand ex., 1 c. eng., 1 hose wag., 1 chief's auto., 3 hrs.; hose, cot., rub. lined, gd., 7,000 ft.; inf., 2,000 ft.; tot. hose, 9,000 ft.; f. al., Gamewell, 60 bx.; val. equip., $63,500; val. bldgs., $50,000; exp. dept., $45,901; tot. mem. 30, pd. full time.

Water Supply—Src., infiltration galleries on Sandy Creek, 23 m. west of city; water pumped to a res. on bank of valley and then flows by grav. to Rosedale res.; infiltration galleries on Thunder Creek, about 4 m. west of city, pumped into supply line from Sandy Creek and thence into Rosedale res.; auxiliary supply from Snowdy Springs at 8 m. southwest of the city, after arriving at Rosedale water is pumped into the distributing system; 2 oil & centrif. pumps, cap. 1,750,000 gals. per day at Sandy Creek; 2 centrif. pumps, cap. 750,000 gals. at Snowdy Spr.; 2 centrif. pumps., cap. 1,500,000 gals. at Britannia Pass; 3 centrif. pumps, cap. 3,250,000 gals. at Rosedale; 1 centrif. & 1 duplex pump, cap. 2,750,000 gals., at Power House Sta.; 2 impounding res., cap. 50,000,000 gals. each; 2 conc. res., cap. 1,000,000 gals. each; 1 conc. res., cap. 500,000 gals.; 1 conc. res., cap. 290,000 gals.; elev., stl. tk., cap. 100,000 gals.; mains, stl., c. i. & wd., 67.4 m., 4 to 18 in. dia.; 318 hyd.; 715 v.; met., 2,920; 2,920 serv.; pres., dom. 65 lbs., f. 145 lbs.; cons. day, 876,000 gals.; cost, $1,759,000; cost operating, $64,050; interest & sinkink fund, $14,878; wks. owned by City of Moose Jaw.

The city also has a high pressure system, installed in 1912 covering the business portion. The water is pumped from a 21,000,000 gal. reservoir created by a dam across Moose Jaw River; a steam turbine driven centrifugal pump having a capacity of 2,000 imp. gals. per minute is used, the distribution system comprises 4¼ miles of mains, 68 hydrants and 31 valves. Pressure is 260 lbs.

NO. BATTLEFORD, p. 4,108; f. area, 1,876 a.; merc. bldgs., wd. & bk., 1 to 3 stor.; priv. bldgs., perm. in f. area; causes of f. inv. F. dept.—1 auto. comb. c. & h. trk., 1 chief's car., 4 c. hand ex., 1 h. & l. trk., 1 hose wag., 6 hrs.; hose, cot., rub. lined, gd., 3,000 ft.; c., 150 ft.; f. al., Gamewell, 17 bx.; val. equip., $6,000; val. bldgs., $4,000; exp. dept., $800; tot. mem. 25, pd. full time 1, pd. part time 3, vol. 21.

Water Supply—Src., wells **1¼ m. bus. cent.;** sys., **pump to stdp.; stdp. cap.,** 156,000 imp. gals.; dim., 20 x 80 ft.; mat., boiler plate; res. cap., 350,000 imp. gals.; 3 pump. eng., class trip., cap. day 850,000 imp. gals.; mains, c. i. & stl., 14 m., 4 to 12 in. dia.; 154 hyd.; 104 v.; met., 420; 420 serv.; pipe, lead & galv. i.; pres., dom. 60 lbs., f. 125 lbs.; cons day, 98,000 gals.; cost, $247,772; cost mtce., $12, 400; city wks.

PRINCE ALBERT, p. 7,558; f. area, 1,800 a.; **merc. bldgs., wd. & bk., 1 & 3 stor.; priv., wd. & bk., 3 stor.; wd. rfs. not perm.;** no fwks. & combt. ord. F. dept.—1 auto. pump. eng., 2 comb. c. & hose wag., 1 auto. hose wag., 2 c. hand ex., 1 h. & l. trk., 2 c. eng., 1 hose wag., 2 hrs., 1 chief's car.; hose, cot., rub. lined, gd., 3,800 ft.; inf. hose, 500 ft.; tot. hose, 4,300 ft.; f. al., elec., 20 bx.; val. equip., $33,460; val. bldgs., $31,820; exp. dept., $25,585; tot. mem., 18; pd. full time 7, pd. part time 11.

Water Supply—Src., riv., ¾ m.; sys. pump.; stdp. cap. 150,000 gals., dim. 20 x 80 ft.; res. cap., 1,000,000 gals.; 3 pump. eng., class dup. & centrif.; cap. day, 6,000,000 gals.; mains, c. i., 26.68 m., 6 to 10 in. dia.; hyd., 204; v., 280; met., 924; serv., 1,000; pipe, lead; pres., dom. 35 to 80 lbs., f. 125 lbs.; cons. day, 775,000 gals.; cost of wks., $600,000; wks. owned by city.

REGINA, p. 34,432; f. area, 8,640 a.; merc. bldgs., bk. & conc., 2 to 10 stor.; priv., wd. & bk., 1 to 3 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—20 c. hand ex., 2 h. & l. trk., 1 auto. aer. h. & l. trk., 1 auto. comb. c. & h. wag, 1 auto. c. eng., 1 auto. pump & hose wag., 2 comb. c. & h. wag., 2 hose wag., 8 hrs.; hose, cot., rub. lined, gd., 10,000 ft.; f. al., Gamewell, 61 bx.; val. equip., $70,000; val. bldgs., $120,000; exp. dept., $100,-000; tot. mem. 53, pd. full time.

Water Supply—Src., wells, 9 m. bus. cent.; sys., grav. & pump; res. cap., 11,000,000 gals.; 3 pump. eng., cap. day, 9,300,000 gals.; mains, stl., wd. & c. i., 79¾ m., 6 to 24 in. dia.; 565 hyd.; 796 v.; 5,373 met.; 5,886 serv.; pipe, lead; pres., dom. 25 to 40 lbs., f. 60 to 120 lbs.; cons. day, 2,800,000 gals.; cost, $2,000,000; cost mtce., $30,-000; wks. owned by city.

SASKATOON, p. 25,739; f. area, 14 sq. m.; merc. bldgs., bk., 1 to 9 stor.; priv., bk. & wd., 1 to 4 stor.; wd. rfs. perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 auto. pump. eng., 3 auto. comb. c. & h. wag., 1 auto city service trk., 1 chief's auto., 1 str., 2 comb. c. & h. wag., 14 c. hand ex., 1 auto. h. & l. trk., 2 comb. sleighs, 1 aer. trk., 1 hose wag., 3 hrs.; hose cot., rub. lined, gd., 8,350 ft.; rub., gd., 800 ft.;

tot., 8,650 ft.; f. al., Gamewell, automatic, 58 bx., val. equip., $106,270; val. bldgs., $76,194; exp. dept., $92,294; tot. mem. 47, pd. full time.

Water Supply—Src., South Saskatchewan riv., 1 m. bus. cent.; sys., pump to stdp.; 2 stdp., comb. cap. 375,000 gals.; dim., 20 x 85 ft.; mat., stl.; 2 pump. eng., class comp. dup. & centrif., cap. day 5,500,000 gals.; mains, c. i., 34.4 m., 6 to 16 in. dia.; 348 hyd.; 1,800 met.; 2,165 serv.; pipe, c. i.; pres., dom. 70 lbs., f. 130 lbs.; cons. day, 2,200,000 gals.; cost, $40,000; cost mtce., $20,000; wks. owned by city.

SWIFT CURRENT, p. 3,518; f. area, 8 blocks; bk., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—1 auto. comb. c. & h. wag., 12 c. hand ex., 1 hose auto. pump. wag., 2 hose reels, 1 chief's car; hose, cot., rub. lined, gd., 3,500 ft.; inf., 500 ft.; tot., 4,000 ft.; f. al., telp., 20 bx.; val. equip., $20,000; val. bldgs., $20,000; exp. dept., $8,000; tot. mem., 10, pd. part time 4, vol. 6.

Water Supply—Src., swift current flows through city limits; sys., dir. pump; res. cap., 1,500,000 gals.; 3 pump. eng., class 1 plunger, 2 centrif., cap. per min., 1,830 gals.; mains, stl. & c. i., 14 m., 6 to 12 in. dia.; 92 hyd.; 226 v.; 450 met.; 500 serv.; pipe, lead; pres., dom. 60 lbs.; cons. per day, 450,000 gals.; cost mtce., $10,000; wks. owned by city.

WEYBURN, p. 3,193; f. area, 1,920 a.; merc. bldg., bk. & wd., 1 to 3 stor.; priv., wd., 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—2 c. eng., 2 comb. c. & h. wag., 1 h. & l. trk., 2 hose reels; 4 hrs.; hose, cot., rub. lined, gd., 2,350 ft.; inf., 150 ft.; tot. hose, 2,500 ft.; f. al., Star, 20 bx.; val. equip., $15,000; val. bldgs., $30,000; exp. dept., $6,500; tot. mem., 20; pd. full time 3, vol. 17.

Water Supply—Src., wells, 1½ m. bus. cent.; sys., pump dir.; stdp. cap. day, 160,000 gals.; 2 pump. eng., class horiz. dup., cap. day 430,000 gals. each; mains, c. i., 10 m., 4 to 8 in. dia.; 100 hyd.; 127 v.; 442 met.; 442 serv.; pres., dom. 60 lbs., f. 110 lbs.; cons. day, 200,000 gals.; cost, $315,689; cost mtce., $12,250; wks. owned by city.

YUKON TERRITORY

DAWSON, p. 2,050; f. area, 600 a.; merc. bldgs., wd., 1 to 3 stor.; priv., wd., 1 & 2 stor.; wd. rfs. not perm. in f. area; fwks. & combt. ord.; causes of f. inv. F. dept.—3 str., 1 c. eng., 1 comb. c. & h. wag., 12 c. hand ex., 1 h. & l. trk., 2 hose wag., 1 hose reel, 2 hrs.; hose, cot., rub. lined, gd., 7000 ft.; inf., 2,000 ft.; rub. gd., 400 ft.; tot. hose, 9,400 ft.; f. al. Messenger, 24 bx.; val. equip., $20,000; val. bldgs., $9,000; exp. dept., $26,300; tot. mem., 12; pd. full time 4, vol. 8.

Water Supply—Src., riv.; pump. cap. day, 3,960,000 gals.; pres., 75 lbs.

ADDENDA

NEW YORK CITY (all boroughs) (later data than that given on page C-174), p. 5,927,617; F dept.—83 str., 147 gas prop. & pump, 97 aer. trks., 36 city serv. trks., 136 hose wag., 2 srchs., 7 water towers, 4 fuel wag., 1 rescue wag., 2 wrecking trks., 3 tk. wag., 1 ambulance, 73 chief cars, 10 f. boats, no hrs., hose cot., rub. lined 1½ to 3½ in 643,200 ft., tot. mem., 5,992 pd. full time, vol. 663.

NEW YORK LIFE INSURANCE CO.

DARWIN P. KINGSLEY, President

Organized 1845 **Purely Mutual**

ISSUES PARTICIPATING POLICIES ONLY

Assets (market values) December 31, 1923 - $ 1,003,773,762

Insurance in force Dec. 31, 1923 - - 4,376,729,804

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NEW YORK LIFE INSURANCE CO.

346 BROADWAY -:- NEW YORK

FIDELITY AND SURETY BONDS — CASUALTY INSURANCE

HOME OFFICE: NEW YORK

Royal established reputation attracts business. Continued right observance of contract obligations renews it.

INCORPORATED 1832

The Virginia Fire & Marine Insurance Company

OF RICHMOND, VA.

January 1, 1924

Capital	**$500,000.00**
Premium Reserve	**1,251,042.79**
Reserve for Losses	**135,400.33**
Dividend Declared Dec., 1923, Due Jan., 1924	**40,000.00**
Federal, State and City Taxes Accrued	**18,000.00**
Reserve for Accounts incurred Dec., 1923	**4,000.00**
Reserve for Contingent Commissions, Due and Accrued	**10,000.00**
Reserve for Contingencies	**100,000.00**
Net Surplus	**1,103,162.36**
Assets	**3,161,605.48**
Surplus to Policyholders	**1,603,162.36**

WM. H. PALMER, President W. H. PALMER, JR., Vice-Pres. B. C. LEWIS, Jr., Secretary

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is
INSURED
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NATIONALLY KNOWN
for its
INVESTMENT STRENGTH

NATIONAL LIFE INSURANCE CO.
Montpelier, Vermont
Purely Mutual *74th Year*

The Home Life Insurance Company of America

Incorporated 1899

PROTECTS THE ENTIRE FAMILY

This Company issues all modern forms of policy contracts from birth to 60 years next birthday on both Ordinary and Industrial plans.

Ambitious agents receive valuable cooperation from the Executive Officers, Agency Supervisors, Inspectors, and Superintendents. A real home spirit prevails in the "Home Life."

A Home Life Policy brings peace of mind to the man who loves his family.

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JOSEPH L. DURKIN, Secretary — JOHN J. GALLAGHER, Treasurer
E. BRYAN KYLE, Medical Director — GEORGE A. HUGGINS, Actuary

INDEPENDENCE SQUARE, PHILADELPHIA, PA.

1825 THE 1925

Pennsylvania Fire Insurance Co.

C. F. SHALLCROSS, *President*

Established in 1825 on Independence Square, Philadelphia, and maintained there ever since. It has paid its policyholders more than

$72,000,000.00

The Honorable Record of the past is a guarantee for the future to Agents and Policyholders.

"Penn Pays Promptly"

New York Office,
76 William St., N.Y.

1825 1925

1868 INCORPORATED 1868 1924

The STANDARD Fire Insurance Co.

OF NEW JERSEY

TRENTON, N. J.

Cash Capital..... $400,000.00
Surplus to Policyholders... $800,805.68

STATEMENT JANUARY 1, 1924

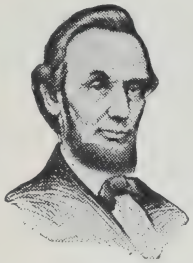
ASSETS

Real Estate.....	$200,000 00
Mortgage Loans.....	454,750 00
Bonds and Stocks.....	838,092 25
Cash in Banks, Office, and Agents' Balances.....	339,639 16
Interest Due and Accrued	11,185 00
	$1,843,666 41

LIABILITIES

Capital Stock.....	$400,000 00
Reserve for Re-Insurance	957,560 34
Reserve for Losses.....	70,550 39
All Other Liabilities....	14,750 00
Net Surplus.....	**400,805 68**
	$1,843,666 41

LOSSES PAID SINCE ORGANIZATION, OVER $6,000,000.00



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Lincoln National Life agents will "Earn More With Less Effort" this year—

By their continued schooling in fitting their policies to the definite needs of their prospects.

By constant training and help in the selection of prospects.

By being aided in conducting their business in a systematic business way.

Because of this ambition of The Lincoln National Life to make genuine business men and true life insurance counsellors of its representatives in the field, it pays to

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Continental Casualty Company

H. G. B. Alexander, President

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Canadian Head Office: Toronto

Prudentia Re- and Coinsurance Company, Ltd.

of Zurich, Switzerland

Fire

Reinsurance Treaties

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The Family Budget, developed through the cooperation of the whole family, eliminates unprofitable expenditures, increases savings, and banishes worry.

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A month's trial will help you. A few months' trial will convince you that the Budget helps you to make the most of your income.

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The Best Insurance for Business Men!

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LIFE COMPANY
DES MOINES

IS purely mutual with preferred risks and an exceptional record of forty-five years for a low rate of mortality, prompt payment of claims, economy of management, security of funds, and favorable returns to policyholders.

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Admitted Assets over $63,000,000

GEO. KUHNS, President Established 1879

INCORPORATED 1851

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Has always rendered the highest grade of service to its policyholders, including new and valuable features recently adopted.

Has always extended every reasonable assistance and encouragement to its representatives to develop and hold their business.

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Policies which, for up to date, attractive, unusual features and real value to the assured, have never been excelled

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Casualty and Surety Company

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HARRISON 1998

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The Globe Mutual Life Insurance Co.

Incorporated under the Insurance Laws
of the State of Illinois, 1895
CHICAGO

RESULTS FOR 1923.		RESULTS OVER LAST FIVE YEARS.	
GAIN IN INSURANCE IN FORCE	83%	GAIN IN INTEREST INCOME	705%
GAIN IN INTEREST INCOME	31%	GAIN IN ADMITTED ASSETS	413%
GAIN IN INCOME	28%	GAIN IN TOTAL INCOME	200%
GAIN IN ASSETS	23%	GAIN IN INSURANCE IN FORCE	114%
AVERAGE GAIN IN ALL ITEMS	41%	AVERAGE GAIN OVER LAST FIVE YEARS	358%

The above figures are the results of the highest grade of service to policyholders and representatives. The latest is—

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1872—1924

Fifty-One Years of Successful Operation. 1923 Broke All Previous Records

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Gross New Business Written in 1923.....over $8,175,500.00

This exceeds the Gross Amount written in 1922 (the next highest year) by $722,000.00. The last six years have been constantly increasing production as follows:

1918—$3,229,500.00
1919—4,915.000.00
1920—5,580,000.00
1921—6,105,500.00
1922—7,453,500.00
1923 8,175,500.00

Insurance in Force, January 1, 1924..... $39,874,000.00
A net gain of $2,286,500.00 for the year.

Lapse Rate for 1923..... 7.62%
An extremely low percentage indicating satisfied policyholders.

Benefits Paid Since Organization..... $12,718,670.59

Insurance is written on the step rate, or modified natural premium plan. This obviates the necessity of carrying large reserves, as the premium is computed on a scientifically graded table.

The 1923 Record is a Fitting Beginning of the
SECOND HALF CENTURY

A FEW OPENINGS FOR THE RIGHT MEN

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A matter of natural development

Our growth has been persistent—our roots extend down—not out. We haven't spread—but we're rooted deep and lastingly in Illinois and Indiana.

Steady, persistent growth means permanent life.

Men who want to grow can make unusually good connections with us NOW.

OVER $13,000,000 INSURANCE IN FORCE

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A. L. Whitmer, Chairman of the Board
A. E. Johnson, Agency Manager

CHICAGO, ILLINOIS

"Superior Service Satisfies"

COMMENCED BUSINESS IN 1871

Superior Fire Insurance Co.

PITTSBURGH, PA.

Capital, $1,250,000 Assets, $4,800,000
Net Surplus, $800,000

Such companies as the Superior in a local agency preserve its integrity and permanency. Its service and indemnity are as good as the best.

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INCORPORATED 1759

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THE
GRANITE STATE
FIRE INSURANCE COMPANY
PORTSMOUTH, N. H.

STATEMENT

Cash Capital - - - -	$500,000.00
Total Assets - - -	2,358,534.50
Net Surplus - - -	548,716.59
Surplus as regards Policyholders	1,048,716.59

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John R [illegible] *President*

Insurance in force Dec. 31, 1923 . . .	$1,653,277,782.00
Admitted Assets Jan. 1, 1924	361,523,230.85
Contingency Reserve Funds (Surplus)	18,685,946.27
Insurance gained in 1923	124,528,531.00

Mutuality — Low Net Cost — Liberality of Contract—Retroaction—Allocation of Surplus

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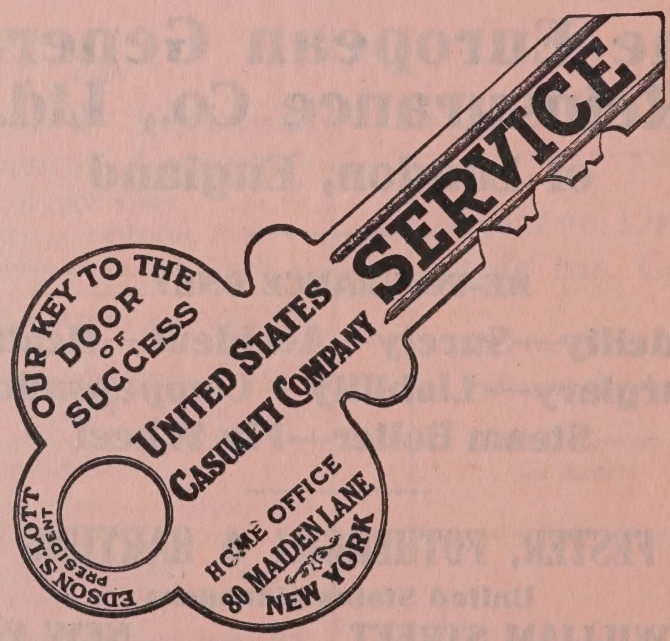
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JANUARY 1st, 1924, STATEMENTS

ORGANIZED 1855

FIREMENS' INSURANCE COMPANY OF NEWARK

ASSETS	LIABILITIES	CAPITAL	NET SURPLUS	SURPLUS POLICYHOLDERS
$14,683,598.32	$8,181,979.10	*$3,000.000	*$3,501,616.22	$6,501,619.22

ORGANIZED 1853

THE GIRARD FIRE AND MARINE INSURANCE CO.

$5,025,111.42	$2,949,854.39	$1,000,000	$1,075,257.03	$2,075,257.03

ORGANIZED 1854

MECHANICS INSURANCE CO. OF PHILADELPHIA

$3,673,818.99	$2,208,445.09	$600,000	$865,373.90	$1,465,373.90

ORGANIZED 1866

NATIONAL-BEN FRANKLIN FIRE INSURANCE CO.

$4,757,541.29	$2,938,245.94	$1,000,000	$819,295.35	$1,819,295.35

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*As changed April, 1924

LOYAL TO PRINCIPLE, AND TO LOYAL AGENTS, LOYAL

FIRE CASUALTY

RE-INSURANCE

FESTER, FOTHERGILL & HARTUNG

NEW YORK, LONDON AND LIVERPOOL

UNIVERSITY OF ILLINOIS-URBANA
3 0112 043024303

Globe & Rutgers

Fire Insurance Company

111 William Street, New York

Assets January 1, 1924	$52,893,275.43
Capital	3,500,000.00
Surplus to Policyholders	19,192,715.02
All other Liabilities	33,700,560.41